

सं. 174-रास्तवैस/332/2022 26 सितंबर 2022
समस्त सदस्यगण,
राज्य स्तरीय बैंकर्स समिति
गुजरात

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की जून- 2022
को समाप्त तिमाही हेतु आयोजित 174 वीं बैठक का
कार्यवृत्त।

एतद्वारा कृपया मार्च 2022 की वार्षिक हेतु राज्य
स्तरीय बैंकर्स समिति की 174वीं बैठक, जो कि
17 सितंबर 2022 को आयोजित की गई थी, के
कार्यवृत्त की संलग्न प्रति प्राप्त करें।

कृपया अपने संस्थान से संबंधित मुद्दों की हुई
प्रगति से इस कार्यालय को दिनांक **15/10/2022**
तक अवगत करें, ताकि संबंधित सूचना को आगामी
बैठक में सदन के समक्ष रखा जा सके।

की गई कार्रवाई रिपोर्ट (एटीआर) जमा करने का
प्रारूप अलग से साझा किया जा रहा है।

भवदीय,

(महेश बंसल)

संयोजक

रा.स्त.वै.स. गुजरात

संलग्न : यथोक्त

Ref.No.174-SLBC/ 332/ 2022 26th Sept 2022

All Members
State Level Bankers' Committee
Gujarat

Dear Sir / Madam,

**MINUTES OF THE 174TH MEETING OF
STATE LEVEL BANKERS' COMMITTEE OF
GUJARAT FOR THE QTR ENDED- JUNE
2022.**

Please find enclosed a copy of the minutes of
the captioned meeting, which was held on
17th September 2022.

Kindly update us regarding the relevant action
point pertaining to your Department /
Organization by **15/10/2022**, so that the same
can be placed in the next meeting.

Format for submission of Action Taken Report
(ATR) is being shared separately.

Yours faithfully,

(Mahesh Bansal)

Convenor

SLBC Gujarat.

Encl: As stated above.

Minutes of 174th meeting of SLBC Gujarat held on 17.09.2022

The 174th meeting of SLBC Gujarat to review various Banking parameters for the quarter ended June 2022 was held on 17.09.2022

Beginning the proceeding of the meeting, **Shri. Mahesh Bansal**, Convenor, SLBC Gujarat & General Manager, Bank of Baroda welcomed, **Shri Ajay K Khurana**, ED, Bank of Baroda to his first meeting as Chairman SLBC Gujarat and inter alia, attended by **Ms. Manisha Chandra**, Secretary (Expenditure), Finance Department, Government to Gujarat, **Shri Rajesh Kumar**, Regional Director, Reserve Bank of India, **Dr. Gyanendra Mani**, Chief General Manager, NABARD and senior executives from various State Government Departments, RBI, NABARD, Member Banks, Lead District Managers. The detailed list of participants is enclosed herewith.

Welcoming all the participants, **Shri Mahesh Bansal, Convenor, SLBC Gujarat & General Manager, Bank of Baroda** highlighted the following point in his welcome address:

- **Recovery under PM KISAN:** The Banks were requested to proactively quicken the pace of recovery in PM Kisan accounts where the benefits of subsidy were passed on to ineligible accounts. He requested banks to recover and remit back the amount in the designated account of the department.

(Action: All Member Banks)

Shri Ajay K Khurana, Chairman (Ex-Officio), SLBC Gujarat as well as Executive Director, Bank of Baroda began his address by expressing his delight in being associated with SLBC Gujarat.

He emphasized on following points in his address:

- I) **Ensuring availability of Banking Outlet to 361 Tier VI URCs:** Appreciated rise in the number of branches compared to June 2021 but urged the Banks to plug the gaps and ensure availability of Banking outlets in the remaining 361 Tier VI Unbanked Rural Centers (URCs).

(Action: All Member Banks)

- II) **Brick and Mortar Branches:** The member banks were requested to open brick and mortar branches in 38 locations in Gujarat identified by DFS by 31st December 2022 and increase the presence of branches in the state.

(Action: All Member Banks)

- III) **Expanding of Digital Banking & Cyber Security:** Since the digitization of banking is the future of this industry, the chairman stated that banks should educate and promote digital channels their customers and acquaint them with various modes of digital banking by conducting financial literacy camps and creating awareness about digital frauds and cyber security and various mode.

(Action: All Member Banks)

- IV) **Digital Banking Units:** As per Government and RBI guidelines, 75 DBUs were to be functionalized across the nation, and out of that 4 units are to be opened in

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Gujarat at Surat, Mehsana, Morbi, Vadodara. The Banks are requested to encourage use of digitalization and publicize the usage of digital products.

