

STATE LEVEL BANKERS' COMMITTEE – GUJARAT

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BANKING AT A GLANCE IN GUJARAT STATE - JUNE, 2016

PARAMETERS	JUNE, 2015	MARCH, 2016	JUNE, 2016	GROWTH Y-O-Y (June, 15 to June, 16)	GROWTH OVER MARCH 2016
TOTAL No. OF BRANCHES	8675	9017	9088	413	71
CATEGORY OF BRANCHES					
RURAL	3705	3718	3730	25	12
SEMI - URBAN	2212	2119	2128	-84	9
URBAN	1442	1211	1228	-214	17
METRO	1316	1969	2002	686	33
TOTAL	8675	9017	9088	413	71
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	4,98,502 (1.69%)	5,38,133 (9.78%)	5,52,990 (2.76%)	54,488 (10.93%)	14,857 (2.76%)
ADVANCES	3,90,306 (0.67%)	4,31,541 (11.31%)	4,38,841 (1.69%)	48,535 (12.44%)	7,300 (1.69%)
CREDIT DEPOSIT RATIO	78.30	80.19	79.36	1.06	(-) 0.83
PS ADVANCES	1,66,210	1,83,927	1,88,486	22,276	4,559
(% Growth) (% to advances)	(9.25%) (42.87%)	(20.90%) (47.44%)	(2.48%) (43.68%)	(13.40%) (0.81%)	(2.48%) (-) 3.76%
AGRI ADVANCES	62,081	61,438	69,100	7,019	7,662
(% Growth) (% to advances)	(14.35%) (16.01%)	(13.17%) (15.85%)	(12.47%) (16.01%)	(11.31%) (0.00%)	(12.47%) (0.24%)
MSME ADVANCES	68,665	83,084	79,664	10,999	- 3,420
(% Growth) (% to advances)	(7.15%) (17.71%)	(29.65%) (21.43%)	(-) 4.12% (18.46%)	(16.02%) (0.75%)	(-) 4.12% (-) 2.97%
WEAKER SEC.ADV	24,755	30,534	35,009	10,254	4,475
(% Growth) (% to advances)	(2.20%) (6.38%)	(26.06%) (7.88%)	(14.66%) (8.11%)	(41.42%) (1.73%)	(14.66%) (0.24%)

Position of Kisan Credit Cards for the period ended					
	JUNE, 2015	MARCH, 2016	JUNE, 2016	GROWTH Y-O-Y (June, 15 to June, 16)	GROWTH OVER MARCH 2016
Accounts	28,94,709	29,41,544	29,80,615	85,906	39,071
Amount	30,912	31,987	36,877	5,965	4,890

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 149th State Level Review Meeting (SLRM) for the year ended March, 2016 held on 30th June, 2016 were circulated to all the members on 30th July, 2016. Since no comments / amendments have been received from any of the member, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON DECISIONS TAKEN IN LAST MEETING :

Sr.	Issues	Action taken
1	Development of online portal for sponsoring and tracking of application of State Govt. Sponsored Schemes During the 148 th SLBC meeting, Secretary (FS), DFS, Govt. of India requested State Govt. to develop a common online portal for sponsoring & tracking of Govt. Sponsored loan applications.	Government of Gujarat has constituted a Committee for "Developing a Common Web Portal for Bankable Schemes of Government of Gujarat". The constitution of the said Committee has been notified vide GR No. No.MIS-102016-0-531-N date 01 st August, 2016. The first meeting of the Committee was convened on 10 th August, 2016.
2	SHG Diagnostic Census Report During the 148 th SLBC meeting, GLPC was requested to submit the report of a SHG diagnostic Census Campaign undertaken from 12 th October, 2015 to 20 th November, 2015 in the State.	The matter was discussed during the 13 th sub-committee of SLBC on SHG issues held on 19 th July, 2016 and GLPC has informed that the census data has been tabulated by the GLPC and Bank wise separate data has been sent to the concerned Bank for their revalidation with a request to submit revalidated data to GLPC, at the earliest, enabling GLPC to compile the revalidated SHG data of all Banks. The report of SHG Diagnostic Census Campaign is yet to be received from GLPC.
3	Pending land allotment & approval of lay out plan of various RSETIs During the 149 th SLRM, Rural Development Dept., GoG & GLPC are requested to resolve the land re-allotment issue of Tapi and Surat Districts and expedite the process of approval of lay out plan of RSETI Ahmedabad, Dangs, Narmada and Surendranagar.	The re-allotment of land for Surat & Tapi RSETI and approval of lay out plan of RSETI Ahmedabad, Narmada and Surendranagar are still pending. The detailed discussion was also held in the 3 rd meeting of State Level Steering Committee for RSETIs held on 19 th July, 2016. RDD, Govt of Gujarat is requested to take up the matter with respective district authority to resolve the same.

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 24.08.2016 :

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total (Rural+Urban)				
Gujarat	45,57,010	39,17,176	84,74,186	38,63,775	45.59%	69,64,770	82.19%

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

All Banks in Gujarat State have opened 84.74 lakh accounts, of which about 69.65 lakh RuPay cards (82.19%) have been issued and 38.64 lakh accounts (45.59%) have been seeded with Aadhaar number. However, it is important to issue all the balance number of RuPay cards on top priority.

