

## State Level Bankers' Committee, Gujarat- Convenor, Dena Bank

### MINUTES OF 156<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE QUARTER ENDED DECEMBER, 2017 HELD ON 28<sup>TH</sup> MARCH 18 AT 11.00 AM AT DENA LAXMI BHAWAN, DENA BANK, ASHRAM ROAD, AHMEDABAD

The 156<sup>th</sup> meeting of SLBC was chaired by **Dr. Rajesh Kumar Yaduvanshi, Executive Director, Dena Bank** and attended among others by **Shri Vishal Gupta, IAS, Director, Institutional Finance, Finance Dept., GoG, Shri Anil Ranavsya, IAS, Dy. Secretary, Food & Civil Supplies Dept., GoG, Shri J.K.Dash, Regional Director, RBI, Shri Sunil Chawla, CGM, NABARD, Shri R K Aggrawal, GM, SBI, Shri J V Mehta, GM, BoB, Shri Vikramaditya Singh Khichi, Convenor-SLBC and FGM, Dena Bank** and other Senior Officials from various Departments of State Govt., Executives from various Banks, Insurance Companies, Lead District Managers etc. The list of participants in the meeting is enclosed.

At the outset, **Convenor-SLBC Shri V.S. Khichi**, welcomed the Chairman, SLBC, other dignitaries on the dais, off the dais and all participants present in the meeting. Further, he requested **Chairman of SLBC, Dr. Rajesh Kumar Yaduvanshi** to deliver the keynote address.

Extending welcome to all participants, **Dr. Rajesh Kumar Yaduvanshi, Chairman SLBC** highlighted following important points in his address to the house:

- Total number of Bank Branches in state stood at 9285 resulting in a branch of bank for population of 6505
- Requested RBI to clarify whether existing BC-ICT model could be considered as Banking Outlet, as only one bank has considered this model as Banking Outlet.
- Banking Business at glance in the state as of December 2017:

Mix Business	Total Deposits	Total Advances	C/D Ratio
Rs 11.43 lakhs crores	Rs 6.34 lakhs crores	Rs 5.09 lakhs crores	80.16%

- Expressed concern over below benchmark C/D Ratio of 40% in 10 district of Gujarat.
- Drew attention of state govt. representatives present in the meeting towards cases pending for more than 60 days before DM/CMM under SARFAESI Act, 2002 and urged them to provide expeditious clearance of these cases.

**(Action: State Govt.)**

- Appreciated achievement of Rs 97, 120 Crore as of December 2017 against the annual target of Rs 1,11,781 Crore under **Service Area Credit Plan (SACP) for the F.Y. 2017-18.**
- Urged Bankers' fraternity to expedite Aadhar Seeing & Authentication currently being 77% & 43% against national average of 80% & 53% respectively.

**(Action: All Member Banks)**

- Commended performance of Banks in Gujarat under "APY Incredible Leadership Campaign" for registering 22,000 subscriptions.
- Urged LDM Morbi & LDM Narmada to chalk out strategies in consultation with govt. authorities & other banks in the district, as these two districts of Gujarat have been identified as "115 Aspirational District" by the Central Govt.

**(Action: LDM Narmada & Morbi)**

- Low settlement ratio of RSETI trained applicants requires to be addressed by the bankers
- Urged State govt. to expedite approval of layout plan of Ahmedabad RSETI for which is pending for last 6 years

**(Action: State Govt.)**

With these words, Chairman concluded his key note address and permitted Convenor to begin presenting of agenda items of the meeting.

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Moving further, **Shri Vishal Gupta, IAS, Director, Institutional Finance, Finance Dept., GoG** addressed the house and highlighted following points:

- Grievance redressal mechanism in banks should be strengthened
- Assured house that govt. is working on the pending issues raised by the banks and is committed towards providing earliest resolution for the same.

Thereafter, **Shri Sunil Chawla, CGM, NABARD**, highlighted following points in his address to the house:

- Expressed concern, as number of Kisan Credit Card account holders are declining, whereas, outstanding in Kisan Credit Card is increasing. Addressing this **Shri Khichi** said that major contributor towards decline in number of KCC is accounts is DCCB, as nearly 2.09 lakhs accounts from DCCB are reported less in December 2017 over September 2017. **Shri Chawla** urged bankers to ensure that Small & Marginal Farmers are not sidelined.

