



बैंक ऑफ़ बड़ौदा Bank of Baroda



सं. १८५-रास्तबैस/१५२/२०२५

३१ मई २०२५

समस्त सदस्यगण / All Members

राज्य स्तरीय बैंकर्स समिति / State-Level Bankers' Committee

गुजरात / Gujarat

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की मार्च - २०२५ को समाप्त तिमाही हेतु आयोजित १८५^{वीं} बैठक का कार्यवृत्त

MINUTES OF THE 185th MEETING OF STATE LEVEL BANKERS' COMMITTEE OF GUJARAT FOR THE QUARTER ENDED - MARCH 2025

कृपया उक्त विषय पर आयोजित १९ मई २०२५ को हुई बैठक की कार्यवृत्त की संलग्न प्रति प्राप्त करें।

Please find enclosed a copy of the minutes of the captioned meeting, held on 19th May 2025.

कृपया अपने संस्थान से संबंधित मुद्दों की हुई प्रगति से इस कार्यालय को दिनांक १०/०६/२०२५ तक अवगत करें, ताकि संबंधित सूचना को आगामी बैठक में सदन के समक्ष रखा जा सके।

Kindly update us regarding the relevant action point(s) pertaining to your Department / Organization by **10/06/2025**, so that the same can be placed in the next meeting.

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

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

भवदीय,

(अश्विनी कुमार)

संयोजक

रा.स्त.बै.स. गुजरात

अनुलग्नक: यथोक्त

Minutes of 185th Meeting of SLBC Gujarat held on 19.05.2025

The 185th Meeting of SLBC Gujarat to review various Banking parameters for the quarter ended March 2025 was held on 19.05.2025.

The meeting was presided over by **Shri Lal Singh**, Chairman, SLBC Gujarat and ED Bank of Baroda. Key attendees included:

- **Shri K K Nirala, IAS**, Secretary (Expenditure), Finance Department, Govt. of Gujarat
- **Shri G. Ramana Murthy, IFS**, Addl. Principal Conservator of Forests, Govt. of Gujarat
- **Shri Manoj Muttathil Ayyappan**, Jt. Secretary, DFS, Gol (joined via video conferencing)
- **Smt. Devika Gowrishankar**, General Manager, RBI
- **Smt. Nidhi Sharma**, General Manager, NABARD
- **Shri Rajendra Balaut**, DGM (FIDD), Reserve Bank of India
- **Shri Atul Rathi**, General Manager, State Bank of India
- **Shri Ashwini Kumar**, General Manager, Bank of Baroda & Convenor SLBC

Senior officials from the Government, RBI, NABARD, various banks, and Lead District Managers were also present. A detailed participant list is enclosed.

Shri Ashwini Kumar, Convener SLBC Gujarat & General Manager, Bank of Baroda, began the meeting by welcoming Smt. Veena K. Shah, Dy. General Manager, Bank of Baroda, who recently joined SLBC, replacing Shri Baldev Patel, Asst General Manager, Bank of Baroda.

Shri Kumar informed the house that as per the latest Government Directives of one state one RRB, in the state of Gujarat the **Gujarat Gramin Bank** came into existence w.e.f. May 1, 2025, through the amalgamation of Baroda Gujarat Gramin Bank and Saurashtra Gramin Bank. He informed the house that both erstwhile Regional Rural Banks (RRBs) significantly contributed to all the government-sponsored and social security schemes and expressed confidence in the new entity's continued support.

Shri Kumar highlighted several critical issues and urged member banks to take the following actions:

- **PM SVAMITVA Property Cards:** Actively recognize and promote PM SVAMITVA Property Cards as viable security for extending credit support.
- **Data Submission Delays:** Address persistent delays in data submission and strictly adhere to reporting timelines.
- **IT Challenges in SHG Financing:** Resolve IT-related challenges in performance reporting, especially concerning Self-Help Group (SHG) financing by District Central Cooperative Banks (DCCBs). He commended Surat and Rajkot DCCBs for using the portal for data submission and urged other DCCBs to follow suit.
- **Attendance in BLBC and DLCC Meetings:** Ensure active, informed, and meaningful participation in Block Level Bankers' Committee (BLBC) and District Level Coordination Committee (DLCC) meetings, emphasizing their importance for



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grassroots development. Controlling Heads of all member banks were urged to sensitize their branches.

Before concluding his remarks, Shri Kumar addressed the increasing pace of digitization in banking, cautioning against the rise of **digital frauds and the operation of mule accounts**. He advised all member banks to:

- Adopt robust preventive mechanisms.
- Issue clear operational guidelines to branches.
- Launch widespread customer awareness campaigns across all segments to mitigate these risks effectively.

Shri Lal Singh, Chairman, SLBC Gujarat, and Executive Director, Bank of Baroda, initiated his keynote address by extending a warm welcome to all participants and underscoring the importance of the SLBC as a key institutional platform for fostering collaboration between banks and government agencies. He emphasized its pivotal role in advancing financial inclusion and strengthening citizens' financial well-being through sustained outreach and literacy efforts.

In his keynote address, the Chairman highlighted two critical issues facing the banking sector: the growing threat of **cyber frauds** and the **increasing number of mule accounts**. He emphasized the urgent need for all banks to adopt effective **remedial measures** to combat these risks. Banks were advised to **strengthen cybersecurity frameworks, educate customers about online fraud**, and actively **create awareness on the dangers of mule accounts**, urging customers never to share or allow misuse of their bank accounts. The Chairman called for collective action to safeguard the financial ecosystem.

