

BANKING AT A GLANCE IN GUJARAT STATE - JUNE, 2017

PARAMETERS	JUNE, 2016	MARCH, 2017	JUNE, 2017	GROWTH Y-O-Y (June, 16 to June, 17)	GROWTH OVER MARCH 2017
TOTAL No. OF BRANCHES	9088	9325	9278	190	(-) 47
CATEGORY OF BRANCHES					
RURAL	3730	3663	3555	(-) 175	(-) 108
SEMI - URBAN	2128	2217	2235	107	18
URBAN	1228	1317	1348	120	31
METRO	2002	2128	2140	138	12
TOTAL	9088	9325	9278	190	(-) 47
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	5,52,990 (2.76%)	6,23,787 (15.92%)	6,23,198 (-) 0.09%	70,208 (12.70%)	(-) 589 (-) 0.09%
ADVANCES	4,38,841 (1.69%)	4,60,030 (6.60%)	4,77,480 (3.79%)	38,639 (8.80%)	17,450 (3.79%)
CREDIT DEPOSIT RATIO	79.36	73.75	76.62	(-) 2.74	2.87
PS ADVANCES	1,88,486	2,20,217	2,11,411	22,925	(-) 8,806
(% Growth)	(2.48%)	(19.73%)	(-) 4.00%	(12.16%)	(-) 4.00%
(% to advances)	(43.68%)	(51.03%)	(45.96%)	(2.28%)	(-) 5.07%
AGRI ADVANCES	69,100	72,212	76,232	7,132	4,020
(% Growth)	(12.47%)	(17.54%)	(5.57%)	(10.32%)	(5.57%)
(% to advances)	(16.01%)	(16.73%)	(16.57%)	(0.56%)	(-) 0.16%
MSME ADVANCES	79,664	87,272	87,735	8,071	463
(% Growth)	(-) 4.12%	(5.04%)	0.53%	(10.13%)	0.53%
(% to advances)	(18.46%)	(20.22%)	(19.07%)	(0.61%)	(-) 1.15%
WEAKER SEC.ADV	35,009	35,901	37,910	2,901	2,009
(% Growth)	(14.66%)	(17.58%)	(5.60%)	(8.29%)	(5.60%)
(% to advances)	(8.11%)	(8.32%)	(8.24%)	(0.13%)	(-) 0.08%

Position of Kisan Credit Cards for the period ended					
	JUNE, 2016	MARCH, 2017	JUNE, 2017	GROWTH Y-O-Y (June, 16 to June, 17)	GROWTH OVER MARCH 2017
Accounts	29,80,615	29,26,889	29,10,578	(-) 70,037	(-) 16,311
Amount	36,877	35,648	40,966	4,089	5,318

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 153rd State Level Review Meeting for the year ended March, 2017 held on 19th May, 2017 were circulated to all the members on 19th June, 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 PENDING ISSUES:

Sr.	Issues	Action taken
1	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 th October, 2015 to 20 th November, 2015. The report of SHG Diagnostic Census Campaign is yet to be received from GLPC.
2	Pending land related issues of various RSETIs	The handing over the possession of allotted land for RSETI Panchmahals 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 th April, 2017 and 153 rd meeting of SLBC dtd.19 th May, 2017. RDD, Govt. of Gujarat is requested to take up the matter with concerned district authority to resolve the issue.
3	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 th August, 2016 and 25 th October, 2016. The rollout of the portal is still awaited.

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 30.08.2017 :

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	60,20,521	54,32,931	1,14,53,452	81,73,521	71.36%	89,87,713	78.47%

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

DFS, MoF, Gol vide mail dtd. 25th August, 2017 has forwarded the State wise progress under Aadhaar and Mobile number seeding in operative Savings accounts as on 18th August, 2017.

As per the given report, the **Aadhaar Seeding** in operative SB accounts in the State stood at 65%, which is considerably below the National average of 69.80%. However, under PMJDY, it is crossed 71%. Under **Mobile Number Seeding**, the performance of the State stood at 76% against the National Average of 73%.

Considering the amendment made in the Prevention of Money-laundering (Maintenance of Records), Banks require to expedite the process of Aadhaar Seeding in all operative SB accounts.

3.1.1 Amendment in the Prevention of Money Laundering (Maintenance of Records) Rules, 2005

Government of India vide GR dtd. 01st June, 2017 made amendment in Prevention of Money Laundering (Maintenance of Records) Rules, 2005 and introduced the rules called Prevention of Money Laundering (Maintenance of Records) Second Amendment rules, 2017. Amongst the several amendments, some amendments are as below :

- a. Where the client is eligible to be enrolled for an Aadhaar number, he shall for the purpose of sub-rule (1) submit to the reporting entity :
 - i. The Aadhaar number issued by the Unique identification Authority of India; and
 - ii. The Permanent Account Number or Form No. 60 as defined in income-tax rule, 1962
- b. All existing accounts are to be Aadhaar authenticated before 31/12/2017.

In this line, a VC has also been organized by DFS on 18.8.2017 (Friday) on authentication and seeding of Aadhaar number in all CASA accounts and Lead Bank / SLBC Convenor / State Government were advised on the following lines:

- (a) Lead banks were asked to coordinate for organizing the "Townhall Meetings" with participation of local associations like chambers of commerce, CAs, RWAs and local bodies, local media to communicate the need to link Aadhaar.
- (b) Concerned department of the State Govt. to organise congregations. These congregations should be made effective use of for linking Aadhaar, and helping customers secure match in cases where bank identifies mismatch between bank & Aadhaar details and accordingly intimate the customers.
- (c) Banks / Lead Banks / State Govt. to work closely with an aim of completing the authentication exercise by November 2017.

3.1.2 Amendment in the Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to Small accounts

DFS, MoF, Gol vide letter dtd. 28th August, 2017 forwarded a copy of the Notification no.G.S.R. 1038 (E) dtd. 21/08/2017 issued by the Department of Revenue, Ministry of Finance, Government of India, on the above subject.

This amendment is related to the Small account, which carries the following restriction:

- i. The aggregate of all credits in a Financial year does not exceed Rupees one lakh
- ii. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand, and;
- iii. The balance at any point of time does not exceed rupees fifty thousand

Through this amendment, following proviso shall be inserted namely :-

“Provided that this limit on balance shall not be considered while making deposits through government grants, welfare benefits and payment against procurements.”

