

State Level Bankers' Committee, Dena Bank, Gujarat

MINUTES OF 153rd MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE YEAR ENDED MARCH, 2017 HELD ON 19th MAY'17 AT 11.00 AM AT DENA LAXMI BHAWAN, DENA BANK, ASHRAM ROAD, AHMEDABAD

The above meeting was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman & Managing Director, Dena Bank, co-chaired by **Dr.J.N.Singh, IAS, Chief Secretary, GoG**, and attended among others by **Shri G C Murmu, IAS, Addl. Secretary, DFS, MoF, GoI, Smt. Sangeeta Singh, IAS, Addl. Chief Secretary, Food & Civil Supplies, GoG, Shri Kamalkumar Dayani, IAS, Principal Secretary, Social Justice & Empowerment, GoG, Shri Hareet Shukla, IAS, Secretary & Commissioner, Revenue Deptt., GoG, Shri J.K.Dash, Regional Director, RBI, Shri Sunil Chawla, CGM, NABARD, Shri Sanjeev Nautiyal, CGM, SBI, Shri J V Mehta, GM, BoB, Shri Vikramaditya Singh Khichi**, Convenor-SLBC and Field General Manager, Dena Bank and other Senior Officials from various Departments of State Govt. as well as executives from various Banks, Insurance Companies, Lead District Managers etc. The list of participants is enclosed.

At the outset, **Shri V.S. Khichi**, Convenor-SLBC, extended hearty welcome to Chairman, SLBC, other dignitaries on the dais and off the dais and all participants in the meeting. Further, he requested **Shri Ashwani Kumar, Chairman, SLBC** to deliver the keynote address.

Extending welcome to all participants, **Shri Ashwani Kumar** said that during this meeting the performance of Banks will be reviewed for a year during which the massive exercise of “**Demonetization**” was undertaken. He also presented the comparative performance of State v/s Country, under the main Key Banking Parameters.

- i. The Y-o-Y growth in Deposit and advances stood at 15.92% & 6.60% respectively, whereas at National level it stood at 11.76% & 5.09% respectively.
- ii. Under Agriculture & allied activity, the Y-o-Y growth reported at 17.54%, significantly higher than the National average of 12.40%.
- iii. Also, the total Priority Sector Advances as a %age to total advances stood at 51% and the financing to micro-enterprises reached to 7.79% which is above the Benchmark level of 40% and 7.50% respectively.

He then appreciated the Banks for performing well even when the Financial System of the Country passed through the major transformational phase.

Reviewing the performance of Banks under various important schemes, Shri Ashwani Kumar informed the following to the House :

- i. Under PMJDY, the Aadhaar Seeding %age in the State reached to 68%, which is marginally higher than the National average of 67%. The Aadhaar Seeding in total SB operative accounts stood at 56%, which is lower than the National average of 62%. Regarding the Mobile No. seeding, it stood at 76% in total operative SB accounts whereas in PMJDY accounts it stood at only 60%. Banks were requested to put in a big effort so as to achieve the Aadhaar Seeding and Mobile No. seeding targets within the given timeline.
- ii. He also informed the house about some developments, which will provide much help in increasing the Aadhaar Seeding %age in accounts :
 - a. The PoS installed at 18,000 Fair Price Shops (FPS) of the State and also the PoS installed at the outlets of all fertilizer companies have been integrated with DIGIPAY application of CSC e-governance, enabling these centres to provide the Aadhaar Seeding Facility. Nine Banks in the State already on-boarded on the CSC platform to accelerate the aadhaar seeding in their customer's account through these outlets and requested remaining Banks including SBI to take up the matter of on-boarding on CSC platform with their Head office.

b. **To complete the Aadhaar Seeding in account of all MNREGA workers in systematic and time bound manner, the Rural Development Deptt., Govt. of India provided the Standard Operating Procedure (SOP).** He appealed concerned State Govt. Deptt. and Lead District Manager to work in coordinated manner as suggested in SOP to give thrust to the Aadhaar Seeding in account of all MNREGA workers.

iii. Under Social Security Schemes, there is marginal improvement in total enrollments under PMJJBY and PMSBY. He then reiterated that by popularizing the good settlement ratio under these schemes, more no. of people can be encouraged to get enrolled.

Also, as the renewal of PMSBY and PMJJBY is falling due on 01.06.2017, therefore, Banks were advised to ensure to give a widespread message to the policyholders to keep sufficient balance in their account so that the premium is deducted on due date and policy is renewed.

iv. In Atal Pension Yojana, the performance has taken a reasonably good pace and Banks were advised to continue this momentum so as to reach the branch wise target informed by PFRDA for the current financial year. **Also, He informed that NSDL/ CRA has recently enabled the APY subscribers to view/ print/ preserve their APY account details online by providing their PRAN and associated Bank account details.** Banks may instruct their branches to give wide publicity to this Value Added Feature and encourage more people to get associated with the scheme.

v. Regarding the roadmap for opening of branches in villages having population above 5,000, only 8 branches could be opened within the given timeline for Roadmap. Besides requesting RBI to guide the Banks about future course of action in this regard, he also urged the Banks to ensure that the regular and adequate Banking services are provided in these villages through BC-ICT model.

