

सं. 167-रास्तबैस/536/2021 15 जनवरी, 2021

समस्त सदस्यगण,
राज्य स्तरीय बैंकर्स समिति
गुजरात

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की
सितंबर-2020 को समाप्त तिमाही हेतु
आयोजित 167वीं बैठक का कार्यवृत्त।

एतदद्वारा कृपया सितंबर 2020 की तिमाही हेतु राज्य स्तरीय बैंकर्स समिति की 167 वीं बैठक, जो कि 28 दिसंबर 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 **31/01/2021** तक अवगत करें, ताकि संबंधित सूचना को आगामी बैठक में सदन के समक्ष रखा जा सके।

भवदीय,


(महेश बंसल)

संयोजक

रा.स्त.बै.स. गुजरात

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संलग्न : यथोक्त

Ref.No.167-SLBC/536/2021 15th January 2021

All Members
State Level Bankers' Committee
Gujarat

Dear Sir / Madam,

MINUTES OF THE 167th MEETING OF STATE
LEVEL BANKERS' COMMITTEE OF
GUJARAT FOR THE QUARTER ENDED-
SEPTEMBER 2020.

Please find enclosed a copy of the minutes of the above meeting for the quarter ended September-2020, which was held through video conference on 28th December 2020.

Kindly update us regarding the action taken on decisions pertaining to your Institution / Organization by **31/01/2021**, so that the same can be placed before the House in the next meeting.

Yours faithfully,


(Mahesh Bansal)

Convenor

SLBC Gujarat.

SC

Encl: As stated above.

Minutes of 167th meeting of SLBC Gujarat

The 167th meeting of SLBC Gujarat to review various Banking parameters for the quarter ended September 2020 was held through virtual mode on 28.12.2020. 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 Dept., Govt. of Gujarat**. Participants of the meeting include senior executives from various State Govt. Departments, RBI, NABARD, Member Banks and Lead District Managers. The detailed list of participants as generated from Microsoft Teams application is enclosed herewith.

Welcoming all the participants, **Shri M M Bansal, Convenor, SLBC Gujarat** urged Banks to whole-heartedly participate and get involved in the SLBC forum and its ancillary activities, so as to bring in much needed vibrancy and dynamism that the SLBC forum deserves.

After commemorating 41 Bank Employees / Officers succumbed under COVID 19 in the Gujarat State, **Shri Bansal** requested Chairman to address the gathering.

Appreciating the tireless efforts of Bankers in resurrection of Economy in the aftermath of COVID pandemic, **Shri V S Khichi, Chairman, SLBC as well as Executive Director, Bank of Baroda** exhorted on following important points during his keynote address:

- I) Considering expanding role and responsibilities of Lead Banks functionaries, the Lead Banks of the State viz. Bank of Baroda and State Bank of India have been advised to appoint officers with natural fervor and competence as LDMs, may be by calling for applications from interested candidates and also ensure timely filing of vacant positions of LDMs with minimum tenure of 3 years, as far as possible.
(Action: Bank of Baroda and State Bank of India)
- II) Amalgamated Public Sector Banks were requested to ensure that integration of their CBS (IT platform) and rationalization of their Branches are carried out with minimal hassles to Customers and the customer base of any area doesn't go unserved / underserved owing to cost synergies being exercised by Banks.
(Action: Concerned amalgamated Banks)
- III) In order to avoid failures in remitting various grants / subsidies through DBT in the Bank accounts of beneficiaries of various schemes of the Govt., amalgamating Banks may provide new account details of DBT beneficiaries on receipt of such request from concerned Govt. Dept. through Finance Dept., Govt. of Gujarat.
(Action: Amalgamated Banks and Finance Dept., GoG)
- IV) Expressed concern over sluggish progress in Banaskantha District under the project of "Deepening of Digital payment Ecosystem" and advised Banks to ensure that project is completed within its envisaged timeline of 31.03.2021, as based on the experience gained, the project is to be replicated in other Districts of the State. Also advised Banks to ensure timely update of the progress on the SLBC portal latest by 7th of every month.
(Action: All Banks having Branches in Banaskantha District)