The Chairperson applauded the state government for Gujarat's top rank in the Panchayat Advancement Index and lauded the collective efforts of banks for securing the first position under the Stand-Up India scheme, both in terms of total amount disbursed as well as average amount sanctioned and disbursed. He further commended the impressive spread of digital banking, especially its deep penetration into remote tribal and rural areas.

The Chairperson informed the house that the state's CD ratio stood at a healthy 86.97%, with five districts exceeding 100%, reflecting vibrant credit activity. However, low CD ratios in Dang, Navsari, and Porbandar prompted a call for corrective action by respective LDMs. He further highlighted that Gujarat witnessed robust credit growth, encouraging performance across key sectors. The Annual Credit Plan targets were largely achieved, reflecting banks' focused approach, particularly in agriculture and MSMEs.

The Chairman commended the outstanding performance of the banks in several key government-sponsored schemes, noting that **PMEGP, Vajpayee Bankable Yojana, GWEDC, and DTAISY** all surpassed their respective targets.



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However, a significant concern was raised regarding the **PM Surya Ghar Yojana**, where progress fell short of expectations. Banks were urged to **intensify their efforts** under this scheme to align with the national green energy agenda and ensure its successful implementation.

On asset quality, it was noted that Gujarat's Gross NPA showed quarterly improvement. However, over 700 SARFAESI cases worth ₹121 crore remained pending at the District Magistrate level. The Chairman appealed to the State Government to expedite the disposal of these cases to facilitate recovery actions and further reduce NPAs.

He also noted delays by some banks in submitting claims under the 4% Interest Subvention Scheme and advised these banks for prompt submission of this claim.

The Chairperson concluded his address by encouraging all members to work with a spirit of cooperation and commitment to deliver quality services, promoting financial literacy, and strengthening the state's financial ecosystem. He underlined the need to utilize the SLBC platform more strategically to drive collective progress on key developmental objectives.

Shri K K Nirala, IAS, Secretary (Expenditure), Finance Department, Govt. of Gujarat, commenced his address by greeting the house and appreciating the good work being carried out by all banks. He then highlighted several areas that require focused improvement. Expressing concern over the high rejection rate under the PM Vishwakarma Scheme, he called for a detailed analysis of the rejections and urged banks to reduce the number of pending applications. Similarly, he stressed the need to expedite the clearance of pending applications under the PM SVANidhi Scheme to ensure timely support to beneficiaries.

Addressing the issue of financial access, he emphasised the importance of opening brick-and-mortar branches in seven identified villages with populations exceeding 3,000. He advised banks to adopt a time-bound approach to meet this critical requirement of branch opening in those villages. On the saturation of social security schemes such as PMJJBY and PMSBY, he urged all stakeholders to prepare a clear roadmap and suggested appointing nodal officers, including senior officials to review the progress, to achieve saturation under the micro insurance schemes.

He expressed concerns about the lower contribution of private and cooperative banks under the Atal Pension Yojana (APY) and encouraged them to reassess their strategy, identify gap areas, and improve their performance. Emphasising the importance of loan disbursement, he advised banks to ensure that all sanctioned loans - particularly those to Self-Help Groups (SHGs) and Women SHGs - are disbursed without delay. He stressed the need to analyse the cause of delay and take corrective actions.

Regarding the Prime Minister's Employment Generation Programme (PMEGP), he noted that Gujarat currently ranks seventh in performance and encouraged all stakeholders to work towards improving this standing. He also pointed out that approximately 2.6 lakh



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Direct Benefit Transfer (DBT) cases are pending approval and called on banks to actively follow up and resolve these issues without further delay.

He brought attention to pending claims under the PMFBY for the 2019–20 cycle, noting that many claims could not be processed due to missing beneficiary bank account details. He urged all banks to collaborate in finding solutions, such as opening new accounts or accepting alternate account numbers, to ensure that eligible farmers receive their insurance claims.

While acknowledging the good performance of banks under the Agri Infrastructure Fund, he called for additional efforts to clear pending applications. Similarly, he expressed concern over delays in application processing under the PMFME Scheme, particularly those pending for over two months, and advised banks to expedite their efforts to address these challenges.

Shri Manoj Muttathil Ayyappan, Joint Secretary, Department of Financial Services, Ministry of Finance, Govt. of India joined the meeting through video conferencing. He commenced his address by greeting the house. He highlighted the significance of the SLBC in driving policy implementation, promoting inclusion, resolving issues, and ensuring government schemes reach the right beneficiaries.

He appreciated the overall growth under various segments but expressed concern over modest progress in agricultural advances. He urged banks to enhance efforts in this area, including tailored schemes under KCC for Animal Husbandry and Fisheries.

He urged banks to promote PM MUDRA Yojana, especially the new Tarun Plus category with higher loan limits for MSMEs. He also called for full support in the upcoming relaunch of the revamped PM SVANidhi Scheme.

Turning to the PM Vishwakarma Yojana, he observed a healthy inflow of applications but noted with concern the high rejection rate of loan proposals. He urged banks to improve their responsiveness and processing mechanisms to bridge this gap and enhance the scheme's impact.

On the PM Suryaghar Muft Bijli Yojana, he highlighted that Gujarat is leading ahead in registrations and installations but expressed concern that only 10% of applicants sought loans, compared to the 30% national average. He urged banks to set internal targets, aiming for at least one sanction per branch per week. He also called for greater focus on education loans through the PM Vidya Lakshmi portal, especially during the admission season.

He urged banks to strengthen customer service and grievance redressal, stressing that PRAGATI portal complaints be resolved promptly with lasting solutions to avoid unnecessary escalation. He highlighted that a responsive and accountable approach is key to building trust.



