

BANKING AT A GLANCE IN GUJARAT STATE – SEPTEMBER, 2017

PARAMETERS	September, 2016	March, 2017	September, 2017	GROWTH Y-O-Y (Sept., 16 to Sept, 17)	GROWTH OVER MARCH 2017
TOTAL No. OF BRANCHES	9176	9325	9250	74	(-) 75
CATEGORY OF BRANCHES					
RURAL	3744	3663	3564	(-) 180	(-) 99
SEMI - URBAN	2154	2217	2246	92	29
URBAN	1230	1317	1311	81	(-) 06
METRO	2048	2128	2129	81	01
TOTAL	9176	9325	9250	74	(-) 75
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	5,67,700 (5.49%)	6,23,787 (15.92%)	6,31,738 (1.27%)	64,038 (11.28%)	7,951 (1.27%)
ADVANCES	4,48,774 (3.99%)	4,60,030 (6.60%)	4,89,833 (6.48%)	41,059 (9.15%)	29,803 (6.48%)
CREDIT DEPOSIT RATIO	79.05	73.75	77.54	(-) 1.51	3.79
PS ADVANCES	1,97,000 (7.11%) (45.65%)	2,20,217 (19.73%) (51.03%)	2,17,417 (-) 1.27% (47.26%)	20,417 (10.36%) (1.61%)	(-) 2,800 (-) 1.27% (-) 3.77%
AGRI ADVANCES	70,423 (14.62%) (16.32%)	72,212 (17.54%) (16.73%)	78,276 (8.40%) (17.02%)	7,853 (11.15%) (0.70%)	6,064 (8.40%) (0.28%)
MSME ADVANCES	82,796 (-) 0.35% (19.19%)	87,272 (5.04%) (20.22%)	90,046 (3.18%) (19.57%)	7,250 (8.76%) (0.39%)	2,774 (3.18%) (-) 0.65%
WEAKER SEC.ADV	35,072 (14.86%) (8.13%)	35,901 (17.58%) (8.32%)	39,730 (10.67%) (8.64%)	4,658 (13.28%) (0.51%)	3,829 (10.67%) (0.32%)

Position of Kisan Credit Cards for the period ended					
	September, 2016	March, 2017	September, 2017	GROWTH Y-O-Y (Sept., 16 to Sept, 17)	GROWTH OVER MARCH 2017
Accounts	29,85,804	29,26,889	29,45,376	(-) 40,428	18,487
Amount	37,642	35,648	45,321	7,679	9,673

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 154th meeting of State Level Bankers' Committee for the quarter ended June, 2017 held on 16th September, 2017 were circulated to all the members on 23rd October, 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	Pending land related issues of various RSETIs	Approval of lay out plan of RSETI Ahmedabad is still pending despite the continuous follow up since last 2 years. Moreover, the matter was also taken up RBI vide its letter dated 4 th December, 2017 to the Chief Secretary, Govt. of Gujarat. Govt. of Gujarat is requested to take up the matter with concerned district authority to resolve the issue.
2	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.
3	Approval of Special Financing Scheme for beneficiaries of Gujarat Govt. Ordinance No. 6 of 2016.	In the last SLBC meeting, the house had approved a special financing scheme for beneficiaries of Gujarat Government Ordinance No. 6 of 2016 regarding Validation of Occupancy and Allotment of Land and requested all Banks to get approval from their Board. The status of approval of special scheme is yet to be received from Banks. However, Dena Bank has approved the same which was informed to the Secretary, Revenue Department, Govt. of Gujarat vide SLBC letter dated 27.10.2017.
4	Updation of Banking outlets detail on SLBC portal.	In line with RBI's revised guidelines on rationalisation of branch authorisation policy and enlisting URCs in the State, SLBC has introduced a portal for collection of "Banking Outlet" details from Banks. Banks were advised to complete the updation "Banking outlet" in the last SLBC meeting and also further reminded vide letter dated 24.12.2017, However, many Banks are yet to complete the updation of Banking Outlet details on SLBC portal.

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION :

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards, and Aadhaar Seeding as of 30.11.2017 :

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	60,48,413	55,48,809	1,15,97,222	87,20,779	75.20%	92,60,646	79.85%

Bankwise details is enclosed as **Annexure- A1.**

As per the above report, only 75% of the PMJDY accounts have been seeded with Aadhaar number till the month ended November, 2017 and 17% of total accounts are Zero Banlance accounts.

Considering the amendment made in the Prevention of Money-laundering (Maintenance of Records) circulated vide Government of India circulated dtd. 01st June, 2017, Banks require to expedite the process of Aadhaar Seeding / Aadhaar authentication in all operative CASA accounts. The focus to be also given on reducing the number of Zero balance accounts.

As per the progress report dated 1st December, 2017 received from DFS, MoF, GoI, the Aadhaar Seeding in operative CASA accounts in the State stood at 72% and the average Aadhaar authentication stood at 44%, which is considerably below the National average of 76% and 48% respectively. Under Mobile Number Seeding, the performance of the State stood at 83% against the National Average of 79%. The Bankwise position is given in **Annexure – A2.**

Banks require to expedite the process of Aadhaar Seeding & Aadhaar Authentication in all operative CASA accounts so that it would be completed within the stipulated deadline.

3.1.1 Deployment of Aadhaar Enrolment Kit at Bank branches:

General Administration Deptt., Govt. of Gujarat vide letter dtd.25/11/2017 forwarded the circular of Ministry of Electronics & Information Technology, UIDAI, (Enrolment & Update Division) Govt. of India, dtd. 09th November, 2017 on Deployment of Aadhaar Enrolment Kit at Bank branches.

In this circular, **UIDAI requested Banks to refer their previous circular dtd. 07/10/2017** wherein following directives were given to the Banks :

- The Bank shall itself act as registrar as well as enrolment agency, procure the Aadhaar Enrolment Kit and deploy their own employee as enrolment operator cum supervisor & verifier.
- In exceptional circumstances, the Bank can outsource manpower for enrolment operator-cum-supervisor but Banks will need to own full responsibility for their conducts.