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- V) Appreciating performance of Banks under Annual Credit Plan, also underscored the need for enhanced efforts under Agriculture and Weaker Sections, as performance under these sectors had been below the stipulated targets.
(Action: All Banks)
- VI) Expressed gratitude to Finance Dept., Govt. of Gujarat for getting issued operational guidelines for Police personnel under the SARFAESI act, however, also urged for developing a mechanism for timely disposal of SARFAESI applications, possibly by incorporating the pendency of applications as a part of regular review of DMs being held by competent authorities in State Govt.
(Action: Finance Dept., Govt. of Gujarat)

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

- I) Urged SLBC to include Bank-wise progress under Agriculture Infrastructure Scheme of NABARD in the quarterly review under SLBC meetings.
(Action: SLBC)
- II) Banks which have already submitted schedule for conducting Financial Literacy Camps, may submit their claims to Regional Office of NABARD before 31.03.2021 for availing reimbursement under Financial Inclusion Funds of NABARD.
(Action: Concerned Banks)
- III) Advised Banks to either sanction or reject the KCC applications received under the KCC saturation campaign, as lingering on the received applications for unjustified reasons, unnecessarily creates an unimpressive image of the State in the review meetings held by the DFS, MoF, Gol and DAH&F, MoAFW, Gol.
(Action: All Banks)
- IV) Appreciating SBI and BoB for signing of MoUs with NABARD for financing of JLGs, invited other Banks also for signing of MoUs.
(Action: All Banks except BoB & SBI)

Shri S.K.Panigrahy, Regional Director (RD), RBI Ahmedabad in his address welcomed all the dignitaries and expressed his heartfelt condolences towards the families of 41 COVID warriors belonging to the banking fraternity, who succumbed to the pandemic. He also appreciated the untiring efforts put in by all the stakeholders for providing essential banking services to the public at large, during this pandemic period.

Shri Panigrahy further exhorted on following important aspects:

- I) Urged for concerted efforts of all the stakeholders - Government, Banks, SLBC Convenor Bank, NABARD and RBI to keep the wheel churning in terms of credit growth and penetration of banking services in the farthest corners of the country. Also requested banks to monitor the asset quality and take prudent lending decisions keeping in view the current forbearances.
- II) Expressed concern over decrease in CD ratio by 3.86% of the State over March 2020 and also advised Banks, in particular Private Sector Banks and Small

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Finance Banks to revisit their lending strategies in enhancing credit off-take in the districts having CD ratio below 40%. Simultaneously, State Govt. and NABARD were also requested to explore avenues for setting up of some infrastructure projects in the Districts having CD Ratio below 40%.

- III) Besides expressing the need for creating awareness about various beneficial features of Govt. Sponsored Bankable scheme, also flagged concern over low credit growth in Agriculture and Weaker Sections.
- IV) In order to promote Financial Literacy at the grassroots level, the RBI has expanded reach of its Center for Financial Literacy (CFL) by setting up such centers at every block in the country. In Gujarat State, 126 blocks have been identified for expansion of CFT by March 2024 and necessary guidelines in this regard will be issued shortly.
- V) Under the project of “Expanding of Digital Payment Ecosystem” in Banaskantha District, advised Banks to expand the usage of Digital Banking products, including Debit Card and also informed about regular monitoring of the progress under the project being carried out at RBI.
(Action: Banks having Branches in Banaskantha, Central Bank of India, SLBC, RBI)
- VI) Regarding RSETIs, urged all Stakeholders to resolve the pendency lying at various stages in setting up of the RSETI premises in various Districts.
(Action: Bank of Baroda, State Bank of India, Finance and Rural Development Dept., Govt. of Gujarat, State Director for RSETIs)
- VII) Requested Banks to explore possibility of conducting of Financial Literacy Camps (FLC) through virtual mode with the use of 19 FL videos circulated by RBI among Member Banks. Also apprised about schedule of Financial Literacy Week to be conducted from 08th to 12th February 2021, details of the same will be shared in due course.
(Action: All Banks)
- VIII) Requested Shri Amit Vasava, DCP, Cybercrime to share with RBI and SLBC, the information regarding cyber frauds using fingerprint cloning, BC Channel and any other Modus operandi detected by the Cyber Cell, so that a suitable request for examination and any policy level response may be made in this regard to RBI, Central Office.

