



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. 163-रास्तबैस/362/2020 21 जनवरी 2020

समस्त सदस्य,
राज्य स्तरीय बैंकर्स समिति
गुजरात

प्रिय महोदय / महोदया,

**सितंबर-2019 को समाप्त त्रिमाहीकी राज्य
स्तरीय बैंकर्स समिति, गुजरात की 163वीं
बैठक का कार्यवृत्त ।**

हम इसके साथ दिनांक 24.12.2019 को बैंक ऑफ़ बड़ौदा, सभा गृह, देना लक्ष्मी भवन, आश्रम रोड, अहमदाबाद में आयोजित सितंबर 2019 को समाप्त त्रिमाही की बैठक के कार्यवृत्त की प्रति संलग्न कर रहे हैं ।

कृपया अपने संस्थान से संबंधित मुद्दों पर आवश्यक कार्रवाई कर, की हुई प्रगति से हमें दिनांक **31 जनवरी 2020** तक अवगत कराते रहें, ताकि अगली बैठक में सदन के समक्ष संबंधित सूचना रखी जा सके।

भवदीय,


(आर के गोयल)

उप महाप्रबंधक,
रास्तबैस (गुजरात)

संलग्न : यथोक्त

Ref.No.163-SLBC/ 362/2020 21st January 2020

All Members
State Level Bankers' Committee
Gujarat

Dear Sir / Madam,

**MINUTES OF THE 163rd STATE LEVEL
BANKERS' COMMITTEE MEETING,
GUJARAT STATE FOR THE QUATER
ENDED- SEPTEMBER 2019**

Please find enclosed a copy of the minutes of the above meeting held on 24.12.2019 at Bank of Baroda, Auditorium, Dena Laxmi Bhavan, Ashram Road, Ahmedabad for the quarter ended September-2019.

Kindly update us regarding the action taken on decisions pertaining to your Institution/ Organization by **31st January 2020**, 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 163rd meeting of SLBC

The 163rd meeting of SLBC, Gujarat to review various key Banking parameters for the quarter ended September 2019 was held on 24th December 2019 at Auditorium of Bank of Baroda, Dena Laxmi Bhavan, Ashram Road, Ahmedabad.

The meeting was Chaired by **Shri Vikramaditya Singh Khichi**, Executive Director, Bank of Baroda and Co-chaired by **Shri Pankaj Joshi**, Addl. Chief Secretary, Finance, Govt. of Gujarat. Other dignitaries who attended the meeting were **Shri S K Panigrahy**, Regional Director, RBI, **Shri D K Mishra**, Chief General Manager, NABARD, **Shri Dukhabandhu Rath**, Chief General Manager, State Bank of India, **Shri Gurdeep Singh**, Dy Secretary, Dept. of Financial Services, Ministry of Finance, Govt. of India.

Host of the meeting **Shri K V Tulshibagwale**, Convenor, SLBC (Gujarat) as well as General Manager, Chief Coordination, Bank of Baroda welcomed all Dignitaries and participants of the meeting and requested Chairman of the meeting to address the forum.

Shri Khichi, Chairman, SLBC as well as Executive Director, Bank of Baroda highlighted following important points in his key-note address:

1. Urged Banks to ensure that Geo Tagging (latitude & longitude) all of their Banking Touch Points (Branch and/ or Bank Mitra) and ATMs is properly carried out on Jan Dhan Darshak Portal hosted by Dept. of Financial Services, MoF, Gol, as in the absence of proper Geo Tagging, the Center despite being served by Banking Touch Point, will continue to be treated as “UnBanked Center”.
(Action: All Banks)
2. Applauded path breaking initiative launched by Govt. of Gujarat exempting requirement of various clearances for establishing and running an enterprise for three years and exhorted Banks to optimize this landmark initiative launched by Govt. of Gujarat, as nullifying requirement of whole lot clearances will drastically lessen the Turnaround Time (TAT) for financing MSME units.
(Action: All Banks)
3. Requested Govt. of Gujarat to create utility on the “anyror” portal whereby village-wise list of farmers could be made available, so as to enable Banks to rich out to farmers left out under Kisan Credit Card (KCC) Scheme, which can assist Banks in achieving saturation under KCC scheme.
(Action: Director (IF), GoG; Finance Dept., GoG; Revenue Dept., GoG)
4. Banks were advised to ensure that specific scheme/ activity code under Kisan Credit Card (KCC) for Animal Husbandry & Fisheries are created in their respective CBS system, which can fetch data under KCC scheme for Animal Husbandry & Fisheries as a part of quarterly data being submitted to SLBC.
(Action: All Banks)
5. As regards to implementation new system of data flow for collating data under Lead Bank Scheme (LBS), Banks were advised to gear up for effectuating new system of data flow and intimate SLBC regarding the same, so trial run of the new system of data flow could be initiated.
(Action: All Banks)