Moreover, Banks were also requested to increase the active BC %age as well as to provide the adequate infrastructure to the BCs.

vi. **Appreciating Banks for 97% achievement under Pradhan Mantri MUDRA Yojana during FY2016-17,** he expressed hope that Banks would surpass the given targets under the scheme for FY2017-18.

vii. Informing about release of guidelines of “Pradhan Mantri Fasal Bima Yojana” for kharif & Rabi season crops in FY2017-18, he urged all stakeholders to put in the joint efforts for smooth implementation during this year as well. **He also drew attention of State Govt. towards :**

a. **Resolving the issues which were faced by the Banks while implementing the scheme last year, on immediate basis**

b. **Extend necessary support to the Farmers in possessing the Aadhaar in view of the guidelines of Central Govt. for implementation of DBT under the scheme.**

viii. Under implementation of “Stand-up India scheme”, Banks lagged much behind. To improve the progress, LDMS to thoroughly discuss the performance of branches under the scheme in BLBC/ DLCC meetings and all stakeholders may be advised to take necessary improvement measures.

Reviewing the performance of Banks under various key banking parameters for the year ended March-2017, he deliberated the following points:

1. **Total Bank branches in the State stood at 9,325 and average population per branch stood at 6,477 for the year ended March-2017.**

2. **Total Bank business in the State stood at Rs.10.83 lakh crores,** of which deposits constitute Rs.6.23 lakh crores and advances Rs.4.60 lakh crores and CD Ratio stood at 73.75%. All stakeholders were requested to put in a big effort so that the credit offtake may move on an upward trajectory.

3. **Regarding district wise CD ratio, 10 districts continued to remain below the 40% level.** He urged the LDMs of these districts to devise the measures for increasing the CD ratio, in coordination with other members of DLCC.
4. **Under Service Area Credit Plan, there was an achievement of Rs. 96,648 Crores against the annual target of Rs. 1,01,257 Crores (95% achievement) and :**
 - i. **The achievement under Agriculture Sector is reported at 80% of the given target.** The %age of agri advances to total advances stood at 16.73% whereas the advances to Small & Marginal Farmers stood at 5.14% of ANBC.
 - ii. **Under MSME finance the achievement stood at 128%,** which is less as compared to the previous year (as of March-16 – 228%) and also there is reduction in the outstanding under MSME, which is a great cause of concern. He then requested State Govt., RBI, Banks to come together and chalk out the ways for increasing the advances under this segment.
5. Under Govt. Sponsored Schemes, the Banks are lagging much behind the given targets in many of the schemes, except PMEGP and VBY. He then urged **State Govt. and Banks to compare and analyse the reasons for consistent good performance under PMEGP and VBY scheme and non-performance under other schemes and accordingly decide the improvement areas.**
6. Highlighting performance of Banks under SHG Bank linkage programme, he urged NABARD and GLPC to analyse the reasons for 28% achievement under disbursement against the given targets. **He also urged GLPC to submit the SHG census report.**
7. Pronouncing NPA as one of the bottleneck in progress of Banking Industry, Shri Ashwani Kumar sought help of State Govt. especially for making recovery in cases filed under State Recovery Act. and SARFAESI act. **He specifically requested State Govt. to pass on the suitable instruction to the concerned authority to dispose off the cases filed for possession under SARFAESI act within the stipulated timeline as prescribed in the recent amendment made in the act.**
8. Regarding establishment of RSETIs, **Rural development Deptt. and GLPC to extend necessary support for handing over the land possession in Panchmahal districts and approval of lay out plan in Ahmedabad district, which is pending since long.** He also advised the concerned sponsoring Banks to analyze the reasons for low settlement ratio of RSETIs in many districts and initiate the improvement measures on early basis.

Taking the meeting forward, **Shri V S Khichi** requested **Shri Sunil Chawla, CGM, NABARD** to address the House.

In his address, **Shri Sunil Chawla** deliberated upon the following points :

- i. Despite good growth %age under agriculture, the benchmark of 18% under agriculture advances couldn't be achieved by the Banks. Moreover, the total no. of KCC issued has also gone down in current year, over the previous year. He appealed the Banks to look into this matter and initiate the necessary improvement measures. Gujarat has necessary infrastructure in place which provides agri lending opportunities to the Banks. Banks may harness this potential and increase the agri credit offtake.
- ii. Necessary measures to be also taken to achieve the target of 10% of ANBC to weaker section.
- iii. Banks were also called upon to increase the term loan lending under agriculture which would consequently result into the capital formation under this sector.

- iv. Government of India has developed few parameters for measuring the progress under “Doubling of Farmers’ Income”. One of such measure is to provide the credit to the farmers for various activities like horticulture, olericulture, dairy farming etc. besides the normal crop loan. Banks may take the same into their consideration.
- v. There is no credit off-take in Gujarat under Negotiable Warehousing Receipt (NWR). Awareness needs to be created about this mode of funding so that credit under NWR may pick-up.
- vi. Two Mega Food parks are being established in Surat & Mehsana and the processing centre of these parks will be installed in the catchment areas of the nearby districts. Banks may come up to finance the MSMEs and farmers which are part of the supply chain of these processing centres.
- vii. The project of digitization of SHGs in Mehsana district is on the verge of completion. It will provide ease to the branches in getting information about the SHG groups and to further proceed for their Bank linkage.
- viii. The Financial Inclusion Fund has been made available by NABARD for purchasing the micro-ATM. Banks may avail this support for giving thrust to their Financial Inclusion Activity.