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He appreciated public sector banks for effectively using credit guarantee schemes like CGTMSE but noted low participation from private banks. He urged all banks to promote these schemes, including credit guarantees for e-NWRs and exporters, to expand access to collateral-free credit.

He concluded his speech by expressing confidence in SLBC's continued efforts toward inclusive financial growth, and called upon all stakeholders to sustain the momentum, especially in expanding the outreach of key social security schemes such as PMJJBY, PMSBY, and APY.

Smt. Devika Gowrishankar, General Manager, Reserve Bank of India, Ahmedabad Regional Office greeted Shri Lal Singh, Chairman SLBC and ED, BoB; Shri K K Nirala, IAS, Secretary (Expenditure), Govt. of Gujarat; Shri Manoj Muttathil Ayyappan, Joint Secretary, DFS, Gol; Shri G Ramana Murthy, IFS, Additional Principal Chief Conservator of Forests, Govt. of Gujarat; Shri Rajendra Balaut, DGM, RBI; Smt. Nidhi Sharma, GM, NABARD; Shri. Atul Rathi, GM, SBI; Shri. Ashwini Kumar, Convenor SLBC, GM, BoB; senior officials from banks, LDMs and other participants.

The General Manager informed the house regarding the revised Master Directions on Priority Sector Lending - Targets and Classification, 2025 which were issued on March 24, 2025, after a comprehensive review of existing provisions taking into account feedback from stakeholders. She pointed out that the enhanced coverage of the revised guidelines is expected to facilitate better targeting of bank credit to the priority sectors of the economy. She advised banks to circulate the revised guidelines to all relevant personnel to ensure effective implementation.

She underscored that the banks must be adequately equipped with staff / resources for financial inclusion and to disseminate financial literacy messages. In this regard, she stressed upon the fact that the FLCs have been pivotal in promoting financial inclusion through various campaigns and initiatives and to ensure these awareness activities are delivered continuously and effectively, it is crucial for banks managing Financial Literacy Centres to maintain a consistent presence of counsellors, minimizing any disruptions. Further, she urged concerned banks to expedite the appointment of FLCs at vacant centres at the earliest.

She expressed concern over lack of representation in LBS fora meetings. She pointed out that the DLCC is a key forum under the Lead Bank Scheme and is instrumental in fostering collaboration among banks, government agencies, and stakeholders to advance financial inclusion and development at the district level. She informed that by monitoring government schemes, formulating strategic credit plans, addressing grievances, and promoting financial literacy, the DLCC ensures effective resource alignment with local priorities. She also stressed that the DLCC facilitates credit flow to MSMEs and priority sectors, driving socio-economic progress and supporting empowerment of communities.



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She emphasized on the numerous initiatives from the Government, RBI, and NABARD, along with the relaxations offered by RBI, considering the national priorities of achieving efficient growth. She pointed out that the most significant obstacle to growth and integrating individuals into financial inclusion is information asymmetry which can be addressed through financial literacy.

She urged member banks to provide digital products to all the new account holders and onboard account holders who are not willing to take any digital product currently. She also requested Member banks to educate customers about digital frauds and how to safeguard against it.

She also reiterated the concern regarding the significant backlog in KYC and re-KYC processes which has adversely affected the crediting of DBT benefits to beneficiaries' accounts, causing considerable inconvenience to account holders. Banks were advised to give personal attention to the issue which is currently being monitored by both the RBI and the Government. Therefore, it is imperative that this issue is addressed promptly.

She concluded by emphasizing the need for an effective outcome on issues of public policy of the Government of India and the Reserve Bank of India.

Smt. Nidhi Sharma, General Manager, NABARD, Ahmedabad initiated her address by greeting the house and congratulating all banks for their exemplary performance under the SACP, by achieving 104% of the overall targets in FY 2024-25. She expressed confidence that Gujarat would continue this momentum and meet its FY 2025-26 targets as well.

Moving ahead, she informed the house that NABARD has designated five new DDM districts in FY 2025-26 (Dang, Devbhoomi Dwarka, Narmada, Morbi, and Porbandar) with a focus on improving the CD Ratio in Dang and Porbandar as well as enhancing GLC in these areas. She added that this initiative is part of a plan to bring all the remaining districts under DDM coverage in over the next two years.

Addressing the concern raised regarding NRLM data uploading by DCCBs, she informed that five DCCBs have started uploading data on the portal. NABARD, in coordination with GLPC and State Cooperative Banks, is actively working to ensure all DCCBs complete the data upload process at the earliest.

On enhancing credit in the fisheries sector, she underlined the need for targeted efforts in infrastructure, capacity building, and skill development, given the sector's strong potential in Gujarat. She proposed a dedicated quarterly review, with a separate agenda slot to assess gaps, potential, and progress in fisheries and animal husbandry credit.

Regarding digital banking and cybersecurity, she highlighted NABARD's role in supporting financial literacy camps and promoting awareness through the "Cooperation among Cooperatives" initiative, which has expanded from a pilot in two districts to a national-level program. She encouraged banks to leverage these camps effectively.

She informed that NABARD offers special credit guarantee schemes for Farmer Producer Organisations (FPOs) and Animal Husbandry under **NABSanrakshan**. She urged



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unregistered DCCBs to enrol under these schemes and encouraged all registered banks to actively utilise them for broader credit outreach.

She also highlighted the refinancing schemes offered by NABARD for housing and rooftop solar initiatives, currently available only to Cooperative and Regional Rural Banks. She urged these banks to actively leverage this opportunity.

She concluded by extending congratulations to the newly emerged Gramin Bank and expressed confidence in its continued and enhanced performance, then its erstwhile entities.

