



**देना बैंक**  
**DENA BANK**

(A Government of India Enterprise)  
Trusted Family Bank

संयोजक - राज्य स्तरीय बैंकर्स समिति, गुजरात

तृतीय तल, देना लक्ष्मी भवन, आश्रम रोड, अहमदाबाद - 380009 (गुजरात)

Convenor - State level Bankers' Committee, Gujarat

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सं. 158-रास्तबैस/635/2018

04 अक्टूबर' 18

समस्त सदस्य,  
राज्य स्तरीय बैंकर्स समिति  
गुजरात

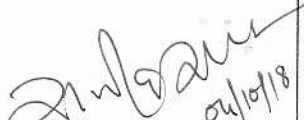
प्रिय महोदय / महोदया,

जून-2018 को समाप्त त्रिमाही हेतु गुजरात राज्य की 158वीं राज्य स्तरीय बैंकर्स समिति बैठक का कार्यवृत्त।

हम इसके साथ दिनांक 04.09.2018 को देना लक्ष्मी भवन, आश्रम रोड, अहमदाबाद के सभा गृह मे आयोजित जून-2018 को समाप्त त्रिमाही की बैठक के कार्यवृत्त की प्रति संलग्न कर रहे है।

कृपया अपने संस्थान से संबंधित मुद्दों पर आवश्यक कार्रवाई कर प्रगति से हमें अवगत कराते रहें, ताकि अगली बैठक में सदन के समक्ष संबंधित सूचना रखी जा सके।

भवदीय,

  
04/10/18  
सहायक महाप्रबंधक,

रास्तबैस (गुजरात)

स्ता. धि

संलग्न : यथोक्त

Ref.No.158-SLBC/ 635/2018

04<sup>th</sup> October' 18

All Members  
State Level Bankers' Committee  
Gujarat


Dear Sir / Madam,

**MINUTES OF THE 158<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING, GUJARAT STATE FOR THE QUARTER ENDED JUNE-2018**

Please find enclosed a copy of the minutes of the above meeting held on 04.09.2018 at Auditorium, Dena Laxmi Bhavan, Ashram Road, Ahmedabad for the quarter ended June-2018.

Kindly update us regarding the action taken on decisions pertaining to your Institution/ Organization so that the same can be placed before the House in the next meeting.

Yours faithfully,

  
04/10/18  
Asst. General Manager  
SLBC (Gujarat)

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Encl: As above.

## Minutes of the 158th meeting of SLBC, Gujarat

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The 158<sup>th</sup> meeting of SLBC, Gujarat was held on 4<sup>th</sup> September 2018 at Auditorium Dena Laxmi Bhavan, Ashram Road, Ahmedabad. The meeting was chaired by **Shri Ramesh Singh**, Executive Director, Dena Bank and co-chaired by **Shri Sanjay Prasad**, IAS, Addl. Chief Secretary, Agriculture, Cooperation & Farmers welfare Dept., Govt. of Gujarat. The meeting was attended by **Shri Milind Torawane**, IAS, Secretary, Expenditure, Finance Dept., Govt. of Gujarat, **Shri J K Dash**, Regional Director, Reserve Bank of India, **Shri Sunil Chawla**, Chief General Manager, NABARD, **Shri R K Agarwal**, General Manager, State Bank of India, **Shri K V Tulshibagwale**, General Manager, Bank of Baroda, **Shri Vikramaditya Singh Khichi**, Convenor-SLBC and General Manager, 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, **Shri Khichi** welcomed all the participants on the dais & off the dais and requested **Shri Ramesh Singh** to delivery his keynote address.

**Shri Singh** impressed upon following important points in his address:

1. Banks, planning to open branches, may take a cue from the list of Unbanked Rural Centers (URCs) available on the website of SLBC and ensure that the criterion for opening at least 25% total number of Banking Outlets in URCs, as set by the RBI is satisfied.

**(Action: All Banks)**

2. For MUDRA Yojana, urged Banks to focus on increasing visibility of the MUDRA scheme via display of banners / posters at their Branch / ATM premises, prominent locations in districts and at the Business location of the beneficiaries, as directed by the Dept. of Financial Services, MoF, GoI. Banks were also requested to get in touch with existing PMEGP / MUDRA loan beneficiaries, assess their requirement and if eligible extend second loan under PMEGP, as per revised guideline of PMEGP.

