

सं. 171-रास्तबैस/106/2021 06 जनवरी 2022

समस्त सदस्यगण,
राज्य स्तरीय बैंकर्स समिति
गुजरात

प्रिय महोदय / महोदया,

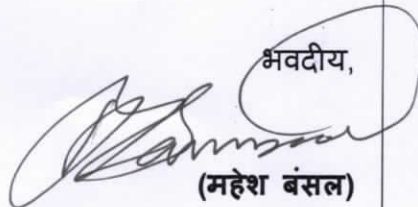
राज्य स्तरीय बैंकर्स समिति, गुजरात की
सितंबर - 2021 को समाप्त तिमाही हेतु
आयोजित 171 वीं बैठक का कार्यवृत्त।

एतदद्वारा कृपया सितंबर 2021 की तिमाही हेतु राज्य स्तरीय बैंकर्स समिति की 171 वीं बैठक, जो कि 24 दिसम्बर 2021 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 **15/01/2022** तक अवगत करें, ताकि संबंधित सूचना को आगामी बैठक में सदन के समक्ष रखा जा सके।

सदस्य बैंक एवं अग्रणी जिला प्रबन्धक को उनके द्वारा की गई कार्रवाई संबंधी रिपोर्ट राज्य स्तरीय बैंकर्स समिति के पोर्टल पर अगली तिमाही के डाटा के साथ अपलोड करना अनिवार्य है।

भवदीय,



(महेश बंसल)

संयोजक

रा.स्त.बै.स. गुजरात

संलग्न : यथोक्त

Ref.No.171-SLBC/106/2021 06th January 2022

All Members
State Level Bankers' Committee
Gujarat

Dear Sir / Madam,


MINUTES OF THE 171st MEETING OF STATE
LEVEL BANKERS' COMMITTEE OF
GUJARAT FOR THE QUARTER ENDED-
SEPTEMBER 2021.

Please find enclosed a copy of the minutes of the above meeting for the quarter ended September-2021, which was held through video conference on 24th December 2021.

Kindly update us regarding the action taken on decisions pertaining to your Department / Organization by **15/01/2022**, so that the same can be placed in the next meeting.

Member Banks and Lead District Managers are required to upload Action Taken Report (ATR) on the SLBC portal, while submitting LBS data for next quarter.

Yours faithfully,


(Mahesh Bansal)
Convener
SLBC Gujarat.

Encl: As stated above.

Minutes of 171st meeting of SLBC Gujarat

The 171st meeting of SLBC Gujarat to review various Banking parameters for the quarter ended September 2021 was held on 24.12.2021. After a gap of almost two years, the meeting was convened in house under the chair of **Shri Vikramaditya Singh Khichi, Executive Director, Bank of Baroda** and detailed list of participants is enclosed herewith.

Beginning proceedings of the meeting, **Shri Mahesh Bansal, Convenor, SLBC Gujarat & General Manager, Bank of Baroda** extended warm welcome to –

- Shri Vikramaditya Singh Khichi, Chairman, SLBC and Executive Director Bank of Baroda
- Shri Sanjeev Kaushik, Additional Secretary, DFS, MoF, GoI (joined through VC)
- Ms. Manisha Chandra, Secretary (Expenditure), Finance Dept., GoG
- Shri Nalin Upadhyay, Secretary, Animal Husbandry & Cooperation, GoG
- Shri Devang Desai, Registrar of Cooperative Societies, GoG
- Shri S K Panigrahy, Regional Director, Reserve Bank of India
- Shri Gyanendra Mani, Chief General Manager, NABARD

and senior executives from various State Govt. Departments, RBI, NABARD, Member Banks, Lead District Managers and other participants of the meeting.

Shri Mahesh Bansal, Convenor, SLBC Gujarat highlighted following important points in his welcome address:

- I) Participation by Senior Officials in SLBC meeting:** Narrating importance of SLBC meeting which provides common platform to all stakeholders, also urged that participation in the meeting should be through Senior Officials, preferably State Controlling Heads, who can enrich the deliberations by providing meaningful inputs in the meeting.

(Action: All Members of SLBC)

- II) Incorporation of key Banking parameters of Urban Cooperative Banks in the SLBC reporting:** He informed that Urban Cooperative Banks (UCBs) in Gujarat State have substantial share of Banking business (Rs 55k crores of deposits and Rs 37k crores of advances as of March 2021), even more than the business of Regional Rural Banks, Small Finance Banks and GSCB altogether. Considering the gravity of business portfolio that UCBs hold, the Reserve Bank of India was requested to contemplate about developing a mechanism through which at least basic Banking business data of UCBs such as number of Branches, Advances and Deposits are reported to SLBC, which can present a holistic and realistic picture of entire State in terms of key Banking parameters.