However, based on the feedback received from Banks, following revision has been made in the guideline vide circular dtd. 09th November, 2017:

Banks may procure or hire Aadhaar Enrollment Kit, employ their own manpower or hire enrolment operator on contract either directly or through an appropriate agencies subject to certain conditions mentioned herein. **A copy of the UIDAI circular dtd. 09th November, 2017 is attached as Annexure – B.**

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

Finance Dept., GoG during a meeting held on 31/08/2017, raised concern about non-crediting of student scholarships and pension, under direct benefit transfer (DBT) scheme, to the beneficiaries’ bank accounts due to dormant and inoperative bank accounts.

Taking note of this, the issue was discussed in the last SLBC meeting and Banks were advised to ensure that accounts of all student beneficiaries under the central / state government scholarship schemes are free from restrictions of “Minimum Balance and Total Credit Limit” as per RBI circular dated. 1st September, 2014.

In addition, a special meeting had been organized by RBI and following major action points emerged out of the meeting:

- i. Each bank to confirm that it has different ‘Product Code’ in its CBS meant for beneficiaries under various Central / State Govt. Schemes including scholarship schemes, **in line with the RBI circular DBOD No.Leg.BC.53/09.07.005/2014-15 dated September 1, 2014.**
- ii. The Banks to further confirm that such product codes are free from being classified as in-operative / dormant due to non-operation as well as restriction of “minimum balance” and “total credit limit”.

Banks have to take note of the above action points and ensure compliance to avoid further cropping up of such issues.

Further, RBI also informed to DFS, MoF, GoI regarding passing on the above instruction to Banks and the communication made in this regard is attached as Annexure-C.

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 30.11.2017 is as under:

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	19,75,781	47,31,789	3,45,687	70,53,257

Bankwise progress report on enrollment under Social Security Schemes is given in **Annexure- D1**.

From the available figure of enrollment under PMJJBY and PMSBY, it is apparent that Banks could record satisfactory growth under this parameter. **As these policies have a very good settlement ratio i.e. 93 % and 95 % under PMSBY and PMJJBY respectively, Banks and Insurance companies to widely popularize these schemes, encouraging more number of people to get enrolled under these Scheme.**

Under Atal Pension Yojana, Banks are gradually improving their performance and have enrolled around 3.50 lacs people in the State. However, during the current

financial year, Banks have so far achieved only around 20% of the given target and much effort is required to achieve the target within remaining months of the financial year. **Bankwise %age of target achievement is given as Annexure – D2.**

3.2.1 APY enrolment through e-NPS platform

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.

So far, 12 Banks in the State have enabled their customers to enroll for APY through e-NPS platform and remaining Banks and DoP are requested to expedite the process and offer the facility of e-NPS to their customers. To view the list of Banks enabled for e-NPS is visit the site <https://enps.nsdl.com> → APY Applications → Select your Bank.

3.3 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 redefining of the "Banking Outlets".

As per the above guideline, State Level Bankers Committees (SLBC) shall enable the Banks to have information on Unbanked Rural Centres. 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 it's letter dtd. 05th July, 2017 and further reminder dtd. 24th November, 2017 requested the Member Banks to update the details on the portal, **however, as of 08.12.2017, there are 27 such Banks which have either not updated Branch / BC details on SSA portal of SLBC.** Details of such Banks is given as **Annexure – E**.

Moreover, to enlist the "Unbanked Rural Centre (URC)" the "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.**

SLBC vide it's letter dtd. 19th June, 2017 sought clarification from RBI on some points on banking outlets and the clarification was provided by RBI through their e-mail dtd. 29th August, 2017.

In response to SLBC letter wherein clarification was sought that whether the existing BC-ICT model deployed Banks can be classified as Banking Outlet, RBI vide letter dtd. 03rd October, 2017 advised that BC-ICT model deployed by the allottee bank is not the only criteria for Banking Outlet. Any model to be treated as Banking outlet has to fulfil certain parameters as envisaged in Para 3 of RBI Circular DBR. No.BAPD.BC.69122.01.00112016-17 dated May 18, 2017 viz. :

- (a) Fixed point service delivery unit, manned by either bank's staff or its Business Correspondent,

- (b) Provision for delivery of banking services of acceptance of deposits, encashment of cheques / cash withdrawal or lending of money for a minimum of 4 hours per day for at least five days a week.
- (c) carrying uniform signage with name of bank and authorization from it,
- (d) contact details of the controlling authorities and complaint escalation mechanism,
- (e) Displaying prominently working hours / days,
- (f) Connectivity to CBS / Bank's server etc.

Hence, Banks were requested to take note of the above clarification given by RBI and accordingly report the opening of “Banking Outlets” to SLBC.

3.4 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 December 31, 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.

Further, SLBC vide e-mail dtd. 12th October, 2017 requested Member Banks to expedite opening of “Banking Outlets” in identified “Unbanked Rural Centres” having population above 5,000. **A list of these identified centres was also placed on SLBC website www.sbcgujarat.com. It was also requested to Banks to ensure to report SLBC whenever a “Banking Outlet” is opened by your Bank in identified “Unbanked Rural Centres” having population above 5,000.**

As of 30.11.2017, the status of opening of Banking outlets in villages having population above 5,000 is as below :

- i. Out of 351 villages, the “Banking-outlet” is present in 32 villages.
- ii. In these 32 villages, “Banking outlet” have been opened in 21 villages by Scheduled Commercial Bank and in 11 villages by District Co.Op.Bank (The Banking outlets have been opened by Indian Post and Payment Bank in 7 centres but as informed by RBI vide e-mail dtd. 27th Sept., 2017, India Post Payment Bank is yet to start it's operation. Hence, these centres to be treated as “Unbanked Rural Centres” only.)

Member Banks are, therefore, requested to expedite the opening of “Banking-outlet” in remaining 319 villages within the stipulated timeline. The district-wise gap in opening of “Banking-outlet” in identified 351 villages is given as Annexure-F.