(Action: All Member Banks)

V) Business Correspondents: Informed the house that 37% BCs are certified by IIBF. Further asked the banks to ensure that Business correspondents are 100% active and properly guided about the banking products.

(Action: All Member Banks)

VI) CD Ratio: Requested state government for hand holding for promoting infrastructural and ancillary activities to create new avenues of employment and entrepreneurial options in the area of Dangs which is a forest-covered area.

(Action: Finance Dept., GoG)

VII) Active monitoring and rigorous follow up for NPA and pendency of SARFAESI cases: The Chairman advised maintaining balanced efforts in carrying out recovery in NPA accounts and extending fresh finance on the other hand. He apprised the State Govt. about 3487 SARFAESI cases pending with the District Collectors of various districts involving an amount of Rs 1885 crores and requested the state Government to issue suitable instructions for speedy disposal of the cases

(Action: Finance Dept., GoG)

VIII) Jan Suraksha Scheme: Requested all member banks to bring all the eligible beneficiaries under the fold of the Jan Suraksha Schemes in order to achieve set target of 40% under the saturation drive campaign. Also advised the banks to carry our drives and campaign to create awareness about the products.

(Action: All Member Banks)

IX) PM SVANidhi: Expressed his appreciation to the state government for accepting the representation of the SLBC for waiver of stamp duty on 2nd and 3rd Tranche and urged the Banks to expeditiously dispose of pending applications pending for both sanction and disbursement.

(Action: All Member Banks)

X) KCC Animal Husbandry, Dairy and Fisheries campaign: Requested all eligible beneficiaries are covered under the scheme and the banks should adhere to the SOP and dispose of the applications within 15 days.

(Action: All Member Banks)

XI) Vajpayee Bankable Scheme (VBS): Highlighted the need for member banks to sensitize the branches to regularly visit the portal for the disposal of loan applications.

(Action: All Member Banks)

XII) Mukhya Mantri Mahila Utkarsh Yojana (MMUY): The State Govt. was requested to guide about applicability of the scheme for the ensuing FY 2022-23.

(Action: Finance Dept., Urban Development Dept. and Rural Dept., GoG)

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XIII) Notifying under the Transfer of Property Act, Section 58 (f): The state government was urged to consider long pending request about notifying all the areas of the State to ease the creation of equitable mortgages anywhere across the state especially for applicants from rural/non- notified industrial areas to avail hassle free loans from banks.

(Action: Finance Dept. and Revenue Development Dept., GoG)

The Chairman concluded his address by expressing gratitude to all the members present at the SLBC meeting.

Shri Rajesh Kumar, Regional Director, Reserve Bank of India in his address welcomed the Chairman SLBC to his first SLBC forum which he described as a vibrant forum. He began his address by addressing the following points:

- I) Proliferating practice of money lenders in the state:** Briefed the forum on the issue of private money lenders in the system which is a grave concern when financial inclusion is being pushed in mission mode. And called for the need to undertake critical analysis to tackle the menace of money lenders and to strategize to bring such borrowers into the fold of formal banking. Requested the forum to ensure banking services are conveniently available to the common man.
- II) Gujarat State Assembly Election:** Requested all bankers to adhere to instructions issued by the election commission through SLBC, and facilitate and participate to efficiently discharge the role expected from banks during the entire electoral process.

(Action: All Member Banks)

- III) Digitalization of KCC:** Asserting that digital lending is the way forward for the industry due to the ease of connectedness and the Regional Director spoke about RBI initiatives under RBI Innovative Hub created to leverage technology to further the reach of financial inclusion.

The RBI Innovative Hub in collaboration with Federal Bank in Tamilnadu and Union Bank of India in Madhya Pradesh has initiated a pilot project for end-to-end digitalization of KCC in few districts, where the lenders will do away with the need for physical documents such as land records and in-person visit to the branch to avail KCC. Upon success, the same will be expanded to the entire state and later to other states. He requested SLBC to assess the readiness of Gujarat State for a roll-out of the same as and when it is extended to the state of Gujarat.

- IV) Conducting of training programs/workshops:** Briefed the house about the capacity building and customer services relative initiatives taken by the Ahmedabad Regional office of RBI during the last quarter including holding of NAMCABS workshop and Town Hall Meeting at Jamnagar for Bankers with a focus on MSMEs.

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V) Unbanked Rural Centers (URCs) in Tier VI centers: Expressed concern over 361 Tier VI Unbanked Rural Centers (URCs) and urged SLBC and all member banks to initiate steps for providing availability of Banking Outlets in these URCs by whatever means and modes available.

