



समस्त सदस्यगण / All Members

राज्य स्तरीय बैंकर्स समिति / State-Level Bankers' Committee

गुजरात / Gujarat

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की जून - २०२५ को समाप्त तिमाही हेतु आयोजित १८६<sup>th</sup> बैठक का कार्यवृत्त

**MINUTES OF THE 186<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE OF GUJARAT FOR THE QUARTER ENDED – JUNE 2025**

कृपया उक्त विषय पर आयोजित २९ अगस्त 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 29<sup>th</sup> August 2025.

कृपया अपने संस्थान से संबंधित मुद्रों की हुई प्रगति से इस कार्यालय को दिनांक ३०/०९/२०२५ 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 30/09/2025, so that the same can be placed in the next meeting.

कार्यवाई 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,

(अधिनी कुमार)

संयोजक

रा.स्त.बै.स. गुजरात

अनुलग्नक: यथोक्त

## Minutes of 186<sup>th</sup> Meeting of SLBC Gujarat held on 29.08.2025

The 186<sup>th</sup> Meeting of SLBC Gujarat to review various Banking parameters for the quarter ended June 2025 was held on 29.08.2025.

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

- **Shri Rajesh Kumar**, Regional Director, RBI, Ahmedabad
- **Shri B.K. Singhal**, Chief General Manager, NABARD, Ahmedabad
- **Shri Devendra Bonde**, DGM (FIDD), RBI, Ahmedabad
- **Shri Nilesh Gohil**, Director (IF), Finance Department, Government of Gujarat
- **Shri Ashwini Kumar**, Convenor SLBC Gujarat & General Manager, Bank of Baroda
- **Smt. Veena K. Shah**, Head SLBC Gujarat & Dy. General Manager, Bank of Baroda

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

### **Opening and Welcome:**

Shri Ashwini Kumar, Convenor of SLBC Gujarat and General Manager, Bank of Baroda, commenced the meeting by extending a warm welcome to all participants. He noted that the meeting was of special significance as it coincided with the 11th Anniversary of Pradhan Mantri Jan Dhan Yojana (PMJDY), a cornerstone of India's financial inclusion journey to which all stakeholders have contributed.

The House also welcomed Shri Nilesh Gohil, Director (IF), Finance Department, Government of Gujarat, and Shri Devendra Bonde, Deputy General Manager, FIDD, Reserve Bank of India, Ahmedabad, who joined the SLBC meeting for the first time.

Shri Ashwini Kumar informed the House about the launch of the Saturation Drive for Financial Inclusion (FI) Schemes on 1st July. In Gujarat, it was inaugurated by the Hon'ble Chief Minister at Pundhara Gram Panchayat, Gandhinagar, and subsequently, during the visit of the RBI Governor, a mega camp was organized at Gozaria Gram Panchayat, Mehsana. He highlighted that the campaign has been designed to ensure saturation of all the social security schemes and to create wider awareness on cyber frauds and financial literacy.

He further informed that while progress under social security schemes, nomination, and Re-KYC has been noted, the overall performance is not satisfactory in terms of meeting the saturation target. He raised concern that in some camps, poor attendance diluted the effectiveness. He insisted that Controlling Heads and senior officers of all banks should personally attend these camps, regardless of the organizing bank, to add value and visibility.

Continuing further, he highlighted that agriculture and allied sectors need stronger credit support to match the pace of other segments. While acknowledging the good performance in MSME lending, he urged member banks to now channel greater efforts toward agriculture. At the same time, he emphasized maintaining a balanced focus on both MSME and agriculture.

(Action by: All Member Banks)



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### Chairman's Address:

Shri Lal Singh, Chairman, SLBC Gujarat and Executive Director, Bank of Baroda welcomed the participants and acknowledged the collective efforts of LDMs, banks, and state government officials in driving the FI saturation campaign forward. He clarified that true saturation means ensuring every eligible household and individual is covered under financial inclusion schemes, rather than merely achieving numerical targets.

He raised a key concern regarding re-KYC of Jan Dhan accounts to avoid disruption in direct benefit transfers (DBT). He also appreciated Gujarat's leadership in digital payment adoption, while at the same time cautioning against rising cybersecurity threats, particularly frauds during Re-KYC drives. He urged banks to strengthen both infrastructure and customer awareness measures. He further highlighted that as mandated by DFS, every Gram Panchayat-level camp under the Saturation Campaign must also invariably promote digital awareness and impart knowledge on cybersecurity threats. He further highlighted that enrolments under social security schemes were encouraging but require further acceleration.

He noted that while MSME advances reflected healthy growth, agriculture lending remained significantly lower, with housing and education loans also falling behind targets. He also emphasized on the need to scale up renewable energy financing and green finance. He underlined the importance of sustainability and climate resilience, calling on banks to embed these priorities into their lending strategies.

