

## **BANKING AT A GLANCE IN GUJARAT STATE - MARCH, 2017**

PARAMETERS	MARCH, 2015	MARCH, 2016	GROWTH OVER MARCH 2015	MARCH, 2017	GROWTH OVER MARCH 2016
TOTAL No. OF BRANCHES	8631	9017	386	9325	308
<b>CATEGORY OF BRANCHES</b>					
RURAL	3685	3718	33	3663	(-) 55
SEMI - URBAN	2199	2119	(-) 80	2217	98
URBAN	1438	1211	(-) 227	1317	106
METRO	1309	1969	660	2128	159
TOTAL	8631	9017	386	9325	308
<b>KEY INDICATORS</b> <span style="float: right;">(Amt. Rs. in Crores)</span>					
DEPOSITS	4,90,208 (14.33%)	5,38,133 (9.78%)	47,925	6,23,787 (15.92%)	85,654
ADVANCES	3,87,703 (12.61%)	4,31,541 (11.31%)	43,838	4,60,030 (6.60%)	28,489
CREDIT DEPOSIT RATIO	79.09	80.19	1.10	73.75	(-) 6.44
PS ADVANCES	1,52,137	1,83,927	31,790	2,20,217	36,290
(% Growth )	(18.51%)	(20.90%)		(19.73%)	
(% to advances)	(44.19%)	(47.44%)		(51.03%)	
AGRI ADVANCES	54,288	61,438	7,150	72,212	10,774
(% Growth)	(16.37%)	(13.17%)		(17.54%)	
(% to advances)	(15.77%)	(15.85%)		(16.73%)	
MSME ADVANCES	64,084	83,084	19,000	87,272	4,188
(% Growth)	(14.78%)	(29.65%)		(5.04%)	
(% to advances)	(18.61%)	(21.43%)		(20.22%)	
WEAKER SEC.ADV	24,221	30,534	6,313	35,901	5,367
(% Growth)	(20.23%)	(26.06%)		(17.58%)	
(% to advances)	(7.04%)	(7.88%)		(8.32%)	

<b>Position of Kisan Credit Cards for the period ended</b>					
	MARCH, 2015	MARCH, 2016	GROWTH OVER MARCH 2015	MARCH, 2017	GROWTH OVER MARCH 2016
Accounts	28,55,008	29,41,544	86,536	29,26,889	(-) 14,655
Amount	26,669	31,987	5,318	35,648	3,661

## **AGENDA No.1**

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

The proceedings of the 152<sup>nd</sup> meeting of State Level Bankers' Committee (SLBC) for the quarter ended December, 2016 held on 21<sup>st</sup> March, 2017 were circulated to all the members on 13<sup>th</sup> April, 2017. 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 :**

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>
<b>1</b>	SHG Diagnostic Census Report	Since last five SLBC meetings, GLPC was requested to submit the report of SHG diagnostic Census Campaign undertaken in the state from 12 <sup>th</sup> October, 2015 to 20 <sup>th</sup> November, 2015. Further, during 152 <sup>nd</sup> SLBC meeting, the Chairman, SLBC advised GLPC to submit the report by 30 <sup>th</sup> April, 2017.  <b>The report of SHG Diagnostic Census Campaign is yet to be received from GLPC.</b>
<b>2</b>	Pending land related issues of various RSETIs	The re-allotment of land for Panchmahals RSETI and approval of lay out plan of RSETI Ahmedabad are still pending. The detailed discussion was also held in the meeting of State Level Steering Committee for RSETIs held on 12 <sup>th</sup> April, 2017.  <b>RDD, Govt. of Gujarat is requested to take up matter with concerned district authority to resolve the issue.</b>
<b>3</b>	Development of online portal for sponsoring and tracking of loan application of State Govt. Sponsored Schemes	Govt. of Gujarat has constituted a committee for "Developing a Common Web Portal for Bankable Schemes of Govt. of Gujarat". Two meetings of the Committee were held on 10 <sup>th</sup> August, 2016 and 25 <sup>th</sup> October, 2016.  <b>The rollout of the portal is still awaited.</b>

## **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 26.04.2017 :**

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
<b>Gujarat</b>	<b>55,60,744</b>	<b>51,15,064</b>	<b>1,06,75,808</b>	<b>71,92,632</b>	<b>67.37%</b>	<b>86,55,395</b>	<b>81.07%</b>

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

During 152<sup>nd</sup> SLBC meeting, a detailed discussion for Aadhaar Seeding in operative SB accounts in general and PMJDY accounts in particular and Mobile No. seeding has taken place. During the meeting, besides Chairman and Chief Secretary, Chief Minister of the State also urged the Banks to achieve 100% Aadhaar Seeding target in least possible time. Based on this, SLBC sent the letter dtd. 28<sup>th</sup> March, 2017 to all Member Banks, requesting therein to achieve the 100% Benchmark under Aadhaar & Mobile No. seeding in least possible time.

DFS, MoF, GoI vide their mail dtd. 02<sup>nd</sup> May, 17 has forwarded the State wise progress report of user consent basis Aadhaar seeding in individual operative savings bank accounts as on 21<sup>st</sup> April, 2017. As per the given report, the Gujarat State with 53% Aadhaar Seeding in operative SB accounts stood at 29<sup>th</sup> position and remained much below the National average of 61%. Also in PMJDY accounts, the Aadhaar seeding %age of Gujarat State is around 67.37%, which is marginally above the National average of 66.69%.

It is also advised by DFS, MoF, GoI to set the weekly targets so as achieve the following in time bound manner :

1. **100% Aadhaar seeding on user consent basis in operative SB a/cs by 30.6.2017**
2. **100% Aadhaar seeding on user consent basis in operative PMJDY a/cs by 31.5.2017**
3. **100% Mobile seeding on user consent basis in operative SB ac/s by 30.6.2017**
4. **80 – 90% PMJDY RuPay card use initiation by 30.06.2017.**

Banks are requested to take note of this and achieve the above targets within the stipulated timeline.

### **On-boarding on CSC platform for Aadhaar Seeding**

CSC e-Governance Services India Ltd. vide their letter dtd. 27<sup>th</sup> March, 2017 informed that DIGIPAY application available at Fair Price Shops (FPS) has been modified to provide Aadhaar Seeding Facility. Further, they stressed upon the need of on boarding of Banks on CSC platform so that DIGIPAY application can be used for Aadhaar Seeding.