(Action: SLBC and All Member Banks)

VI) Centre for Financial Literacy: The CFL project aims to leverage the strengths of banks and NGOs to explore innovative channels for the delivery of financial literacy. Requested LDMs to please provide handholding to staff and service providers who are manning CFLs and coordinate with NGOs and CFLs to enhance the quality of service.

(Action: All LDMs)

VII) Banking Correspondents: Emphasized on the need to monitor the qualitative aspects of BC service, their certification. Also stressed on the need for presence of business correspondents which is inevitable for uninterrupted banking service to the people who are in need of financial inclusion and who are cajoled towards banking services. Banks to monitor the activities of Business Correspondents and ensure they discharge their duties which in turn can aid in diverting the borrowers from availing credit from the unorganized section of the society and push them towards the formal banking sector.

(Action: SLBC & All Member Banks)

VIII) CD Ratio: The Banks having CD ratio less than the State average were advised to work out corrective measures to improve their performance. The decline in CD ratio of Dang was also underscored and it was suggested to have a more specific discussion, innovation and out of box solutions to find solutions for better credit off-take.

(Action: Concerned Banks having CD ratio less than State average & LDMs having CD ratio less than 40%)

The Regional Director concluded his address by extending greetings for the ensuing festive season.

Dr. Gyanendra Mani, Chief General Manager, NABARD in his address welcomed Shri. Ajay K Khurana to his first SLBC Gujarat meeting and began his address by apprising the forum on the new initiatives taken by NABARD.

I) Formation of FPO: Acquainted the house about NABARD is one of the major implementing agencies of the Central Sector Scheme-10,000 FPOs. Till date, 398 FPOs have been promoted in Gujarat by 6 Implementing Agencies. under the scheme, including 102 promoted by NABARD out of which 53 FPOs have been registered. The progress of the scheme is regularly monitored at the national level

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by MoA&FW, GoI, state level by SLCC, and district level by District –Monitoring Committee.

(Action: All Member Banks)

II) On-boarding of PACs: The Ministry of Co-operation, GoI has initiated the process of computerization of 63000 PACs across India. Of which 5500 PACs are eligible in Gujarat are going to be onboarded on the digital portal after the completion of formalities by the state government. This will enlarge the scope of PACS to offer personalized services/products for their members, as also to function as 'Multi-Service Centres' and help become more transparent and profitable, and enable them to integrate better with other stakeholders of the rural economy.

III) Financing of Joint Liability Groups: Lauded the efforts of Saurashtra Gramin Bank, which has identified clusters in Patola and financed Rs. 1.00 lac to 69 JLGs. The SGB bank is now in the process of identifying more such clusters in Surendranagar as well as Jamnagar, so that the art and crafts of these artisans stay preserved and are given a boost and helps in increasing their credit absorption capacity. Citing the success of SGB, the CGM NABARD called upon banks to identify such clusters and finance of JLGs.

(Action: All Member Banks)

IV) Financial Inclusion Fund (FIF): The financial inclusion fund managed by NABARD has been supporting banks in a big way in increasing financial literacy and inclusion in remote parts of the state. Asked banks to come forward and avail of support under FIF by conducting programs out those activities which have been sanctioned for support from NABARD and avail of the support.

(Action: All Member Banks)

V) Agri Clinic and Agribusiness Centres Scheme (ACABC): Apprised the forum on the State level workshop held on 02.08.2022 by NABARD Regional Office, considering the provisions and availability of subsidy to the beneficiary under the same, many participating banks (BOI, SGB, SBI, Central Bank of India, BGGB, BOM, PNB, Canara Bank, Union Bank of India, HDFC) voluntarily opted for targets for financing under the scheme for FY 2022-23. Request that SLBC may also monitor the achievement of targets in their meetings and may also advise LDMs to include the monitoring of this scheme in their DCC meetings.

(Action: All Member Banks and SLBC to monitor)

VI) Finalization of Potential Linked Credit Plans (PLPs): NABARD has completed the exercise for the year 2023-24 and has been communicated to the LDMs of all the districts in the State. For the year 2023-24, a potential of 2.98 lakh crore, has been identified for priority sector activities for the State of Gujarat.

(Action: All LDMs)

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VII) Watershed and Wadi Projects in Gujarat and Special Refinance Scheme:

Informed the house about 99 watershed projects supported by NABARD and implemented 60 tribal development projects in Gujarat under Wadi project. After the implementation of these projects, these areas have become cultivable and the beneficiaries need credit to have sustainable livelihoods. The CGM urged banks to finance these beneficiaries and take benefit of NABARD's concessional refinance scheme, for this purpose.