3.1.3 Deployment of Aadhaar Enrolment Kit at Bank branches :

The Aadhaar (Enrolment and update) Regulation, 2016, stipulate that any entity which require Aadhaar number on a mandatory basis is required to provide enrolment and authentication facilities in their premises. Through, Regulation no. 12(A) and Regulation No. 21(1) read with its amendment, of Aadhaar (Enrolment and update) Regulations, 2016, UIDAI has enabled all the scheduled commercial Banks to act as Registrar for carrying out enrolment and updation inside the premises of Bank branches.

Further, UIDAI has directed the Banks as under :

- a. Every Scheduled Commercial Bank shall set up Aadhaar enrolment and updation facility inside the premises of Bank branches at a minimum of 1 out of their 10 branches by 30th August, 2017 which is now extended up to 30th September, 2017.
- b. The selection of branches for enrolment and updation facility shall be such that it is spreaded over the district Headquarter / Talukas / Blocks in each district where branch is present.

On this line, a Masters' Training Programme had also been organized by SLBC with support of UIDAI in Ahmedabad, Vadodara and Rajkot district on 18th, 19th and 21st August, 2017 respectively.

3.1.4 Treatment of accounts opened for credit of Scholarship amounts under Government schemes :

A meeting on Direct Benefit Transfer (DBT) and Aadhaar Seeding in accounts opened under Central and State Govt. Schemes was organized under the Chairmanship of Chief Secretary on 31st August, 2017 wherein following issues were raised:

- a. Banks fix a limit on total credits in Zero balance accounts opened for students studying in primary, secondary / higher secondary schools and technical institutions. Resultantly, in cases where scholarship amounts exceeds the credit limit, Banks do not allow the credit and return the amount to the disbursement account of the Government.
- b. In some cases Banks are reported to have closed Zero balance accounts unilaterally without intimating students / beneficiaries concerned.
- c. In many instances, Banks refuse to open Zero balance accounts for Students.

In this regard, Banks are requested to refer the **RBI letter no. RBI / 2014-15 / 202/ DBOD.No.Leg.BC.37 / 09.07.005 / 2014-15 dtd. 01st September, 2014** wherein RBI advised the Banks to ensure that accounts of all student beneficiaries under the various Central / State Government Scholarship schemes are free from restrictions of “Minimum balance” and “Total Credit limit”.

Copy of the letter is attached as **Annexure – B**.

3.2 Social Security Schemes - PMSBY, PMJJBY and APY

Progress in enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as of 31.08.2017 is as under:

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	18,96,288	47,82,044	3,06,788	69,85,120

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

From the available figure of enrollment under **PMJJBY and PMSBY**, it is apparent that Banks could not record satisfactory growth under this parameter. This stagnation in growth is mainly due to lack of fresh enrolment as well as non-renewal of the existing policies. As PMJJBY and PMSBY provides insurance coverage to the people at very nominal premium, therefore, **insurance companies and Banks to chalk out the strategy to improve the performance under these schemes.**

Under **Atal Pension Yojana**, Banks are gradually improving their performance, however, against the following targets this pace is low and Banks require to put much thrust to achieve the following targets:

- a. Branches of Major Banks to reach 15 Accounts by end of Q1, 30 Accounts by end of Q2, 50 Accounts by end of Q3 and 70 Accounts by end of Q4.
- b. RRBs may aim for 10 for Q1, 20 in Q2 and 35 in Q3 and 50 by Q4.

PFRDA vide it's mail dtd. 22/08/2017 informed that all Banks / DoP were advised by its letter dtd. 31.03.2017 to offer the facility of offering APY enrolment through e-NPS platform. PFRDA also held regional workshops at various locations of the country to disseminate the nuances of the feature and technical knowhow.

It was also informed by PFRDA that many Banks have taken lead in rolling out the facility and PNB is the 1st Bank to become a service provider to offer APY enrolment to its eligible customers through eNPS platform of PFRDA and many Banks will also launch this facility very soon. All Banks / DoP are also requested to expedite the development and offer the facility of e-NPS to their customers at the earliest.

Launch of Official Mobile Application for APY

PFRDA vide it's letter dtd. 09th August, 2017 informed that it has enabled the mobile application for empowering the subscribers to view Statement of Account and other details of their APY account. All APY customers who have Smart phone can download NPS lite mobile applications from Google store and install in their mobile phones for real time viewing of APY accounts.

Further, through this letter they also informed that all the subscribers to be also advised to seed their Aadhaar Numbers in their APY accounts before 31/12/2017 to continue to avail GOI benefits.

3.3 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme as of 31.08.2017 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	107847	264	34531	794	10906	807	153284	1865
Other Agency	214061	570	4865	74	194	14	219120	658
Total	321908	834	39396	868	11100	821	372404	2523

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

Against the disbursement target of Rs.7,300 crore, Banks have achieved disbursement of Rs.1865 crore i.e. 25.55% upto end of August, 2017.

3.4 Rationalisation of Branch Authorisation Policy – Revision of Guidelines

RBI vide it's letter dtd. 18th May, 2017 issued the revised guidelines on Rationalization of Branch Authorisation Policy in which several changes were brought in alongwith providing the clarification on "Banking Outlets". The major changes brought in through this guideline is as below :

- a. Redefining the concept of "**Banking Outlet**" and harmonizing the treatment of different forms of Bank presence for the purpose of opening outlets in underserved areas. As per this, a "**Banking Outlet**" for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either Bank's staff or it's Business Correspondents where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for atleast 5 days a week.
- b. Introduction of concept of "**Part-time Banking Outlet**". A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least 5 days a week will be considered a "**Part time Banking Outlet**".
- c. Introduction of concept of "**Unbanked Rural Centre (URC)**". An "Unbanked Rural Centre" is a rural (Tier 5 and 6) centre that does not have a CBS-enabled "Banking Outlet" of Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB), a Payment Bank (PB) or a Regional Rural Bank nor a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transaction.

Further, as per the guidelines, State Level Bankers Committees (SLBC) shall play a constructive and proactive role in enabling the Banks to have information for identifying an URC. In view of this, SLBC, Gujarat has introduced a portal wherein :

- a. Banks have to update the details of "Banking Outlet" present in Tier 5 and 6 centres in the State
- b. After receiving updates from Banks, SLBC would be able to enlist the "Unbanked Rural Centre (URC)" and display the same on it's website. This list will facilitate Banks to choose/ indicate the place where they wish to open a "Banking Outlet".

SLBC vide its letter dtd. 05th July, 2017 requested the Member Banks to update the details on the portal, however, many Banks have not submitted the details on the portal. The list of pending Banks is enclosed as **Annexure – E**.