Shri Ashwini Kumar, Convenor SLBC Gujarat, highlighted the following key issues during the **deliberation on Agenda wise presentation of 185th SLBC Meeting to review the performance of quarter ended March 2025:**

Performance under ACP: The house was informed that the Annual Credit Plan (ACP) for 2025-26 has been compiled based on the credit plans submitted by all 33 districts. While overall progress under the ACP 2024-25 has been encouraging, significant shortfalls were observed in the Education and Housing Loan segments. Banks were urged to intensify efforts in these areas in FY 2025-26 to bridge the existing gaps and meet the sector-wise targets. Notably, banks have shown substantial year-on-year growth in MSME advances. Banks have also nearly achieved the Initial Agriculture Advance targets. However, only 88% of the revised ACP target for agriculture, as mandated by NABARD, has been achieved. Shri Ashwini Kumar emphasized the need for collective efforts by all banks to meet the sectoral ACP targets in 2025-26. He highlighted the importance of improving agricultural credit performance and also drew attention to the underachievement in advances to the Weaker Sections and Small & Marginal Farmers. He urged all stakeholders to enhance their focus and performance in these critical segments in the future.

(Action: Member Banks)

CD Ratio: It was highlighted that the state's CD ratio is at a very healthy level of 87%. But, in the district-wise segment, Dangs, Navsari, and Porbandar remain below the 40% benchmark, even though these districts have shown some positive Y-o-Y growth.

The **LDM of Dang** attributed the district's low CD Ratio to the absence of infrastructural projects, owing to large area under forest cover, and to a predominantly migratory workforce. The **LDMs of Porbandar and Navsari** cited a high volume of NRI deposits as the principal reason for their low CD Ratios.

Shri K.K. Nirala advised the LDMs of these three districts to review the existing plans and, if required, formulate area-specific short and long term strategies to improve the CD Ratio, in close coordination with banks and the district administration.

(Action: State Govt., Member Banks and LDMs of these 3 Districts)

Review of Aspirational Districts: The Aspirational Districts Programme (ADP) is an initiative by the Government of India to improve the living standards of people in some of the country's most underdeveloped districts. Two districts of Gujarat, i.e. Dahod and



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Narmada, fall under this category. The LDM and banks of Dahod were requested to intensify their efforts to bring the performance of PMMY, PMMJBY, PMSBY, APY and Growth in Agricultural Finance at par with the state performance. Similarly, the LDM and banks of Narmada were requested to bring the performance of PMMY, APY and Growth in Agriculture Finance at par with the state performance.

Shri K.K. Nirala advised the LDMs and banks of the two districts to enhance awareness of targeted schemes to improve overall performance. He further suggested organising seminars involving local public representatives to strengthen public engagement and increase scheme outreach.

The **Chairman** also recommended leveraging Gram Sabhas to promote awareness of social security schemes in these areas.

The **LDMs of Dahod and Narmada** assured that necessary action would be taken as advised.

(Action: LDM Narmada & Dahod and Member Banks in Both Districts)

Progress under PMJDY account: He informed the house that the total balance in PMJDY accounts has now crossed ₹10,500 crore, with an improved average balance of ₹5,458.

Progress under Social Security Schemes (PMJJBY/PMSBY/APY): He urged poor performing banks to improve their contribution to enhance the overall performance of the state.

(Action: Member Banks)

Progress under MUDRA Schemes: It was highlighted that the performance of banks under the MUDRA scheme is commendable. Banks were advised to focus significantly on maximizing disbursements under 'Tarun Plus' to strengthen support for aspiring and scrupulous entrepreneurs. Member banks and LDMs were requested to make this scheme a big success.

(Action: Member Banks and All LDMs)

Performance under PM SVANidhi: He clarified that all banks to process the loan applications received till 31.12.2024 as per existing scheme guidelines. However, disbursement of pending sanction applications may be done on formal approval of extension of scheme/ revision of scheme by competent authority.

(Action: Member Banks)

Performance under Stand Up India: The house was informed that Gujarat has secured the 1st position both in terms of total amount disbursed as well as average loan amount sanctioned and disbursed. Shri Ashwini Kumar appreciated the efforts of member banks and urged them to continue the momentum to sustain this achievement.

(Action: Member Banks)

PM Vishwakarma Scheme: He informed the house that the rejection rate under the scheme is very high and requested all controlling heads of banks to instruct branches to

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re-examine the rejected applications. He also advised that the concerned stakeholders should guide the public in common to check the eligibility criteria before applying under the scheme.

The representative from the Office of the Commissioner of Cottage and Rural Industries (CCRI), Government of Gujarat, requested banks to expeditiously clear all pending applications awaiting sanction and disbursement. He further advised banks to thoroughly verify the eligibility of applicants before rejecting any application.

(Action: Member Banks)

KCC to Animal Husbandry and Fisheries: He highlighted that since the nationwide KCC campaign resumed from 15.09.2024 to 31.03.2025, the response to applications under the AHF segment has been less encouraging. He urged all banks to promote the scheme more effectively among beneficiaries and to process all pending applications positively for sanction and disbursement.

(Action: Member Banks)

Shri Lal Singh suggested to form SHGs or JLGs of fishermen to improve performance under the scheme. **Shri K.K. Nirala** recommended focusing on capacity building for beneficiaries and stakeholders to ensure the intended benefits of the scheme are effectively delivered. He also requested GLPC to share the available data on SHGs and JLGs of fishermen in the coastal districts.

(Action: GLPC)

Shri Ahwini Kumar assured the house to table this issue in the Agriculture Subcommittee meeting for further discussion.