SLBC vide letter dtd. 28<sup>th</sup> March, 2017 requested Member Banks to take up the matter of signing of agreement with CSC e-governance with their Head Office, which will enable their customers to do the Aadhaar Seeding in their account through DIGIPAY application available at Fair Price Shops (FPS).

However, CSC e-Governance Services India Ltd. vide their mail dtd. 02<sup>nd</sup> May, 2017 has informed that till now only nine Banks operating in the State viz. Andhra Bank, Axis Bank, Bank of Baroda, Central Bank of India, Dena Bank, Punjab National Bank, Vijaya Bank, Dena Gujarat Gramin Bank and Indusind Bank have on-boarded on the CSC platform.

**Member Banks are once again requested to take up the matter of signing of agreement with CSC e-governance with their Head Office for on-boarding on their platform for Aadhaar Seeding.**

## **Standard Operating Procedure (SOP) for expediting Aadhaar Seeding in Bank Accounts of Mahatma Gandhi NREGA workers**

To address the issue of reconciliation of the number of consent forms handed over by MGNREGA functionaries and reported as received by Banks, the Ministry of Rural Development, Govt. of India vide letter dtd.14<sup>th</sup> March, 2017 has forwarded the Standard Operating Procedure (SOP) for obtaining, submitting and updating Aadhaar Seeding consent forms of MGNREGA workers. Process flow of Aadhaar Seeding in Bank Accounts of Mahatma Gandhi NREGA workers is enclosed as **Annexure – B.**

SLBC vide letter dtd. GMO/SLBC-105/PMJDY/313/2017 dated 3<sup>rd</sup> April, 2017 has communicated the SOP received from Ministry of Rural Development to All LDMs and Controlling Authorities of all Banks.

All Banks and LDMs are requested to comply with the timelines stipulated in the SOP.

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

In last several SLBC meetings and other Financial Inclusion/ PMJDY related meetings, Banks were advised to make their Bank Mitra model effective by providing them required infrastructure and adequate remuneration.

However, from the Bank Mitra report dtd. 28.04.2017, it is observed that out of total 5,939 BCs engaged by the Banks in the State , only 5,081 BCs were found active and HHD / Micro-ATM enabled with :

- a. AEPS transaction was available with 5,692 BCs.
- b. RuPay card activation and transaction was available with 4,287 BCs.
- c. e-KYC account opening was available with 5,684 BCs.

**Member Banks are advised to take necessary improvement measures in their BC model and fill up the gap.**

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

Progress in enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as of 30.04.2017 :

<b>Particulars</b>	<b>PMJJBY</b>	<b>PMSBY</b>	<b>APY</b>	<b>Total</b>
<b>Total enrollment</b>	<b>19,04,826</b>	<b>45,57,002</b>	<b>2,66,536</b>	<b>67,28,364</b>

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

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

**The renewal of PMSBY and PMJJBY is falling due on 01.06.2017, therefore, Member Banks are requested to give a widespread message to their customers for keeping sufficient balance in their account so that the premium can be deducted on due date and policy can be renewed.**

**For Atal Pension Yojana**, PFRDA vide their mail dtd. 7<sup>th</sup> April, 2017 informed that DFS, MoF, Gol is in process of allocating the target for the current year FY 2017-18. However, till the process is completed, banks may internally allot the target keeping the following in view :

- a. Major Banks may monitor the progress of branches to reach 15 Accts by end of Q1, 30 Accts by end of Q2 , 50 Accts by end of Q3 an 70 Accts by end of Q4.
- b. RRBs may aim for 10 for Q1, 20 in Q2 and 35 in Q3 and 50 by Q4.

**It is also requested that Banks to start the planning from the first month of FY to reach the target allotted for the year and strive hard to give a better performance than the previous year.**

PFRDA vide their mail dtd. 25<sup>th</sup> February, 2017 informed that a lot of complaints / grievances about non receipt of statement of Transactions (SoT) or for the facility of issuing PRAN (Permanent Retirement Account Number) under Atal Pension Yojana is received by them. It is also informed by them that to resolve these complains, NSDL/CRA has now provided the value added features completely online which empowers APY Subscribers to view/print/preserve their APY account details by providing their PRAN and associated Savings Bank Account details.

It is also informed that;

- a. The Subscribers without PRAN can also avail the facility by providing their Name, Savings Bank Account Number and DoB.
- b. The above new facility launched by PFRDA will facilitate more than 44.25 lac Subscribers to navigate their APY account completely online and print their e-PRAN card/e-SoT seamlessly without visiting their Bank or Postal Branch. APY-SP can also avail the facility on behalf of their customers at their branches as part of customer servicing on day to day basis.
- c. e-PRAN/e SoT is available in the link <https://npslite-nsdl.com/CRAlite/EPranAPYOnloadAction.do.i>. To find this facility under Atal Pension Yojana the link is <https://www.npscra.nsdl.co.in>.

**DFS / PFRDA advised all APY-SP to popularize the new functionality among their customers and urge them to use the features more extensively.**

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

The progress under the Scheme as of 31.03.2017 is as under :

Particular	Shishu		Kishore		Tarun		TOTAL	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
<b>Banks</b>	<b>286887</b>	<b>808.11</b>	<b>97687</b>	<b>2248.91</b>	<b>30374</b>	<b>2271.98</b>	<b>414948</b>	<b>5329.03</b>
Other Agency	657757	1618.41	26971	478.37	3777	266.28	688505	2363.05
<b>Total</b>	<b>944644</b>	<b>2426.52</b>	<b>124658</b>	<b>2727.28</b>	<b>34151</b>	<b>2538.26</b>	<b>1103453</b>	<b>7692.08</b>

**97% achievement registered by Member Banks against the given disbursement target of Rs.5,498 crores for FY 2016-17, which was 87% in the FY 2015-16 against the target of Rs.4,901 crores. Bankwise details are given in Annexure- D.**

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

In compliance to the RBI circular No. FIDD.CO.LBS.BC.No. 82 / 02.01.001 / 2015-16 dated 30<sup>th</sup> December, 2015, SLBC obtained the list of such villages from LDMS which have population above 5000, but do not have a brick & mortar branch of a Scheduled Commercial Bank (SCB). **Accordingly, the roadmap was prepared in which 394 villages were identified and allotted to various Banks with a request to open branch in such villages.**

As per the viability report submitted by Banks for branch opening at 394 centres :

- i. The branches were found present in 34 villages (including one satellite branch).
- ii. The branch opening was found viable in 39 centres and in remaining 321 centres, it was found non-viable.