Moreover, to enlist the “**Unbanked Rural Centre (URC)**” the details of “Banking Outlet” details of Payment Banks, Local Area Bank and licensed Urban Co-operative Bank is also required but as these entities are not members of SLBC, therefore, their details are also not available. **RBI is requested to provide necessary guidance and support in this matter.**

Also, to take up the work of identification of URC with more clarity, SLBC sought clarification from RBI on some points and the clarification provided by RBI is as below :

S.No.	Queries	Clarification
1	Does the “Banking Outlet” opened in an URC need to be administratively independent or it can work in affiliation of Base Branch in a set up similar to Extension Counter / Satellite offices ?	It is left for the Bank to decide. In terms of para 8(ii)(H) of RBI Master Circular dtd. 01 st July, 2014, the erstwhile stipulation regarding distance criteria for attaching a BC to a parental branch has been removed for domestic Scheduled Commercial Banks.
2	Can a fixed point service delivery unit manned by the ICT based BC model be considered as CBS enabled Banking outlet eventhough the BC’s Micro-ATM is not directly operated on CBS Platform ?	The mode of connectivity to CBS is not very significant so long as the Micro ATM is connected to Bank’s server and online transaction (as per para 11 of our circular dtd.18 th May, 2017 read with para 8 of our Master Circular DBOB.No.BAPD.BC.7/22.01.001/2014-15 dtd. 01 st July, 2014) are undertaken.

3.5 Aligning Roadmap for Unbanked Villages having population more than 5000 with revised guidelines on Branch Authorization Policy

RBI vide letter No. FIDD.CO.LBS.BC.No. 31 / 02.01.001 / 2016-17 dated 08th June, 2017, advised SLBC Convenor Banks to review and identify the **Unbanked Rural Centres(URC) in villages with population above 5,000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of Banking outlet.** A confirmation stating that all Unbanked Rural Centres(URC) in villages with population above 5000 have been Banked to be furnished to RBI latest by 31st December, 2017.

In view of this, SLBC vide letter dtd. 19th June, 2017 circulated list of 351 villages with population above 5000 without a Bank branch of any Scheduled Commercial Bank (SCB) and requested the LDMs to review and identify the villages which does not have a “Banking Outlet”. These “Banking-outlet” may be of a Scheduled Commercial Bank (SCB), a Small Finance Bank (SFB), a Payment Bank, a Regional Rural Bank, a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based Banking transactions.

As per the information provided by the LDMs, following is the status of presence of “Banking-outlet” in 351 villages with population above 5000:

- i. Out of 351 villages, the “Banking-outlet” is present in 24 villages.

- ii. Out of these 24 villages, branches Scheduled Commercial Banks are working in 8 villages, branches of District Co.op. Banks in 8 villages and branches of Indian Post and Payment Banks in remaining 8 villages.

Member Banks are, therefore, requested to expedite the opening of “Banking-outlet” in remaining 327 villages. The district-wise gap in opening of “Banking-outlet” in identified 351 villages is given as **Annexure- F**

3.6 Financial Literacy Camps

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

RBI vide letter dtd. 02nd March, 2017 gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from 1st April, 2017, FLCs have to conduct the camp as per following schedule :
 - a. Two special camps per month on Digital platforms i.e. UPI & USSD
 - b. Target specific camps – Five camps per month (One each for Farmers, SMEs, SHGs, School Children and Senior Citizens)
2. Further, one camp per month has to be organized by Rural Branches on Financial Awareness Messages, UPI and USSD, preferably on 3rd Friday of every month.

Conduct of Financial Literacy camps by FLCs / Rural Branches during the quarter ended June-2017

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	198	250
2	State Bank of India	9	160	238
3	Bank of Baroda	14	85	180
4	Baroda Gujarat Gramin Bank	06	118	114
5	Dena Gujarat Gramin Bank	05	15	15
6	Saurashtra Gramin Bank	05	34	62
	Total	49	610	859

Total **5836 financial literacy camps** were organised by **2535 rural branches** of SCBs (including RRBs) during the quarter under review.

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	13	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot Sabarkantha and Valsad

2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Construction work under progress	7	Anand, Dangs, Dahod, Gandhinagar, Navsari, Vadodara and Surendranagar
4	Land allotted, but possession is yet to be handed over.	1	Panchmahal
5	Pending for lay out plan approval at District Authority	1	Ahmedabad
6	Under tendering process and approval lying at Bank Level	3	Narmada, Surat 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, the possession of allotted land for RSETI Panchmahal is yet to be taken. Even after the matter is being pursued for last 5 SLBC meetings, issue of approval of lay out plan of RSETI Ahmedabad is still pending.

Rural Development Department, Govt. of Gujarat is requested to resolve these issues to enable the banks to initiate the process of construction work in these two districts.

C. Number of training programmes conducted by RSETIs and Settlement Ratio

Year ended	No. of training programmes conducted during the year 2017-18	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2017-18	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June, 2017	112	5,772	3,108	1,74,939	42,377 (24.22%)	73,372 (41.94%)	1,15,749 (66.17%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June, 2017	29,277 (16.74%)	53,174 (30.40%)	61,946 (35.41%)	1,47,120 (84.10%)	9,572 (5.47%)	20,970 (11.99%)	

(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. 83,075.00** as per the following details have been incurred for the quarter ended **June-2017**.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	72,000.00
2	Telephone expenses	11,075.00
	Total	83,075.00

The bank wise details of proportionate expenses for the quarter ended June-2017 has been conveyed to Member Banks by SLBC vide letter No. GMO/ SLBC-Call Centre/ 482/ 2017 dated 6th July, 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	Sept.-2016	Dec.-2016	March-2017	June-2017	Total
Number of Calls received	1,250	1,242	1,491	1,331	5,314
Total Expenses incurred (in Rs.)	1,19,968	1,15,504	1,15,568	83,075	4,34,115

Till the quarter ended June-2017, total 26,537 calls are received. Out of 26,537 calls, 25,195 calls were enquiry calls and 1,342 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 31st August, 2017 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in Lakh)	Accounts	Amount (Rs. in Lakh)
2,537	68,789.09	1,973	43,309.79

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

During the **Video Conference (VC)** meeting organised on 27th July, 2017 by DFS with all SLBC convenors, NABARD & SIDBI officials and the **1st meeting of State Level Implementation Committee** on Stand Up India convened on **10th August, 2017**, the following action points were consolidated to make implementation of the scheme more effective in the State.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.
- Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

All stakeholders are requested to take note of the same and initiate necessary action on the above points to improvise performance under the scheme.