**(Action: Member Banks)**

- Urged bankers to utilize grant offered by NABARD for Point of Sale (PoS) machines.
- Invited banks for an MoU with NABARD for capacity building of JLGs.

Moving further, **Shri J.K.Dash, Regional Director, RBI** addressed house and emphasized on following points:

- He flagged the issue of decline in rural branches by a few banks during the quarter ended December 2017 and advised concerned banks to submit report by 31<sup>st</sup> March, 2018 to RBI & SLBC Convenor Bank as to whether the proper procedure for merger/closure was followed by them.

**(Action: Concerned Banks)**

- Shri Dash expressed serious concern over the under-performance of, some Public Sector Banks and a few Private Sector Banks in achieving stipulated target of 40% under 'Priority Sector Advances' as compared to the corresponding period of last year. CD ratio of some of the Public Sector Banks was below the national average. He impressed upon banks to improve priority sector advances as well as CD ratio.

**(Action: Concerned Banks)**

- Raising concerns on low growth in MSME credit, Shri Dash updated the House that in view of the increasing importance of service sector in our economy, RBI has decided to remove the currently applicable loan limits of ₹ 5 crore and ₹ 10 crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, for classification under priority sector. Such relaxation would widen the scope and will increase lending under priority sector. As regards certain complaints of non-honouring of LCs by a few banks, Shri Dash emphasized that bonafide genuine trade credit requirements should not remain unfulfilled by the banks and any restrictive practice could draw supervisory attention.
- Shri Dash, further apprised the forum about some incidences of fraudulent mapping of Aadhaar card details and data theft etc., as reported in some sections of media and requested the State Govt. to take necessary steps for data security to contain its spread to other areas.

**(Action: State Govt.)**

- As for determining URC, Shri Dash clarified that if a branch or CBS enabled banking outlet of a licensed co-operative bank is available in the rural centre, it would be treated as banked centre.

**Presentation of Agenda Items**

Convenor SLBC presented agenda items of the meeting before the house and following action points emerged out of discussion over agenda items:

**1. Confirmation of Minutes of 155<sup>th</sup> SLBC meeting :**

Since no amendments were received from Members. The House confirmed minutes of the 155<sup>th</sup> SLBC meeting.

**2. Review of Key Banking Parameters and Achievements under Service Area Credit Plan:**

Rationalisation of target under MSME & Education sector in Potential Linked Plan (PLP) being prepared by NABARD, as in case of MSME Advances target is overachieved by almost 200% for the past couple of years, whereas, in case of Education loan, it is observed that target generally remains very far from being achieved.

**(Action: NABARD)**

**3. Follow-up action on pending issues :**

**i. Pending Land related issues of RSETI:**

Director (Institutional Finance), Finance Dept, Govt. of Gujarat advised LDM, Ahmedabad to regularly brief him about outcome of meeting that LDM may have with various stakeholders involved in this issue. State govt. also needs to look into the issues halting this development, as the same is pending for almost 6 years.

**(Action: LDM Ahmedabad & Finance Dept. GoG)**

**ii. Development of online portal for sponsoring and tracking of applications of State Govt. Sponsored Schemes:**

Rollout of the portal to track loan applications under various govt. sponsored scheme is still awaited. State govt. needs to undertake measures to rollout the portal at the earliest.

**(Action: Finance Dept., Govt. of Gujarat)**

**iii. Issuance of order for Physical Possession by District Magistrate under SARFAESAI Act, 2002 :**

a. SLBC to recollect data of cases pending for more than 60 days under SARFAESAI Act, 2002 from member banks and submit the same to Govt. authorities for immediate redressal.

**(Action: SLBC)**

b. State govt. was requested to include the issue of pending cases under SARFAESAI Act, 2002 as a part of agenda of review of District Magistrates (DM), so that huge pendency of cases is addressed at regular intervals and real purpose of SAEFAESAI 2002 Act is fulfilled.

**(Action: State Govt.)**

c. SLBC to represent before Addl. Chief Secretary, Home Dept., Govt. of Gujarat to pass-on necessary instructions to their field functionaries to coordinate with bank officials in taking over possession of properties under SARFAESAI Act, 2002.