During 150<sup>th</sup> SLBC meeting, it was advised by Addl. Secretary, DFS, MoF, GoI to expedite the branch opening in all such centres wherever the branch opening is found viable.

**However, as per the quarterly progress report received from the Member Banks for the quarter ended March-2017, out of total 39 centres identified viable for branch opening, the branch has been opened at eight places by following Banks:**

<b>S.No.</b>	<b>Name of the Bank</b>	<b>No. of Branch/es opened</b>
1	State Bank of India	1
2	Union Bank of India	2
3	Dena Bank	3
4	Dena Gujarat Gramin Bank	1
5	Baroda Gujarat Gramin Bank	1
	<b>Total</b>	<b>8</b>

**As per the Roadmap, the branch opening at the identified centres has to be completed by March-2017, but branches couldn't be opened at 31 identified viable centres within the given timeline.**

The progress report for the year ended March, 2017 is attached herewith as **Annexure - E.**

### **3.6 Financial Literacy Centres (FLCs)**

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

As per Financial Literacy guideline of RBI, FLCs and rural branches have 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 March-2017**

<b>Sr. No.</b>	<b>Bank</b>	<b>No. of FLC opened by the Bank</b>	<b>No. of Special Camps conducted</b>	<b>No. of Target Specific camps conducted</b>
1	Dena Bank	10	136	219
2	State Bank of India	9	144	269
3	Bank of Baroda	14	78	177
4	Baroda Gujarat Gramin Bank	06	105	115
5	Dena Gujarat Gramin Bank	05	15	16
6	Saurashtra Gramin Bank	05	33	34
	<b>Total</b>	<b>49</b>	<b>511</b>	<b>830</b>

### **Conduct of Financial Literacy camps by Rural branches**

<b>Total No. of Rural Branches of Scheduled Commercial Bank (including RRBs) as of March-2017</b>	<b>Number of Special Camps conducted during the quarter</b>	<b>Number of Target Specific camps conducted during the quarter</b>
<b>2,717</b>	<b>4,178</b>	<b>6,173</b>

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

**In view of the recent developments on withdrawal of legal tender status of Specified Bank Notes and the focus on going digital, RBI vide circular No. RBI/2016-17/236 FIDD.FLC.BC.No.22/12.01.018/2016-17 dtd. 02.03.2017 reviewed the exiting policy guidelines in respect of Financial Literacy Centres (FLCs). The revised policy on conduct of camps by FLCs and rural branches is as under :**

#### **Guidelines for Financial Literacy Centres (FLCs) :**

FLCs have to conduct special camps for a period of one year beginning 01<sup>st</sup> April, 2017 on "Going digital through UPI and \*99# (USSD)". Two posters, one on UPI and one on \*99# have been prepared by RBI for the benefit of the trainers and the audience. The English, Hindi and local language versions of the two posters are available at the financial education webpage of the RBI for download and printing purposes.

Besides the special camps on going digital, FLCs will have to continue to conduct the tailored camps for the different target groups as prescribed in HO circular dtd. 05.02.2016. The RBI is under process of preparing the tailored content for each target group.

#### **Guidelines for Rural Branches :**

Rural branches of Banks are henceforth required to conduct only one camp per month (on Third Friday of each month after branch hours). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and \*99# (USSD). In case there are two or more rural

branches in a village, the Lead District Manager (LDM) may ensure that the rural branches conduct the camps on rotation basis.

Further, the revised approach by FLCs and rural branches and the sample of posters on information on “Going digital through UPI and \*99# (USSD)” as circulated by RBI is attached as **Annexure - F**.

### **Funding support from FIF :**

FLCs and rural branches of Banks are eligible for funding support for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of Rs.15,000/- per camp. **Detailed circular in this regard has already been circulated by NABARD vide their circular dtd. 23<sup>rd</sup> December, 2016.**

### **Financial Literacy Week :**

RBI vide their letter dtd. 17<sup>th</sup> April’2017 informed about observing the week June 5-9, 2017 by Banks as “Financial Literacy Week” across the Country. The activities to be undertaken by Banks during the “Financial Literacy Week” has also been enumerated in the letter. **Copy of the letter has already been circulated by RBI vide their e-mail dtd. 27<sup>th</sup> April’2017.**

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

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

<b>No.</b>	<b>Particulars</b>	<b>No. of District</b>	<b>Name of Districts</b>
1	RSETIs functioning in own building	11	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Rajkot and Sabarkantha
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Construction work under progress	8	Anand, Gandhinagar, Navsari, Porbandar, Valsad, Vadodara, Dahod and Surendranagar
4	Pending for handing over the possession	1	Panchmahal
5	Pending for lay out plan approval at District Authority	1	Ahmedabad
6	Under tendering process and approval lying at Bank Level	4	Dangs, Narmada, Surat and Tapi
7	Newly carved districts	7	Aravalli, Botad, Chhota-udepur, Devbhoomi Dwarka, Gir Somnath, Morbi and Mahisagar.
<b>Total districts in the State</b>		<b>33</b>	

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

The re-allotment of land for Panchmahals RSETI and approval of lay out plan of RSETI Ahmedabad are still pending. The detailed discussion was also held in the meeting of State Level Steering Committee for RSETIs held on 12<sup>th</sup> April, 2017.



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

**Number of training programmes conducted by RSETIs and Settlement Ratio :**

Year ended	No. of training programmes conducted during the year 2016-17	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2016-17	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
<b>March, 2017</b>	839	5,660	24,211	1,71,832	41,434 (24.11%)	70,524 (41.04%)	1,11,958 (65.16%)
<b>Categorywise Cumulative no. of trainees</b>							
Year ended	SC	ST	OBC	Women	Minorities	Others	
<b>March, 2017</b>	28,832 (16.78%)	52,446 (30.52%)	60,684 (35.32%)	1,44,527 (84.11%)	9,403 (5.47%)	20,467 (11.91%)	

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

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

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

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

Expenses in this regard to the tune of **Rs. 1,15,568/-** as per the following details have been incurred for the quarter ended **March-2017**.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,08,000/-
2	Telephone expenses	7,568/-
	<b>Total</b>	<b>1,15,568/-</b>

The bank wise details of proportionate expenses for the quarter ended March-2017 has been conveyed to Member Banks by SLBC vide letter No. GMO/ SLBC-Call Centre/ 109/ 2017 dtd. 02<sup>nd</sup> April, 2017.