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

- I) Appreciated growth in Advances and Deposits; however, raised concern over declining CD ratio of the State and advised Banks to gear up efforts for regaining the growth of CD ratio.

(Action: All Banks)

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- II) Advised Banks to come forward in signing of MoUs for implementing “Mukhya Mantri Mahila Utakarsh Yojana” launched by the Govt. of Gujarat under the “Aatma Nirbhar Gujarat Sahay package” which is aimed at empowering women through Bank credit.

(Action: All Banks)

- III) Sponsored Banks of RSETIs viz. Bank of Baroda and State Bank of India were urged to complete the ongoing construction of various RSETIs and also begin setting up RSETIs in 5 newly carved Districts of Gujarat (Aravalli, Botad, Devbhoomi Dwarka, Gir Somnath and Morbi).

(Action: Bank of Baroda and State Bank of India)

- IV) Acknowledged concern of Banks regarding pendency of SARFAESI cases and assured of expeditious disposal by taking up the matter with Revenue Dept., Govt. of Gujarat and individual District Magistrates.

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

Discussion on Agenda items

- I) **Emergency Credit Line Guarantee Scheme (ECLGS):** Considering the enhancement in turn over eligibility to Rs 500 crores under the ECLGS 2.0, Banks were urged to further extend the scheme to eligible MSME to have sizeable share from the total outlay of Rs 3 lakh crores of the scheme, as the Gujarat State contributes nearly 15% of the total industrial production of the nation.

(Action: All Banks)

- II) **PM SVANidhi Scheme:** Secretary Urban Housing, Urban Development Dept., Govt. of Gujarat advised Banks to participate wholeheartedly in the “Main bhi Digital” campaign from 04th to 22nd January for Digital on-boarding beneficiaries of PM SVANidhi scheme. It was also advised that to disburse the sanctioned applications and process the received applications in order to achieve the target of disbursement of 1.5 lakh PM SVANidhi applications.

(Action: All Banks)

LDMs were advised to liaise with ULBs in scheduling the camps and extending necessary coordination between ULBs and Branches under the “Main bhi Digital” campaign.

(Action: All LDMs)

- III) **Stamp duty reduction / registration fee waived for inclusion of name of female family member for availing benefits of PMAY (U) CLSS:** The Revenue Dept., Govt. of Gujarat vide its notification dated 27/11/2020 has reduced stamp duty to Rs 100/- and waived registration fee for inclusion of name of female family member in the instrument of allotment already executed only in favour of male beneficiary under PMAY Urban – CLSS for dwelling units of EWS (carpet area upto 40 sq.mtr.) and LIG (carpet area from 41 sq.mtr to 60 sq.mtr.)

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constructed by Gujarat Housing Board / Urban Local Bodies / Urban Development Authorities and Public Authority. All Banks to take note of this notification and extend benefits of PMAY (U) -CLSS to eligible beneficiaries.

