

BANKING AT A GLANCE IN GUJARAT STATE - DECEMBER, 2016

PARAMETERS	DEC., 2015	MARCH, 2016	DEC., 2016	GROWTH Y-O-Y (Dec., 15 to Dec., 16)	GROWTH OVER MARCH 2016
TOTAL No. OF BRANCHES	8846	9017	9228	382	211
CATEGORY OF BRANCHES					
RURAL	3673	3718	3682	9	(-) 36
SEMI - URBAN	2080	2119	2176	96	57
URBAN	1184	1211	1284	100	73
METRO	1909	1969	2086	177	117
TOTAL	8846	9017	9228	382	211
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	5,18,955 (5.86%)	5,38,133 (9.78%)	6,31,478 (17.35%)	1,12,523 (21.68%)	93,345 (17.35%)
ADVANCES	4,13,551 (6.67%)	4,31,541 (11.31%)	4,44,862 (3.09%)	31,311 (7.57%)	13,321 (3.09%)
CREDIT DEPOSIT RATIO	79.69	80.19	70.45	(-) 9.24	(-) 9.74
PS ADVANCES	1,75,767	1,83,927	1,93,941	18,174	10,014
(% Growth)	(15.53%)	(20.90%)	(5.44%)	(10.34%)	(5.44%)
(% to advances)	(45.34%)	(47.44%)	(44.94%)	(-) 0.39%	(-) 2.50%
AGRI ADVANCES	61,605	61,438	68,324	6,719	6,886
(% Growth)	(13.48%)	(13.17%)	(11.21%)	(10.91%)	(11.21%)
(% to advances)	(15.89%)	(15.85%)	(15.83%)	(-) 0.06%	(-) 0.01%
MSME ADVANCES	76,731	83,084	79,816	3,085	- 3,268
(% Growth)	(19.74%)	(29.65%)	(-) 3.93%	(4.02%)	(-) 3.93%
(% to advances)	(19.79%)	(21.43%)	(18.50%)	(-) 1.30%	(-) 2.93%
WEAKER SEC.ADV	30,261	30,534	35,845	5,584	5,311
(% Growth)	(24.94%)	(26.06%)	(17.39%)	(18.45%)	(17.39%)
(% to advances)	(7.81%)	(7.88%)	(8.31%)	(0.50%)	(0.43%)

Position of Kisan Credit Cards for the period ended					
	DEC., 2015	MARCH, 2016	DEC., 2016	GROWTH Y-O-Y (Dec., 15 to Dec., 16)	GROWTH OVER MARCH 2016
Accounts	29,35,009	29,41,544	30,02,314	67,305	60,770
Amount	33,911	31,987	37,800	3,889	5,813

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 151st meeting of State Level Bankers' Committee (SLBC) for the quarter ended September, 2016 held on 19th December, 2016 were circulated to all the members on 19th January, 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 :

Sr.	Issues	Action taken
1	SHG Diagnostic Census Report	During the 148 th , 149 th , 150 th and 151 st meeting of SLBC, GLPC was requested to submit the report of SHG diagnostic Census Campaign undertaken in the state from 12 th October, 2015 to 20 th November, 2015. The report of SHG Diagnostic Census Campaign is yet to be received from GLPC.
2	Increasing the Aadhaar seeding in Bank Accounts	All Banks have been advised to take necessary measures to increase the Aadhaar Seeding. Aadhaar seeding in PMJDY accounts increased from 50% in November 2016 to 60.47% in February 2017. Banks are consistently trying to cover all the accounts.

AGENDA No.3

FINANCIAL INCLUSION & OTHER ISSUES :

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards, and Aadhaar Seeding as of 01.03.2017 :

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	54,13,787	49,31,815	1,03,45,602	62,55,791	60.47%	84,14,346	81.33%

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

Regarding implementation of PMJDY, following action points emerged out from 151st SLBC meeting :

1. Expedite the measures for Aadhaar Seeding in all accounts.
2. To promote the "Payment through Digital Banking Modes", high thrust to be given to RuPay card issuance, distribution & activation in time-bound manner.

However, in both the above parameters much gap is left to be covered and Banks will have to put tremendous efforts, so as to reach the 100% mark by March-2017.

Also, as Govt. is trying to route the subsidies/ benefits under various schemes through “Aadhaar Based Payments”, Aadhaar Seeding in accounts has become very imperative. Regarding this matter, following issues also arised during the quarter gone by :

Aadhaar Seeding in account of MNREGA beneficiaries

DFS, MoF, Gol in its Video Conference meeting with Head Office of Banks has discussed the matter of pending aadhaar seeding in account of MNREGA workers. During the discussion It was informed that in Gujarat State the consent form for aadhaar seeding has been collected from MNREGA workers and handed over to Banks, however, the aadhaar seeding is not done in many of the accounts.

To resolve this matter, SLBC requested the concerned State Govt. Deptt. to provide the account wise list of such MNREGA workers from whom the consent form has been received and submitted to branch for aadhaar seeding.