Bankwise pending share is attached as **Annexure - H.** 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	June-2016	September-2016	December-2016	March-2017	Total
Number of Calls received	1,481	1,250	1,242	1,491	5,464
Total Expenses incurred (in Rs.)	1,25,526	1,19,968	1,15,504	1,15,568	4,76,566

Till the quarter ended March-2017, total 25,206 calls are received. Out of 25,206 calls, 23,911 calls were enquiry calls and 1,295 calls were complaint calls.

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

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”**

Cummulative progress as of 30<sup>th</sup> April, 2017 under Stand Up India in Gujarat is as under ;

Sanctions		Disbursements	
Accounts	Amount (Rs. in Lakh)	Accounts	Amount (Rs. in Lakh)
1825	48,715	1372	28,158

The Bankwise details are given in **Annexure - I.**

**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**

Under the Scheme, beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%

**Now, Government of India** has launched a new Credit Linked Subsidy Scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS MIG). The Scheme will be implemented initially in 2017 for a period of one year w.e.f. 01.01.2017.

Beneficiaries of Middle Income Group seeking housing loans for acquisition/ construction of houses (including re-purchase) from Banks, Housing Finance Companies and other such notified institutions will be eligible for an interest subsidy with the following features:

<b>Particulars</b>	<b>MIG-I</b>	<b>MIG-II</b>
Household Income (Rs. p.a)	12,00,000	18,00,000
Interest Subsidy (% p.a.)	4.00%	3.00%
Maximum loan tenure (in years)	20	20
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	9,00,000	12,00,000
Dwelling Unit Carpet Area	90 sq.mt.	110 sq.mt.
Discount Rate for Net Present Value (NPV) calculation of interest subsidy (%)	9.00%	9.00%

Operational Guidelines of the scheme issued by Ministry is enclosed as **Annexure - J.**

The Controlling Authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS in the State.

#### **4.3 Pradhan Mantri Awas Yojana – Gramin**

Pradhan Mantri Awas Yojana – Gramin is a renamed and improved version of Indira Awas Yojana rural housing scheme. Under the PMAY – Gramin, the central government aims to develop 4 Crore (Increased from 3 Crore) homes for Rural Poor across the country by the year 2022.

The salient features of the scheme are:

- a. Providing assistance for construction of 1 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- b. The minimum unit (house) size enhanced from 20 sq.mt.(under IAY) to 25 sq.mt. including a dedicated area for hygienic cooking.
- c. Enhancing the unit assistance from Rs.70,000 to Rs.1,20,000 in plain area and from Rs.75,000 to Rs.1,30,000 in hilly States / difficult areas / IAP districts.
- d. The cost of unit (house) assistance is to be shared between Central and State Govt. in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 3 Himalayan States.
- e. Provision of assistance of Rs.12,000 for toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- f. Provision of 90/95 person-days of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.
- g. Identification and selection of beneficiaries based on the housing deficiency and other social deprivation parameters in SECC – 2011 data and verified by the Gram Sabhas.

h. The eligible beneficiary can also avail a loan of upto Rs.70,000 from Financial Institutions.

**All Stakeholders are requested to take note of the same and extend necessary supports to implement the scheme.**

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

##### **4.4.1 Issuance of guidelines of PMFBY implementation by GoG for 2017-18.**

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102016-875-K.7 dated 1<sup>st</sup> April, 2017 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2017 and Rabi-Summer 2017-18 seasons. A copy of the GR issued by Government of Gujarat has been circulated by SLBC vide letter dated 03.04.2017.

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

Since the scheme is compulsory for all loanee farmers, Banks are requested to ensure that, all the eligible farmers to whom crop loans had been sanctioned / to be sanctioned for Kharif, 2017 season are covered under the scheme invariably.

##### **4.4.2 Implementation of Direct Benefit Transfer (DBT) in Pradhan Mantri Fasal Bima Yojana (PMFBY).**

The Government of India vide the Extraordinary e-gazette notification no. 334 dated 08.02.2017 has notified that farmers availing crop insurance under any of the crop insurance schemes administered / implemented by Department of Agriculture, Cooperation & Farmers Welfare from Kharif 2017 are hereby required to undergo Aadhaar Authentication or furnish proof of possession of Aadhaar.

This means the farmers availing crop loans / KCC facility from Banks and covered under crop insurance scheme i.e. Pradhan Mantri Fasal Bima Yojana (PMFBY) may be persuaded to undergo Aadhaar Authentication or furnish proof of possession of Aadhaar at the time of sanction / renewal / disbursement / inspection of KCC or on visiting of such farmers at concerned branches.

Looking to the aforesaid, Banks are advised to collect copy of Aadhaar or Aadhaar Enrolment slip in case Aadhaar is not available from the farmers at the time of sanction / renewal / disbursement / inspection of KCC. The same information is required to be uploaded on i-khedut/KCC portal by farmer/branch.

It is also informed that till the time Aadhaar is assigned to the individual, crop insurance may be availed by the farmers subject to the production of the following documents, viz.

1. Bank passbook with photo; AND
2. Aadhaar enrolment id slip, if he/she has enrolled; OR
3. Kisan photo passbook; OR
4. NREGA job card; OR

5. Driving licenses along with copy of his request made for Aadhaar enrolment;  
AND
6. Undertaking that he/she is not availing crop insurance for the same crop in the same survey number under some other Bank account.

In view of the above, Banks are requested to take note of revised directives of Government of India and ensure compliance. A copy of the said e-gazette notification is enclosed as **Annexure - K.**

#### **4.4.3 Long pending payment of commission payable by Insurance Companies to Banks.**

There is provision of commission payable to the Banks collecting premium under NAIS as well as PMFBY by insurance companies. Few Banks have reported that insurance companies are not paying commission and it is pending since last three years. The State Government is requested to pass on necessary instructions to respective insurance companies for payment of commission without further delay.

