

BANKING AT A GLANCE IN GUJARAT STATE - MARCH, 2013

PARAMETERS	MARCH, 2011	MARCH, 2012	GROWTH OVER MARCH 2011	MARCH, 2013	GROWTH OVER MARCH 2012
TOTAL No. OF BRANCHES	6433	6867	434	7395	528
CATEGORY OF BRANCHES					
RURAL	2847	2999	152	3234	235
SEMI - URBAN	1587	1722	135	1887	165
URBAN	1099	1155	56	1204	49
METRO	900	991	91	1,070	79
TOTAL	6433	6867	434	7395	528
KEY INDICATORS (Amt. Rs.Crores)					
DEPOSITS	2,72,076	3,17,264	45,188 (16.61%)	3,69,547	52,283 (16.48%)
ADVANCES	1,87,803	2,26,760	38,957 (20.74%)	2,78,121	51,361 (22.65%)
CREDIT DEPOSIT RATIO	69.03	71.47	2.44	75.26	3.79
PS ADVANCES	71,975	87,108	15,133 (21.03%)	1,09,738	22,630 (25.98%)
% Growth (% to advances)	(46.26%)	(46.38%)	(0.12%)	(48.39%)	(2.01%)
AGRI. ADV.	31,401	36,120	4719 (15.03%)	43,057	6937 (19.21%)
% Growth (% to advances)	(20.18%)	(19.23%)	(-) 0.95%	(18.99%)	(-)0.24 %
MSE ADVANCES	24,825	32,843	8018 (32.30%)	45,164	12,321 (37.51%)
% Growth (% to advances)	(15.96%)	(17.49%)	(1.53%)	(19.92%)	(2.43 %)
WEAKER SECTION	11,605	14,389	2784 (23.99%)	17,198	2809 (19.52%)
% Growth (% to advances)	(7.46%)	(7.66%)	(0.20%)	(7.58%)	(-) 0.08%

Issuance of Kisan Credit Cards for the period ended					
	March, 2011	March, 2012	Growth over March, 2011	March, 2013	Growth over March, 2012
Accounts	25,27,514	28,62,024	3,34,510	27,48,624	(-)1,13,400*
Amount	12,684	14,594	1910	18,889	4,295

*State Bank of India has reported decline of 2.13 lakhs KCC holder hence growth is negative for State as a whole.

AGENDA No.1

Confirmation of the proceedings of last meeting.

The proceedings of the 136th State Level Bankers' Committee (SLBC) meeting for the quarter ended December, 2012 held on 19.03.2013 were circulated to all the members on 03.04.2013. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON DECISIONS TAKEN IN LAST MEETING :

2.1 Allotment of Land by State Government for Setting up of Rural Self Employment Training Institutes (RSETIs)

RSETI, Kutch

Allocation of land is made by district authority but the possession of land is yet to be provided.

RSETI, Mehsana

Land is allotted , but at the time of starting construction work ,Railway department approached & informed that the same land is allotted to them. The matter is referred to Rural Development department vide letter dated 23.05.2013. The reply is awaited.

RSETI, Navsari

Bank of Baroda vide e-mail dated 08.05.2013 informed that Land allotted but possession of land yet to be provided.

RSETI, Narmada and Tapi district

Bank of Baroda vide e-mail dated 08.05.2013 informed that land yet to be allotted for Narmada and Tapi districts.

RSETI, Junagadh and Amreli district

State Bank of India vide their letter dated 01.05.2013 has informed that the construction of RSETIs building which have been stalled on account of dispute regarding ownership of land in below two districts as under:

Sr.No	Name of District / Rseti.	Remarks
1	Junagadh	Construction work has been stopped by a lady attached to Jilla Sikshan & Taleem Bhavan, Junagadh who is claiming stake in piece of land. Matter has been taken up with the local authorities who have advised the RSETI director orally to file an FIR. As the owner of the land is the DRDA authority the issue has to be sorted out at their end. The matter has been taken up with the DRDA, Junagadh. The construction work is yet to be started because of the dispute.
2	Amreli	Construction work not started as the local Police department has staked their claim on the piece of land allotted for the purpose of setting up RSETI building. As per information, the collector, Amreli had allotted the same land to the Police department in the year 2006 and to the RSETI, Amreli in the year 2009. The matter has been brought to the notice of the local DRDA authority. The Director, RSETI, Amreli has had several meeting with the DRDA authority to resolve the issue but the matter is still pending.

SLBC vide their letter dated 08.05.2013 have requested Rural Development department to look into the matter and resolve the above issues. The reply is awaited.

The representative from GLPC Ltd. / Rural Development Department, Govt. of Gujarat are requested to apprise the House on the above issues.

Progress under Construction of RSETIs premises

State Bank of India vide e-mail dated 09.05.2013 has informed as under the present status of 7 RSETIs set up by them.

STATUS OF CONSTRUCTION OF SBI RSETIs BUILDING AS ON 08.05.2013

Sr.No.	Centre	Status
1	Surendranagar	Municipal Corporation clearance is awaited.
2	Rajkot	The building plan has been submitted to RMC for approval and it is under process.
3	Jamnagar	Construction in progress, built up to lintel level on 1 st

		floor.
4	Junagadh	Construction work has been stopped by a lady attached to Jilla Sikshan & Taleem Bhavan, Junagadh who is claiming stake in piece of land. Matter has been taken up with the local authorities who have advised the RSETI director orally to file an FIR. As the owner of the land is the DRDA authority the issue has to be sorted out at their end. The matter has been taken up with the DRDA, Junagadh. The construction work has not been started up till now.
5	Amreli	We are not able to proceed with the construction work as the local police department have staked their claim on the piece of land allotted for the purpose of construction of RSETI building. Actually, the Collector Amreli had allotted the same land to the police department in 2006 and to the RSETI Amreli in 2009. The matter has been brought to the notice of the local DRDA authority. The Director RSETI Amreli had several meetings with the DRDA authority to resolve the issue but the matter is still pending.
6	Porbandar	The DRDA authority is insisting the Director RSETI to send his recommendation for allotment of a new piece of land for RSETI building construction in place of the previous one which is far away from the town and will not be safe for the trainees particularly the female trainees.
7	Bhavnagar	Functioning from the existing District Panchayat Bldg.

Bank of Baroda vide their e-mail dated 08.05.2013 informed the Status of land and construction for RSETI's premises as mentioned below.

Sr. No.	Name of District	Present Status for Construction (31.03.2013)
1	Alipura Vadodara	Architect appointed and the prepared plans and estimates are submitted to higher authorities of the Bank for approval
2	Panchmahal (Godhra)	Land allotted & Plan sent to Zonal Office for Approval.
3	Dohad	Fund not received from NIRD. Land Allotted & process of Appointment of Architect is going on.
4	Anand (Borsad)	Civil And Electrical Tenders are sent to Higher Authority for approval.

5	Surat	Architect Appointed. Plan and estimate approved by Regional Office. Approval of Higher authority is awaited.
6	Tapi (Vyara)	Land not allotted. Follow up with DRDA & Collector office is going on.
7	Bharuch	Land allotted & revised layout Plan is sent to Zonal Office for Approval.
8	Narmada (Rajpipla)	Land allotted to RSETI is not suitable for construction as situated on open NALA and uneven land.BSVS director and LDM are following up with the Competant authority for new land.
9	Bulsar	Architect appointed. Plan and Estimate approval is under process.
10	Dangs (Ahwa)	Architect appointed, Plan approved, Estimate approval is under process. MOU still pending.
11	Navsari	land allotted but possession is yet to be given by Govt. Authorities.
12	Gandhinagar	Land allotted and appointment of Architect is under process.

Dena Bank : The progress with regard to construction of 6 RSETI premises is as under:

Sr.No.	Centre	Present status
1	Ahmedabad	Foundation stone is laid down, however, construction activity could not be started as the Opinion Report from Town Planning Officer is awaited. The permission for starting construction activities is sought for from the District Collector.
2	Banaskantha & Patan	Foundation stone is already laid down and construction work is under progress.
3	Mehsana	Construction activities of the RSETI premises has been stopped by the Asst. Project Manager, Dedicated Freight Corridor Corporation of India Ltd. (DFCCIL).Ahmedabad giving the reason that the survey number on which the RSETI premises is being constructed comes under the proposed Dedicated Freight Corridor (DFC) railway alignment and the acquisition work of the said survey number is final stage The Addl. Collector, Mehsana has also directed to stop the construction activities. The captioned matter has been referred to the Commissioner & Secretary, Rural Development

		Department, Govt of Gujarat vide letter dtd. 23.5.2013. The response is awaited.
4	Sabarkantha	Since the tender amount for carrying out construction activities was quoted at Rs.1.18 crores which was higher than the amount prescribed by MoRD i.e. Rs. 1 crore, the matter has been referred to Head Office for approval.
5	Kutch	Land is allotted, but possession of allotted land is not given yet.

Status of training programmes conducted by RSETIs upto the quarter ended March, 2013

Summary of training programmes & Settlement Ratio

Quarter ended March	No. of training programmes conducted	Cumulative no. of training programmes since inception	No. of beneficiaries trained	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled	
					Through Bank finance	Through own sources
2012	530	3355	15962	106501	30019 (49.30%)	30865 (50.70%)
2013	384	4370	13021	144422	46552 (55.02%)	38062 (44.98%)

(bracket figures show % number of trained beneficiaries settled)

Categorywise Cumulative no. of trainees							
2012	SC	ST	OBC	Women	Handicapped	Minorities	Others
	18,431 (17.31%)	25,102 (23.57%)	34,849 (32.72%)	82,586 (77.54%)	263 (0.25%)	10,542 (9.90%)	26,069 (24.48%)
2013	28,621 (19.82%)	36,819 (25.49%)	48,116 (33.32%)	112,420 (77.84%)	696 (0.48%)	12735 (8.82%)	30,963 (21.44%)

(bracket figures show % number of trainees)

Districtwise details are given as **ANNEXURE - 34.**

- Settlement Ratio through bank finance stood at 55.02% which need to be improved.
- Total 384 training programmes were conducted during the quarter and 13021 beneficiaries were trained during the quarter. The highest No. of Training programmes were conducted by RSETI, Dahod (38) followed by Dangs (37), Panchamahar (36), Gandhinagar (30), Jamnagar (24), Valsad (24), and Patan (22).
- RSETI, Ahmedabad, Anand, Banaskantha, Bharuch, Kheda, Mehsana, Narmada, Navsari, Surat and Tapi districts have conducted between 11 to 20 training programme during the quarter.

- RSETIs, Amreli, Bhavnagar, Junagadh, Kutch, Porbandar, Rajkot, Sabarkantha, Surendranagar and Vadodara during the quarter have conducted less than 10 training programmes during the quarter.
- RSETI, Vadodara districts has not submitted the progress.

2.2 Financial Literacy and Credit Counseling Centres (FLCCCs)

At present, there are 26 districts in the State and in all districts FLCCCs are established by concerned Lead Banks as per following details :

Sr.No.	Bank	No. of Districts	No. of FLCCCs set up by the Lead Bank
1	Dena Bank	7	7
2	State Bank of India	7	7
3	Bank of Baroda	12	12
	Total	26	26

2.3 Districtwise and Insurance Companywise achievement under Micro Insurance Products

New India Assurance Co. Ltd (Nodal Agency) vide e-mail dtd. 12th June, 2013 has submitted Company wise performance under issuance of of Micro Insurance Products. Districtwise targets and achievement are as per **ANNEXURE - A**.