The list is being provided by the concerned State Govt. Deptt. which is circulated amongst the Banks with a request to pass-on the instruction to the branches to immediately complete the aadhaar seeding in account of MNREGA workers wherever the consent forms have been submitted and aadhaar seeding is pending.

Aadhaar Seeding in account of Anganwadi Workers

Commisioner, Women & Child Development Deptt. vide letter dtd. 03.02.2017 raised the mattter of slow pace of Aadhaar Seeding in account of Anganwadi Workers (ANW) and Anganwadi Helpers(AWH). In view of this, Banks have been advised to accelerate the pace and try to make 100% achievement by March-2017.

Effective implementation of AePS at Fair Price Shops (FPS)

Director (FI), Department of Financial Services, Ministry of Finance, Govt. of India vide e-mail dtd. 16.02.2017 forwarded the letter dtd.09.02.2017 addressed to the Secretary, DFS, MoF, Gol informing that the State of Gujarat has already implemented AePS based digital payment in all FPSs. However, the Food & Civil Supplies Dept. has intimated that they are experiencing difficulties in effective implementation of AePS payment at FPSs due to following reasons;

- Poor Aadhaar Seeding in PMJDY / Saving accounts of PDS beneficiaries.
- Transaction failures due to non-functioning of banking system on Sunday (may be due to maintenance).

In this regard, following advise has already been given to the Banks:

- i. Vide letter dtd. 17th February, 2017, Banks have been advised to take necessary action to expedite the Aadhaar Seeding in PDS beneficiaries' account.
- ii. Explore the possibility for opening the special counter to facilitate the customers for Aadhaar and Mobile No. seeding in accounts.
- iii. Take-up the matter with their Corporate Office regarding ensuring availability of Banking system on Sunday/ holidays for AePS based transactions.

Weekly Targets for Aadhaar Seeding and RuPay Card activation :

Director (IF) & Addl. Secretary, Finance Deptt., GoG vide letter dtd. 01st March'2017 forwarded the letter of Secretary (FS), DFS, MoF, Gol regarding achieving the goals of Aadhaar Seeding & RuPay card activation.

In the letter, it is informed that a timeframe of ten weeks, ending 22nd March'2017, has been set for Banks during which :

1. Seeding of Aadhaar in all non-dormant/ non-active PMJDY accounts has to be ensured
2. Efforts are to be made that 100% of PMJDY RuPay cardholders initiate card usage by swiping their card at least once.

The targets have to be divided in weekly basis, with 10% of the target being the weekly target.

During this campaign period, particular attention needs to given to the following :

- a. Delivery of all undelivered RuPay cards and PINs.
- b. Availability of live PINs with customer
- c. Facilitation of cardholders in swiping the card at the branch, ATM, micro-ATM or PoS.
- d. Financial Literacy to ensure how to use the card.

Banks are requested to take note of the above communication and ensure to achieve the weekly targets.

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. 28.02.2017, it is observed that out of total 5,939 BCs engaged by the Banks in the State , only 5,119 BCs were found active and HHD/ Micro-ATM enabled with :

- a. AEPS transaction was available with 5,636 BCs.
- b. RuPay card activation and transaction was available with 4,160 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 15.02.2017 :

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	19,07,572	45,25,311	2,22,390	66,55,273

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

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

For Atal Pension Yojana, PFRDA at the advice of DFS held various campaigns to increase APY outreach and was quite successful in carrying out massive enrollment in those campaigns. To include more people under this assured pension scheme, DFS, MoF, GoI advised to run the scheme on a mission mode with customized campaigns to leapfrog APY numbers from the existence level.

On the above advice, PFRDA launched a campaign **"APY-SLBC Leadership Excellence Week"** for all SLBCs effective from 8th Feb 2017 till 14th Feb 2017 in which SLBCs Convenors were requested to involve all Bank Branches operating in the State to source APY minimum 5 accounts per branch during the campaign. SLBC, Gujarat requested all Banks to take this campaign in full spirit and register maximum no. of applications under APY. All Banks in Gujarat put together registered total 3,000 applications during the campaign and secured 3rd position amongst all States in the Country.

Further, Banks were requested to continue this good pace and achieve the given targets under APY for FY2016-17, well before the end of March-2017.

3.4 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme as of 28.02.2017 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	139223	327.49	76779	1691.59	21496	1624.30	237498	3643.36
Other Agency	526661	1213.18	14298	171.98	971	74.18	541930	1459.32
Total	665884	1540.67	91077	1863.57	22467	1698.48	779428	5102.68

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

66.27% achievement registered by Member Banks against the given disbursement target of Rs.5498 crores for FY 2016-17.

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

In compliance to the RBI circular No. FIDD.CO.LBS.BC.No. 82 / 02.01.001 / 2015-16 dated 30th 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). After obtaining the list of such villages from LDMs, SLBC had prepared a roadmap for opening of branches by various Banks in all such villages in the State. **Under the roadmap, 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 150th 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 December-2016, out of total 39 centres identified viable for branch opening, the branch has been opened at only three places, of which SBI opened the branch at one place and Union Bank of India opened the branch at two places.

