



बैंक ऑफ बड़ौदा
Bank of Baroda
India's International Bank

संयोजक - राज्य स्तरीय बैंकर्स समिति, गुजरात
चौथा तल, देना लक्ष्मी भवन, आश्रम रोड, अहमदाबाद - 380009 (गुजरात)

Convenor - State level Bankers' Committee, Gujarat
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सं. 161-रास्तबैस/206/2019

3 जुलाई 19

Ref.No.161-SLBC/ 206/2019

3rd July 19

समस्त सदस्य,
राज्य स्तरीय बैंकर्स समिति
गुजरात

All Members
State Level Bankers' Committee
Gujarat

प्रिय महोदय / महोदया,

Dear Sir / Madam,

**मार्च-2019 को समाप्त वर्ष की राज्य
स्तरीय बैंकर्स समिति, गुजरात की 161वीं
बैठक का कार्यवृत्त ।**

**MINUTES OF THE 161st STATE LEVEL
BANKERS' COMMITTEE MEETING,
GUJARAT STATE FOR THE YEAR ENDED-
MARCH 2019**

हम इसके साथ 06.06.2019 को देना लक्ष्मी भवन,
आश्रम रोड, अहमदाबाद के सभागृह में आयोजित
मार्च-2019 को समाप्त वर्ष की बैठक के कार्यवृत्त की
प्रति संलग्न कर रहे हैं ।

Please find enclosed a copy of the minutes of
the above meeting held on 06.06.2019 at
Auditorium, Dena Laxmi Bhavan, Ashram
Road, Ahmedabad for the year ended March-
2019.

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 ।

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.

भवदीय,

Yours faithfully,

(आर के गोयल)

उप महाप्रबंधक,
रास्तबैस (गुजरात)

Dy. General Manager,
SLBC (Gujarat)

संलग्न : यथोक्त

Encl: As stated above.

Minutes of the 161st meeting of SLBC, Gujarat

The 161st meeting of SLBC, Gujarat was held on 6th June 2019 at Auditorium, Dena Laxmi Bhavan, Ashram Road, Ahmedabad. The meeting was chaired by **Shri Vikramaditya Singh Khichi**, Executive Director, Bank of Baroda and among others, the meeting was attended by **Shri Santosh Kumar Panigrahy**, Regional Director, Reserve Bank of India, **Shri Monomoy Mukherjee**, General Manager- OIC, NABARD, **Shri P. S. Bedekar**, General Manager, State Bank of India, **Shri Rohit Patel**, General Manager- Chief Coordination, Bank of Baroda, **Shri Sanjay Kumar**, Dy. Secretary, DFS, MoF, Gol, **Shri K V Tulshibagwale** Convenor-SLBC and General Manager- Chief Coordination, Bank of Baroda 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.

Beginning the proceedings of the meeting, **Shri Tulshibagwale** welcomed all the participants in this first meeting of SLBC Gujarat being convened under the flag banner of Bank of Baroda.

Acknowledging growing presence of Small Finance Banks & Payment Banks in the Banking realm, he requested RBI, Regional Office, Ahmedabad to intimate SLBC whenever any Small Finance or Payment Bank starts its operations in the Gujarat State, so that such Bank could also be made member of SLBC forum as per the Revamp of Lead Bank Scheme Guidelines.

(Action: RBI)

Shri Vikramaditya Singh Khichi highlighted following important points in his key-note address:

1. To bring down number of Unbanked Rural Centers (URCs), urged Banks to classify their existing Banking Correspondent (BC) model as Banking Outlet (BO), provided it satisfies all stipulations as set by the RBI for such classification.

(Action: Concerned Banks pending with this classification)

2. The Annual Credit Plan (ACP) for 2019-20 being 24% higher than preceding year, urged Banks to also achieve Sector-wise sub-targets besides achieving overall target of ACP.