Similarly, under PMJDY implementation, Aadhaar seeding is one of the prime area where Banks need to put their enhanced effort. As aadhaar seeding is one of the prerequisite for smooth implementation of Direct Benefit Transfer, hence, Government is also giving very high priority to Aadhaar Seeding of PMJDY accounts/ Savings account and has also given a timeline upto March, 2017 for completion of the task.

Further to review the progress of Banks in the State under PMJDY, Social Security Schemes and Pradhan Mantri MUDRA Yojana, Chief Secretary, Gujarat State was called a meeting on 24th June, 2016 and following action points emerged out in the meeting :

- i. Branches are to be given a daily minimum target for aadhaar seeding and timeline also to be set for 100% completion of this task. BCs to be fully utilized for collection of copy of aadhaar card and mandate from the customers.
- ii. To maintain a consistent focus on this task, a daily monitoring mechanism is to be developed by Banks and daily progress may also be reported to SLBC.
- iii. More focus is to be given for aadhaar seeding in accounts of beneficiaries of following schemes, where instruction has been received from the concerned deptt. for expediting the aadhaar seeding work :
 - a. Three Centrally Sponsored Scholarship Schemes (Pre-Matric Scholarship Scheme, Post-Matric Scholarship Scheme and Merit cum Means based Scholarship scheme) of Ministry of Minority Affairs
 - b. Financial assistance for Socially Back ward Category.
 - c. Aadhaar Seeding in Central Pensioners Account.
 - d. Direct Benefit Transfer in Kerosene.
 - e. Aadhaar Seeding in accounts of MGNREGA workers.

With the above efforts, the aadhaar seeding in PMJDY accounts in the State has taken a satisfactory pace, however, Banks are still far behind the target.

Besides Aadhaar Seeding, Banks also need to give attention towards RuPay card activation and mobile no. seeding in Bank accounts.

All Banks are requested to ensure that all their Bank Mitras are equipped with latest RuPay Card Enabled Micro ATMs (PoS machines). Representatives of Banks may visit the Bank Mitras and carry out transactions using their own RuPay cards to ensure smooth working of the entire system.

3.2 Availability of Bank Mitras / BCs in SSAs:

Banks are providing Banking Services through Bank Mitras/ BCs in all such SSAs in the State, where Bank branches are not available. However, to confirm the availability of Bank Mitra/ BCs in the SSAs and delivery of all Banking services through them, the verification call has been made to the BCs engaged by all Banks in the State and deficiencies observed during such calls have been shared with the Banks, with a request to resolve the deficiencies and provide the confirmation to SLBC. However, the confirmation has not been received from many of the Banks.

Further, the visits have been made by the RBI officials at the BC outlets of various Banks, during which they observed some deficiencies. Among others, following are the main deficiencies observed in the BC model :

1. The Micro-ATM is not available with various BCs, hence, they are carrying out the offline transactions. Such offline transactions causes much delay in providing the desired Banking services to the customers and sometimes they need to visit the far of branches due to this problem.
2. In many of the cases, the Micro-ATMs are provided to the BCs but the required features for carrying out the Banking transactions are not working.
3. In many of the branches, the access to operational system of the Bank is also given to the BCs, which may cause incidences of frauds in future.
4. Many of the Banks are still not providing the remuneration to the BCs as suggested by DFS, MoF, GoI.
5. In many of the Banks, corporate BCs are engaged and they are not providing the stipulated and timely remuneration to the ground level functionaries, which affects their working and service delivery to the customers.

Since, Government is envisioning implementation of Direct Benefit Transfer in many of their social welfare and public distribution schemes, Banks need to resolve these deficiencies as early as possible, to avoid the inconvenience caused to the customers in availing the Banking Services.

3.3 Social Security Schemes - PMSBY, PMJJBY and APY

Progress in enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as of 31.07.2016 :

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	18,31,835	43,35,556	1,71,285	63,38,676

The total enrollment under insurance schemes, PMJJBY and PMSBY has decline as many of accounts are not renewed due to unavailability of balance and also non-willingness of many customers to continue in the schemes. The progress in enrollment under Atal Pension Yojana (APY) is still below satisfactory level 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.

PFRDA vide it's letter dtd. 15th June'2016 informed that Deptt. of Financial Services, Ministry of Finance, Govt. of India has allotted targets under APY to Public Sector Banks, Regional Rural Banks, Private Banks, Cooperative Banks and India Post, with an advice to discuss and review the performance of Banks under the scheme, in SLBC/ DLCC meetings. The Bankwise target for FY 2016-17 is given as **Annexure – B.**

3.4 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme as of 26.08.2016 is as under : (Rs. in crores)

Particular	Shishu		Kishore		Tarun		TOTAL	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	59560	108.66	23090	526.00	6197	465.80	88847	1100.46
Other Agency	206856	704.50	3724	28.70	50	3.79	210630	736.99
Total	266416	813.16	26814	554.70	6247	469.59	299477	1837.45

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

During the current financial year, Banks in the State have disbursed around Rs.1100 Crs. in 88,847 accounts as of 26th August, 2016.

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

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

These villages have been allotted to various Banks with a request to open branch in such villages. However, concern was raised by some of the Banks regarding resource allocation and viability/ feasibility in opening of branches at such centres which was discussed during 148th SLBC meeting and it was requested to RBI to look into this matter and guide the Banks suitably. RBI in turn had advised SLBC to collect and submit the viability report of branch opening at such centres so that the matter can be taken up for further consideration.