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

The progress report for the quarter ended December, 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.

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 December-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	171	304
2	State Bank of India	9	156	234
3	Bank of Baroda	14	51	159
4	Baroda Gujarat Gramin Bank	06	119	71
5	Dena Gujarat Gramin Bank	05	15	19
6	Saurashtra Gramin Bank	05	23	23
	Total	49	535	810

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

Total No. of Rural Branches of Scheduled Commercial Bank (including RRBs) as of December-2016	Number of Special Camps conducted during the quarter	Number of Target Specific camps conducted during the quarter
2713	4195	7022

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

3.7 Rural Self Employment Training Institutes (RSETI) :

A. Progress in construction of RSETI premises

No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	10	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan and Sabarkantha
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Construction work under progress	9	Anand, Gandhinagar, Navsari, Porbandar, Rajkot, Valsad, Vadodara, Dahod and Surendranagar
4	Pending for handing over the possession	2	Surat and Panchmahal
5	Pending for lay out plan approval at District Authority	1	Ahmedabad
6	Under tendering process and approval lying at Bank Level	3	Dangs, Narmada, and Tapi
7	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 allocated and possession handing over is under process.

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

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

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

Quarter ended	No. of training programmes conducted during the current year	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the current year	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Dec., 2016	659	5,480	18,796	1,66,471	37,714 (22.66%)	60,607 (36.42%)	98,321 (59.08%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec., 2016	27,820 (16.72%)	50,865 (30.56%)	58,569 (35.19%)	1,39,824 (84.02%)	9,183 (5.52%)	19,980 (12.01%)	

(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 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. 1,15,504/-** as per the following details have been incurred for the quarter ended December-2016.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,08,000/-
2	Telephone expenses	7,504/-
	Total	1,15,504/-

The bank wise details of proportionate expenses for the quarter ended December-2016 has been conveyed to Member Banks by SLBC vide letter No. GMO/ SLBC-Call Centre/ 109/ 2017 dtd. 05th January, 2017.

Two Banks have not remitted their share for the quarter ended March-2016, Two Banks have not remitted their share for the quarter ended June-2016, one Bank has not remitted their share for the quarter ended September-2016 and 15 Banks have not remitted their share for the quarter ended December- 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	March-2016	June-2016	September-2016	December-2016	Total
Number of Calls received	2,645	1,481	1,250	1,242	6,618
Total Expenses incurred (in Rs.)	1,40,225	1,25,526	1,19,968	1,15,504	5,01,223

Till the quarter ended December-2016, total 23,715 calls are received. Out of 23,715 calls, 22,240 calls were enquiry calls and 1,475 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 28th February, 2017 under Standup India in Gujarat is as under ;

Sanctions		Disbursements	
Accounts	Amount (Rs. in Lakh)	Accounts	Amount (Rs. in Lakh)
1193	30,577	799	16,178

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

In order to expand institutional credit flow to the housing needs of urban poor, credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

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 15 years or during tenure of loan whichever is lower.

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.

Representatives of National Housing Bank / HUDCO are requested to apprise the house about progress of 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 Swacch 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).

Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented in the State since Kharif 2016 season and it has got tremendous response. All the stakeholders have contributed their best in the implementation of the scheme. However, during the implementation of the scheme, Banks encountered various difficulties which needs to be addressed.

All the guidelines of crop insurance and notifications for insurance under PMFBY are generally being issued at the fag end of the season. Connectivity in rural area is also one of the hurdles as there is no good network in these area and therefore farmers and Banks branches face a lot of difficulties in completing the work on portal timely. It is seen that many farmers change their cropping pattern after loaning and file their

application for the same. Bankers have to verify and take care of all these aspects. All these issues are error prone and many technicalities are involved in it. There are issues also in i-khedut portal. Under these circumstances, when any error / omission take place due to any functionality or other problems, Banks are always carrying financial risk as Bank is a front end agency for PMFBY implementation.

Due to massive exercise of demonetisation during the month of November and December 2016 as well as January 2017, few Banks have reported that they could not complete the PMFBY data entry of farmers for Rabi 2016 season on i-khedut portal on or before 20.01.2017 though the premium was recovered from farmers account as per guidelines i.e. on or before 10.01.2017.

Looking to the above and as per the feedback / requests received from Banks, we propose as under:

1. Since the data entry on i-khedut portal under PMFBY is only an administrative convenience for the State Government and it has nothing to relate with coverage of farmers under PMFBY and extending the benefits of the scheme, it is requested to allow Bank branches to enter the details of remaining eligible farmers on i-khedut portal for at least 10 days in respect of farmers whose premium has already been deducted on or before 10.01.2017.
2. All Bank branches in the State enter PMFBY data on Government of Gujarat's portal i.e. KCC portal. Although, the branches are further followed up for uploading the same PMFBY data on Central Portal which cause the burden to the branches and also consume crucial time of the branches. In this regard, it is requested to take up the matter with Central Government and get exemption for Bank branches in the State of Gujarat from uploading PMFBY data on Central portal as this duplicates the work for Bankers.
3. As the branches get only few days for entering the data on portal, it is seen that portal do not work properly during these days. Branches do not get response / solutions of their problems. In this regard, the State Government is requested to establish control room / help line at district level and contact numbers of the same are to be circulated to all the Banks.
4. 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.