**(Action: SLBC)**

**4. Pradhan Mantri Awas Yojna (PMAY) : Credit Linked Subsidy Scheme:**

National Housing Bank to provide details to SLBC about pending & upcoming release of subsidy with tentative date & amount to be released, as many applicants under the scheme are yet to receive subsidy.

**(Action: National Housing Bank)**

**5. Pradhan Mantri Awas Yojna (Gramin):**

In order to simplify and bring in uniformity in the PMAY (G) scheme, a common application form jointly designed by Commissionerate of Rural Development, Govt. of Gujarat & SLBC was put before the house for the approval. The house approved the application form and the same needs to be circulated among filed functionaries by all member banks & LDMs.

**(Action: Member Banks & LDMs)**

**6. Dairy Entrepreneurship Development Scheme (DEDS):**

It was observed that many a times, subsidy under the DEDS is unavailable either due to exhaustion of funds under the scheme or lapse of cut-off date of the scheme. Considering the same, SLBC requested NABARD to take up with the govt. to include provision of waiting list in the scheme, so as to ensure fair chance for all applicants. However, as informed by the NABARD, the govt. of India is not of the view of providing waiting list of applicants under the scheme, as the scheme is dependent on the availability of funds under the scheme and it is difficult for the govt. to gauge when and what amount of fund will be available under the Scheme.

**7. Updation of District Codes of Branches in newly carved districts in CBS system of Banks:**

It is observed that there are still bank branches in the 7 newly carved out districts where district-wise coding is to be updated, so that performance of district is properly reported. LDMs of all 7 newly carved out districts to provide SLBC, a list of branches of banks where district wise coding is yet to be updated and SLBC to take up the matter with controlling head of these banks.

**(Action: LDM of 7 newly carved out districts & SLBC)**

**8. Non-discounting Letter of Credit issued by Nationalized Banks:**

Gujarat Chamber of Commerce & Industries represented that Private Banks like HDFC, ICICI, Axis etc., are denying discounting of Letter of Credit issued by Nationalized Banks except State Bank of India. While addressing the issue RD, RBI advised that if there is any case specific or bank specific issue wherein LC issued by any Nationalized Bank is denied for discounting by any private bank then it is to be reported to RBI and such case specific issue will be looked into by the RBI.

**9. RSETI:**

The Chairman expressed concern over low settlement ratio of RSETI trained applicants and urged member banks to work on improving the same.

**(Action: All member Banks)**

State Director of RSETI, Shri Anjan Makim requested to consider shifting of the venue of the proposed RSETI, Ahmedabad, as many issues regarding approval of layout plan at the proposed venue are being protracted for long for some or other reasons and resolution of these issues seems far from being attained.

**10. Performance under Govt. Sponsored Schemes:**

Appreciating performance of Bankers under PMEGP (129% of target), **Shri Vijendra Singh, Nodal Officer, KVIC, Ahmedabad** clarified that pending application under PMEGP during the F.Y. 2017-18 may be carry forwarded and sanctioned in the F.Y. 2018-19 and such sanctioned application may be considered as achievement of target for F.Y. 2018-19.

The house also acknowledged and appreciated performance of Bankers under Vajpayee Bankable Scheme (102% of the target).

**11. SHG Bank Linkage Programme:**

It was observed that No official or representative from Rural Development Dept., Govt. of Gujarat & Gujarat Livelihood Promotion Company (GLPC) was present in the SLBC meeting to deliberate on various issues involved in SHG Bank Linkage Programme. Hence, Convenor SLBC informed the house that these issues will be taken up in the Sub-Committee of SLBC on SHG- NRLM and NULM.

**12. Multiple Bank accounts of beneficiaries of Govt. subsidies:**

**Shri Anil Ranavsya, IAS, Dy. Secretary, Food & Civil Supplies Dept., GoG** raised the issue hampering credit of subsidy in the bank accounts of beneficiaries of Ujjvala Yojna. He represented that as per the Ujjvala Yojna, beneficiary of the scheme is always female member of the house and subsidy needs to be credited only in her account or in a joint account with her name as a first account holder. He further said, that many a times, subsidy under the scheme is not credited in the bank account of the beneficiary, as the female member of the house is either not having separate bank account in her name or joint account with her name as a first account holder.