(Action: RBI)

- III) Ensuring accurate and timely submission of LBS data:** Expressed concern over huge variations in the quarterly data submitted by few Banks, which not only inhibits from having justified review of the performance but also creates pessimistic perspective about the growth potential of the State in general and Banking industry in particular.

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Hence, Controlling Heads of Banks were urged to personally oversee submission of quarterly LBS data and ensure that the data is submitted with utmost accuracy and within prescribed time limit.

Moreover, in order to improve data accuracy, now onwards Controlling Heads of Banks will be required to certify about the veracity of the data submitted and duly certified scanned copy about authenticity of the data will be required to be uploaded on the SLBC portal while submitting LBS data by Banks.

(Action: All Banks)

Shri V S Khichi, Chairman (Ex-Officio), SLBC Gujarat as well as Executive Director, Bank of Baroda in his keynote address expressed delight in personally seeing all the participants of the meeting after gap of 2 years; however, simultaneously also cautioned about new variant of COVID and urged entire Banking fraternity of the State, not to lower the guard and ensure adherence to extant advisories being issued by the Govt. to contain the spread of new COVID variant.

He emphasized on following points in his address:

- I) Credit Outreach camps:** Appreciated performance of Banks during the Credit Outreach camps organized in October 2021 under the “Azadi ka Amrit Mahotsav” campaign, which has yielded sanction of 88k credit proposals amounting Rs 12k crores. Banks were urged to continue the same zeal, so as to contribute towards recuperation of the Economy.
- II) KCC AHDF Campaign:** Expressed concern over pendency and rejection of KCC Animal Husbandry, Dairy and Fisheries applications under the ongoing campaign from 15.11.2021 to 15.02.2022.

He advised LDMs to accept only those applications, fulfilling required criteria as specified in the SOP of the campaign, as it was observed that LDMs are accepting unqualified applications and later on Banks are rejecting these applications, which ultimately causes higher rate of rejection.

(Action: All LDMs)

Considering the enhanced focus on the Gujarat State under this campaign, the Controlling Heads of Banks were requested to ensure that –

- a) District Coordinators are invariably attending the coordination committee meetings being convened by the LDMs
- b) New SOP is strictly adhered to by Branches in processing applications
- c) Applications are disposed of within 15 days of receipt as per the extant guidelines enumerated in SOP.

(Action: All Banks)

Regarding the issues pertaining to DCCBs, it was requested to Secretary, Animal Husbandry & Cooperation, Govt. of Gujarat, Registrar of Cooperative Societies and NABARD to address the same, so that DCCBs also actively participate under the campaign.

(Action: Dir (IF), Finance Dept., GoG; Secretary, Animal Husbandry & Cooperation, GoG, Registrar of Cooperative Societies, GoG; NABARD)

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III) Automated e Stamping (AeS): Appreciated State Govt. for issuance of notification regarding implementation of Automated e Stamping (AeS) in Gujarat State and further requested for advising implementing agencies of AeS for imparting necessary training to Bankers, so that Banks can start utilizing AeS platform.

(Action: Dir (IF), Finance Dept., GoG)

IV) Rolling out of New LBS data flow system: Expressing importance of sanctity of LBS data, appreciated the SLBC team, RBI and all the Member Banks of SLBC for rolling out new LBS data flow system, which provides more granular data with enhanced accuracy.

V) Pendency under SARFAESI cases: Expressing concern over hike in NPA by almost Rs 9000 crores on Y-o-Y basis, requested the State Govt. to apprise the District Magistrates about the pending SARFAESI cases during the review meeting of District Collectors, as there are nearly 1400 SARFAESI cases amounting Rs 570 crores pending for more than 60 days.

(Action: Dir (IF), Finance Dept., GoG)

VI) PM SVANidhi scheme: Appreciating performance of Gujarat State under Bankable schemes for industries; however, simultaneously also exhorted Banks to improve performance under schemes like PM SVANidhi, as sizeable number of PM SVANidhi applications remain pending for Sanction (67000) as well as Disbursement (77000).

Banks were also urged to improve performance “SVANidhi Se Samridhi” program, which aims at enrolling PM SVANidhi beneficiaries and their family members under the Social Security schemes.