Members are requested to deliberate on the issues.

4.5 Doubling of Farmers' Income by 2022

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

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

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

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

Moreover, Lead Banks were advised to ensure the following:

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

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

4.6 Impact of Demonetisation on Digital Transactions :

Real Time Gross Settlement (RTGS)

Month	Inward Transactions (Credit)		Outward Transactions (Debit)		Total Transactions	
	Volume	Value (Rs. Crore)	Volume	Value (Rs. Crore)	Volume	Value (Rs. Crore)
Oct.-16	2420	9.06	14898	6.73	17318	15.79
Nov.-16	2151	7.60	8768	5.99	10919	13.59
Dec.-16	1895	1.87	10551	6.59	12446	8.46
Jan.-17	2207	2.74	8085	5.53	10292	8.27

National Electronic Fund Transfer (NEFT)

Month	No. of Transactions	Value of Transactions (Rs. Crore)
Oct.-16	58,57,868	62,191
Nov.-16	76,34,145	80,354
Dec.-16	98,99,987	1,01,320

RuPay Card transactions at POS

Month	No. of POS	No. of Transactions	Value of Transactions (Rs. Crore)
Oct.-16	19,806	1,61,179	36.81
Nov.-16	30,400	5,04,614	89.96
Dec.-16	42,799	22,83,847	309.78
Jan.-17	47,524	22,45,201	289.25

4.7 Installation of POS machines in Villages

It was informed by NABARD that in line with the digitalization drive, it will help in installation of 2 POS machines each Tier-5 and Tier-6 centers in Rural and Semi-Urban areas. NABARD will provide support of upto 60% of the cost of the device upto a limit of Rs.6000/- for new POS. Support will be provided on "First come first Serve" basis and those cases sanctioned by 31-Mar-17 and installed before 31-Dec-17. The POS should be on Bank Ownership model and all eligible claims have to be lodged before 31.12.2017. AADHAAR enabled POS deployed after 06-Dec-16 will be eligible for this claim.

4.8 Digi Dhan Melas

To promote digital payment methods, Government of India has launched two schemes, namely Lucky Grahak Yojana for Consumers and Digi-Dhan Vyapar Yojana for Merchants, seek to nudge people towards significantly higher usage of digital transactions through the offer of incentives.

The draws for these events will be taken out in 100 different cities around the country, **in a ceremony accompanied by a digital payments adoption fair called Digi-Dhan Mela.** This event should be used as a platform to promote digital payments.

All Banks / LDMs are requested to actively participate in the Digi Dhan Mela and ensure the following services are made available in the Digi Dhan Mela by the Banks.

- i. Registration of Merchants for PoS machines / Sale of PoS or AePS devices
- ii. Opening of Bank Accounts
- iii. Registration / Distribution of Debit / Pre Paid Cards
- iv. Seeding of Aadhaar & Mobile Numbers with Bank Accounts
- v. Assistance and training in the installation / usage of UPI Apps & Bank Wallets

The DFS, MoF, GoI vide letter dtd. 2nd January, 2017 has advised to utilize the Bank Mitra, to carry out aadhaar and mobile seeding along with account opening in the melas. All the Banks which is taking part may place adequate number of Bank Mitra in the mela. LDMs are requested to collect the information in the prescribed format from participating Banks in Digi Dhan Mela and submit it to the SLBC on the same day for onward submission to DFS.

4.9 Availability of Banking services in the Tribal Areas

During a meeting held on 28th February, 2017 at Finance Department, Govt. of Gujarat, Gandhinagar, to address the issue of low availability of banking services in the tribal area, the Additional Chief Secretary, Finance Department, Govt. of Gujarat has advised the Banks to explore the possibility to increase the number of branches and ATMs in the tribal area of the State. He has also advised to issue Kisan RuPay Card to all eligible farmers in the tribal so that the farmers can purchase the inputs by using the RuPay Card.

Therefore, All Banks are requested to look in to the matter and take necessary steps to improve the availability of Banking Services in the tribal areas.

