


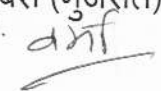
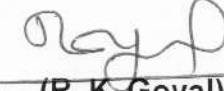



बैंक ऑफ़ बड़ौदा  
Bank of Baroda

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  
4th Floor, Dena Laxmi Bhawan, Ashram Road, Ahmedabad-380009  
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|---|---|---|--|
| सं. 162-रास्तबैस/296/2019   | 7 अक्टूबर 19  | Ref.No.162-SLBC/ 296/2019   | 7 <sup>th</sup> October 19   |
| समस्त सदस्य,<br>राज्य स्तरीय बैंकर्स समिति<br>गुजरात  |   | All Members<br>State Level Bankers' Committee<br>Gujarat  |  |
| प्रिय महोदय / महोदया,   |   | Dear Sir / Madam,   |  |
| <b>जून-2019 को समाप्त त्रिमाहीकी राज्य<br/>स्तरीय बैंकर्स समिति, गुजरात की 162वीं<br/>बैठक का कार्यवृत्त ।</b>  |   | <b><u>MINUTES OF THE 162<sup>nd</sup> STATE LEVEL<br/>BANKERS' COMMITTEE MEETING,<br/>GUJARAT STATE FOR THE QUATER<br/>ENDED-JUNE 2019</u></b>                                      |  |
| हम इसके साथ 16.9.2019 को स्वर्णिम संकुल 1,<br>नया सचिवालय, गांधीनगर के सभागृह में<br>आयोजित जून-2019 को समाप्त त्रिमाही की बैठक<br>के कार्यवृत्त की प्रति संलग्न कर रहे हैं । |   | Please find enclosed a copy of the minutes of<br>the above meeting held on 16.09.2019 at<br>Swarnim Sankul 1, New Sachivalaya,<br>Gandhinagar for the quarter ended June-2019.      |  |
| कृपया अपने संस्थान से संबंधित मुद्दों पर आवश्यक<br>कार्रवाई कर प्रगति से हमें अवगत कराते रहें, ताकि<br>अगली बैठक में सदन के समक्ष संबंधित सूचना रखी<br>जा सके ।               |   | Kindly update us regarding the action taken on<br>decisions pertaining to your Institution/<br>Organization so that the same can be placed<br>before the House in the next meeting. |  |
|   | भवदीय,<br><br>(आर के गोयल)<br>उप महाप्रबंधक,<br>रास्तबैस (गुजरात)<br>सा.  |   | Yours faithfully,<br><br>(R K Goyal)<br>Dy. General Manager,<br>SLBC (Gujarat)<br> |
| संलग्न : यथोक्त   |   | Encl: As stated above.  |  |

## Minutes of the 162nd meeting of SLBC, Gujarat

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The 162<sup>nd</sup> meeting of SLBC, Gujarat to review various key Banking parameters for the quarter ended June 2019 was held on 16<sup>th</sup> September 2019 at Sabarmati Hall, Swarnim Sankul 1, New Sachivalaya, Gandhinagar. The meeting was graced by Hon'ble Chief Minister of Gujarat State **Shri Vijaybhai Rupani** and Hon'ble Dy. Chief Minister as well Finance Minister of Gujarat State **Shri Nitinbhai Patel**. To commemorate the golden jubilee of the Lead Bank Scheme, **Shri Mahesh Kumar Jain**, Dy Governor of RBI also attended the meeting as special invitee. The meeting was Chaired by **Shri P S Jayakumar**, MD & CEO, Bank of Baroda and other dignitaries who attended the meeting were **Shri Arvind Agrawal**, Addl. Chief Secretary, Finance Dept., Govt. of Gujarat, **Shri Vikramditya Singh Khichi**, Executive Director, Bank of Baroda, **Shri S K Panigrahy**, Regional Director, RBI, **Shri D K Mishra**, Chief General Manager, NABARD, **Shri Gurdeep Singh**, Dy Secretary, Dept. of Financial Services, Ministry of Finance, Govt. of India.

Senior Officials from various Departments of State Govt., executives from various Banks, Insurance Companies, Lead District Managers etc. also attended the meeting and the list of participants of the meeting is enclosed.

Beginning the proceedings of the meeting, **Shri K V Tulshibagwale**, Convenor, SLBC (Gujarat) and General Manager, Chief-Coordination, Bank of Baroda expressed gratitude to Hon'ble Chief Minister of Gujarat and Hon'ble Dy Chief Minister as well as Finance Minister of Gujarat for making it convenient to grace this meeting.

Welcoming other participants in the meeting, he urged Banks to gear up for submission of Lead Bank Scheme (LBS) data as per new format, which is already circulated by SLBC amongst Member Banks. As per instructions of RBI, the new format for LBS data is to be effectuated from December 2019 onwards and hence Banks shall undertake necessary measures which will enable them to upload data on the portal of SLBC, as per new format.