He congratulated the state for retaining its top position under Stand-Up India but raised concerns over weak performance under PM Surya Ghar Yojana. Further, he mentioned that certain government-sponsored schemes such as Dattopant Thengadi Artisan Swarojgar Yojana (DTASY), Jyoti Gramodyog Vikas Yojana (JGY), Gujarat Women Economic Development Corporation (GWEDC), and Gujarat Scheduled Caste Development Corporation (GSCDC) required special attention. In addition, he raised concern over delays in submission of 4% interest subvention claims under KCC loans by some banks and urged timely compliance.

Further, he raised concern over several SARFAESI cases pending at the district magistrate level, leading to delays in recovery. He requested stronger support from the state government to expedite such cases.

(Action by: State Govt.)

He also urged to all the member banks to invest in capacity building to empower all the staff, business correspondents, and field-level functionaries with the right skills to serve customers more efficiently and effectively.

Finally, he highlighted Gujarat's rising global stature, noting recent developments such as new industrial projects, emerging opportunities in renewable energy, electric vehicles, semiconductors, and the state's growing contribution to national exports. He urged all banks, government departments, and stakeholders to work in mission mode to extend full support to these emerging sectors, while ensuring that financial inclusion goals remain at the core.



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He concluded by reaffirming that SLBC is a platform of collective responsibility and partnership and called upon all stakeholders to renew their commitment towards inclusive, sustainable, and growth-oriented banking in Gujarat.

### Reserve Bank of India's Perspective:

Shri Rajesh Kumar, Regional Director, RBI, Ahmedabad welcomed all participants and highlighted that Re-KYC and the financial inclusion mission remain of paramount importance, noting that while good work has been done in recent weeks, much more remains to be accomplished. He pointed out that the RBI Governor's personal visit to a Gram Panchayat in Gujarat underscored the significance of the ongoing FI Saturation campaign and called upon banks and officials to dedicate time and resources in mission mode despite other professional commitments.

He raised a concern that the data reported by some banks did not match the figures available on the Jan Suraksha Portal and the FI-Plan Portal of DFS, citing this as an issue affecting the credibility of progress reported. He requested LDMs to take the lead in ensuring that all such data is correctly and promptly uploaded, as accurate reporting is crucial to reflect the true progress of financial inclusion in Gujarat. In case of technical issues, he advised immediate escalation to the respective authorities.

He further noted that cyber frauds are emerging as a major challenge, particularly in the context of re-KYC drives, where fraudsters mislead customers with fake messages. He informed the House that SLBC Gujarat had already institutionalised a Sub-Committee on Digital Payments, which now includes cyber frauds as a standing agenda item with active participation of the state police. He emphasized that corporate offices of banks must adopt macro-level safeguards such as using the ".bank.in" domain and ensuring that helpline numbers begin with a specified series, so that customers can easily verify the authenticity of communications and reduce the risk of fraud.

The Regional Director referred to the RBI's Financial Inclusion Index, noting that progress has been made but flagged serious concerns in certain districts. He observed that Jamnagar and Amreli are lagging behind in usage indicators such as savings accounts and credit linkage, while Gir Somnath is deficient in access indicators due to inactive BCs, inadequate training, or lack of branches. He requested that SLBC in consultation with RBI to examine these issues in detail and take corrective steps.

(Action by: RBI & SLBC)

He reiterated that LDMs, DDMs, and LDOs are the frontline drivers of financial inclusion, describing them as foot soldiers and leaders in the field. While applauding their efforts, he encouraged them to continue performing with renewed energy and assured that senior officials from RBI, SLBC and banks are available to provide support in resolving operational challenges.

He concluded by extending best wishes to all stakeholders and reaffirming RBI's commitment to supporting Gujarat's financial inclusion and development agenda through collective action.



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### NABARD's Perspective:

Shri B. K. Singhal, Chief General Manager, NABARD, Ahmedabad, commenced his address by greeting the house and commanding the banking fraternity for their impressive performance in the first quarter, which is usually considered a lean quarter. He observed that Gujarat's achievement of over half the annual target within the first quarter reflects commendable progress. He further noted that districts such as Dangs and Narmada, which generally record slower progress, have also demonstrated commendable improvement this time. He added that such results position Gujarat among the top-performing states in the country and deserve appreciation for the coordinated efforts of LDMs and banks.

At the same time, he flagged areas of concern, particularly the achievement of credit to small and marginal farmers, which remains below the stipulated benchmark. He urged banks to intensify efforts to ensure compliance with the mandatory rule. He also highlighted that the number of Kisan Credit Cards (KCCs) had declined during the crop financing quarter, which requires reconciliation and corrective measures.

He further pointed out that KCC coverage under animal husbandry and fisheries was far below potential, despite Gujarat's strong base of milk producers and fishermen. He called upon banks to scale up efforts to issue KCCs in these segments and expand credit outreach to allied activities.