Lead District Managers of the districts having tribal areas, are requested to review the availability of Branch / ATM / POS in the tribal areas and also critically review the credit growth in the tribal block by incorporating one of the agenda in the DLCC / BLBC meeting.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DECEMBER, 2016 :**

During the quarter ended December, 2016, total number of bank branches increased by 52 taking the total network of branches from 9176 as of September, 2016 to 9228 as of December, 2016 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	For the quarter ended December, 2016				
	Dec., 2015	March, 2016	Dec., 2016	Growth y-o-y	Variation over March, 2016
Bank Group	1345	1377	1418	73	41
State Bank Group	1345	1377	1418	73	41
Nationalised Banks	3965	4012	4080	115	68
RRBs	711	739	739	28	0
GSCB / DCCBs	1331	1333	1347	16	14
GSCARDB	181	181	181	0	0
Private Sector Banks	1313	1375	1463	150	88
Total	8846	9017	9228	382	211

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.63,778 crores in absolute terms from Rs. 5,67,700 crores as of September, 2016 to Rs.6,31,478 crores as of December, 2016 registering a growth of 11.23% as against 0.81% growth for the corresponding period of the previous year.

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

(Rs. in Crore)

BANK GROUP	FOR THE PERIOD ENDED				
	Dec., 2015	March, 2016	Dec., 2016	Growth Y-o-Y (Dec., 15 to Dec., 16)	Absolute growth over March, 2016
State Bank Group	1,09,589 (2.00%)	1,13,489 (8.73%)	1,36,937 (12.93%)	27,348 (24.96%)	23,448 (20.66%)
Nationalised Banks	2,87,622 (-) 0.25%	2,94,682 (7.62%)	3,35,796 (9.18%)	48,174 (16.75%)	41,114 (13.95%)
RRBs	8,952 (1.37%)	9,414 (16.04%)	12,754 (25.94%)	3,802 (42.47%)	3,340 (35.48%)
DCCBs	21,090 (-) 0.18%	21,934 (8.83%)	25,846 (10.31%)	4,756 (22.55%)	3,912 (17.84%)
GSCARDB	240 (-) 3.61%	243 (0.00%)	274 (5.38%)	34 (14.17%)	31 (12.76%)
Private Banks	91,462 (3.03%)	98,371 (17.83%)	1,19,871 (14.11%)	28,409 (31.06%)	21,500 (21.86%)
TOTAL	5,18,955 (0.81%)	5,38,133 (9.78%)	6,31,478 (11.23%)	1,12,523 (21.68%)	93,345 (17.35%)

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

During the quarter, the highest percentagewise growth was registered by RRBs (25.94%) followed by Private Sector Banks (14.11%), State Bank of India Group (12.93%), DCCBs (10.31%), Nationalised Banks (9.18%) and GSCARDB (5.38%).

The **NRI deposits** decreased by Rs.1072 crores during the quarter under review and stood at Rs.65,904 crores forming 10.44% of the total deposits as of December, 2016 as against Rs. 66,976 crores (11.80%) as of September, 2016.

CREDIT EXPANSION :

During the period under review, the aggregate credit decreased by Rs.3,912 crores in absolute terms from Rs. 4,48,774 crores as of September, 2016 to Rs.4,44,862 crores as of December, 2016 registering a negative growth of 0.87%, as against 5.32% growth for the corresponding period of the previous year. The banks groupwise deposit growth and level as of December, 2016 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	Dec., 2015	March, 2016	Dec., 2016	Growth Y-o-Y (Dec., 15 to Dec., 16)	Absolute growth over March, 2016
State Bank Group	86,942 (4.09%)	90,874 (13.63%)	90,973 (0.50%)	4,031 (4.64%)	99 0.11%
Nationalised Banks	1,89,280 (0.44%)	1,94,765 (4.57%)	1,90,521 (-) 2.23%	1,241 (0.66%)	(-) 4,244 (-) 2.18%
RRBs	5,104 (3.78%)	5,307 (21.58%)	6,113 (-) 1.16%	1,009 (19.77%)	806 (15.19%)
DCCBs	16,998 (0.58%)	15,052 (3.38%)	18,505 (-) 1.63%	1,507 (8.87%)	3,453 (22.94%)
GSCARDB	553 (-)1.25%	563 (-) 1.40%	558 (-) 0.36%	5 (0.90%)	(-) 5 (-) 0.89%
Private Banks	1,14,675 (4.74%)	1,24,980 (22.54%)	1,38,192 (0.26%)	23,517 (20.51%)	13,212 (10.57%)
TOTAL	4,13,551 (2.40%)	4,31,541 (11.31%)	4,44,862 (-) 0.87%	31,310 (7.57%)	13,321 (3.09%)

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

The data reveal that the overall growth in outstanding advances was negative 0.87% during the quarter. SBI Group (0.50%) and Private Sector Banks (0.26%), were registered positive growth during quarter.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Dec., 2015	March, 2016	Dec., 2016	Variation over March, 2016
State Bank Group	79.33	80.07	66.43	(-) 13.64
Nationalised Banks	65.81	66.09	56.74	(-) 9.35
RRBs	57.01	56.38	47.94	(-) 8.44
GSCB / DCCBs	80.59	68.80	71.60	2.80
Pvt. Sector Banks	125.38	127.05	115.28	(-) 11.77
Conventional CD Ratio	79.69	80.19	70.45	(-) 9.74

The CD Ratio of the State has decreased by 9.74% over March, 2016 and stood at 70.45%. During the quarter under review, the CD Ratio decreased by 8.6% from 79.05% as of September, 2016 to 70.45% as of December, 2016.