Addressing the same, **Convenor of SLBC, Shri Khichi** said that govt. needs to rethink on the issue of credit of subsidy in bank accounts of beneficiaries and shall permit credit subsidy in joint accounts without insisting on having name of beneficiary as a first account holder. As target beneficiaries under various govt. schemes are different, many bank accounts opened solely for the credit of subsidy remains dormant or inactive once the subsidy is credited and withdrawn. Maintenance of such multiple accounts creates inconvenience not only bankers but for beneficiaries also.

**(Action: State Govt.)**

**The meeting ended with Vote of Thanks by Shri J V Mehta, GM, Bank of Baroda.**

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### ADDENDUM

**MINUTES OF 156<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE QUARTER ENDED DECEMBER, 2017 HELD ON 28<sup>th</sup> MARCH'18 AT 11.00 AM AT DENA LAXMI BHAWAN, DENA BANK, ASHRAM ROAD, AHMEDABAD**

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Members are requested to note that following points are added in the Minutes of 156<sup>th</sup> SLBC meeting which was circulated vide our letter dated 11.04.2018.

**Shri J K Dash, Regional Director, RBI** highlighted following points in his address to the house in the said meeting:

- Lead Bank Scheme introduced by the RBI way back in 1969 is due for review in order to make it more effective.
- SLBC convenor bank was advised to reconcile category-wise branch data for all banks as of March 31, 2018.

**(Action: SLBC Convenor Bank)**

- He expressed serious concern over under-performance of State Bank of India, some Public Sector Banks and a few Private Sector Banks in achieving stipulated target of 40% under 'Priority Sector Advances'.

**(Action: SBI & Concerned Banks)**

- As regards opening of Banking Outlets in Unbanked Rural Centres(URCs) having population above 5000, Shri Dash categorically stated that position had already been clarified to SLBC Convenor Bank and therefore, no further clarification was required in the matter and banks should be guided accordingly.

**(Action: SLBC Convenor Bank)**

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State Level Bankers' Committee, Dena Bank, Gujarat

**LIST OF PARTICIPANTS OF THE 156<sup>th</sup> MEETING OF SLBC HELD ON 28.03.2018**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organization
1	Dr. R. K. Yaduvanshi	Chairman SLBC & Executive Director	Dena Bank
2	Vishal Gupta	Dy. Secretary & Director (IF), Finance Dept.	Govt. of Gujarat
3	Anil Ranavasya	Dy. Secretary, Food -Civil Supplies	Govt. of Gujarat
4	J. K. Dash	Regional Director	Reserve Bank of India
5	Sunil Chawla	Chief General Manager	NABARD
6	R. K. Agrawal	General Manager	State Bank of India
7	J. V. Mehta	General Manager	Bank of Baroda
8	Vikramaditya Singh Khichi	Convenor –SLBC , FGM (Gujarat)	Dena Bank
<b>Government Departments</b>			
9	Narendra Nandani	Dy. Secretary	GAD, Govt. of Gujarat
10	P. S. Rabari	Jt. Director, Agri. (Stat)	Govt. of Gujarat
11	M. G. Patel	Dy. Director (Stat)	Govt. of Gujarat
12	R. K. Vasva	General Manager	DIC
13	Manoj R. Tank	Asst. Director, Dept. of Horti.	Govt. of Gujarat
14	P. M. Jethava	Dy. Director, SJED	Govt. of Gujarat
15	T. K. Solanki	Asst. Director	MSMED - DI , Govt. of India
16	Vijendra Singh	Nodal Officer	KVIC
17	S. Gurudatta	Regional Chief	HUDCO
18	Vipul A. Zinzavadia	AGM (P)	HUDCO
19	Subhash	Regional Manager	NHB
20	Yashvant N. Parmar	AD	CCI
21	P. H. Patel	Office of Supri.	Superintendent of Stamp
22	Neha Pandya	SMM - SEP	GULM
23	I. V. mansuri	Manager	GSCDC , Gandhinagar
24	Pradip	Research Officer	DSCW, Gandhinagar
25	Manjula Parmar	DO	GWEDC , Gandhinagar
26	Gaurav	SI	Employment & Training Dept.
27	Anjan Makim	State Director for RSETIs	MORD / NACER
<b>RBI /NABARD/SIDBI</b>			
28	Sangeeta Das	General Manager	Reserve Bank of India
29	D. B. Singh	Dy. General Manager	Reserve Bank of India
30	D. K. Nalband	Dy. General Manager	Reserve Bank of India
31	D. Sathish Kumar	Dy. General Manager	Reserve Bank of India
32	Ashwani Kumar	Dy. General Manager	NABARD
33	S. K. Jani	Asst. General Manager	Reserve Bank of India
34	Vimal Dubey	Asst. General Manager	SIDBI
35	J. J. Oza	Asst. Manager	Reserve Bank of India
36	A. B. Barot	Manager	Reserve Bank of India
37	S. A. Anand	LDO	Reserve Bank of India