Highlighting new business opportunities, he informed that significant allocations have been made for financing against Electronic Negotiable Warehouse Receipts (eNWR). Individual farmers and corporate entities can now avail enhanced credit limits under this facility. He urged banks to actively explore eNWR-based financing to diversify their agricultural credit portfolio.

Shri Singhal also underlined the importance of cooperatives, noting that Gujarat, with its large cooperative base, has the potential to showcase its strength in this sector. He suggested dedicating the next SLBC meeting to celebrate the International Year of Cooperatives, including recognition of cooperative and rural cooperative banks. He also emphasized the need to highlight the role of women in agriculture, pointing out that although women form the majority of the agricultural workforce, their access to land ownership and credit remains limited. He urged banks to strategize ways to enhance credit flow to women farmers and bridge the existing gap.

He concluded by reaffirming NABARD's commitment to supporting the state's agriculture and allied sectors and called for collective action to strengthen credit outreach, empower women farmers, and leverage cooperative structures for inclusive growth.

### SLBC Data Presentation:

Shri Ashwini Kumar, Convenor SLBC Gujarat, presented the current progress of the three month FI Saturation Campaign (01.07.2025–30.09.2025) and urged all member banks and LDMs to prioritize PMSBY, noting that the annual premium is nominal and that some cooperative banks had even borne the first premium. He emphasised that outreach must be



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honest and that customers should be clearly informed about benefits, including accident coverage under PMSBY, and encouraged to take PMJJBY alongside for comprehensive protection. The Convenor informed the House that Gujarat currently ranks 9th nationally under the Saturation Campaign, with scheme-wise positions at 6th in PMJJBY and nominations, 4th in PMSBY, and 10th in APY, and he expressed concern over the weak APY performance despite the RBI Governor's recent visit to the State. He reminded members that the campaign is now in its final phase and must be run in mission mode. He called upon all banks to work collectively so that Gujarat secures a top position in the country during this campaign.

(Action by: Member Banks & All LDMs)

Following this, Shri Ashwini Kumar, Convenor SLBC Gujarat, highlighted key issues during the deliberation on agenda wise presentation of 186<sup>th</sup> SLBC Meeting to review the performance for the quarter ended June 2025:

**CD Ratio:** He informed that three districts (Dang, Navsari and Porbandar) still have CD ratio below 40%, while five districts (Ahmedabad, Banaskantha, Morbi, Sabarkantha and Surat) are above 100%. He urged all the stakeholders to improve performance of these three weaker districts to raise the overall state average. Each district was requested to set internal cutoff targets way above the benchmark and work towards achieving them.

(Action by: State Govt., Member Banks and LDM of Dang, Porbandar & Navsari)

**Public vs. Private Sector Banks' Performance in CD Ratio:** He highlighted that public sector banks are having much lesser share in the CD ratio, while private banks are growing faster. RRBs are also underperforming. He called upon public sector banks, RRBs, and Cooperative Banks to improve their CD Ratio and bridge the gap.

(Action by: Member Banks)

**Annual Credit Plan Target (Ground Level Credit):** NABARD has revised the ACP (Ground Level Credit) targets upward by 40% - from ₹1,61,163 crore to ₹2,19,230 crore. The Convenor noted that while the revised targets are challenging, banks must intensify their efforts to achieve them. At the same time, he requested banks to reconcile the achievement data of the previous financial year, as discrepancies may have led to inflated targets.

Shri B. K. Singhal, CGM, NABARD, informed the House that the revised ACP targets allocated to banks are based on the bank's performance data of FY 2024-25 uploaded on the ENSURE portal by member banks. He requested banks to compare ACP achievement data submitted to SLBC and reconcile it with the ENSURE portal data. He further requested to submit the corrected data on the ENSURE portal, if mismatches are found.

(Action by: Member Banks)

**Performance under Annual Credit Plan (ACP):** While reviewing ACP performance, he appreciated banks for achieving 51% of Priority Sector Advance targets in the first quarter itself. However, in the segment-wise review, he highlighted that agriculture advances remained below mandated benchmarks, credit to small and marginal farmers continued to lag, and advances to weaker sections required greater focus. He further observed that growth in housing and education loans slowed in the June quarter compared to the March quarter.



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He urged banks to take corrective measures to improve the performance under these segments.

(Action by: Member Banks)

**PM Jan Dhan Yojana:** With 11 years of PMJDY completed, he urged banks to now focus on achieving 100% re-KYC compliance in all accounts. He highlighted that the improved average balance of ₹5,625 reflects the active usage and viability of these accounts.

(Action by: Member Banks)

**Social Security Schemes (PMJJBY/PMSBY/APY):** Performance showed wide variations, with PMSBY enrolments significantly higher than PMJJBY. He requested banks to accord equal focus to PMJJBY and also to improve performance under APY. Additionally, banks were urged to ensure accurate reporting of achievements under all schemes.

(Action by: Member Banks)

**PM Mudra Yojana:** He stressed that banks should not only meet targets but also ensure quality lending that genuinely supports entrepreneurs, rather than merely creating paper accounts.