Shri Khichi then requested **Shri J K Dash, Regional Director, RBI** to address the House.

Shri J K Dash in his address informed RBI’s decision to observe Financial Literacy Week during June 5-9, 2017 across the country and enumerated activities to be undertaken as per five themes. He called upon all LDMs to actively participate in the programme for best outcome.

(Action : All LDMs)

He quoted the RBI guidelines on doubling of farmers’ income by 2022 which were to be translated to ground level activity by different institutions. However, the fact that not much blueprint was available makes it important to start the initiatives without further delay.

He further quoted the success story of SHG Bank linkage as reported in media, of Greater Hyderabad Municipal Corporation (GHMC) in preparing of circle wise annual credit plan and achieving bank linkage to the extent of 110% of its target. He exhorted the banks to explore if such a model involving local governments could be emulated in Gujarat urban areas.

(Action : NABARD/ GLPC)

He further quoted a recent case of Junagarh, being heard in Gujarat High Court, alleging unfairness in charging of excess interest / insurance premium in crop loans affecting large number of farmers. One of the reading from the case was about allegations of making farmers sign documents in English, a language which they did not understand. Regional Director emphasized that the borrowers, particularly less lettered, must understand the agreement with the same meaning as the bank as per provisions of Contract Act and using / making available copies of documents in local language to avoid misunderstanding / disputes later would be a good customer service as well. Further, there should be a transparent way of making the borrowers aware of regulatory and government guidelines in regard of concerned matters to avoid misgivings later.

(Action: Member Banks)

He quoted media complaints about non-settlement of insurance claims of farmers and suggested that if specific instances are brought up, the matter could be taken up with concerned authorities.

In the end, he cautioned the bank to monitor the sustainable health of the crop loans. In order to avail themselves of all the interest subventions available, the farmers might tend to use the crop loans for all purposes including capital use. If the timely repayment comes from non-bank borrowings at high cost, albeit for a short time, rather than from cash flow from agri activities, to be repaid again from the scaled up crop loans, the subvention might be effectively going to repay the usurious bridge loans. Hence, banks should also keep a tab on the end-use of crop loans as well as the private / non-bank debts of the farmers to assess the repayment capability for the higher

scale of finance every year. It may have to be ensured that the landed cost of all the debts of a farmer up front (before the interest subsidy accrues) including insurance premium remain within the intended and viable bracket. Otherwise, undiscovered stress might grow in the agricultural loan portfolio.

(Action: Member Banks)

Shri Khichi then requested **Shri G C Murmu, Addl. Secretary, DFS, Gol** to address the House.

Starting his address, **Shri Murmu** first appreciated the Banks for the commendable work done during the Demonetization period. Moving on, he drew attention of House towards some important points :

- i. "Adoption of digital payment modes" was one of the objectives of Demonetization and Banks to ensure that after removal of all kind of limits from cash transaction, the cash consumption do not attain same level as of the pre-demonetization period.
- ii. To give push to the digital transaction, the concept of "Referral scheme for Merchants" and "BHIM referral scheme" has been introduced by Govt. and Banks may widely popularize these schemes so that a large no. of their customers may come on-board.
- iii. Banks to do the micro planning for achieving the target of 100% Aadhaar & Mobile No. seeding in PMJDY and operative SB accounts within stipulated time. Efforts to be also made for reducing the no. of inoperative SB accounts.
- iv. For the resolution of Stressed Assets of Banks, many steps have been taken by Govt. like amendment in SARFAESI act, DRT act etc. but for using these measures, Banks will have to also fulfill many requirements. One of such major requirement is doing the right documentation while filling the cases for recovery. **(Action i-iv : Member Banks)**
- v. "Rebalancing of the Balance Sheet" is one good way to keep the NPA problem in check. Keeping this in view, Banks may diversify their portfolio in different segments as Agri, Retail, MSME etc.
- vi. Showing concern about non achievement of targets under agriculture sector, Shri Murmu said that the good irrigation infrastructure offers good scope for agriculture financing. Banks may harness this potential for achieving the targets under agriculture sector.
- vii. Regarding distribution of RuPay Kisan Credit Card, Banks need to put more thrust to achieve the 100% target. Although, Public and Private Sector Banks have taken some steps ahead in this regard but Co-operative Banks and RRBs are lagging much behind.

Moving ahead, **Shri V.S. Khichi, Convenor (SLBC)** started the power point presentation for review and discussion over the agenda items.

1. Confirmation of Minutes of 152nd SLBC meeting :

Shri Khichi requested the House to confirm the minutes as no amendments received from Members. The House confirmed the same.

2. Banking at a Glance :

Shri Khichi presented the important highlights of achievement of Banks under various Key Banking Parameters.