**Member Banks are requested to deliberate on the issues.**

#### **4.5 Vidya Lakshmi Portal (VLP) for Education Loans**

A meeting to discuss issues regarding Vidya Lakshmi Portal (VLP) for Education Loans was conducted by DFS, MoF, Govt. of India on 12.04.2017 at New Delhi. The action points finalised in the meeting are as under;

- All Education loans should be routed through VLP. In case of physical application made by students, the same should also be uploaded on VLP after sanction.
- Awareness campaign should be launched from 1<sup>st</sup> May, 2017. All LDMs should ensure that all stakeholders are sensitized at the district level. Also arrange meeting with HODs of education institutions presents in the district before the start of this academic session with an aim to conduct seminar in the institution.
- Conduct orientation programme for Officers on education loans, CSIS and VLP.
- All cases from 15<sup>th</sup> August, 2015 (launch date of VLP) should be uploaded on VLP latest by September 30, 2017.
- Branches should coordinate with the educational institutions in their area and popularize the VLP. Banks / Branches should also conduct seminars in such institutions during the admission process.
- Each Branch / Educational Institution to display a Banner on VLP and popularize the use of VLP.
- All Stakeholders make efforts to link loanee to their employer to ensure recovery of education loans.

SLBC vide letter dtd.27.04.2017 has communicated the minutes of the above referred meeting to controlling authorities of all Banks and LDMs.

**All controlling head of the Banks and LDMs are requested to ensure the compliance in the matter.**

#### **4.6 Continuation / Implementation of 3% Interest Subvention Scheme on Short Term Crop Loans extended by Banks for the period from 01.04.2016 to 30.09.2016.**

The Department of Agriculture & Co-operation, Government of Gujarat vide their GR No. SMB-16-2016-2000-CH dated 13.04.2017 has informed about continuation of 3% interest subvention scheme during the year 2017-18 in respect of short term crop loans sanctioned / disbursed by Banks for the period from 01.04.2016 to 30.09.2016 and repaid as per Prompt Payer Scheme.

Banks have to submit their consolidated claim of state as a whole through controlling office to Registrar, Co-op. Societies, Government of Gujarat, Gandhinagar in two parts on quarterly basis (Part-I for the period from 01.04.2016 to 30.06.2016 and Part-II for the period from 01.07.2016 to 30.09.2016). A consolidated certificate signed by Statutory Auditor of the Bank is to be submitted at the time of lodging the final claim i.e. Claim Part-II. At the time of submitting Part-I claim, statement to be signed by authorised officer and auditor of Bank.

**Member Banks are requested to implement the scheme whole heartedly and ensure extending benefits of the scheme to all eligible farmers.** A copy of the said GR is enclosed as **Annexure - L.**

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

RBI vide circular RBI/2016-17/66, FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of "Doubling Farmers income by 2022".

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

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

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

Moreover, Lead Banks were advised to ensure the following:

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

**Representative of NABARD is requested to apprise the house on the matter.**

#### **4.8 Agenda Sponsored by Superintendent of Stamps, Govt. of Gujarat**

The Superintendent of Stamps vide letter dtd. 24.03.2017 has informed that for making the payment of Stamp duty through Franking Machines are available at Metro, Urban Centres and District level. Due to least availability of franking machine at Rural and Block level, the villagers have to travel to Cities or district level for stamping purpose.

Moreover, the Superintendent of Stamps has also expressed serious concern regarding non-cooperation and failure in production of loan documents by many Banks particularly private banks in the process of Stamp Duty verification, which cause hinderance in the Government's Stamp Duty verification process.

The department suggested following action points for Banks;

##### **Franking & E-stamping :**

Banks are requested to get licence and make available the facilities for payment of Stamp Duty through franking and e-stamping at rural and block level area.

##### **Stamp Duty verification :**

All Banks should extend necessary cooperation and support to authorise officials of Superintendent of Stamps office in ascertaining the use of appropriate stamp duty in the documents related to credit given by the Bank. If it is necessary, banks may also made available the documents physically for verification purpose.

##### **Monthly information on Stamp Duty used in various bank loan documents:**

Banks are requested to furnish the detailed information about various types of credit sanction, type of documents obtained and the stamp duty used in it, to the concerned Deputy Collector, Stamp Duty of the district on monthly basis. The prescribed format is enclosed as **Annexure - M** .

**The representative of Superintendent of Stamps office is requested to deliberate the issues.**

#### **4.9 Submission of Data for SLBC Meeting**

Many Banks and LDMS do not follow the stipulated time for submission of data and even after persuasion for submission of data, do not furnish the details as required, due to which compilation gets delayed and quality of data is adversely affected.

**All Members are requested to adhere to the time schedule sent with the communication from SLBC.**

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

#### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2017 :**

During the year 2016-17, total number of bank branches increased by 308 taking the total network of branches from 9017 as of March, 2016 to 9325 as of March, 2017 in the State as per the details given in **Annexure- 1**.

## **BRANCH EXPANSION**

Particulars	For the year ended			
	2014-15	2015-16	2016-17	Variation over March, 2016
Bank Group	1338	1377	1419	42
State Bank Group	1338	1377	1419	42
Nationalised Banks	3860	4012	4109	97
RRBs	684	739	747	8
GSCB / DCCBs	1308	1333	1338	5
GSCARDB	181	181	181	0
Private Sector Banks	1260	1375	1531	156
<b>Total</b>	<b>8631</b>	<b>9017</b>	<b>9325</b>	<b>308</b>

## **DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.85,654 crores in absolute terms from Rs. 5,38,133 crores as of March, 2016 to Rs.6,23,787 crores as of March, 2017 registering a growth of 15.92% as against 9.78% growth for the previous year. The banks groupwise deposit growth and level as of March, 2017 are given below.

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2016
	2014-15	2015-16	2016-17	
State Bank Group	1,04,379 (11.93%)	1,13,489 (8.73%)	1,34,535 (18.54%)	21,046
Nationalised Banks	2,73,829 (13.30%)	2,94,682 (7.62%)	3,31,195 (12.39%)	36,513
RRBs	8,113 (14.54%)	9,414 (16.04%)	11,922 (26.64%)	2,508
GSCB (DCCBs)	20,155 (12.09%)	21,934 (8.83%)	24,858 (13.33%)	2,924
GSCARDB	243 (27.22%)	243 (0.00%)	274 (12.76%)	31
Pvt. Sector Banks	83,489 (21.78%)	98,371 (17.83%)	1,21,003 (23.01%)	22,632
<b>TOTAL</b>	<b>4,90,208 (14.33%)</b>	<b>5,38,133 (9.78%)</b>	<b>6,23,787 (15.92%)</b>	<b>85,654</b>

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

The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

The highest percentagewise growth was registered by RRBs (26.64%) followed by Private Sector Banks (23.01%), State Bank of India Group (18.54%), GSCB (13.33%), GSCARDB (12.76%) and Nationalised Banks (12.39%).