(Action: All Banks)

- IV) KCC to Animal Husbandry & Fisheries:** In order to address the recurrent escalations about the reluctance by Cooperative Banks in accepting and sanctioning of KCC applications for Animal Husbandry, it was advised that NABARD, GSCB and Cooperative Dept., Govt. of Gujarat to cohesively get involved, as unless the active participation of Cooperative Banks, the KCC saturation campaign would remain distant from achieving desired success.
(Action: NABARD, GSCB and Agriculture & Coop. Dept., GoG)
- V) Raising of existing KCC subvention limit:** Based on the recommendation of the Sub-Committee of SLBC on Agriculture the concerned stakeholders viz. RBI, NABARD and Agriculture Dept. of the State Govt. were requested to explore the feasibility of enhancing the KCC subvention ceiling from existing limit of Rs 3 lakhs, given the facts that the subvention limit hasn't been raised since the launch of the scheme and the subvention is limited for combined limit of KCC for Agriculture, Animal Husbandry and Fisheries altogether.
(Action: RBI, NABARD and Agriculture Dept., GoG)
- VI) Opening of current accounts by Banks- Need for discipline:** All Banks were advised to adhere to guidelines issued by RBI vide circular no. DOR.No.BP.BC/7/21.04.048/2020-21 dated 06th August 2020 regarding opening of current account, as many a times it is observed that some of the Banks are violating the extant guidelines of RBI for opening of current account which mandates that "No Bank shall open current account of customers who have availed credit facilities in the form of Cash Credit / Overdraft from the Banking system and all transactions shall be routed through the CC / OD account".
(Action: All Banks)
- VII) Implementation of new Lead Bank Scheme (LBS) data flow:** It was underscored that data for the September 2020 quarter was submitted fully by 23 Banks, partially by 8 Banks, whereas 12 Banks didn't submit the data at all as per new LBS. It was also highlighted that the new LBS data flow being uniform across the country, Banks are already submitting the data as per new LBS in other States and hence the same way all Banks shall submit the data as per new LBS from December 2020 quarter onwards.
(Action: All Banks)
- VIII) Issues regarding setting up of RSETIs:** While advising concerned Lead Banks to embark the process of setting up of RSETIs in 5 newly carved districts of Gujarat, the issue of handing over possession of the allotted land in Mahisagar and Narmada Districts and also re-allotment of land for Bhavnagar and Dang Districts were raised requiring expeditious redressal by District Administrative / State Govt. Authorities. State Bank of India was requested to separately explore the options regarding allotted land in Bhavnagar District.

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(Action: Stare Director of RSETIs; GLPC; Rural Development Dept., GoG; State Bank of India; Bank of Baroda; LDM Mahisagar and Narmada Districts)

- IX) **Implementation of Automated e Stamping (AeS):** Through SWIFT India, the SLBC has addressed all queries raised by office of Inspector General of Registrations and Superintendent of Stamps (IGRSS), Govt. of Gujarat to implement AeS in Gujarat. As informed by the Office of IGRSS, the recommendation in this regard has been forwarded to the Revenue Dept., Govt. of Gujarat and necessary approval is awaited. Finance Dept. was requested to pursue with Revenue Dept. which can pave the way for operationalization of AeS in Gujarat. **(Action: Finance Dept., GoG; Revenue Dept., GoG; IGRSS, GoG)**

Presentation on Cyber frauds by DCP, Cybercrime

Considering the growing need for developing a robust mechanism of coordination between Banks and Cybercrime team, **Shri Amit Vasava, DCP, Cybercrime** was invited in the 167th meeting of SLBC to guide the Banks about the measures to be adopted in order to thwart the menace of cyber fraud.

Besides apprising Banks about the various types of Modus Operandi adopted by fraudsters, **Shri Vasava** also expressed concern about the delay from the part of Banks in responding to the request of Incident Response Unit (IRU) of Cybercrime to freeze the Bank accounts in order to circumvent evasion of funds from the Bank accounts.

It was also represented that at present Nodal Officers of various Banks need to advise the concerned Branch Manager for freezing of Bank account which being time consuming process, advantages the fraudsters in embezzling the balance from the Bank account.

Hence, a need for developing centralized mechanism for arranging round the clock availability of Nodal Officer of all Banks for responding to calls of IRU was underscored and Banks as well as RBI, were requested to take up the matter with their respective Head / Corporate / Central Offices for putting in place such system, which can go a long way in ensuring prompt response from Banks in case of incidence of cyber fraud.