(Action: All Member Banks)

VIII) Agriculture Term Loans: Pointed out that in ATL, the state figure looms around 35% as against the requisite 40%. Requested RBI to make it mandatory for banks to make available activity-wise and sub-sector-wise data (both physical and financial) for different activities under the agri and allied sector, on a quarterly basis, to enable an analysis of data and preparation of strategies for future as also for utilization of Govt provided budgets for different activities. Also stated that Banks and SLBC may also review the ATL in DCC/ DLRC and take necessary corrective action to rectify during the year, wherever there is a shortfall. To improve lending in credit-starved districts, banks may make use of concessional funds available from NABARD for improving their term lending.

(Action: All Member Banks, RBI, NABARD and SLBC)

IX) Online creation of Charges for loans by Co-operative Banks: Mentioned that some of the DCCBs have expressed inability to create charges online due to the non-availability of user id and password as reasons.

(Action: Registrar of Cooperative Societies)

X) KCC Animal Husbandry & Fisheries: Not much progress under the AH and fisheries and banks were advised to adopt positive attitude in considering applications under the scheme.

(Action: All Member Banks)

Ms. Manisha Chandra, Secretary (Expenditure), Finance Department, Govt. of Gujarat during her address welcomed the new Chairman SLBC in the forum and affirmed that with Mr. Ajay K Khurana at the helm of the affairs will get a further boost to the collective efforts towards the progress of inclusive development of the state.

The Secretary apprised the forum on certain specifics how Gujarat has come up with a report on strategy for Gujarat to enable the nation to make it to the 5 trillion economy mark. As per the strategy envisaged the state will contribute 500 billion to the economy by FY 2027. For this purpose, the requisite average annual growth rate for the state should be 14.5% which includes 8.4% growth in agriculture, fisheries and forest and 14.9% growth in the industrial sector. In order to achieve this, growth with equity needs to happen across sectors.

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I) Pending requests with the Government:

- a. **Cases under SARFAESI:** Although meeting with the collectors on the matter is pending, the government has put in a word to expedite the disposal of cases under SARFAESI and will ensure that the matter is given the right focus in the district and is disposed of within the time frame
- b. **Transfer of Property Act, Section 58 (f):** Series of meetings have already taken place between the important stakeholders and the government is focused on finding an amicable solution.

II) Unbanked Rural Areas: Highlighted that during the inter-state council meeting chaired by Union Home Minister, it was conveyed that 337 villages are still unbanked and banks need to ensure all villages are covered by any form of banking model and also ensure that the quality and integrity of business correspondence are improved.

(Action: All Member Banks)

III) Progress in Aspirational District: Reviewing the performance of two aspirational districts i.e Dahod and Narmada, the secretary stated that the performance of the districts on most of the parameters is below state average which needs to be improved along with improvement in indicators related to banking parameters as identified by the Niti Aayog.

(Action: LDMs Narmada & Dahod)

Although the state has done well under PMJDY but as per the indicators set by the Niti Aayog, the performance needs to improve with a focus on increasing the enrollment of women beneficiaries, in order to improve the state ranking.

(Action: All Member Banks and LDMs)

IV) Saturation Drive: Acknowledged schematic constraints of certain schemes and problems faced to motivate the beneficiaries to enroll in the scheme but urged the banks to ensure the performance improves as the state is falling short of its target under all the schemes under Jan Suraksha and need to enroll eligible beneficiaries and reach out to all the weaker sections of society. Banks need to make an all-out effort to put up a respectable figure under the saturation drive and put up best performance.

Made earnest request to make sincere efforts for proactively promoting the government-sponsored schemes, as the government is seriously pursuing the performance under the schemes and urged the banks to put up best performance and ensure to reach out to the sections for whom the benefits are meant.

(Action: All Member Banks)

V) Collection and submission of information: Since information on certain schemes especially the schemes under saturation drive, is required by the CM office on weekly basis, requested banks to submit the data on timely manner so that SLBC can collate the information and submit it to the government.

(Action: All Member Banks and SLBC)

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VI) Implementation of all schemes through DBTs: Ensuring 100 percent implementation of all schemes through DBT especially ones with financial implications and all the schemes are using DBT platform and co-operation of banks was solicited.

(Action: All Member Banks)

Concluding her address, the Secretary acknowledged the challenges faced by bankers and appreciated their efforts and requested to make best use of the remaining one month available before going the state goes to election.