PM Surya Ghar Yojna for Rooftop Solar Financing Scheme: The Ministry of New and Renewable Energy (MNRE), Government of India, has launched the PM Surya Ghar Yojana with a target of installing 1 crore residential solar units, nationwide, by March 2027. A meeting convened by DFS on 30th April 2024 directed banks to closely monitor and review the scheme's implementation at the SLBC level. As the state's performance is currently below expectations, all member banks were urged to proactively source loans from among the registered applicants and create greater awareness about the scheme's benefits among potential beneficiaries.

(Action: Member Banks)

Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme (PMFME): Targets under this scheme for FY 2025-26 have been allotted to the member banks vide letter SLBC 4/135/2025 dated 07.05.2025. Member banks were requested to further allocate these targets to branch and make sincere efforts to improve the performance in the FY 2025-26.

(Action: Member Banks)

Opening of Brick and Mortar Branches / IPPB touch Points in 38 identified Villages: The house was appraised that out of 38 identified locations identified by DFS, 37 locations are covered by various banks brick-and-mortar branches. The rest 1 location, **Satkashi**

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village in Tapi district is allotted to State Bank of India. The SBI informed that the Layout plan has been finalized, furniture, electrical, and air conditioning work is expected to be completed upto 31.07.2025. The SBI was requested to operationalise the branch within the timeline.

(Action: SBI)

Opening of Brick and Mortar Branches at Newly Added Eight Locations: The house was informed that the DFS, vide its letter dated 27.01.2025, mandated SLBC to open Brick and Mortar branches in **six newly added villages** in Gujarat where the population is more than 3000. Accordingly, SLBC Gujarat, through its letter dated 19.02.2025, requested the concerned banks to **complete the branch openings in these villages by 30.06.2025**. The allotted villages and banks are: **Nilavada** (Block: Babra, District: Amreli) allotted to HDFC Bank; **Nageshri** (Block: Jafrabad, District: Amreli) allotted to Bank of Baroda; **Mitli** (Block: Khambhat, District: Anand) allotted to State Bank of India; **Khanpor Deh** (Block: Jambusar, District: Bharuch) allotted to UCO Bank; **Mal Itadi Pagi Bhag** (Block: Kapadvanj, District: Kheda) allotted to Bank of Baroda; **Karmasiya Kheda** (Block: Vaghodia, District: Vadodara) allotted to State Bank of India. Subsequently, DFS, vide letter dated 02.05.2025, identified two additional villages: Vasan and Khapa. SLBC communicated this to the concerned banks through its letter dated 13.05.2025. **Vasan** (Dhanera, Banaskantha), allotted to Gujarat Gramin Bank, and **Khapa** (Amirgadh, Banaskantha), allotted to State Bank of India. Shri Ashwini Kumar urged the concerned banks to meticulously plan branch openings in these villages within the stipulated timeline, as the matter is being closely monitored by the DFS.

(Action: BOB, SBI, UCO, HDFC and GGB)

Opening of Banking Outlet at identified 43 locations: The Department of Financial Services (DFS) identified 43 uncovered villages that do not have access to a banking outlet within the radius of 5 km. This information was shared by the DFS through emails dated 08.04.2024, 05.12.2024, 02.01.2025, and 24.04.2025. As of now, BCs have been appointed in 13 of these villages. In 6 villages, it is not feasible to appoint a BC due to their location within forest areas and extremely low population. The remaining 24 villages have been allocated among banks as follows: Bank of Baroda - 11 villages, Bank of India - 6 villages, State Bank of India - 2 villages, Union Bank of India - 1 village, HDFC Bank - 3 villages, and Gujarat Gramin Bank - 1 village. The respective banks were requested to expedite appointment of BC in these villages and mark BC details on the JDD application.

(Action: BOB, BOI, SBI, UBI, HDFC and GGB)

Provision of Banking services in Unbanked Rural Centers (URCs): The house was informed that, as per SLBC records, Gujarat has only **230 URCs** (nil URCs in Tier 5 and 230 in Tier 6 centres). However, as per RBI letter dated 25.10.2024, a total of **9,604 URCs** (54 in Tier 5 and 9,550 in Tier 6 centres) in Gujarat remain uncovered by banking facilities as of 31.03.2024. Subsequently, SLBC, vide its letter dated 30.01.2025, requested all banks to update the CISBI portal if a CBS-enabled banking outlet (including BC outlets) is already present in these centres to eliminate discrepancies. LDMs were also advised to include updating URCs as a regular agenda item in DCC/DLRC meetings.



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SLBC submitted Tier-5 URCs progress report for QE March 2025 on 16.05.2025, 51 URCs covered by banking facilities and 3 URCs yet to be covered. LDMs were advised to plan to cover the remaining 3 URCs also.

(Action: Member Banks and All LDMs)

PM SVAMITVA Property Card: The Convenor informed the house that DFS has communicated that the SVAMITVA Property Cards to be treated as one of the bankable instruments for the purpose of accepting security or collateral while facilitating any type of loan to rural people. He further reiterated that since no apprehension has been received from any bank since the previous meeting and communication made by the SLBC vide its letter SLBC/332/115/2025 dated 31.01.2025, SLBC perceives that no bank is having any objection in accepting it as a bankable instrument. All banks were requested to popularise this information among the beneficiaries and start financing by accepting SVAMITVA Property Cards as security.

The representative from the office of the Settlement Commissioner, Govt. of Gujarat, informed that the cooperative banks have recently started financing on SVAMITVA Property Cards. It was also informed that the Suchit Society Property Cards of urban areas have been notified as a bankable instrument. Hence, the Suchit Society Property Card owners are also eligible to avail loan against it.