(Action by: Member Banks)

**Stand-Up India:** He congratulated banks for Gujarat's continued national first rank but cautioned against complacency, urging them to maintain sustained efforts.

(Action by: Member Banks)

**PM SVANidhi:** All banks were requested to disburse all applications which are sanctioned up to 31.12.2024, strictly as per existing scheme guidelines. However, applications pending for sanction may be undertaken only after formal approval of the scheme's extension or revision by the competent authority.

(Action by: 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)

**PM SVAMITVA:** He reiterated that SLBC Gujarat, vide Letter No. SLBC-332/115/2025 dated 31.01.2025, had advised all banks to issue instructions to their field functionaries to accept SVAMITVA Property Cards, along with SANAD (Schedule H under Section 133 of the Gujarat Land Revenue Code, 1879), as valid proof of ownership and security for loans. This was unanimously accepted by all the banks in the 185th SLBC meeting. He informed the house that, while Bank of Baroda, Canara Bank, Central Bank of India, Indian Overseas Bank, Gujarat Gramin Bank, and AU Small Finance Bank have circulated internal guidelines, rest all other banks are yet to issue their internal guidelines.

He expressed concern that, despite legal clarity, financing under the scheme has not picked up. Banks were urged to expedite issuance of internal approvals, commence financing, and



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ensure compliance without delay. Further, He informed the house that the weekly progress on loans sanctioned against SVAMITVA Cards on the FI-Plan Portal (starting from the week ending 30.05.2025) has already commenced as per the direction of the DFS.

(Action: Member Banks)

**Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme (PMFME):** He highlighted that, against the state's target, performance under the scheme remained low with a large number of applications still pending. Member banks were requested to closely monitor branch-level progress against allocated targets, intensify efforts to source more applications, and ensure faster sanction of genuine cases to meet government expectations.

The nodal agency, Gujarat Agro Industries, also appealed to all banks to improve their performance under the scheme.

(Action by: All 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 their branches to re-examine rejected applications. He also urged banks to expeditiously clear all pending applications awaiting sanction and disbursement and advised that branches must thoroughly verify applicant's eligibility before rejecting any case.

(Action: Member Banks)

**PM Surya Ghar Yojna for Rooftop Solar Financing Scheme:** The Ministry of New and Renewable Energy (MNRE) has launched this scheme with a target of 1 crore residential solar units nationwide by March 2027. DFS, in its meeting dated 30.04.2024, directed banks to closely monitor implementation at the state level. As state's performance remains below expectations, banks were urged to proactively source loans from registered applicants and create greater awareness of the scheme's benefits.

(Action: Member Banks)

**NRLM-SHG:** Progress under SHG financing remains below expectations, both in number of accounts and in amount disbursed. He urged banks to improve performance in this segment.

(Action by: Member Banks)

He further informed that while Rajkot and Surat DCC Banks have started sharing data, the remaining 16 DCCBs are still not uploading information on the NRLM-Bank Linkage Portal, which results in cooperative banks' progress not being reflected accurately. He requested GSCB to ensure that all 16 DCCBs begin sharing data on a monthly basis, on a regular basis.

(Action by: GSCB)

**Deendayal Jan Aajeevika Yojana-Shehri (DJAY-S):** The Ministry of Housing and Urban Affairs launched the pilot phase of DJAY-S on 01.10.2024, focusing on the FI&ED component to provide bank credit to six Vulnerable Occupational Groups (transport, domestic, gig, waste, construction, and care workers) and women-led SHGs. SLBC Gujarat circulated SOPs and guidelines vide Letter No. SLBC/4/193/2025 dated 08.07.2025. Reviewing performance as of 21.08.2025, he urged SBI, UBI, PNB, UCO, IOB, and Kotak



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Bank to launch the scheme formally and update product codes on the respective portal of the scheme without delay.

(Action by: SBI, UBI, PNB, UCO, IOB & Kotak)

**Performance under Government Sponsored Schemes:** All member banks were requested to clear all the pending applications under the government sponsored schemes.

(Action: Member Banks)

**PMEGP Schemes:** He informed that the target of PMEGP Scheme for FY 2025–26 has not yet been allocated. KVIC was requested to finalize and allocate the targets and submit performance details to SLBC.

(Action: KVIC)

**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 Narmada, fall under this category. Banks in Dahod district were requested to intensify efforts to improve performance under PMMY, PMJJBY, PMSBY, APY, and Agricultural Finance to bring it at par with the state average. Similarly, banks in Narmada district were requested to step up performance under PMMY, APY, and Agricultural Finance to match state-level progress.

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

**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 3.32 lakh beneficiaries (as of 19.08.2025) 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-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 while the Central Government provides 3% interest subvention on crop loans up to ₹3.00 lakh for prompt-paying farmers, the Government of Gujarat additionally



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offers 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 already advised banks to submit claims as per GoG guidelines and clear pending cases. However, many banks are yet to comply. All banks were requested to immediately submit pending claims and ensure timely submission for FY 2025-26.