(Action: All Banks, RBI)

The meeting ended with vote of thanks by **Shri V C Upadhyay, Head, SLBC Gujarat.**

List of participants of 167th meeting of SLBC (Gujarat)

Sr.	Name of organisation/Bank/FI/Govt. Dept.
1	Chairman – SLBC & Executive Director, Bank of Baroda
2	Additional Chief Secretary, Fin. Dept., Govt. of Gujarat
3	Secretary (EA), Fin. Dept., Govt. of Gujarat
4	Regional Director, Reserve Bank of India
5	Chief General Manager, NABARD
6	Chief General Manager, Bank of Baroda, HO, Vadodara
7	Dy. Commissioner of Police (Cybercrime), Gujarat Police
8	Director (IF), Fin. Dept., Govt. of Gujarat
9	Convenor - SLBC & General Manager, Bank of Baroda
Govt. of Gujarat	
10	Secretary (Urban Housing), Govt. of Gujarat
11	Commissioner of MSME, Govt. of Gujarat
12	Planning Dept., Govt. of Gujarat
13	Director of Animal husbandry, Govt. of Gujarat
14	Dy. Secretary, Revenue Dept., Govt. of Gujarat
15	Dy. Suptd. of Stamps, Govt. of Gujarat
16	Asstt. Commissioner of Land Reforms, Gandhinagar
17	Commissionerate of Cottage and Rural Industries, Govt. of Gujarat
18	Guj. Livelihood Promotion Company, Gandhinagar
19	Gujarat Schedule Castes Deleopment Corporation, Gandhinagar
20	Gujarat Urban Livelihood Mission, Gandhinagr
21	Gujarat Women Economic Development Corporation, Gandhinagar
Banks	
22	Bank of Baroda
23	Bank of India
24	Bank of Maharashtra
25	Canara Bank
26	Central Bank of India
27	Indian Bank
28	Indian Overseas Bank
29	Punjab and Sind Bank
30	Punjab National Bank
31	State Bank of India
32	UCO Bank
33	Union Bank of India
34	Axis Bank
35	Bandhan Bank
36	City Union Bank
37	DCB Bank
38	Federal Bank
39	HDFC Bank
40	ICICI Bank
41	IDBI Bank
42	Jammu & Kashmir Bank
43	Karnataka Bank
44	Karur Vysya Bank
45	Kotak Mahindra Bank
46	Laxmi Vilas Bank

List of participants of 167th meeting of SLBC (Gujarat)

Sr.	Name of organisation/Bank/FI/Govt. Dept.
47	South Indian Bank
48	Tamilnad Mercantile Bank
49	Baroda Gujarat Gramin Bank
50	Saurashtra Gramin Bank
51	Gujarat State Cooperative Bank
52	AU Small Finance Bank
53	Fincare Small Finance Bank
54	Ujjivan Small Finance Bank
Other Organisations	
55	Director (Rural), Dept. of Telecommunication, Govt. of India
56	KVIC, Ahmedabad
57	National Housing Bank
58	State Director for RSETIs
Lead District Manager	
59	LDM Amreli
60	LDM Anand
61	LDM Banaskantha
62	LDM Bharuch
63	LDM Botad
64	LDM Chhotaudepu
65	LDM Dahod
66	LDM Dang
67	LDM Devbhumi Dwarka
68	LDM Gandhinagar
69	LDM Girsomnath
70	LDM Jamnagar
71	LDM Junagadh
72	LDM Kheda
73	LDM Kutch
74	LDM Mahisagar
75	LDM Mehsana
76	LDM Morbi
77	LDM Narmada
78	LDM Navsari
79	LDM Patan
80	LDM Surat
81	LDM Surendranagar
82	LDM Tapi
83	LDM Vadodara
84	LDM Valsad