(Action: All Banks)

a. Help from ULBs: In order to expeditiously clear the pending applications, request was made to the Gujarat Urban Livelihood Mission (GULM) to ensure visit of beneficiaries to the branches through their Urban Local Bodies (ULBs). Moreover, the assistance of ULBs was also solicited in recovering the loans extended to street vendors under the scheme.

(Action: Dir (IF), Finance Dept., GoG and Mission Director, GULM)

b. Clarification regarding stamp duty on second tranche: As the issue of requirement of stamp duty on the PM SVANidhi loans exceeding Rs 10,000/- raised in the last SLBC meeting still remains unresolved, the State Govt. was once again requested to guide the Banks whether Stamp duty is applicable on the Second Tranche of PM SVANidhi loan applications and if so, notification in this regard may please be issued at the earliest.

(Action: Dir (IF), Finance Dept., GoG)

VII) Vajpayee Bankable Yojana (VBY): With resumption of sponsoring of applications under Vajpayee Bankable Yojana (VBY) through the online portal,

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Banks were advised to regularly monitor pendency in their branches and push the branches for expeditious disposal of applications.

(Action: All Banks)

Besides apprising the forum about appreciable performance of Banks under the scheme in the past years, the Commissionerate of Cottage and Rural Industries was requested not to compromise on the quality of applications being sponsored to meet the yearend target.

(Action: Dir (IF), Finance Dept., GoG and Commissioner, Cottage and Rural Industries)

VIII) Mukhya Mantri Mahila Utkash Yojana (MMUY): So far under the scheme, nearly 10 Member Banks of SLBC (Bank of Baroda, Punjab National Bank, Union Bank of India, AXIS, HDFC, ICICI, BGGB, SGB and GSCB) have executed MoUs with GULM (for Urban areas) and GLPC (for rural areas). Remaining Banks were requested to come forward in signing of MoU under the scheme, which is aimed at empowering the women at grass roots level by extending them interest free credit from Banks.

(Action: Concerned Banks pending with signing of MoUs under MMUY)

IX) SVAMITVA scheme: Regarding the SVAMITVA scheme which envisages to provide financial and other benefits to population in rural areas against their property cards, a request was made to Secretary (Expenditure), Finance Dept., Govt. of Gujarat to guide about few facets of the scheme for the Gujarat State, as highlighted by the SLBC in the letter dated 10th November, 2021.

(Action: Dir (IF), Finance Dept., GoG)

X) Facilitating creation of equitable mortgage anywhere in Gujarat: The State Govt. was further requested to specify all Municipal Corporations, Municipalities and Panchayats i.e. all Districts, Towns, Talukas and Villages in Gujarat for the purpose of section 58 (f) of the Transfer of Property Act to facilitate Banks and the beneficiaries to create hassle free equitable mortgage on properties anywhere in the State.

(Action: Dir (IF), Finance Dept., GoG)

The Chairman concluded his address by conveying best wishes to the State Govt. in successfully organizing upcoming Vibrant Gujarat Global Investors Summit (VGGS) and also wished all the participants a very happy, joyous and rejuvenating New Year 2022.

Shri Sanjeev Kaushik, Addl. Secretary, Dept. of Financial Services, Ministry of Finance, Govt. of India (joined through VC) in his address appreciated SLBC Gujarat, Banks and State Govt. for working closely and in harmony, owing to which Gujarat has been performing well under some of the schemes of the Central Govt. He further underscored following points in his address:

I) CD Ratio: Expressing concern over declining CD ratio, he advised Banks to improve performance under the credit linkage schemes such as MUDRA and Stand Up India in the ensuing last quarter of the ongoing FY 2021-22.

(Action: All Banks)

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- II) **PM SVANidhi Scheme:** Highlighting the pendency at sanctioning and disbursement stage under the PM SVANidhi scheme, urged Banks for enhanced focus under the scheme to improve performance before the Republic Day 2022 i.e. 26/01/2022.

Besides sanction and disbursement, the Banks were also advised to improve the Digital Onboarding of the Street Vendors (SVs) under the scheme.

(Action: All Banks)

It was also accentuated that ULBs shall ensure branch visit of beneficiaries for completing documentation and other procedural requirements of loan processing.

(Action: Dir (IF), Finance Dept., GoG and Mission Director, GULM)

- III) **KCC Animal Husbandry and Fisheries campaign:** Under the campaign, weekly camps are to be held by the LDMs involving Officials from Animal Husbandry and Fisheries Dept., NABARD and District Coordinators of various Banks for conducting on the spot scrutiny of applications and issuing acknowledgement for accepted applications.