4.2 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme

Cummulative progress as of 31st August, 2017 under PMAY-CLSS in Gujarat is as under;

No. of Cases	Subsidy Disbursed (Rs. in Crores)
18,885	382.86

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

Member Banks are requested to look into the performance and instruct the branches to give the wholehearted contribution for better performance under the scheme.

4.3 Implementation of MUDRA Weavers Scheme

The details regarding implementation of Weaver MUDRA Scheme was presented during the 150th meeting of SLBC on 23.09.2016. In this context, Indext-C vide letter dated 24.07.2017 has informed that in the review meeting under the Chairpersonship of Hon'ble Minister of Textile, Government of India which was held on 27.03.2017, it was emphasized to initiate following action points;

- a) In order to have high visibility of the scheme, special stickers may be provided to MUDRA beneficiaries for display on the assets being purchased by them from the assistance under the scheme.
- b) Banks should ensure that RuPay card is issued to all the beneficiaries assisted under the scheme.
- c) All Banks should document the success stories of handloom weavers of the scheme with photographs and preferably with video clipping of the beneficiary with the Branch Manager / Officer.
- d) All Banks should immediately set up facility for online submission of applications for MUDRA loans and its tracking as has been done by the PNB.
- e) Regular review of the Scheme at SLBC / DLCC / BLBC level.

SLBC vide letter dated 18.08.2017 requested all Banks and Lead District Managers to pass-on necessary instructions to all the branches and ensure allocation of Bank / branch wise targets under the scheme. Banks were requested to instruct branches for disposal of all pending applications under MUDRA weaver scheme well before 31.08.2017 and ensure that the margin money claims are lodged in time for the eligible cases sanctioned under the scheme. Moreover, Banks were also requested for successful implementation of the scheme.

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

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102016-875-K.7 dated 1st 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.

Since 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) and while implementing the scheme, Banks are facing the following difficulties;

- a) Due to inordinate delay in finalization of Implementing Agency (IA) by the State Government and subsequent delay in submission of Bank account details by Insurance Company, branches do not get sufficient time for remittance of crop insurance premium to Insurance Companies. Although, the State Government has extended the last date for remittance of insurance premium to Insurance Companies for Kharif 2017 season but, this cause/create undue pressure on Bankers in last moments and huge flow of inquiries to SLBC.
- b) Under PMFBY scheme, there are chances of multiple Insurance Companies working in multiple districts / clusters. Not only this, different Insurance Companies follow different operational procedures of implementation of the scheme which creates confusion among the bankers especially for those extending crop loan finance in more than one district. Sometimes this leads to lapse of any important procedure / event by Bankers.
- c) Banks have not been given sufficient time (after the cut off date for submission of proposal form by farmers to Banks) for uploading of data / information on i-khedut portal. Since the scheme is compulsory for all the loanee farmers, Banks are required to upload the information on i-khedut portal in respect of those farmers who do not upload of their own. As most of the updation on portal are being done by Banks, sufficient time after the cut off date for submission of proposal form by farmers to Banks should be permitted to Banks.

The State Government is requested to take cognizance of these issues and incorporate the suitable changes while issuing the GR for next crop season.

Further, Axis Bank vide e-mail dated 29th August, 2017 has informed that SBI General Insurance Company (IA for Cluster-5 for Kharif 2017 season) has returned the insurance premium remitted by them through NEFT mode on 31.07.2017 stating the reason remittance hit the account of SBI General Insurance Company on 01.08.2017. Since Axis Bank has initiated NEFT transaction on 31.07.2017 and any NEFT transaction can be credited into the beneficiary's account even on next working day, SBI General Insurance Company to accept the insurance premium in case the other scheme guidelines are complied.

4.5 Declaration of Natural Calamity in Banaskantha and Patan districts by Government of Gujarat.

Due to heavy rainfall / floods during the month of July 2017 in Banaskantha and Patan district, crops in these districts have been affected very badly. Keeping this in view, the Agriculture, Farmers Welfare & Co-operation Department, Government of Gujarat has issued GR no. CAL-102017-1473-K-7 dated 16th August, 2017 thereby declaring Banaskantha and Patan districts as disaster / natural calamity affected. In this regard, **the State Government is requested to advise concerned Insurance Company for on-account payment @ 25% of eligible likely claim as per PMFBY and also settled subsuquent final claim of crop insurance at the earliest.**

On declaration of Bansaskantha and Patan districts as disaster / natural calamity affected by the Government of Gujarat, SLBC has also advised Banks and Lead District Managers to ensure extension of suitable relief measures as per RBI circular No. RBI 2018/55, MD FIDD.CO.FSD.BC.No.8/05.10.001/2017-18 dated 03.07.2017 to eligible farmers / borrowers in these districts.

4.6 Implementation of Dairy Entrepreneurship Development Scheme (DEDS).

Dairy Entrepreneurship Development Scheme (DEDS) is being implemented by Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture & Farmers Welfare, Government of India through NABARD and Nationalized Banks. The scheme has received overwhelming response from dairy entrepreneurs across the country. DEDS is the only direct beneficiary oriented scheme covering loaning in the entire value chain from cattle procurement to sale of milk through outlets.

Since, the State Level Bankers' Committee (SLBC) is the main institutional forum for review of programme and policies by all the financial institutions in the State, the Secretary, Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture & Farmers Welfare, Government of India vide letter no. F.No.M-01027/1/2017-CDD dated 21.06.2017 has advised SLBC to include DEDS as an agenda for review of implementation of the scheme in SLBC meetings. Since, the subsidy under the scheme is being routed through NABARD, NABARD is requested to provide the information of the same to SLBC on quarterly basis so that it can be reviewed next meeting onwards.

The copy of administrative approval for implementation of DEDS during 2017-18 (upto 30th September, 2017 only) and salient features / scheme guidelines are attached as **Annexure - K.**

Moreover, NABARD, Regional Office, Ahmedabad vide their e-mail dated 24th August, 2017 has informed that e-portal for submission of online DEDS claims has been rolled out by NABARD after successful testing. Controlling Offices of Banks are required to submit subsidy claims online on the portal w.e.f. 5th September, 2017.

4.7 Special Financing Scheme for beneficiaries of Gujarat Govt. Ordinance No. 6 of 2016. (Gujarat Validation of Occupancy and Allotment of Certain Land of Excess Vacant Land Vested in the State Government under the Urban Land (Ceiling and Regulation) Act, 1976 Ordinance, 2016).