(Action: Member Banks to whom Applicable )

**Progress in Central KYC Records Registry (CKYCR):** As advised by DFS vide its letter no F.No. 32/10 / 2024-DRT dated 10<sup>th</sup> 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)

**Allotment of Space for Head Office of Newly Amalgamated Regional Rural bank:** As per Government of India Gazette Notification No. CG-DL-E-07042025-262329 dated 07.04.2025, Baroda Gujarat Gramin Bank and Saurashtra Gramin Bank were amalgamated into a single Regional Rural Bank — Gujarat Gramin Bank — effective from 01.05.2025, with its Head Office at Vadodara under the sponsorship of Bank of Baroda. Gujarat Gramin Bank, vide letter No. GGB:HO:PE:01/27 dated 09.06.2025, has requested the State Government for allotment of suitable land or office premises in Vadodara for setting up its Head Office. The Finance Department, GoG, has already consulted with the Revenue Department on the matter. The House urged the State Government to intervene and expedite necessary action.

(Action by: State Government / RRBs)

**Construction of RSETI Ahmedabad:** The House was informed that necessary approval from Ahmedabad Municipal Corporation (AMC) is pending for construction of the RSETI building. A fresh application for construction permission has been submitted. AMC's West Zone clarified that pending betterment charges must be paid, as the government-owned plot has been distributed among multiple departments. The bank has paid the betterment charges and submitted the documents to AMC for further processing. AMC has now sought clarification on property tax; however, as the land belongs to the government, no property tax bill has been generated to date. The House, therefore, urged the State Government to intervene and resolve the issue to facilitate timely approval of construction.

(Action: State Govt. and BOB)

**On the construction work of RSETI building,** the State Director of RSETI, Gujarat, informed that if construction of RSETI buildings is not completed within the stipulated timeline, it will attract negative marking in the grading exercise, and such RSETIs may face downgrading and loss of CNN compliance. Hence, he requested the sponsored banks to expedite the construction works of RSETIs.

(Action: Sponsored Banks: BOB & SBI)

**Opening of New RSETIs in Newly Carved Districts:** The Ministry of Rural Development (MoRD), vide letter dated 04.02.2025, granted administrative approval for opening RSETIs in the newly carved districts of Gujarat - Aravalli, Botad, Devbhoomi Dwarka, Morbi and Gir.



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Somnath. Bank of Baroda is the sponsoring bank for Aravalli, Botad and Devbhoomi Dwarka, while State Bank of India is the sponsoring bank for Morbi and Gir Somnath.

The House was informed that the five RSETIs are yet to be opened. Sponsored banks (Bank of Baroda and State Bank of India) were requested to initiate the process of establishing RSETIs in their allotted districts as per MoRD approval and to expedite operations by taking premises on lease/rent until permanent buildings are constructed. The house was informed that respective LDMs have approached district administrations to secure government premises on rent to enable RSETIs to function immediately.

The House urged the State Government to intervene and assist with provision/allotment of suitable premises and any other clearances required to operationalise the RSETIs on priority.

(Action: State Govt., BOB, SBI and Respective LDMs)

**Opening of Brick and Mortar Branches / IPPB touch Points in 38 identified Villages:** The House was informed that all 38 identified locations are now covered with brick-and-mortar branches, as SBI has opened and operationalised its branch at the last remaining location - Satkashi village in Tapi district.

**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 Pagli 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.

The house was informed that branches have been opened at Nilavada, Karmasiya Kheda & Khanpor Deh on 31.07.2025 by HDFC, SBI & UCO bank, respectively. He further informed that everything is finalised for opening of branch in Mal Itadi Pagli Bhag and Karmasiya Kheda villages, by BOB and SBI respectively and it will be opened soon. Shri Ashwini Kumar urged the concerned banks to open the bank branch in the remaining villages within the stipulated timeline, as the matter is being closely monitored by DFS.

(Action: BOB, SBI, and GGB)

**Opening of Bank Branch at Kadachh Village:** The house was informed that SLBC had received a letter from RBI Central Office dated 29.05.2025 regarding a request from the Sarpanch of Kadachh Gram Panchayat for opening a bank branch in Kadachh village. SLBC has since taken up the matter with the Central Bank of India (service area bank).



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Central Bank of India, vide letter no. ZO/AHM/ASBD/2025-26/69 dated 27.06.2025, informed SLBC that an inspection was carried out on 06.06.2025 by the nearby branch and a proposal has been submitted to their Central Office, Mumbai, for approval to open the new branch. Central Bank of India was requested to update SLBC on further progress regarding the approval and opening of the branch at Kadachh village.

(Action by: Central Bank of India)

**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.

The house was informed that as of now, BCs have been appointed in 26 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 12 villages have been allocated among banks as follows: Bank of Baroda - 6 villages, Bank of India - 4 villages, and HDFC Bank - 2 villages. The respective banks were requested to expedite appointment of BC in these villages and mark BC details on the JDD application.