**(Action: All Banks)**

3. Under PMAY (U) Scheme, number of CLSS cases claimed by all Banks altogether is less than 50% of cases claimed by Housing Finance Companies alone. Requested, Banks need to assess and devise ways, so that all eligible Housing Loan cases sanctioned by Banks are covered under PMAY CLSS. For PMAY (G), urged Controlling Head of Banks to call for issues being faced by their field functionaries vis-à-vis execution of PMAY (G) and brought to fore these issues for meaningful solution, so as to improve performance under the scheme.

**(Action: All Banks)**

4. Requested State Govt. for earliest roll out of common portal to track loan applications being sponsored by various State Govt. Dept. / Corporations and also to increase number of loan applications being recommended without compromising quality of loan application, so as to minimize rejections of loan application.

**(Action: State Govt.)**

## Minutes of the 158th meeting of SLBC, Gujarat

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Proceeding further, **Shri Khichi** requested **Shri Sunil Chawla** address the house with his valuable inputs.

**Shri Chawla** highlighted following important points:

1. Emphasized on increasing term lending under Agriculture sector, considering lagging performance against the targets of term lending and given the sufficient scope for term lending available in Gujarat State.

**(Action: All Banks)**

2. Underscored performance under Negotiable Warehouse Receipt (NWR) in Gujarat State and cited lack of awareness among field functionaries of Banks as reason for no credit off take under the NWR.
3. To double farmers' income, as per study report conducted by NABARD, it is necessary to give more emphasis on non-farm income of farmers, especially small & marginal farmers. Hence, role of RSETI in honing the skill farmers for generation of income from avenues other than farming assumes utmost importance.

**(Action: State Director, RSETI)**

4. In a few subsidy cases, it was observed by the NABARD that Bank branches are foreclosing loan accounts where advance subsidy is released, pending receipt of final subsidy which violates extant guideline of particular scheme leading to recall of Advance Subsidy. Hence, requested Banks to advise their field functionaries to adhere to stipulated guidelines of subsidy schemes, so as to avoid recall/rejection of subsidy.

**(Action: All Banks)**

**Shri Khichi** then requested **Shri J K Dash** to address the house with his thoughtful insight.

Following important points emerged from the address of **Shri Dash**:

1. Expressed concerns over negative growth of deposits during the first quarter over March 2018 and suggested that while evaluating the improved CD Ratio, it is to be factored in whether negative growth of Deposits has contributed to improvement CD Ratio. Negligible credit growth of 1.27 percent too was below national average and hence, urged all banks to make concentrated efforts for better performance in forthcoming quarters.

**(Action: All banks)**

2. Further flagged that there is overall negative growth in MSME credits whereas most Private Sector banks showed growth over 100 percent, hence emphasized on data authenticity. Also suggested that for MSME sector growth, first time MSME borrowers i.e. New To Credit (NTC) MSME units were more valuable from financial inclusion viewpoint rather than inter-bank movements of MSME accounts.

**(Action: All Banks)**

## Minutes of the 158th meeting of SLBC, Gujarat

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3. Apprised the House regarding outcome of the three studies undertaken by the RBI, Ahmedabad viz. i) **Annual Credit Plan vs Business Plan of Banks and Banks** were advised to that Annual Business Plan of Bank is in alignment of Annual Credit Plan ii) **Working of BC model in the State** under which it is observed that Banking Correspondents are being used in routine work of Branch rather than being deployed in their designated villages. Banks were advised to desist from such practice. lii) **Credit Utilisation by SHGs in State** under which Banks were advised to ensure credit extended to SHGs is being used in productive purpose.

**(Action: All Banks)**

4. Expressed concerns on creation of law and order issues such as forced-closure of a few bank branches for temporary period owing to delayed release of crop insurance claims. Called upon all concerned to come together to clear the pending cases and create a framework for non-recurrence of such eventualities. All banks were advised to ensure that insurance premium is remitted to insurance companies promptly, to avoid rejection of insurance claims.

**(Action: All Banks)**

5. Urged SLBC Convenor Bank to closely monitor the progress in achieving Unbanked Rural Centers (URC) targets by effective use of SLBC website on real time basis and ensuring that the updated list of URC being discussed in all meetings of Lead Bank Scheme.

**(Action: SLBC Convenor Bank)**

6. Apprised the House about recent announcement of RBI regarding co-origination model of finance, through which scheduled commercial banks (excluding Regional Rural Banks and Small Finance Banks) may engage with NBFCs to jointly finance in Priority Sector areas and urged Banks to adopt this newly invented co-origination model.