**(Action: All Banks)**

**Shri P S Jayakumar, Chairman, SLBC as well as MD & CEO, Bank of Baroda** highlighted following important points in his key-note address:

1. Expressed concern over 165 Tier V Unbanked Rural Centers of the State and urged Banks in whose Service Area Approach (SSA) lies these 165 Unbanked Rural Centers (URC), to complete opening of Banking Outlet in these URCs by 31<sup>st</sup> December 2019.

**(Action: Concerned Banks)**

2. Advised Lead District Managers (LDMs) of 7 districts of the State having CD ratio below 40% to chalk out detailed strategy in collaboration with State Govt., setting long term and short term goals to improve CD ratio of their districts.

**(Action: LDMs of districts having CD ratio below 40%)**

3. Exhorted the State Govt. to contemplate about extending 4% additional Interest Subvention to Kisan Credit Card (KCC) for Animal Husbandry & Fisheries, just like additional interest subvention of 4% being extended by the State Govt. for Agriculture KCC. As the Gujarat State is having longest coastal line in the country and world renowned model for milk production viz. AMUL, also settled in the Gujarat State, extension of additional 4% Interest Subvention to Animal

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Husbandry & Fisheries could revive White and Blue Revolution, which can serve as a major boost to rural economy in the State.

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

4. Urged Banks to ensure that all eligible Housing loan borrowers are extended the benefits of Pradhan Mantri Awas Yojana- Credit Linked Subsidy Scheme (PMAY-CLSS).

**(Action: All Banks)**

**Shri Arvind Agrawal, Addl. Chief Secretary, Finance Dept., Govt. of Gujarat** emphasized on following important aspects:

1. Informed about launch of portal to track the loan applications under various Govt. Sponsored Schemes. The portal was launched at the hands of Hon'ble Chief Minister in the meeting.
2. On request of Banks for issuance of circular on the lines of Govt. of Maharashtra, advising local Police Authorities in the State to desist from carrying out re-verification of documents or recording statements for taking over possession under SARFAESI Act, it was informed that wider consultations on the matter is required involving all stakeholders.
3. As regards to enactment of Tenancy law in the State which can enable landless laborers, share croppers etc. to avail credit from the formal channel, he informed that experience of other States where such tenancy laws are already in place needs to be evaluated before enacting legal set up for Tenancy laws in the State.

**Shri M. K. Jain, Dy. Governor, RBI** in his opening remarks thanked Hon'ble CM and Dy. CM for sparing time from their busy schedule to grace the SLBC meeting and making it a special one. He informed that since the Lead Bank Scheme (LBS) had completed 50 years of its implementation, he decided to visit two states i.e. Bihar and Gujarat to assess their performance under the scheme. He applauded the public welfare schemes & policies of Govt. of Gujarat, dedication and commitment of people and Government officials and awareness and entrepreneurship of the residents of Gujarat which has resulted in the remarkable prosperity and progress of the State.

With respect to the developmental profile of the State of Gujarat, he appreciated the State for transforming agriculture economy by shifting from low-valued cereals and other crops to high-value crops. He observed that the State with 5% of country's population has contributed around 7% to national GDP. He observed that under any circumstances the Government of Gujarat had constantly tried to find ways for developmental opportunities, and has always been in the forefront as compared to other states, be it Green Revolution, White Revolution, Blue Revolution or handling of water crisis. He appreciated the SLBC, Govt. of Gujarat, its officials and public for their sincere efforts in making the State as one of the most prosperous and leading states. He acknowledged the robust banking network in the State in terms of branches/ ATMs and coverage of Unbanked Rural Centres (URCs). DG also appreciated Gujarat for doing exceedingly well in fields of Animal Husbandry, Horticulture, fishery and farm

## Minutes of the 162nd meeting of SLBC, Gujarat

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mechanisation. He complemented that Gujarat can become the role model for other states.

Later, he highlighted the following issues and urged all stakeholders for an 'Inclusive Banking' in the State of Gujarat:

- DG observed that although the CD ratio of the State was higher than the national average, the CD ratio in PSBs, RRBs and DCCBs was lower in comparison to the private banks. He further mentioned about the seven districts in the state where the CD ratio was below the benchmark (40%), the reason for which may be attributed to either these districts are receiving high deposits and are self-reliant or the banking services are yet to reach unserved/underserved population. In order to properly assess the credit needs and credit absorption capacity, he urged all stakeholders to coordinate and do the needful in mapping of each and every house-hold in all such districts.