Further, SLBC collected and compiled the viability report of branch opening at such centres from concerned Banks and following are the summary of report :

- a. Amongst 394 centres, Banking services are already provided by Scheduled commercial Banks in 34 centres and in 6 centres, through District Central Co-operative Banks. So, actual no. of villages without a Bank branch is only 354.

- b. In these 354 centres, the branch opening was found viable in 39 centres and in remaining 315 centres, it was non-viable. Banks had further sent the list of viable centres to their Head Office, for getting the permission for branch opening.
- c. Few main reasons for finding the branch opening non-viable at such centres were as below :
- Although the Bank branch was not present within the periphery of the identified village but Bank branch of either SCB/ DCCB is present in adjacent village which is well within the radius of 5 Kms.
 - The population of such villages is above 5,000 as per the census report, but actual population is much less as many of the villagers migrated to other places.
 - In some of the villages, economic activity is very less so business prospects are also very limited.

However, Banks have reported that the banking services are being provided in all such villages through BCs. The viability report has been submitted to RBI for their consideration. The progress report for the quarter ended June-2016 is attached herewith as **Annexure - D**.

3.6 Financial Literacy Centres (FLCs)

The State has 49 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them. Out of the above 49 FLCs, 1 FLC is in Metro, 33 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

RBI vide its mail dtd. 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 and also requested them to submit the FLC progress report as per the format enclosed in the revised guidelines.

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

Conduct of Financial Literacy camps by FLCs for the quarter ended June-2016

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Dena Bank	10	75	204
2	State Bank of India	9	10	129
3	Bank of Baroda	14	87	140
4	Baroda Gujarat Gramin Bank	06	6	nil
5	Dena Gujarat Gramin Bank	05	15	16
6	Saurashtra Gramin Bank	05	18	37
	Total	49	211	526

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

Total No. of Rural Branches of Scheduled Commercial Bank (including RRBs) as of June-2016	Number of Special Camps conducted during the quarter	Number of Target Specific camps conducted during the quarter
2851	4282	3027

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

Further, as SHG is also one of the target specific group, for which the Financial Literacy camp has to be conducted by rural branches and Financial Literacy Centres, hence, it has been requested to NABARD and GLPC that during the Village Level Programme conducted by them of SHGs, the nearest Bank branch may also be invited for imparting the Financial literacy. **All FLCs and Rural branches to ensure to do the target specific and special camps as advised by RBI.**

3.7 Rural Self Employment Training Institutes (RSETI) :

A. Progress in construction of RSETI premises

No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	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	11	Anand, Gandhinagar, Kutch, Mehsana, Navsari, Porbandar, Rajkot, Valsad, Vadodara, Sabarkantha, Dahod
4	Land yet to be allotted	2	Surat (new allocation under process), Panchmahals (new allocation under process)
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	Pending for handing over the possession	1	Narmada
7	Pending for lay out plan approval at District Authority	2	Ahmedabad and Surendranagar
8	Under tendering process and approval lying at Bank Level	1	Dangs
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 Surat and Panchmahals 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 three districts.

Further, It is also requested to take up the matter of approval of lay out plan of RSETI Ahmedabad 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 June, 2016

Quarter ended	No. of training programmes conducted during the quarter	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June, 2016	217	5,038	5,737	1,53,356	33,519 (21.86%)	53,837 (35.11%)	87,356 (56.96%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June, 2016	25,650 (16.73%)	46,707 (30.46%)	53,848 (35.11%)	1,28,847 (84.02%)	8,674 (5.66%)	18,477 (12.05%)	

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

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

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

As per instructions of Department of Financial Services, Ministry of Finance, Govt. of India, a Call Centre is being operationalized by SLBC (Gujarat) for attending the enquiries and for grievance redressal of the general public under PMJDY, Social Security Schemes and 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	1,08,900/-
2	Telephone expenses	16,626/-
	Total	1,25,526/-

The bank wise details of proportionate expenses for the quarter ended June-2016 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call Centre/488/2016 dtd. 11.07.2016.

Three Banks have not remitted their share for the quarter ended March-2016 and Twenty three Banks have not remitted their share for the quarter ended June-2016. Bankwise pending share is attached as **Annexure - F**. **Banks are requested to ensure to remit the share on early basis.**

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	Sept-2015	Dec-2015	March-2016	June-2016	Total
Number of Calls received	1,737	2,065	2,645	1,481	7,928
Total Expenses incurred (in Rs.)	1,49,945	1,64,290	1,40,225	1,25,526	5,79,986

Till the quarter ended June-2016, total 21,091 calls are received. Out of 21,091 calls, 19880 calls were inquiry calls and 1,211 calls were complaint calls.

On analyzing the nature of complaints, it is observed that maximum no. of complaints were received for Pradhan Mantri MUDRA Yojana (486 complaints), New account opening under PMJDY (420 complaints) and issuance of RuPay card (195 complaints).

All the complaints received through calls have been forwarded to the concerned Banks with a request to resolve the grievances of the customers within 3 days of the receipt of the complaints as SLBC need to give confirmation to DFS, MoF, Govt. of India for redressal of the complaints by Member Banks. However, many of the Banks are not submitting the compliance timely. Therefore, it is requested to the Member Banks to ensure timely redressal of the complaints.

AGENDA No.4

OTHER AGENDA

4.1 Implementation of “Stand up India”

Hon'ble Prime Minister has launched “Stand up India” scheme on 5th 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) is also launched by the Govt. of India.