**The NRI deposits stood at Rs.66,852 crores forming 10.72% of the total deposits, as against Rs. 64,517 crores (11.99%) as of 2015-16.**



## **CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by Rs.28,489 crores in absolute terms from Rs.4,31,541 crores as of March, 2016 to Rs.4,60,030 crores as of March, 2017 registering a growth of 6.60%, as against 11.31% growth for the previous year. The banks groupwise deposit growth and level as of March, 2017 are given below.

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2016
	2014-15	2015-16	2016-17	
State Bank Group	79,971 (8.94%)	90,874 (13.63%)	90,395 (-) 0.53%	(-) 479
Nationalised Banks	1,86,247 (10.02%)	1,94,765 (4.57%)	1,95,079 (0.16%)	314
RRBs	4,365 (13.88%)	5,307 (21.58%)	6,350 (19.65%)	1,043
GSCB (DCCBs)	14,560 (25.20%)	15,052 (3.38%)	16,086 (6.87%)	1,034
GSCARDB	571 (-) 4.35%	563 (-) 1.40%	558 (-) 0.89%	(-) 5
Pvt. Sector Banks	1,01,989 (19.22%)	1,24,980 (22.54%)	1,51,562 (21.27%)	26,582
<b>Total</b>	<b>3,87,703 (12.61%)</b>	<b>4,31,541 (11.31%)</b>	<b>4,60,030 (6.60%)</b>	<b>28,489</b>

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

The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

The above table data reveal that the overall growth in outstanding advances was 6.60% during the year 2016-17, which was contributed mainly by Private Sector Banks (21.27%), RRBs (19.65%), DCCBs (6.87%) and Nationalised Banks (0.16%), whereas SBI Group (0.53%) and GSCARDB (0.89%) have shown negative growth over the previous year.

## **CREDIT DEPOSIT RATIO:**

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE YEAR ENDED			Variation over March, 2016
	2014-15	2015-16	2016-17	
State Bank Group	76.62	80.07	67.19	(-) 12.88
Nationalised Banks	68.02	66.09	58.90	(-) 7.19
RRBs	53.80	56.38	53.26	(-) 3.12
GSCB / DCCBs	72.24	68.80	64.71	(-) 4.09
Pvt. Sector Banks	122.16	127.05	125.25	(-) 1.80
<b>Conventional CD Ratio</b>	<b>79.09</b>	<b>80.19</b>	<b>73.75</b>	<b>(-) 6.44</b>

The CD Ratio as of March, 2017 decreased by 6.44% over March, 2016 and stood at 73.75%.

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
4,60,030	21,968	4,81,998	6,23,787	<b>77.27</b>

## CD Ratio Below 40%

As of March, 2017 the CD Ratio in the following 10 (Ten) districts are below 40% where the all Stakeholders are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio March, 2015	CD Ratio March, 2016	CD Ratio March, 2017	Variation over March, 2016
1	Dangs	16.73	13.75	10.87	(-) 2.83
2	Navsari	18.36	19.60	20.61	1.01
3	Anand	22.33	22.72	22.61	(-) 0.11
4	Porbandar	22.43	22.93	24.23	1.30
5	Kheda	29.48	31.47	29.17	(-) 2.30
6	Tapi	35.66	34.77	29.72	(-) 5.05
7	Mahisagar	37.18	36.20	30.46	(-) 5.74
8	Dahod	38.40	38.86	33.18	(-) 5.68
9	Kutch	37.32	38.24	36.45	(-) 1.79
10	Devbhoomi Dwarka	29.55	33.31	33.45	0.14

From the above table, it can be seen that CD Ratio in 7 districts is decreased over March, 2016, whereas in Navsari, Porbandar and Devbhoomi Dwarka district, it has marginally increased over March, 2016. The Lead District Managers of the above districts are requested to initiate immediate action to improve CD Ratio.

As of March, 2017, Dangs (10.87%) 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	March, 2017	% Achi. of NBC		
<b>Priority Sectors</b>	40%	1,79,110	46.72	2,14,453	50.31	35,343	19.73
<b>Agri. Adv.</b>	18%	58,009	15.13	68,087	15.97	10,078	17.37
<b>Weaker Section Adv.</b>	10%	28,617	7.47	33,651	7.89	5,034	17.59

(% of achievement based on total advances of previous year)

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	March, 2017	% Achi. of NBC		
Priority Sectors	75%	4,817	110.35	5,765	108.61	948	19.68
Agri. Adv.	18%	3,429	78.56	4,125	77.71	696	20.30
Weaker Section Adv.	15%	1,917	43.92	2,250	42.40	333	17.37

(% of achievement based on total advances of previous year)

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

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

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2017 is as under :

Sector	State Bank Group	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	33.19%	47.80%	61.51%	91.69%	108.59%	51.03%
AGRI. ADVs	10.74%	16.46%	11.67%	74.78%	77.71%	16.73%
WS ADVs	7.97%	8.06%	5.15%	27.37%	42.39%	8.32%

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 March, 2017, all banks together stood at Rs.23,664 crores i.e. 5.14% and Rs.35,846 crore i.e. 7.79 % respectively.

## **AGENDA No.6**

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

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

The summary of target vis-a-vis achievement for the year ended March, 2017 under Annual Credit Plan 2016-17 is presented hereunder.

(Rs./Crores)

No.	Priority Sector	Target 2016-17		Disbursement during the year 2016-17		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5078749	59843.58	2231622	48184.87	43.94	80.52
	Of which Farm Credit	4930101	57101.30	2203042	44974.21	44.69	78.76
2	MSME	618639	24422.03	323394	31441.08	52.28	128.74
3	Export Credit	2386	258.34	293	748.41	12.28	289.70
4	Education	47302	1536.43	23735	1008.01	50.18	65.61
5	Housing	107145	7783.14	97672	8179.04	91.16	105.09
6	Other PSA	409717	7413.07	157512	7086.79	38.44	95.60
<b>7</b>	<b>Total PSA</b>	<b>6263938</b>	<b>101256.59</b>	<b>2834228</b>	<b>96648.20</b>	<b>45.25</b>	<b>95.45</b>

The overall achievement in disbursement under Annual Credit Plan for Priority Sectors by all the Banks was 45.25% in respect of targets in number of accounts and 95.45% in respect of targets in amount for the year ended March, 2017. The highest percentage achievement in terms of amount was recorded in Export Credit – 289.70% followed by MSME– 128.74%, Housing – 105.09%, Other PSA – 95.60%, Agriculture – 80.52% and Education – 65.61%.