Other points deliberated during presentation of Agenda Items

I) Need for correct classification in data: Pointing towards the data of weaker section advances and small and marginal farmers, the Chairman and Convenor, SLBC Gujarat urged Banks to examine their portfolio, as certainly Banks are extending finance qualifying under the scheme but due to non-tagging of finance eligible to be classified under weaker section advance and small and marginal farmers 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 proper codes in CBS.

(Action: All Member Banks)

II) CD ratio: Concern over low CD ratio in four districts viz. Dangs, Navsari, Anand and Porbandar. It was stated that the low CD ratio in Navsari, Anand and Porbandar is due to high deposit. The region of Dang is a major area of concern for the state owing to low population and require State Government intervention to come up with infrastructural projects to help credit off-take. Member banks were urged to focus on improving credit off-take in all the four districts.

Action: All Member Banks and GoG)

III) Aspirational District: The performance of the district of Narmada and Dahod, identified as lead districts for the state, is below the state average. Need for improvement on all parameters including banking indicators set by Niti Aayog.

(Action: All Member Banks and LDMs of Narmada & Dahod)

IV) Progress under PMJDY accounts: Informed that 6% of the accounts are reported as zero balance accounts, which are a good source of business to increase low-cost CASA deposit. The Banks and LDMs to take lead and sensitize the BCs and branches for funding of these accounts.

(Action: All Member Banks and all LDMs)

V) Progress under Social Security Scheme: The contribution of public sector banks comprises of the major part in the reach of the schemes. The private sector banks were requested to contribute equally in expanding scope of schemes under social security. Appreciated the good settlement ratio of 95% under PMJJBY scheme.

(Action: Private Sector Banks)

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The progress under APY remains area of concern for the banks. The contribution of the state to the scheme is very low at 4%. However the banks needs to accelerate the enrollment under all the schemes, especially private sector banks to ensure 40% saturation target under JSS is achieved by 30.09.2022. BCs and branch staff to be issued suitable instructions for furthering the reach of the schemes.

(Action: All Member Banks and LDMs)

VI) Stand Up India: While reviewing the performance under the scheme, the convenor SLBC asserted the need for improvement in the pending disbursement under the scheme. Banks were requested to update the disbursement data on SIDBI portal and ascertain proper classification in CBS, which would lead to proper reporting under the scheme. Also, banks are requested to properly classify the accounts

(Action: All Member Banks)

Apprised the house that Gujarat ranks 3rd in terms of disbursement contribution in the scheme and ranks first in average loan amount sanction and average loan amount disbursement across states.

VII) PM SVANidhi: The sanction percentage against the eligible applications as on August 2022 was 92%, but an urgent need to improve performance under sanction and disbursement. Since the returned applications are being scrutinized by ULBs and re-uploaded on the portal and chances of fictitious applications is reduced due to OTP based authentication. As the high-level review meeting is scheduled to be held in the first half of next month, all banks are requested to dispose of all pendency by 10th October 2022 and the applications are to be returned only after consultation with ULBs.

(Action: All Member Banks)

VIII) KCC to AH and fisheries: Major reason for rejection under animal husbandry pertains to DCCBs as applicants are not member of PACs and the by-laws of PACs Restricts membership to land owing farmers. NABARD and State Government are requested to direct Milk unions to remit milk sale proceeds in the branch willing to extend finance under KCC-AH.

(Action: NABARD and GoG)

Apprised about the commencement of nationwide AHDF KCC campaign from 15th September 2022 to 15th March 2022, and banks are instructed to actively participate in the weekly camps.

(Action: All Member banks)

IX) RSETIs: Applauded AA grading of all 28 RSETIs in the last grading exercise. With the new grading parameters for settlement and credit linkage being implemented, Shri. Haresh Joshi, State Director RSETI Gujarat, requested the forum that banks need to create a special scheme code for RSETI training candidates, especially for cash credit to maintain the grading of RSETIs in the next exercise.

(Action: All Member Banks)

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The Chairman accentuated the need for RSETIs to be self-sufficient and conveyed that the RSETIs need to explore the possibilities of financial assistance that are being offered by NABARD.

Sponsor Bank of RSETIs i.e Bank of Baroda and SBI were requested to expedite the process of establishing RSETIs in 5 lately carved-out districts of Gujarat viz. Aravalli, Botad, Devbhoomi Dwarka.

(Action: SBI and Bank of Baroda)

X) Performance under Govt. Sponsored Scheme and NRLM-SHG: Banks to clear off pending applications under various government-sponsored programs and reduce the pendency.

For progress under NRLM-SHG, member banks are requested to accelerate the credit linkage of pending SHG and application which are due for renew in NRLM portal.