As of 30th August, 2016, all banks together sanctioned fresh loan worth Rs.95 crores to 343 beneficiaries under Standup India in Gujarat. The Bankwise details are given in **Annexure - G**.

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

4.2 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme (CLSS)

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

For creating more awareness about this scheme, National Housing Bank(NHB) alongwith State Govt. and SLBC, had done a full day workshop on the captioned scheme on 4th August, 2016, during which the scheme was discussed at length and also the queries of the participants were addressed. During this event, a comprehensive booklet on “Pradhan Mantri Awas Yojana (PMAY) - **Credit linked Subsidy Scheme (CLSS)**” was also launched, which was distributed amongst all the participants. This booklet has also been made available on SLBC website (www.slbcgujarat.com) for ready reference.

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

4.3 Implementation of MUDRA Weavers Scheme

Indext-C vide letter dtd. 20th July, 2016 has informed that it has been decided by the Govt. of India to substitute the Weavers’ Credit Card Scheme with MUDRA Weavers Scheme all over India. Further, the National Implementation Monitoring & Review Committee (NIMRC) has made the following amendments in the operational guidelines of Concessional Credit Component and (RRR) package for Handloom Sector.

- Concessional Credit Component for handloom sector will now be available only through MUDRA Yojana for individual weavers and weaver entrepreneurs. The applications pending under WCC scheme should be sanctioned before 31.08.2016.
- The Credit limit will be fixed based on the assessment of working capital requirement as well as cost of tools and equipment required for carrying out weaving / allied activity. Minimum loan per loom for cotton products should be Rs.50,000 and around Rs.1,00,000 for silk products. As the limit sanctioned would normally have validity of three years, the need to accommodate incremental working capital requirement may be kept in view.
- The limit is expected to be utilised as a revolving cash credit and will provide for any number of drawl and repayment with in the limit. RuPay Card will be issued to draw working capital. However, banks may fix a repayment schedule for the portion of loan availed for the purchase of tools and equipment.
- A centralised online system will be developed which will have the facility of crediting the margin money directly to the loan account of weaver and interest subvention to concerned Bank Branch. Till such system put in place, the funds will be provided in advance to participating Banks Head Office directly by the Office of Development Commissioner for Handlooms.

Moreover, SLBC vide e-mail dtd. 29th July, 2016 has informed the Bankwise and Districtwise targets for current year (2016-17) under MUDRA Weavers Scheme with a request to allocate the same to their branches. SLBC vide its e-mail dtd. 31st August, 2016 has also forwarded the district-wise list of beneficiaries connected with the handloom activities in the State.

Members Banks / LDMs are requested to take note of the same and pass-on necessary instructions to the branches under their jurisdiction alongwith targets. Branches may be advised to extend their co-operation and active support to assist the handloom weavers under the scheme and ensure that the margin money claim may lodged in time for the eligible cases sanctioned under the scheme.

Banks are also requested to furnish the monthly progress report in this regard in prescribed format.

4.4 Implementation of Solar Pumpset Scheme of MNRE, Govt. of India

Ministry of New and Renewable Energy (MNRE), Govt. of India has launched a scheme to support 30,000 solar pumpset units throughout the country for the purpose of irrigation. Commercial Banks, RRBs, State and District Central Cooperative Banks and State Co-operative Agriculture Rural Development Banks which have extended finance, are eligible to receive subsidy under the scheme. The subsidy is available only for solar systems procured from MNRE empaneled manufacturer / entrepreneurs.

NABARD vide its letter dtd.12th July, 2016 has informed that the Secretary, MNRE, Gol, expressed his concern at the poor offtake under the scheme. In the State of Gujarat, the progress was not upto the desired level and cumulative only 65 units (around 10%) have been supported with Bank finance as at the end of 2015-16 as against the target of 600 units. The Secretary, MNRE, Gol has urged the bankers to intensify their efforts to achieve at least an average of **one solar pumpset per rural branch** during the current year.

Member Banks are requested to take note of the same and instruct all branches to make all out efforts to achieve the desired performance under the scheme.

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2016 :

During the quarter ended June, 2016, total number of bank branches increased by 71 taking the total network of branches from 9017 as of March, 2016 to 9088 as of June, 2016 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the quarter ended June, 2016				
	June, 2015	March, 2016	June, 2016	Growth y-o-y	Variation over March, 2016
Bank Group					
State Bank Group	1342	1377	1386	44	9
Nationalised Banks	3884	4012	4035	151	23
RRBs	684	739	739	55	0
DCCBs	1313	1333	1339	26	6
GSCARDB	181	181	181	0	0
Private Sector Banks	1271	1375	1408	137	33
Total	8675	9017	9088	413	71

During the quarter under review, 71 new branches were added (Metro – 33, Urban – 17, Semi-Urban – 9 and Rural – 12) in the State.