3. Follow-up actions on decisions taken in last meeting:

Taking up this agenda, **Shri Khichi** informed the House about follow-up action on decisions taken in 152nd SLBC meeting. He enumerated the following action points and requested the concerned members to take necessary steps for timely compliance:

a. **Submission of SHG Census Report. (Action : GLPC)**

Shri Khichi requested the representative of Rural Development Deptt., GoG to submit the SHG census report so that further action can be taken based on the report. Responding to this, the representative of Rural Development Deptt., GoG confirmed the submission of report as early as possible.

b. **Common Portal for Govt. Sponsored Schemes (Action : State Govt.)**

Shri Khichi requested the State Govt. to expedite the process of development of Common portal for Govt. Sponsored Schemes so that the tracking of proposals can be done smoothly and disposal of the proposals may expedite.

c. **Pending land allotment related issues of various RSETIs :**

Informing the House about long pending issues of re-allotment of land for RSETI Panchmahal and approval of lay-out plan of RSETI, Ahmedabad, **Shri Khichi** requested the representative of Rural Development Deptt., GoG to resolve these issues as early as possible.

4. **Pradhan Mantri Jan Dhan Yojana :**

Taking up this agenda, **Shri Khichi** deliberated the performance of Banks under this scheme before the House. Taking note of this performance, **Shri G C Murmu** advised that to reach at the target of 100% Aadhaar and Mobile No. seeding target, Bank-wise review and follow-up needs to be done. Banks to also make efforts for reducing the no. of zero balance accounts.

In this context, **Smt. Sangeeta Singh**, ACS, Food & Civil Supplies said that in Gujarat State all Fair Price Shops (FPS) have already been computerized and the beneficiaries are encouraged for making the payment through digital mode mainly AEPS. However, complaints have been received that many of the beneficiaries are not able to do the AEPS transaction as their account has not been seeded with aadhaar till now.

Taking note of this, **Shri Khichi** said that besides the beneficiaries of PDS, Banks have to also pay attention for aadhaar seeding in account of :

- MNREGA beneficiaries
- Pradhan Mantri Ujjwala Yojana beneficiaries
- Anganwadi Workers
- Beneficiaries of PDS
- Pensioners

However, **Shri Khichi** added that to complete the aadhaar seeding in these accounts in time bound manner, help of State Govt. & Dist. authorities would be required in collection of consent forms.

(Action : State Govt. & Member Banks)

Adding her views on this, **Smt. Sangeeta Singh** told that in the month of June'17, the Food & Civil Supplies Deptt., GoG is going to organize Gram Sabhas with the main purpose of collection of consent forms from the beneficiaries PDS and Pradhan Mantri Ujjwala Yojana. She also said that if the banks would also join those Gram Sabhas, the aadhaar seeding in these accounts would be expedited. Welcoming this idea, **Shri Khichi** requested the Banks to join the proposed Gram Sabhas for aadhaar and mobile no. seeding in account PDS and PMUY beneficiaries. He also requested **Smt. Sangeeta Singh** to arrange to share the schedule of these Gram Sabhas with the Banks.

(Action : State Govt. & Member Banks)

Moving on, **Shri Khichi** reiterated the advice of Chairman regarding on-boarding of Banks on CSC platform which would enable their customers to do aadhaar seeding in their account at Fair Price Outlets. He requested the remaining Banks, excluding the nine Banks which have already on-boarded on CSC platform, to take up this matter with their respective Head Office for necessary approval.

(Action : Member Banks)

Highlighting an issue in this matter, **Smt. Sangeeta Singh** said that the customers of Fair Price Shops are facing difficulty in doing the Digital payments on Sundays/ Holidays due to higher rate of transaction failure and requested the Banks to look into this problem.

(Action : Member Banks)

5. Organizing the Digi-dhan Melas

Presenting this agenda, **Shri Khichi** informed the House that the Digi-dhan Mela has been organized in six districts of the State and on 14th April'17, the digi-dhan mela has been organized in all districts of the State. Further, the State level workshop was also organized in Surat & Ahmedabad district.

Acknowledging this progress, **Shri G C Murmu** said that the main objective of organizing these Melas & Workshops is to encourage maximum no. of people to adopt the "Digital Payment Modes" and to disseminate the information about these modes. However, due to non-aadhaar seeding of accounts people wouldn't be able to adopt few payment modes/ apps like AePS and "Aadhaar Merchant Pay", therefore, Banks need to expedite the aadhaar seeding of accounts with much faster pace.

(Action : Member Banks)

6. Progress under Social Security Schemes

Shri Khichi presented the progress under enrollment of Social Security Schemes in the State of Gujarat. Reiterating his advice once again, **Shri Ashwani Kumar** said that only few days are left for renewal of the policy under PMJJBY and PMSBY, therefore, Banks to ensure to inform all the policy holders to keep sufficient balance in their account so that premium is deducted on due date and policy is renewed.

(Action : Member Banks)

Noting the progress under Atal Pension Yojana, **Shri Murmu** said that Members may inform the reasons for the slow progress under the scheme so that suitable measures can be taken to improve upon the same. Suggestion for some changes in the scheme which can consequently boost it's progress are also invited.