(Action: All Member Banks)

XI) Recovery under PM Kisan: Gol has prepared a Standard Operation Procedure (SOP) for recovery of benefits passed on to ineligible beneficiaries under PM Kisan scheme. In order to weed out ineligible/tax payee/ death cases farmers under PM Kisan scheme, the Secretary, Department of Financial Services, Gol vide letter dated 04/04/2022 and the Secretary, Department of Agriculture and Farmer welfare, Gol vide letter dated 29/04/2022 has advised recovery from ineligible accounts and a list of ineligible accounts was provided to the banks.

Member banks are urged to increase the pace of recovery in these accounts and remit the funds back to the designated account of the department.

(Action: All Member Banks)

XII) Gujarat State Assembly Elections: Member banks are advised to strictly adhere to the SOPs for cash movements during the course of the election.

Banks to register on a centralized application designed by the income tax department for reporting of cash transactions of Rs. 10.00 lacs and above for which the bank are to identify one nodal officer who will be in charge of reporting the data to the Income Tax department.

Inter-branch cash movement shall carry authorized letters/documents issued by authorized bank officials and no third-party cash to be allowed in cash vehicles. Banks to submit details of outsourced agencies/ companies engaged for currency-van and replenishing of Bank's ATM with cash.

Member banks were requested to adhere to the communication issued by SLBC through letter SLBC 331/331/2022 dated 16th September 2022 and sensitize all field functionaries in this regard and submit the necessary information as requested in the letter.

(Action: All Member Banks)

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After the presentation of SLBC agenda items, **the Chairman SC-ST Chamber of Commerce & Industry (SSCCI)**, shared and highlighted the concerns of the SC-ST community. He requested the banks to follow the schematic guidelines of government schemes amongst others with a thrust on coverage of SC-ST members under the scheme. Member banks were requested to adhere to the guidelines issued by regulating bodies and governments while financing under the schemes. He informed that the banks can utilize the guarantees, interest incentives, government guarantees, and bank processing fees are also reimbursed by the government. Lastly mentioned that rejection of loan applications in respect of SCs / STs should be done at the next higher level instead of at the branch level and reasons for rejection should be clearly indicated.

While ending his address, he thanked SLBC Gujarat for providing a platform for SC-ST concerns and he urged the state government and bankers to ensure proper facilitating and coordinating efforts of all the stakeholders in creating a Financially Inclusive Society.

Ms. C Saraswati, General Manager, NABARD, in her address to the forum informed about the two funds available from NABARD for Panchayati Raj Institutions as below:

- I) **Rural Infrastructure Promotion Fund** is created with an objective to support programs and activities that promote rural infrastructure, with the ultimate objective of facilitating agriculture and rural development. Activities to be supported should lead to the promotion of sustainable infrastructure development in rural and agriculture & allied sectors. It provides loans to State Governments and State-owned corporations to enable them to complete ongoing rural infrastructure projects.

- II) **Rural Haat Project** where Gram Panchyat can take lead and support from NABARD for the establishment of rural haats. Under the scheme NABARD will provide a venue- a shed, raised platform, drinking water, sanitization, some semi-formal structures and financial assistance upto Rs. 15 lakhs. Apprised the forum about newly inaugurated rural haat at Dahod and another rural haat at Vadodara which will be operationalized soon under this project.

Informed that Panchayati Raj Institutions from other districts can approach NABARD for the creation of rural haats.

Additionally, a success story from NABARD was relayed through a small video presentation to the house on how the National Adaptation Fund for climate change where NABARD is a national implementing entity. This project is being executed in 3 blocks of 32 villages of Kachchh, where facilities are created for climate change adaptation. The efforts of NABARD were applauded by the house.

The meeting ended with a vote of thanks by Shri Prabhat K. Sharma, Chairman, Manager, BGGB.

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LIST OF PARTICIPANTS OF THE 174th MEETING OF SLBC HELD ON 17.09.2022