(Action: All Banks)

3. Urged the State Govt. to issue directions to concerned Govt. Dept. /Corporations being nodal of GSCDC, DCWD, JGVY schemes to either sponsor sufficient loan applications or rationalize their targets for the year 2019-20, as Banks could not achieve targets of these schemes, where even sponsored applications are less than the target applications.

(Action: Director (IF), Finance Dept., Govt. of Gujarat)

Shri Monomoy Mukherjee exhorted on followings in his address:

1. To boost the Agricultural growth, highlighted the need to finance irrigation and other facilities to farmers such as Animal Husbandry & Fisheries (AH & F), as Finance under these schemes could be extended through Kisan Credit Card Scheme.

(Action: All Banks)

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2. For saturation of Kisan Credit Card Scheme, exhorted all stakeholders viz. Banks, RBI, NABARD, Govt. etc. whether a campaign for 2 months could be run to address the gap of farmers.

(Action: Agriculture Dept., Govt. of Gujarat, NABARD, All Banks & All LDMs)

Shri Santosh Kumar Panigrahy impressed upon following important points in his key-note address:

1. Expressed concern over low CD ratio in 8 districts of Gujarat (Anand, Dang, Kheda, Navsari, Porbandar, Tapi, Devbhumi Dwarka and Mahisagar), he underscored the need to identify specific reasons and then address for better credit off-take.

(Action: LDMs of districts concerned)

2. Informed the House that to increase the credit flow to Tenant Farmers, Share Croppers, it is imperative to recognize tenancy. Citing example of tenancy rights allowed in the State of Andhra Pradesh, he stated that by permitting similar arrangement it will help the tenant farmers to have access to institutional credit at a lower rate of interest. As the current tenancy laws of Gujarat, do not appear to facilitate legal land leasing, he requested that the State Government (Director, Finance, Government of Gujarat) to examine the matter and initiate action for enactment of suitable laws, in line with available Model Act and other guidance.

(Action: Director (IF), Finance Dept., Govt. of Gujarat)

3. In order to strengthen the system of Negotiable Warehouse Receipts (NWR) by Warehousing Development Regulatory Authority (WDRA), banks were advised to furnish quarterly data on pledge financing against NWRs to farmers to respective SLBC Convenor with a copy to RBI, Regional Office. However it has been observed that financing against NWR is being reported as 'Nil'. Urged all Banks and SLBC Convenor Bank to take note of this issue and initiate corrective action in this regard.

(Action: All Banks)

Presentation of Agenda of the meeting and discussion

1. Follow up action on pending issues:

- (i) **Roll Out of common portal for tracking loan applications under State Govt. sponsored schemes:** As the Model Code of Conduct has been lifted, the State Govt. was requested to roll out the portal to track loan applications at the earliest.

(Action: Director (IF), Finance Dept., Govt. of Gujarat)

- (ii) **Issuance of Circular by State Govt. pertaining to SARFAESI:** It was represented that Police Authorities in the State are carrying out re-verification of documents and recording Statements even after issuance of order for taking over possession by District Magistrate under the SARFAESI Act. Hence, State Govt. was requested to issue direction to

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Police Authorities, similar in the lines as issued by Home Dept. of Govt. of Maharashtra, directing Police Authorities to desist from practice of carrying out re-verification of documents or recording statements of parties concerned.

(Action: Secretary, Home Dept., Govt. of Gujarat and Director (IF), Finance Dept., Govt. of Gujarat)

2. **District-wise C/D Ratio:** The district-wise C/D ratio has improved over March 2018, as number of districts having C/D ratio below 40% has come down from 10 to 8. LDMs of the district having C/D ratio below 40%, particularly Mahisagar, Kheda, Dev Bhoomi Dwara & Tapi were advised to improve their performance and come out of this category (district having C/D ratio 40%) by the end of FY 2019-20.