**State Level Bankers' Committee, Dena Bank, Gujarat**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
<b>INSURANCE COMPANIES &amp; OTHERS</b>			
38	S. I. Patwari	President	GCCI
39	D. G. Halve	Dy. General Manager	AIC of India
40	M. R. Makwana	Chief Manager	AIC of India
<b>BANKS</b>			
41	V.Muthukrishnan	CGM	Corporation Bank
42	S. M. Awale	CGM	IDBI Bank
43	Rishi Mehta	Dy. General Manager	State Bank of India
44	Anil Kumar Gupta	Dy. General Manager	State Bank of India
45	Vibha Aren	Dy. General Manager & CH	Punjab National Bank
46	V. Leeladhar	Dy. General Manager	Andhra Bank
47	Bhuwan Chandra	Dy. General Manager	Indian Overseas Bank
48	D.Palanisami	Dy. General Manager	Syndicate Bank
49	Tr. Chockalingam	Dy. General Manager	UCO Bank
50	Abinash Mohan	Dy. General Manager & CRM	United Bank of India
51	Manoj M. Patel	Dy. General Manager	GSC Bank
52	N. L. Sonkria	Dy. General Manager	IDBI Bank
53	B. K. Mishra	Zonal Manager	Bank of India
54	P. C. Kalaria	Asst. General Manager	State Bank of India
55	V. M. Gupta	Asst. General Manager	Bank of Baroda
56	Rajiva Ranjan	Asst. General Manager (SLBC)	Dena Bank
57	H. P. Mahawar	Asst. General Manager	Central Bank of India
58	G. V. Ramabrahmam	Asst. General Manager	Canara Bank
59	Vijay Kumar	Asst. General Manager	Allahabad Bank
60	Subramaniam T. V.	Asst. General Manager	Vijaya Bank
61	M. Mathikaran	Asst. General Manager	Tamilnad Mercantile Bank
62	Balbir Singh	Chairman	Dena Gujarat Gramin Bank
63	M. B. Wala	General Manager	Baroda Gujarat Gramin Bank
64	D. P. Chandarana	General Manager	Saurashtra Gramin Bank
65	Archana Thosar	SVP	Yes Bank
66	Mandar Juvekar	Vice President	INDUSIND Bank
67	Nitin Mathur	Vice President	Kotak Mahindra Bank
68	Alpa Kothari	Asst. Vice President	HDFC Bank
69	Pratik Bulsara	Asst. Vice President	Axis Bank
70	Baldev Patel	Chief Manager (SLBC)	Dena Bank
71	Sangita Kumari	Chief Manager (SLBC)	Dena Bank
72	L. Panigrahi	Chief Manager	United Bank of India
73	R. P. Singh	Chief Manager	Indian Bank
74	K. J. Singh	Chief Manager	Bank of India
75	Kamal Bajpai	Chief Manager	Oriental Bank of Comm.
76	Parveen Arora	Chief Manager	Punjab & Sind Bank
77	R. K. Solanki	Chief Manager	UCO Bank