3.5.1 Reallocation of Target for Opening of “Banking Outlets”

Representation has been received from few Banks that currently their Bank is not in position to undertake the exercise of expansion owing to the Prompt Corrective Action (PCA) initiated by Reserve Bank of India (RBI). Further, it is also informed that they are in process of consolidation of operations and improving profitability.

In this matter, the House is requested to deliberate on the following points so that the Banks / LDMs can be guided accordingly :

- i. Whether the reallocation exercise shall be taken up considering the above request
- ii. The existing allocation is in consonance with the “Service Area Plan”. In case of reallocation, what aspect is to be considered for reallocation of villages ?

3.5 Deployment of the BC-ICT Model :

IBA vide its letter dtd. 27th Septemebr, 2017 informed that it had been brought to their notice that the Employees Provident Organization, Ministry of Labour, Government of India has been serving notices to banks, stating that Business correspondents (BCs) / Bank Mitras perform banking duties in far of places where banks do not have brick and mortar branches and banks exercise strict control over the working conditions of BCs / Bank Mitras, besides paying them a fixed wage.

As such, as per provisions of section 2(f) of the Employees' Provident Fund & Miscellaneous Provisions Act, 1952, they come under the definition of employee and therefore Banks have to ensure that mandatory benefits available under the said Act are extended to all these BCs / Bank Mitras.

After taking into account the legal issues involved in the matter, the Financial Inclusion Advisory Committee in its fifth meeting held on June 22, 2017 has decided that IBA shall come up with BC Model contract for Banks. **Accordingly, IBA revised the BC Model Agreement which is already circulated to all Banks.** The letter of IBA dtd. 27th September, 2017 is attached as **Annexure – G.**

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. 2nd March, 2017 gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from April 01st, 2017, FLCs have to conduct the camp as per following schedule :
 - b. Two special camps per month on Digital platforms i.e. UPI & USSD
 - c. 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.

3.6.1 Conduct of Financial Literacy camps for the quarter ended September, 2017

A. Financial Literacy Centres (FLCs):

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	170	302
2	State Bank of India	9	70	219
3	Bank of Baroda	14	96	210
4	Baroda Gujarat Gramin Bank	06	139	91
5	Dena Gujarat Gramin Bank	05	34	75
6	Saurashtra Gramin Bank	05	33	138
	Total	49	542	1035

B. Rural Branches :

Total 6,278 camps have been conducted by **2,543 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter Sept-2017. The category wise %age target achievement by Banks is as below :

No.	Category of Bank	Rural full fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achievement
1	Public Sector Banks	1,719	5,157	4,661	90%
2	RRBs	497	1491	1172	79%
3	Private Sector Banks	327	981	445	45%
4	Small Finance Bank	0	0	0	-
	Total	2,543	7,629	6,278	82%

The Bank wise %age of Target achievement is given as **Annexure – H.**

3.6.2 Allocation of Financial Literacy Centre Code to the Financial Literacy Centres opened by District Central Co.op. Bank :

RBI has put in place a mechanism to allot unique FLC codes by SLBC for FLCs run by Scheduled Commercial Banks (including Regional Rural Banks). Accordingly, SLBC allotted the Financial Literacy Centre Code to the 49 FLCs set up by the Scheduled Commercial Banks.

Further, it was also advised by RBI that the FLCs run by Cooperative Banks shall also be allotted unique FLC Codes by the SLBCs. In accordance with this directive, **SLBC allotted the Financial Literacy Centre Code to the 139 FLCs run by DCCBs and submitted to NABARD, for onward circulation amongst DCCBs.**

3.6.3 Grant Assistance under Financial Inclusion Fund (FIF) for conduct of Financial Literacy Programme :

NABARD vide it's Circular No.107 / DFIBT - 24 / 2017 dtd. 04th May, 2017 informed about grant assistance for "Going Digital" camps as indicated by RBI in their circular dated 2nd March, 2017.

However, it is informed by NABARD that during the FY 2017-18 only **13 Banks (9 DCCBs, 2 RRBs and 2 PSBs) have taken sanction for conduct of 10,120 Financial Literacy Camps in Gujarat**, which led to less utilization of "Grant Assistance for Financial Inclusion Camps". Further, the Banks which have availed the sanction are requested to timely submit the claim with the NABARD for disbursement.

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	14	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot Sabarkantha, Gandhinagar and Valsad
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Land yet to be allotted	1	Mahisagar
4	Land allotted, but possession not taken	1	Chhota-udepur
5	Pending for lay out plan approval at District Authority	1	Ahmedabad
6	Under tendering process and approval lying at Bank Level	4	Narmada, Surat, Panchmahal and Tapi
7	Construction work under progress	6	Anand, Dangs, Dahod, Navsari, Vadodara and Surendranagar
Total districts in the State		28	

As MoRD, Gol has brought a closure clause for the infrastructure development aspect of the RSETIs w.e.f. 01.04.2015, Lead Banks in remaining 5 newly carved districts (Aravalli, Botad, Devbhoomi Dwarka, Gir Somnath and Morbi) have decided to impart necessary trainings as per existing set up.

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

Approval of lay out plan of RSETI, Ahmedabad building is still pending despite the matter being pursued since last two years. Moreover, the matter was also taken up by RBI vide its letter dated 4th December, 2017 to the Chief Secretary, Govt. of Gujarat.

As informed by Bank of Baroda, re-allotment of land for Mahisagar and possession handing over for Chhota-Udepur is still pending.

Govt. of Gujarat is requested to resolve this issue to enable the bank to start construction work of RSETI Ahmedabad.