(Action: BOB, BOI, and HDFC)

**Provision of Banking services in Unbanked Rural Centers (URCs):** The House was informed that, as per SLBC records, Gujarat has 230 URCs (nil in Tier 5 and 230 in Tier 6 centers). However, as per the RBI letter dated 25.10.2024, a total of 9,604 URCs (54 in Tier 5 and 9,550 in Tier 6) in Gujarat remained uncovered by banking facilities as of 31.03.2024. To reconcile this discrepancy, SLBC, vide its letter dated 30.01.2025, requested all banks to update the CISBI portal wherever a CBS-enabled outlet (including BC outlets) already exists. LDMs were also advised to include URC updates as a standing agenda item in DCC/DLRC meetings.

SLBC further submitted the Tier-5 URCs progress report, indicating that 51 URCs have been covered by banking facilities, while 3 URCs are yet to be covered. LDMs were advised to ensure coverage of the remaining centers at the earliest.

(Action: Member Banks and All LDMs)

Moving ahead, two important initiatives were formally launched during the meeting:

1. **Pocket Booklet on Government-Sponsored Schemes** - SLBC Gujarat has, for the first time, prepared a comprehensive pocket booklet covering all central and state government-sponsored schemes, with scheme details and member banks' names included. The booklet was formally launched, and the house was informed that soft copies will be shared with all member banks to enhance awareness among staff and customers.
2. **State-Level Recognition Drive – "Santripti Se Samriddhi"**: In line with DFS directions, SLBC launched this recognition campaign to motivate banks and LDMs against state targets. The House was informed that performance will be measured across various parameters, grouped into different categories, against these targets. Top-performing banks and districts will be felicitated in the next SLBC meeting. All banks and LDMs were therefore urged to ensure accurate daily reporting of data.



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After the launch events, Shri Naveen Barolia, Deputy Director, Warehousing Development and Regulatory Authority (WDRA), delivered a presentation on the Electronic Negotiable Warehouse Receipt (eNWR) system: He explained that India's warehousing sector has been largely unorganized, exposing banks to risks when financing against paper-based receipts. To address this, WDRA was established in 2010 to regulate warehouses and introduce a secure eNWR mechanism. He informed that only WDRA-registered warehouses are authorized to issue eNWRs, which are digital, tamper-proof, and contain comprehensive details of commodity, depositor, warehouse, and financing status. Once financing is availed against an eNWR, it cannot be reused until repayment, thereby eliminating risks of multiple financing against the same stock. He also mentioned that eNWRs are integrated with the e-NAM platform, enabling transparent trading.

He highlighted the business opportunity for banks, noting that a sizeable allocation has been earmarked under agricultural credit for eNWR financing. Enhanced limits are now available to both individual and corporate farmers, and Gujarat has been given a higher target for the current year. He further informed about the Credit Guarantee Scheme for eNWR financing, launched in December 2024, under which up to 85% of a bank's loan is guaranteed with a nominal premium. This provides coverage against risks from both borrowers and warehousemen, thereby offering banks greater confidence to extend finance.

In conclusion, he urged all banks to actively promote and scale up financing under the eNWR framework and assured full support from WDRA for smooth implementation and risk mitigation.

(Action by: All Member Banks)

Before concluding the meeting, a special felicitation ceremony was organised to recognise and motivate field functionaries for their outstanding performance in Q1 of FY 2025–26. Five LDMs were felicitated for their exemplary contribution, setting a benchmark for others and reinforcing the principle that collective efforts bring collective success.

The criteria for selection included:

- Timely conduct of DCC/DLRC meetings
- Achievement of ACP targets for 2025–26
- Performance under the PM Vishwakarma Scheme
- Performance in Financial Inclusion schemes (PMJDY, PMSBY, PMJJBY, APY)

Based on these parameters, the Top 5 Performing LDMs were:

- 1st Position: Shri Jignesh Parmar, LDM Dahod
- 2nd Position: Shri Rasik Jethwa, LDM Tapi
- 3rd Position (Jointly): Shri Kuldeep Gehlot, LDM Palan; Shri Kumar Ravi Ranjan, LDM Bhavnagar; Shri G.N. Rathwa, LDM Junagadh

It was noted that while many LDMs are performing commendably, these five were shortlisted for recognition this time, and their performance has set a benchmark for others. The House expressed hope that more names will emerge for recognition in the upcoming SLBC meetings.

The meeting ended with a vote of thanks delivered by Shri Yogesh Agrawal, Chairman, Gujarat Gramin Bank.