(Action : The SLBC Members)

7. Progress under Pradhan Mantri MUDRA Yojana

Informing the House about 97% achievement under this scheme during FY2016-17, **Shri Khichi** requested the Banks to put more efforts during FY2017-18 so that the achievement may surpass the targets. Adding to this, **Shri Murmu** said that Banks to also look that under MUDRA scheme, credit offtake may increase under "Tarun" category, besides "Shishu" and "Kishore".

(Action : Member Banks)

8. Progress under "Stand-up India Scheme"

Presenting performance under this scheme, **Shri Khichi** said that a lot needs to be done by all stakeholders to improve the performance under this scheme. He also advised LDMs to take up this matter during DLCC/ BLBC meetings so that no. of branches achieving the targets under this scheme may increase considerably.

(Action : Lead District Managers)

9. Implementation of BC-ICT Model under Financial Inclusion :

Revoicing the suggestions of Chairman, **Shri Khichi** requested the Banks to increase the BC activation %age and to also ensure to provide them adequate infrastructure and proper remuneration, which would consequently decrease their attrition rate.

(Action : Member Banks)

10. Roadmap for opening of branches in villages having population above 5,000 without having brick & mortar branch of a Scheduled Commercial Bank

Shri Khichi informed that out of 394 such identified centres, the brick & mortar branches are available at 42 centres by the end of timeline of the roadmap.

11. Pradhan Mantri Fasal Bima Yojana

Talking about implementation of this scheme, **Shri Khichi** informed following two action points to the House :

- i. Aadhaar Seeding in account of farmers enrolled under PMFBY considering the guidelines issued by Central Govt. in this regard. **(Action : Member Banks)**
- ii. Under the crop insurance scheme, commission and service charges payable to the Banks is pending since long. It is informed by AIC in this context that the service charges payable to farmers under NAIS is pending since Kharif-2014 season onwards as the share of Central Govt. is awaited.

Taking cognizance of this matter, **Dr. J N Singh** said that the State Govt. will take up this matter with Central Govt. **(Action : State Govt.)**

12. Vidya Laxmi Portal for Education Loans :

Shri Khichi informed the House that as per directives received by Government of India, all cases disbursed under Education Loan scheme has to be uploaded on this portal latest by 30th September'2017. Referring to the communication already made by SLBC sectt. In this regard, **Shri Khichi** requested Banks and Lead District Managers to take suitable steps for compliance.

(Action : Member Banks & LDMs)

13. Pradhan Mantri Awas Yojana :

Giving updates on implementation of this scheme, **Shri Khichi** informed the House that on the line of CLSS- EWS & LIG scheme, the CLSS-MIG scheme has also been launched and the guidelines in this regard has already been circulated alongwith the agenda paper. He requested all Banks to take necessary measures and sensitize the field functionaries for better performance under the scheme.

(Action : Member Banks)

Giving his opinion, **Shri Ashwani Kumar** said that Housing Loan is one of the safest finance and as the effective rate of interest under this scheme is very low, therefore, this scheme is giving a wonderful opportunity to the Banks to grow.

14. Rural Self-Employment Training Institute:

Shri Khichi highlighted the long pending issue of approval of lay-out plan of RSETI, Ahmedabad and handing over the possession of land for RSETI, Panchmahals. He further requested Chief Secretary to pass on the necessary instruction for redressal of these issues as much delay in starting the construction work will make these RSETIs ineligible to receive the grant from Central Govt. for construction work.

Responding to this, **Dr. J N Singh** advised Commissioner & Secretary, Revenue Deptt. **Shri Harit Shukla** to look into this matter.

(Action :State Govt.)

Pointing towards the settlement ratio of RSETIs, **Shri Ashwani Kumar** said that RSETIs may also look for training of applicants under “Stand-up India” scheme. This will improve the performance under this scheme as well as the settlement ratio of RSETIs through Bank Finance would also increase.

(Action : RSETI Sponsoring Banks)

15. Agenda sponsored by Superintendent of Stamps :

Presenting this agenda, **Shri Khichi** said that it has been requested by the concerned Deptt. that Banks to get license and make available the facilities for payment of Stamp Duty through franking and e-stamping at rural and block level areas. Also, Banks to extend necessary cooperation and support to authorized officials of Superintendent of Stamps office in ascertaining the use of appropriate stamp duty in the documents related to credit given by the Bank. If it is necessary, banks may also make available the documents physically for verification purpose.

He further informed that complaints have been received that many of the branches refuse to do the franking, inspite of having this facility available with them and urged the Controlling Head of Banks to pass on the necessary instruction to the branches in this regard. **Smt. Sangeeta Singh** also said that the franking of documents is also required under “Pradhan Mantri Ujjawala Yojana” and branches may be advised to frank those documents, without making any delay. **Shri Ashwani Kumar** said that extending this facility is in interest of Banks as it will provide them the non-interest scheme.

(Action : Member Banks)

16. Approval of Service Area Credit Plan 2017-18 :

Shri Khichi presented the Service Area Credit Plan 2017-18 of Rs. 1,11,781 crores for the State of Gujarat before the House for information.