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
1.	Ajay K. Khurana	Chairman SLBC & Executive Director	Bank of Baroda
2.	Ms. Manisha Chandra, IAS	Secretary (Expenditure), Finance Dept.	Govt of Gujarat
3.	Rajesh Kumar	Regional Director	Reserve Bank of India
4.	Dr. Gyanendra Mani	Chief General Manager	NABARD
5.	Mahesh M. Bansal	Convenor SLBC & General Manager	Bank of Baroda
Government Departments			
6.	BYV Satyanarayana	Director (Institutional Finance)	Govt. of Gujarat
7.	Gita C Gothi	Under Secretary (IF)	Govt of Gujarat
8.	Dr. K. S. Patel	Asst. Director, Animal Husbandry	Govt of Gujarat
9.	H. B. Patel	Addl Director, COTTAGE & Rural Ind.	Govt of Gujarat
10.	M. B. Patel	Jt Director of Agri., Directorate of Agri,	Govt of Gujarat
11.	G. P. Zala	Jt Commissioner MSME	Govt of Gujarat
12.	Kirit R Patani	Dy Director, Fisheries Dept.	Govt of Gujarat
13.	K. H. Ghamit	Dy Director, GWEDC	Govt of Gujarat
14.	Suresh K Katara	Dy Director, GULM	Govt of Gujarat
15.	Ravindra Singh	Asst Director, DoT	Govt of Gujarat
16.	Siddharth H. Patel	State Mission Manager, GULM	Govt of Gujarat
17.	M. M. Chaudhary	Asst. IOR (Supdt Stamp)	Govt of Gujarat
18.	Nilesh V Pankhania	Project Manager, Tribal Devel. Dept.	Govt of Gujarat
19.	Haresh Joshi	State Director R-SETi Gujarat (SDR)	Govt of Gujarat
20.	Vikas Gupta	Jt Dir. & HOD	Govt of Gujarat
21.	Harsh P Badada	Dist Manager	GSCDC
22.	Sheetal Bheda	APM-Microfinance	Govt of Gujarat
RBI /NABARD/SIDBI/OTHER			
23.	C Saraswathi	General Manager	NABARD

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No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
24.	Naresh Babuta	Dy General Manager	SIDBI
25.	Yashraj Vaishnav	Asst. General Manager	Reserve Bank of India
26.	Himanshu Anand	Manager	Reserve Bank of India
27.	Chitransh Joshi	Manager	Reserve Bank of India
28.	Rahul Saini	Manager	Reserve Bank of India
29.	Amarjeet Singh	Asst. Manager	NABARD
30.	Jhumma Ram Chaudhary	S. O.	Reserve Bank of India
31.	Hirva Mamtara	Dy General Manager & Regional Head	EXIM Bank
32.	A. David Brainard	National Chairman	SC-ST Chamber of Commerce
BANKS			
33.	Kamlesh K Sinha	Dy General Manager	State Bank of India
34.	Krishan Kumar	Dy General Manager	Punjab National Bank
35.	Sanjeev Kumar Singh	Dy General Manager	Bank of India
36.	Dr. Bhaskar Gorugantu	Dy General Manager	Central Bank of India
37.	Shankara Nand Jha	Dy General Manager	Indian Overseas Bank
38.	Prabhat K. Sharma	Chairman	Baroda Gujarat Gramin Bank
39.	Manoj B Kalamthekar	Chairman	Saurashtra Gramin Bank
40.	Baldev Patel	Head SLBC & Asst General Manager	Bank of Baroda
41.	Janardan Gadi	Asst General Manager	Union Bank of India
42.	Satinder Anand	Asst General Manager	Canara Bank
43.	Sanjeev Kumar Gupta	Asst General Manager	Punjab & Sind Bank
44.	Prakash Rao Nimje	Asst General Manager	Indian Bank
45.	Ramesh Singh	Asst General Manager	Bank of Maharashtra
46.	Vijay S. Patel	Chief Manager	Bank of Baroda

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47.	Rajan Nair	Chief Manager	Punjab National Bank
48.	Deva Lal Bairva	Chief Manager	Indian Bank
49.	Sanjeev Kumar	Chief Manager	Indian Overseas Bank
50.	Ravi Kachhawa	Chief Manager	UCO Bank
51.	Prakashkumar Loh	Asst General Manager	GSCB Bank
52.	Sanjay V Patel	Asst General Manager	GSCRDB
53.	V. Magesh Kumar	Asst General Manager	NHB
54.	Mithilesh Jha	Regional Manager	ICICI Bank
55.	Thomson Joseph	State Head - Gujarat	HDFC Bank
56.	Sushil Bohra	C. H.	HDFC Bank
57.	Alpa Kothari	AVP	HDFC Bank
58.	Ajay Mori	Vice President	Kotak Mahindra Bank
59.	Baldev Chandresh	Divisional Operating Officer	Karur Vysya Bank
60.	Hardik Solanki	Asst Manager	Federal Bank
61.	Shekhar R Rao	Dy General Manager	IDBI Bank
62.	Anuj Porwal	Asst General Manager	IDBI Bank
63.	Mahesh K. K.	Chief Manager	Karnataka Bank
64.	Raviraj Satnur	Regional Head	RBL Bank
65.	Prashant Raval	Asst. Vice President	Axis Bank
66.	J.Julian Raja	Chief Manager	Tamilnad Merc Bank Ltd
67.	Bhavin Gadhvi	Cluster Head Service Operation	Yes Bank
68.	Bhavesh Bhavsar	Regional Operation Head	IDFC First Bank
69.	Niravkumar Thakkar	Chief Manager	IDFC First Bank
70.	Alok Dugger	Branch Head, Ahmedabad	CSB Bank
71.	Kapil Mantri	Chief Manager	Indian Post Payment Bank
72.	Haresh Sachdev	Circle Operations & Service Manager	AU Small Finance Bank Limited
73.	Deep Patel	AVP	AU Small Finance Bank Limited