**(Action: All Banks)**

**Shri Milind Torwane** in his address to the house urged Banks to expedite engagement of Bank Mitra in 755 identified locations of Gujarat, where Banking services are not available within vicinity of 5 Kms.

**(Action: All Banks)**

**Shri Sanjay Prasad** in his in address in the meeting impressed on setting up more & more Brick & Mortar Bank Branches in the State, especially in remote villages.

**(Action: All Banks)**

**Shri Khichi** then began with presentation of agenda of the meeting and following action points emerged from the deliberation held in the meeting.

### **1. Confirmation of Minutes of 157<sup>th</sup> SLBC meeting:**

Since no amendments were received from Members. The House confirmed minutes of the 157<sup>th</sup> SLBC meeting.

## Minutes of the 158th meeting of SLBC, Gujarat

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### 2. Follow-up action on pending issues:

a) Pending issues pertaining to RSETIs: RSETI of Mahisagar & Bhavnagar districts are still waiting for allotment of land from the State Govt. Representatives from State Govt. were requested for earliest allotment of land for these two RSETI as the same is pending for quite a long time.

(Action: Rural Development Dept. & Finance Dept., Govt. of Gujarat)

b) Updating of District Codes in the CBS of Banks in case of Branches in newly formed district: SLBC vide letter dated 2<sup>nd</sup> April 2018 requested Banks for updating District Codes of Branches in newly formed Districts of the State. However, SLBC is yet to receive confirmation on the same from the concerned Banks having branches in newly formed Districts.

(Action: All concerned Banks having presence of Branches in newly formed Districts)

3. Progress under Service Area Credit Plan (SACP – 2018-19): While reviewing progress under SACP 2018-19, it was observed that performance under Education loan is astoundingly below the target and all Banks were requested to find out reasons regarding lagging performance under Education loan sector.

(Action: All Banks)

4. Aadhaar Seeding & Aadhaar Authentication: It was observed that Aadhaar Seeding & Authentication average in the State is below national average and all Banks were requested to gear up efforts to cross national average of Aadhaar Seeding & Aadhaar Authentication. **Shri Prashant Singh, ADG, UIDAI** requested Banks to ensure that Aadhaar Seva Kendra are not congregated in a single Pin Code and are evenly distributed, so that crowd footfalls is managed in a better way.

(Action: All Banks)

5. District having C/D Ratio below 40%: It was observed that number of districts having C/D Ratio below 40% has reduced from 10 to 8 as Dahod & Dev Bhoomi Dwarka districts have improved there C/D Ratio. C/D ratio of Anand district showed decline by 5%, which was due to misreporting by Kotak Mahindra Bank for March 2018 quarter as informed by the representative from the Kotak Mahindra Bank in the meeting. State govt. representatives were requested to give more thrust to infrastructural spending and creation of job opportunities in the districts having C/D ratio below 40%, so that lending activities could take off and Banks are not hesitant in extending credit facilities, which will go a long way in improving C/D ratio of these districts.

(Action: State Govt.)

6. Issues hampering implementation of SAEFAESI Act 2002: It was observed that following three impediments hampers smooth & timely implementation of SARFAESI Act 2002.

a) Applications for taking over Physical Possession of Secured Assets filed before District Magistrate takes much longer than stipulated timeline of 30 days leading to undue pilling up of cases under the Act.

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- b) Orders for taking over possession being signed by authorities other than designated authorities (often by Addl. Collectors) which has been repeatedly challenged and turned down by court of law on numerous occasions.
- c) Non-cooperative and non-conducive approach of Executive Magistrate or Mamlatdar in execution of order for taking over physical possession by not remaining present at the venue on the scheduled date without any intimation to concerned Bank.

Representatives from State Govt. were requested to address the above impediments, so that real purpose of the creation of the Act is materialized.

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

LDMs were advised that issues pertaining to pending cases under SARFAESI Act in their respective district are invariably included in the agenda of all the DLCC / DLRC meetings.

**(Action: All LDM)**

7. **Setting up of Aadhaar Enrolment & Update Centers in Banks and availability of Grant Support from NABARD:** Banks were requested to utilize financial assistance being extended by NABARD for setting up Aadhaar Seva Kendra (ASK) in Bank Branches. However, NABARD was requested to clarify whether OPEX model, under which, Bank outsource Aadhaar Enrolment & Update facility is also eligible under the scheme.