Out of 33 districts in the State, upto the year ended March, 2017, as many as 24 districts remained below the State average of 95.45% under Annual Credit Plan 2016-17.

The sector-wise, bankwise and districtwise details under Priority Sector Advances are given in **Annexure – 5, 5(A) to 5(H)**. Moreover, agency wise & sub-sector wise Ground Level Credit Disbursement under Agriculture for the year ended March 2017 is given in **Annexure - 6**.

### **AGENDA No.7**

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

(Rs. in Crores)

No.	Particulars	March, 2017	
		Accounts	Amount
1	Cumulative certificates filed	1,69,525	432.69
2	Cumulative Recovery effected	62,102	96.01
	Of which, cases closed	(60,537)	(86.85)
3	Cases pending	1,08,988	336.68
	Of which, cases pending for more than <b>3 years</b>	51,108	104.87
	more than <b>2 years to 3 years</b>	11,590	44.05
	more than <b>1 year to 2 years</b>	22,310	89.19
	cases pending for less than <b>1 year</b>	23,980	98.57

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 year ended March, 2017**

The Gross Advances of the Banks in the State of Gujarat is Rs.4,60,030 crores and Gross NPA is Rs. 30,475 crores i.e 6.62% as of March, 2017. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	40,650	1,170	2.88
Agri. Term Loan	31,562	2,720	8.62
<b>Total Agriculture</b>	<b>72,212</b>	<b>3,890</b>	<b>5.39</b>
MSME	87,272	5,764	6.60
Other PS	60,733	856	1.41
<b>Total Priority Sector</b>	<b>2,20,217</b>	<b>10,510</b>	<b>4.77</b>
Non Priority Sector	2,39,813	19,965	8.33
<b>Total Advances</b>	<b>4,60,030</b>	<b>30,475</b>	<b>6.62</b>
<b>Others</b>			
Housing Loan	63,031	374	0.59
Education Loan	1,863	48	2.58

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

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

#### **AGENDA No.8**

### **REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED MARCH, 2017**

The Summary of performance for the year ended March, 2017 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

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

#### **CENTRAL GOVERNMENT SPONSORED PROGRAMMES :**

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

Period ended	PMEGP	DAY-NULM
March, 2016	93.76% (No.) 185.03% (M.M.)	11.30%
March, 2017	58.13% (No.) 161.75% (M.M.)	30.73%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2016-17)	2689 (No) Rs.5378.46 MM (Amt.)	11,250 (No)
Sponsored (No.)	4173	12898
Sanctioned (No.)	1563	3457
Sanctioned (Amt)	M.M. 8700	2305
Retd./Rejtd. (No.)	499	4410
Pending (No.)	2111	5031
% achievement (No.)	58.13	30.73
% achievement (Amt.)	M.M. 161.75	-

(M.M. = Margin Money)

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

As per the progress report for the year ended March, 2017, against the physical target of 2689, Banks have sanctioned 1563 applications, i.e. 58.13% achievement. Similarly, against the Margin Money target of Rs.5378.46 lakhs, Banks have sanctioned projects having Margin Money of Rs.8700 lakhs (161.75% achievement) for the year ended March, 2017.

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

Against the target of 11250 loan applications, Banks have sanctioned 3457 applications i.e. 30.73% achievement for the year ended March, 2017. Banks are requested to dispose of 5031 applications pending at their level.

**STATE GOVT. SPONSORED PROGRAMMES****Comparative performance under State Govt. Sponsored Programmes**

Period	% Achievement					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTASY
March, 2016	102.10	51.10	78.71	44.91	57.00	21.25
March, 2017	105.87	18.52	41.25	30.48	56.50	12.42

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
<b>2016-17</b>						
<b>Target (Number)</b>	<b>36,800</b>	<b>7500</b>	<b>6400</b>	<b>2300</b>	<b>200</b>	<b>6000</b>
Sponsored (No)	134852	5016	7791	2247	315	13267
<b>Sanctioned (No)</b>	<b>38959</b>	<b>1389</b>	<b>2640</b>	<b>701</b>	<b>113</b>	<b>745</b>
Sanctioned (Amt)	74238	632	1217	256	2308	385
Retd./Rejtd. (No)	39088	2898	2223	473	88	2970
Pending (No)	31988	729	2928	1073	114	4321
<b>% achievement</b>	<b>105.87</b>	<b>18.52</b>	<b>41.25</b>	<b>30.48</b>	<b>56.50</b>	<b>12.42</b>

**VAJPAYEE BANKABLE SCHEME (VBS) :**

The achievement against the target stood at 105.87% at the year ended March, 2017 as against 102.10% achievement for the corresponding period of the previous year, which was increased over the previous year.

**There were 31,988 (including previous year pending 24,817 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 18.52% for the year ended March, 2017 as against 51.10% for the corresponding period of the previous year, which is declined over the previous year.

Sponsoring of applications was only 5016 as against the target of 7500 for the current year. Implementing agency is requested to sponsor adequate number of applications.

Member Banks are requested to accord priority to dispose of pending 729 loan applications at the earliest, since financing the loan applications sponsored by GSCDC form a part of Weaker Section advances.

#### **BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT**

The achievement stood at 41.25% of the target at the end of the year as against 78.71% for the corresponding period of the previous year. Banks need to improve their performance under the Scheme. **Banks are requested to dispose off 2928 pending applications on merits at the earliest.**

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

The achievement was 30.48% of the target at the year ended March, 2017 as against 44.91% for the corresponding period of the previous year, which was declined over the performance of previous year. **Banks are requested to dispose off 1073 pending applications on merits at the earliest.**

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

The achievement stood at 56.50% at year ended March, 2017 as against 57.00% during the corresponding period of the previous year. Banks are also requested to dispose off 114 pending applications on merits at the earliest.

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

The achievement stood at 12.42% at the year ended March, 2017 as against 21.25% achievement for the corresponding period of the previous year. The performance 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.