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74.	Saeedchan Malik	Regional Operational Manager	Fincare Small Fin. Bank
75.	Sachchidanand Mishra	Senior Manager	Canara Bank
76.	Ravi Suthar	Senior Manager	Indian Bank
77.	Govind Singh	Senior Manager	Union Bank
78.	Mamta Yadav	Senior Manager	UCO Bank
79.	Anandi Lal	Senior Manager	Bank of Maharashtra
80.	Arvind Kumar Sharma	Sr. Manager	Baroda Gujarat Gramin Bank
81.	Nitin Sharma	AVP	Airtel Payment Bank
82.	Anand Rathod	Manager	Indian Overseas Bank
83.	Beejal Joshi	Cluster Manager	DCB Bank
84.	Anand Chitara	Senior Manager	Bandhan Bank
85.	Naseer Ahmed Bhat	Senior Manager	J & K Bank
86.	Falgun Yagnik	Senior Manager	South Indian Bank
87.	Jayant Jain	CM	DBS Bank
88.	Mokshada Darji	Officer, SLBC	Bank of Baroda
89.	Savan Patel	Officer, SLBC	Bank of Baroda
90.	Rajeev Kumar Jha	Officer, SLBC	Bank of Baroda
91.	Vinod K Iyer	Dy. Manager	City Union Bank
92.	Vishal Pankaj Rabdu	Services & Operation Manager	Equitas Small Finance Bank
93.	Yogesh Trivedi	Regional Head	Fino Small Finance Bank
94.	Brij Kothadiya	Area Manager	Ujjivan Small Finance Bank
LEAD DISTRICT MANAGER			
95.	B K Solanki	LDM Amreli	State Bank of India
96.	Pradeep Chauhan	LDM Anand	Bank of Baroda
97.	Hitesh Sehgal	LDM Arvalli	Bank of Baroda
98.	Hemant Gandhi	LDM Banaskantha	Bank of Baroda

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No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
99.	Jignesh Parmar	LDM Bharuch	Bank of Baroda
100.	Gautam H. Chauhan	LDM Bhavnagar	State Bank of India
101.	Mitesh Gamit	LDM Botad	Bank of Baroda
102.	Kundan Lal	LDM Chhotaudepur	Bank of Baroda
103.	Suresh Kumar Baria	LDM Dahod	Bank of Baroda
104.	Sajal Medda	LDM Dang	Bank of Baroda
105.	R K Verma	LDM Dwarka	Bank of Baroda
106.	Adesh Juneja	LDM Gandhinagar	State Bank of India
107.	Rajesh R Shah	LDM Gir Somnath	State Bank of India
108.	Dixit. A. Bhatt	LDM Jamnagar	State Bank of India
109.	Prashant Gohel	LDM Junagadh	State Bank of India
110.	B. H. Parmar	LDM Kheda	Bank of Baroda
111.	Mahesh Kumar Das	LDM Kuchchh	Bank of Baroda
112.	Minesh S Patel	LDM Mahisagar	Bank of Baroda
113.	Rajendra Baria	LDM Mehsana	Bank of Baroda
114.	Rakesh Kumar Singh	LDM Narmada	Bank of Baroda
115.	Pareshkumar R Barot	LDM Navsari	Bank of Baroda
116.	Satyendra Kumar Rao	LDM Panchmahal	Bank of Baroda
117.	Manibhai Patel	LDM Patan	Bank of Baroda
118.	B. S. Rangey	LDM Porbandar	State Bank of India
119.	Rajendra Sandera	LDM Sabarkantha	Bank of Baroda
120.	B G Chaudhary	LDM Surat	Bank of Baroda
121.	Pratiroop Sharma	LDM Surendranagar	State Bank of India
122.	Suchit Kumar	LDM Vadodara	Bank of Baroda
