

सं. 165-रास्तबैस/453/2020 25 जुलाई, 2020

समस्त सदस्यगण,
राज्य स्तरीय बैंकर्स समिति
गुजरात

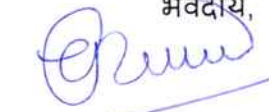
प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की
मार्च-2020 को समाप्त तिमाही हेतु
आयोजित 165वीं बैठक का कार्यवृत्त।

एतदद्वारा कृपया मार्च 2020 की तिमाही हेतु राज्य स्तरीय बैंकर्स समिति की 165 वीं बैठक, जो कि 26 जून 2020 को विडियो कॉन्फ्रेंसिंग के माध्यम से आयोजित की गई थी,के कार्यवृत्त की संलग्न प्रति प्राप्त करें।

कृपया अपने संस्थान से संबंधित मुद्दों पर आवश्यक कार्रवाई कर, की हुई प्रगति से इस कार्यालय को दिनांक **15 अगस्त, 2020** तक अवगत करें, ताकि संबंधित सूचना को आगामी बैठक में सदन के समक्ष रखा जा सके।

भवदीय,



(वी सी उपाध्याय)

उप महाप्रबंधक,

रा.स्त.बै.स. (गुजरात)

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संलग्न : यथोक्त

Ref.No.165-SLBC/453/2020

25th July, 2020

All Members
State Level Bankers' Committee
Gujarat

Dear Sir / Madam,

MINUTES OF THE 165th MEETING OF
STATE LEVEL BANKERS' COMMITTEE,
GUJARAT STATE FOR THE QUARTER /
YEAR ENDED- MARCH 2020.

Please find enclosed a copy of the minutes of the above meeting for the quarter / year ended March-2020, which was held through video conference on 26.06.2020.

Kindly update us regarding the action taken on decisions pertaining to your Institution / Organization by **15th August, 2020**, so that the same can be placed before the House in the next meeting.

Yours faithfully,



(V C Upadhyay)

Dy. General Manager,

SLBC (Gujarat)

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Encl: As stated above.

Minutes of 165th meeting of SLBC Gujarat

As we all know that *'Necessity is the mother of invention'* - epitomizing this adage, SLBC Gujarat held its first ever meeting through Video Conference involving executives from Member Banks, Lead District Managers, RBI, NABARD, various State Govt. Departments and Dept. of Financial Service (DFS), MoF, Gol. The detailed list of participants as generated from Microsoft Teams application is enclosed herewith.

Beginning the proceedings of the meeting, **Shri R K Goyal**, Head, SLBC Gujarat welcomed all the participants of the meeting and requested to observe silence of a minute in the memory of those Bankers who have laid their life in the fight against the COVID 19.

The Convenor of SLBC, **Ms. Archana Pandey** appreciated courageous efforts of Bank Employees/Officers in rendering the Banking services during this testing time of COVID-19 and also advised Banks to expand and promote the usage of Digital Banking products amongst the masses. She also advised Banks to ensure timely submission of data pertaining to Banaskantha District under deepening of Digital Payments on a quarterly basis on the portal of SLBC.

(Action: Banks having Branches in Banaskantha District)

Owing to amalgamation of 10 Public Sector Banks into 4, the data of amalgamated Banks will be published under the name of anchoring Bank and hence concerned Banks were requested to submit their quarterly LBS data as per their amalgamation plan.

(Action: Amalgamated PSBs)

Shri V S Khichi, Chairman, SLBC as well as Executive Director, Bank of Baroda exhorted on following important points during his keynote address:

I) Appreciated stalwart efforts of Banking Staff during challenging time of COVID 19 and encouraged Banks to continue their untiring efforts in extending various reliefs to affected masses being announced by Central as well as State Govt.

(Action: All Banks)

II) Presented a nutshell of progress under key Banking parameters over a decade and appreciated Banks for cherishing achievement under CD ratio which used to be at 69.05% in March 2010, now stands at 82.43% at the end of March 2020.

III) Urged Banks to consider the crisis of COVID-19 as an opportunity in promoting Digital Payments in all new way, as the dealings through conventional way of cash is fraught with risk of infection in present scenario.

(Action: All Banks)

IV) While appreciating overall performance under the Priority Sector, need to improve segment-wise performance under Agriculture, Advances to Small & Marginal Farmers and Weaker section was also underscored, as the performance under these sectors has been off the mark.

(Action: All Banks)

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- V) Requested State Govt. for ensuring an impartial inquiry in the Saroli Branch, Surat incident of Canara Bank in which a female clerk of the Branch was manhandled and attacked by a Police constable within the Branch premises. It was emphasized that all applicable charges be levied in the FIR against the accused.