**(Action: NABARD)**

Extension of timeline of various support schemes of NABARD was discussed and Banks were requested to utilize the grant assistance being extended by NABARD.

8. **Revised Sub Service Area (SSA):** SLBC in collaboration with all LDMs undertook exercise of reworking Sub Service Areas (SSA) and the same is made available on the website of SLBC. Banks were requested to go through the revised SSAs and intimate to concerned LDM regarding requirement for reallocation of villages under SSA by 15/09/2018 and LDMs were requested to update SLBC regarding reallocation of villages under SSA, if any by 30/09/2018.

**(Action: All Banks & all LDMs)**

9. **Waiver of stamp duty for promotion of Digital transactions:** State govt. representatives were requested to consider issuance of notification to waive Stamp duty on an agreement that a merchant is required to bear for onboarding digital payment instrument, similar in line with waiver notification issued by Govt. of Madhya Pradesh.

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

10. **Revamp of Lead Bank Scheme - Formation of Steering Sub-Committee of SLBC:** As per the "Revamp of Lead Bank Scheme" circular of RBI dated 06/04/2018, the house was proposed to approve constitution of Steering Sub-Committee of SLBC comprising i) Covenor SLBC & General Manager, Dena Bank ii) Secretary, Finance Dept., Govt. of Gujarat iii) General Manager, FIDD, RBI iv) General Manager, NABARD v) General Manager, State Bank of India, vi)

## Minutes of the 158th meeting of SLBC, Gujarat

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General Manager, Bank of Baroda vii) Director, Institutional Finance, Finance Dept., Govt. of Gujarat viii) DGM/ AGM, SLBC as a convenor of Sub-Committee. The House unanimously approved constitution of Steering Sub-Committee of SLBC.

- 11. Refurbished website of SLBC, Gujarat: Shri Khichi** apprised about refurbished website of SLBC, Gujarat and demonstrated some of the salient and state of the art features of the website before the house.

The meeting ended with vote of thanks to the chair by **Shri K V Tulshibagwale.**

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State Level Bankers' Committee, Dena Bank, Gujarat

**LIST OF PARTICIPANTS OF THE 158<sup>th</sup> MEETING OF SLBC HELD ON 04.09.2018**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
1	Ramesh S. Singh	Chairman - SLBC & Executive Director	Dena Bank
2	Sanjay Prasad, IAS	Addl. Chief Secretary (Agri., Co Op & Farmer's Welfare Dept. )	Govt. of Gujarat
3	Milind Torawane, IAS	Secretary (Expenditure), FD	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	K. V. Tulsibagwale	General Manager	Bank of Baroda
8	Prashant Singh	Asst. Director General	UIDAI, RO, Mumbai
9	Vikramaditya Singh Khichi	Convenor –SLBC , General Manager	Dena Bank
<b>Government Departments</b>			
10	J.G.Hingrajia	MD - GLPC	Govt. of Gujarat
11	Bharat Vaishnav	Director (IF) & Addl. Sec.- Finance Dept.	Govt. of Gujarat
12	N. M. Nandani	Dy. Secretary (UID), GAD (Planning)	Govt. of Gujarat
13	R. M. Pandya	Jt. MD, GLPC	Govt. of Gujarat
14	T. K. Solanki	Sr. State Officer, MSME - DI	Govt. of India
15	M. J. Mehta	Dy. Director (CCI)	Govt. of Gujarat
16	P. S. Rabari	Jt. Dir. Of Agri.	Govt. of Gujarat
17	Dr. A. J. Kachhia Patel	Director A. H	Govt. of Gujarat
18	Dr. Rakesh Patel	Dy. Director A. H	Govt. of Gujarat
19	Neha Pandya	SMM (NULM)	Govt. of Gujarat
20	Manoj R. Tak	Asst. Director (Dept. of Horti.)	Govt. of Gujarat
21	H. G. Bhabhor	Jt. Secretary (SJED)	Govt. of Gujarat
22	P. M. Jethava	Dy. Director (Cast Welfare OBC)	Govt. of Gujarat
23	M. B. Soni	Dy. Secretary (Revenue Dept.)	Govt. of Gujarat
24	C. G. Rabadia	Asst. Commissioner (Tribal Dev.)	Govt. of Gujarat
25	G. P. Patel	Dy. Secretary (Urban Dev.)	Govt. of Gujarat
26	Sanjay Shah	CIS (Stamp Duty)	Govt. of Gujarat
27	R. D. Trivedi	Dy. Registrar (Regi. Of Co Op Soc.)	Govt. of Gujarat
28	K. B. Patel	Dy. Controller (Director of Employment)	Govt. of Gujarat
29	Manjula	P.O , GWEDC	Govt. of Gujarat
30	N. S. Vasava	Under Sec., WCD	Govt. of Gujarat
31	A. P. Desai	SO, WCD	Govt. of Gujarat
32	Ashwin Desai	Application Analyst	UIDAI
33	Vijendra Singh	Nodal Officer (PMEGP)	KVIC
34	D. H. Amin	MSME Advisor	GCCI
35	Subhash	Regional Manager	NHB
36	H. R. Parmar	Dy. Director	DSCW
37	I. V. Mansuri	Dist. Manager	GSCDC