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
4,44,862	21,471	4,66,333	6,31,478	73.85

Impact of Demonetisation

- Demonetization has aided banks in high accretion of deposits. The withdrawal of legal tender character of old Rs 500/1000 notes from November 9, and subsequent caps on drawing out money from banks and ATMs, have left banks with additional deposits over the past two months. Deposits have grown up around 11.23% in 3rd quarter.
- While credit growth squeezed due to work related to demonetization and Total outstanding of advances was reduced by Rs. 3912 crores during the quarter under review.
- The reduction is mainly due to high repayment / deposits in loan accounts and poor credit off-take.

CD Ratio Below 40%

As of December, 2016, the CD Ratio in the following 12 (Twelve) 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 Dec., 2015	CD Ratio March, 2016	CD Ratio Dec., 2016	Variation over March, 2016
1	Dangs	15.13	13.75	10.75	(-) 3.00
2	Navsari	19.40	19.60	19.36	(-) 0.24
3	Anand	23.19	22.72	20.11	(-) 2.61
4	Porbandar	23.37	22.93	22.12	(-) 0.81
5	Kheda	29.83	31.47	27.12	(-) 4.35
6	Tapi	35.75	34.77	28.25	(-) 6.52
7	Mahisagar	36.61	36.20	31.32	(-) 4.88
8	Dahod	39.22	38.86	31.25	(-) 7.61
9	Kutch	36.70	38.24	33.60	(-) 4.64
10	Devbhoomi Dwarka	34.22	33.31	33.63	0.32
11	Bharuch	45.03	46.33	37.31	(-) 9.02
12	Panchmahal	48.24	48.35	39.66	(-) 8.69

From the above table, it can be seen that CD Ratio in 11 districts is decreased over March, 2016, whereas in Devbhoomi Dwarka district, it has increased over March, 2016. The Lead District Managers of the above twelve districts are requested to initiate immediate action to improve CD Ratio.

As of December, 2016, Dangs (10.75%) and Navsari district (19.36%) 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	Dec., 2016	% Achi. of NBC		
Priority Sectors	40%	1,79,110	46.72	1,88,350	44.19	9,240	5.16
Agri. Adv.	18%	58,009	15.13	67,922	15.94	9,913	17.09
Weaker Section Adv.	10%	28,617	7.47	33,621	7.89	5,004	17.49

(% 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	Dec., 2016	% Achi. of NBC		
Priority Sectors	75%	4,817	110.35	5,591	105.33	774	16.07
Agri. Adv.	18%	3,429	78.56	4,025	75.83	596	17.38
Weaker Section Adv.	15%	1,917	43.92	2,224	41.90	307	16.01

(% 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 December, 2016 is as under :

Sector	Bench Mark	State Bank Group	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40%	30.34%	44.06%	46.56%	107.47%	105.33%	44.94%
AGRI. ADVs	18%	10.13%	14.35%	10.31%	91.29%	75.83%	15.83%
WS ADVs	10%	7.91%	7.51%	4.89%	36.51%	41.90%	8.31%

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 December, 2016, all banks together stood at Rs.24,037 crores i.e. 5.40% and Rs.32,362 crore i.e. 7.27 % respectively.

AGENDA No.6

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

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

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

(Rs./Crores)							
No.	Priority Sector	Target 2016-17		Disbursement at the current quarter ended		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5078749	59843.58	2070421	40444.42	40.77	67.58
	Of which Farm Credit	4930101	57101.30	2053122	38836.69	41.64	68.01
2	MSME	618639	24422.03	183195	23231.08	29.61	95.12
3	Export Credit	2386	258.34	256	718.41	10.73	278.09
4	Education	47302	1536.43	21234	815.08	44.89	53.05
5	Housing	107145	7783.14	82904	6651.69	77.38	85.46
6	Other PSA (including Social Infra & Ren.Energy)	409717	7413.07	135712	6090.32	33.12	82.16
7	Total PSA	6263938	101256.59	2493722	77951.01	39.81	76.98

The overall achievement in disbursement under Annual Credit Plan for Priority Sectors by all the Banks was 39.81% in respect of targets in number of accounts and 76.98% in respect of targets in amount upto the quarter ended December, 2016. The highest percentage achievement in terms of amount was recorded in Export Credit – 278.09% followed by MSME– 95.12%, Housing – 85.46%, Other PSA – 82.16%, Agriculture – 67.58% and Education – 53.05%.

Out of 33 districts in the State, upto the quarter ended December, 2016, as many as 25 districts remained below the State average of 76.98% under Annual Credit Plan 2016-17.