C. No. 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
Sept., 2017	293	5,953	8,175	1,80,006	46,206 (25.67%)	73,674 (40.93%)	1,19,880 (66.60%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sept., 2017	30,026 (16.68%)	54,516 (30.29%)	63,688 (35.38%)	1,51,014 (83.89%)	9,908 (5.50%)	21,868 (12.15%)	

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

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

D. Support for Capital Expenditure of RSETIs / RUDSETIs – Purchase of Training Equipments and Manintenance thereof

NABARD vide its circular no. 257/DFIBT-35/2016 dated 02.11.2016 has informed that the financial support is available to Banks for running of Business & Skill Sevelopment Centers including RSETIs to the extent not provided by State Governments. The Advisory Board of NABARD has approved a one time support up to a maximum of Rs.3.00 lakhs (all inclusive) per RSETI from Finanacial Inclusion Fund (FIF) for purchase of training equipments and maintenance thereof. A copy of above referred circular containing detailed guidelines for claiming financial support is enclosed as **Annexure - J.**

Banks having RSETIs / RUDSETIs are requested to take benefits of financial support for their RSETIs available under FIF from NABARD.

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.

Total expenses incurred during the quarter ended September 2017 are as under;

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,06,800.00
2	Telephone expenses	10,167.00
	Total	1,16,967.00

The bank wise details of proportionate expenses for the quarter ended September 2017 has been conveyed to Member Banks by SLBC vide letter No. GMO/ SLBC-Call Centre/652/ 2017 dated 6th October, 2017.

Bankwise pending share is attached as **Annexure - K.** 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 calls received & expenses incurred during last four quarters:

Name of the Month	Dec.- 2016	March- 2017	June- 2017	Sept- 2017	Total
Number of Calls	1,242	1,491	1,331	1,292	5,356
Total Expenses (in Rs.)	1,15,504	1,15,568	83,075	1,16,967	4,31,114

Till the quarter ended September 2017, total 27,829 calls are received. Out of which, 26,452 calls were enquiry calls and 1,377 calls were complaint calls.

Changes in the Schedule of Call Centre :

Due to the regular conduct of “**Financial Literacy Camps**” by Banks, good awareness have been created amongst people of the State about various schemes like PMJDY,

Social Security Scheme, PMMY, Stand Up India etc. Due to this reason, the number of calls received at Call Centre is decreasing continuously.

A comparative data of year-wise number of calls received, total expenses and average cost per call is given as below :

No.	Financial Year	No. of calls received	Total Expense incurred (in ₹)	Average cost per call (in ₹)
1	2015-16	11,428	5,18,371	45
2	2016-17	5,464	4,76,566	87
3	2017-18 (for half year)	2,623	2,00,042	76

From the above table, it is apparent that the utilization of services of “Call Center” is gradually decreasing. Further, it is also not being used as “Grievance Redressal Platform” as only 5% of the total calls received at the Call Centre are the complaint calls.

Under these circumstances, the House is requested to approve the following change in the functioning of the Call Centre :

“Instead of 12 Hrs. (two shift) per day working of the Call Centre, it is proposed to reduce to 6 Hrs. (one shift) per day and the timing of the Call Centre will be from 10.00 am to 4.00 pm instead of 8.00 am to 8.00 pm.”

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme as of 30.11.2017 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	188673	500	67340	1517	20833	1549	276846	3566
Other Agency	304801	810	13635	286	1807	121	320243	1217
Total	493474	1310	80975	1803	22640	1670	597089	4783

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

Against the disbursement target of Rs.7,300 crore, Banks have achieved disbursement of Rs.3566 crore i.e. 48.86% upto end of November, 2017 which is quite satisfactory and needs to be improve.

Therefore, banks are advised to sensitise their field functionaries to improvise the performance under the scheme. LDMS are also advised to ensure the review of PMMY as a regular agenda item in the meetings of DLCC / DLRC and also in BLBC meetings.

Organizing the “MUDRA Promotion Campaign” :

Department of Financial Services, Ministry of Finance, Government of India, with an aim to create widespread awareness amongst the public about easily available avenues of credit for entrepreneurs, gave the directive to organize the ‘Mudra

Promotion Campaign' at 50 different centres all across the Country. In Gujarat State, camps were organized at Gandhinagar, Rajkot and Jamnagar on 2nd, 9th and 14th October 2017 respectively.

The Outline of the programme was drawn by DFS, MoF, Gol and was organized by the State Level Bankers' Committee, Lead Banks and State Govt. Banks, Insurance Companies, UIDAI, NABARD, NPCI, SIDBI and various other related institutions participated in this programme and put up their stall for providing various Banking and other related services like Account opening, Aadhaar & Mobile Seeding, Aadhaar enrollment and updation, enrollment under PMSBY, PMJJBY and APY etc. These programmes were also graced by Central & State Ministers.

4.2 Implementation of "Stand up India"

Cummulative progress as of 6th December, 2017 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
2,995	821	2,253	499

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

Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the remaining period of current financial year.

- 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.

4.3 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme

As of 30th November, 2017, total Rs.594 crores subsidy has been disbursed to the 28,372 beneficiaries in the State. The Bankwise details are given in **Annexure – N1.**

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

Ministry of Housing and Urban Affairs, Government of India vide its letter dated 27th November, 2017 has informed the following modifications in eligibility criteria of Middle Income Group (MIG) under PMAY (Urban).

- 1 The tenure of the scheme is extended by 15 months beyond the approved one year period i.e. upto 31.03.2019.**

- 2 The existing carpet area of MIG-I which was 90 sq metre and for MIG-II which was 110 sq metre, has now been increased to “upto 120 sq metre” and “upto 150 sq metre”, respectively.

The Department of Urban Development and Urban Housing, Government of Gujarat vide their GR dated 11.04.2017 has introduced a new category, Middle Income Group–III (MMG-III) under Mukhya Mantri Gruh Yojana (MMGY) for beneficiaries having annual family income between Rs. 18.00 to 22.50 lakhs. Under this category, benefit of Credit Linked Subsidy will be provided in line with existing PMAY for MIG.

The following criteria will be taken into consideration while implementing the scheme.

Category	Annual family income	Int. subsidy available from GoG	Maximum loan tenure	Eligible Loan amount for int. subsidy	Carpet area	Discount rate for NPV calculation
MMG-III	More than 18 lakhs upto 22.50 lakh	2.50%	20 years	15 lakhs	Upto 130 sq. m.	9%

A copy of GR issued by Government of Gujarat is attached as **Annexure – N2**.