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

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
38	Jignesh Chaudhari	Officer	GSCARDB
39	Sandeep	Account Officer	GRHB
40	D. S. Sumar	Manager	KVB
<b>RBI /NABARD/SIDBI</b>			
41	D. B. Singh	Dy. General Manager	Reserve Bank of India
42	Rakesh Barman	Dy. General Manager	Reserve Bank of India
43	S. P. Sathaye	Dy. General Manager	NABARD
44	Neeraj Srivastava	Dy. General Manager	SIDBI
45	Sheela Devi	Asst. General Manager	Reserve Bank of India
46	Vimal Prakash	Asst. General Manager	SIDBI
47	Gaganpreet Kaur	Manager	Reserve Bank of India
48	Nirbhoy Deo Sharma	Manager	Reserve Bank of India
<b>INSURANCE COMPANIES &amp; OTHERS</b>			
49	M. R. Makwana	Chief Manager	AIC of India
50	S. Gurudatta	Regional Chief	HUDCO
<b>BANKS</b>			
51	Saju Alexandar	General Manager	Canara Bank
52	Ashutosh Kumar	General Manager	IDBI Bank
53	A. K. Verma	Dy. General Manager	State Bank of India
54	Rishi Mehta	Dy. General Manager	State Bank of India
55	M. Veerabhadrapa	Dy. General Manager	Corporation Bank
56	Sherine Mendez	Dy. General Manager	IDBI Bank
57	S. Satyanarayan	Dy. General Manager	Andhra Bank
58	Abinash Mohan	Dy. General Manager & CRM	United Bank of India
59	Bhuwan Chandra	Dy. General Manager	Indian Over. Bank
60	Shankar Iyer	Dy. General Manager (Circle Head)	Oriental Bank of Comm.
61	Rajiva Ranjan	Asst. General Manager - SLBC	Dena Bank
62	S. K. Pagariya	Asst. General Manager	Bank of India
63	R. K. Rathod	Asst. General Manager	Bank of Baroda
64	G. C. Bhatnagar	Asst. General Manager (PS)	Bank of Baroda
65	Dilipraj Kasera	Asst. General Manager	Bank of Maharashtra
66	Vijay Kumar	Asst. General Manager	Allahabad Bank
67	Samarpan Shah	Asst. General Manager	IDBI Bank
68	M. M. Surabuwala	Asst. General Manager	Gujarat State Co. Op Bank
69	N. K. Jain	Asst. General Manager (DCH)	Punjab National Bank
70	Alpa Kothari	Asst. Vice President	HDFC Bank
71	Arun Jeet Singh	Executive	J & K Bank
72	Mithilesh Jha	Regional Manager	ICICI 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>
73	Archana Thosar	SVP	YES Bank
74	Nitin Mathur	Vice President	Kotak Mahindra Bank
75	Balbir Singh Luthra	Chairman	Dena Gujarat Gramin Bank
76	Ami Vathwani	AVP	Indusind Bank
77	L. Panigrahi	Chief Manager	United Bank of India
78	K. J. Singh	Chief Manager	Bank of India
79	R. P. Chatterjee	Chief Manager	Vijaya Bank
80	Prakash	Chief Manager	Tamilnad Mercantile Bank
81	Ramesh	Chief Manager	Oriental Bank of Comm.
82	Chirag Patel	Chief Manager	Dena Bank
83	Mangilal Verma	Chief Manager	Dena Bank
84	Hardik Gandhi	Cluster Head	Bandhan Bank
85	Satish Ankola	Distribution Manager	Ujjivan Small Fin. Bank
86	Gurpal Singh	DVP	Equitas Small Fin. Bank
87	Vishal Shah	Asst. Manager	Dhanlaxmi Bank
88	V. S. Raghuvansi	ADO	Syndicate Bank
89	J. L. Thakkar	Dy. Manager	State Bank of India
90	Kirti Banerjee	Dy. Zonal Head	Union Bank of India
91	T. K. Acharya	Dy. Zonal Head	UCO Bank
92	Chandrakant	Dy. Zonal Manager	Central Bank of India
93	Vipul Badeliya	Sr. Manager	Punjab National Bank
94	Saurabh Kumar	Sr. Manager	Bank of Baroda
95	Kamal Kapadia	Sr. Manager	Central Bank of India
96	Dheeraj Meena	Sr. Manager	Vijaya Bank
97	N. B. Vora	Sr. Manager	Baroda Gujarat Gramin Bank
98	R. P. Behera	Sr. Manager	Andhra Bank
99	Shailesh Shah	Sr. Manager	Gujarat State Co. Op Bank
100	Harish Gidwani	Sr. Manager	South Indian Bank
101	Yogesh Prajapati	Sr. Manager	Catholic Syrian Bank
102	Lalit Pareek	Sr. Vice President	HDFC Bank
103	Paritesh Naskar	SRM, Zo Gandhinagar	Punjab & Sind Bank
104	Ladu Ram	Manager	Canara Bank
105	Sagar Burman	Manager	Bank of Maharashtra
106	Saurabh Maurya	Manager	Allahabad Bank
107	Amit Singh	Manager	Union Bank of India
108	Sunil	Manager	Corporation Bank
109	Manish	Manager	UCO Bank
110	Beejal Joshi	Manager	DCB Bank
111	Sagar Soni	Manager	Dena Bank
112	K. K. Vikani	Nodal Officer	Indian Over. Bank
113	Chandan Sinha	Regional Head	ICICI Bank
114	Kinnar Patel	ROM	Equitas Small Fin. Bank
115	Rajesh Sachdev	ROSM	AU Small Finance Bank