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

AGENDA No.7

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

(Rs. in Crores)

No.	Particulars	December, 2016	
		Accounts	Amount
1	Cumulative certificates filed	1,68,350	429.87
2	Cumulative Recovery effected	62,073	95.89
	Of which, cases closed	(60,509)	(86.80)
3	Cases pending	1,07,841	333.98
	Of which, cases pending for more than 3 years	51,079	104.85
	more than 2 years to 3 years	11,592	44.05
	more than 1 year to 2 years	22,309	89.18
	cases pending for less than 1 year	22,861	95.90

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 December, 2016

The Gross Advances of the Banks in the State of Gujarat is Rs.4,44,862 crores and Gross NPA is Rs. 30,698 crores i.e 6.90% as of December, 2016. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	40,428	1,026	2.54
Agri. Term Loan	27,896	2,440	8.75
Total Agriculture	68,324	3,466	5.07
MSME	79,816	5,374	6.73
Other PS	45,801	1,708	3.73
Total Priority Sector	1,93,941	10,548	5.44
Non Priority Sector	2,50,921	20,150	8.03
Total Advances	4,44,862	30,698	6.90

Others			
Housing Loan	61,973	359	0.58
Education Loan	1,980	47	2.37

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 UPTO THE QUARTER ENDED DECEMBER, 2016

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

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

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	DAY-NULM
December, 2015	73.00% (No.) 145.19% (M.M.)	6.34%
December, 2016	39.01% (No.) 97.74% (M.M.)	21.18%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2016-17)	2689 (No) Rs.5378.46 MM (Amt.)	11,250 (No)
Sponsored (No.)	2936	11711
Sanctioned (No.)	1049	2383
Sanctioned (Amt)	M.M. 5256.82	-
Retd./Rejtd. (No.)	505	3577
Pending (No.)	1382	5751
% achievement (No.)	39.01	21.18
% achievement (Amt.)	M.M. 97.74	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report for the quarter ended December, 2016, against the physical target of 2689, Banks have sanctioned 1049 applications, i.e. 39.01% achievement. Similarly, against the Margin Money target of Rs.5378.46 lakhs, Banks have sanctioned projects having Margin Money of Rs.5256.82 lakhs (97.74% achievement) upto the quarter ended December, 2016.

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

Against the sponsoring of 11711 loan applications, Banks have sanctioned 2383 applications i.e. 20.35% achievement, where as against the target of 11250, banks have achieved 21.18% upto the quarter ended December, 2016. Banks are requested to dispose of 5751 applications pending at their level.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTASY
December, 2015	62.97	31.12	56.92	26.26	24.50	7.55
December, 2016	71.45	11.65	34.45	20.13	17.50	9.75

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2016-17						
Target (Number)	36,800	7500	6400	2300	200	6000
Sponsored (No)	92,308	4145	7326	2153	181	7330
Sanctioned (No)	26,292	874	2205	463	35	585
Sanctioned (Amt)	46,120	429	972	167	657	339
Retd./Rejtd. (No)	20,254	816	1507	168	9	1813
Pending (No)	45,762	2455	3614	1522	137	4932
% achievement	71.45	11.65	34.45	20.13	17.50	9.75

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 71.45% at the end of December, 2016 quarter as against 62.97% achievement for the corresponding period of the previous year, which was increased over the previous year.

There were 45,762 (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 11.65% upto the quarter end December, 2016 as against 31.12% for the corresponding period of the previous year, which was declined over the previous year.

Sponsoring of applications was only 4145 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 2455 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 34.45% of the target at the end of the quarter under review as against 56.92% for the corresponding period of the previous year. Bank need to improve their performance under the Scheme. **Banks are requested to dispose off 3614 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 20.13% of the target at the end of the quarter ended December, 2016 as against 26.26% for the corresponding period of the previous year, which was declined over the performance of previous year. **Banks are requested to dispose off 1,522 pending applications on merits at the earliest.**

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

The achievement stood at 17.50% at quarter ended December, 2016 as against 24.50% during the corresponding period of the previous year. Banks are requested to improve the performance in the remiaing period of the year 2016-17. Banks are also requested to dispose off 137 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 9.75% at the end of quarter December, 2016 as against 7.55% 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.

Overall performance under all the Govt. Sponsored Programmes upto the quarter ended December, 2016 except PMEGP and VBY is far from satisfactory. All the Banks and various Govt. agencies sponsoring the loan applicatiions 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 ust 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 the position of fresh loans disbursed during the quarter and the outstanding as of December, 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	December, 2015		March, 2016		December, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	25,785	706.44	1,12,462	2,845.55	13,637	472.35
Outstanding	2,86,641	7,109.48	2,85,880	7,638.90	3,12,957	8,608.39

Fresh loans of Rs.472 crores were disbursed by the Banks to 13,637 beneficiaries belonging to Minority Communities during the quarter ended December, 2016. The

outstanding reached the level of Rs.8,608 crores in 3,12,957 accounts as of December, 2016 registering a growth of 12.69% over March, 2016. The Y-o-Y growth was 21.08%.

The share of advances to Minority Community to Priority Sector Advances stood at 4.44% as at the quarter ended December, 2016 which was 4.12% as of 30.09.2016.