It was highlighted that KCC applications not qualifying as per the SOP are being accepted without proper scrutiny and later on such applications are getting rejected by the Banks, which is causing unwarranted hike in the rate of rejection of applications. Hence, all LDMs and Banks were advised to undertake thorough examination of applications and issue acknowledgement only for the applications qualifying the checklist.

The concern was also raised over timely uploading weekly camp data and LDMs were directed to invariably upload data as of last Friday of preceding week by Monday of ensuing week. Pendency of applications was also underscored and Banks were directed to advise their field functionaries to dispose of applications within 15 days of receipt.

In nutshell, it was advised to all the stakeholders that SOP of the campaign shall not be deviated at any stage and strict adherence of the same is to be ensured by all stakeholders.

(Action: All LDMs and all Banks)

Regarding the issue of payment towards sale proceeds of milk being made to cattlemen in cash by the Milk Unions, the Secretary (Expenditure), Finance Dept., Govt. of Gujarat and the Secretary, Animal Husbandry & Cooperation, Govt. of Gujarat were requested to ensure that necessary instructions are issued to Milk Unions to credit the sale proceeds of milk in the bank account of the KCC financing branch only, as per the extant guidelines of the campaign.

(Action: Dir (IF), Finance Dept., GoG and Secretary, Animal Husbandry & Cooperation, GoG)

Owing to the occupational hazard of contracting COVID involved in the job of Bankers, the Addl. Secretary exhorted all the Bankers to take necessary precautions against the new variant of the COVID and also conveyed his compliments for the New Year 2022.

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Shri S K Panigrahy, Regional Director, Reserve Bank of India in his declamation expressed gratitude to all bankers for ensuring business continuity during the pandemic, and cautioned that we must remain on guard and take all possible precautions while performing our duties to contain any future spurt in cases. He further highlighted following points:

- I) Declining CD ratio and need for inclusiveness in credit:** Among the major banking parameters, he noted the higher increase in deposits vis-à-vis advances and the consequent decline in state's CD ratio. In this context noting that Gujarat is a leading state in the economic activities, he requested all banks to improve the CD ratio with an eye on improving the allocation for small ticket lending, which was lower than desirable. He also expressed the need for adopting a perspective of inclusiveness while extending credit, and recognition of the need of the marginalized classes.

With respect to districts with low CD ratio (below the benchmark of 40%), he expressed the need for a cohesive effort from all the stakeholders to chalk out specific strategies to increase the credit uptake. **(Action: All Banks)**

- II) Banking outlets in Unbanked Rural Centres (URCs) – Tier VI:** RD remarked that while the issue was discussed in the previous meeting of the SLBC as well, there has not been much progress on this front. He noted that while SLBC has provided the list of Tier-VI URCs to India Post Payments Bank (IPPB) for mapping their existing banking outlets (BOs) to these URCs, the same is yet to be achieved. Hence, SLBC was requested to further take up with IPPB for mapping of URCs being served by IPPBs, which can drastically bring down number of URCs in the State.

(Action: SLBC and IPPB)

Standardized System for LBS related data flow and Management: He congratulated the bankers for the successful onboarding and operationalization of the revised LBS data flow and hoped that it will ensure timeliness and accuracy of data reported to SLBC.

Simultaneously, huge variations in the LBS Data for September 2021 reported by two Banks was viewed very seriously and all Banks were advised to ensure correctness of LBS data being reported to SLBC.

(Action: All Bank)

- III) Outreach programmes:** RD praised the efforts of the state government to engage with the banking community through Hon'ble Chief Minister's review meeting with banks with special focus on MSMEs. He highlighted that RBI too has been making efforts to spread awareness among various sections by organizing events such as, i) NAMCABS 2.0 in Rajkot and Mehsana for bankers, ii) Town hall meeting for MSMEs at Mehsana and iii) Field Level Financial Literacy camps in Himmatnagar, Bhavnagar and Dangs.

RD also outlined the proposed upcoming programs of RBI such as Convergence workshop for Lead District Managers (LDMs) and District Development Managers (DDM-NABARD), a workshop for RSETI directors in collaboration with

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Entrepreneurship Development Institute of India (EDII) and a Financial Literacy camp for the police officials in Ahmedabad.