(Action: Member Banks & All LDMs)

Progress in Central KYC Records Registry (CKYCR): As advised by DFS vide its letter no F.No. 32/10 / 2024-DRT dated 10th July 2024 the bankwise progress under CKYCR in various parameter reviewed and Member banks were requested to sensitise their branches to maximise the customer on-boarding by effectively utilising the CKYCR facilities. The Convenor highlighted that private sector banks are using the CKYCR download facility optimally and all the other banks should take a cue from them and enhance their utilisation of this service.

(Action: Member Banks)

Performance of RSETIs: The Convenor requested all the RSETIs to call bankers on the last day of any training to empower the beneficiaries with the banking facilities available for them.

(Action: State Director for RSETI & All RSETI Directors)

Construction of RSETI Ahmedabad: The Town Development Office advised submitting a fresh construction approval application, which was duly filed with AMC on 11.07.2023. AMC then sought the final layout of Plot No. 124/2, which was obtained from the DILR office and submitted. However, AMC instructed resubmission of documents aligned with the final Town Planning (TP) scheme instead of the preliminary one. A new consultant was engaged to collect the required documents, and a revised application has been submitted. Approval from AMC is currently awaited. Meanwhile, AMC's West Zone clarified that pending betterment charges must be paid. As the land is government-owned and allocated to multiple departments, the bank requested rationalization of these charges on 11.04.2025. The house was informed that the approval of the request for rationalization of the betterment charges by the concerned authority is awaited.

(Action: State Govt. and BOB)



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Opening of New RSETIs in Newly Carved Districts: The Ministry of Rural Development (MoRD), vide its letter dated 04.02.2025, granted administrative approval for opening RSETIs in the newly carved districts of Gujarat, namely Aravalli, Botad, Devbhoomi Dwarka, Morbi, and Gir Somnath. Bank of Baroda is the Lead Bank (Sponsored Bank) for Aravalli, Botad, and Devbhoomi Dwarka, while State Bank of India is the Lead Bank (Sponsored Bank) for Morbi and Gir Somnath. Both banks are requested to initiate the process of establishing RSETIs in their respective districts as per the administrative approval issued by MoRD. Shri Ashwini Kumar urged the banks to expedite the establishment of new RSETIs by taking premises on lease or rent until permanent buildings are constructed in these five centers. The LDMs of these districts are also requested to identify the premises and inform the sponsored bank and SLBC.

(Action: Sponsored Banks - BOB and SBI and Respective LDMs)

Progress under National Rural Livelihood Mission (NRLM)-SHG: Member Banks were requested to expedite the credit linkage of all SHGs by leveraging the newly announced credit guarantee scheme provided by the State Government to bridge existing gaps in this segment. Additionally, all banks were urged to enhance the average loan amount for SHG credit linkage. The house was informed that the progress of all the District Co-operative Banks is not reflected in this segment. The house was informed that 5 DCCBs have started uploading the data on NRLM Bank linkage portal. The rest of the DCCBs were also requested to start uploading their data on the portal.

(Action: Member Banks)

Performance under Government Sponsored Schemes: All member banks were requested to dispose all the pending applications under the government sponsored schemes. The house was informed the SLBC is planning to launch a compendium of all the government sponsored schemes.

(Action: SLBC & Member Banks)

PM KISAN Schemes (DBT Related): The house was informed that over 5 lakh farmers' accounts across all banks were pending for DBT activation to receive benefits under the PM-KISAN scheme. The House was informed that despite progress made by the banks, around 2.07 lakh beneficiaries (as of 24.12.2024) are still pending for DBT enablement. All banks were urged to obtain the necessary mandate from the remaining farmers, while government departments were requested to advise farmers to submit the mandate at their respective bank branches. Banks were also asked to enable DBT flag immediately upon receiving the consent forms.

(Action: State Govt. and Member Banks)

Crop Insurance Claim Payment (PMFBY 2019-20) related issues: The Director of Agriculture, Government of Gujarat, vide letter dated 29.05.2024, informed that insurance companies are unable to remit PMFBY 2019-20 crop insurance claims to 69,195 farmers amounting to ₹80.76 crore due to issues with bank account details. The list was shared with all concerned banks via SLBC email dated 13.06.2024. As of 13.05.2025, ₹68.65 crore has been credited to 59,135 farmers, while claims for 10,060 farmers amounting to ₹12.11 crore remain pending. Of these, 2,217 cases (₹1.82 crore) are due to non-

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submission of the correct account details to the insurance companies by the respective banks, and 7,843 cases (₹10.29 crore) are due to "account not found" issues. Banks are requested to direct their branches to open new accounts where needed and coordinate with insurance companies to provide correct and updated bank details to facilitate claim remittance.

(Action: Member Banks)

Submission of 4% Interest Subvention Scheme of State Government for Farmers:

The house was informed that the Central Government provides a 3% interest subvention on crop loans up to ₹3.00 lakh for prompt-paying farmers. Similarly, the Government of Gujarat offers a 4% interest subvention for prompt repayment under KCC loans, including Crop, Animal Husbandry, and Fisheries sectors. SLBC, vide letter dated 24.12.2024 and reminder on 28.02.2025, had advised banks to submit 4% subvention claims as per GoG guidelines and clear pending cases. However, many banks are yet to comply. A notification for continuation of the 4% interest subvention scheme for FY 2025–26 has been issued by GoG and shared with member banks on 19.04.2025. Accordingly, banks were requested to submit claims in a timely manner.