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.

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). 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 possibilities of engagement of multiple Insurance Companies for different districts / clusters. These different Insurance Companies follow different operational procedures for 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 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 above issues were flagged off during the last SLBC meeting and again it is reiterated that **the State Government to take cognizance of above issues** and incorporate the suitable changes while issuing the GR for next crop season i.e Kharif 2018-19.

Further, the Department of Agriculture & Co-operation, Government of Gujarat vide GR No. PFB-102017-1317-K-7 dated 23.10.2017 informed that **IFFCO-TOKIO General Insurance Company Limited has been identified as Implementing Agency (IA) for implementation of PMFBY in all 33 districts of Gujarat for Rabi-Summer 2017-18 season.**

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

The Agriculture, Farmers Welfare & Co-operation Department, Government of Gujarat had issued GR no. CAL-102017-1473-K-7 dated 16th August, 2017 thereby declaring Banaskantha and Patan districts as disaster / natural calamity affected.

On declaration of Bansaskantha and Patan districts as disaster / natural calamity affected by the Government of Gujarat, SLBC 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.

Therefore, all member Banks and Lead District Managers of Banaskantha and Patan districts are requested to submit the information of relief measures extended by the Banks in the districts in the prescribed format.

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 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 Bankwise details of subsidy claims lodged and sanctioned/released by NABARD under the scheme is attached as **Annexure - O.**

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 and banks are required to submit subsidy claims online on the portal w.e.f. 5th September, 2017.

4.7 Doubling of Farmers' Income by 2022.

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

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

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

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

4.8 Implementation of Interest Subsidy Scheme on Education loan declared by Government of Gujarat.

In reference to Gujarat Government Resolution No.૫૨૫-૧૦૧૭-૨૨૭૧૪૯-૫ dated 4th July, 2017 issued by the Education Dept., Govt. of Gujarat on Interest Subsidy Scheme on Education Loan, a meeting was organised on 2nd November, 2017 under the Chairmanship of the Principal Secretary (Higher and Technical Education), Govt. of Gujarat to reievew progress in implementation of the scheme in the State.

In this coonection, SLBC vide its letter dated 1st December, 2017 had forwarded the Rules & Regulation, process flow to apply / claim the interest subsidy, application form and bank endorsement format to the Banks. Amongst others few important salient features of the scheme is given hereunder for your quick reference.

Eligibility Criteria :

1. Student should have passed Class 12 with 60% or more Percentiles.
2. An annual gross income of parent / family should not be more than Rs.6 lakhs per year from all sources.
3. Loan must be taken after the GR date i.e. 04.07.2017 from Schedule Bank.
4. 100% Interest subsidy is available upto loan amount of Rs.10 lakhs only for the moratorium period.

Process flow :

1. The eligible student will have to fill the application form on the KCG website i.e. <http://www.kcg.gujarat.gov.in> and submit the application form alongwith all necessary documents to the branch of schedule bank from where he/she has availed education loan.

2. The respective branch / bank will have to send the necessary endorsement with bank loan and interest details alongwith the application to the KCG office in name of **The Advisor at Knowledge Consortium of Gujarat (KCG), Pragna Puram, Opp. PRL, Near L D College of Engineering, Ahmedabad – 380 015.**
3. Last date for online registration for the subsidy by Students is 31st December, 2017.

For detailed information, Banks may refer the guidelines of the scheme, which is available on KCG website i.e. http://www.kcg.gujarat.gov.in/Education_loan/index.php. and also at SLBC website i.e. www.slbcgujarat.com.

Banks are requested to sensitize their field functionaries in this regard and ensure that all eligible students who have availed the education loan from the Bank should get benefit under the scheme.

AGENDA No.5

REVIEW OF KEY BANKING PARAMETERS FOR THE QUARTER ENDED SEPTEMBER, 2017 :

During the quarter ended September, 2017, total number of bank branches decreased by 28 taking the total network of branches from 9278 as of June, 2017 to 9250 as of September, 2017 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the quarter ended September, 2017				
	Sept., 2016	March, 2017	Sept., 2017	Growth y-o-y	Variation over March, 2017
State Bank of India	1418	1419	1288	(-) 130	(-) 131
Nationalised Banks	4054	4109	4126	72	17
RRBs	739	747	755	16	8
DCCBs	1347	1338	1351	4	13
GSCARDB	181	181	181	0	0
Private Sector Banks	1437	1531	1549	112	18
Total	9176	9325	9250	(-) 74	(-) 75

During the quarter under review, total 20 branches were added, in which 9 under Rural and 11 under Semi-Urban category whereas in Urban and Metro category, it was reduced by 37 and 11 respectively.

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by 8,540 crores in absolute terms from Rs.6,23,198 crores as of June, 2017 to Rs.6,31,738 crores as of September, 2017 registering growth of 1.37% as against 2.66% growth for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Sept., 2016	March, 2017	Sept., 2017	Growth Y-o-Y	Absolute growth over March, 2017
State Bank of India	1,21,259 (3.00%)	1,34,535 (18.54%)	1,34,918 (0.81%)	13,659 (11.26%)	383 (0.28%)
Nationalised Banks	3,07,573 (1.83%)	3,31,195 (12.39%)	3,33,430 (1.51%)	25,857 (8.41%)	2,235 (0.67%)
RRBs	10,127 (3.69%)	11,922 (26.64%)	12,002 (2.08%)	1,875 (18.51%)	80 (0.67%)
DCCBs	23,430 (1.24%)	24,858 (13.33%)	25,340 (2.58%)	1,910 (8.15%)	482 (1.94%)
GSCARDB	260 (4.84%)	274 (12.76%)	266 (-) 0.37%	6 (2.31%)	(-) 8 (-) 2.92%
Private Banks	1,05,051 (4.98%)	1,21,003 (23.01%)	1,25,782 (1.29%)	20,731 (19.73%)	4,779 (3.95%)
TOTAL	5,67,700 (2.66%)	6,23,787 (15.92%)	6,31,738 (1.37%)	64,038 (11.28%)	7,951 (1.27%)

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

The positive growth was registered by DCCBs (2.58%), RRBs (2.08%), Nationalised Banks (1.51%), Private Banks (1.29%) and State Bank of India (0.81%) whereas GSCARDB (0.37%) registered negative growth.