IV) National Strategy for Financial Inclusion- operationalization of Centres for Financial Literacy (CFL): RD informed the house that as a part of the National Strategy for Financial Inclusion (NSFI: 2019-2024) CFLs are being setup across the state of Gujarat to foster the drive for financial inclusion at the block level. He added that out of a total 42 CFLs to be setup in Gujarat, 39 have been operationalized. He highlighted that, with the CFLs getting financial support for Capex and Opex under the Depositor Education Awareness Fund of RBI / Financial Inclusion Fund of NABARD and Opex support from sponsor banks, it presents a collaborative approach for financial inclusion. In this line, he appreciated SBI and BoB for their concerted efforts for the timely operationalization of CFLs in Gujarat.

V) Setting up of RSETIs: RD appreciated that the RSETIs in two districts, namely Surat and Tapi have been operationalized in their own buildings and remarked that this will contribute towards skill training and skill up gradation of rural BPL youth to mitigate the unemployment problem. With regard to the remaining RSETIs which have not yet been operationalized in their own buildings, RD expressed concern and requested that the same may be expedited by all the stakeholders.

(Action: Dir (IF), Finance Dept., GoG, SBI and BoB)

VI) Other Recent Policy Initiatives by RBI: He also pointed out the recent initiatives by RBI such as the launch of the RBI's Integrated Ombudsman Scheme, 2021 to render cost-free redressal of customer complaints and Retail Direct platform enabling retail investors to invest directly in government securities or bonds by the Hon'ble Prime Minister on November 12, 2021. He also underscored the importance of retail participation in foreign exchange market and informed about the RBI's Forex Retail platform.

In his concluding remarks he requested all bankers to remain ready with all safety precautions for the upcoming 10th Vibrant Gujarat Global Summit and contribute towards its success. He wished all the members a happy and safe new year and encouraged the bankers to continue delivering quality banking services to the people of Gujarat.

Shri Gyanendra Mani, Chief General Manager, NABARD in his address impressed on following important aspects:

I) Creation of online portal for sponsoring of applications under KCC AHDF campaign: Highlighting unsatisfactory performance under the campaign for KCC Animal Husbandry & Fisheries, he requested that a portal for sponsoring of applications under the campaign may be developed which can accept applications qualifying the checklist as per the SOP of the campaign. He further said lots of issues being faced under the campaign at present, could be put to rest through the portal.

(Action: Dir (IF), Finance Dept., GoG; Secretary, Animal Husbandry, GoG)

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It was also suggested that Banks should come forward in forming FPOs for financing Animal Husbandry applications and NABARD would be providing necessary support, including handholding of FPOs.

(Action: All Banks)

- II) Financial Inclusion Fund:** Narrating importance of technology in penetrating Financial Inclusion in remote areas, advised Banks to avail grants being extended by NABARD under 17 categories under the Financial Inclusion Fund.

(Action: All Banks)

Ms Manisha Chandra, Secretary (Expenditure), Finance Dept., Govt. of Gujarat began her address by appreciating the pivotal role being played by the Bankers, in restoration of Economic normalcy disturbed by the COVID pandemic. She also suggested that SLBC meeting shall be held timely, so that shortcomings of the previous quarter could be worked upon in the next quarter and overall performance of the State under Banking parameters could be improved upon.

- I) Low CD ratio:** Besides expressing concern over decline in CD ratio of the State, she also highlighted low CD ratio of Dang, Mahisagar and Kheda districts. She advised LDMs of these districts and Banks to work on improving CD ratio.

(Action: LDMs of Dang, Mahisagar and Kheda and all Banks)

- II) PSL benchmarks:** Urged Banks to improve performance under Agriculture and Weaker section advances of Priority Sector lending, as the targets under these benchmarks are not achieved. Also emphasized on improving lending under Agriculture term loan.

(Action: All Banks)

- III) PM SVANidhi:** Acknowledging need for support of Urban Local Bodies (ULBs) in facilitating branch visit of beneficiaries, assured about issuing necessary directions to Gujarat Urban Livelihood Mission (GULM) for providing necessary assistance to Bank branches.

- IV) Aadhar authentication:** Informing about celebration of “Good Governance week” by the State Govt., urged the Banks to improve Aadhar Authentication, as the State Govt. is transferring all benefits being extended to various segments of society, directly into the Bank accounts of beneficiaries under the DBT.

(Action: All Banks)

- V) Unbanked Rural Centers (URCs):** Appreciating SLBC for enumerating performance of Bank Mitras in the quarterly SLBC meetings, also stressed on improving availability of Bank Mitras, as there are nearly 13,943 Unbanked Rural Centers (URCs) in Tier VI centers of the State and as the Govt. is enrolling DBT in large scale, it is important that beneficiaries of various grants / subsidies / ex-gratia etc. have easier access to Banking services.