As reported by the Nodal Agency (New India Assurance Co. Ltd.), the New India Assurance Co. Ltd have surpassed the target by 190% whereas United India Insurance Co. Ltd., have achieved the target by 94%, Oriental Insurance Co. Ltd. by 56% and National Insurance Co. Ltd. by 70%.

2.4 High Level Committee to review Lead Bank Scheme

(i) Implementation of FIP in villages having population above 2000

The summary of Bank wise, Module wise progress as of March, 2013 in implementation of FIP in villages having population above 2000 is as under :

Total No. of Villages identified	Branches opened	Ultra Small Branches	Business Correspondents	Mobile Van	Total
3502	122	1217	2144	19	3502

The Bank wise, Module wise progress is as per **ANNEXURE - B**.

(ii) **Extension of Swabhiman - (villages having population between 1600-2000)**

The summary of Bank wise , Module wise progress as of March 2013 in Extension of Swabhiman is as under :

Total No. of Villages identified	Branches opened	Business Correspondents	Mobile Van	Through other modules	Total
1706	9	1097	1	2	1109

The Bank wise, Module wise progress is as per **ANNEXURE - C**

As the target to cover all these villages was 31st March, 2013, it is requested that concerted efforts may be made to ensure that banking facilities are provided in the remaining villages at the earliest.

The BCs should be assigned the entire area of Gram Panchayat in which Financial Inclusion village falls. In case the population and likely business volume is not adequate are of any contiguous Gram Panchayat may also be allocated .The BC must be responsible for providing all services in the area thus allocated.

(iii) **Roadmap – Provision of Banking Services in villages with population below 2000**

As advised by RBI that that 25% of proposed plan of opening of branches in a year should be in rural areas i.e. Tier 5 (population 5000 to 9999) and Tier 6 (Less than 5000), SLBC took up the matter with member banks once again requesting them to resubmit their plan taking into consideration the above mentioned RBI guidelines on opening of branches.

Revised Roadmap as per above mentioned RBI guidelines, except from Indian Bank and Indusind Bank, has been received. While compiling the revised Roadmap, some discrepancies have been observed which are listed in **ANNEXURE - D**. The concerned Banks have been conveyed the same through E-mail and telephonically. These Banks are requested to submit the revised Roadmap duly rectified at the earliest.

(iv) **Preparation of Financial Inclusion Plan (FIP) : 2013 - 2016 - Disaggregation of FIP of Banks- from HOs to controlling offices of banks and upto bank branch level**

RBI advised vide their circular dt 14.01.2013 to formulate the plan targets for next 3 years which should be disaggregated by the respective Controlling offices of Banks which should also be percolated down to the branch level in the same format to enable understanding, commitment and involvement at each level. RBI has also advised granular monitoring of the progress under FIP at various level so as to have timely corrective action where required

Further RBI vide their circular dt. 19.03.2013 advised to submit copy of their Board approved plan to RBI & SLBC in the prescribed format LBS-MIS- IV.

RBI has further advised SLBC to review progress made under the Financial Inclusion Plan in the SLBC meetings starting from the meeting relating to Quarter ending June 2013 as per the format LBS – MIS –V attached vide our Circular dt 22.04.2013. Therefore :

- (a) SLBC has received the Board Approved FIP Disaggregation Plan 2013-16 from all the Member Banks.
- (b) Member Banks are requested to submit the progress made under the Financial Inclusion Plan for the quarter ending June 2013 as per the format LBS – MIS –V circulated vide RBI circular dt 22.04.2013 within 10 days from the end of the quarter i.e. by 10th July, 2013.

(v) Account Opening Drive Particularly for migratory workers/ labours and each household in Semi-Urban, Urban and Metro areas - establishment of Call Centre

As per the decision taken in the last SLBC meeting, the expenses of the Call Centre will be shared by the Member Banks. Accordingly the expenses of the Call Centre from January, 2013 to March 2013 have been distributed amongst the Member Banks based on their total number of branches in the State as of December, 2012 and the same has been conveyed to the Member Banks vide our Circular dt 03.04.2013. The details are as per **ANNEXURE - E**.

The services of the Call Centre are availed for providing information regarding account opening under Financial Inclusion Plan, Urban Financial Inclusion especially to the migrant labours, street vendors / street hawkers, slum dwellers, etc. and regarding availability of Education Loans i.e. Education Loan Scheme and Central Sector Scheme of Interest Subsidy for Education Loans to the meritorious students and their parents.

20 Banks have remitted their share to SLBC. Remaining Banks are requested to remit their share at the earliest.

Total 1181 calls have been received since inception of call centre. The calls were asking general information with respect to account opening and details regarding education loan schemes.

(vi) Statewide Financial Literacy Campaign

As decided in the meeting held on 6th December, 2012, a State wide financial campaign is to be initiated by using multiple sources and collaborative approach by forming subcommittee led by TABARD and the expenses for the campaign will be shared by TABARD and Member Banks at 60:40 ratio respectively.

Accordingly, total cost of the said campaign works out to be Rs.1.12 crores, of which NABARD will bear Rs.67.62 lakhs @ 60% and Rs.44.92 lakhs by Member Banks @ 40%. SLBC has worked out bankwise share of the cost for launching of the said campaign and forwarded the same to the respective Banks with a request to remit their share to A/c **057111011377 (IFSC Code) BKDNO110.571**, the account with Dena Bank, Ashram Road, Ahmedabad Branch.

So far, out of 24 Banks, only 9 Banks have sent their share. Remaining Banks are requested to immediately remit their share to enable SLBC to forward the same to NABARD so that it can launch the campaign at the earliest.

(vii) Progress in opening of Bank Account of each House Hold in Rural, Semi – Urban and Urban areas in identified 4 districts for implementation of DBT in second phase - As of April, 2013

Sr.No.	District	Total No. of Households	Households covered	Gap	% coverage
1	Anand	2,68,778	2,48,914	19,864	93
2	Bhavnagar	5,42,470	4,84,924	57,546	89
3	Mehsana	4,25,907	3,88,823	37,084	91
4	Valsad	2,21,883	2,00,324	21,559	90

SLBC has also requested the Lead District Managers of remaining 22 districts to provide the progress in opening of Bank accounts of each Households in their districts. However, barring Porbandar district, the information is yet to be received from other districts.

Lead District Managers of remaining districts are requested to immediately furnish the same to SLBC as the Govt of India may announce implementation of DBT anytime soon.

(viii) DIRECT BENEFIT TRANSFER (DBT) in identified 4 districts of Gujarat viz. Anand, Bhavnagar, Mehsana and Valsad w.e.f 1st July, 2013

The Director (FI), Ministry of Finance, Govt of India vide their e- mail message dt 01.04.2013 informed that the Government has decided to extend the Direct Benefit Transfer to 78 more districts including Four districts of Gujarat namely (1) Anand (2) Bhavnagar(3) Mehsana & (4) Valsad w.e.f 01.07.2013.

The Lead District Managers have been advised to ensure the following:

- (a) Lead District Manager of the districts concerned will obtain the list of beneficiaries, with details of bank account and Aadhaar (if available) from the District Collectors in the format prescribed by Planning Commission vide O.M. dated 26.12.2012. This would be circulated to the banks concerned as per their service area. Banks would ensure that bank account for the beneficiaries, wherever required, is opened by 31.5.2013. Detailed instructions have been issued vide Department's letter No. 1/4/2013- FI dated 07.02.2013.
- (b) Banks would seed Aadhaar Number into the bank account of the beneficiaries based on the details received from the District Administration/ concerned Department. Since these Governmental agencies would have already verified the Aadhaar Number, there would be no need for the banks to reconfirm the Aadhaar. Aadhaar details received from the District Administration/ Department must be seeded promptly without delay and uploaded on the NPCI Mapper at

the end of every day. Instructions have been issued on the subject from time to time, the latest being this Department's letter No.6/41/2012-FI dated 20.02.2013.

- (c) Banks would be required to strengthen the banking infrastructure, particularly in the areas so far not covered by the banking services. Detailed instructions were issued vide letter No.6/36/2012-FI dated 20.12.2012 for the mapping of the service area under each branch and assessing the requirement for strengthening of the banking infrastructure through new bank branches or BCA/CSC, as the case may be. Banks would on priority ensure that banking infrastructure is provided in the 4 identified districts by 31.5.2013.
- (d) In pursuance of the Budget announcement 2013-14, all Public Sector Banks have prepared plans to install ATM at their branches by March, 2014. In view of the roll out of the Direct Benefit Transfer, it is important that the Districts selected under the scheme are taken up on priority for installation of ATMs. Banks must start identification and preparation of site immediately so that ATMs at all branches in these districts is operational by 30.6.2013.
- (e) Banks would also need to undertake a focused programme for issuance of Debit Cards, particularly to the beneficiaries under the various schemes, so that they are able to draw the benefit as per their convenience. It should be ensured that account opening and issuance of Debit Card for all the beneficiaries is completed by 31.5.2013.

Further Under Secretary to the Govt. of India vide their communication dt. 23.04.2013 informed that Shri Rajiv Takru, Secretary (FS) Ministry of Finance will visit the state shortly and hold discussions with LDMs, District Magistrates and Senior Officials of State Government regarding preparations made in respect of rolling out DBT as per schedule.

In order to review the progress made in respect of rolling out Direct Benefit Transfer (DBT) in the above mentioned 4 identified districts w.e.f 1st July, 2013, a meeting of Lead District Managers of identified districts, controlling heads of three Lead Banks and representatives of identified implementing agencies, as directed by the Regional Director, Reserve Bank of India, was convened on 5th June, 2013 at RBI, RO, Ahmedabad. Various issues pertaining to implementation of DBT were discussed in length and LDMs, Banks as well as implementing agencies were requested to initiate action emerged during the discussions in the meeting. The minutes were circulated vide letter dtd. 7th June, 2013.

(ix) Creating awareness about Education Loan Scheme through Call Centre

A meeting of Sub-Committee of SLBC on Education Loan Scheme was held on 9th April, 2013 at Commissionerate, Technical Education, Gandhinagar, Govt. of Gujarat. It was deliberated that there is very poor awareness about the Education Loan Scheme and also about the Central Sector Scheme of Interest Subsidy for Education Loans and therefore large number of students are deprived in the State due to lack of awareness and also many students, inspite of getting admissions in the courses of their choice, are not in a position to pay the fees and therefore many of them are forced to forego the admission. It was, therefore, agreed that IBA approved Education Loan Scheme and

Central Sector Scheme of Interest Subsidy for Education Loans needs to be popularised to create awareness and as admission process is going to begin soon, this is the right time for the same.

After thorough discussion, it was unanimously agreed that a Call Centre which is already set up at SLBC for Financial Inclusion purpose and managed by 2 retired officers, would be appropriate to use for the purpose of any query regarding Education Loan Schemes and through SLBC, an advertisement would be given in all leading newspapers mentioning that any query on Education Loan Schemes, students / parents can contact the Call Centre.

An advertisement as decided in this regard was given in all the leading Newspaper of the state on 22.04.2013. Further as per decision taken in the said meeting, the exercise of mapping of the collages / Universities has been done with the nearby banks so as to help the needy students in availing education loan easily and thereby to eliminate difficulties faced by the students in getting the loan.