NRI deposits increased by Rs.2,324 crores and stood at Rs.69,366 crores forming 10.98% of the total deposits as of September, 2017 as against Rs. 67,042 crores (10.75%) as of June, 2017.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.12,353 crores in absolute terms from Rs. 4,77,480 crores as of June, 2017 to Rs.4,89,833 crores as of September, 2017 registering a growth of 2.59%, as against 2.26% growth for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Sept., 2016	March, 2017	Sept., 2017	Growth Y-o-Y	Absolute growth over March, 2017
State Bank of India	90,518 (1.59%)	90,395 (-) 0.53%	95,302 (-) 1.48%	4,784 (5.29%)	4,907 (5.43%)
Nationalised Banks	1,94,860 (0.69%)	1,95,079 (0.16%)	1,97,988 (1.14%)	3,128 (1.61%)	2,909 (1.49%)
RRBs	6,185 (6.03%)	6,350 (19.65%)	6,997 (5.41%)	812 (13.13%)	647 (10.19%)
DCCBs	18,812 (3.99%)	16,086 (6.87%)	19,173 (4.01%)	361 (1.92%)	3,087 (19.19%)
GSCARDB	560 (3.32%)	558 (-) 0.89%	565 (3.86%)	5 0.89%	7 (1.25%)
Private Banks	1,37,839 (4.63%)	1,51,562 (21.27%)	1,69,808 (6.54%)	31,969 (23.19%)	18,246 (12.04%)
TOTAL	4,48,774 (2.26%)	4,60,030 (6.60%)	4,89,833 (2.59%)	41,059 (9.15%)	29,803 (6.48%)

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

The data reveal that the overall growth in outstanding advances was 2.59% during the quarter, which was contributed mainly in percentage terms by Private Banks (6.54%), RRBs (5.41%), DCCBs (4.01%), GSCARDB (3.86%) followed by Nationalised Banks (1.14%) whereas SBI has registered negative growth of 1.48% during the quarter under review.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Sept., 2016	March, 2017	Sept., 2017	Variation over March, 2017
State Bank of India	74.65	67.19	70.64	3.45
Nationalised Banks	63.35	58.90	59.38	0.48
RRBs	61.07	53.26	58.30	5.04
DCCBs	80.29	64.71	75.66	10.95
Pvt. Sector Banks	131.21	125.25	135.00	9.75
Conventional CD Ratio	79.05	73.75	77.54	3.79

The CD Ratio of the State has increased by 3.79% and 0.92% over March, 2017 and June, 2017 respectively and stood at 77.54%.

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
4,89,833	23,921	5,13,754	6,31,738	81.32

CD Ratio Below 40%

As of September, 2017, the CD Ratio in the following 11 (Eleven) 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 Sept., 2016	CD Ratio March, 2017	CD Ratio Sept., 2017	Variation over March, 2017
1	Dangs	12.52	13.75	15.50	1.75
2	Navsari	19.53	19.60	20.44	0.84
3	Anand	20.92	22.72	24.12	1.40
4	Porbandar	25.62	22.93	24.56	1.63
5	Kheda	30.93	31.47	31.65	0.18
6	Mahisagar	35.07	36.20	33.51	(-) 2.69
7	Tapi	34.31	34.77	28.70	(-) 6.07
8	Devbhoomi Dwarka	39.30	33.31	39.78	6.47
9	Kutch	38.28	38.24	34.26	(-) 3.98
10	Dahod	36.88	38.86	36.94	(-) 1.92
11	Panchmahal	47.15	41.10	38.87	(-) 2.23

From the above table, it can be seen that CD Ratio in 5 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 September, 2017, Dangs (15.50%) 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 :

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	Sept., 2017	% Achi. of NBC		
Priority Sectors	40%	2,14,453	50.31	2,11,018	46.51	(-) 3,435	(-) 1.60
Agri. Adv.	18%	68,087	15.97	73,627	16.23	5,540	8.14
Weaker Section Adv.	10%	33,651	7.89	36,974	8.14	3,323	9.87

(% 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 :

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	Sept., 2017	% Achi. of NBC		
Priority Sectors	75%	5,765	108.61	6,399	100.78	634	11.00
Agri. Adv.	18%	4,125	77.71	4,649	73.21	524	12.70
Weaker Section Adv.	15%	2,250	42.40	2,756	43.40	506	22.49

(% 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 (100.78%), Agriculture Advances (73.21%) and Weaker Sections (43.40%) 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 September, 2017 is as under :

Sector	State Bank of India	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	30.32%	49.07%	46.46%	104.98%	100.78%	47.26%
AGRI. ADVs	10.99%	16.74%	10.37%	92.01%	73.21%	17.02%
WS ADVs	8.07%	8.90%	4.49%	33.10%	43.40%	8.64%

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 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 September, 2017, all banks together stood at Rs.26,031 crores i.e. 5.31% and Rs.36,039 crore i.e.7.36 % 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 September 2017 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the quarter ended September, 2017 under Priority Sector 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	1974215	41034.06	34.79	62.64
	Of which Farm Credit	5466837	60577.39	1947598	37346.66	35.63	61.65
2	MSME	471222	28253.78	287294	29199.66	60.97	103.35
3	Export Credit	5846	1141.55	287	606.97	4.91	53.17
4	Education	53044	1580.44	8896	184.83	16.77	11.69
5	Housing	102478	8465.32	44569	4406.05	43.49	52.05
6	Other PSA	304337	6836.89	35375	1456.04	11.62	21.30
7	Total PSA	6611955	111780.95	2350636	76887.60	35.55	68.78

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 35.55% in respect of targets in number of accounts and 68.78% in respect of targets in amount for the quarter ended September, 2017. The highest percentage achievement in terms of amount was recorded in MSME – 103.35%

followed by Agriculture – 62.64%, Export Credit – 53.17%, Housing – 52.05%, Other PSA – 21.30% and Education – 11.69%.