(Action: All Banks)

- VI) Inclusion of pendency of SARFAESI cases as one of the KPIs of District Collectors:** Acknowledging repeated escalation of issues regarding pendency under SARFAESI cases, it was informed that parameter of SARFAESI cases is

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now made one of the Key Performance Indicators (KPI) of District Collectors, which was given a big round of applause by the Bankers.

- VII) PM SVANidhi and SVAMITVA scheme:** Informed that the issue regarding stamp duty waiver on PM SVANidhi loans exceeding Rs 10,000/- is under consideration at the highest level and clarification in this regard will be issued very soon by the State Govt.

Also assured about addressing the queries regarding roll out of SVAMITVA scheme in Gujarat State, as raised by the SLBC.

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

She concluded her address by encouraging Banks to submit investment proposal for the ensuing Vibrant Gujarat Global Investors Summit (VGGS) 2022 and also greeted everyone for the New Year 2022.

Other issues deliberated during presentation

- I) Social Security Schemes:** The Chairman, SLBC Gujarat said that these schemes viz. PMJJBY, PMSBY and APY have proved to be very helpful for the disadvantaged sections of the society during the time of pandemic. He advised all Banks to expeditiously process the claims being lodged under the PMJJBY and PMSBY schemes and ensure that ex-gratia are credited in the Bank accounts of the eligible beneficiaries.

(Action: All Banks)

The Chairman also drew a reference of a pilot project launched by the Uttar Pradesh Govt. which involves processing of claims of these social security schemes on the portal and also provides real time update about the status of the claims lodged.

- II) Proper classification of accounts for Stand Up India scheme:** Observing shortfall in achieving target assigned under Stand Up India scheme, the Chairman, SLBC Gujarat urged Banks to examine their MSME credit portfolio, particularly accounts sanctioned under PMEGP, as certainly Banks are extending finance qualifying under Stand Up India scheme but due to non-tagging of finance eligible to be classified as Stand Up India scheme, the performance of Banks under the scheme is not being reflected despite actual efforts of Banks. Hence, all Banks were advised to ensure that eligible accounts are classified under Stand Up India scheme.

(Action: All Banks)

- III) Incorporating necessary modifications in the CBS for PMAY claims:** Underlining comparatively low performance of Public Sector Banks, Private Banks and Small Finance Banks vis-à-vis Housing Finance Companies, the Chairman, SLBC Gujarat requested Member Banks to examine whether their CBS is competent to fetch system driven data, required for PMAY claims, if not so, the concerned Banks were advised to take up with their respective Head Offices to incorporate necessary modifications in the CBS, which can ease the claim process

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for PMAY and ensure that PMAY benefits are extended to all eligible housing loan borrowers.

(Action: All Banks)

IV) Convening of special meeting to review progress and address issues regarding PM SVANidhi scheme: Welcoming the request by the Mission Director, Gujarat Urban Livelihood Mission (GULM), the Chairman advised SLBC to convene a special meeting for PM SVANidhi involving all Member Banks and the GULM.

(Action: SLBC)

V) KCC Animal Husbandry and campaign: Regarding the issues hampering the ongoing drive for KCC Animal Husbandry and Fisheries, the Secretary, Animal Husbandry and Cooperation, Govt. of Gujarat and Registrar of Cooperative Societies (RCS) were requested to direct District Central Cooperative Banks (DCCBs) to actively participate in the campaign, as most of the issues that have flared up since the launch of the campaign and represented by the LDMs pertains to DCCBs.

(Action: Dir (IF), Finance Dept., GoG; Secretary, Animal Husbandry & Cooperation, GoG, Registrar of Cooperative Societies, GoG)

On this issue, the Regional Director, RBI supported the suggestion put up by CGM, NABARD that a platform could be developed to take care of the base level checks that can be run on fresh applications to ensure duly filled forms and attachment of all necessary documents. Such an initiative could greatly reduce the number of rejection of applications and give a fillip to this sector.

(Action: Dir (IF), Finance Dept., GoG)

VI) RSETI: The chairman appreciated AA rating of all the RSETIs of Gujarat and suggested the State Director for RSETI to request relevant authority for launching an accreditation program for Banking Correspondents to be provided by RSETIs.