17. Review of Key Banking Parameters :

While reviewing the Key Banking Parameters, following action points emerged out :

- i. Banks to focus more on financing to Weaker Section & Minority Communities as progress under this is closely monitored by Govt. of India. Further, Banks to also ensure to maintain the data sanctity while reporting the progress under these schemes.
- ii. Focus to be also given for better performance under Education Loans.
- iii. The RuPay KCC card to be given to all eligible farmers.

(Action i-iii: Member Banks)

- iv. Under Govt. Sponsored Scheme, analysis to be done whether the targeted beneficiaries under less performing scheme are same as of some other Govt. Sponsored Scheme and the available benefits under this scheme is less as compared to the other scheme.
- v. Delay in disposal of cases filed under SARFAESI act. before the DM/ CMM.

(Action : State Govt.)

- vi. Banks to inform SLBC about the cases filed under SARFAESI act. before the DM/ CMM, wherever the disposal has not been made within the prescribed timeline of 30 days. SLBC will further take up this matter with State Govt.

(Action : Member Banks and SLBC)

Following issues were also flagged off during the discussion :

- i. The representative from SIDBI informed that in some of the districts the orders on cases filed under SARFAESI act. is being passed on by Addl. District Magistrate but the Section-14 of the SARFAESI act. has only empowered DM/ CMM to give orders on cases filed under SARFAESI act. Further, the orders given by ADM is getting challenged in High Court.

Taking cognizance of this issues, **Shri Murmu** said that the matter will be looked into detail and necessary clarification will be provided.

- ii. The representative from PNB informed that the acceptance of cases filed under Recovery act. is being denied at Tehildar office which causes problem to the Banks in undertaking the recovery measures.

Taking note of this, **Shri Murmu** assured to look into this matter.

- iii. **The Principal Secretary, Social Justice & Empowerment, Shri Kamal Dayani** informed that the department has now started crediting the Old age pension directly into the account of the beneficiaries. However, many of the beneficiaries are not able to visit the branches due to the old age problems. Hence, Banks may deploy adequate number of BCs which can provide the door-step banking facilities. Further, he also requested Banks for mobile no. seeding in account of pensioners which will enable them to know about the credit of their pension.

Further, **Shri Dayani** also informed that from the month of June'17, the State Govt. is also starting payment of scholarship through DBT for which SBI is doing the account authentication and the account holding Banks have to do the account verification. Therefore, he urged the Banks to complete the account verification process within the given timeline so that the DBT can be started in scholarship accounts without any hitch.

(Action : Member Banks)

After the review, **Shri Khichi** requested **Dr. J N Singh, CS, GoG** to address the House.

Dr. Singh in his address highlighted the following main points :

- i. Good efforts has been made by all stakeholders for aadhaar seeding of bank accounts during the last quarter of the financial year and same effort should be kept continued so that the target of aadhaar seeding in 100% accounts can be achieved at the earliest.
- ii. Banks to give more push to the Pradhan Mantri Awas Yojana as housing loan is the one of the safest finance. He also said that State Govt. is undertaking the land allotment under "Urban Land Ceiling Act" and "Suchit Towns" and this will also offer the lending opportunity to the Banks. Therefore, Banks may come forward to lend under these schemes.

(Action : Member Banks)

For financing under the above two housing schemes of State Govt., **Shri Ashwani Kumar** advised SLBC to explore the possibility of forming a special scheme in consultation with the concerned State Govt. Deptt.

The meeting ended with Vote of Thanks by **Shri Sanjeev Nautiyal, CGM, SBI.**

**LIST OF PARTICIPANTS OF 153rd STATE LEVEL REVIEW MEETING
HELD ON 19th MAY, 2017 AT DENA LAXMI BHAVAN, ASHRAM ROAD, AHMEDABAD**