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

Shri D K Mishra, CGM NABARD highlighted following important points:

- I) Appreciated unwavering efforts of Bank Staff in extending Banking services to the masses during the ongoing pandemic time.
- II) Underscored the off the mark achievement under Agriculture against the Annual Credit Plan for the year 2019-20 and exhorted Banks to emphasis on term lending under Agriculture which is very vital for capital formation in Agriculture.

(Action: All Banks)

- III) Urged Banks for promoting and expanding role of Farmer Producers Organisations (FPOs), as credit expansion to FPOs is still at nascent stage in the State.

(Action: All Banks)

- IV) Informed about special task of geo tagging of storage facilities assigned to NABARD in Gujarat State, which will help farmers to easily locate nearby storage facility in the State in the days to come.

Shri J Ranjeeth Kumar, Commissioner MSME, Govt. of Gujarat said that Regional Rural Banks (RRBs) and Private Banks need to participate actively in extending the Emergency Credit Line Guarantee Scheme (ECLGS) to MSMEs as large chunk of MSME credit in the state has been financed by the Private Banks.

(Action: Private Banks & RRBs)

It was also emphasized that Micro enterprises in MSMEs must get its deserved share of Bank finance and hence, Banks shall focus more in extending finance to Micro Industries.

(Action: All Banks)

Shri Milind Torawane, Secretary (Economic Affairs), Govt. of Gujarat in his address underscored on following:

- I) Appreciated efforts of Banks for extending services to the public at large during the COVID-19 period.
- II) As various relief measures are being extended to the large number of individuals under the Atama Nirbhar Bharat package, urged Banks to pass on benefits of such relief measure to entitled beneficiaries.

(Action: All Banks)

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- III) The need for active participation of all Banks under the special drive launched by the Govt. of India to extend KCC under Agriculture, Animal Husbandry and Fisheries was also emphasized.

(Action: All Banks)

Shri S. K. Panigrahy, Regional Director, RBI, Ahmedabad expressed his gratitude towards all bankers in the State of Gujarat, for the commendable work done in providing uninterrupted banking services including all relief measures announced by the Government for the eligible customers. He also thanked Govt. of India and Govt. of Gujarat agencies and officials, for continuing the fight against the virus along with relief work and all required services during this period. The services rendered by SLBC Convenor Bank in effectively coordinating and supervising the banking services in Gujarat State during this pandemic period was also appreciated. He stressed upon the need for adopting innovative methods and procedures, for operations and sustainability in the ongoing tough times.

The following major points were observed:

- I) **Low CD Ratio in Seven Districts of Gujarat:** There might be certain specific reasons for the low CD ratio in these affected districts, either high deposits or low credit off-take. Focused and detailed study for the same was required, as also the need to explore new avenues for MSME, Animal Husbandry, Fisheries etc., to create potential credit demand, which in turn would bring a desirable increase in the CD Ratio.

(Action: Finance Dept., State Govt.)

- II) **Mapping of Locational Data:** RD reiterated the issue raised by Shri V.S Khichi, Executive Director, Bank of Baroda, that geographical mapping of locations was of utmost importance to access the factual position in respect of developmental parameters at different locations through different delivery points, so as to take effective interventions in an informed manner. This would facilitate in the reduction of many Unbanked Rural Centers (URCs).

(Action: All Banks)

- III) **Expanding and Deepening of Digital Payments Ecosystem:** The endeavor to make 'Banaskantha' district 100% digitally enabled as a pilot project needs to be expedited by Central Bank of India with required resources and coordination with all stakeholders. SLBC was requested to extend all possible guidance/help to CBI and member banks to achieve the set target of digitization by December 2020.

(Action: Central Bank of India and SLBC)

- IV) **Doubling of Farmers' Income by 2022:** This initiative, a dream project of Government of India, needs to be pursued seriously at all levels to ensure its timely achievement by 2022. While all stakeholders have to come together for this, NABARD may formulate the required data base reporting format and ensure to help its implementation by other banks in consultation with SLBC Convenor Bank.

(Action: NABARD)

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- V) **Management Information System (MIS) for COVID Relief Loans:** He advised SLBC and other banks that although the banks have done a commendable job in extending COVID Emergency Loans to MSME units and other customers during this pandemic period, however, it is very important to maintain proper data / Management Information System (MIS) and other related database for all relief loans granted on account of COVID-19 pandemic for proper monitoring and accounting purposes.

(Action: SLBC and all other Banks)

- VI) **Kisan Credit Card (KCC):** He laid stress on including all eligible farmers under the KCC umbrella, including farmers involved in animal husbandry, fisheries, Milk Co-operative Units, etc.