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	December, 2015		March, 2016		December, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	64,311	788.95	2,88,807	4,968.60	58,067	1,984.75
Outstanding	7,39,188	15,694.53	7,39,176	15,484.00	8,79,578	29,614.95

Fresh credit to the tune of Rs.1,985 crores to 58,067 beneficiaries was extended in the State during the quarter ended December, 2016. The outstanding advances reached at the level of Rs.29,615 crores in 8,79,578 accounts and stood at 6.66% 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		December, 2016	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	84,854	9,728	23,844	3,101
Outstanding	5,14,324	50,478	5,80,846	61,973

As per the information made available by the member banks, fresh loans worth Rs.3,101 crores have been granted to 23,844 beneficiaries during the quarter ended December, 2016 under Housing Finance.

The outstanding level reached to Rs.61,973 crores in 5,80,846 accounts as of December, 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 December, 2016 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended December, 2016			Total No. of Savings Bank accounts as on December, 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)	5,097	52,403	490	2,36,658	25,65,602	22,331
Out of (A), Women SHG	4,759	48,199	470	2,13,652	22,91,873	19,606

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended December, 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)	3,374	3,965	3,889	11,915	12,435	12,803
Out of (A), Women SHG	-	3,886	3,810	-	12,057	12,243

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

Disbursement of Loans	Disbursement made during the quarter ended December, 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	4,036	3,585	1,406	1,063	13,020	12,834	6,857	6,174
Of (A) above, Women SHG	3,906	3,477	1,244	1,016	12,570	12,065	6,508	6,046

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

Loans Outstanding	Loans outstanding as of December, 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	55,427	26,739	51,292	25,538

(Amt. in Rs.lakh)

NPA	NPAs as on Dec., 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	6,263 (11.30%)	2,971 (11.11%)	5,644 (11.00%)	2,540 (9.95%)

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

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

Particulars	December, 2015		March, 2016		December, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,065	52.62	11,715	297.80	3,170	109.62
Outstanding	52,234	1,899.61	52,654	1,914.32	53,359	1,980.47

During the quarter under review, the Banks have disbursed Education loans to 3,170 students to the tune of Rs.110 crores. The outstanding under Education loans stood at Rs.1,980 crores in 53,359 accounts as of December, 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 29,85,804 as of September, 2016 to 30,02,314 as of December, 2016 showing net increase of 16,540 KCCs during the quarter ended December, 2016.

The bank group wise break up is : Nationalised Banks - 8,18,415, State Bank Group - 3,79,823, RRBs - 2,84,163, Private Sector Banks - 82,178 and DCCBs -14,37,735.

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

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

The progress in formation of JLGs and its credit linkage received from Member Banks upto the quarter ended December, 2016, total 61,824 JLGs have been formed, of which 26,345 were under Farm Sector and credit linkage to 23,205 JLGs with an amount of Rs.179 crores. 35,479 JLGs have been formed under Non-Farm Sector and provided credit linkage to 34,085 JLGs with an amount of Rs.262 crores. The Bankwise progress is given in **Annexure - 23.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 1445 SCCs to the tune of Rs.15 crore during the quarter. In all, 7975 SCCs have been issued and the amount outstanding is Rs.20.67 crores. RRBs have issued 3,101 SCCs whereas the remaining Banks have issued only 4,874 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 126 ACCs were issued by Banks amounting to Rs.140 lakhs. Thus, upto the end of December, 2016, the outstanding ACCs were 4,433 amounting to Rs.28 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 December, 2016, 7 WCC amounting to Rs.3 lakh have been issued. Thus, upto the end of December, 2016, the outstanding WCCs were 371 amounting to Rs.110 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.79,816 crores at the quarter ended December, 2016, of which Rs.4,484 crores were extended to 6,232 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.187 crores to 553 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of December, 2016 was Rs.3,380 crores in 2,65,115 accounts, forming 9.43% of Weaker Section advances, which was 8.62% as of September, 2016. Similarly, the outstanding advances to ST beneficiaries as of December, 2016 was Rs.2,791 crores in 2,41,132 accounts, forming 7.79% of Weaker Section advances, which was 8.26% as of September, 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, 9,42,477 "Basic Savings Bank Deposit Account" have been opened during the quarter ended December, 2016. Banks have provided overdraft facility to 33,726 a/cs amounting to Rs.4 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,37,14,068 as of December, 2016 with an amount of Rs.3,810 crores in these accounts.

During the quarter under review, 3,785 GCCs amounting to Rs.30 crores have been issued by Member Banks. The cumulative position as of December, 2016 reached 2,62,152 GCCs amounting to Rs.6,593 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 11,304 ATMs in the State of Gujarat as of December, 2016. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

Category	No. of Branches	No. of ATMs
Metro	2086	4312
Urban	1284	2309
Semi-urban	2176	2653
Rural	3682	2030
Total	9228	11304

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 December, 2016 is **NIL.**