Out of 33 districts in the State, upto the quarter ended September, 2017, as many as 21 districts remained below the State average of 68.78% 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 September 2017 is given in **Annexure - 6**.

AGENDA No.7

POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979

(Rs. in Crores)

No.	Particulars	September, 2017	
		Accounts	Amount
1	Cumulative certificates filed	1,58,457	385.73
2	Cumulative Recovery effected	61,226	80.96
	Of which, cases closed	(60,654)	(79.33)
3	Cases pending	97,803	304.77
	Of which, cases pending for more than 3 years	53,965	131.60
	more than 2 years to 3 years	10,167	33.01
	more than 1 year to 2 years	13,607	62.43
	cases pending for less than 1 year	20,064	77.73

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 September, 2017.

The Gross Advances of the Banks in the State of Gujarat is Rs.4,89,833 crores and Gross NPA is Rs. 31,318 crores i.e 6.39% as of September, 2017. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	44,581	1,425	3.20
Agri. Term Loan	33,695	2,736	8.12
Total Agriculture	78,276	4,161	5.32
MSME	90,046	6,321	7.02
Other PS	49,095	1,314	2.68
Total Priority Sector	2,17,417	11,796	5.43
Non Priority Sector	2,72,416	19,522	7.17
Total Advances	4,89,833	31,318	6.39

Others			
Housing Loan	64,339	479	0.74
Education Loan	1,971	59.73	3.03

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 SEPTEMBER, 2017.

The Summary of performance for the quarter ended September, 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
September, 2016	28.60% (No.) 59.53% (M.M.)	11.59% (June, 16)
September, 2017	16.33% (No.) 56.35% (M.M.)	12.26%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2017-18)	6165 (No) 12,223.15 MM (Amt.)	11,250 (Beneficiaries) 5750 (Individual cases)
Sponsored (No.)	3466	2944
Sanctioned (No.)	1007	705
Sanctioned (Amt)	M.M. 6888.30	607.02
Retd./Rejtd. (No.)	437	912
Pending (No.)	2022	1327
% achievement (No.)	16.33	12.26
% achievement (Amt.)	M.M. 56.35	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report for the quarter ended September, 2017, against the physical target of 6165, Banks have sanctioned 1007 applications, i.e. 16.33% achievement. Similarly, against the Margin Money target of Rs.12223.15 lakhs, Banks have sanctioned projects having Margin Money of Rs.6888.30 lakhs (56.35% achievement) for the quarter ended September, 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 705 applications i.e. 12.26% achievement for the quarter ended September, 2017. Banks are requested to dispose of 1327 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
September, 2016	48.07	8.07	26.03	15.43	8.00	7.45
September, 2017	48.50	8.80	16.35	5.74	21.50	26.60

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2017-18						
Target (Number)	36,800	5000	5334	2300	200	1000
Sponsored (No)	78520	2950	4270	1183	192	4938
Sanctioned (No)	17848	440	872	132	43	266
Sanctioned (Amt)	35559	212.76	423.53	45.84	750.21	130.87
Retd./Rejtd. (No)	12447	287	355	81	6	455
Pending (No)	48225	2223	3043	970	143	4217
% achievement	48.50	8.80	16.35	5.74	21.50	26.60

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 48.50% at the quarter ended September, 2017 as against 48.07% achievement for the corresponding period of the previous year, which is almost at par with the previous year.

There were 48,225 (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 8.80% for the quarter ended September, 2017 as against 8.07% for the corresponding period of the previous year, which is at par with the previous year.

Sponsoring of applications was only 2950 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 2223 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 16.35% of the target at the quarter ended September, 2017 as against 26.03% for the corresponding period of the previous year. Banks need to improve their performance under the Scheme. **Banks are requested to dispose off 3043 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 5.74% of the target at the end of the quarter ended September, 2017 as against 15.43% for the corresponding period of the previous year. **Banks are requested to dispose off 970 pending applications on merits at the earliest.**

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

The achievement stood at 21.50% at the quarter ended September, 2017 as against 8.00% during the corresponding period of the previous year, which shows a significant improvement. Banks are also requested to dispose off 143 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 26.60% at the quarter ended September, 2017 as against 7.45% achievement for the corresponding period of the previous year. Though the performance has been improved significantly, but the desired performance is still far from satisfactory level. 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 September, 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 September, 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	September, 2016		June, 2017		September, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	24,227	653.23	28,236	828.31	17,583	707.73
Outstanding	3,13,089	8,122.61	3,01,554	8,183.32	2,98,991	8,760.86

Fresh loans of Rs.707.73 crores were disbursed by the Banks to 17,583 beneficiaries belonging to Minority Communities during the quarter ended September, 2017. The outstanding reached the level of Rs.8,760.86 crores in 2,98,991 accounts as of September, 2017 registering a growth of 7.06% over June, 2017.

The share of advances to Minority Community to Priority Sector Advances stood at 4.03% at the quarter ended September, 2017.

WOMEN ENTREPRENEURS (Rs. in crores)

Particulars	September, 2016		June, 2017		September, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	99,653	888.71	1,23,640	2,825.88	92,489	2,737.76
Outstanding	8,58,416	28,699.27	8,46,454	30,858.35	9,81,396	29,854.18

Fresh credit to the tune of Rs.2,737.76 crores to 92,489 beneficiaries was extended in the State during the quarter ended September, 2017. The outstanding advances reached at the level of Rs.29,854.18 crores in 9,81,396 accounts and stood at 6.09% 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	June, 2017		September, 2017	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	31,015	5,377.56	32,834	4,802.46
Outstanding	5,98,964	62,202.15	6,06,394	64,339.17

As per the information made available by the member banks, fresh loans worth Rs.4802.46 crores have been granted to 32,834 beneficiaries during the quarter ended September, 2017 under Housing Finance.