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.14,857 crores in absolute terms from Rs. 5,38,133 crores as of March, 2016 to Rs.5,52,990 crores as of June, 2016 registering a growth of 2.76% as against 1.69% growth for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2015	March, 2016	June, 2016	Growth Y-o-Y (June, 15 to June, 16)	Absolute growth over March, 2016
State Bank Group	1,05,894 (1.45%)	1,13,489 (8.73%)	1,17,723	11,829 (11.17%)	4,234 (3.73%)
Nationalised Banks	2,81,086 (2.65%)	2,94,682 (7.62%)	3,02,043	20,957 (7.46%)	7,361 (2.50%)
RRBs	8408 (3.64%)	9,414 (16.04%)	9,767	1,359 (16.16%)	353 (3.75%)
DCCBs	20,643 (2.42%)	21,934 (8.83%)	23,144	2,501 (12.12%)	1,210 (5.52%)
GSCARDB	248 (2.06%)	243 (0.00%)	248	0 0.00%	5 (2.06%)
Private Banks	82,223 (-) 1.52%	98,371 (17.83%)	1,00,065	17,842 (21.70%)	1,694 (1.72%)
TOTAL	4,98,502 (1.69%)	5,38,133 (9.78%)	5,52,990	54,448 (10.93%)	14,857 (2.76%)

(Figures in the brackets for the quarter ended June, 2015 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2016 indicate % growth over previous year).

The highest percentagewise growth was registered by DCCBs (5.52%) followed by State Bank of India Group (3.73%), RRBs (3.75%), Nationalised Banks (2.50%), GSCARDB (2.06%) and Private Sector Banks (1.72%).

NRI deposits increased by Rs.672 crores and stood at Rs.65,189 crores forming 11.79% of the total deposits as of June, 2016 as against Rs.64,517 crores (11.99%) as of March, 2016.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.7,300 crores in absolute terms from Rs. 4,31,541 crores as of March, 2016 to Rs.4,38,841 crores as of June, 2016 registering a growth of 1.69%, as against 0.67% growth for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2015	March, 2016	June, 2016	Growth Y-o-Y (June, 15 to June, 16)	Absolute growth over March, 2016
State Bank Group	79,549 (-)0.53 %	90,874 (13.63%)	89,104	9,555 (12.01%)	-1,770 (-) 1.95%
Nationalised Banks	1,85,053 (-) 0.64%	1,94,765 (4.57%)	1,93,527	8,474 (4.58%)	-1,238 (-) 0.64%
RRBs	4635 (6.19%)	5307 (21.58%)	5,833	1,198 (25.85%)	526 (9.91%)
DCCBs	16,509 (13.39%)	15,052 (3.38%)	18,091	1,582 (9.58%)	3,039 (20.19%)
GSCARDB	549 (-) 3.68%	563 (-) 1.40%	542	-7 (-) 1.28%	-21 (-) 3.73%
Private Banks	1,04,011 (1.94%)	1,24,980 (22.54%)	1,31,744	27,733 (26.66%)	6,764 (5.41%)
TOTAL	3,90,306 (0.67%)	4,31,541 (11.31%)	4,38,841	48,535 (12.44%)	7,300 (1.69%)

(Figures in the brackets for the quarter ended June, 2015 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2016 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 1.69% during the quarter, which was contributed mainly in percentage terms by DCCBs (20.19%), followed by RRBs (9.91%) and Private Sector Banks (5.41%), whereas **Nationalised Banks, SBI Group and GSCARDB have registered negative growth of 0.64%, 1.95% and 3.73% respectively during the quarter under review.**

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2015	March, 2016	June, 2016	Variation over March, 2016
State Bank Group	75.12	80.07	75.69	(-) 4.38
Nationalised Banks	65.83	66.09	64.07	(-) 2.02
RRBs	55.12	56.38	59.72	3.34
DCCBs	79.97	68.80	78.34	9.54
Pvt. Sector Banks	126.50	127.05	131.66	4.61
Conventional CD Ratio	78.30	80.19	79.36	(-) 0.83

The CD Ratio of the State has marginally decreased by 0.83% over March, 2016 and stood at 79.36%. During the quarter under review, Nationalised Banks and State Bank Group have shown negative growth in CD Ratio.

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

(Rs./ Crores)				
Advances	RIDF	Total	Deposits	CD Ratio
4,38,841	19,672	4,58,513	5,52,990	82.92

CD Ratio Below 40%

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

Sr. No.	Name of District	CD Ratio June, 2015	CD Ratio March, 2016	CD Ratio June, 2016	Variation over March, 2016
1	Dangs	15.80	13.75	14.01	0.26
2	Navsari	18.00	19.60	19.46	(-) 0.14
3	Anand	21.19	22.72	21.94	(-) 0.78
4	Porbandar	21.16	22.93	22.61	(-) 0.32
5	Kheda	29.26	31.47	31.38	(-) 0.09
6	Mahisagar	36.36	36.20	35.51	(-) 0.69
7	Tapi	34.37	34.77	36.24	1.47
8	Devbhoomi Dwarka	32.38	33.31	36.64	3.33
9	Kutch	36.77	38.24	37.68	(-) 0.56
10	Dahod	40.04	38.86	38.11	(-) 0.75

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

As of June, 2016, Dangs (14.01%) and Navsari district (19.46%) in the State is having CD Ratio below 20%.

PRIORITY SECTOR LENDING :

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

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

(Rs./Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2016	% increase over March, 2016
		March, 2016	% Achi. of NBC	June, 2016	% Achi. of NBC		
Priority Sectors	40%	1,79,110	46.72	1,83,267	43.00	4,157	2.32
Agri. Adv.	18%	58,009	15.13	65,283	15.32	7,274	12.54
Weaker Section Adv.	10%	28,617	7.47	33,083	7.76	4,466	15.61

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

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

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

(Rs. /Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2016	% increase over March, 2016
		March, 2016	% Achi. of NBC	June, 2016	% Achi. of NBC		
Priority Sectors	75%	4,817	110.35	5,219	98.32	402	8.35
Agri. Adv.	18%	3,429	78.56	3,817	71.91	388	11.32
Weaker Section Adv.	15%	1,917	43.92	1,926	36.28	9	0.47

(% 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 (98.32%), Agriculture Advances (71.91%) and Weaker Sections (36.28%) as against the benchmark of 75%, 18% and 15% respectively.

