



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
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सं. 162-रास्तबैस/296/2019

7 अक्टूबर 19

Ref.No.162-SLBC/ 296/2019

7th October 19

समस्त सदस्य,
राज्य स्तरीय बैंकर्स समिति
गुजरात

प्रिय महोदय / महोदया,

जून-2019 को समाप्त त्रिमाहीकी राज्य
स्तरीय बैंकर्स समिति, गुजरात की 162वीं
बैठक का कार्यवृत्त ।

हम इसके साथ 16.9.2019 को स्वर्णिम संकुल 1,
नया सचिवालय, गांधीनगर के सभागृह में
आयोजित जून-2019 को समाप्त त्रिमाही की बैठक
के कार्यवृत्त की प्रति संलग्न कर रहे हैं ।

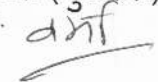
कृपया अपने संस्थान से संबंधित मुद्दों पर आवश्यक
कार्रवाई कर प्रगति से हमें अवगत कराते रहें, ताकि
अगली बैठक में सदन के समक्ष संबंधित सूचना रखी
जा सके ।

भवदीय,


(आर के गोयल)

उप महाप्रबंधक,

रास्तबैस (गुजरात)

सा. 

संलग्न : यथोक्त

All Members
State Level Bankers' Committee
Gujarat


Dear Sir / Madam,

MINUTES OF THE 162nd STATE LEVEL
BANKERS' COMMITTEE MEETING,
GUJARAT STATE FOR THE QUATER
ENDED-JUNE 2019

Please find enclosed a copy of the minutes of
the above meeting held on 16.09.2019 at
Swarnim Sankul 1, New Sachivalaya,
Gandhinagar for the quarter ended June-2019.

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,


(R K Goyal)
Dy. General Manager,
SLBC (Gujarat)

Encl: As stated above.

Minutes of the 162nd meeting of SLBC, Gujarat

The 162nd meeting of SLBC, Gujarat to review various key Banking parameters for the quarter ended June 2019 was held on 16th 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 31st 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

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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 27th 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 26th 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 162nd 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)

State Level Bankers' Committee, Bank of Baroda, Gujarat

LIST OF PARTICIPANTS OF THE 162nd 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
Government Departments			
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	Secretary (Planning), GAD	Govt. of Gujarat
12	Anupam Anand, IAS	Secretary (Tribal Dev. Dept.)	Govt. of Gujarat
13	Rahul Gupta, IAS	Industries Commissioner	Govt. of Gujarat
14	D. G. Patel, IAS	Superintendent of Stamps	Govt. of Gujarat
15	Bhargavi Dave, IAS	Additional Commissioner (RD)	Govt. of Gujarat
16	Gurdeep Singh	Dy. Secretary, DFS, MoF	Govt. of India
17	Bharat Modi	Director (Agriculture)	Govt. of Gujarat
18	Dr. P. M. Vaghasiya	Director (Horticulture)	Govt. of Gujarat
19	Prakash S. Rabari	Jt. Director of Agriculture	Govt. of Gujarat
20	D. S. Gadhvi	MD, GSCDC	Govt. of Gujarat
21	R. M. Pandya	Jt. MD (GLPC)	Govt. of Gujarat
22	M. P. Pujara	Director (Insurance)	Govt. of Gujarat
23	Ranjitsinh	General Manager (GLPC)	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-DI	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

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
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
RBI /NABARD/SIDBI			
45	G. P. Borah	CGM In Charge, FIDD, CO	Reserve Bank of India
46	Amresh Ranjan	GM and EA to DG, CO	Reserve Bank of India
47	D. K. Mishra	Chief General Manager	NABARD
48	V. Ranga Rao	General Manager	Reserve Bank of India
49	Ravindran	General Manager	SIDBI
50	D. B. Singh	Dy. General Manager	Reserve Bank of India
51	R. S. Prasad	Dy. General Manager	Reserve Bank of India
52	S. P. Sathaye	Dy. General Manager	NABARD
53	J. S. Kalra	Asst. General Manager	Reserve Bank of India
54	Sheela Devi	Asst. General Manager	Reserve Bank of India
55	Umakanta Sahu	Asst. General Manager	Reserve Bank of India
56	Bhagchand Yadav	Asst. General Manager	Reserve Bank of India
57	S. K. Gupta	Manager	Reserve Bank of India
58	N. D. Sharma	Manager	Reserve Bank of India
59	J. J. Oza	Manager	Reserve Bank of India
INSURANCE COMPANIES & OTHERS			
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.
BANKS			
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

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
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

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
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
LEAD DISTRICT MANAGER			
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, Gir Somnath	State Bank of India

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