The Government of Gujarat vide Gazette notification dated 15th December, 2016 has ammended the Urban Land (Ceiling and Regulation) Act, 1976 and formulated a

scheme for regularisation of occupancy and allotment of certain lands of excess vacant land vested in the State Government. Under the scheme, the State Government validate / regularise / transfer the ownership of land to occupant subject to deposition of certain amount depending on size of land by occupant / applicant.

Deliberations held during the 152nd meeting of SLBC wherein Hon'ble Chief Minister, Gujarat State had requested Banks to explore the possibility to finance the beneficiaries of Validation of Occupancy and Allotment of Land scheme of the Government of Gujarat. Moreover, during the 153rd meeting of SLBC on 19.05.2017, the Chief Secretary, Gujarat State had also urged to formulate a special loan scheme for Gujarat Government Ordinance no.6 of 2016 i.e. Validation of Occupancy and Allotment of Land and the Chairman, SLBC advised SLBC Secretariate to explore the possibility of forming a special scheme in consultation with major Banks / Lead Banks and concerned department of State Government.

In order to formulate a special scheme, SLBC formed a small committee comprising representatives of SLBC, Lead Banks and Revenue Department, Government of Gujarat. Since the formation of committee, two meetings were held in which after prolong deliberation and discussion, the committee has now come up with a draft scheme as per **Annexure - L** and request the House to deliberate upon the same and approve. On approval of the same by the House, the Banks will be requested to get the approval from their Corporate / Head Office for implementation of the scheme for the benefit of eligible occupants in the State.

4.8 Pending Recovery of Bank dues in case of Agricultural land transferred in the name of “Srisarkar” under The Gujarat Agricultural Credit (Provision of Facilities) Act, 1979.

The Special Recovery Officer (SRO) appointed by Government of Gujarat initiates recovery action against NPA borrowers of Banks in the State as per the provisions of The Gujarat Agricultural Credit (Provision of Facilities) Act, 1979. It is understood that during the auction / recovery process, if no bidder / purchaser of agricultural land comes forward for purchase of land, the agricultural land gets transferred in the name of the Government i.e. “Srisarkar” and the Government would make payment of dues to the Banks. As the land is transferred in the name of Government, the Banks through District Collector request the Government for payment of Bank dues.

Dena Bank, Sihori Branch (Patan District) has reported that there are 32 such cases where the land has been transferred in the name of Govt. i.e. “Srisarkar” and the claims for payment of Bank's dues are pending with District Collector, Patan since 2009.

The State Government is requested to pass on necessary instruction to District Collector, Patan for payment of Bank's due at the earliest.

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2017 :

During the quarter ended June, 2017, total number of bank branches decreased by 47 taking the total network of branches from 9325 as of March, 2017 to 9278 as of June, 2017 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the quarter ended June, 2017				
	June, 2016	March, 2017	June, 2017	Growth y-o-y	Variation over March, 2017
Bank Group	1386	1419	1339	(-) 47	(-) 80
State Bank Group	1386	1419	1339	(-) 47	(-) 80
Nationalised Banks	4035	4109	4124	89	15
RRBs	739	747	751	12	4
DCCBs	1339	1338	1343	4	5
GSCARDB	181	181	181	0	0
Private Sector Banks	1408	1531	1540	132	9
Total	9088	9325	9278	190	(-) 47

During the quarter under review, total 61 branches were added, in which 12 under Metro category, 31 under Urban category and 18 in Semi-Urban category whereas in Rural category 108 branches were reduced.

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat marginally decreased by Rs.589 crores in absolute terms from Rs. 6,23,787 crores as of March, 2017 to Rs.6,23,198 crores as of June, 2017 registering negative growth of 0.09% as against 2.76% growth for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of June, 2017 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2016	March, 2017	June, 2017	Growth Y-o-Y (June, 16 to June, 17)	Absolute growth over March, 2017
State Bank Group	1,17,723 (11.17%)	1,34,535 (18.54%)	1,33,831	16,108 (13.68%)	-704 (-) 0.52%
Nationalised Banks	3,02,043 (7.46%)	3,31,195 (12.39%)	3,28,455	26,412 (8.74%)	-2,740 (-) 0.83%
RRBs	9,767 (16.16%)	11,922 (26.64%)	11,758	1,991 (20.38%)	-164 (-) 1.38%
DCCBs	23,144 (12.12%)	24,858 (13.33%)	24,703	1,559 (6.74%)	-155 (-) 0.62%
GSCARDB	248 (0.00%)	274 (12.76%)	267	19 (7.66%)	-7 (-) 2.55%
Private Banks	1,00,065 (21.70%)	1,21,003 (23.01%)	1,24,184	24,119 (24.10%)	3,181 2.63%
TOTAL	5,52,990 (10.93%)	6,23,787 (15.92%)	6,23,198	70,208 (12.70%)	-589 (-) 0.09%

(Figures in the brackets for the quarter ended June, 2016 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2017 indicate % growth over previous year).

The positive growth was registered by Private Sector Banks by 2.63% whereas Nationalised Banks (0.83%), State Bank Group (0.52%), RRBs (1.38%), DCCBs (0.62%) and GSCARDB (2.55%) registered negative growth.

NRI deposits increased by Rs.190 crores and stood at Rs.67,042 crores forming 10.75% of the total deposits as of June, 2017 as against Rs.66,852 crores (10.72%) as of March, 2017.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.17,450 crores in absolute terms from Rs. 4,60,030 crores as of March, 2017 to Rs.4,77,480 crores as of June, 2017 registering a growth of 3.79%, as against 1.69% growth for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of June, 2017 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2016	March, 2017	June, 2017	Growth Y-o-Y (June, 16 to June, 17)	Absolute growth over March, 2017
State Bank Group	89,104 (-) 1.95%	90,395 (-) 0.53%	96,736	7,632 (8.57%)	6,341 7.01%
Nationalised Banks	1,93,527 (-) 0.64%	1,95,079 (0.16%)	1,95,750	2,223 (1.15%)	671 0.34%
RRBs	5,833 (9.91%)	6,350 (19.65%)	6,638	805 (13.80%)	288 (4.54%)
DCCBs	18,091 (20.19%)	16,086 (6.87%)	18,433	342 (1.89%)	2,347 (14.59%)
GSCARDB	542 (-) 3.73%	558 (-) 0.89%	544	2 0.37%	-14 (-) 2.51%
Private Banks	1,31,744 (5.41%)	1,51,562 (21.27%)	1,59,379	27,635 (20.98%)	7,817 (5.16%)
TOTAL	4,38,841 (1.69%)	4,60,030 (6.60%)	4,77,480	38,639 (8.80%)	17,450 (3.79%)