The outstanding level reached to Rs.64,339.17 crores in 6,06,394 accounts as of September, 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 September, 2017 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended September, 2017			Total No. of Savings Bank accounts as on September, 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	3,622	37,969	296	2,40,513	26,15,286	21,795
Out of above, Women SHG	3,423	36,612	276	2,17,856	23,27,252	19,537

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sept., 2017			Cummulative A/cs Graded and Sanctioned during the FY 2017-18		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
No. of Account	3,924	4,254	4,036	7,274	7,687	7,288
Out of above, Women SHG	--	4,033	3,857	-	7,270	6,868

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended September, 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
Total SHGs	3,801	3,683	2,079	1,991	6,918	6,642	3,953	3,376
Of above, Women SHG	3,562	3,512	2,018	1,947	6,548	6,285	3,684	3,223

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of September, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	51,399	25,714	48,981	24,041

(Amt. in Rs.lakh)

NPA	NPAs as on September, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	6,274 (12.21%)	2,851 (11.09%)	5,517 (11.26%)	2,379 (9.90%)

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

15th Meeting of Sub-Committee of SLBC on NRLM and NULM

The 15th meeting of Sub-Committee of SLBC on NRLM and NULM was held on 28th November'2017 and following major action points enumerated out of the discussion held during the meeting:

1. Development of portal exclusively for SHGs data submission, wherein, Head Office will submit the district wise total SHG data in the prescribed format which will be used by Lead Bank Cell/ State Level bankers' Committee for review purpose. SLBC is to take up this matter with RBI. This data availability will help to bring the uniformity in SHG data reported at all levels.
2. Harmonization of following RBI guideline on SHG Finance :
 - a. RBI Master Circular dtd. 03rd July'2017 on SHG-Bank Linkage Programme.
 - b. RBI circular dtd. 14th January'2016 on Credit Information Reporting in respect of Self Help Group (SHG) members.

SLBC has also a sent a letter regarding this matter to RBI.

3. Suitable steps to be initiated by Banks, as discussed during the special meeting convened by NABARD on 21st August'2017 for "Increase in NPAs in Bank lending to SHGs." The minutes of the meeting has already been circulated to all banks by NABARD/ SLBC.
4. GLPC to inform the status of opening of individual account for all SHG Members and further Aadhaar Seeding in their account. MoRD vide their letter dtd. 17th May'2016, advised all SRLM to facilitate the account opening of individual SHG member and further aadhaar seeding in their account.

Other action points of the meeting will be enumerated in minutes of the meeting, which will be circulated to members separately.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	September, 2016		June, 2017		September, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4,934	152.19	2,910	80.05	5,544	123.74
Outstanding	53,499	2,016.76	58,886	1,954.34	51,744	1,970.93

During the quarter, Banks have disbursed Education loans to 5,544 students to the tune of Rs.123.74 crores. The outstanding under Education loans stood at Rs.1,970.93 crores in 51,744 accounts as of September, 2017.

Bankwise details are given in **Annexure - 21.**

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

The number of outstanding KCCs in the State has increased from 29,10,578 as of June, 2017 to 29,45,376 as of September, 2017 showing net increase of 34,798 KCCs during the quarter ended September, 2017.

The bank group wise break up is : Nationalised Banks - 8,81,329, State Bank Group - 3,72,117, RRBs - 3,01,722, Private Sector Banks – 1,12,956 and DCCBs -12,77,252.

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 September, 2017 and total 93,575 JLGs are formed till the quarter ended September, 2017. Out of total formed JLGs, 36,407 are under Farm Sector of which 30,475 JLGs are credit linked with an amount of Rs.238.57 crores, whereas, 57,168 JLGs are formed under Non-Farm Sector, of which 34,599 JLGs are credit linked with an amount of Rs.254.40 crores. The Bankwise progress is given in **Annexure - 23.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 149 SCCs to the tune of Rs. 194 lakhs during the quarter. In all, 11,012 SCCs have been issued and the amount outstanding is Rs.90.46 crores till the quarter ended September, 2017. RRBs have issued 2,991 SCCs whereas the remaining Banks have issued only 8,021 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 136 ACCs were issued by Banks amounting to Rs.145 lakhs. Thus, at the quarter ended September 2017, the outstanding ACCs were 4,432 amounting to Rs.29.14 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 September, 2017, 8 WCCs amounting to Rs.2 lakh have been issued. Thus, at the quarter ended September 2017, the outstanding WCCs were 340 amounting to Rs.93 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.90,046 crores at the quarter ended September, 2017, of which Rs.1,420.07 crores were extended to 10,037 units for technology upgradation under CLCSSTU. During the quarter ended September, 2017, banks have disbursed Rs.925.29 crores to 8,541 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of September, 2017 was Rs.3,170 crores in 2,46,318 accounts, forming 7.98% of Weaker Section advances, which was 8.21% as of June, 2017. Similarly, the outstanding advances to ST beneficiaries as of September, 2017 was Rs.2,992 crores in 2,49,338 accounts, forming 7.53% of Weaker Section advances, which was 6.84% as of June, 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, 7,18,529 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended September, 2017. Banks have provided overdraft facility to 97,746 a/cs amounting to Rs.8.89 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,47,88,315 as of September, 2017 with an amount of Rs.3,983.67 crores in these accounts.

During the quarter ended September, 2017, 16,795 GCCs amounting to Rs.500.20 crores have been issued by Member Banks. The cumulative position as of September, 2017 reached 2,57,968 GCCs amounting to Rs.7,609.66 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 11,698 ATMs in the State of Gujarat as of September, 2017. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches	No. of ATMs
Metro	2129	4559
Urban	1311	2351
Semi-urban	2246	2810
Rural	3498	1978
Total	9250	11698

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 September, 2017 was **NIL**.