(Action: Member Banks)

Gujarat Tribal Development Corporation's Scheme: SLBC received a communication from the Finance Department, Government of Gujarat, on 11.04.2025 regarding low response to key schemes of the Gujarat Tribal Development Corporation. The following four schemes were highlighted: (1) 6% interest subsidy on bank-finance for purchase of vehicle, up to ₹1.20 lakh per year for three years; (2) 6% interest subsidy on self-employment loans up to ₹5 lakh, capped at ₹30,000 annually for three years; (3) 6% interest subsidy on education loans up to ₹25 lakh for foreign studies, with a maximum of ₹1.50 lakh per year for three years; and (4) up to 9% interest subsidy on loans for heavy machinery or vehicles used in construction and agriculture. Member banks were requested to actively disseminate these schemes through their branches and promote them among eligible beneficiaries.

(Action: Member Banks)

The meeting ended with vote of thanks by Shri Akhilesh Kumar, General Manager, Union Bank of India, Ahmedabad.



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LIST OF PARTICIPANTS

No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
1.	Lal Singh	Chairman SLBC & Executive Director	Bank of Baroda
2.	K K Nirala, IAS	Secretary (Revenue)	Govt. of Gujarat
3.	G. Ramana Murthy, IFS	Addl Principal Chief Conservator of Forests	Govt. of Gujarat
4.	Manoj M. Ayyappan (Joined Through V.C.)	Jt. Secretary, DFS, MoF	Govt of India
5.	Devika Gowrishankar	General Manager	Reserve Bank of India
6.	Nidhi Sharma	General Manager	NABARD
7.	Rajendra Balaut	Dy. General Manager	Reserve Bank of India
8.	Ashwini Kumar	Convenor SLBC & General Manager	Bank of Baroda
9.	Atul Rathi	General Manager	State Bank of India
GOVERNMENT DEPARTMENTS			
10.	C B Balat	ED, Guj. Tribal Devlop. Corp.	Govt. of Gujarat
11.	Bharatsang Tank	S.P., State Cyber Crime Cell,	CID Crime, Gandhinagar
12.	Rajshree Kushwaha	Jt. MD, GLPC	Govt. of Gujarat
13.	A M Panchal	Jt. Commi., CCRI	Govt. of Gujarat
14.	Mamta Sojitra	Addl. Coll., O/o Settl Commi.	Govt. of Gujarat
15.	Anuradha Ghodkhande	Dy. Director, NCSC	Govt. of India
16.	J B Mathasoliya	Dy. Director Agri	Govt. of Gujarat
17.	J B Suthar	Dy. Director Horticulture	Govt. of Gujarat
18.	Dr Sushil Patel	Asst Director, AH Dept.	Govt. of Gujarat
19.	Kamal Parwar	Asst Director, Dept of Tele.	Govt. of India
20.	Sanket Savaliya	Asst Manager, GAICL	Govt. of Gujarat
21.	Ravindra Singh	TL PMU PMV, CCRI	Govt. of Gujarat
22.	Chetna Pandya	Off. Supdt. O/o Settl Commi.	Govt of Gujarat
23.	Rakeshkumar	Section Officer, UDD	Govt. of Gujarat
24.	Pradip K. Pal	Consultant, Fin. Dept.	Govt of Gujarat
25.	Amit P. Rawat	Consultant, Fin. Dept.	Govt of Gujarat
RBI / NABARD / SIDBI / NHB / OTHER			
26.	Naresh Babuta	General Manager	SIDBI
27.	Dharmendra Kachhawa	Asst. General Manager	RBI
28.	Shyam Sunder	AGM	NHB
29.	Jatin Kamble	Manager	RBI
30.	Sushil	Manager	RBI
31.	Chianjeev Kumar	Manager	RBI
PUBLIC SECTOR BANKS			
32.	Kavita Thakur	General Manager	Central Bank of India
33.	Ajeya Thakur	General Manager	Bank of India
34.	Akhilesh Kumar	General Manager	Union Bank of India
35.	Veena K. Shah	Dy. General Manager, SLBC	Bank of Baroda
36.	Vinish Kumar Chawla	Dy. General Manager	Punjab National Bank
37.	G. Vijaykumar	Dy. General Manager	State Bank of India
38.	Amarjit Singh	Dy. General Manager	Canara Bank