Sr.	Name S/Shri/Smt.	Designation	Institution
1	Ashwani Kumar	Chairman & Managing Director	Dena Bank
2	Dr. J.N.Singh	Chief Secretary	Govt. of Gujarat
3	G.C.Murmu	Addl. Secretary (FS),	DFS, MoF, Govt. of India
4	Sangeeta Singh	Addl. Chief Secretary	Food & Civil Sup., Govt. of Gujarat
5	Kamalkumar Dayani	Principal Secretary	Social Justice, Govt. of Gujarat
6	J.K.Dash	Regional Director	Reserve Bank of India
7	Sunil Chawla	Chief General Manager	NABARD
8	Hareet Shukla	Secretary & Comm.	Revenue Dept., Govt. of Gujarat
9	Sanjeev Nautiyal	Chief General Manager	State Bank of India
10	J.V.Mehta	General Manager	Bank of Baroda
11	Vikramaditya Singh Khichi	SLBC Convenor & Field General Manager	Dena Bank
Government Department			
12	Anilkumar Yadav	Addl. Secretary	Finance Dept., Govt. of Gujarat
13	Shailesh L. Shah	Addl. Supdt of stamp	Govt. of Gujarat
14	S.C.Shah	Chief Ins. of Stamp	Supd. Of Stamp
15	Dilip	Managing Director	GSCDC, Govt. of Gujarat
16	P.S.Rabari	Joint Director of Agriculture	Director of Agri., Govt. of Gujarat
17	R.J.Dhagh	Dy. Commissioner	Tribal Development, Govt. of Gujarat
18	M.J.Mehta	Deputy Director	CCI, Gandhinagar
19	P.M. Jethava	Deputy Director	Developing cast welfare Dept., GoG
20	H.R.Parmar	Deputy Director	DDSCW, Govt of Gujarat
21	R.D.Trivedi	Dy.Registrar	Registrar of Co.Op Soc.
22	D.C.Singhal	Asst. Director	KVIC, Ahmedabad
23	H.C.Patel	Chief Account Officer	Development Cor. Office
24	V.S.Patel	Manager	GSCDC, Govt. of Gujarat
25	S.K.Kapadia	SM	FCSACA, Govt. of Gujarat
26	D.R.Patel	Horti. Officer	Horti. Dept., Govt. of Gujarat
27	Dr. H.V.Mansuri	VO	GWEDC, Govt. of Gujarat
28	N.R.Sharma	Executive Officer	Khadi Board, Ahmedabad
29	Ronak Patel	Sr.Manager	CSC
30	S.Gurudatta	Regional Chief	HUDCO
31	Vimal Sharma	Asst. General Manager	HUDCO
32	Devi Shankar Suman	Manager	KVB
33	Kaushik K. Dave	Account Officer	GRHB, Gandhinagar
34	Anjan Makim	State Director for RSETIs	MORD & NACER
35	P.N.Bhavsar	ADPS	Indian Post
RBI / NABARD			
36	Kuldeep Singh	General Manager	Reserve Bank of India
37	Smt.Sangeeta Das	Dy.General Manager	Reserve Bank of India
38	G. Ravishankar	Asst.General Manager	Reserve Bank of India
39	S.K.Jani	Asst.General Manager	Reserve Bank of India
40	A.B.Barot	Manager	Reserve Bank of India
41	Ashwani Kumar	Dy.General Manager	NABARD
INSURANCE COMPANIES			
42	M.A.Rathod	Sr.Div.Manager	New India Assurance
43	D.G.Halve	Dy.General Manager	AIC of India
44	R.J.Shah	Dy.Manager	National Insurance Co.
45	Rajan D. Desai	Nodal Officer	Oriental Insurance Co.
46	Vicky Panchal	Executive	HDFC ERGO GIC Ltd.
BANKS			
47	D.P.Sharma	General Manager	Bank of India
48	Shrikant Argade	Dy.General Manager & Zonal Manager	Bank of Maharashtra
49	V.S.Renganathan	General Manager	Canara Bank
50	V.Muthukrishnan	General Manager	Corporation Bank
51	Azad Singh	General Manager / Zonal Manager	Indian Bank
52	Bhagawat Prasad Singh	Regional Manager	Syndicate Bank
53	Abhinash Mohan	Dy.General Manager & CRM	United Bank of India
54	B.R.Patel	Chairman	Baroda Gujarat Gramin Bank
55	Balbir Singh Luthra	Chairman	Dena Gujarat Gramin Bank
56	C.B.Sawant	Chairman	Saurashtra Gramin Bank
57	Hardik Gandhi	Cluster Head	Bandhan Bank

**LIST OF PARTICIPANTS OF 153rd STATE LEVEL REVIEW MEETING
HELD ON 19th MAY, 2017 AT DENA LAXMI BHAVAN, ASHRAM ROAD, AHMEDABAD**