**(Action – All Banks operating in districts having CD below 40%)**

- He advised NABARD to deploy the RIDF fund towards improvement of the credit avenues, building robust economic/ financial infrastructure in such districts. This will further improve the CD ratio resulting in overall socio-economic development.

**(Action – NABARD)**

- DG attributed the low level of NPAs in the State of Gujarat to a disciplined credit culture and good banking habits of the borrowers. He advised banks to consider above points while extending credit to the needy borrowers.

**(Action – All Banks)**

- DG appreciated the concerted efforts of all the stake-holders in reducing the number of URCs in Tier-V centres from 236 in March 2019 quarter to 166 as at the end of June 2019 quarter. He advised the SLBC and all other banks to take-up the matter on a priority basis to open banking outlets in remaining Tier V centres by end of December 2019.

**(Action – All Banks & SLBC)**

- DG mentioned that although the ACP targets have been achieved, he observed that there was a need to step-up efforts and focus more on Agriculture & Education sector for overall development of the social infra-structure by banks. He also requested banks to focus more on aspirational districts of the State.

**(Action – All Banks)**

- DG appreciated the performance of RSETIs in the State. However, he observed that only 30 percent of the trained beneficiaries were credit linked to banks, and the remaining 40 percent got settled through their own sources. He observed that the beneficiaries, settled through own sources, were either self-sufficient or banks could not reach them. He advised all stakeholders to find ways to improve the credit linkage with mutual cooperation and consultation.

**(Action – All Banks)**

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- There are 49 MSME clusters in the state, however it has been observed that some of the clusters are not having any credit facility from banks. There may be some reasons, either such clusters do not require the credit / banks are not willing to extend credit to such clusters. DG advised banks to look into the matter and make efforts to provide adequate credit to this sector.

**(Action – All Banks)**

- Gujarat has a large number of Small & Marginal Farmers (SMFs), but their coverage by SCBs was only at 40 percent. He advised banks to coordinate with State Government in mapping of such farmers and enhance their coverage. Allied activities contributed 6 percent to GDP, however the credit extended to this segment was only at 3.8 percent. He advised banks to explore ways to provide more credit to this segment.

**(Action – Govt. of Gujarat, SLBC & All Banks)**

- Lastly, DG requested the Government of Gujarat :
  - To provide access to the digitised land records to banks to enable them to carry out verification of land records and charge creation for smooth and timely disbursement of agriculture loan. **(Action – Govt. of Gujarat)**
  - To extend all possible assistance to banks in recovery of NPAs especially in Agriculture and MSME Sector. **(Action – Govt. of Gujarat)**

**Shri Nitinbhai Patel, Hon'ble Dy Chief Minister as well Finance Minister, Gujarat State** in his address underscored following important points:

1. Banks shall ensure that there is Branch in every village of the State having population above 5000. **(Action: All Banks)**
2. Banks shall adhere to timeline for PMFBY scheme and ensure timely submission of requisite information along with premium to respective insurance companies. **(Action: All Banks)**
3. Advised for analyzing District-wise and Bank-wise CD ratio in the State.

**Shri Vijaybhai Rupani, Hon'ble Chief Minister, Gujarat State** impressed on following aspects in his address:

1. Advised Banks for extending more credit to Solar roof top which besides being part of Sustainable Development Goals (SDG), can also assist in encouraging environmental conservation. **(Action: All Banks)**
2. Urged Banks to simplify procedure for availing credit, especially for entrepreneurs, thereby improving ranking of State in terms of "Ease of doing Business".

**(Action: All Banks)**

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3. Innovating ways for extending credit shall be devised which can improve per capita income of the State.
4. As there are 34 lakhs MSME Units in the State, extension of credit to needy MSME units, besides generating employment opportunities, will also accelerate the growth momentum of the State.
5. Banks shall endeavor to expand scope of Direct Benefit Transfers (DBT), so that beneficiaries of various Govt. schemes can receive grant/ subsidy directly in their Bank accounts.

### **Presentation of Agenda of the meeting and discussion**

#### **1. Follow up action on pending issues:**

- (i) **Development of online portal for sponsoring and tracking of loan applications of State Govt. sponsored scheme:** The online portal to track loan applications sponsored under various Govt. schemes was launched in meeting of SLBC at the hands of Hon'ble Chief Minister of Gujarat. As of now, the Vajpayee Bankable Yojana (VBY) is on board and later on other Govt. sponsored schemes will also be made available on the portal. The State Govt. was requested to get other loan schemes of the Govt. also on board of portal at the earliest.