Member Banks were requested vide our circular dt 10.05.2013 to circulate the same to their bank branches with a suitable instruction that whenever any student approaches the branch for inquiry in the matter/ to avail loan under the scheme should be properly attended.

(x) GIS Module for Banking amenities data for Financial Inclusion in Public Domain

Department of Financial Services vide their communication dt 19.03.2013 informed that wide variations were observed in the data entered in GIS module by the LDMs with respect to the Branches, BCAs engaged, ATMS installed and the Clearing Houses with the data as available on RBI website or as furnished by Banks to the department.

Therefore LDMs are advised to verify the details entered in GIS data entry module and take corrective action, wherever necessary. It was also advised that the data in GIS module should be updated periodically, at least on a monthly basis. It was further informed that GIS module would be placed in public domain.

NIC has now placed the information available in the GIS module in the public domain at **URL 10.1.31.35/Dist Bank New/**. It is, therefore, requested that, as already advised vide letter dated 18th July, 2012, all LDMs should ensure the integrity and correctness of data entered in the GIS module and update it periodically, at least on a monthly basis. The GIS module has an inbuilt provision of sending e-mail alert in case data is not updated in a month. It may be ensured that even in cases there is no change, this may be confirmed in the data update module of package.

(xi) Rollout Plan for installation of Cash Dispensers (CDs) in State of Gujarat for the year 2012-13 & 2013-14

M/s Mphasis Ltd has been identified as a vendor for rollout plan for installation of Cash Dispensers (CDs) in the in the State of Gujarat for the year 2012-13 and 2013-14. 264 cash dispensers have been installed against the target of 1490 Cash Dispensers (CDs) to be installed in the State as of March 2013. Bank wise position is as per **ANNEXURE - F.**

(xii) Lead Bank Scheme – Strengthening of Monitoring Information System (MISS)

Reserve Bank of India vide their Circular No. RPCD.CO.LBS.BC.No. 68/02.01.001/2012-13 dt 19.03.2013 informed that major revision in Priority Sector guidelines has been done in the year 2012. The Annual Credit Plan of state and Districts continue to be prepared based on the old sub-sector classification of Agriculture, SSI, Other priority sector and Non-priority sector. Due to lack of granular data on sectorial deployment of credit, the review of Annual Credit Plans in the SLBC & DCC meeting has not been found to be meaningful.

Therefore RBI has revised the ACP formats with regard to targets and achievement in such a way that Annual Credit plans are prepared with the sub sectors Agriculture & allied activities, Micro and Small enterprises, Education, Housing and others under Priority Sector and Medium Industries, Large Industries, Education, Housing and others in the Non-Priority Sectors.

The details about revised reporting system, formats and guidelines with regard to Annual credit plan its targets and achievement has been conveyed to the Lead Districts Manger vide our Circular dt.13.04.2013.

SLBC has devised formats as per RBI guidelines and furnished the same to Lead District Managers to provide the details as per the new formats starting from the quarter ending June, 2013 onward.

(xiii) Unique Identification Authority of India (UIDAI) - Implementation of Aadhaar enabled payments

A meeting of Non-State Registrars was convened on 12.03.2013 at Gandhinagar under the Chairmanship of Deputy Secretary (Admin) & State Nodal Officer (UID).

The Non-State Registrars were asked to give their consent and feedback/ suggestions regarding the proposed NSR policy.

UIDAI authorities are requested to brief the house about the latest status and progress.

AGENDA No.3

OTHER AGENDA

3.1 Tentative Margin Money Target under Prime Minister's Employment Generation Programme (PMEGP) for the year 2013-14

(A) AGENCY WISE TARGET

The State Director, KVIC, Ahmedabad vide their letter No.SO/GUJ/PMEGP/Progress/SLBC/2012-13 dated 03.05.2013 provided agency wise tentative Margin Money Target for financial year 2013-14 which are as under:

Particulars	KVIC	KVIB	DIC		Total
			Urban	Rural	
No. of Projects (Nos.)	598	598	398	398	1992
Margin money subsidy (Rs. in lacs)	1374.10	1374.10	916.06	916.06	4580.32
Employment (Nos)	4784	4784	3184	3184	15936

(Share of SC & ST has been fixed 7.1 & 14.8% respectively for Gujarat State in over all targets)

District wise Tentative target were communicated to all Lead District Managers vide SLBC letter dated 16.05.2013 for allocation amongst Banks received from KVIC, Ahmedabad vide their letter dated 13.05.2013.

All the Lead District Managers are requested to review the quarterly progress in each DCC/DLCC meetings.

(B) Expansion of District Level Task Force Committee under PMEGP

As informed by KVIC, H.Q. Mumbai vide letter no. PMEGP/Circular/Policy Guidelines/2013-14 dated 15.04.2013 the Ministry of MSME has decided that one more member may be added in Task Force to represent urban local bodies of the District such as Municipalities and Nagar Palikas and amongst the three representatives from Panchayats already provided in the Task Force, atleast one among the three panchayat representatives may be nominated from Scheduled Caste or Scheduled Tribe and women. The additional representative from urban local bodies as mentioned above will be nominated by Chairman / District Magistrate / Deputy Commissioner / Collector by rotation as is being done in the case of three panchayat representatives. This is in part modification of para 11(i) (b) of the Guidelines on PMEGP issued vide letter No. 4(83)/2006-KVI dated 23rd September, 2008 by the Ministry and reproduced by KVIC in Office Order No:2027 dated 01.10.2008 and published in the PMEGP booklet "Road to Pride and Progress"

The Member banks are requested to take the note of the same.

(C) Mandatory entry of applications in the e-tracking system of PMEGP for 2013-14

Chief Executive Officer, KVIC vide their letter dtd. 24th May, 2013 informed that e-tracking of applications under PMEGP has been introduced in the PMEGP scheme.

At State Level professional agencies have been outsourced to collect the data and upload the same into the system as per the prescribed format. Directions have already been issued for posting the staff of e-tracking agency in the District offices of DICs for better monitoring and control. (Letter No.KVIC/PMEGP/e-tracking/2013-14 dated 22.05.2013)

It has now been decided that to ensure 100% compliance of e-tracking system all the implementing agencies i.e. KVIC, KVIB and DICs will forward the PMEGP applications to the banks only after entering the applications in the e-tracking system. No application will be forwarded to financing bank branches unless it has been entered in the e-tracking system.

Banks should accept the applications of PMEGP only if they have been received through e-tracking system. Applications not received through e-tracking system should be rejected outright by the financing branches. Banks should enter data relating to sanction and disbursement in the e-tracking system. No margin money subsidy will be released to the banks in respect of applications not processed through e-tracking system.

The Member Banks are requested to take note of the above directions which have been issued by Ministry of MSME, Govt. of India for strict compliance and also to issue necessary instructions to bank branches.

3.2 Interest Package declared by Agriculture & Co.operation Department, Govt. of Gujarat to loanee farmers of Co-operative Sectors affected due to delayed rainfall - Resolution No.SBS-12-2012-1478-CH dated 01.10.2012

The State Government vide resolution No.SBS-12-2012-1478-CH dated 01.10.2012 declared interest relief @ 4% to loanee farmers who have availed Short Term loan / Crop loan between 01.04.2012 to 15.08.2012 with certain terms and conditions. The package available to State Co-Operative Bank, District Central Co-operative Bank and Primary Farmers Co.Operative societies only.

On inquiry from Member Bank, SLBC vide letter dated 25.03.2013 represented the matter to Agriculture & Co-Operation Department to relook in the matter for extending the relief of interest package to all the farmers, whether they have availed KCC/Crop loan from Co-operative Banks or any other Banks. The reply is still awaited.

The representative from Agriculture & Co.operation Department, Govt. Of Gujarat is requested to apprise the House in the matter.

3.3 Ration Card not to be taken as evidence for Identification / Proof of residence

Finance Department, Govt. of Gujarat vide their letter dated 16.05.2013 informed that Food & Civil supply department has disqualified Ration Card as proof of Identification. It

is also informed that Nationalised / Co-operative Banks insist to produce Ration card as proof of Identification for opening of bank account.

It is informed that Banks should not insist customers to produce Ration Card for Identification for opening of Bank account as same is disqualified by Food & Civil supply department.

The Member Banks are requested to take note of and be guided accordingly.

3.4 Agriculture Credit Target for F.Y. 2013-14

NABARD vide e-mail dtd. 29.05.2013 has provided Group wise Agriculture Credit Target for Financial Year 2013-14 are as under :

Rs. In Crores

Sr.No.	Name of Group	Crop Loan	Term Loan	Total
1	Co-op. Banks	8,000	2,400	10,400
2	Regional Rural Banks	2,460	700	3,160
3	Commercial Banks	18,000	9,110	27,110
Total		28,460	12,210	40,670

District wise targets communicated by SLBC vide letter dated 11.06.2013 to Lead District Managers for onward allocation amongst the bank branches.

3.5 Progress under financing to Indira Awas Yojana (IAY) - DRI Loan Scheme - as of March, 2013

As directed by the Chairman, SLBC in 136th SLBC meeting, SLBC has collected Districtwise & Bankwise progress under financing to Indira Awas Yojana for the year ended March, 2013 from **Banks** are given as under :

Districtwise Progress

Sr. No	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected/ Rejected	Appl. Pending
1	Ahmedabad	159	104	21	34
2	Amreli	487	115	65	307
3	Anand	4773	1990	739	2044
4	Banaskantha	6229	637	2797	2795
5	Bharuch	160	17	44	99
6	Bhavnagar	236	71	33	132
7	Dangs	13	0	0	13
8	Dahod	1647	30	233	1384
9	Gandhinagar	139	76	46	17
10	Jamnagar	202	76	74	52
11	Junagadh	382	68	74	240
12	Kheda	2174	2173	1	0

13	Kutch	120	47	44	29
14	Mehsana	1776	221	781	774
15	Narmada	1638	283	0	1355
16	Navsari	1658	154	505	999
17	Panchmahals	2905	655	161	2089
18	Patan	170	72	98	0
19	Porbandar	2901	552	743	1606
20	Rajkot	1870	821	372	677
21	Sabarkantha	7484	358	232	6894
22	Surat	685	87	0	598
23	Surendranagar	105	58	47	0
24	Tapi	253	169	0	84
25	Vadodara	1598	457	431	710
26	Valsad	24	5	0	19
Total		39788	9296	7541	22951

Bankwise Progress

Sr.No.	Bank	Appl. Sponsored	Appl. Sanctioned	Appl. Rejected	Appl. Pending
1	State Bank of India	32016	3607	6073	22336
2	Dena Bank	930	569	332	29
3	Punjab National Bank	13	13	0	0
4	Bank of India	649	325	324	0
5	Bank of Baroda	5505	4125	798	582
6	Central Bank of India	142	134	8	0
7	Syndicate Bank	13	13	0	0
8	Union Bank of India	465	456	5	4
9	United Bank of India.	0	0	0	0
10	Bank of Maharashtra	2	2	0	0
11	UCO Bank	0	0	0	0
12	Indian Bank	53	52	1	0
13	Canara Bank	0	0	0	0
14	Indian Overseas Bank	0	0	0	0
15	Allahabad Bank	0	0	0	0
Total		39788	9296	7541	22951

The achievement against the sponsoring during the period under review is 23.36%. The sponsoring agency and Banks to co-ordinate to dispose off the pending applications.