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

Sector	Bench Mark	State Bank Group	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40%	29.34%	44.15%	43.49%	104.19%	98.32%	43.68%
AGRI. ADVs	18%	10.83%	14.60%	10.32%	90.39%	71.91%	16.01%
WS ADVs	10%	7.76%	8.11%	4.32%	30.95%	36.28%	8.11%

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

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

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers for March, 2017 is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of June, 2016, all banks together stood at Rs.23,149 crores i.e. 5.27% and Rs.24,295 crore i.e. 5.54 % respectively.

AGENDA No.6

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

RBI vide their circular letter no.FIDD.CO.LBS. No. 5973 /02.01.001/2015-16 dated 20.05.2016 addressed to all Chairman and Managing Directors & SLBC Convenor Banks has issued the guidelines on Lead Bank Scheme – Strengthening of Monitoring Information System (MIS) Revised format for ACP 2016-17.

Accordingly, the ACP is to be prepared considering the categories of priority sector that would include Agriculture, Micro, Small and Medium Enterprises (MSMEs), Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Other Priority Sector. Further, Agriculture has been redefined to include i) Farm Credit, ii) Agriculture Infrastructure and iii) Ancillary Activities. MSMEs would include i) Micro Enterprises, ii) Small Enterprises, iii) Medium Enterprises, iv) Khadi and Village Industries Sector and v) Other Finance to MSMEs.

As per above revised guidelines of RBI, the final Bankwise / Districtwise targets under Annual Credit Plan for the year 2016-17 of the State is given in **Annexure - H**.

Moreover, the Statement LBS-MIS-I, II & III formats are enclosed as **Annexure - 4**.

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

(Rs./Crores)

No.	Priority Sector	Target 2016-17		Disbursement at the quarter ended June, 2016		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5078749	59843.58	1497649	24775.59	29.49	41.40
	Of which Farm Credit	4930101	57101.30	1474913	23828.95	29.92	41.73
2	MSME	618639	24422.03	68237	10807.11	11.03	44.25
3	Export Credit	2386	258.34	2232	170.54	93.55	66.01
4	Education	47302	1536.43	3762	203.73	7.95	13.26
5	Housing	107145	7783.14	38094	3272.31	35.55	42.04
6	Other PSA (including Social Infra & Ren. Energy)	409717	7413.07	45308	1747.08	11.06	23.57
7	Total PSA	6263938	101256.59	1655282	40976.36	26.43	40.47

The overall achievement in disbursement under Annual Credit Plan for Priority Sectors by all the Banks was 26.43% in respect of targets in number of accounts and 40.47% in respect of targets in amount upto the quarter ended June, 2016. The highest percentage achievement in terms of amount was recorded in Export Credit – 66.01% followed by MSME– 44.25%, Housing–42.04%, Agriculture – 41.40%, Other PSA – 23.57% and Education – 13.26%.

Out of 33 districts in the State, upto the quarter ended June, 2016, 10 districts achieved above the State average of 40.47% under Annual Credit Plan 2016-17.

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

AGENDA No .7

POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF JUNE, 2016

(Rs. in Crores)

No.	Particulars	June, 2016	
		Accounts	Amount
1	Cumulative certificates filed	1,67,024	405.97
2	Cumulative Recovery effected	61,124	85.36
	Of which, cases closed	(59,655)	(76.41)
3	Cases pending	1,07,369	320.61
	Of which, cases pending for more than 3 years	51,494	96.65
	more than 2 years to 3 years	11,531	37.73
	more than 1 year to 2 years	22,138	83.72
	cases pending for less than 1 year	22,206	102.51

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

All Lead District Managers are requested to incorporate the Agenda on Recovery Certificates, if not done, and critically review the position of pending Recovery Certificates in every DLCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

The Revenue Department is requested to issue instructions to the District Authorities for quick disposal of pending Recovery Certificates and extend necessary help and support to the Banks in recovery in chronic cases.

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding for the quarter ended June, 2016

The Gross Advances of the Banks in the State of Gujarat is Rs.4,38,841 crores and Gross NPA is Rs.29,734 crores i.e 6.78% as of June, 2016. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	36,254	782	2.16
Agri. Term Loan	32,846	1,866	5.65
MSME	79,664	6,472	8.12
Other PS	39,722	954	2.40
Total Priority Sector	1,88,486	10,074	5.34
Non Priority Sector	2,50,355	19,660	7.85
Total Advances	4,38,841	29,734	6.78
Central Govt. Sponsored schemes			
PMEGP	593	31	5.23
State Govt. Sponsored programmes			
VBS	615	42	6.83
GSCDC	97	4	4.12
DCWD	46	3	6.52
GWEDC	22	3	13.64
JGVY	14	0.9	6.42
Others			
Housing Loan	52,876	224	0.42
Education Loan	1951	45	2.31

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 JUNE, 2016**

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

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

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :**Comparative performance under Central Govt. Sponsored Programmes**