(Figures in the brackets for the quarter ended June, 2016 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2017 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 3.79% during the quarter, which was contributed mainly in percentage terms by DCCBs (14.59%), followed by SBI Group (7.01%), Private Sector Banks (5.16%), RRBs (4.54%) and Nationalised Banks (0.34%) whereas GSCARDB has registered negative growth of 2.51% during the quarter under review.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2016	March, 2017	June, 2017	Variation over March, 2017
State Bank Group	75.69	67.19	72.28	5.09
Nationalised Banks	64.07	58.90	59.60	0.70
RRBs	59.72	53.26	56.46	3.20
DCCBs	78.34	64.71	74.32	9.61
Pvt. Sector Banks	131.66	125.25	128.34	3.09
Conventional CD Ratio	79.36	73.75	76.62	2.87

The CD Ratio of the State has increased by 2.87% over March, 2017 and stood at 76.62%.

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
4,77,480	21,968	4,99,448	6,23,198	80.14

CD Ratio Below 40%

As of June, 2017, the CD Ratio in the following 10 (Ten) districts is below 40% where the Banks and Lead District Managers are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio June, 2016	CD Ratio March, 2017	CD Ratio June, 2017	Variation over March, 2017
1	Dangs	14.01	13.75	14.93	1.18
2	Navsari	19.46	19.60	19.96	0.36
3	Anand	21.94	22.72	23.38	0.66
4	Porbandar	22.61	22.93	24.34	1.41
5	Kheda	31.38	31.47	31.68	0.21
6	Mahisagar	35.51	36.20	35.52	(-) 0.68
7	Tapi	36.24	34.77	28.12	(-) 6.65
8	Devbhoomi Dwarka	36.64	33.31	37.87	4.56
9	Kutch	37.68	38.24	34.18	(-) 4.06
10	Dahod	38.11	38.86	38.17	(-) 0.69

From the above table, it can be seen that CD Ratio in 4 districts is in downward trend over March, 2017, whereas in 6 districts it has increased over March, 2017. The Lead District Managers of the above ten districts are requested to initiate immediate action to improve CD Ratio.

As of June, 2017, Dangs (14.93%) and Navsari district (19.96%) 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, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	June, 2017	% Achi. of NBC		
Priority Sectors	40%	2,14,453	50.31	2,05,362	45.27	(-) 9,091	(-) 4.24
Agri. Adv.	18%	68,087	15.97	71,857	15.84	3,770	5.54
Weaker Section Adv.	10%	33,651	7.89	35,485	7.82	(-) 166	(-) 0.49

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

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

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, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	June, 2017	% Achi. of NBC		
Priority Sectors	75%	5,765	108.61	6,049	95.26	284	4.93
Agri. Adv.	18%	4,125	77.71	4,375	68.90	250	6.06
Weaker Section Adv.	15%	2,250	42.40	2,425	38.19	175	7.77

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

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

RRBs have achieved / surpassed the targets under Priority Sectors (95.26%), Agriculture Advances (68.90%) and Weaker Sections (38.19%) as against the benchmark of 75%, 18% and 15% respectively.

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

Sector	Bench Mark	State Bank Group	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40%	32.20%	47.47%	44.15%	100.59%	95.26%	45.96%
AGRI. ADVs	18%	11.15%	16.38%	10.12%	87.05%	68.90%	16.57%
WS ADVs	10%	8.02%	8.48%	4.51%	29.14%	38.19%	8.24%

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 is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of June, 2017, all banks together stood at Rs.24,629 crores i.e. 5.16% and Rs.36,523 crore i.e.7.65 % respectively.

AGENDA No.6**PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2017-18 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 2017-18 for the quarter ended June 2017 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the quarter ended June, 2017 under Annual Credit Plan 2017-18 is presented hereunder.

(Rs. Crores)

No.	Priority Sector	Target 2017-18		Disbursement during the quarter		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5675028	65502.98	1540725	28600.44	27.15	43.66
	Of which Farm Credit	5466837	60577.39	1517625	26074.24	27.76	43.04
2	MSME	471222	28253.78	157219	17701.29	33.36	62.65
3	Export Credit	5846	1141.55	146	492.45	2.50	43.14
4	Education	53044	1580.44	3573	85.04	6.74	5.38
5	Housing	102478	8465.32	26312	2813.17	25.68	33.23
6	Other PSA	304337	6836.89	26086	983.97	8.57	14.39
7	Total PSA	6611955	111780.95	17540.61	50676.36	26.53	45.34

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 26.53% in respect of targets in number of accounts and 45.34% in respect of targets in amount for the quarter ended June, 2017. The highest percentage achievement in terms of amount was recorded in MSME – 62.65% followed by Agriculture – 43.66%, Export Credit – 43.14%, Housing – 33.23%, Other PSA – 14.39% and Education – 5.38%.

Out of 33 districts in the State, upto the quarter ended June, 2017, as many as 22 districts remained below the State average of 45.34% under ACP 2017-18.

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 quarter ended June 2017 is given in **Annexure - 6.**

AGENDA No.7**POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979****(Rs. in Crores)**

No.	Particulars	June, 2017	
		Accounts	Amount
1	Cumulative certificates filed	1,58,110	383.39
2	Cumulative Recovery effected	61,087	79.27
	Of which, cases closed	(60,602)	(78.28)

3	Cases pending	97,508	304.12
	Of which, cases pending for more than 3 years	53,884	131.23
	more than 2 years to 3 years	10,163	33.45
	more than 1 year to 2 years	13,246	61.09
	cases pending for less than 1 year	20,215	78.35

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

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

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

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding for the quarter ended June, 2017.

The Gross Advances of the Banks in the State of Gujarat is Rs.4,77,480 crores and Gross NPA is Rs. 35,342 crores i.e 7.40% as of June, 2017. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	42,808	1,559	3.64
Agri. Term Loan	33,424	2,831	8.47
Total Agriculture	76,232	4,390	5.76
MSME	87,735	7,503	8.55
Other PS	47,444	1,115	2.35
Total Priority Sector	2,11,411	13,008	6.15
Non Priority Sector	2,66,069	22,334	8.39
Total Advances	4,77,480	35,342	7.40
Others			
Housing Loan	57,640	359	0.62
Education Loan	1,878	44	2.34

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position.

AGENDA No.8

REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED JUNE, 2017.