**Overall performance under all the Govt. Sponsored Programmes for the year ended March, 2017 except PMEGP and VBY is far from satisfactory. All the Banks and various Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the set targets.**

**Also, the Block / District level Govt. agencies should invariably attend the BLBC meeting at each Taluka and use that platform for effective implementation of respective Govt. Spon. Programmes.**

**AGENDA No.9****FINANCING UNDER OTHER PROGRAMMES / SCHEMES****(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS**

The summary of fresh loans disbursed during the year and the outstanding at the year ended March, 2017 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	March, 2016		March, 2017	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,12,462	2,845.55	85,534	2,439.83
Outstanding	2,85,880	7,638.90	3,09,090	8,418.47

Fresh loans of Rs.2439.83 crores were disbursed by the Banks to 85,534 beneficiaries belonging to Minority Communities during the year ended March, 2017. The outstanding reached the level of Rs.8,418.47 crores in 3,09,090 accounts as of March, 2017 registering a growth of 10.21% over March, 2016.

The share of advances to Minority Community to Priority Sector Advances stood at 3.82% at the year ended March, 2017.

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

**WOMEN ENTREPRENEURS** (Rs. in crores)

Particulars	March, 2016		March, 2017	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,88,807	4,968.60	3,34,160	6823.18
Outstanding	7,39,176	15,484.00	8,87,592	30,353.89

Fresh credit to the tune of Rs.6823.18 crores to 3,34,160 beneficiaries was extended in the State during the year ended March, 2017. The outstanding advances reached at the level of Rs.30,353.89 crores in 8,87,592 accounts and stood at 6.60% 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		March, 2017	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	84,854	9,728	1,10,259	13,760
Outstanding	5,14,324	50,478	6,03,836	63,031

As per the information made available by the member banks, fresh loans worth Rs.13,760 crores have been granted to 1,10,259 beneficiaries during the year ended March, 2017 under Housing Finance.



The outstanding level reached to Rs.63,031 crores in 6,03,836 accounts as of March, 2017. 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 year ended March, 2017 is as under :

**(A) Savings Bank account details**

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended March, 2017			Total No. of Savings Bank accounts as on March, 2017		
	No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
Total No.of SHG Savings A/Cs (A)	6,138	59,324	689	2,41,183	26,18,527	22,519
Out of (A), Women SHG	5,866	57,516	616	2,17,008	23,46,310	19,981

**(B) SHG Grading and Sanction**

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March, 2017			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)	5,713	4,713	4,037	17,628	17,148	16,840
Out of (A), Women SHG	-	3,498	3,765	-	15,555	16,008

**(C) Disbursement Details :**

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

Disbursement of Loans	Disbursement made during the quarter ended March, 2017				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	4,126	3,947	1,417	1,270	17,146	16,781	8,274	7,444
Of (A) above, Women SHG	3,998	3,848	1,281	1,257	16,568	15,913	7,789	7,303

**(D) Loan Outstanding and NPA**

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

Loans Outstanding	Loans outstanding as of March, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	53,792	25,323	50,325	23,623

(Amt. in Rs.lakh)

NPA	NPAs as on March, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	5,739 (10.67%)	2,626 (10.37%)	5,202 (10.34%)	2,206 (9.34%)

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

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

(Rs. in crores)

Particulars	March, 2016		March, 2017	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	11,715	297.80	15,860	447.37
Outstanding	52,654	1,914.32	55,192	1,863.25

During the year, Banks have disbursed Education loans to 15,860 students to the tune of Rs.447.37 crores. The outstanding under Education loans stood at Rs.1,863.25 crores in 55,192 accounts as of March, 2017. Bankwise details are given in **Annexure - 21**.

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

The number of outstanding KCCs in the State has decreased from 30,02,314 as of December, 2016 to 29,26,889 as of March, 2017 showing net decrease of 75,425 KCCs during the quarter ended March, 2017.

The bank group wise break up is : Nationalised Banks - 7,56,767, State Bank Group - 3,75,772, RRBs - 2,84,159, Private Sector Banks - 95,288 and DCCBs -14,14,903.

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

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

The progress in formation of JLGs and its credit linkage received from Member Banks upto the year ended March, 2017, total 1,61,608 JLGs have been formed, of which 57,475 were under Farm Sector and credit linkage to 51,587 JLGs with an amount of Rs.218 crores. 1,04,133 JLGs have been formed under Non-Farm Sector and provided credit linkage to 82,701 JLGs with an amount of Rs.271 crores. The Bankwise progress is given in **Annexure - 23**.

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

Banks have issued 64 SCCs to the tune of Rs. 34 lakhs during the quarter. In all, 7831 SCCs have been issued and the amount outstanding is Rs.11.26 crores. RRBs have issued 2,935 SCCs whereas the remaining Banks have issued only 4,896 SCCs. Bank wise details are given in **Annexure - 24**.

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

During the quarter, 103 ACCs were issued by Banks amounting to Rs.93 lakhs. Thus, at the year ended March 2017, the outstanding ACCs were 4,227 amounting to Rs.27 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 March, 2017, 13 WCCs amounting to Rs.3 lakh have been issued. Thus, at the year ended March 2017, the outstanding WCCs were 340 amounting to Rs.91 lakhs.

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

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

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

MSME advances stood at Rs.87,272 crores at the year ended March, 2017, of which Rs.1,581 crores were extended to 6,681 units for technology upgradation under CLCSSTU. During the quarter ended March, 2017, banks have disbursed Rs.221.25 crores to 562 units under CLCSSTU. Bankwise details are given in **Annexure - 27**.

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

The outstanding advances to SC beneficiaries as of March, 2017 was Rs.3,458 crores in 2,58,232 accounts, forming 9.63% of Weaker Section advances, which was 9.43% as of March, 2016. Similarly, the outstanding advances to ST beneficiaries as of March, 2017 was Rs.2,694 crores in 2,25,099 accounts, forming 7.51% 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, 7,34,526 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended March, 2017. Banks have provided overdraft facility to 34,627 a/cs amounting to Rs.5.18 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,28,45,397 as of March, 2017 with an amount of Rs.2,989.39 crores in these accounts.

During the quarter ended March, 2017, 12,010 GCCs amounting to Rs.669.27 crores have been issued by Member Banks. The cumulative position as of March, 2017 reached 2,62,499 GCCs amounting to Rs.7,257 crores.

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

**(xii) Centrewise availability of ATMs**

As per the information provided by Member Banks, there are 11,463 ATMs in the State of Gujarat as of March, 2017. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

<b>Category</b>	<b>No. of Branches</b>	<b>No. of ATMs</b>
Metro	2128	4395
Urban	1317	2332
Semi-urban	2217	2691
Rural	3663	2045
<b>Total</b>	<b>9325</b>	<b>11463</b>

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

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

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

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of March, 2017 was **NIL**.

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