(Action: All Banks)

- VII) **Rural Self Employment Training Institutes (RSETIs):** He highlighted the importance of RSETIs as an enabler to boost skill of youth and promote independent units in providing job opportunities to eligible aspirants. Banks were advised to be more focused towards supporting RSETIs. State Government may resolve the issues pertaining to land/buildings to be allotted to RSETIs in certain districts at the earliest.

(Action: Finance Dept, Govt. of Gujarat)

- VIII) **Impetus to Domestic Manufacturing and Services Sectors:** In line with the Government's recent initiatives through the 'Atma Nirbhar Bharat', 'Vocal for Local' and 'Made in India' schemes, banks should provide necessary credit to eligible local units in Manufacturing and Services Sectors facilitating self-reliance and revival of the economy from the current slowdown.

- IX) **Inter-Agency Coordination between Stakeholders:** RD impressed upon all stakeholder to make concerted efforts towards achieving various Priority Sector targets through dedicated involvement and inter-agency coordination to achieve the desired goals in a time-bound manner.

Shri Haresh Joshi, State Director for RSETIs emphasized that Banks need to rigorously pursue with the State Govt. where it require allotment of land and where the land is already allotted, expeditious efforts are required by concerned Bank/s to complete the construction of RSETI premises.

(Action: SBI and Bank of Baroda)

Discussion on Agenda items

- I) **Reporting under MSME outstanding:** It was observed that miniscule growth of only 1.46% is observed in MSME outstanding in March 2020 over March 2019; whereas, in terms of achievement under Annual Credit Plan whopping achievement of 164% is observed under MSME. Hence, all Banks, particularly Banks having clocked negative growth under MSME outstanding over last year is requested to internally assess their reporting and intimate SLBC about the anomaly in their reporting of MSME outstanding, if any.

(Action: Concerned Banks reported negative outstanding over last year)

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- II) Districts having CD ratio below 40%:** It was observed that in the 7 Districts of the State having CD ratio below 40%, there are two types of districts viz. Districts having low CD ratio due to high deposit and Districts having low CD ratio due to actually having low credit off-take. Hence, a new way for classification was devised, through which Districts having low CD ratio were identified by comparing the parameters of these Districts vis-à-vis State average.

On the basis of the said classification, Anand, Navsari and Porbandar Districts are having low CD ratio due to high deposits, whereas Districts of Dang, Mahisagar, Tapi and Kheda are having low CD ratio due to low credit off-take. Hence, LDMs of Dang, Mahisagar, Tapi and Kheda were advised to draw a detailed strategy in consultation with District administration to improve CD ratio of the District and come out from this wanted classification.

(Action: LDMs of Dang, Mahisagar, Tapi and Kheda)

The State Govt. was also requested to contemplate about setting up of big ticket projects in the Districts of Dang, Mahisagar, Tapi and Kheda, which can create employment avenues and enable Banks to come forward in extending credit on a larger scale.

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

- III) Opening of Banking Outlets in Unbanked Rural Centers (URCs):** It was informed that all the Tier IV and Tier V Rural Centers in the State are now covered with Banking Outlet and efforts of all Banks, particularly of India Post Payment Bank were widely appreciated in achieving this remarkable feat.

Besides, Banks were also advised to ensure that their Banking Touch Points are properly Geo Tagged on the Jan Dhan Darshak portal, as per instructions from Dept. of Financial Services, MoF, Gol.

(Action: All Banks)

- IV) Emergency Credit Line Guarantee Scheme (ECLGS) for MSMEs:** As per the revised instructions from the Govt. of Gujarat, Banks have been advised to report only those sanctions, which are extended under the ECLGS scheme for MSMEs, in which eligible MSMEs are extended additional 20% of their outstanding credit as on 29th February 2020, as working capital term loan for MSMEs to restart their Business units affected due to COVID 19.

Hence, sanctions under MSME specific schemes of individual Banks shall not be reported as part of daily reporting on the SLBC portal.

(Action: All Banks)

- V) PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme:** Banks were sensitized about the basic features and operational guidelines of PM SVANidhi Scheme for street vendors launched by the Central Govt. under the "Atma Nirbhar Bharat" package. As the scheme also provides graded guarantee cover under the CGTMSE, Banks were advised to extend benefits of the scheme to eligible street vendors, whose livelihoods are affected due to COVID 19 related lockdown.