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

- (ii) **Enactment of the Tenancy laws in the Gujarat State:** With regard to enactment of legal set up which can enable tenant farmers, landless labourers, share croppers etc. to avail credit from formal channel for crop cultivation - It was informed that legal set up for Tenancy laws which is already in place in some States needs to be studied in detail before enacting Tenancy laws in the Gujarat State. Hence it was decided that more inputs/ information shall be provided in this regard to Revenue Dept., Govt. of Gujarat which can enable the State Govt. to analyze outcomes of Tenancy laws and frame the laws accordingly.

**(Action: RBI)**

- (iii) **Issuance of Circular by State Govt. pertaining to SARFAESI:** Regarding issuance of circular, on the lines as issued by Home Dept., Govt. of Maharashtra directing local police authorities to desist from carrying out re-verification of documents and recording Statements of parties concerned. - It was informed that wider consultations with all stake holders is required, as unlike in the State of Maharashtra, Banks in Gujarat are already paying charges for Police Protection and issuance of such circular will expedite recovery measures being taken by Banks.

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

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- (iv) **Saturation of Kisan Credit Card (KCC) scheme, providing village-wise list of farmers left uncovered under the scheme:** The State Govt. was requested to create utility on the portal: <https://anyror.gujarat.gov.in/> through which Banks can extract village-wise list of farmers and can verify with their records, farmers who are left uncovered with KCC facility.

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

2. **Classification of Banking Correspondent as Banking Outlet:** It was observed that despite rigorous follow up, only State Bank of India, Bank of Baroda, Bank of India, Central Bank of India, Indian Overseas Bank, Baroda Gujarat Gramin Bank, Saurashtra Gramin Bank, HDFC Bank & Jana Small Finance Banks have classified their Banking Correspondent model as Banking Outlet. Rest other Banks were advised to classify their existing Banking Correspondent model as Banking Outlet, provided it qualifies this classification as per Branch Authorisation Policy Guidelines and further clarification provided by RBI in this regard.

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

3. **Updating coordinates of Banking Touch points on the Jan Dhan Darshak GIS application:** As per instructions of the Dept. of Financial Services, MoF, Gol, the geographical co-ordinates viz. latitude & longitude of Banking touch points viz. Branch, ATM & Bank Mitra are to be mapped on the Jan Dhan Darshak GIS application. Hence, Banks were advised to ensure that their Banking touch points are mapped and updated on the Jan Dhan Darshak GIS application.

**(Action: All Banks)**

Lead District Managers (LDMs) were also instructed to ensure that Banking Touch points in their districts are updated on the Jan Dhan Darshak GIS application, for which LDMs have been provided with login credentials also.

**(Action: All LDMs)**

4. **Constitution of Sub-Committee on Deepening of digital payment:** RBI vide its letter Ref. No. FIDD.CO.LBC.No.475/02.01.001/2019-20 dated 27<sup>th</sup> August 2019 advised for constitution of Sub-Committee for deepening of Digital Payment in the State.

Accordingly the constitution of Sub-Committee on Deepening of Digital Payment, as unanimously approved in the SLBC meeting consist - General Manager, Central Bank of India as Convenor of the Sub-Committee and other members of the committee include, Finance Dept., Govt. of Gujarat, RBI, NABARD, Bank of Baroda, State Bank of India, Bank of India, Union Bank of India, Punjab National Bank, Canara Bank, HDFC Bank, GSCB.

The Sub-committee under the Convenorship of Central Bank of India will choose a district which can be 100% Digitally enabled and will act on terms of reference as specified by the RBI in its aforesaid notification.

**(Action: Central Bank of India)**

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5. **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 and extend the benefits of the Scheme.

**(Action: All Banks)**

6. **Interest subvention scheme for Kisan Credit Card (KCC) to Animal Husbandry and Fisheries:** Banks were advised to refer RBI's circular Ref. No. FIDD.CO.FSD.BC.No. 10/05.02.001/2019-20 dated 26<sup>th</sup> August 2019 and extend benefit of Interest subvention to KCC borrowers under Animal Husbandry and Fisheries accordingly.

**(Action: All Banks)**

7. **Presentation of Success Stories/ Initiatives/ Fraud Cases:** SLBC has been requesting Member Banks to provide Success Stories/ Initiatives of loan borrowers which may serve as a good template for other Banks to follow.

Banks are also requested to provide Fraud Cases in which new modus operandi has been adopted by miscreants/ fraudsters and other Members may be apprised about the same, so as to avoid possible reoccurrence of such frauds.

SLBC incorporated broad guidelines regarding submission of Success stories/ Initiatives/ Fraud Cases by Banks in the agenda booklet of 162<sup>nd</sup> SLBC meeting. Banks are once again exhorted to submit Success Stories/ Initiatives/ Fraud Cases well before SLBC meeting, so that the same may be presented in the meeting of SLBC.