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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.	Rajesh Kumar	Regional Director	Reserve Bank of India
3.	B. K. Singhal	Chief General Manager	NABARD
4.	Devendra Bonde	Dy. General Manager, FIDD	Reserve Bank of India
5.	Nilesh Gohil	Dir. (IF), Fin. Dept.	Govt of Gujarat
6.	Ashwini Kumar	Convenor SLBC & General Manager	Bank of Baroda
<b>GOVERNMENT DEPARTMENTS</b>			
7.	J. H. Raval	Jt. Comm. Bankable	CCRI
8.	Neelam Vyas	Joint Registrar, RCS Office	Govt of Gujarat
9.	M. B. Patel	Jt. Dir, Agri, Directorate of Agri	Govt of Gujarat
10.	Rupak Solanki	Dy. Conservator of Forest	Govt of Gujarat
11.	Dr. Rakesh Patel	Dy. Dir, A.H., Directorate of A.H.	Govt of Gujarat
12.	Parmar Jaydevsinh J.	Dy Dir of Horticulture, DoH	Govt of Gujarat
13.	Dr. Sushilkumar S. Patel	Asst Dir, Animal Husb. Dept.	Govt of Gujarat
14.	Sheetal Bheda	General Manager, GLPC	Govt of Gujarat
15.	Vikas Chawla	Project Manager, GAIC	Govt of Gujarat
16.	Patel Jignesh B.	State Mission Mgr, GULM	Govt of Gujarat
17.	Sunny Patel	Clerk (Guj Tribal Devel. Corp.)	Govt of Gujarat
<b>RBI / NABARD / SIDBI / NHB / OTHER</b>			
18.	Sachin Patidar	Asst. General Manager	RBI
19.	Dharmendra Kachhwaha	Asst. General Manager	RBI
20.	Nitin Dolare	Asst. General Manager	RBI
21.	Amit Kumar	Asst. General Manager	NABARD
22.	Shyam Sundar	Asst. General Manager	NHB
23.	Sushil Sahare	Manager	RBI
24.	Jatin Kamble	Manager	RBI
25.	Udai Singh Bhati	Manager	RBI
26.	Anil Yadav	Nodal officer PMEGP	KVIC
27.	J H Raval	Jt. Comm. Bankable	CCRI
28.	Haresh Joshi	State Director For RSETI	NACER, MoRD
29.	Naveen Barolia	Deputy Director	WDRA
<b>PUBLIC SECTOR BANKS</b>			
30.	Chandra Sekhar V	General Manager	State Bank of India
31.	Kavita Thakur	General Manager	Central Bank of India
32.	Ajeya Thakur	General Manager	Bank of India
33.	Vinish Kumar Chawla	General Manager	Punjab National Bank
34.	Ranjeet Kumar Jha	General Manager	Canara Bank
35.	Veena K. Shah	Dy. General Manager, SLBC	Bank of Baroda
36.	G. Vijaykumar	Dy. General Manager	State Bank of India
37.	Shalleshkumar Joshi	Dy. General Manager	Punjab National Bank
38.	Yachna Paliwal	Dy. General Manager	Union Bank of India
39.	Kumar Pratik	Dy. General Manager	Indian Overseas Bank



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
40.	Ajay Kumar Srivastava	Asst. General Manager	State Bank of India
41.	Rajesh Kumar Bharti	Asst. General Manager	Punjab & Sind Bank
42.	Vijay S. Patel	Chief Manager, SLBC	Bank of Baroda
43.	Lokesh Gupta	Chief Manager, SLBC	Bank of Baroda
44.	Kamalesh Kumar Sinha	Chief Manager	State Bank of India
45.	Ankit Panchal	Chief Manager	Punjab National Bank
46.	Deepak Kumar	Chief Manager	Indian Bank
47.	Amit Kumar Pankaj	Chief Manager	UCO BANK
48.	Ravi Kishore	Chief Manager	Bank of Maharashtra
49.	Sumer Singh Solanki	Senior Manager	Central Bank of India
50.	Govind Singh	Senior Manager	Union Bank of India
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
<b>RRBs / GSCBs</b>			
57.	Yogesh Kumar Agrawal	Chairman	Gujarat Gramin Bank
58.	Prakashkumar Loh	Assistant General Manager	Guj. State Co-Op. Bank
59.	Bharat Gupta	Senior Manager	Guj. State Co-Op. Bank
<b>PRIVATE SECTOR BANKS</b>			
60.	Ritika Iyer	Dy. General Manager	IDBI Bank
61.	Thomson Jose	Sr. Ex. VP	HDFC Bank
62.	Parth	Zonal Head	HDFC Bank
63.	Alpna Gupta	Vice President	Federal Bank
64.	Habib Shaikh	Dy. Vice President	HDFC Bank
65.	Ankit Agarwal	Dy. Vice President	HDFC Bank
66.	Tushar Baraiya	Dy. Vice President	Kotak Mahindra Bank
67.	Amar Mehta	CRDM Gujarat	Axis Bank
68.	Bhargav Bhatt	GNC CH	Axis Bank
69.	Pragna Shah	Regional Credit Manager	HDFC Bank
70.	Pujan Parekh	CHSO	Yes Bank
71.	Raj Kumar Sahu	Regional Head Service & Ops	Yes Bank
72.	Divakar Mishra	Regional Co-Ordinator	ICICI Bank
73.	Krupal Patel	AVP	Bandhan Bank
74.	S. Kannan	AVP	Tamilnad Merc. Bank
75.	Krunal Shah	AVP	RBL Bank
76.	Vipin Bhetariya	CH	HDFC Bank
77.	Pranav Manseta	Cluster Branch Head	IndusInd Bank
78.	Rathod Umesh Kr Hiralal	CMO	Karur Vysya Bank
79.	Pradeep Deshpande	Chief Manager	Karnataka Bank
80.	Arvind Goswami	Senior Manager	Jammu & Kashmir Bank
81.	Niteshkumar Parmar	Senior Sales Manager	IDFC Bank
82.	Santanu Mitra	Branch Operations Manager	SBM Bank I Ltd