(Action: State Director for RSETI)

The State Director for RSETI also proposed for enrolling all the RSETI trainees under the Social Security Schemes viz. PMJJBY, PMSBY, APY and to enhance the credit linkages of trainees, he requested that a special Bankable scheme may be designed through which RSETI directors can extend credit facility to the trainees.

(Action: All Banks)

Regarding issue of allotment of land for RSETI, Bhavnagar, the representative from GLPC said that allotted land has been rejected multiple times by the State Bank of India by their architect or civil engineers. The SBI was requested to get the approval from their technical teams first and then accept the land allotted by the District Administration. SBI acknowledged the suggestion and requested for a joint visit with officials from District Collectorate, Bhavnagar so as to identify suitable land.

(Action: State Bank of India; Dir (IF), Finance Dept., Govt. of Gujarat and GLPC)

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The Chairman made a humble submission that setting up of RSETI is a social cause joint venture of Ministry of Rural Development (MoRD), Govt. of India; Banks and the State Govt. The MoRD contributes by way of providing grant up to Rs 1 crore for construction of RSETI building, whereas the Banks are supposed to maintain the RSETI by imparting necessary skill trainings and hence the State Govt. shall be allotting suitable land feasible for constructing the RSETI premises.

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

The meeting ended by vote of thanks by Shri J S Sawhney, General Manager, Central Bank of India.

State Level Bankers' Committee, Bank of Baroda, Gujarat

LIST OF PARTICIPANTS OF THE 171st MEETING OF SLBC HELD ON 24.12.2021

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
1	Shri Vikramaditya Singh Khichi	Chairman, SLBC and Executive Director	Bank of Baroda
2	Shri Sanjeev Kaushik (Through VC)	Additional Secretary	DFS, MoF, GoI
3	Ms. Manisha Chandra	Secretary (Expenditure), Finance Dept.	Govt. of Gujarat
4	Shri Nalin Upadhyay	Secretary (Animal Husbandry & Cooperation)	Govt. of Gujarat
5	Shri Devang Desai	Registrar Cooperative Societies	Govt. of Gujarat
6	Shri S K Panigrahy	Regional Director	Reserve Bank of India
7	Dr. Gyanendra Mani	Chief General Manager	NABARD
8	Shri Mahesh Bansal	Convenor - SLBC & General Manager	Bank of Baroda
Government Departments			
9	D K Parekh	MD, GULM	Govt. of Gujarat
10	BYV Satyanarayana	Director (IF), Finance Dept.	Govt. of Gujarat
11	Dr Falguni S Thakkar	Director AH	Govt. of Gujarat
12	Mital Thakor	Section Officer, Finance Dept.	Govt. of Gujarat
13	G C Gothi	Under Secretary, Finance Dept.	Govt. of Gujarat
14	Harsh	Manager	GSCDC
15	P S Patel	Dy Dir. Of Agriculture	Govt. of Gujarat
16	Haresh Bhrahmbhatt	Dy Director (GULM)	Govt. of Gujarat
17	Ranjitsinh	General Manager	GLPC
18	Siddharth Patel	SMM, GULM	GLPC
19	Haresh Joshi	SDR (RSETIs)	NACER
20	Dr. Nitesh Dhavan	Director, KVIC	KVIC
21	Jagbir Singh	Asst Director	KVIC
22	V Magesh Kumar	Asst General Manager	NHB
23	H B Patel	JD, CRI, Cottage & Rural Ind.	Govt. of Gujarat
24	M J Mehta	Dy Director, CRI Gandhinagar	Govt. of Gujarat
25	Suryash Gautam	Dept. of Telecom	Govt. of India
26	B P Nimavat	CIS, Sup. Of Stamp	Govt. of Gujarat
RBI /NABARD/SIDBI			
27	A K Sinha	Dy General Manager	Reserve Bank of India
28	Manbhanjan Mishra	Dy General Manager	Reserve Bank of India
29	Bhagchand Yadav	Asst General Manager	Reserve Bank of India
30	C Saraswathi	General Manager	NABARD
31	M P Pahadsingh	Dy General Manager	NABARD