**(Action: All Banks)**

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State Level Bankers' Committee, Bank of Baroda, Gujarat

**LIST OF PARTICIPANTS OF THE 162<sup>nd</sup> MEETING OF SLBC HELD ON 16.09.2019**

| No.                           | Name S/Shri/Smt.          | Designation / Department                               | Institution / Organisation |
|-------------------------------|---------------------------|--|----------------------------|
| 1                             | Vijaybhai Rupani          | Hon'ble Chief Minister                                 | Govt. of Gujarat           |
| 2                             | Nitinbhai Patel           | Hon'ble Dy. Chief Minister                             | Govt. of Gujarat           |
| 3                             | Mahesh Kumar Jain         | Dy. Governor   | Reserve Bank of India      |
| 4                             | P. S. Jayakumar           | Chairman – SLBC, MD & CEO                              | Bank of Baroda             |
| 5                             | Arvind Agrawal, IAS       | Addl. Chief Secretary (Finance Dept.)                  | Govt. of Gujarat           |
| 6                             | Vikramaditya Singh Khichi | Executive Director                                     | Bank of Baroda             |
| 7                             | Santosh Kumar Panigrahy   | Regional Director                                      | Reserve Bank of India      |
| 8                             | K. V. Tulshibagwale       | Convenor - SLBC , General Manager – Chief Coordination | Bank of Baroda             |
| <b>Government Departments</b> |                           |  |                            |
| 9                             | P. K. Parmar, IAS         | Addl. Chief Secretary (Agriculture)                    | Govt. of Gujarat           |
| 10                            | Milind Torawane, IAS      | Secretary (EA), Finance Department                     | Govt. of Gujarat           |
| 11                            | Rakesh Shankar, IAS       |  |                            |
| 12                            | Anupam Anand, IAS         |  |                            |
| 13                            | Rahul Gupta, IAS          | Industries Commissioner                                | Govt. of Gujarat           |
| 14                            | D. G. Patel, IAS          |  |                            |
| 15                            | Prakash S. Rabari         | Jt. Director of Agriculture                            | Govt. of Gujarat           |
| 16                            | Gurdeep Singh             | Dy. Secretary, DFS                                     | Govt. of India             |
| 17                            | D. S. Gadhvi              | MD, GSCDC  | Govt. of Gujarat           |
| 18                            | R. M. Pandya              | Jt. MD (GLPC)  | Govt. of Gujarat           |
| 19                            | Dr. P. M. Vaghasiya       | Director (Horticulture)                                | Govt. of Gujarat           |
| 20                            | M. P. Pujara              | Director (Insurance)                                   | Govt. of Gujarat           |
| 21                            | Ranjitsinh                | General Manager (GLPC)                                 | Govt. of Gujarat           |
| 22                            | Bhargavi Dave             | Additional Commissioner                                | Govt. of Gujarat           |
| 23                            | Bharat Modi               | Director (Agriculture)                                 | Govt. of Gujarat           |
| 24                            | J. H. Gondaliya           | Dy. Director   | Govt. of Gujarat           |
| 25                            | M. J. Mehta               | Dy. Director (CCI)                                     | Govt. of Gujarat           |
| 26                            | B. J. Thaker              | DS & State Nodal Officer (GAD)                         | Govt. of Gujarat           |
| 27                            | U. M. Vasawala            | Jt. RCS  | Govt. of Gujarat           |
| 28                            | A. K. Sinha               | D (IF)   | Govt. of Gujarat           |
| 29                            | Rakshman Singh            | Dy. Director, NHB                                      | Govt. of India             |
| 30                            | K. H. Shah                | Jt. Director - I/C                                     | Govt. of India             |
| 31                            | P. N. Solanki             | Asst. Director - MSME                                  | Govt. of India             |
| 32                            | B. I. Mehta               | Asst. Director   | Govt. of Gujarat           |
| 33                            | Bijal Shah                | Registrar Co Op Society                                | Govt. of Gujarat           |
| 34                            | K. P. Shah                | Asst. Director of Insurance                            | Govt. of Gujarat           |
| 35                            | Dharmendra Barot          | Municipal Fin. (Affordable Housing Mission)            | Govt. of Gujarat           |
| 36                            | P. P. Solanki             | IT Admin   | Govt. of Gujarat           |