(Action: LDMs of districts having C/D ratio below 40%)

3. **Pradhan Mantri Awas Yojana- CLSS:** It was observed that performance of Public Sector Banks, Private Sector Banks, Regional Rural Banks, Co-operative Banks and Small Finance Banks is not up to the mark under the Pradhan Mantri Awas Yojana- Credit Linked Subsidy Scheme (PMAY- CLSS) compared to performance of Housing Finance Companies under the Scheme. SLBC has already circulated list of towns/ villages of Urban Area Development Authorities of Gujarat State which are covered under PMAY (U) - CLSS. Banks were advised to cover all of their eligible Housing Loan Borrowers under the Scheme.

(Action: All Banks)

4. **Opening of Banking Outlet in Unbanked Rural Centers:** Banks planning to open Banking Outlet (BO) in the any of Unbanked Rural Centers (URCs) in the FY 2019-20 can earmark the center on the online portal of SLBC. The Center earmarked by Bank for opening of BO will remain valid till the end of Financial Year. As advised by the RBI, Banks to prioritize opening of Banking Outlet in Tier V Centers (Population 5001 to 9999), as there are still 236 Tier V URCs in the State.

(Action: All Banks)

5. **BC Registry:** Banks were advised to verify details of their Banking Correspondents through the link: <https://bcregistry.in/public/tracker.html>

If the details of BC require to be updated, Controlling Office of Banks shall take up the matter with their respective Head Office/ Corporate Office for necessary updation.

(Action: All Banks)

6. **Classifying Banking Correspondent as Banking Outlet (BO):** It was observed that despite repeated follow up from SLBC, Banks are not classifying their existing Banking Correspondent (BC) model as Banking Outlet (BO), which results in the inflated number of URCs. RBI has time and again advised Banks to classify their existing BC as BO, provided it satisfies all the stipulations associated with such classification.

(Action: Concerned Banks pending with classifying their BC model as BO)

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Moreover as per Rationalization of Branch Authorisation Policy of RBI issued vide circular No. DBR.RRB.BC.No. 40/31.01.002/2018-19 dated 31st May 2019, RRBs too are required to classify their existing Banking Correspondent model as Banking Outlet, provided it satisfies the stipulation for such classification as mandated by RBI.

(Action: Baroda Gujarat Gramin Bank & Saurashtra Gramin Bank)

- 7. Deployment of Additional BC in identified locations:** As advised by the Dept. of Financial Services (DFS), MoF, GoI, Banks have covered 742 out of 743 locations of the State through Banking Outlet (BC or Branch). However, despite repeated follow up, DCB Bank has not opened Banking Outlet in the allotted village: Rajwadi, Tal. Valia, Dist. Bharuch. DCB Bank was advised to open Banking Outlet in the allotted village by 30th June 2019.

(Action: DCB Bank)

As represented by State Bank of India (SBI), 12 villages out of initially assigned 755 villages were dropped for opening of Banking Outlet, owing to population below 100 persons in such villages. However, SBI was advised to ensure delivery of Banking Services through part-time Banking Outlets in these 12 villages.

(Action: State Bank of India)

- 8. Connectivity issues hampering delivery of Banking Services by BCs:** SLBC submitted list of 200 locations to Dept. of Telecom (DoT), where BCs/ CSPs are facing telecom connectivity issues. On this, DoT reverted stating that out of 200 locations as reported, 107 locations are equipped with Base Transceiver Station (BTSSs) within vicinity of 1 km of these locations and hence it is highly unlikely that these locations could be facing connectivity issues. The DoT advised Banks to re-examine locations reported and submit the revised list of locations where BCs/ CSPs are facing connectivity issues.

(Action: Concerned Banks which reported connectivity issues)

Absenteeism on the part of Dept. of Telecom, Ministry of Communication, Govt. of India in the SLBC meeting was noted with serious concern. SLBC was advised to take up the matter with DoT and submit the revised list of locations where BCs are facing connectivity issues.

(Action: Dept. of Telecom, Ministry of Communication, Govt. of India)

- 9. Saturation under Kisan Credit Card (KCC) Scheme:** Owing to large gap between number of Farmers and number of Kisan Credit Card holders in the State, it was discussed that field functionaries of Banks are not able to locate the farmers who are not covered under the Kisan Credit Card (KCC) Scheme but otherwise eligible for KCC. Considering the same, State Govt. was requested to provide village-wise list of farmers which are not covered under the KCC scheme, so that Banks can approach these farmers and extend KCC facility to eligible farmers.