Period ended	PMEGP	NULM
June, 2015	41.59% (No.) 82.62% (M.M.)	0.19%
June, 2016	18.67% (No.) 38.42% (M.M.)	11.59%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	NULM
Target (2016-17)	2689 (No) Rs.5378.46 MM (Amt.)	11,250 (No)
Sponsored (No.)	1589	6791
Sanctioned (No.)	502	1304
Sanctioned (Amt)	M.M. 2066.55	1006
Retd./Rejtd. (No.)	196	1658
Pending (No.)	891	3829
% achievement (No.)	18.67	11.59
% achievement (Amt.)	M.M. 38.42	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report for the quarter ended June, 2016, against the physical target of 2689, Banks have sanctioned 502 applications, i.e. 18.67% achievement. Similarly, against the Margin Money target of Rs.5378.46 lakhs, Banks have sanctioned projects having Margin Money of Rs.2066.55 lakhs (38.42% achievement) during the June, 2016 quarter.

NATIONAL URBAN LIVELIHOOD MISSION (NULM)

Against the sponsoring of 6791 loan applications, Banks have sanctioned 1304 applications i.e. 19.20% achievement, where as against the target of 11250, banks have achieved 11.59% during the period under review.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	Dantopant Thengadi Artisan Yojana (DTASY)
June, 2015	12.05	6.96	13.17	3.61	5.00	0.76
June, 2016	22.36	3.19	13.86	8.74	3.50	3.20

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2015-16						
Target (Number)	36,800	7500	6400	2300	200	6000
Sponsored (No)	48,846	2299	3949	1621	86	6087
Sanctioned (No)	8,230	239	887	201	7	192
Sanctioned (Amt)	13,834	111	385	69	76	119
Retd./Rejtd. (No)	5,421	329	460	62	1	677
Pending (No)	35,195	1731	2635	1358	78	5218
% achievement	22.36	3.19	13.86	8.74	3.50	3.20

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 22.36% at the end of June, 2016 quarter as against 12.05% achievement for the corresponding period of the previous year, which was increased over the previous year.

There were 35,195 (including previous year pending 24817 application carry forwarded to current year) loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 3.19% upto the quarter end June, 2016 as against 6.96% for the corresponding period of the previous year, which was declined over the previous year. Banks need to improve their performance under the Scheme during the remaining period of the year 2016-17.

Member Banks are requested to accord priority to dispose of pending 1731 loan applications at the earliest, since financing the loan applications sponsored by GSCDC form a part of Weaker Section advances.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)

The achievement stood at 13.86% of the target at the end of the quarter under review as against 13.17% for the corresponding period of the previous year. **Banks are requested to dispose off 2635 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 8.74% of the target at the end of the quarter ended June, 2016 as against 3.61% for the corresponding period of the previous year, which was improved against the performance of previous year.

Banks are requested to dispose off 1,358 pending applications on merits at the earliest.

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

The achievement stood at 3.50% at quarter ended June, 2016 as against 5.00% during the corresponding period of the previous year. Banks are requested to improve the performance in the remaining period of the year 2016-17.

Banks are also requested to dispose off 78 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 3.20% at the end of quarter June, 2016 as against 0.76% achievement for the corresponding period of the previous year. Though the performance has improved over the previous year, it is still far from satisfactory level and Banks are requested to improve the same.

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

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

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of the position of fresh loans disbursed during the quarter and the outstanding as of June, 2016 to Minority Communities & Women Entrepreneurs by Banks are given in following table, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 17 & 18.**

MINORITY COMMUNITIES :

(Rs. in crores)

Particulars	June, 2015		March, 2016		June, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	30,935	607.18	1,12,462	2,845.55	30,741	627.40
Outstanding	2,68,609	6,703.08	2,85,880	7,638.90	3,07,391	7,854.39

Fresh loans of Rs.627 crores were disbursed by the Banks to 30,741 beneficiaries belonging to Minority Communities during the quarter ended June, 2016. The outstanding reached the level of Rs. 7,854 crores in 3,07,391 accounts as of June, 2016 registering a growth of 2.82% over March, 2016. The Y-o-Y growth was 17.18%.

The share of advances to Minority Community to Priority Sector Advances stood at 4.17% as at the quarter ended June, 2016 which was 4.15% as of 31.03.2016.

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

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	June, 2015		March, 2016		June, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	87,627	1,166.50	2,88,807	4,968.60	90,799	1,460.54
Outstanding	6,72,325	13,824.99	7,39,176	15,484.00	8,61,527	27,811.76

Fresh credit to the tune of Rs.1461 crores to 90,799 beneficiaries was extended in the State during the quarter ended June, 2016. The outstanding advances reached at the level of Rs.27,812 crores in 8,61,527 accounts and stood at 6.34% of Net Bank Credit.

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

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. in crores)

Particulars	March, 2016		June, 2016	
	Total Housing Finance		Total Housing Finance	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	84,854	9,728	22,696	2,118
Outstanding	5,14,324	50,478	5,64,457	52,876

As per the information made available by the member banks, fresh loans worth Rs.2118 crores have been granted to 22,696 beneficiaries during the quarter ended June, 2016 under Housing Finance.

The outstanding level reached to Rs.52,876 crores in 5,64,457 accounts as of June, 2016. Bankwise details are given in **Annexure - 19**.