**State Level Bankers' Committee, Bank of Baroda, Gujarat**

| <b>No.</b>                              | <b>Name S/Shri/Smt.</b> | <b>Designation / Department</b> | <b>Institution / Organisation</b> |
|---|-------------------------|---------------------------------|-----------------------------------|
| 37                                      | H. B. Patel             | Jt. Director (CCI)              | Govt. of Gujarat                  |
| 38                                      | H. D. Shrimali          | Addl. IC                        | Govt. of Gujarat                  |
| 39                                      | Manjula                 | DO, GWEDC                       | Govt. of Gujarat                  |
| 40                                      | Neha Pandya             | SMM -ESTP, NULM                 | Govt. of Gujarat                  |
| 41                                      | Jignesh Patel           | SMM - SEP, NULM                 | Govt. of Gujarat                  |
| 42                                      | Prashant Gohil          | DCWD                            | Govt. of Gujarat                  |
| 43                                      | Jashvant                | CCI                             | Govt. of Gujarat                  |
| 44                                      | Ashish                  | AI, CCI                         | Govt. of Gujarat                  |
| <b>RBI /NABARD/SIDBI</b>                |                         |                                 |                                   |
| 45                                      | G. P. Borah             | CGM, FIDD (EA to Dy. Governor)  | Reserve Bank of India             |
| 46                                      | D. K. Mishra            | Chief General Manager           | NABARD                            |
| 47                                      | V. Ranga Rao            | General Manager                 | Reserve Bank of India             |
| 48                                      | Ravindran               | General Manager                 | SIDBI                             |
| 49                                      | D. B. Singh             | Dy. General Manager             | Reserve Bank of India             |
| 50                                      | R. S. Prasad            | Dy. General Manager             | Reserve Bank of India             |
| 51                                      | S. P. Sathaye           | Dy. General Manager             | NABARD                            |
| 52                                      | J. S. Kalra             | Asst. General Manager           | Reserve Bank of India             |
| 53                                      | Sheela Devi             | Asst. General Manager           | Reserve Bank of India             |
| 54                                      | Umakanta Sahu           | Asst. General Manager           | Reserve Bank of India             |
| 55                                      | Bhagchand yadav         | Asst. General Manager           | Reserve Bank of India             |
| 56                                      | S. K. Gupta             | Manager                         | Reserve Bank of India             |
| 57                                      | N. D. Sharma            | Manager                         | Reserve Bank of India             |
| 58                                      | J. J. Oza               | Manager                         | Reserve Bank of India             |
| <b>INSURANCE COMPANIES &amp; OTHERS</b> |                         |                                 |                                   |
| 60                                      | Dinesh Jadav            | CRM                             | Oriental Insurance Co.            |
| 61                                      | Ashish Kumar            | Chief General Manager           | PFRDA                             |
| 62                                      | R. S. Rahul             | Sr. DM                          | Oriental Insurance Co.            |
| 63                                      | Meenakshi Tripathi      | RM                              | United India Insurance            |
| 64                                      | K. H. Rathod            | RM                              | National Insurance                |
| 65                                      | Amit Purohit            | Manager                         | Bharti AXA GIC                    |
| 66                                      | Chayan Barman Roy       | Area Manager                    | Reliance GIC                      |
| 67                                      | Suman Roy               | AVP                             | Bharti AXA GIC                    |
| 68                                      | Vishal                  | Manager                         | AICIL                             |
| 69                                      | Vimal Sharma            | AGM                             | HUDCO                             |
| 70                                      | N. S. Purohit           | Manager                         | HUDCO                             |
| 71                                      | Komal Prasad            | Dis. Coordinator                | USGI Insurance Co.                |
| <b>BANKS</b>                            |                         |                                 |                                   |
| 72                                      | B. R. Patel             | General Manager –CC             | Bank of Baroda                    |
| 73                                      | Pramod Kumar Soni       | Field General Manager           | Union Bank of India               |
| 74                                      | Girish Karia            | Field General Manager           | Central Bank of India             |