The Districtwise & Bankwise progress received from Rural Development Department, Govt. of Gujarat upto the year ended March, 2013 is as under:

Districtwise Progress

Sr. No	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	120	52	0	68
2	Amreli	549	103	70	376
3	Anand	8747	4291	1489	2967
4	Banaskantha	3553	296	842	2415
5	Bharuch	1922	0	0	1922
6	Bhavnagar	273	37	139	97
7	Dangs	58	0	0	58
8	Dahod	20580	747	5200	14633
9	Gandhinagar	161	144	17	0
10	Jamnagar	176	26	50	0
11	Junagadh	488	86	133	269
12	Kheda	3317	3317	0	0
13	Kutch	367	111	46	210
14	Mehsana	2520	686	918	916
15	Narmada	4952	25	0	4927
16	Navsari	308	0	0	308
17	Panchmahals	8105	2244	0	5861
18	Patan	2527	489	657	1381
19	Porbandar	114	0	0	114
20	Rajkot	2694	392	856	1446
21	Sabarkantha	12002	894	159	10949
22	Surat	122	122	0	0
23	Surendranagar	4538	995	1399	2144
24	Tapi	1878	1287	0	591
25	Vadodara	8609	961	7648	0
26	Valsad	2618	1	0	2617
Total		91298	17306	19723	54269

The achievement against the sponsoring during the period under review is 18.96%. The sponsoring agency and Banks to co-ordinate to dispose off the pending applications.

Bankwise Progress

Sr.No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	25943	3607	6073	16263
2	Dena Bank	19930	3900	1786	14244
3	Punjab National Bank	1057	165	183	709
4	Bank of India	4516	1356	985	2175
5	Bank of Baroda	28559	6267	8476	13816
6	Central Bank of India	4417	790	766	2861
7	Syndicate Bank	143	79	13	51
8	Union Bank of India	1975	103	1024	848
9	United Bank of India.	2033	697	157	1179

10	Bank of Maharashtra	65	5	8	52
11	UCO Bank	460	81	194	185
12	Indian Bank	176	45	2	129
13	Canara Bank	177	44	13	120
14	Indian Overseas Bank	315	38	29	248
15	Allahabad Bank	287	0	0	287
16	Other Banks	1245	129	14	1102
Total		91298	17306	19723	54269

The pace of sanction against the applications sponsored is very slow as in percentage terms it works out to only 18.96%. Three Lead Banks (viz. State Bank of India, Bank of Baroda and Dena Bank) in particular need to improve the rate of sanction.

All the Member Banks (excluding RRBs, Private Sector Banks, DCCBs & GSCARDB) are requested to closely monitor the branchwise progress under the Scheme. Similarly, all the Lead District Managers are requested to closely monitor the progress in BLBC and DLCC meetings.

COMPARISON OF APPLICATIONS SPONSORED, SANCTIONED AND PENDING WITH SPONSORING AGENCY AND BANKS WITH REGARD TO PROGRESS UNDER FINANCING TO INDIRA AWAS YOJANA AS OF MARCH, 2013

Sr. No	Particular	Appl. Sponsored	Appl. Sanctioned	Appl. Rejected	Appl. Pending	% Achievement against sponsoring
1	State Government	91,298	17,306	19,723	54,269	18.96
2	Banks	39,788	9,296	7,541	22,951	23.36

There are wide variation in all parameters hence sponsoring agency and Member Banks are requested to reconcile the figure.

3.6 National Handicapped Finance and Development Corporation (NHFDC) - Promoting economic development activities and Self Employment ventures for the benefit of Persons with Disabilities (PwDs)

Ministry of Social Justice and Employment, Govt. of India vide their letter dated 03.05.2013 has informed that NHFDC functions as apex institute for promoting economic development activities and self employment ventures for the benefit of Persons with Disabilities (PwDs). The detailed information on Schemes is available on website WWW.nhfdc.nic.in. It is also informed that in order to give impetus to implementation of scheme and programme for economic development of persons with Disabilities, NHFDC has recently tied-up with 3 Public Sector Banks (Bank of Baroda, Andhra Bank and IDBI Bank) and 24 RRBs for flow of collateral free concessional credit (interest rate of 4 - 8% p.a) to PwDs for self-employment under credit Guarantee Scheme of Government of India. These banks will also provide education loans to eligible students with disabilities for higher education in India or abroad at an interest rate of 3.5 - 4% p.a. only.

The entire loan extended to PwDs for above purpose shall be refinanced by NHFDC to the concerned bank. It is advised to Banks to sign agreement with NHFDC for flow of concessional credit to PwDs.

The list of banks with whom NHFDC has signed agreement is as per **ANNEXURE - G**.

The Member Banks are requested to take up the matter with their Head Office for doing needful for the benefit of PwDs. Bank of Baroda, Andhra Bank and IDBI banks are requested to provide us the progress made in the scheme every end of quarter for the purpose of review in each SLBC meetings as advised by Ministry of Social Justice and Empowerment.

3.7 Formation of Sub-Committee of SLBC to monitor SHGs issues

The meeting of sub-Committee of SLBC formed to monitor SHGs issues was held on 26.04.2013 under the Chairmanship of Chief General Manager, NABARD to discuss the details of Village Awareness Camps conducted at field level and other issues pertaining to SHGs finance.

The minutes of the same circulated vide letter dated 08.05.2013 to Member Banks and Lead District Managers for information and necessary action.

3.8 Agenda Sponsored by NABARD

1. Continuation of Government Sponsored Schemes

Administrative approval for continuation of the following schemes during the financial year 2013-14 have been received from Govt of India.

Capital Investment Subsidy for construction/renovation/expansion of Rural Godowns

- i. Scheme for Development/Strengthening of agricultural Marketing Infrastructure, Grading and Standardization.
- ii. Capital subsidy scheme for Solar lighting and small capacity PV Systems
- iii. Capital Subsidy Scheme for Commercial Production of Organic Inputs under National Project on Organic Farming (for Bio-Fertilisers - Bio-Pesticides Units and Vegetable/Fruit waste compost units
- iv. Setting up of ACABC

2. Capital Investment Subsidy Scheme for Construction/Expansion/Modernization of Cold Storages and storages for Horticulture produce - Discontinuance

It has been decided that no claims under the scheme would be considered by NABARD **w.e.f 10 May 2013.**

3. Revision of Unit Cost

It has been decided to organise a meeting for revision of Unit Costs of various investments pertaining to important sectors in agriculture and allied activities of the State for adoption by Banks.

Representatives from Banks are requested to offer their suggestions, if any, for discussion in the meeting

4. ICD Refinance

As per the policy for 2013-14, the following norms have been advised for refinance to Banks

(a) GSCB/DCCBs

Introduction of CRAR norms - Refinance would be available to licensed State Cooperative Banks/CCBs having CRAR above 4% as on 31.03.2012. No refinance would be provided to StCBs with CRAR less than 4%. In case of StCBs with CRAR more than 4% but individual CCBs with less than 4%, no refinance would be available to individual StCBs on behalf of such CCBs.

For StCBs and CCBs having CRAR between 4% and 5.5% as on 31.03.2012, refinance will be allowed to the extent of 50% of their eligibility, till the audit of the bank for financial as on 31 March 2013 is completed. Further refinance will be allowed subject to compliance with prescribed CRAR norms.

Audit – The audit of SCBs for the year ending 31.03.2013 should be completed by 31 May 2013. The drawals after 01 June 2013 will be permitted only to the StCBs who have completed the audit for 2012-13.

(b) Regional Rural Banks

RRBs complying with provisions of Sec 42 (6) (a) (i) of RBI Act, 1934, would only be eligible for refinance. RRBs with Net NPAs not exceeding 15% as on 31 March 2012, in profit in 2011-12 and without accumulated losses will be eligible for refinance. In case, there is improvement in the above eligibility criteria as on 31 March 2013, the same will be reckoned for eligibility of refinance. The quantum of refinance would depend on the category of the Banks, based on their net NPA position

NPA position as indicated in the statutory audit report will form the basis for eligibility. However, in the event of any variation in the NPA position as indicated in the Audit Report and the Inspection Report of NABARD, the latter would be reckoned for determining the eligibility.

(c) Scheduled Commercial Banks

There is no change in the refinance policy in respect of Commercial Banks.

Scheduled Commercial Banks with Net NPAs not exceeding 3% of net loans and advances outstanding as on 31 March 2012, in profit in 2011-12 and without accumulated losses will be eligible for refinance. In case, there is improvement in the above eligibility criteria as on 31 March 2013, the same will be reckoned for eligibility of refinance.

The NPAs will be reckoned for the bank as a whole and not branch-wise. The release of refinance will be subject to state-wise programme allotted to the respective banks by NABARD.

(d) PUCBs

Scheduled PUCBs with Net NPA not exceeding 3% of net loans and advances outstanding as on 31 March 2012 with 'A' or 'B' audit classification as on 31 March 2012, in profit in 2011-12 and without accumulated losses as on 31 March 2012 will be eligible for refinance. In case there is improvement in the above criteria as on 31 March 2013, the same may be reckoned for eligibility of refinance. Refinance would be disbursed on the basis of the actual disbursements made for eligible purposes up to the allocation made by NABARD under refinance budget.

5. KCC - Progress in Implementation of Revised KCC Scheme- Conversion to ATM enabled Cards

Government of India, DFS, Ministry of Finance, vide their letter No.F.3 /27 /2011 - AC dated 02.01.2013, has desired that all old card holders under KCC scheme, should be **converted into ATM - enabled cards by 30 June 2013 / 30 September 2013**. The banks may be instructed to set up branch wise quarterly targets for conversion of old KCC into ATM enabled cards (**Rupay Kisan Card**). The issuance of such cards needs to be closely monitored at Zonal & Regional level by all the banks and a weekly report in this regard to be sent to the Regional Office of NABARD, by all the Cooperative banks and RRBs, in the prescribed format.

NABARD has already advised RRBs and CCBs to submit the required information to NABARD. Only **Saurashtra Gramin Bank** has till date issued **37** Rupay KCC ATM enabled cards. Further, MoF, DFS, GoI vide their e-mail dated **14.05.2013**, has observed that the progress in conversion of KCC into ATM cards is extremely slow. GoI has desired that the same may be monitored on Weekly basis.

Member Banks are requested to take up this issue on campaign mode and convert all KCC cards to ATM enabled by banks by 30th June 2013.

6. Ground Level Credit Flow to Weavers Sector

It is observed that the information on flow of ground level credit to weavers sector is **not** being furnished by member banks on regular basis to NABARD, as brought out in the SLBC Meeting earlier.

Member Banks are requested to submit the return to NABARD on quarterly basis latest by 10th of the succeeding month of the quarter.

7. Progress under the Scheme for issuance of Weaver Credit Card (WCC)

In terms of letter No Indext -C/WCC / **227** /2013 dated 24 May 2013 received from Industrial Extension Cottage, Govt.of Gujarat, the GOI has allocated a Physical target of **1500** Weavers Credit Cards for the current year **2013 -14 to Gujarat**. SLBC vide its

letter dtd. 8th June, 2013 has intimated the districtwise to concerned Lead District Managers with a request to allocate the same amongst the Member Banks.