The Summary of performance for the quarter ended June, 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
June, 2016	18.67% (No.) 38.42% (M.M.)	11.59%
June, 2017	15.12% (No.) 49.89% (M.M.)	3.57%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2017-18)	2467 (No) Rs.4889.29 MM (Amt.)	11,250 (No)
Sponsored (No.)	1354	1274
Sanctioned (No.)	373	402
Sanctioned (Amt)	M.M. 2439.46	1172
Retd./Rejtd. (No.)	59	783
Pending (No.)	922	89
% achievement (No.)	15.12	3.57
% achievement (Amt.)	M.M. 49.89	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report for the quarter ended June, 2017, against the physical target of 2467, Banks have sanctioned 373 applications, i.e. 15.12% achievement. Similarly, against the Margin Money target of Rs.4889.29 lakhs, Banks have sanctioned projects having Margin Money of Rs.2439.46 lakhs (49.89% achievement) for the quarter ended June, 2017.

KVIC, State Office, Gujarat vide their letter no. SO/GUJ/PMEGP/Targets/2017-18 dated 04.09.2017 have informed the enhancement in targets of PMEGP to the tune of 2.5 times of the targets allotted initially for 2017-18. The revised targets will be 6165 for number of projects and Rs.122.23 Crores for Margin Money. The LDMs and Banks are requested to take a note of the same.

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

Against the target of 11250 loan applications, Banks have sanctioned 402 applications i.e. 3.57% achievement for the quarter ended June, 2017. Banks are requested to dispose of 89 applications pending at their level.

The Mission Director, Gujarat Urban Livelihood Mission vide letter dated 24th August, 2017 has informed that the Director, Ministry of Housing & Urban Poverty Alleviation, Govt. of India in their letter dtd.8th August, 2017 has reiterated operational guidelines of the SEP components were amended as ***“Banks may directly accept the loan applications of urban poor beneficiaries on the basis of relevant documents as per the guidelines of PMMY or any other such scheme without the need of having prior sponsoring from ULBs. The Banks can send details of such loans sanctioned by them to ULBs for confirmation of their eligibility, interest subsidy may be claimed from ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs.”***

The amended guidelines were circulated to all concerned vide the Ministry's letter dtd.22nd August, 2016. The Banks are requested to take note of the same and pass-on necessary instructions to their branches to adhere the above guidelines and also, timely lodged the interest subsidy claim under DAY-NULM to the ULBs in all eligible cases.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTASY
June, 2016	22.36	3.19	13.86	8.74	3.50	3.20
June, 2017	22.05	3.20	9.04	0.00	1.00	1.12

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
2017-18	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Target (Number)	36,800	5000	5334	2300	200	6000
Sponsored (No)	55705	2296	3212	1173	115	4630
Sanctioned (No)	8115	160	482	0	2	67
Sanctioned (Amt)	17189	87.45	229.23	0	21.17	68
Retd./Rejtd. (No)	5042	136	194	218	4	288
Pending (No)	42548	2000	2536	955	109	4275
% achievement	22.05	3.20	9.04	0.00	1.00	1.12

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 22.05% at the quarter ended June, 2017 as against 22.36% achievement for the corresponding period of the previous year, which is almost at par with the previous year.

There were 42,548 (including previous year pending 31,970 applications carry forwarded to current year) loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 3.20% for the quarter ended June, 2017 as against 3.19% for the corresponding period of the previous year, which is at par with the previous year.

Sponsoring of applications was only 2296 as against the target of 5000 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 2000 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 9.04% of the target at the quarter ended June, 2017 as against 13.86% for the corresponding period of the previous year. Banks need to

improve their performance under the Scheme. **Banks are requested to dispose off 2536 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The agency has reported that none of the sponsored applications was sanctioned by the Banks. **Banks are requested to dispose off 955 pending applications on merits at the earliest.**

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

The achievement stood at only 1.00% at the quarter ended June, 2017 as against 3.50% during the corresponding period of the previous year. Banks are also requested to dispose off 109 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 1.12% at the quarter ended June, 2017 as against 3.20% 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 quarter ended June, 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 quarter and the outstanding at the quarter ended June, 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	June, 2016		March, 2017		June, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	30,741	627.40	85,534	2,439.83	28,236	828.31
Outstanding	3,07,391	7,854.39	3,09,090	8,418.47	3,01,554	8,183.32

Fresh loans of Rs.828.31 crores were disbursed by the Banks to 28,236 beneficiaries belonging to Minority Communities during the quarter ended June, 2017. The outstanding reached the level of Rs.8,183.32 crores in 3,01,554 accounts as of June, 2017 registering a negative growth of 2.79% over March, 2017.

The share of advances to Minority Community to Priority Sector Advances stood at 3.87% at the quarter ended June, 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	June, 2016		March, 2017		June, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	90,799	1,460.54	3,34,160	6823.18	1,23,640	2,825.88
Outstanding	8,61,527	27,811.76	8,87,592	30,353.89	8,46,454	30,858.35

Fresh credit to the tune of Rs.2825.88 crores to 1,23,640 beneficiaries was extended in the State during the quarter ended June, 2017. The outstanding advances reached at the level of Rs.30,858.35 crores in 8,46,454 accounts and stood at 6.46% 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, 2017		June, 2017	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	1,10,259	13,760	31,015	5,377.56
Outstanding	6,03,836	63,031	5,98,964	62,202.15

As per the information made available by the member banks, fresh loans worth Rs.5377.56 crores have been granted to 31,015 beneficiaries during the quarter ended June, 2017 under Housing Finance.

The outstanding level reached to Rs.62,202.15 crores in 5,98,964 accounts as of June, 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 quarter ended June, 2017 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended June, 2017			Total No. of Savings Bank accounts as on June, 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)	2,550	27,269	200	2,40,793	26,57,260	29,036
Out of (A), Women SHG	2,332	25,098	186	2,13,666	23,48,399	25,048

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 2017			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2017-18		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
Account Graded and Sanctioned (A)	3,350	3,469	3,248	3,350	3,469	3,248
Out of (A), Women SHG	--	3,248	3,064	-	3,248	3,064

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

Disbursement of Loans	Disbursement made during the quarter ended June, 2017				Total loans disbursed during the year 2017-18			
	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) Total SHGs	3,118	2,959	1,874	1,379	3,118	2,959	1,874	1,379
Of (A) above, Women SHG	2,986	2,772	1,666	1,330	2,986	2,772	1,666	1,330

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

Loans Outstanding	Loans outstanding as of June, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	53,170	26,085	50,852	24,379

(Amt. in Rs.lakh)

NPA	NPAs as on June, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	6,157 (11.58%)	2,877 (11.03%)	5,623 (11.06%)	2,467 (10.12%)

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

(E) Target allocation under NRLM, NULM and SHG-Credit Linkage :

During the 14th meeting of Sub-committee of SLBC on SHG matters, the matter regarding target allocation under NRLM, NULM and SHG-Credit linkage from multiple sources was discussed. **The minutes of the 14th meeting of Sub-committee of SLBC on SHG matters has been circulated to Member Banks and LDMS vide SLBC letter dtd.22nd August, 2017.**

Further, as an action point emanated from the meeting, SLBC took up the matter regarding allocation of targets under NRLM with Ministry of Rural Development (MoRD) and allocation of targets under NULM with Ministry of Housing & Urban Poverty Alleviation (MHUPA).