(Action: All Banks)

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- VI) **Special drive under Kisan Credit Card (KCC):** The Central Govt. under the Atma Nirbhar Bharat Scheme has launched special drive to extend Kisan Credit Card (KCC) to eligible beneficiaries. Having bestowed longest coast line and world renowned model for production of Milk and ancillary items, the Govt. expects exemplary performance of the Gujarat State under the KCC scheme for Animal Husbandry and Fisheries. All Banks were exhorted to gear up efforts in extending KCC under Animal Husbandry & Fisheries and ensure reporting of progress by their Branches on the central portal of PMFBY on a daily basis.

(Action: All Banks)

- VII) **Revamped Pradhan Mantri Fasal Bima Yojana (PMFBY) and issuance of PMFBY Circular for Kharif 2020:** The biggest change under the revamped Pradhan Mantri Fasal Bima Yojana (PMFBY) is the scheme being made voluntary for farmers with the option of “opt out” available for farmers under the scheme. Banks were urged to impart necessary guidance of the revamped guidelines of the scheme to their Branches.

(Action: All Banks)

Moreover, as the monsoon has already set in and the farmers have started sowing in the field, the issuance of circular for the PMFBY Scheme for the Kharif 2020 season is eagerly awaited. Hence, State is requested for urgent issuance of circular for the PMFBY Kharif 2020 and provide window period of at least a month (30 days) for Banks to do entries of farmers on the KCC portal.

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

- VIII) **Doubling of Farmers’ Income by 2022:** It was deliberated that though the parameters for measuring progress under the Doubling of Farmers’ Income by 2022 has been fixed, data for some of the parameters not being available with SLBC requires to be sourced from any other concerned agency repository of the said data. Moreover, uncertainty also remains over how the data will be collated from Cooperative Banks/PACS, as unlike other Banks, the Cooperative Banks/PACS don’t have CBS system from which data could be extracted. NABARD was requested to guide on these concerns and also provide tabular format based on which data is to be sourced from Banks to measure progress under the “Doubling of Farmers’ Income by 2022”.

(Action: NABARD)

- IX) **Implementation of new Lead Bank Scheme (LBS) data flow:** The new LBS data flow requires modification in the CBS system of Banks, so as to fetch the quarterly LBS data directly from the CBS of the Bank. Hence, all Banks were requested to take up the matter with their respective Head Offices/ Corporate Officers to carry out necessary changes in their respective CBS, so that new LBS data flow system could be operationalized at the earliest.

(Action: All Banks)

Moreover, Regional Office of RBI, Ahmedabad was also requested to take up with its Central Office for further pursuing the matter with Head Offices/ Corporate Offices of various Banks to carry out necessary changes in their respective CBS for earliest rollout of new LBS data flow.

(Action: RBI)

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- X) Under payment/ non-payment of Stamp duties on various loan documents by Banks:** It was represented by the Office of Superintendent of Stamps, GoG that Non Payment/ Under Payment of Stamp duties by Banks on loan documents are causing huge loss to State Govt. exchequer. Hence, Banks particularly Private Sector Banks and NBFCs, were requested to ensure that required amount of Stamp duty is paid on the loan documents. Further, Banks were also advised to cooperate with staff from offices of Deputy Collector, Stamp Duty Evaluation who may be visiting Bank Branches to verify payment of Stamp Duty on various loan documents.
(Action: All Banks)
- XI) Implementation of Automated e Stamping (AeS):** To implement Automated e Stamping (AeS) in Gujarat, a need was felt to held a meeting involving officials from Superintendent of Stamps, GoG with SLBC and Stock Holding Corporation of India Ltd. (SHCIL), Indian Banks' Association (IBA) and SWIFY India to understand the nuances of the AeS and the needful required to be done from the end of each of these stakeholders. SLBC was requested to coordinate with concerned stakeholders and arrange for a meeting in this regard.
(Action: SLBC)
- XII) Issuance of circular pertaining to operational guidelines under SARFAESI Act:** It was exhorted that issuance of circular pertaining to operational guidelines to be followed by Police personnel under the SARFAESI Act has been awaited for a considerable time. Hence, officials from the State Govt. were requested to look into the matter for issuance of circular in this regard.
(Action: Finance Dept., Govt. of Gujarat)
- XIII) Clarification regarding exemption of 3 years granted to MSMEs by the State Govt.:** In the 163rd meeting of SLBC, the State Govt. was requested to guide if an MSME enterprise who has availed finance from Bank and fails to obtain required clearance from the State Govt. after expiry of exemption period of 3 years and if the loan account of the MSME unit turns NPA then in such a case, how would the interest of Banks will be safeguarded. The matter was further taken up in the 164th meeting of SLBC also, hence the State Govt. was once requested to guide Banks in this regard by issuing necessary clarification.
(Action: Finance Dept., Govt. of Gujarat)

After deliberation of Agenda items, Convenor SLBC felicitated **Shri R K Goyal** on his superannuation from the services of Bank. The House appreciated and placed on record the noble efforts of **Shri Goyal** in coordinating and supporting Banking Staff during the lockdown period of COVID 19 and wished him very happy and healthy post retirement life!