(Action: Director (Agri.), Agriculture Dept, Govt. of Gujarat & Director (IF), Finance Dept., Govt. of Gujarat)

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10. Closure of State Run portal for Crop Insurance Purpose: On instructions of the CEO, PMFBY, Govt. of India, to close the State run portal for Crop Insurance, the State Govt. has requested the Govt. of India to allow the State run portal to be used for crop insurance purpose, considering familiarity, availability of vernacular language and other convenient features associated with the State run portal.

(Action: Director (Agri.) Agriculture Dept., Govt. of Gujarat to update SLBC on the matter)

11. Presentation of Successful Stories/ Initiatives/ Fraud Cases: SLBC has been requesting Member Banks to forward us Successful Stories/ Initiatives, which has brought kind of turnaround in the life of loan borrowers through extension of credit by Banks. Banks are once again requested to forward success stories /initiatives, well in advance, so that it may be presented in SLBC meeting. The initiative of Bank of Baroda in designing a special scheme to finance solar water pumps for Agariya farmers of Great Runn of Kutch was presented in the meeting.

Banks may also forward cases of cyber frauds, Phishing etc. to SLBC, so that awareness could be created by presenting the same in the SLBC meeting, to avoid possible reoccurrence of such incidents.

(Action: All Banks)

The meeting ended with vote of thanks by **Shri P S Bedekar**.

State Level Bankers' Committee, Bank of Baroda, Gujarat

LIST OF PARTICIPANTS OF THE 161th MEETING OF SLBC HELD ON 06.06.2019

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
1	Vikramaditya Singh Khichi	Chairman – SLBC , Executive Director	Bank of Baroda
2	Santosh Kumar Panigrahy	Regional Director	Reserve Bank of India
3	Monomoy Mukherjee	General Manager - OIC	NABARD
4	P. S. Bedekar	General Manager	State Bank of India
5	Sanjay Kumar	Dy. Secretary, DFS, MoF	Govt. of India
6	Rohit Patel	General Manager – Chief Coordination	Bank of Baroda
7	K. V. Tulshibagwale	Convenor - SLBC , General Manager – Chief Coordination	Bank of Baroda
Government Departments			
8	A. K. Sinha	Director(IF), Finance Dept.	Govt. of Gujarat
9	B. M. Modi	Director of Agriculture	Govt. of Gujarat
10	Hansa Mejiatar	Jt. Secretary (WCD)	Govt. of Gujarat
11	Dr. Suman	ED, Gujarat Tribal Dev. Corp.	Govt. of Gujarat
12	S. K. Prajapati	Add. Commissioner (Higher Edu.)	Govt. of Gujarat
13	M. J. Mehta	Dy. Director, CCI	Govt. of Gujarat
14	J. B. Patel	State Mission Manager, GULM	Govt. of Gujarat
15	Neha Pandya	SMM - SEP, GULM	Govt. of Gujarat
16	Manjula Parmar	D.O, GWEDC	Govt. of Gujarat
17	Chirag	Clerk, Sup. Of Stamp	Govt. of Gujarat
18	Haresh Joshi	SDR - RSETis	Govt. of Gujarat
19	Jitendrakumar	Representative, DCWD	Govt. of Gujarat
20	R. D. Trivedi	Dy. Registrar	Govt. of Gujarat
21	Dr. Bipin Rathod	Dy. Director Horticulture	Govt. of Gujarat
22	B. P. Sutaria	Statistical Ass., UID Cell (GAD)	Govt. of Gujarat
23	S. H. Pandya	Research Ass., UID Cell (GAD)	Govt. of Gujarat
24	S. R. Verma	AD	KVIC
25	S. K. Mani	DCO	KVIC
26	Dharmendra Barot	Affordable Housing	Govt. of Gujarat
27	Yogesh Gandhi	Accounts Officer, Affordable Housing	Govt. of Gujarat
RBI /NABARD/SIDBI			
28	D. B. Singh	Dy. General Manager	Reserve Bank of India
29	R. K. Barman	Dy. General Manager	Reserve Bank of India
30	J. S. Kalra	Asst. General Manager	Reserve Bank of India
31	Bhgchand Yadav	Asst. General Manager	Reserve Bank of India
32	S. Mukherjee	Asst. General Manager	NABARD
33	Vimal Prakash Dubey	Asst. General Manager	SIDBI
34	N. D. Shah	Manager	Reserve Bank of India
35	Gaganpreet Kaur	Manager	Reserve Bank of India
36	J. J. Oza	Manager	Reserve Bank of India