Based on the communication received from concerned Ministry, it is concluded that under NRLM, NULM and SHG Credit linkage, the targets received from the following agencies/ organization would be considered as the final target for the State, this year onwards:

1. The targets under DAY-NRLM scheme for the State would be finalized by SLBC.
2. The targets under DAY-NULM Scheme for the State would be provided by RBI.
3. The total SHG-Bank linkage target would be the sum of targets provided under DAY-NRLM scheme and DAY-NULM scheme.

The final targets under DAY-NRLM and DAY-NULM scheme for FY2017-18 is attached as **Annexure- M**.

(F) Increase in NPAs in Bank lending to SHGs – Strategy for reduction :

Observing the increasing trend of Non-Performing Assets in the SHG portfolio over the years, NABARD convened a meeting of Banks with higher SHG-NPA on 21.08.2017, to formulate state-specific strategy for reduction of NPAs in the Gujarat based on the SWOT analysis of the SHG-BLP by banks, discussions with all stakeholders, inviting suggestions and also assessment of the ground level situation through conduct of a few quick studies, particularly in the districts having higher concentration of NPAs.

During the meeting, various reasons for NPA like Bank related, Borrower related and external factors were discussed and action points to resolve this problem was also decided. Minutes of the meeting, incorporating the action points is attached as **Annexure- N**.

(G) Village Level Programmes of SHGs by Bank Branches :

NABARD vide it's letter dtd. 24th August, 2017 informed that to commemorate the completion of 25 years of the Self Help Group Movement, it is decided to dedicate the year to India's home grown SHG movement, with a focus on maximum credit linkage. Therefore, Regional Office, NABARD, Ahmedabad as a part of an All India action plan proposed to conduct Village Level Programme on the lines of Credit Camp so as to increase the credit linkage during the financial year in the State. Further, it is also requested that Controlling Head of Banks may instruct the branches to conduct the Village Level Programmes, in association with LDMS, DDMs of NABARD and GLPC.

Banks to take note of the same and pass-on the necessary instructions to the branches. District-wise number of Villages Level Programmes to be conducted during FY2017-18 is attached as **Annexure – O**.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	June, 2016		March, 2017		June, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,312	88.15	15,860	447.37	2,910	80.05
Outstanding	53,122	1,950.70	55,192	1,863.25	58,886	1,954.34

During the quarter, Banks have disbursed Education loans to 2,910 students to the tune of Rs.80.05 crores. The outstanding under Education loans stood at Rs.1,954.34 crores in 58,886 accounts as of June, 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 29,26,889 as of March, 2017 to 29,10,578 as of June, 2017 showing net decrease of 16,311 KCCs during the quarter ended June, 2017.

The bank group wise break up is : Nationalised Banks - 8,59,686, State Bank Group - 3,74,112, RRBs - 2,94,375, Private Sector Banks – 1,05,153 and DCCBs -12,77,252.

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 June, 2017 and total 77,363 JLGs are formed till the quarter ended June, 2017. Out of total formed JLGs, 32,348 are under Farm Sector and 27,657 JLGs are credit linked with an amount of Rs.225.31 crores, whereas, 45,015 JLGs are formed under Non-Farm Sector and of which 27,329 JLGs are credit linked with an amount of Rs.281.92 crores. The Bankwise progress is given in **Annexure - 23.**

Bankwise JLG credit linkage target for FY2017-18 is enclosed as **Annexure- P.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 133 SCCs to the tune of Rs. 117 lakhs during the quarter. In all, 11,148 SCCs have been issued and the amount outstanding is Rs.76.75 crores till the quarter ended June, 2017. RRBs have issued 3,093 SCCs whereas the remaining Banks have issued only 8,055 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 56 ACCs were issued by Banks amounting to Rs.45 lakhs. Thus, at the quarter ended June 2017, the outstanding ACCs were 4,826 amounting to Rs.29.55 crores. Bankwise details are given in **Annexure - 25.**

(viii) Weavers Credit Card (WCC)

As per the information provided by Member Banks, during the quarter ended June, 2017, 7 WCCs amounting to Rs.2 lakh have been issued. Thus, at the quarter ended June 2017, the outstanding WCCs were 348 amounting to Rs.96 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.87,735 crores at the quarter ended June, 2017, of which Rs.1,806 crores were extended to 6,675 units for technology upgradation under CLCSSTU. During the quarter ended June, 2017, banks have disbursed Rs.134.70 crores to 475 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

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

The outstanding advances to SC beneficiaries as of June, 2017 was Rs.3,113 crores in 2,47,983 accounts, forming 8.21% of Weaker Section advances, which was 9.63% as of March, 2017. Similarly, the outstanding advances to ST beneficiaries as of June, 2017 was Rs.2,594 crores in 2,26,480 accounts, forming 6.84% of Weaker Section advances, which was 7.51% as of March, 2017. Bank wise and District wise 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, 6,68,683 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended June, 2017. Banks have provided overdraft facility to 1,41,716 a/cs amounting to Rs.7.92 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,45,87,131 as of June, 2017 with an amount of Rs.3,999.77 crores in these accounts.

During the quarter ended June, 2017, 4,650 GCCs amounting to Rs.211.53 crores have been issued by Member Banks. The cumulative position as of June, 2017 reached 2,93,516 GCCs amounting to Rs.7,501.38 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 were 11,668 ATMs in the State of Gujarat as of June, 2017. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches	No. of ATMs
Metro	2140	4588
Urban	1348	2351
Semi-urban	2235	2763
Rural	3555	1966
Total	9278	11668

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 June, 2017 was **NIL.**