State Level Bankers' Committee, Bank of Baroda, Gujarat

BANKS

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
32	J S Sawhney	Field General Manager	Central Bank of India
33	Rajendra Man Pandey	General Manager	Bank of India
34	Kamlesh Sinha	Dy General Manager	State Bank of India
35	A K Roy	Dy General Manager	Punjab National Bank
36	Nabarun Basak	Div Manager	Canara Bank
37	Arvind Kumar	Dy General Manager	Bank of India
38	Shankara Nand Jha	Dy General Manager	Indian Over Bank
39	Amit Sharma	Dy General Manager	Bank of Maharashtra
40	Pranab Kumar Biswas	Dy General Manager	UCO Bank
41	Arun Kumar Jain	Dy General Manager	IDBI Bank
42	Baldev M Patel	Asst General Manager	Bank of Baroda
43	Janardan Gadi	Asst General Manager	Union Bank of India
44	Sanjeev Kumar Gupta	Asst General Manager	Punjab & Sind Bank
45	Anand	Asst General Manager	State Bank of India
46	Bhaskar C Tanna	Asst General Manager	Baroda Gujarat Gramin Bank
47	Prabhat Sharma	Chairman	Baroda Gujarat Gramin Bank
48	Y K Saxena	General Manager	Saurashtra Gramin Bank
49	Thomson Jose	Exe Vice President	HDFC Bank
50	S.Prakaz	AGM	India Post Payment Bank
51	Bindesh	AGM	GSC Bank
52	Dhanil Shah	AMS	Equitas Small Fin Bank
53	J Julianraje	Chief Manager	TMB
54	Pramod	Chief Manager	South Indian Bank
55	Deva Lal	Chief Manager	Indian Bank
56	Chirag Patel	Chief Manager	Bank of Baroda
57	Vijay Patel	Chief Manager	Bank of Baroda
58	Mukim Kazi	Cluster Head Ahmedabad	Bandhan Bank
59	Jignesh	DGM	Fincare Small Fin Bank
60	Prashant Raval	Asst Vice President	Axis Bank
61	Vijaykumar Patel	AVP	Federal Bank
62	Syed Najmul Hasan	Dy Regional Head	Karnataka Bank
63	Alpa Kothari	Dy Vice President	HDFC Bank
64	Jaydipkumar	Sr RM	DCB Bank
65	Ajay Mori	Vice President	Kotak Bank
66	P N Kaul	Sr Executive	J & K Bank
67	Mohit	Sr Manager	Yes Bank
68	Sushil Kumar	Sr Manager	Union Bank of India
69	Manish Dev	Sr Manager	Central Bank of India
70	Nitesh Kumar	Sr Manager	Bank of Baroda
71	Sagar Soni	Sr Manager	Bank of Baroda
72	Mithilesh Jha	Regional Manager	ICICI Bank

State Level Bankers' Committee, Bank of Baroda, Gujarat

73	Meet Doshi	RM	City Union Bank
74	R K Das	RM	Indian Bank
75	Rajesh Sachdev	ROSM	AU Small Fin Bank
76	Mamta Yadav	Manager	UCO Bank
77	Anand Chitara	Manager	Bandhan Bank
78	Anand Rathod	Manager	Indian Over Bank
79	Gargey Patel	Manager	GSC Bank
80	Savan Patel	Officer	Bank of Baroda
LEAD DISTRICT MANAGER			
81	R M Jhaveri	LDM, Ahmedabad	State Bank of India
82	Pradeep Chauhan	LDM, Anand	Bank of Baroda
83	Hitesh Sehgal	LDM, Aravalli	Bank of Baroda
84	P S Meena	LDM, Banaskantha	Bank of Baroda
85	Jignesh Parmar	LDM, Bharuch	Bank of Baroda
86	M K Das	LDM, Bhuj	Bank of Baroda
87	Mitesh Gamit	LDM, Botad	Bank of Baroda
88	Kundan Lal	LDM, Chhotaudepur	Bank of Baroda
89	Sureshkumar Baria	LDM, Dahod	Bank of Baroda
90	R M Patel	LDM, Dang	Bank of Baroda
91	R K Verma	LDM, Dev Bhumi Dwarka	Bank of Baroda
92	Bharat Parmar	LDM, Kheda	Bank of Baroda
93	Minesh Patel	LDM, Mahisagar	Bank of Baroda
94	B S Meena	LDM, Mehsana	Bank of Baroda
95	Rakesh Kumar	LDM, Narmada	Bank of Baroda
96	Paresh	LDM, Navsari	Bank of Baroda
97	Satyendra Kumar Rao	LDM, Panchmahal	Bank of Baroda
98	M J Patel	LDM, Patan	Bank of Baroda
99	Ajit Singh	LDM, Porbandar	State Bank of India
100	Rajendra Sandera	LDM, Sabarkantha	Bank of Baroda
101	Rasik G Jethwa	LDM, Surat	Bank of Baroda
102	Amit B Parmar	LDM, Surendranagar	State Bank of India

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