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6. Considering the unsatisfactory performance of Banks in extending benefits of Pradhan Mantra Awas Yojana (PMAY) to Housing loan borrowers, it was observed that Banks need to align/ map their CBS system with format for claiming subsidy under PMAY (CLSS), so that details of eligible Housing loan borrowers could be directly fetched from the CBS of Bank, which besides easing the process for Banks to claim subsidy of beneficiaries, can also ensure that all eligible Housing loan borrowers are extended benefits of the PMAY-CLSS scheme.

Hence, Banks were advised to take up the matter with their respective Head Office/ Corporate Office and ensure that necessary modifications are carried out in their CBS which can generate claim details of Housing Loan Borrowers from the CBS of Banks.

(Action: All Banks)

7. Regarding common Bankable portal to track applications sponsored under various Govt. schemes, the State Govt. was requested for earliest roll out of the portal, which can address the issue of pendency of loan applications and thereby, performance of Banks under various Govt. sponsored loan schemes can be improved.

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

Shri Pankaj Joshi, Addl. Chief Secretary, Finance Dept., Govt. of Gujarat accentuated following points:

1. Advised SLBC to arrange for workshop to apprise Banks regarding common Bankable portal to track loan applications sponsored under various State Govt. schemes.

(Action: SLBC)

2. Regarding unwarranted police re-verification of documents and recording of Statements being practiced by local police authorities, it was informed that draft circular advising procedural guidelines to be followed by local police authorities has been forwarded to SLBC for vetting and on receipt of the inputs/ feedbacks from SLBC, the procedural guidelines are to be notified by the State Govt.

(Action: SLBC and Director (IF), Govt. of Gujarat)

3. Considering observation made by National Commission of Scheduled Castes (NCSC) on its visit to Gujarat state during December 2019, it was directed that rate of rejection of loan applications sponsored under various Govt. schemes for applicants of Scheduled Casts vis-à-vis General Category shall be derived, so as to address the reasons for rejection of loan applications.

(Action: SLBC)

4. Considering the short fall in achieving the stipulated target under Weaker Sections, Banks were advised to give special emphasis on Weaker Sections. It was also advised that Stand Up India scheme, which is specifically designed for SC/ ST and female category beneficiaries, needs to be given requisite focus by Banks, as performance under the Stand Up India scheme is not up to the mark.

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(Action: All Banks)

5. Urged SLBC to prepare a concept paper in collaboration with Banks, so as to enable needy beneficiaries of the Solar Roof Top Scheme of Govt. of Gujarat, to avail finance from Banks for installing solar roof top panel.

(Action: SLBC & All Banks)

Shri S.K. Panigrahy, Regional Director (RD), RBI in his opening remarks emphasized on the need for a better inter-agency coordination between RBI, NABARD, Banks and government authorities for effective implementation of Lead Bank Scheme and achieving the objectives of Financial Inclusion. Later, he briefed the forum on the following issues:

1. **To promote MSME units and provide timely credit in hassle-free manner:**

RD reiterated the importance of the Micro segment of MSME sector, which needed more focus. MSME cluster development was also underscored. He requested the State Government for mapping of small and marginal farmers and advised SLBC to co-ordinate in the matter. After the completion of mapping, the Banks may find it easy to extend desired credit to the needy sectors i.e. MSMEs / Small & Marginal farmers etc.

(Action: All Banks, State Govt.)

2. **Kisan Credit Card (KCC) Scheme:** RD urged the Govt. of Gujarat (GoG) to provide access to the digitised land records to Banks, which in turn will help Banks to carry out credit formation/ charge creation, check duplicity/multiple financing of loans, bring down the NPA levels and achieve the target of saturation of Kisan Credit Card (KCC), etc.