**State Level Bankers' Committee, Bank of Baroda, Gujarat**

| <b>No.</b> | <b>Name S/Shri/Smt.</b> | <b>Designation / Department</b> | <b>Institution / Organisation</b> |
|------------|-------------------------|---------------------------------|-----------------------------------|
| 75         | G. K. Paneri            | General Manager                 | Bank of Baroda                    |
| 76         | P. S. Bedekar           | General Manager                 | State Bank of India               |
| 77         | R. K. Goyal             | Dy. General Manager (SLBC)      | Bank of Baroda                    |
| 78         | Ganga Singh             | Dy. General Manager             | Bank of Baroda                    |
| 79         | V. C. Upadhyay          | Dy. General Manager             | Bank of Baroda                    |
| 80         | Gopal Lal               | Dy. General Manager             | Bank of India                     |
| 81         | C. N. Rao               | Dy. General Manager             | Canara Bank                       |
| 82         | V. Vasudevam            | Dy. General Manager             | Corporation Bank                  |
| 83         | Anupam                  | Dy. General Manager             | Punjab National Bank              |
| 84         | Sudhir K. Gupta         | Dy. General Manager             | Indian Bank                       |
| 85         | A. M. Benerjee          | Dy. General Manager             | Indian Over. Bank                 |
| 86         | Madhu M.                | Dy. General Manager             | South Indian Bank                 |
| 87         | Vijay Kumar             | Dy. General Manager             | UCO Bank                          |
| 88         | Manoj Patel             | Dy. General Manager             | GSC Bank                          |
| 89         | Himanshu Shah           | General Manager                 | GSC Bank                          |
| 90         | Ashutosh kumar          | General Manager                 | IDBI Bank                         |
| 91         | Vineet K. Dudeji        | Chairman                        | Baroda Gujarat Gramin Bank        |
| 92         | Manojkumar              | Chairman                        | Saurashtra Gramin Bank            |
| 93         | R. L. Khatik            | Asst. General Manager           | Allahabad Bank                    |
| 94         | S. R. Nanda             | Asst. General Manager           | Andhra Bank                       |
| 95         | Dr. Navin Kumar         | Asst. General Manager           | Bank of Baroda                    |
| 96         | Manish J. Palan         | Asst. General Manager           | Bank of Baroda                    |
| 97         | Chetan Hirpara          | Asst. General Manager           | IDBI Bank                         |
| 98         | Ajay                    | Asst. General Manager           | Oriental Bank of Comm.            |
| 99         | K. K. Rawat             | Asst. General Manager           | Punjab & Sind Bank                |
| 100        | R. B. Solanki           | Asst. General Manager           | State Bank of India               |
| 101        | Ramarao                 | Asst. General Manager           | Syndicate Bank                    |
| 102        | Rajeshri Jadhav         | Asst. General Manager           | United Bank of India              |
| 103        | Dilip Raj               | DZM                             | Bank of Maharashtra               |
| 104        | S. Prakaz               | AGM                             | Indian Post Payment Bank          |
| 105        | Chirag Patel            | Chief Manager                   | Bank of Baroda                    |
| 106        | M. L. Verma             | Chief Manager                   | Bank of Baroda                    |
| 107        | Yogendra Kumar Singh    | Chief Manager                   | Corporation Bank                  |
| 108        | K. P. Singh             | Chief Manager                   | Indian Bank                       |
| 109        | M. M. Dave              | Chief Manager                   | State Bank of India               |
| 110        | Ramendra Kumar          | Chief Manager                   | United Bank of India              |
| 111        | Ajaykumar S.            | Cluster Head                    | CSB Bank Ltd                      |
| 112        | Jayant jain             | Cluster head                    | Lakshmi Vilas Bank                |
| 113        | Sudhakara               | CM                              | Karnataka Bank                    |
| 114        | Satish Ankola           | DM                              | Ujjivan Small Finance Bank        |
| 115        | Hiren Shah              | DVP & ZH                        | Fincare Small Finance Bank        |
| 116        | Alpa Kothari            | Dy. Vice President              | HDFC Bank                         |