Shri R K Goyal humbly expressed gratitude towards all participants and members of the SLBC forum for their ever existing support and cooperation.

The meeting ended with vote of thanks by **Shri R K Goyal**.

List of participants of 165th meeting of SLBC (Gujarat)

Sr.	Name of organisation/Bank/FI/Govt. Dept.
1	Chairman – SLBC & Executive Director, Bank of Baroda
2	Additional Secretary, DFS, MoF, Gol
3	Secretary (EA), Fin. Dept., Govt. of Gujarat
4	Regional Director, Reserve Bank of India
5	Chief General Manager, NABARD
6	Convenor - SLBC & General Manager, Bank of Baroda
7	Director (IF), Fin. Dept., Govt. of Gujarat
Govt. of Gujarat	
8	Commissioner of MSME, Govt. of Gujarat
9	Secretary & Commissioner, Cottage and Rural Industries, Govt. of Gujarat
10	Secretary (Housing), Govt. of Gujarat
11	Secretary (Planning), Govt. of Gujarat
12	Director of Civil supplies, Govt. of Gujarat
13	Director of Horticulture, Govt. of Gujarat
14	Director, SCW, SJED, Govt. of Gujarat
15	Directorate of Agriculture, Krushi Bhavan, Gandhinagar
16	Addl. Director Agriculture, Govt. of Gujarat
17	Deputy Secretary (UID), Govt. of Gujarat
18	Dy. Supdt. of Stamps, Govt. of Gujarat
19	Affordable Housing Mission, Govt. of Gujarat
20	Guj. Livelihood Promotion Company, Gandhinagar
21	Gujarat Schedule Castes Deleopment Corporation, Gandhinagar
22	Gujarat Urban Livelihood Mission, Gandhinagr
Banks	
23	Bank of Baroda
24	Bank of India
25	Bank of Maharashtra
26	Canara Bank
27	Central Bank of India
28	Indian Bank
29	Indian Overseas Bank
30	Punjab and Sind Bank
31	Punjab National Bank
32	State Bank of India
33	UCO Bank
34	Union Bank of India
35	Axis Bank
36	Bandhan Bank
37	City Union Bank
38	DCB Bank
39	HDFC Bank

List of participants of 165th meeting of SLBC (Gujarat)

Sr.	Name of organisation/Bank/FI/Govt. Dept.
40	HDFC Bank
41	ICICI Bank
42	IDBI Bank
43	IDFC First Bank
44	Indusind Bank
45	Karnataka Bank
46	Karur Vysya Bank
47	Kotak Mahindra Bank
48	Laxmi Vilas Bank
49	RBL Bank
50	South Indian Bank
51	Baroda Gujarat Gramin Bank
52	Saurashtra Gramin Bank
53	Gujarat State Cooperative Bank
54	V M Chaudhari, GSCARDB
55	AU Small Finance Bank
56	Equitas Small Finance Bank
57	Fincare Small Finance Bank
58	Jana Small Finance Bank
59	Ujjivan Small Finance Bank
60	India Post Payments Bank
Other Organisations	
61	Director (Rural), Dept. of Telecommunication, Govt. of India
62	KVIC, Ahmedabad
63	National Housing Bank
64	SIDBI, Ahmedabad
65	State Director for RSETIs
Lead District Manager	
66	LDM Ahmedabad
67	LDM Amreli
68	LDM Anand
69	LDM Aravalli
70	LDM Banaskantha
71	LDM Bharuch
72	LDM Botad
73	LDM Chhotaudepur
74	LDM Dahod
75	LDM Dang
76	LDM Devbhumi Dwarka
77	LDM Gandhinagar
78	LDM Girsomnath

List of participants of 165th meeting of SLBC (Gujarat)

Sr.	Name of organisation/Bank/FI/Govt. Dept.
79	LDM Jamnagar
80	LDM Junagadh
81	LDM Kheda
82	LDM Kutch
83	LDM Mahisagar
84	LDM Mehsana
85	LDM Morbi
86	LDM Narmada
87	LDM Navsari
88	LDM Panchmahals
89	LDM Patan
90	LDM Porbandar
91	LDM Rajkot
92	LDM Sabarkantha
93	LDM Surat
94	LDM Surendranagar
95	LDM Tapi
96	LDM Vadodara
97	LDM Valsad