(Action: State Government)

3. **Tenancy laws:** He apprised the house that with regard to progress in enactment of Tenancy laws in the State, RBI had submitted a study report to GoG, which is being analysed at their end. RD requested the State Government to examine the matter for enactment of suitable laws, in line with available Model Acts and other guidelines.

(Action: State Government)

4. **Reduction in Number of URCs:** RD noted with concern the slow progress in reduction of number of URCs in Tier-V Centres for the quarter ended September, 2019 (160 URCs) vis-à-vis June, 2019 (166 URCs). He urged all the Banks to classify their BCs as BOs complying with the eligibility criteria as per RBI circular dated May 18, 2017 on "Rationalisation of Branch Authorisation policy", to help in significant reduction of number of URCs. Further, he apprised the house that SLBC in consultation with RBI has made significant progress in identifying the Customer Service Points (CSPs) of India Post Payments Bank (IPPB) as Banking Outlets (BOs), supposed to be complying with the definition of Banking Outlets (BOs). This would accelerate the process of reduction in number of URCs.

(Action: SLBC Convenor)

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5. **Low CD Ratio in Seven Districts:** RD expressed concern over 07 districts of the State (Viz. Dangs, Navsari, Anand, Porbandar, Kheda, Mahisagar and Tapi) having CD ratio less than 40%. He urged all the stakeholders to make concerted efforts to improve CD ratio in these districts. Lead District Managers of the above seven districts were advised to conduct Special DLCC meetings and draw a detailed strategy in collaboration with district administration by identifying short term and long term goals for its improvement. The State Govt. was also requested to plan for some infrastructure projects in these districts to boost credit off-take.

(Action: State Govt., LDMs of districts concerned and All Banks)

6. **Status of Priority Sector Lending:** RD pointed out that the agriculture advances at 14.2% was much below the benchmark of 18%. As regards, Weaker Section the achievement was only 6.9%, much below the benchmark of 10%. In case of Weaker Section, decline of 3.35% was observed, as compared to March 2019. He urged all the stake holders to look into the matter.

(Action: All Banks)

7. **Lending to non-corporate farmers - FY 2019-20:** RD apprised the house that Banks have been prescribed a lending target for Non-Corporate Farmers (NCF) under the Priority Sector lending. This target, unlike other targets under PSL, is notified yearly and is based on the system-wide average of the last three years' achievement. The target for FY 2019-20 is 12.11%. From the beginning of this year, the NCF target has been made applicable for all Scheduled Commercial Banks including Regional Rural Banks, Small Finance Banks and Foreign Banks with more than 20 branches.

8. **Inclusion of Financial Education in School Curriculum:** RD apprised the forum that the National Centre for Financial Education (NCFE) is now finalising strategy for 2019-24. In this regard, inclusion or incorporation of appropriate financial education in school curriculum by March 2020 may be initiated by the Gujarat State.

(Action: State Government)

9. **Observance of Financial Literacy Week (February 3-7, 2020):** RD mentioned that the Financial Literacy Week (FLW) was an initiative of RBI to promote awareness on key topics every year through a focused campaign. He informed the SLBC forum that FLW-2020 would be observed from February 3-7, 2020 on the theme of 'Micro, Small and Medium Enterprises (MSMEs)'. He urged all stakeholders to actively participate in this campaign and make the Financial Literacy Week a success.

(Action: SLBC Convenor, LDMs of districts & All Banks)

10. **Developing a standardized system for LBS related data flow and management-Constitution of Implementation Committee:** RD informed that based on the recommendations of the Working Group (WG) of select SLBC / UTLBC Convenor Banks and NABARD, instructions were issued to all SLBC/ UTLBC Convenor Banks vide RBI letter dated July 3, 2019 for management of SLBC/UTLBC websites. A time frame of six months from the date for issuance

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of instructions was prescribed for migration to the new data management system. Further, SLBC/ UTLBC Convenor Banks have been advised vide RBI letter dated September 6, 2019 to constitute an 'Implementation Committee' for devising and executing transition plan for timely migration to the new system, in consultation with member Banks and RBI. SLBC was requested to adhere to the prescribed time-lines for the implementation of the same in consultation with all the stake holders.