(iii) SELF HELP GROUPS (SHGs) :

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

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended June, 2016			Total No. of Savings Bank accounts as on June, 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)	5,991	64,098	212	2,31,052	25,03,673	17,841
Out of (A), Women SHG	5,739	61,110	200	2,09,500	22,28,836	15,855

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 2016			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2016-17		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
Account Graded and Sanctioned (A)	5,207	4,414	4,952	5,207	4,414	4,952
Out of (A), Women SHG	-	4,171	4,536	-	4,171	4,536

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

Disbursement of Loans	Disbursement made during the quarter ended June, 2016				Total loans disbursed during the year 2016-17			
	A/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt. disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. no. of new a/c	Amt. disb. to new a/c
(A) Loans disbursed to Total SHGs	4,203	4,970	2,968	3,424	4,203	4,970	2,968	3,424
Of (A) above, Women SHG	3,966	4,502	2,931	3,370	3,966	4,502	2,931	3,370

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

Loans Outstanding	Loans outstanding as on June, 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	54,726	28,270	51,890	26,175

(Amt.in Rs.lacs)

NPA	NPAs as on June, 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	4,729 (8.64%)	2,290 (8.10%)	3,878 (7.47%)	1,865 (7.13%)

Bankwise details have been given in **Annexure - 20** and Bankwise / Districtwise target under SHG for the year 2016-17 is given in **Annexure - I**.

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

(Rs. in crores)

Particulars	June, 2015		March, 2016		June, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,380	61.87	11,715	297.80	3,312	88.15
Outstanding	50,067	1,554.88	52,654	1,914.32	53,122	1,950.70

During the quarter under review, the Banks have disbursed Education loans to 3,312 students to the tune of Rs.88 crores. The outstanding under Education loans reached to Rs.1,951 crores in 52,654 accounts as of June, 2016. Bankwise details are given in **Annexure - 21.**

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

The number of outstanding KCCs in the State has increased from 29,41,544 as of March, 2016 to 29,80,615 as of June, 2016 showing net increase of 39,071 KCCs during the quarter ended June, 2016.

The bank group wise break up is : Nationalised Banks - 7,90,274, State Bank Group - 3,80,114, RRBs - 2,76,681, Private Sector Banks - 58,824 and DCCBs -14,74,722.

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	16,71,788	56.09
SC Farmers	1,26,411	4.24
ST Farmers	2,46,249	8.26

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

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

The progress in formation of JLGs and its credit linkage received from Member Banks upto the quarter ended June, 2016, total 70,491 JLGs have been formed, of which 21,895 were under Farm Sector and credit linkage to 19,516 JLGs with an amount of Rs.162.12 crores. 48,596 JLGs have been formed under Non-Farm Sector and provided credit linkage to 35,473 JLGs with an amount of Rs.263 crores.

The Bankwise progress is given in **Annexure – 23** and the target under JLGs for the year 2016-17 is given in **Annexure – J.**

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

Banks have issued 139 SCCs to the tune of Rs.185 lakhs during the quarter. In all, 7049 SCCs have been issued and the amount outstanding is Rs.17.40 crores. RRBs have issued 3515 SCCs whereas the remaining Banks have issued only 3,534 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 41 ACCs were issued by Banks amounting to Rs.121 lakhs. Thus, upto the end of June, 2016, the outstanding ACCs were 1,533 amounting to Rs.10.64 crores. Bankwise details are given in **Annexure - 25.**

(viii) Weavers Credit Card (WCC)

As per the information provided by Member Banks, during the quarter ended June, 2016, 22 WCC amounting to Rs.16 lakh have been issued. Thus, upto the end of June, 2016, the outstanding WCCs were 452 amounting to Rs.279 lakhs.

The details are given in **Annexure - 26.**

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

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

MSME advances stood at Rs.79,664 crores at the quarter ended June, 2016, of which Rs.1487 crores were extended to 5,293 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.115 crores to 392 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June, 2016 was Rs.2,938 crores in 2,30,831 accounts, forming 8.39% of Weaker Section advances, which was 9.43% as of March, 2016. Similarly, the outstanding advances to ST beneficiaries as of June, 2016 was Rs.2,868 crores in 2,33,815 accounts, forming 8.19% of Weaker Section advances, which was 9.38% as of March, 2016. Bank wise and Districtwise details are given in **Annexure - 2 & 3.**

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

As per the information received from Member Banks, 4,14,171 "Basic Savings Bank Deposit Account" have been opened during the quarter ended June, 2016. Banks have provided overdraft facility to 2,20,139 a/cs amounting to Rs.44 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,41,83,456 as of June, 2016 with an amount of Rs.2,513 crores in these accounts.

During the quarter under review, 19,548 GCCs amounting to Rs.497 crores have been issued by Member Banks. The cumulative position as of June, 2016 reached 2,70,599 GCCs amounting to Rs.5,905 crores.

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

(xii) Centrewise availability of ATMs

As per the information provided by Member Banks, there are 10,952 ATMs in the State of Gujarat as of June, 2016. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

Category	No. of Branches	No. of ATMs
Metro	2002	4139
Urban	1228	2094
Semi-urban	2128	2651
Rural	3730	2068
Total	9088	10952

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

As per the RBI guidelines, each branch should have an onsite ATM. Member Banks are, therefore, requested to install an onsite ATM at their each and every branch. The Districtwise / Bankwise details are given in **Annexure – 30**.

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

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