**State Level Bankers' Committee, Bank of Baroda, Gujarat**

| <b>No.</b>                   | <b>Name S/Shri/Smt.</b> | <b>Designation / Department</b> | <b>Institution / Organisation</b> |
|------------------------------|-------------------------|---------------------------------|-----------------------------------|
| 117                          | Sharad Saraiya          | EVP                             | Yes Bank                          |
| 118                          | Aran Jeet Singh         | Executive Director              | J & K Bank                        |
| 119                          | Vidya Sharma            | GAVP                            | DCB Bank                          |
| 120                          | Nitin Tilak             | AFO                             | Bank of Maharashtra               |
| 121                          | Madhumita               | AM                              | National Housing Bank             |
| 122                          | Prashant Raval          | Asst. VP                        | Axis Bank                         |
| 123                          | Virat Chhaya            | AVP                             | RBL Bank                          |
| 124                          | Naresh Dua              | AVP -II                         | Equitas Small Finance Bank        |
| 125                          | Kalpesh Patel           | BH                              | Bandhan Bank                      |
| 126                          | Bhawani S. Soni         | BM                              | City Union Bank                   |
| 127                          | Brijesh Bhatt           | BRM                             | IDFC First Bank                   |
| 128                          | Pradip Vora             | CEO                             | Gujarat State Co. Op Bank         |
| 129                          | Hardik Gandhi           | CH                              | Bandhan Bank                      |
| 130                          | Deepak Dey              | Regional head                   | JANA Small Finance Bank           |
| 131                          | Mithilesh Jha           | Regional Manager                | ICICI Bank                        |
| 132                          | Kamal kapadia           | Sr. Manager                     | Central Bank of India             |
| 133                          | Gurneesh Kaur           | Sr. Manager                     | Corporation Bank                  |
| 134                          | Yogesh                  | Sr. Manager                     | CSB Bank Ltd                      |
| 135                          | Jayasurya               | Sr. Manager                     | Federal Bank                      |
| 136                          | Sanjeeb Kumar           | Sr. Manager                     | Karur Vysya Bank                  |
| 137                          | V. S. Raghuvanshi       | Sr. Manager                     | Syndicate Bank                    |
| 138                          | Naveen                  | Sr. Manager                     | UCO Bank                          |
| 139                          | Sushil Kumar            | Sr. Manager                     | Union Bank of India               |
| 140                          | Mrugesh A. Suthar       | Sr. VP                          | Axis Bank                         |
| 141                          | Pinal Shah              | Sr. VP                          | HDFC Bank                         |
| 142                          | Archana Thosar          | SVP                             | Yes Bank                          |
| 143                          | Nitin Mathur            | Vice President                  | Kotak Mahindra Bank               |
| 144                          | Rajesh                  | ROSM VP                         | AU Small Finance Bank             |
| 145                          | Sushil Kumar            | Manager                         | Allahabad Bank                    |
| 146                          | Sagar Soni              | Manager                         | Bank of Baroda                    |
| 147                          | Nitesh Kumar            | Manager                         | Bank of Baroda                    |
| 148                          | Ladu Ram                | Manager                         | Canara Bank                       |
| 149                          | Devi Shanker Suman      | Manager                         | Karur Vysya Bank                  |
| 150                          | P. P. Shukla            | Nodal Officer                   | Punjab National Bank              |
| <b>LEAD DISTRICT MANAGER</b> |                         |                                 |                                   |
| 151                          | Asil Khristi            | LDM, Anand                      | Bank of Baroda                    |
| 152                          | Haresh Patel            | LDM, Aravalli                   | Bank of Baroda                    |
| 153                          | Kundan Lal              | LDM, Baroda                     | Bank of Baroda                    |
| 154                          | J. N. Shah              | LDM, Baroda Office              | Bank of Baroda                    |
| 155                          | Kishore Solanki         | LDM, Bharuch                    | Bank of Baroda                    |
| 156                          | P. Prabhu Doss          | LDM, Botad                      | Bank of Baroda                    |
| 157                          | K. C. Pathak            | LDM, Chhotaudepur               | Bank of Baroda                    |

State Level Bankers' Committee, Bank of Baroda, Gujarat

| No. | Name S/Shri/Smt.    | Designation / Department | Institution / Organisation |
|-----|---------------------|--------------------------|----------------------------|
| 158 | R. B. Muniya        | LDM, Dahod               | Bank of Baroda             |
| 159 | R. M. Patel         | LDM, Dang                | Bank of Baroda             |
| 160 | Dr. K. N. Nandasana | LDM, Devbhumi Dwarka     | Bank of Baroda             |
| 161 | Divyesh Parikh      | LDM, Kheda               | Bank of Baroda             |
| 162 | Minesh Patel        | LDM, Mahisagar           | Bank of Baroda             |
| 163 | Deependra Singh     | LDM, Mehsana             | Bank of Baroda             |
| 164 | G. B. Prajapati     | LDM, Narmada             | Bank of Baroda             |
| 165 | Dinesh Parmar       | LDM, Navsari             | Bank of Baroda             |
| 166 | Kiran Chauhan       | LDM, Panchmahal          | Bank of Baroda             |
| 167 | M. J. Patel         | LDM, Patan               | Bank of Baroda             |
| 168 | R. S. Mishra        | LDM, Sabarkantha         | Bank of Baroda             |
| 169 | R. G. Jethwa        | LDM, Surat               | Bank of Baroda             |
| 170 | J. A. Chotalia      | LDM, Tapi                | Bank of Baroda             |
| 171 | Rajesh Patel        | LDM, Valsad              | Bank of Baroda             |
| 172 | Hitesh P. Shah      | LDM, Ahmedabad           | State Bank of India        |
| 173 | Vinod Darji         | LDM, Amreli              | State Bank of India        |
| 174 | S. V. Trivedi       | LDM, Bhavnagar           | State Bank of India        |
| 175 | S. V. Baria         | LDM, Gandhinagar         | State Bank of India        |
| 176 | U. P. Shukla        | LDM, Jamnagar            | State Bank of India        |
| 177 | M. R. Wadhvani      | LDM, Junagadh            | State Bank of India        |
| 178 | Jitendrasinh Vala   | LDM, Morbi               | State Bank of India        |
| 179 | Ajit Singh          | LDM, Porbandar           | State Bank of India        |
| 180 | R. J. Thaker        | LDM, Rajkot              | State Bank of India        |
| 181 | P. B. Joshi         | LDM, Surendranagar       | State Bank of India        |
| 182 | A. S. Vyas          | LDM, Veraval             | State Bank of India        |

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