(Action: SLBC Convenor and All Banks)

- 11. Expanding and Deepening of Digital Payments Ecosystem:** Under the SLBC, Gujarat, with the objective to expand and deepen digital payment ecosystem, it had been decided to make 'Banaskantha' district, 100% digitally-enabled on a pilot basis within a year. While the district, (Banaskantha), has been allocated to Central Bank of India, all stakeholders should endeavour to include all citizens in the district in the digital payment ecosystem.

(Action: All Banks)

Lastly, RD appreciated the services of Shri. K.V. Tulshibagwale, General Manager as SLBC Convenor (Gujarat) and for successfully steering, coordinating and conducting all the SLBC meetings before his superannuation on December 31, 2019.

Shri D K Mishra, Chief General Manager, NABARD highlighted following important points:

1. Underscored that Micro is missing in the MSME financing, as Banks are achieving targets of amount wise disbursement under MSMEs but are not achieving the account wise targets. Moreover the average ticket size of MSME loans also indicates that Micro enterprises are not getting due share of weightage. Hence, Banks were urged to give special emphasis in financing Micro enterprises.
(Action: All Banks)
2. Urged Banks to emphasize on financing FPOs as well as JLGs and also make use of E Shakti portal in financing SHGs.
(Action: All Banks)
3. As NABARD extends grant assistance to various Banks under Financial Inclusion Fund (FIF), Banks were advised to claim for reimbursement of expenses as per extant guidelines and utilize the grant assistance being extended by NABARD.
(Action: All Banks)

Presentation of Agenda of the meeting and discussion

1. **Districts having C/D ratio below 40%:** Banks were advised to give special emphasis in Dangs, Navsari, Anand, Porbandar, Kheda, Mahisagar and Tapi districts, as these districts are still having C/D ratio below 40%. Further, Lead District Managers (LDMs) of these districts were also advised to regularly convene special meeting of DLCC on C/D ratio and chalk out detailed strategy in

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collaboration with District Administration, enumerating short term & long term goals, so that performance of District could be reviewed against various Banking indicators, which can assist in overall improvement in C/D ratio.

(Action: All Banks & Concerned Lead District Managers)

- 2. NPA in Agriculture Term loans:** It was remarked that NPA in Agriculture Term Loan is substantially at high level (12.79%), whereas, total NPA to total advances in the State stands at 7.10%. Hence, Banks were advised to internally examine and find out major reasons and causes for NPA in Agriculture Term Loans.

(Action: All Banks)

- 3. Proper classification of MSME loans:** It was observed that loans extended by Banks to MSME units may also qualify to be classified under various schemes viz. PMEGP, MUDRA, Stand Up India etc. Alternatively loans sanctioned under one scheme may also qualify to be classified under another scheme. Hence, Banks were advised to ensure that their MSME loans are properly classified, which can improve performance under various schemes.

(Action: All Banks)

- 4. Opening of Banking Outlet in the UnBanked Rural Centers (URCs):** Banks were advised to complete the exercise of opening of Banking Outlet (Branch or Bank Mitra) in Tier V centers (Population 5000 to 9999), as there are still 160 URCs in Tier V centers.

(Action: All Banks)

- 5. 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, Union 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)

- 6. Updating coordinates of Banking Touch points and ATMs 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 (Branch & Bank Mitra) and ATMs are to be mapped on the Jan Dhan Darshak GIS application. Hence, Banks were advised to ensure that their Banking touch points and ATMs 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 and ATMs 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)

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7. **Seeding of Aadhaar with Pradhan Matri Fasal Bima Yojana (PMFBY) applications:** It was requested to Govt. of Gujarat that necessary modifications be carried out in KCC portal, so that once the Aadhaar number of farmer is seeded with his/ her PMFBY application, Aadhaar number of that particular farmer shall automatically be fetched while doing entry of PMFBY for next season onwards.

(Action: Director (Agri.) and Director (IF), Govt. of Gujarat)

8. **Interest subvention scheme for Kisan Credit Card (KCC) to Animal Husbandry and Fisheries:** It was informed that in the month of December 2019, a meeting was convened by the Ministry of Fisheries, Animal Husbandry and Dairying with SLBCs of various States, wherein, the need for sensitization of field functionaries of Banks about the Kisan Credit Card (KCC) Scheme under Animal Husbandry & Fisheries was underscored.

Accordingly, Banks were advised to appraise their Branches about the scheme and if required conduct camps in coordination with authorizes District Fisheries & Animal Husbandry Authorities, so that awareness amongst the masses could also be created about the scheme and desired objective of the scheme could be achieved.