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
39.	Kumar Pratik	Dy. General Manager	Indian Overseas Bank
40.	Vikesh Kumar	Dy. Zonal Manager	Indian Bank
41.	Ajay Kumar Srivastava	Asst. General Manager	State Bank of India
42.	Alok Shankar	Asst. General Manager	Bank of India
43.	Shantanu Kaushik	Asst. General Manager	UCO Bank
44.	Vijay S. Patel	Chief Manager, SLBC	Bank of Baroda
45.	Rajan Nair	Chief Manager	Punjab National Bank
46.	Ravi Kishore	Chief Manager	Bank of Maharashtra
47.	Rajesh Kumar Bharti	Chief Manager	Punjab & Sind Bank
48.	Sumer Singh Solanki	Senior Manager	Central Bank of India
49.	Govind Singh	Senior Manager	Union Bank of India
50.	Om Prakash Meena	Sr. Manager	Canara Bank
51.	Anil M. Hedau	Senior Manager	Indian Bank
52.	Savan Patel	Manager, SLBC	Bank of Baroda
53.	Mamta Yadav	Manager	UCO Bank
54.	Himanshu Vyas	Manager	Bank of Maharashtra
55.	Rajeev Kumar Jha	Officer, SLBC	Bank of Baroda
56.	Dhara Chauhan	Asst. Manager	Indian Overseas Bank
RRBs / GSCBs			
57.	Yogesh Kumar Agrawal	Chairman	Gujarat Gramin Bank
58.	Bindesh H. Lalani	Assistant General Manager	Guj. State Co-Op. Bank
PRIVATE SECTOR BANKS			
59.	Prasoon Sinha	GM & Deputy ZH	IDBI Bank
60.	Ashok A Hiranandani	Dy. General Manager	IDBI Bank
61.	Dhaval Parekh	SVP & ZH	HDFC Bank
62.	Bhargav Bhatt	SVP	Axis Bank
63.	Rakesh	EVP	Axis Bank
64.	Himanshu Sharma	EVP	Yes Bank
65.	Rushabh Doshi	Vice President	Kotak Mahindra Bank
66.	Chandan Sinha	Regional Head - FI	ICICI Bank
67.	Bejoy Padamadan	Regional Head	Federal Bank
68.	Om Prakash Singh	Circle Head	DCB Bank
69.	Habib Shaikh	Dy. Vice President	HDFC Bank
70.	Anup Verma	AVP	CSB Bank
71.	Bhavesh Patel	AVP	Axis Bank
72.	Amar Mehta	CRDM Gujarat	Axis Bank
73.	Satyaprakash Dave	AVP	Bandhan Bank
74.	K.R. Poovandran	AVP Credit	Tamilnad Merc. Bank
75.	Santanu Mitra	AVP	SBM Bank
76.	Pujan Parekh	CHSO	Yes Bank
77.	Divakar Mishra	Regional Co-ordinator	ICICI Bank
78.	Sachin Joseph	Chief Manager	South Indian Bank
79.	Prashant Kharat	Sr. Manager	Karnataka Bank
80.	Dhawal Parmar	Sr. Manager	Karur Vysya Bank
81.	Pratapchandran	Sr Manager	Dhanlaxmi Bank
82.	Dharmik Brahmhatt	Branch Manager	RBL Bank



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
83.	Sidharth Singh	Manager	IDBI Bank
84.	Rohit Kamat	Officer	Karnataka Bank
85.	Saurabh Bode	Officer	DBS Bank (LVB)
86.	Manish Agarwal	BOM	City Union Bank
SMALL FINANCE BANKS			
87.	Deep Patel	Cluster Op & Service Manager	AU SFB
88.	Shailesh Patel	AVP	Suryoday SFB
89.	Parth Thakar	State Head	Suryoday SFB
90.	Krushna Divesh Rao Petkar	Divisional Credit Manager	Equitas SFB
91.	Arzoo Mistry	Senior Manager	Esaf SFB
92.	Hardik Chauhan	Manager	Ujjivan SFB
93.	Puja Singh	ACRM	Ujjivan SFB
94.	Ramubhai R. Parmar	Branch Manager	Unity SFB
95.	Keshav Madhav	BM	Esaf SFB
PAYMENTS BANK			
96.	Snehal Meshram	Sr Manager	IPPB
97.	Saurabh Singh	AVP	Fino Payments Bank
98.	Kalpesh Rathod	JPBL & DGRO	Jio Payments Bank
99.	Rajput Rahul	Manager	Fino Payments Bank
100.	Asim	Manager	Airtel Payments Bank
LEAD DISTRICT MANAGER			
101.	Kiran Kumar Chavda	LDM, Ahmedabad	State Bank of India
102.	Ronak M. Lata	LDM, Amreli	State Bank of India
103.	Dr Jagdish Patil	LDM, Anand	Bank of Baroda
104.	Neeraj Mahaver	LDM, Arvalli	Bank of Baroda
105.	Hemant Gandhi	LDM, Banaskantha	Bank of Baroda
106.	Anup Kumar Jyotishi	LDM, Bharuch	Bank of Baroda
107.	Kumar Ravi Ranjan	LDM, Bhanagar	State Bank of India
108.	Alok Kumar	LDM, Botad	Bank of Baroda
109.	Pinakin Bhatt	LDM, Chhotaudepur	Bank of Baroda
110.	Vishal Patange	LDM, Dang	Bank of Baroda
111.	J. S. Parmar	LDM, Dohad	Bank of Baroda
112.	Shyamal Joshi	LDM, Devbhoomi Dwarka	Bank of Baroda
113.	Adesh Juneja	LDM, Gandhinagar	State Bank of India
114.	Shailesh Meghani	LDM, Gir Somnath	State Bank of India
115.	Pradipkumar Patel	LDM, Jamnagar	State Bank of India
116.	G N Rathwa	LDM, Junagadh	State Bank of India
117.	Ashutosh Kr. Srivastava	LDM, Kheda	Bank of Baroda
118.	Mitesh Gamit	LDM, Kuchchh	Bank of Baroda
119.	Paresh R. Barot	LDM, Mahisagar	Bank of Baroda
120.	Mahesh Gangey	LDM, Mehsana	Bank of Baroda
121.	Sanjay Kumar Sinha	LDM, Narmada	Bank of Baroda
122.	Mithilesh Kumar	LDM, Navsari	Bank of Baroda
123.	Satyendra Kumar Rao	LDM, Panchmahals	Bank of Baroda



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
124.	Kuldeep A. Gehlot	LDM, Patan	Bank of Baroda
125.	Ramesh Meena (I/C)	LDM, Porbandar	State Bank of India
126.	Karunakar Biswal	LDM, Rajkot & i/c LDM Morbi	State Bank of India
127.	S.K. Chaudhary	LDM, Sabarkantha	Bank of Baroda
128.	Anwar Malik	LDM, Surat	Bank of Baroda
129.	Amar kumar (I/C)	LDM, Surendranagar	State Bank of India
130.	Rasik G. Jethwa	LDM, Tapi	Bank of Baroda
131.	Lakhan Kumar Meena	LDM, Vadodara	Bank of Baroda
132.	Chetan Narayan Patil	LDM, Valsad	Bank of Baroda

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