(Amt in Rs Lakh)

S.No	Name of the Bank	No. of Appl. Recd in Credit Camps (\$)	No of Appl. Recd by banks for financing	No of WCC issued by the end of the month	Amt of CCL sanctioned by the end of the month	No. of Active WCC by the end of the month (\$\$)	Amt disbursed by the end of the month	Amt. Of margin Money Sanct. By the end of the month	Amt. Of Int Subsidy received from Gol through NABARD by the end of the month

NABARD has not received monthly progress report from February 2013 onwards.

Member Banks are requested to submit the data to NABARD in the above format to enable NABARD to forward the same to NABARD.

8. Handloom Package - Margin Money & Interest Subsidy Component:

As per GOI guidelines NABARD, has been made implementing agency for channelising money & interest subsidy component under the scheme. The operational guidelines dated 23.04.2012 of the scheme had already been forwarded to all the banks. The Annexure - IV of the aforesaid circular pertains to claims to be submitted by the banks to NABARD. Till date only Saurashtra Gramin bank and Syndicate Bank has submitted claims in this regard. SLBC may be requested to impress upon the banks to take up this issue urgently. Claims for advance margin money assistance and interest subsidy may be forwarded to NABARD.

Further, the banks are requested to furnish progress under GLC flow to Weavers Sector in the following format.

NABARD has not received monthly progress report from February 2013 onwards.

Member Banks are requested to submit the data to NABARD in the above format to enable NABARD to forward the same to NABARD.

9. NABCONS Registered as Accreditation Agency with WDRA

Government of India has introduced a negotiable warehouse receipt system in the country in order to develop the warehousing sector. Parliament has enacted the Warehousing (Development and Regulation) Act, 2007 (37 of 2007) and the provisions of the Act have been made effective from 25 October, 2010. The Warehousing Development and Regulatory Authority was setup by the Government on 26 Oct. 2010.

The Gol has extended the benefit of interest subvention to small and marginal farmers having KCC for a further period of up to 6 months for post harvest storage at the same rate as available to crop loans against negotiable warehouse receipts.

The warehouses (godowns and cold storages) have to get them registered with WDRA without which no warehouseman in India can issue negotiable warehouse receipt as per the provisions of Warehousing (Development & Regulation) Act, 2007. For getting registration the warehouses need to get accreditation by approved agencies. The WDRA has approved NABCONS as an accreditation agency.

The Negotiable Warehouse Receipts (NWRs) issued by the warehouses registered under this Act will help farmers to seek loans from banks against NWRs to avoid distress sale of agricultural produce. It will also be beneficial for a number of other stakeholders such as banks, financial Institutions, insurance companies, trade, commodities exchanges as well as consumers. The negotiable warehouse receipt will become a prime tool of trade and will facilitate finance against it throughout the country.

In this connection, Banks are requested to create awareness about the scheme among the stakeholders and encourage warehouses to get accredited.

10. Implementation of KCC Scheme in tribal areas

NABARD has been implementing Tribal development programmes (wadi) and watershed development programmes in several districts of Gujarat. The watershed projects are implemented on the basis of net planning or survey number-wise planning where community participation levels are high and also governed by a village watershed committee. As the watershed projects have progressed through the initial years of implementation, due to better soil and moisture conservation, the crop cultivation activities are usually on the rise. This is when the credit needs of the farmers increase. To take care of this, it is envisaged to extend KCC to all eligible farmer families covered under these promotional programmes. Further it is also planned to open a SB account in the name of female member of the tribal families to encourage savings habit which would in some way help in reducing the tendency of migration. Some of the branches of Bank of Baroda, Dena Bank and RRBs have done a good job in issuing KCC to tribal families participating in Wadi and Watershed programmes. Banks may be requested to review and take necessary follow up action in this regard.

11. CBS in Cooperative Banks

CBS is being implemented in 17 Cooperative Banks (GSCB and 16 DCCBs) covering 1130 branches. As on 03.06.2013, 460 branches of 16 banks have gone live. The only pilot branch remaining of Kutch DCCB would go live shortly. All the banks have setup their Computer labs as per HO guidelines. The Core Team and Trainers' Training has been provided to all banks.

It is expected to complete the entire rollout by 30.06.2013. All out efforts are being made to achieve this task as per the stipulated timeline. TCS and Banks have been advised to strictly adhere to these timelines.

Banks are expected to be on RTGS/NEFT latest by 30.9.2013.

Cooperative Banks may be kept on Board in implementing DBT through Banks, as and when the same is rolled out in the State.

3.9 Monitoring of progress under finance extended to MSMEs, Housing and Auto Sectors under IBA Package

Since the introduction of Stimulus Package, the Banks in Gujarat have extended finance to the tune of Rs.45,833.57 crores upto the quarter ended March, 2013.

Sectorwise figures of finance extended are as under :

MSME Sector : Rs. 28,304.24 crores (including Genset)

Housing Sector : Rs. 19,237.04 crores

Auto Sector : Rs. 9,370.29 crores

Total : **Rs. 56,911.57 crores**

The summary of the progress under various stimulus packages upto March, 2013 is as under : (Rs. in crores)

Particulars	During the quarter March, 2013		Cumulative at the end of quarter March, 2013 (since 01.12.2008)	
	No. of A/cs	Amt.	No. of A/cs	Amt.
(1) Credit flow to MSME				
Sanction of working capital loans (New)	8246	3329.55	60,929	19,858.98
Sanction of incremental working capital loans (Existing units)	5316	1036.48	20,991	7089.94
Restructuring of MSME accounts	15	197.80	6880	1354.11
Sanction of loans for purchase of Gen Sets on soft terms	6	0.03	134	1.21
(2) Sanction of Housing Loans				
Loans upto Rs.5 lakh	16,850	840.87	73,826	3159.39
Loans from Rs.5 lakh to Rs.20 lakh	23,065	2157.20	86,736	9920.73
Loans above Rs.20 lakh	2737	711.51	16,979	6156.92
(3) Sanction of Auto Loans	28,837	1648.15	2,24,661	9370.29

The Bankwise progress report in respect of MSME Sector is enclosed as **ANNEXURE- 30.**

The Bankwise progress report in respect of Housing Sector and Auto Sector is enclosed as ANNEXURE- 31.

The Bankwise details on interest rate (range) charged on loans sanctioned under Stimulus package is as ANNEXURE- 32.

Details of action taken by STPSEs and Electricity Boards

The details received from Electricity Companies are as under :(Rs. in lakhs)

Sr.No.	Name of Vij Company	Amount of bills paid by the STPSEs and Electricity Boards during March, 2013	Amount of bills pending with STPSE and Elec. Boards at the end of March, 2013
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	73.97	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	1570.60	NIL
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	Not Received	Not Received
4	Madhya Gujarat Vij Co. Ltd. (Vadodara)	Not Received	Not Received
5	Paschim Gujarat Vij Co. Ltd. (Rajkot)	Not Received	Not Received
6	Dakshin Gujarat Vij Co. Ltd. (Surat)	Not Received	Not Received

AGENDA No.4

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2013 :

During the year 2012-13, total number of bank branches increased by 528 taking the total network of branches from 6867 as of March, 2012 to 7395 as of March, 2013 in the State as per the details given in Annexure- 1.

BRANCH EXPANSION

Particulars	For the year ended March			
	2010-11	2011-12	2012-13	Variation over March, 2012
Bank Group				
State Bank Group	1139	1160	1214	54
Nationalised Banks	2819	3038	3347	309
RRBs	475	521	556	35
DCCBs	1186	1190	1240	50
GSCARDB	181	181	181	0
Private Banks	633	777	857	80
Total	6433	6867	7395	528

During the year under review, 528 new branches were added (Metro -79 , Urban -49 , Semi-Urban - 165 and Rural - 235) in the State.

Further, 180 licences were pending (Metro - 109, Urban - 61, Semi-urban - 10 & Rural - 0) for opening of new branches at the end of March, 2013 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS).

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.52,283 crores in absolute terms from Rs.3,17,264 crores as of March, 2012 to Rs.3,69,547 crores as of March, 2013 registering a growth of 16.48% as against 16.61% for the previous year.

The banks groupwise details as of March, 2013 are given in the following table.

(Rs./ Crores)

FOR THE YEAR ENDED MARCH				
Bank Group	2010-11	2011-12	2012-13	Absolute growth over March, 2012
State Bank Group	61,662 (15.56%)	72,944 (18.30%)	83,347 (14.26%)	10,403
Nationalised Banks	1,46,036 (20.02%)	1,74,608 (19.57%)	2,07,597 (18.89%)	32,989
RRBs	4,589 (16.21%)	5638 (22.86%)	6242 (10.71%)	604
GSCB	12,733 (8.06%)	13,678 (7.42%)	15,163 (10.86%)	1,485
GSCARDB	131 (-) 5.76%	150 (14.50%)	205 (36.67%)	55
Pvt. Sector Banks	46,925 (36.44%)	50,246 (7.08%)	56,993 (13.43%)	6747
TOTAL	2,72,076 (20.76%)	3,17,264 (16.61%)	3,69,547 (16.48%)	52,283

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

The bankwise and districtwise details are given in **Annexure - 2.**

The highest percentagewise growth was registered by GSCARDB (36.67%), followed by Nationalised Banks (18.89%) SBI Group (14.26%) Private Sector Banks (13.43%) GSCB (10.86%) and RRBs (10.71%) over the previous year.

The NRI deposits stood at Rs.33,114 crores forming 8.96% of the total deposits, as against Rs.25,400 crores (8.01%) as at last year.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.51,361 crores in absolute terms from Rs. 2,26,760 crores as of March, 2012 to Rs.2,78,121 crores as of March, 2013 registering a growth of 22.65%, as against 20.74% for the previous year.

The bank groupwise details are given in the following table :

(Rs./ Crores)

Particulars	FOR THE YEAR ENDED MARCH			
	2010-11	2011-12	2012-13	Absolute growth over March, 2012
State Bank Group	45,575 (19.91%)	55,436 (21.64%)	65,692 (18.50%)	10,256
Nationalised Banks	89,900 (21.94%)	1,10,425 (22.83%)	1,34,782 (22.06%)	24,357
RRBs	2,053 (11.64%)	2545 (23.96%)	3195 (25.54%)	650
GSCB	7,007 (3.39%)	8392 (19.77%)	10,438 (24.38%)	2046
GSCARDB	563 (-) 5.22	560 (-) 0.53	569 (1.61%)	9
Pvt. Sector Banks	42,705 (23.30%)	49,402 (15.68%)	63,445 (28.43%)	14,043
Total	1,87,803 (20.72%)	2,26,760 (20.74%)	2,78,121 (22.65%)	51,361

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

The bankwise and districtwise details are given in **Annexure - 2**.

The above data reveal that the overall growth in outstanding advances was 22.65% during the year, which was contributed mainly by Private Sector Banks (28.43%) followed by RRBs (25.54%), GSCB (24.38%), Nationalised Banks (22.06%), SBI Group (18.50%) and GSCARDB (1.61%) over the previous year .