(Action: All Banks)

9. **Non Credit of Scholarship amount in the Bank accounts of Students:** It was represented that due to 'Dormant / Inactive' status of scholarship accounts of Students in many Banks, the scholarship or any other benefits/ aid being extended by Govt. through DBT, is not being credited in the Bank accounts of the Students.

Considering the same, Banks were advised to be guided by the RBI's Circulars Ref. No. DBOD.No.Leg.BC.53/07.07.005/2013-14 dated 17th September 2013 and Ref. No. DBOD.No.Leg.BC.37/09.07.005/2014-15 dated 1st September 2014, which states that scholarship accounts of all Students shall be opened in specific scheme code, so that stipulations of 'inoperative/ dormant' and of 'minimum balance' or 'total credit limit' are not applicable to Bank accounts of Students.

(Action: All Banks)

Concerned State Govt. Dept./ Corporations were requested that - to ascertain the exact reasons for non-credit of scholarship in the accounts of students, five sample accounts from different Banks, where such issue of non-credit of scholarship has arisen, shall be provided to SLBC, so as to take up the matter with respective Banks and analyze the causation of the issue.

(Action: State Govt.)

10. **Relaxation of requirement of any sort of clearance pertaining to norms/ regulations of State Govt. for setting up of an enterprise for three years:** The Govt. of Gujarat vide its Gazette notification dated 24th October 2019, has done away with requirement of permission/ no-objection/ clearance/ consent/ approval/ registration/ license etc. under the respective laws/ rules/ regulations

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pertaining to Govt. of Gujarat for establishing and/ or running an enterprise for three years.

While appreciating this initiative of the Govt. of Gujarat, concerns were also raised by Banks, as in case, an enterprise to whom Bank has extended finance, fails or ineligible to obtain the requisite clearances after expiry of exempted period of three, then in such case how the interest of Banks will be safeguarded. The Govt. of Gujarat was requested to clarify on the matter.

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

- 11. Issues pertaining to allotment of land for setting up of RSETIs:** As the matter has been lingering since long and ultimatum issued by Ministry of Rural Development, Govt. of India for setting up of RSETIs has also elapsed, the Addl. Chief Secretary, Finance Dept., Govt. of Gujarat was categorically requested to undertake necessary efforts to iron out issues hampering allotment of lands to RSETIs in these three districts.

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

Lead District Managers of Bhavnagar, Mahisagar and Narmada were advised to update SLBC regarding the latest status of allotment of the land for RSETIs in these districts.

(Action: LDMs of Bhavnagar, Mahisagar and Narmada)

- 12. Implementation of Digital E Stamping facility on Bank Guarantees:** Indian Banks' Association (IBA) vide its letter dated 09th December 2019 advised SLBC to take up the matter with State Govt., for facilitating payment of stamp duty towards Bank Guarantee in digital way and approving the process flow for stamp duty payment.

In the prevalent practice customers of Banks in the State are required to visit State Govt. Dept./ Agency for collection of the e-stamp certificate or Stamp paper to be affixed on the Guarantee issued by Banks, which besides causing hassles to the customers, also delays issuance of Guarantees by Banks.

As collection of Stamp duty being the subject matter of State, the Govt. of Gujarat was requested to approve the process flow for collection of Stamp duty and generation of stamp duty certificate involving Stock Holding Corporation of India through SWIFT India messaging system.

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

The meeting ended with Vote of Thanks by **Shri Dukhabandhu Rath, Chief General Manager, State Bank of India** and felicitation of **Shri K V Tulshibagwale**, who convened last meeting of SLBC, Gujarat owing to his superannuation.