**State Level Bankers' Committee, Dena Bank, Gujarat**

<b>No.</b>	<b>Name S/Shri/Smt.</b>	<b>Designation / Department</b>	<b>Institution / Organisation</b>
78	Kiriti Banerjee	Dy. Zonal Head	Union Bank of India
79	T. G. Shashidhar	Dy. Zonal Manager	Indian Bank
80	Sharad Saraiya	EVP	Yes Bank
81	Arun Jeet Singh	Executive	J & K Bank Ltd.
82	Rajendra Prasad Behra	Sr. Manager	Andhra Bank
83	Dheeraj	Sr. Manager	Vijaya Bank
84	Yogesh Prajapati	Sr. Manager	Catholic Syrian Bank
85	Chirag Patel	Sr. Manager (SLBC)	Dena Bank
86	Baddiys Vipul	Sr. Manager	Punjab National Bank
87	Harish Gundekar	Sr. Manager	Syndicate Bank
88	Gajendra Ganolia	Sr. Manager	Corporation Bank
89	Sudhir Bhatt	Sr. Manager	Lakshmi Vilas Bank
90	Virat P. Chhaya	Sr. Manager	RBL Bank
91	Anurag Sharma	AM	Fedral Bank
92	Vikash Kumar	AM	City Union Bank
93	Naman Shah	Asst. Manager	South Indian Bank
94	Vishal Shah	Asst. Manager	Dhanlaxmi Bank
95	M. Arjuna Rao	Branch Manager	Lakshmi Vilas Bank
96	Hardik Gandhi	CH - Ahmedabad	Bandhan Bank
97	J. G. Patel	Consultant	GSC Bank
98	Sagar Burman	Dy. Manager	Bank of Maharashtra
99	Jignesh Chaudhri	GMO Representative	GSCARDB
100	Ladu Ram	Manager	Canara Bank
101	N. K. Yadav	Manager	Bank of India
102	Saurabh Maurya	Manager	Allahabad Bank
103	Beejal Joshi	Manager	DCB Bank
104	Falgun Yagnik	Manager	South Indian Bank
105	Amit K. Singh	Manager	Union Bank of India
106	Devi Shankar	Manager	Karur Vyasya Bank
107	Sagar Soni	Manager (SLBC)	Dena Bank
108	K. K. Vikani	Nodal Officer	Indian Overseas Bank
109	D.G.Purohit	Officer	GSCARDB
110	Thomson Jose	Regional Head SVP	HDFC Bank
111	Mithilesh Jha	Regional Manager	ICICI Bank
<b>LEAD DISTRICT MANAGER</b>			
112	Deepak M. Brahmbhatt	LDM, Anand	Bank of Baroda
113	Kundan Lal	LDM, Baroda	Bank of Baroda
114	K. S. Solanki	LDM, Bharuch	Bank of Baroda
115	K. C. Pathak	LDM, Chhota Udepur	Bank of Baroda
116	R. B. Muniya	LDM, Dahod	Bank of Baroda
117	Rajendra	LDM, Dang	Bank of Baroda
118	Divyesh Parikh	LDM, Kheda	Bank of Baroda
119	Pradeep Lakra	LDM, Mahisagar	Bank of Baroda

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<b>No.</b>	<b>Name S/Shri/Smt.</b>	<b>Designation / Department</b>	<b>Institution / Organisation</b>
120	Vijay B Vasata	LDM, Narmada	Bank of Baroda
121	D. T. Parmar	LDM, Navsari	Bank of Baroda
122	Kirn Chauhan	LDM, Panchmahal	Bank of Baroda
123	C. M. Chotalia	LDM, Surat	Bank of Baroda
124	J. A. Chotalia	LDM, Tapi	Bank of Baroda
125	Sachin	LDM, Valsad	Bank of Baroda
126	Dr. A. V. Parmar	LDM, Ahmedabad	Dena Bank
127	S. B. Karandikar	LDM, Aravalli	Dena Bank
128	Kushal Parikh	LDM, Botad	Dena Bank
129	Dr.Kamlesh	LDM, Dev Bhumi Dwarka	Dena Bank
130	A. L. Jetawat	LDM, Gandhinagar	Dena Bank
131	Sanjay K. Sinha	LDM, Kutch	Dena Bank
132	Deependra Singh	LDM, Mehsana	Dena Bank
133	M. J. Patel	LDM, Patan	Dena Bank
134	R. S. Mishra	LDM, Sabarkantha	Dena Bank
135	V. N. Darji	LDM, Amreli	State Bank of India
136	S.V.Trivedi	LDM, Bhavnagar	State Bank of India
137	Udaykumar Shukla	LDM, Jamnagar	State Bank of India
138	J.M.Parmar	LDM, Morbi	State Bank of India
139	Girish K. Oza	LDM, Rajkot	State Bank of India
140	P.B.Joshi	LDM, Surendranagar	State Bank of India

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