Sr.	Name S/Shri/Smt.	Designation	Institution
58	Lalit Pareek	Sr.Vice President	HDFC Bank
59	Kamlesh P.	Zonal Head	ICICI Bank
60	V.Leeladhar	Dy.General Manager	Andhra Bank
61	V.P.Srivastava	Dy.General Manager	Bank of Baroda
62	Vibha Aren	Dy.General Manager	Punjab National Bank
63	K.K.Sriwastawa	Dy.General Manager	State Bank of India
64	Pervez Akhier	Dy. General Manager	SIDBI
65	Pratik Bulsara	Asst.Vice President	Axis Bank
66	Alpa Kothari	Asst.Vice President	HDFC Bank
67	Mithilesh Jha	RM	ICICI Bank
68	Archana Thosar	VP	Yes Bank
69	Vijay Kumar	Asst. General Manager	Allahabad Bank
70	V.M.Gupta	Asst.General Manager	Bank of Baroda
71	S.L.Sirvi	AEO	Canara Bank
72	H.P.Mahawar	Asst.General Manager	Central Bank of India
73	Sasidharan CM	Asst.General Manager	Federal Bank
74	Dr.R.C.Trivedi	Asst.General Manager	GSC Bank
75	Amala Vaidya	Asst.General Manager	IDBI Bank
76	Gopal Krishan	Asst. General Manager	Punjab & Sind Bank
77	Umesh Kumar	Asst. General Manager	Punjab National Bank
78	Vimal Prakash Dubey	Asst. General Manager	SIDBI
79	P.C.Kalaria	Asst.General Manager	State Bank of India
80	M.N.Subramaniam	Asst.General Manager	Vijaya Bank
81	Shailesh Kumar	Chief Manager	ICICI Bank
82	Ishwar Chand Dewar	Chief Manager	Indian Overseas Bank
83	Kamal Bajpai	Chief Manager	Oriental Bank of Comm.
84	Parveen K. Arora	Chief Manager	Punjab & Sind Bank
85	Abhilash P.	Chief Manager	South Indian Bank
86	M.M.Dave	Chief Manager	State Bank of India
87	Edward Paulraj	Chief Manager	TMB Bank
88	R.K.Solanki	Chief Manager	UCO Bank
89	Lalit Gorakh	Chief Manager	Union Bank of India
90	Apoorv Kumar	SM	Yes Bank
91	R.P.Behera	Senior Manager	Andhra Bank
92	Sandip M. Chauhan	Senior Manager	Bank of Baroda
93	Yogesh Prajapati	Senior Manager	Catholic Syrian Bank
94	Kamal Kapadia	Senior Manager	Central Bank of India
95	Gajendra Ganolia	Senior Manager	Corporation Bank
96	R.Ramachandran	Senior Manager	Dhanlaxmi Bank
97	V.D.Dhami	Senior Manager	GSC Bank
98	K.K.Vikani	Senior Manager	Indian Overseas Bank
99	Ajay Gupta	Associate Executive	J & K Bank
100	Jatin Vyas	Senior Manager	Kotak Mahindra Bank
101	Rekha Surti	Regional Manager	National Housing Bank
102	Virat P. Chhaya	Senior Manager	RBL Bank
103	Harish Gundekar	Senior Manager	Syndicate Bank
104	Saurabh Maurya	Manager	Allahabad Bank
105	V.K.Lokwani	Manager	Bank of India
106	C.K.Patel	Manager	Central Bank of India
107	Jyotish R.Patel	Manager	Dena Gujarat Gramin Bank
108	Jignesh Chaudhri	Officer	GSCARDB
109	D.G.Purohit	Officer	GSCARDB
110	F.M.Settee	Manager	Indian Bank
111	Amit K. Singh	Manager	Union Bank of India
112	Sagar Burman	Dy.Manager	Bank of Maharastra
113	Vikash Kumar	Asst. Manager	City Union Bank
114	Fazl Khan	Asst. Manager	IDBI Bank
115	Naman Shah	Asst. Manager	South Indian Bank
116	Hariprakash	Asst.Manager	Vijaya Bank
117	Arjun Rao	Dep. Manager	Laxmi Vilas Bank
118	Bhavesh Nayak	Officer	Punjab & Sind Bank
119	Baldev M Patel	Chief Manager	Dena Bank

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Sr.	Name S/Shri/Smt.	Designation	Institution
120	Chirag Patel	Senior Manager	Dena Bank
121	Sangita Kumari	Senior Manager	Dena Bank
LEAD DISTRICT MANAGERS			
122	R.R.Ada	LDM, Dahod	Bank of Baroda
123	Kundanlal	LDM, Panchmahal	Bank of Baroda
124	N.A.Khuman	LDM, Bharuch (Designate)	Bank of Baroda
125	Bhupendrasinh Gohil	LDM, Narmada	Bank of Baroda
126	Kishore S. Solanki	LDM, Bharuch	Bank of Baroda
127	Arunkumar	Associate, LDM Office, Mahisagar	Bank of Baroda
128	Pradeep Lakra	LDM, Mahisagar	Bank of Baroda
129	B.C.Shah	LDM, Navsari	Bank of Baroda
130	Jayesh Chauhan	LDM, Valsad	Bank of Baroda
131	R.M.Patel	LDM, Dangs	Bank of Baroda
132	J.A.Chotalia	LDM, Tapi	Bank of Baroda
133	A.A.Paliwala	LDM, Dangs	Bank of Baroda
134	S.T.Solanki	LDM, Surat	Bank of Baroda
135	P.G.Oganja	LDM, Chotaudepur	Bank of Baroda
136	P.R.Sharma	LDM, Baroda	Bank of Baroda
137	Mukesh Sharma	LDM, Anand	Bank of Baroda
138	Kanubhai Maheria	LDM, Kheda	Bank of Baroda
139	Dr.A.V.Parmar	LDM, Ahmedabad	Dena Bank
140	A.L.Jetavat	LDM, Gandhinagar	Dena Bank
141	Ashok Gohil	LDM, Aravalli	Dena Bank
142	R.S.Mishra	LDM, Sabarkantha	Dena Bank
143	S.K.Sinha	LDM, Bhuj	Dena Bank
144	J.P.Oza	LDM, Devbhoomi Dwarka	Dena Bank
145	M.J.Patel	LDM, Mehsana	Dena Bank
146	A.L.Goswami	LDM, Banaskantha	Dena Bank
147	K.K.Rathod	LDM, Jamnagar	State Bank of India
148	Gadve Anupkumar	LDM, Veraval	State Bank of India
149	B.L.Jatolia	LDM, Amreli	State Bank of India
150	R.K.Bhatt	LDM, Porbandar	State Bank of India
151	J.M.Parmar	LDM, Morbi	State Bank of India
152	Ramesh Chauhan	LDM, Rajkot	State Bank of India