State Level Bankers' Committee, Bank of Baroda, Gujarat

LIST OF PARTICIPANTS OF THE 163rd MEETING OF SLBC HELD ON 24.12.2019

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
1	Vikramaditya Singh Khichi	Chairman – SLBC , Executive Director	Bank of Baroda
2	Pankaj Joshi	Add. Chief Secretary (FD)	Govt. of Gujarat
3	Roopwant Singh	Secretary (Exp.), FD	Govt. of Gujarat
4	S K Panigrahy	Regional Director	Reserve Bank of India
5	D K Mishra	Chief General Manager	NABARD
6	Gurdeep Singh	Dy. Secretary, DFS, MoF	Govt. of India
7	Dukhabandhu Rath	Chief General Manager	State Bank of India
8	K. V. Tulshibagwale	Convenor - SLBC , General Manager – Chief Coordination	Bank of Baroda
Government Departments			
9	Dr Anil Patel	Jt Director of Horticulture	Govt of Gujarat
10	A K Sinha	Director (IF)	Govt of Gujarat
11	Asav P Gadhavi	Under Secretary, Revenue Dept.	Govt of Gujarat
12	Jasmin Patel	Dy Section Officer, Revenue Dept.	Govt of Gujarat
13	Amrut Patel	Dy Collector	Govt of India
14	Kirti	Dy Manager, GTDC	Govt of Gujarat
15	M J Mehta	Dy Director, CCI	Govt of Gujarat
16	H V Jani	Research Officer, GAD	Govt of Gujarat
17	Hansa	Jt Secretary	Govt of Gujarat
18	R M Pandya	Jt MD, GLPC	Govt of Gujarat
19	Ranjitsinh	General Manager, GLPC	Govt of Gujarat
20	Jignesh Patel	SMM - NULM	Govt of Gujarat
21	Hardik Jadeja	ACI	Govt of Gujarat
22	Madhumita	AM	NHB
23	Vijendra Singh	Asst Director	KVIC
24	N A Ninama	Director DCW	Department SJED
25	Prakash Solanki	Director SCW	Department SJED
26	M K Parmar	DO	GWEDC
27	Lakshman Singh	Dy Director	National Horticulture Board
28	P M Jethava	Dy Director	DCW Department
29	N S Purohit	Manager	HUDCO
30	Chandra Sathwara	MT	HUDCO
31	Vaibhav	Regional Representative	NHB
RBI /NABARD/SIDBI			
32	D B Singh	Dy General Manager	Reserve Bank of India
33	J S Kalra	Asst General Manager	Reserve Bank of India
34	S P Sathaye	Dy General Manager	NABARD
35	Vimal Prakash Dubey	Asst General Manager	SIDBI
36	Shilja Shah	Manager	Reserve Bank of India

State Level Bankers' Committee, Bank of Baroda, Gujarat

INSURANCE COMPANIES/ BANKS/ OTHER ORGANISATIONS

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
37	Amit Kumar Sinha	Div Manager	Oriental Insurance Co.
38	Bhoomi Shah	Asst Manager	AICIL
39	K H Rathod	RM	NIC Ltd
BANKS			
40	P K Soni	Field General Manager	Union Bank of India
41	Girish Karia	Field General Manager	Central Bank of India
42	Archna Pandey	General Manager	Bank of Baroda
43	V B Ghate	General Manager	Bank of Maharashtra
44	R K Goyal	Dy General Manager - SLBC	Bank of Baroda
45	J V Chhabra	Dy General Manager	State Bank of India
46	Gopal Lal	Dy General Manager	Bank of India
47	V Vasudevam	Dy General Manager	Corporation Bank
48	A M Banerjee	Dy General Manager	Indian Over. Bank
49	K B Patel	Dy General Manager	GSCRDB Bank
50	Manoj M Patel	Dy General Manager	GSC Bank
51	R B Solanki	Asst General Manager	State Bank of India
52	H R Jagadale	Asst General Manager	Canara Bank
53	Kirtikumar Khale	Asst General Manager	Oriental Bank of Comm.
54	R L Khatik	Asst General Manager	Allahabad Bank
55	Bhaskar	Asst General Manager	Baroda Gujarat Gramin Bank
56	Ronak Shah	Asst General Manager	GSC Bank
57	Ashish Tiwan	Asst General Manager	IDBI Bank
58	Manojkumar	Chairman	Saurashtra Gramin Bank
59	Rajendra Paliwal	Vice President	HDFC Bank
60	Vinod	Zonal Manager	Punjab & Sind Bank
61	Mithilesh Jha	Regional Manager	ICICI Bank
62	N K Jain	Dy Circle Head	Punjab National Bank
63	Alpa Kothari	Dy Vice President	HDFC Bank
64	Chirag Patel	Chief Manager -SLBC	Bank of Baroda
65	M L Verma	Chief Manager - SLBC	Bank of Baroda
66	K J Singh	Chief Manager	Bank of India
67	Ramendra	Chief Manager	United Bank of India
68	Naga Sudhar Raja	Chief Manager	Karnataka Bank
69	Ruchira Patel	Area Manager	Ujjivan Small Finance Bank
70	Nitin Mathur	Area Manager	Kotak Mahindra Bank
71	Virat Chhaya	AVP	RBL Bank
72	Hinglajdan Gadhavi	AVP	Yes Bank
73	Hardik Gandhi	Cluster Head	Bandhan Bank
74	I V Mansuri	Di. Manager	GSCDC