State Level Bankers' Committee, Bank of Baroda, Gujarat

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
INSURANCE COMPANIES & OTHERS			
37	Vaibhav Ramteke	Regional Resi. Representative	NHB
38	Trupti Trivedi	Asst. Manager	AIC of India
39	Vishal Kharbade	Manager	AIC of India
40	Vimal Kumar Sharma	AGM (P)	HUDCO
41	Piyush Panchal	Assistant	United India Insurance
42	Seema	Admin officer	United India Insurance
BANKS			
43	Monika Kalia	General Manager	Union Bank of India
44	Girish Karia	Zonal Manager	Central Bank of India
45	A. K. Chugh	Dy. General Manager	Bank of Baroda
46	R. K. Goyal	Dy. General Manager - SLBC	Bank of Baroda
47	A. K. Verma	Dy. General Manager	State Bank of India
48	V. B. Ghate	Dy. General Manager	Bank of Maharashtra
49	S. Satyanarayan	Dy. General Manager	Andhra Bank
50	Manoj Patel	Dy. General Manager	GSC Bank
51	Rajiva Ranjan	Asst. General Manager - SLBC	Bank of Baroda
52	R. B. Solanki	Asst. General Manager	State Bank of India
53	K. A. Borawake	Asst. General Manager	Bank of India
54	H. R. Jagdale	Asst. General Manager	Canara Bank
55	K. S. Bamaniya	Asst. General Manager	Indian Over. Bank
56	Kirtikumar Khale	Asst. General Manager	Oriental Bank of Comm.
57	Bhaskar Tanna	Asst. General Manager	Baroda Gujarat Gramin Bank
58	Himanshu K. Shah	General Manager	GSC Bank
59	D. P. Chandarana	General Manager	Saurashtra Gramin Bank
60	Garbag Singh	Dy. Regional Manager	Syndicate Bank
61	Chirag Patel	Chief Manager	Bank of Baroda
62	M. L. Verma	Chief Manager	Bank of Baroda
63	K. J. Singh	Chief Manager	Bank of India
64	Sushmit Roy	Chief Manager	India Post Payment Bank
65	R. J. Rao	Chief Manager	Allahabad Bank
66	Ramendra	Chief Manager	United Bank of India
67	Pritpal Singh	Chief Manager	Corporation Bank
68	Arun	Chief Manager	South Indian Bank
69	Sudhakara	Chief Manager	Karnataka Bank
70	Mithilesh Jha	Regional Manager	ICICI Bank
71	Virat	SM Zonal	RBL Bank
72	Pinal Shah	Sr. Vice President	HDFC Bank
73	Kamal Kapadia	Sr. Manager	Central Bank of India
74	Rajendra Behera	Sr. Manager	Andhra Bank