CREDIT DEPOSIT RATIO:

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

(Rs./ Crores)

Year ended March	Advances	RIDF	Total	Deposits	CD Ratio
2011	1,87,803	7155	1,94,958	2,72,076	71.66
2012	2,26,760	7935	2,34,695	3,17,264	73.97
2013	2,78,121	9635	2,87,756	3,69,547	77.87

The Bank groupwise CD Ratio (without RIDF) is given below:

Particulars	FOR THE YEAR ENDED MARCH			
	2010-11	2011-12	2012-13	Variation over March, 2012
State Bank Group	73.91	76	78.82	2.82
Nationalised Banks	61.56	63.24	64.93	1.39

RRBs	44.74	45.15	51.18	6.03
GSCB	55.03	61.35	68.84	7.49
Pvt. Sector Banks	91.01	98.32	111.32	13.00
CD Ratio for State as a whole	69.03	71.47	75.26	3.79

The CD Ratio of banks as of March, 2013 increased by 3.79% over March, 2012 and stood at 75.26%. During the year under review, all 5 Bank group have shown increase in growth in CD Ratio i.e. from 1.39% to 13.00%.

CD Ratio BELOW 40%

As of March, 2013, the CD Ratio in the following eight districts is below 40% where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of March, 2012	CD Ratio as of March, 2013	Variation over March, 2012
1	Anand	23.48	25.55	2.07
2	Dangs	24.34	22.77	(-) 1.57
3	Kheda	28.04	29.18	1.14
4	Kutch	30.39	34.56	4.17
5	Navsari	17.47	18.60	1.13
6	Porbandar	21.86	24.33	2.47
7	Dahod	38.75	37.21	(-) 1.54
8	Tapi	39.56	38.62	(-) 0.94

All above districts, except Dangs, Dahod and Tapi districts have shown increasing trend in the range of 1.13% to 4.17% over March, 2012. The Lead District Managers of the above eight districts are requested to initiate immediate action to improve CD Ratio.

CD Ratio BELOW 20%

As of March, 2013, Navsari district in the State is continuing having CD Ratio below 20% and stood at 17.47%.

CREDIT + INVESTMENT TO DEPOSIT RATIO :

Further, if investment/other forms of finance i.e. non-convertible debentures, commercial papers, bonds, etc. are also taken into account, the position is as under:

(Rs./ Crores)

Bank Group	Credit	Investment	Total	%
State Bank group	65,692	8214	73,906	88.67
Nationalised Banks	1,34,782	10656	1,45,438	70.06
All Banks	2,78,121	22,738	3,00,859	81.41
All Banks + RIDF	* 2,87,756	22,738	* 3,10,494	84.02

***(includes RIDF of Rs.9635 crores)**

If the figures of advances granted to units in Gujarat by Bank branches outside Gujarat are taken into account, the CD Ratio stands as under :

(Rs./ Crores)

Bank Group	Credit + Investment	Credit from outside Gujarat	Total	%
State Bank group	73,906	24,835	98,741	118.47
Nationalised Banks	1,45,438	22,373	1,67,811	80.84
All Banks	3,00,859	47,209	3,48,068	94.19
All Banks + RIDF	* 3,10,494	47,209	* 3,57,703	96.79

* (includes RIDF of Rs. 9635 crores)

Bankwise details are given in Annexure - 1.

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** (including RRBs) was as under :

(Rs./Crores)

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH over March, 2012	% INCREASE over March, 2012
		MARCH, 2012	% Achi. of NBC	MARCH, 2013	% Achi. of NBC		
PRIORITY SECTOR	40%	87,108	46.38	1,09,738	48.39	22,630	25.98
AGRI. ADVANCES	18%	36,120	19.23	43,057	18.99	6937	19.21
WEAKER SECT. ADVs	10%	14,389	7.66	17,199	7.58	2810	19.53
DRI ADVs	1%	30.00	0.0168	32.59	0.0151	2.59	8.63

It reveals from the above data that the Priority Sector Advances and Agril. Advances surpassed the benchmark, whereas though there is an increase in absolute growth in Weaker Section and DRI advances, but it could not reach the stipulated benchmark.

- 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	% INCREASE over Mar, 2012
		MARCH, 2012	% Achi. of NBC	MARCH, 2013	% Achi. of NBC		
PRIORITY SECTOR	60%	2181	106.21*	2695	105.88*	514	23.57%
WEAKER SECT. ADVs	15%	892	43.43	1663	45.67	271	30.38%

* % of achievement based on total advances of previous year.

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

RRBs have achieved / surpassed the targets under Priority Sectors (106.23%) and Weaker Sections (43.45%) as against the benchmark of 60% and 15% respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2013 is as under :

SECTOR	BENCH MARK	STATE BANK GROUP	NATION ALISED BANKS	Private Banks	Co-op Banks	RRBs	ALL BANKS
PS ADVS	40%	37.10	47.10	52.96	96.93	105.88	48.39
AGRI. ADVS	18%	15.69	13.85	19.62	87.15	76.13	18.99
WS ADVS	10%	8.69	6.10	4.26	25.30	45.67	7.58
DRI ADVS	1%	0.0165	0.0199	0.0000	N.A.	N.A.	0.0151
% OF W.S. ADV. TO PSA	25%	23.44%	12.94%	8.03%	26.10%	43.13%	15.67%

The Member Banks which are below the benchmark are requested to improve their performance under Agriculture, Weaker Section and DRI advances so as to achieve the National Goals.

AGENDA No.5

REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2012-13 FOR FRESH LENDING TO PRIORITY SECTOR :

The summary of target vis-a-vis achievement for the year ended March, 2013 under Service Area Credit Plan 2012-13 is presented hereunder. The bankwise and districtwise details are given in **ANNEXURE - 4 & 4/A.** (Rs./Crores)

SECTOR	TARGET 2011-12	ACHIEVE MENT (2011-12)	% ACHIEVE MENT AS OF MARCH, 2012	TARGET 2012-13	ACHIEVE MENT (2012-13)	% ACHIEVE MENT AS OF MARCH, 2013

Total Agri. & Allied	25,391	20,469	80.61	33900	29050	85.69
(a) Of which, Crop Loan	17,618	14,920	84.69	24371	21576	88.53
(b) Of which, Term Loan	7773	5549	71.39	9529	7474	78.43
AVCI & SSI	5851	8414	143.81	6710	9603	143.11
Trade & Services	7199	6968	96.78	9077	7963	87.73
Total	38,441	35,850	93.26	49687	46616	93.82

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 93.82% for the year ended March, 2013 as against 93.26% achievement as of March, 2012. The highest percentage achievement was recorded in AVCI & SSI - 143.11% followed by Trade & Services - 87.73% and Agriculture - 85.69%.

Percentage Achievement

Achievement	Name of the District
Above State Average (93.82%) (12 Districts)	Surat (123.75%),Vadodara (120.77%), Bhavnagar (120.07%), Valsad (105.86%),Jamnagar (105.68%), Sabarkantha (105.34%),Kutch (104.63%),Ahmedabad (101.95%),Junagadh (101.78%),Narmada (101.71%), Rajkot (100.17%) and Panchmahals (96.34%).
Between 81% to below 93.82% (4 Districts)	Surendranagar (88.04%),Amreli (87.26%), Anand (86.85%) and Banaskantha (83.41%),
Between 61% to below 81% (5 Districts)	Gandhinagar (77.06%), Mehsana (73.67%),Bharuch (70.91%), Patan (67.84%) and Kheda (62.77%),
Below 61% (5 Districts)	Dahod (57.94%),Navsari (55.04%),Porbandar (48.76%), Tapi (35.49%) and Dangs (18.97%).

The Lead District Managers whose achievement remained below State average are requested to gear up their machinery and monitor the Bankwise / Branchwise performance effectively in DLCC / BLBC meetings to ensure achievement of set targets for the next year i.e. 2013-14.

All the Member Banks are also simultaneously requested to monitor the Branchwise / Districtwise performance of their Bank and to advise their branches / controlling offices to ensure 100% submission of LBR-2 / LBR - U2 Returns to respective Lead District Manager positively, so that correct / actual position of achievement is reflected for the Bank and the concerned district.

SERVICE AREA CREDIT PLAN (SACP) FOR THE YEAR 2013-14

As per the ACP submitted to SLBC by all the Lead District Managers of the State, the total ACP for the State comes to Rs.60368 crores. The same is increased particularly in Agriculture Target by Rs. 1280 crores as advised by Ministry of Finance based on budget speech of the Hon'ble Finance Minister and disaggregated by NABARD vide their letter dated 24.05.2013 which comes to Rs.61648 crores which is increased by Rs.11961 crores in absolute terms and in percentage terms by 24.07% against last year target of Rs.49687 crores , whereas State Focus Paper of NABARD for the year 2013-14 , it is Rs.61300 crores, the details are as under:

(Rs./Crores)

SECTOR	TARGET 2012-13	ACHIEVEM	%	TARGET	%
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		ENT (2012-13)	ACHIEVEM ENT AS OF MARCH, 2013	2013-14 (Revised)	Increase in Target to last year target
Total Agri. & Allied	33900	29050	85.69	40718	20.11
(a) Of which, Crop Loan	24371	21576	88.53	28507	16.97
(b) Of which, Term Loan	9529	7474	78.43	12211	28.15
AVCI & SSI	6710	9603	143.11	9362	39.52
Trade & Services	9077	7963	87.73	11568	27.44
Total	49687	46616	93.82	61648	24.07

The revised target under SACP for the year 2013-14 are as per **ANNEXURE -J** .

SLBC secretariat vide letter dated 11.06.2013 communicated revised target to all Lead District Manager with a request to allocate amongst banks in the district and to review the revised target in all DCC/DLCC meeting.

Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture - year ended March, 2013

As against the target of Rs.33900 crores for disbursement under Agriculture Sector for the year 2012-13, Banks have disbursed Rs.29,050 crores i.e. 88.69% of the target. The major share of 74.27% is under Short Term Crop Loan sector and the remaining 25.73% under Term Loan Sector.

Agencywise and Sub-sector wise details are given as **ANNEXURE- 24**.

AGENDA No .6

COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF MARCH, 2013

SR. NO.	PARTICULARS	(Rs./ Crores)			
		March, 2012		March, 2013	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,37,428	722.01	2,34,833	595.38
2	Cumulative Recovery effected	68,228	122.90	68,599	91.93
	Of which, cases closed	(63,022)	(96.20)	(65,107)	(69.27)

3	Cases pending	1,74,406	599.11	1,69,726	503.45
	Of which, cases pending for more than 3 years	80,798	277.53	78,410	131.71
	more than 2 years to 3 years	32,690	63.50	20,612	42.63
	more than 1 year to 2 years	32,014	102.08	41,930	229.14
	cases pending for less than 1 year	28,904	156.00	28,774	99.97

District wise details are given in **ANNEXURE- 5**.

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 upto the year ended March, 2013

The Gross Advances of the Banks in the State of Gujarat is Rs. 2,78,121 crores and Gross NPA is Rs.14946 crores i.e 5.37 % as of March, 2013.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	17400.54	387.10	2.22
Agri. Term Loan	17650.42	739.68	4.73
MSEs	36786.18	1068.82	2.91
Other PS	18202.10	243.46	1.34
TOTAL PS	91855.61	2559.78	2.79
Central Govt. Sponsored schemes			
SGSY	244.02	52.61	21.56
PMEGP	199.51	23.94	12.00
SJSRY	78.55	15.79	20.11
SRMS	0.69	0.43	62.08
State Govt. Sponsored programmes			
VBS	401.51	63.37	15.78
GSCDC	60.23	12.29	20.41
DCWD	74.65	13.77	18.45
GWEDC	22.67	4.75	20.95
JGVY	10.83	0.08	0.74

Others			
Housing Loans	17677.88	79.26	0.45
Education Loans	1530.43	32.71	2.14

Consolidated details are as **ANNEXURE - 33**.