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

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
<b>LEAD DISTRICT MANAGER</b>			
116	D. M. Brahmbhatt	LDM, Anand	Bank of Baroda
117	Kundan Lal	LDM, Baroda	Bank of Baroda
118	K. S. Solanki	LDM, Bharuch	Bank of Baroda
119	K. C. Pathak	LDM, Chhotaudepur	Bank of Baroda
120	R. B. Muniya	LDM, Dahod	Bank of Baroda
121	R. M. Patel	LDM, Dangs	Bank of Baroda
122	Divyesh Parikh	LDM, Kheda	Bank of Baroda
123	Pradeep Lakra	LDM, Mahisagar	Bank of Baroda
124	N. A. Khuman	LDM, Narmada	Bank of Baroda
125	Dinesh T. Parmar	LDM, Navsari	Bank of Baroda
126	Kiran	LDM, Panchmahals	Bank of Baroda
127	R. G. Jethwa	LDM, Surat	Bank of Baroda
128	J. A. Chotalia	LDM, Tapi	Bank of Baroda
129	Sachin	LDM, Valsad	Bank of Baroda
130	Lalit Vadher	LDM, Ahmedabad	Dena Bank
131	Haresh Patel	LDM, Aravalli	Dena Bank
132	Kalyan	LDM, Banaskantha	Dena Bank
133	Kushal Parikh	LDM, Botad	Dena Bank
134	Dr. K. N. Nandasana	LDM, Devbhumi Dwarka	Dena Bank
135	A. L. Jetavat	LDM, Gandhinagar	Dena Bank
136	Sanjay K Sinha	LDM, Kutch	Dena Bank
137	Deependra Singh	LDM, Mehsana	Dena Bank
138	M. J. Patel	LDM, Patan	Dena Bank
139	R. S. Mishra	LDM, Sabarkantha	Dena Bank
140	Vinod N. Darji	LDM, Amreli	State Bank of India
141	S. V. Trivedi	LDM, Bhavnagar	State Bank of India
142	Ashok Vyas	LDM, Gir Somnath	State Bank of India
143	U. P. Shukla	LDM, Jamnagar	State Bank of India
144	K. K. Rathod	LDM, Junagadh	State Bank of India
145	M. R. Wadhvani	LDM, Junagadh	State Bank of India
146	Ajit Singh	LDM, Porbandar	State Bank of India
147	G. K. Oza	LDM, Rajkot	State Bank of India
148	P. B. Joshi	LDM, Surendranagar	State Bank of India