State Level Bankers' Committee, Bank of Baroda, Gujarat

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
75	Kamal Kapadia	Sr Manager	Central Bank of India
76	Yogeshkumar Prajapati	Sr Manager	CSB Bank
77	Sushil kumar	Sr Manager	Union Bank of India
78	V. S. Raghuvanshi	Sr Manager	Syndicate Bank
79	Gurneesh Kaur	Sr Manager	Corporation Bank
80	Nitin Tilak	AFO	Bank of Maharastra
81	Anil Bairwa	Manager	IDBI Bank
82	Ladu Ram	Manager	Canara Bank
83	Mamta Yadav	Manager	UCO Bank
84	Saeed Khan	Manager	Fincare Small Finance Bank
85	Deepak	Manager	SIB
86	Prem Shanker	Manager	Karur Vysya Bank
87	Sushil Kumar	Manager	Allahabad Bank
88	Jatin Vyas	Manager	Equitas Small Finance Bank
89	Nitesh Kumar	Manager	Bank of Baroda
90	Sagar Soni	Manager	Bank of Baroda
91	P P Shukla	Nodal Officer	Punjab National Bank
92	Setul Patel	RBM	Ujjivan Small Finance Bank
93	Rajesh	ROSM VP	AU Small Finance Bank
94	Ajay	SBM	Indian Post Payment Bank
LEAD DISTRICT MANAGER			
95	Hitesh P Shah	LDM, Ahmedabad	State Bank of India
96	Vinod N Darji	LDM, Amreli	State Bank of India
97	Asil Khristi	LDM, Anand	Bank of Baroda
98	Naresh Patel	LDM, Aravalli	Bank of Baroda
99	Kalyan Jakhar	LDM, Banaskantha	Bank of Baroda
100	P Prabhu Doss	LDM, Botad	Bank of Baroda
101	G H Chauhan	LDM, Bhavnagar	State Bank of India
102	K C Pathak	LDM, Chhotaudepur	Bank of Baroda
103	R B Muniya	LDM, Dahod	Bank of Baroda
104	R M Patel	LDM, Dang	Bank of Baroda
105	Dr Kamlesh Nandasana	LDM, Devbhumi Dwarka	Bank of Baroda
106	Suresh Baria	LDM, Gandhinagar	State Bank of India
107	Udaykumar Shukla	LDM, Jamnagar	State Bank of India
108	M R Wadhvani	LDM, Junagadh	State Bank of India
109	Divyesh Parikh	LDM, Kheda	Bank of Baroda
110	Sanjay Sinha	LDM, Kutch	Bank of Baroda
111	Minesh Patel	LDM, Mahisagar	Bank of Baroda
112	Deependra Singh	LDM, Mehsana	Bank of Baroda
113	Jitendrasinh Vala	LDM, Morbi	State Bank of India
114	Govind Prajapati	LDM, Narmada	Bank of Baroda
115	Dinesh Parmar	LDM, Navsari	Bank of Baroda
116	Kiran Chauhan	LDM, Panchmahal	Bank of Baroda

State Level Bankers' Committee, Bank of Baroda, Gujarat

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
117	M J Patel	LDM, Patan	Bank of Baroda
118	Ajit Singh	LDM, Porbandar	State Bank of India
119	R J Thaker	LDM, Rajkot	State Bank of India
120	R S Mishra	LDM, Sabarkantha	Bank of Baroda
121	Rasik Jethva	LDM, Surat	Bank of Baroda
122	P B Joshi	LDM, Surendranagar	State Bank of India
123	J A Chotalia	LDM, Tapi	Bank of Baroda
124	Kindan lal	LDM, Vadodara	Bank of Baroda
125	Amit	LDM, Valsad	Bank of Baroda

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