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

All Member Banks are once again requested to submit the same from next quarter onwards.

AGENDA No.7 (A)

REVIEW OF PROGRESS UNDER GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED MARCH, 2013 AS PER FIGURES RECEIVED FROM THE MEMBER BANKS

The Summary of performance for the year ended March, 2013 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise/districtwise details are furnished by the Implementing Agencies and the Member Banks are given in **ANNEXURE 6 - 13 E**.

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

% Achievement			
Period ended	SGSY	PMEGP	SJSRY
March, 2013	41.77%	No sponsoring due to pending Margin Money claims for the year 2011-12	60.61%(No.) 205.12%(.Amt.)

(M.M. = Margin Money)

PARTICULARS	BANKABLE SCHEMES		
	SGSY	PMEGP	SJSRY
Target (2012-13)	Rs.12,550.02 (Amount)	Rs.3140.04 M. M. (Amount)	4724(No.) Rs.1191.12 (Amount)
Sponsored (No.)	15,334	No fresh applications generated during the current year by all the three implementing agencies i.e. KVIC, KVIB & DIC in order to clear the sanctioned / disbursed projects	5268
Sanctioned (No.)	10,077		2863
Sanctioned (Amt)	5242.41		2443.19
Disbursed (No.)	8825		2619
Disbursed (Amt)	4523.82		2076.91
Retd./Rejtd. (No.)	3536		1709
Pending (No.)	1721		696
% achievement (No.)	N.A.		60.61%
% achievement (Amt.)	41.77%		205.12%
% achievement (No)	65.72		54.35

against sponsoring		of the previous year i.e. 2011-12.
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STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

Period	% Achievement				JGVY
	VBS	GSCDC	DCWD	GWEDC	
March, 2013	48.79	37.83	29.90	9.60	32.66

PARTICULARS	BANKABLE SCHEMES				
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY
Target (2012-13)					
Number	36,850	7500	10,000	8250	150
Sponsored (No)	36,379	5500	7294	1430	58
Sanctioned (No)	17,980	2837	2990	792	49
Retd./Rejtd. (No)	13,912	1651	2680	466	8
Pending (No)	4,487	1012	1624	172	1
% achievement (No)	48.79	37.83	29.90	9.60	32.66
% achievement against sponsoring	49.42	51.58	40.99	55.38	84.48

AGENDA No.7 (B)

REVIEW OF PROGRESS UNDER GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED MARCH, 2013 AS PER INFORMATION RECEIVED FROM THE GOVERNMENT AGENCIES

The Summary of performance for the year ended March, 2013 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

Comparative performance under Central Govt. Sponsored Programmes

Period ended	% Achievement		
	SGSY	PMEGP	SJSRY
March, 2012	51.48%	146.70%(No.) 359.96%(M.M.Amt.)	99.83%(No.) 254.30%(Amt.)
March, 2013	36.25%	No sponsoring due to pending Margin Money claims for the year 2011-12	71.91%(No.) 253.81%(Amt.)

(M.M. = Margin Money)

PARTICULARS	BANKABLE SCHEMES		
	SGSY	PMEGP	SJSRY
Target (2012-13)	Rs.12,550.02 (Amount)	Rs.3140.04 M. M. (Amount)	4724(No.) Rs.1191.12 (Amount)
Sponsored (No.)	26,477	No fresh applications generated during the current year by all the three implementing agencies i.e. KVIC, KVIB & DIC in order to clear the sanctioned / disbursed projects of the previous year i.e. 2011-12.	14,131
Sanctioned (No.)	12,084		3397
Sanctioned (Amt)	4549.55		3023.16
Disbursed (No.)	12084		3210
Disbursed (Amt)	4549.55		2743.01
Retd./Rejtd. (No.)	5800		4354
Pending (No.)	8593		6380
% achievement (No.)	N.A.		71.91%
% achievement (Amt.)	36.25%		253.81%
% achievement (No) against sponsoring	45.63		24.04

SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :

The financial targets have been achieved by 36.25% during the year ended March, 2013 as against the achievement of 51.48% for the previous year.

There were 775 loan applications of SHGs and 7818 loan applications of individuals pending at the end of March, 2013. Besides individual finance, group finance is required to be encouraged by the Banks which ultimately improve the credit linkage of SHGs.

Districtwise performance under the scheme is as under :

Sr.No.	Above Average	Percentage (%)	Sr.No.	Below Average	Percentage (%)
1	Gandhinagar	101.31	1	Ahmedabad	32.68
2	Jamnagar	68.07	2	Panchmahals	31.69
3	Sabarkantha	67.73	3	Porbandar	31.51
4	Tapi	64.91	4	Surendranagar	30.44
5	Navsari	62.92	5	Kutch	27.80
6	Valsad	59.00	6	Patan	27.76
7	Rajkot	49.11	7	Amreli	25.86
8	Bharuch	47.17	8	Junagadh	23.88
9	Dahod	39.55	9	Surat	20.37
10	Anand	39.55	10	Dangs	19.14
11	Banaskantha	38.67	11	Mehsana	16.39
12	Kheda	38.08	12	Vadodara	12.34
STATE AVERAGE			13	Bhavnagar	8.39
			14	Narmada	5.48
36.25%					

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The State Director, KVIC, Ahmedabad vide copy of letter No.SO/GUJ/PMEGP/Progress/SLBC/2012-13 dtd. 03.05.2013 has informed that the Gujarat State has received the target of Rs.3140.04 lakhs for the current Financial Year 2012-13 and against which pending Margin Money claims to the tune of Rs.3395.00 lakhs of previous year i.e. 2011-12 needs to be settled first as per directives received from Ministry / KVIC HQ and hence looking into the above, no fresh applications are being generated during the current year 2012-13.

During the year 2012-13, as against the pending Margin Money Claims of Rs.3395 lakhs, Margin Money claims to the tune of Rs.2970.69 crores have been disbursed to 887 projects.

SWARNA JAYANTI SHAHERI ROJGAAR YOJANA (SJSRY) :

Out of 14,131 applications sponsored to Banks, 3397 applications were sanctioned with an amount of Rs.3023.16 lakhs. There were 6380 loan applications pending at the of March, 2013.

Member Banks are requested to dispose off these applications.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

Period	% Achievement				JGVY
	VBS	GSCDC	DCWD	GWEDC	
March, 2012	87.01	61.49	74.46	113.70	27.33
March, 2013	81.14	52.33	71.59	11.07	114.00

(Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				JGVY
	VBS (DIC)	GSCDC	DCWD	GWEDC	
Target (2012-13 Number	36,850	7500	10,000	8250	150
Sponsored (No)	66,896	8700	17,679	4870	361
Sanctioned (No)	29,901	3925	7159	913	171
Sanctioned (Amt)	26,311.42	1766.10	2579.90	284.37	2890.28
Retd./Rejtd. (No)	25,155	4390	5301	1086.00	67
Pending (No)	11,840	385	5219	2871	123
% achievement(No)	81.14	52.33	71.59	11.07	114.00
% achievement against sponsoring	44.69	45.11	40.49	18.74	47.36

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement of the target stood at 81.14% as at the end of March, 2013 against the 87.01% achievement for the corresponding period of the previous year.

Out of the total sanction of 29,901 applications (Rs.263.11 crores), 4221 applications (Rs. 31.40 crores) sanctioned to S.T. beneficiaries, 4794 applications (Rs.36.78 crores) to S.C. beneficiaries. However, 11,840 applications were reported pending at the end of March, 2013 required to be disposed off expeditiously by the banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 52.33% as at the end of March, 2013 as against 61.49% for the corresponding period of the previous year.

Member Banks are also requested to accord priority to dispose off pending 385 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances. The performance under Weaker Section finance is below the stipulated benchmark in Gujarat State and, therefore, financing to SC beneficiaries will help in improving the same.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)

The achievement stood at 71.59% of the target as against 74.46% the corresponding period of the previous year.

Banks are requested to ensure that 5219 pending applications are disposed off by their branches on merits at the earliest.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 11.07% of the target as against 113.70% for the corresponding period of the previous year. The target under the Scheme has been hiked from 1000 as of 2011-12 to 8250 for the year 2012-13. Moreover, during the entire year, 4870 applications were sponsored to various bank branches which is about 59% of the target and barring Gandhinagar, Panchmahals, Junagadh, Kheda and Sabarkantha districts, in no other districts the sponsoring was more than the target. Out of sponsored applications, Banks sanctioned only 913 applications i.e. 18.74% of the sponsored applications. Except the districts like Panchmahal, Navsari and Dahod, the performance in remaining districts was extremely poor.

Banks are requested to ensure that 2871 pending applications are disposed off by their branches on merits at the earliest.

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

The achievement stood at 114% of the target as against 27.33% during the corresponding period of the previous year.

As against the target of 150, the implementing agency sponsored 361 applications of which the Banks have sanctioned 171 applications to the tune of Rs.28.90 crores at the end of March, 2013. Member Banks are requested to dispose off 123 pending applications on merits.

As directed by the Chairman, SLBC in 136th SLBC meeting, SLBC has collected the progress under various Govt sponsored programmes for the year ended March, 2013 and based on the same, the percentage wise performance as per the figures collected from Banks vis-a-vis figures received from various implementing agencies are given as under :

COMPARISON OF PERCENTAGE ACHIEVEMENT AGAINST TARGET, NO. OF APPLICATIONS SPONSORED AND APPLICATIONS PENDING WITH THE FIGURES OF BANKS AND STATE GOVERNMENT AS OF MARCH,2013

Sr. No	Scheme	State Govt.- Against Target (%)	Banks- Against Target (%)	State Govt.- Against Appli. Sponsored (%)	Banks- Against Appli. Sponsored (%)	No. of Applications pending as per	
						Govt.	Bank
1	SGSY	36.25	41.77	45.63	65.72	5,893	1,574
2	SJSRY	71.91	60.61	24.04	54.35	6,380	689
3	VBS	81.14	48.79	44.69	49.42	11,840	4,108
4	GSCDC	52.33	37.83	45.11	51.58	385	981
5	DCWD	71.79	29.90	40.49	40.99	1,219	1,624
6	GWEDC	11.07	9.60	18.74	55.38	2,871	157
7	JGVY	114	32.66	47.36	84.48	123	1

State Sponsoring Agencies and Banks are requested to reconcile the figures.

AGENDA No.8

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of the position of fresh loans disbursed during the year under review and the outstanding as of March, 2013 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bankwise fresh disbursement during quarter have been given in **ANNEXURE- 14 & 15.**

MINORITY COMMUNITIES :

Particulars	(Rs. in crores)	
	March, 2012	March, 2013

	A/cs	Amt.	A/cs	Amt.
Fresh loans disbursed during the year	43,383	984.39	64,291	1292.79
Outstanding	2,39,425	3045.90	2,20,505	3636.61

Fresh loans of Rs.1292.79 crores were disbursed by the banks to 64,291 beneficiaries belonging to Minority Communities during the year ended March, 2013. The outstanding reached the level of Rs. 3636.61 crores in 2,20,505 accounts as of March, 2013.