State Level Bankers' Committee, Bank of Baroda, Gujarat

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
75	Sandip Chauhan	Sr. Manager	Bank of Baroda
76	Sunil	Sr. Manager	Corporation Bank
77	Dheeraj Meena	Sr. Manager	Bank of Baroda
78	Sunil Kumar	Sr. Manager	Union Bank of India
79	V. S. Raghuvansi	Sr. Manager	Syndicate Bank
80	Archana Thosar	SVP - RSDL	Yes Bank
81	Beejal Joshi	Cluster Operation Manager	DCB Bank
82	Hardik Gandhi	Cluster Head	Bandhan Bank
83	Bharat	Division Manager	Fincare Small Fin. Bank
84	Parag Panchal	AVPI	IndusInd Bank
85	Prashant Raval	AVPI	Axis Bank
86	Amrut Thakkar	CM - AVP	Equitas Small Finance Bank
87	Alpa Kothari	Asst. Vice President	HDFC Bank
88	Ladu Ram	Manager	Canara Bank
89	Rajesh Kumar	Manager	Allahabad Bank
90	Vishal Aswar	Manager	IDBI Bank
91	Sagar Soni	Manager	Bank of Baroda
92	Nitesh Kumar	Manager	Bank of Baroda
93	N. A. Tilak	AFO (Manager)	Bank of Maharashtra
94	Rushabh Doshi	BM	Kotak Mahindra Bank
95	Amit Rathod	Credit Analyst	Catholic Syrian Bank
96	Satish Ankola	Distribution Manager	Ujjivan Small Finance Bank
97	Jignesh Parmar	Dy. Manager	Lakshmi Vilas Bank
98	K. K. Vikani	Nodal Officer	Indian Over. Bank
99	Rajesh Sachdev	ROSM	AU Small Fin. Bank
LEAD DISTRICT MANAGER			
100	Asilkumar	LDM, Anand	Bank of Baroda
101	Haresh	LDM, Aravalli	Bank of Baroda
102	Kalyan Jakkhar	LDM, Banaskantha	Bank of Baroda
103	Kundan Lal	LDM, Baroda	Bank of Baroda
104	Kishore Solanki	LDM, Bharuch	Bank of Baroda
105	P. Prabhudoss	LDM, Botad	Bank of Baroda
106	K. C. Pathak	LDM, Chhotaudepur	Bank of Baroda
107	R. B. Muniya	LDM, Dahod	Bank of Baroda
108	R. M. Patel	LDM, Dang	Bank of Baroda
109	Dr. Kamlesh	LDM, Devbhumi Dwarka	Bank of Baroda
110	A. L. Jetavat	LDM, Gandhinagar	Bank of Baroda
111	Divyesh Parikh	LDM, Kheda	Bank of Baroda
112	Sanjay Sinha	LDM, Kutch	Bank of Baroda
113	Pradeep Lakra	LDM, Mahisagar	Bank of Baroda
114	Deependra Singh	LDM, Mehsana	Bank of Baroda
115	Govindbhai Prajapati	LDM, Narmada	Bank of Baroda
116	Dinesh Parmar	LDM, Navsari	Bank of Baroda

State Level Bankers' Committee, Bank of Baroda, Gujarat

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
117	Kiran Chauhan	LDM, Panchmahal	Bank of Baroda
118	M. J. Patel	LDM, Patan	Bank of Baroda
119	R. S. Mishra	LDM, Sabarkantha	Bank of Baroda
120	Rasik Jethwa	LDM, Surat	Bank of Baroda
121	J. A. Chotalia	LDM, Tapi	Bank of Baroda
122	P. B. Joshi	LDM, Surendranagar	State Bank of India
123	G. M. Rathod	LDM, Ahmedabad	State Bank of India
124	Vinod Darji	LDM, Amreli	State Bank of India
125	S. V. Trivedi	LDM, Bhavnagar	State Bank of India
126	Suresh Baria	LDM, Gandhinagar	State Bank of India
127	Ashok Vyas	LDM, Gir Somnath	State Bank of India
128	Udaykumar Shukla	LDM, Jamnagar	State Bank of India
129	M. R. Wadhvani	LDM, Junagadh	State Bank of India
130	Jitendrasinh Vala	LDM, Morbi	State Bank of India
131	Ajit Singh	LDM, Porbandar	State Bank of India
132	R. J. Thakor	LDM, Rajkot	State Bank of India

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