The share of advances to Minority Community to Priority Sector Advances stood at 3.33% as at the end of year ended March, 2013 which was 3.52% for the year ended March, 2012. The year on year growth is 19.39%.

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

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	March, 2012		March, 2013	
	A/cs	Amt.	A/cs	Amt.
Fresh disbursements during the year	1,16,344	1885.48	1,02,558	4744.44
Outstanding	6,08,972	7461.47	5,23,191	8903.09

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.4744.44 crores to 1,02,558 beneficiaries in the State during the year March, 2013. The outstanding advances reached at the level of Rs.8903.09 crores in 5,23,191 accounts and stood at 3.21% as against target of 5% of Net Bank Credit, which was 3.30% as of 31.03.2012.

Member Banks are requested to boost up the financing to the Women Entrepreneurs in order to reach this stipulation.

(ii) Self Help Groups (SHGs) :

The Bankwise summary of various parameters under SHGs as furnished by Member Banks is as under :

(Rs. in lakhs)

Savings linkage	No. of SHGs (Savings Bank A/Cs) opened during the quarter ended March, 2013	Total No. of SHGs with SB accounts as on 31.03.2013	Amount of savings outstanding as on 31.03.2013
(A) Total No of SHGs Savings A/Cs	3698	230226	19828.00
Of (A) above SGSY	382	32071	2336.00

Of (A) above Sakhi Mandals	2266	160157	14438.00
Of (A) above Other SHGs	1050	37998	3054.00

(Rs. in lakhs)

Limit Sanction	Sanction as of 31/03/2012		Sanction During the Current Quarter		Sanction from 01/04/2012 to 31/03/2013	
	No	Amt.	No	Amt.	No.	Amt.
Limit Sanctioned to Total SHGs	99187	47971.78	3778	3667.04	14428	12083.85
Of (A) above SGSY	10510	5915.71	279	323.13	1517	1184.32
Of (A) above Sakhi Mandals	78558	38360.57	2527	1693.68	10231	6804.53
Of (A) above Other SHGs	10119	3695.50	972	1650.23	2480	4095.00

(Rs. in lakhs)

Disbursement of Loans	Disbursement made during the quarter ended March, 2013		Total loans disbursed during the year 2012-13- As on 31/03/2013	
	No.	Amt	No.	Amt
(A) Loans disbursed to Total SHGs	3889	4127.93	17296	12498.91
Of (A) above SGSY	428	671.57	1530	1177.91
Of (A) above Sakhimandals	2405	1738.17	12935	6874.96
Of (A) above Other SHGs	1056	1718.19	2831	4446.04

(Rs. in lakhs)

Loans Outstanding	Loans outstanding as on 31/03/2013	
	No.	Amt
(A) Loans outstanding against Total SHGs	64169	23836.00
Of (A) above SGSY	9561	4223.00
Of (A) above Sakhi Mandals	47525	14002.00
Of (A) above Other SHGs	7083	4611.00

(Rs. in lakhs)

Position of NPAs	Gross NPAs as on 31/03/2013.	
	No.	Amt
(A) Gross NPAs against bank loans to SHGs	4597	1472.00
Of (A) above SGSY	851	394.00
Of (A) above Sakhi Mandals	3195	847.00
Of (A) above Other SHGs	551	231.00

The bankwise details have been given in **Annexure - 16 (i) to 16 (v)**.

(ii - b) Districtwise information on Sakhi Mandals

The districtwise details of Sakhi Mandals as of March, 2013 provided by the GLPC are as per **Annexure - 16 (A)**.

SUMMARY OF DISTRICTWISE SAKHI MANDALS

			(Rs. in lakhs)
No. of SMs with Bank's savings	No. of SMs grading completed	No. of SMs credit linked	Amt. of credit linkage
2,04,131	1,87,360	1,63,192	111186.35

1,87,360 Sakhi Mandals with Bank's Savings are graded, of which, 1,63,192 Sakhi Mandals have been credit linked with an amount of Rs.1,111.86 crores i.e. 79.94% as of March, 2013.

(iii) REVIEW OF PROGRESS UNDER DIRECT HOUSING FINANCE & GJRHF

Particulars	March, 2012		March, 2013	
	A/cs	Amt.	A/cs	Amt.
Fresh loans disbursed during the year	91,684	5638.84	110,309	7426.44
Outstanding	2,80,376	16,087.36	3,74,596	23,242.55

As per the information made available by the member banks, fresh loans worth Rs.7426.44 crores have been granted to 1,10,309 beneficiaries during the year March, 2013 under Direct Housing Finance.

The outstanding level reached to Rs.23,242.55 crores in 3,74,596 accounts as of March, 2013. Bankwise details are given in **Annexure - 17**.

Golden Jubilee Rural Housing Finance

(Rs. in crores)

Particulars	March, 2012		March, 2013	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2447	94.54	3704	72.78
Outstanding	14,251	390.47	13,436	409.25

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the year March, 2013, fresh loans worth Rs.72.78 crores have been granted to 3704 beneficiaries and the outstanding level reached at Rs.409.25 crores in 13,436 accounts as of March, 2013. Bankwise details are given in **Annexure - 18**.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

Particulars	(Rs./ in crores)			
	March, 2012		March, 2013	
	A/cs	Amt.	A/cs	Amt.
Fresh loans disbursed during the year	10,603	244.72	10,877	241.23
Outstanding	48,453	1281.88	47,663	1295.34

During the year, the Banks have disbursed Education loans to 10,877 students to the tune of Rs. 241.23 crores. The outstanding under Education loans reached to Rs.1295.34 crores in 47,663 accounts as of March, 2013. Bankwise details are given in **Annexure - 19.**

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

The number of outstanding KCCs in the State has decreased from 28,62,024 as of March, 2012 to 27,48,624 as of March, 2013 against total land holdings of about 46.61 lakhs in the State, showing net decrease of 1,13,400 KCCs during the year 2012-13. State Bank of India has reported decline in KCC outstanding numbers by 2.13 lakhs in comparison to previous year.

The bank group wise break up is : Nationalised Banks - 6,49,359, State Bank Group - 4,06,791, RRBs - 2,37,149, Private Sector Banks - 15,455 and DCCBs -14,39,870.

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended March, 2013 is as under :

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,26,146	48.24
SC Farmers	1,20,196	4.37
ST Farmers	2,23,181	8.11
OBC Farmers	3,18,009	11.56
Minority Community Farmers	78,799	2.86

Though the Banks during the year have issued fresh 4,20,459 KCCs, the progress under issuance of KCCs needs to be improved further. The Member Banks are requested to cover the uncovered eligible farmers in a campaign mode.

Bankwise details regarding issuance of KCCs are given in Annexure - 20.

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

The progress under formation of JLGs and its credit linkage received from Member Banks for the year ended March, 2013, only 8 Banks (Bank of Baroda, Dena Bank,

Union Bank of India, Syndicate Bank DCCBs and 3 RRBs) have initiated to form JLGs. These Banks have formed total 4066 JLG out of which 3012 under Farm Sector and credit linked to the tune of Rs.2938 lakhs. 986 JLGs have been formed under Non-Farm Sector and provided credit linkage with an amount of Rs.2276 lakhs.

All Member banks are requested to explore all possibilities to form JLGs and provide credit linkages which may boost up weaker section advances.

The Bankwise progress is given in **ANNEXURE - 20-A.**

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

Banks have issued 344 SCCs to the tune of Rs.0.98 crores during the quarter. In all 12,298 SCCs have been issued and the amount outstanding is Rs.24.85 crores.

RRBs have issued 5319 SCCs whereas the remaining Banks have issued only 6979 SCCs. Bank wise details are given in **Annexure - 21.**

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

During the quarter, 57 ACCs were issued by Banks amounting to Rs.21.06 lakhs. Thus, upto the end of March, 2013, the outstanding ACCs were 2417 amounting to Rs.1872.07 lakhs.

Bankwise details are given in **Annexure - 22.**

(viii) **Weavers Credit Card (WCC)**

As per the information provided by Member Banks, during the quarter ended March, 2013, 164 WCC amounting to Rs.69 lakhs have been issued. Thus, upto the end of March, 2013, the outstanding WCCs were 289 amounting to Rs.113.00 lakhs.

The details are given in **Annexure - 22 (A).**

INDEXT-C vide its letter dtd. 12th June, 2013 has submitted the bankwise and districtwise position of applications sponsored under the captioned Scheme, according to which at the end of March, 2013, against the target of 1500 for the year 2012-13, total 2366 applications were sponsored, of which only 378 applications to the tune of Rs.130.20 lakhs have been sanctioned. Banks rejected 860 applications and 1128 applications remained pending at the end of the quarter under review. The Bankwise and Districtwise details are as per **Annexure - 22 (B).**

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

SSI advances stood at Rs.45,163.95 crores at the quarter ended March, 2013, of which Rs.1128.99 crores were extended to 4728 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.124.52 crores to 273 units under CLCSSTU.

Bankwise details are given in Annexure - 23.

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of March, 2013 was Rs.1839.73 crores in 1,79,973 accounts, forming 10.69 % of Weaker Section advances, which was 11.30% as of March, 2012.

Similarly, the outstanding advances to ST beneficiaries as of March, 2013 was Rs.4008.57 crores in 2,27,423 accounts, forming 23.30% of Weaker Section advances, which was 11.93% as of March, 2012.

Bank wise and Districtwise details are given in Annexure-2&3.

(xi) Progress under "No Frills Accounts" with overdraft facility and issuance of General Purpose Credit Cards (GCC)

As per the information received from Member Banks, 2,68,987 "No Frills A/cs" have been opened during the quarter ended March, 2013. Banks have provided overdraft facility to 5,79,673 a/cs amounting to Rs.34.52 crores. Total number of "No Frills Accounts" reached 32,48,435 as of March, 2013 with an amount of Rs.413.39 crores in these accounts.

During the quarter, 4516 GCC amounting to Rs.4.35 crores have been issued by Member Banks. The cumulative position as of March, 2013 reached 47,518 GCCs amounting to Rs.45.06 crores.

The bankwise progress is given as per Annexure - 25 & 25 (A).

(xii) Bankwise progress in opening of ATMs

As per the information provided by Member Banks, there are 4769 ATMs in the State of Gujarat as of March, 2013, out of which, 2120 are in Metro , 932 in Urban, 1207 in Semi-urban and 510 in Rural Centres.

AGENDA No.9

GROUP REPORT

As decided in Steering Committee meeting of SLBC held on 28.04.2011, the following two groups - Group 1 : Leader : Bank of Baroda and Group 2 : Leader : NABARD were formed on following issues.

Group	Subject - issues related
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1	Issues related to implementation of FIP - Opening of Ultra Small Branches (USBs).
1a.	Suggest the ways for improving number and value of transactions in No Frills accounts.
2a	Issuance of Kisan Credit Card to all the remaining eligible land holders / farmers by June, 2012
2b	Increasing Ground Level Credit under Agriculture Sector as announced in the Budget Speech for the F.Y. 2012-13.

The detailed Group Reports are as per ANNEXURE - H & I.

The Member Banks and concerned Govt. Departments are requested to examine the various suggestions made in the Group Reports and initiate necessary action, wherever required. Action initiated and final outcome may please be informed to SLBC for informing the same to all the concerned.