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
83.	Vaibhav Shah	Branch Manager	CSB Bank
84.	Arvind K V	Manager	South Indian Bank
85.	Naimesh Dhamesha	C S A	Dhanlaxmi Bank
86.	Rohit Kamat	Officer	Karnataka Bank
87.	Akshata Kale	AFO	Karnataka Bank
88.	Jaymin Raval	Officer	DBS Bank (LVB)
89.	Manish Agarwal	Dy. Manager	City Union Bank
<b>SMALL FINANCE BANKS</b>			
90.	Munir Jasdanwala	Regional head	AU SFB
91.	Maheshkumar Zala	ROL	Jana SFB
92.	Rajeev Samendranath Bose	Cluster & State Head Gujarat	Esaf SFB
93.	Pandya Hardik	Branch Manager	Esaf SFB
94.	Rajesh Dilipbhai Joshi	Relationship Manager	Suryoday SFB
<b>PAYMENTS BANK</b>			
95.	Ranveer Singh	Circle Head	India Post Payments Bank
96.	Santosh Kumar	Senior Manager	India Post Payments Bank
97.	Kashyap Kalpesh Raichura	Manager	Airtel Payments Bank
98.	Vijay Bansal	Customer Service	Airtel Payments Bank
99.	Saurabh Rakeshkumar Singh	Regional Head	Fino Payments bank
<b>LEAD DISTRICT MANAGER</b>			
100.	Kiran Kumar Chavda	LDM, Ahmedabad	State Bank of India
101.	Ronak M. Lata	LDM, Amreli	State Bank of India
102.	Dr Jagdish	LDM, Anand	Bank of Baroda
103.	Neeraj Mahaver	LDM, Arvalli	Bank of Baroda
104.	Hemant Gandhi	LDM, Banaskantha	Bank of Baroda
105.	Anup Kumar Jyotishi	LDM, Bharuch	Bank of Baroda
106.	Kumar Ravi Ranjan	LDM, Bhanagar	State Bank of India
107.	Alok Kumar	LDM, Botad	Bank of Baroda
108.	Pinakin Bhatt	LDM, Chhotauddepur	Bank of Baroda
109.	Vishal Patange	LDM, Dang	Bank of Baroda
110.	J. S. Parmar	LDM, Dohad	Bank of Baroda
111.	Baldev Chavda	LDM, Gandhinagar	State Bank of India
112.	Shailesh Meghani	LDM, Gir Somnath	State Bank of India
113.	Pradipkumar Patel	LDM, Jamnagar	State Bank of India
114.	G N Rathwa	LDM, Junagadh	State Bank of India
115.	Ashutosh Kr Srivastava	LDM, Kheda	Bank of Baroda
116.	Mitesh Gamit	LDM, Kuchchh	Bank of Baroda
117.	N. N. Sharma	LDM, Mahisagar	Bank of Baroda
118.	Priya Ranjan	LDM, Mehsana	Bank of Baroda
119.	Sakir Chhipa	LDM, Morbi	State Bank of India
120.	Sanjay Kumar Sinha	LDM, Narmada	Bank of Baroda
121.	Mithilesh Kumar	LDM, Navsari	Bank of Baroda
122.	Satyendra Kumar Rao	LDM, Panchmahals	Bank of Baroda
123.	Kuldeep A. Gehlot	LDM, Patan	Bank of Baroda
124.	Kiran Kumar Barot	LDM, Porbandar	State Bank of India



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
125.	Karunakar Biswal	LDM, Rajkot	State Bank of India
126.	S. K. Chaudhary	LDM, Sabarkantha	Bank of Baroda
127.	Anwar Malik	LDM, Surat	Bank of Baroda
128.	K. K. Sinha	LDM, Surendranagar	State Bank of India
129.	Rasik G. Jethwa	LDM, Tapi	Bank of Baroda
130.	Lakhan Kumar Meena	LDM, Vadodara	Bank of Baroda
131.	Chetan Narayan Patil	LDM, Valsad	Bank of Baroda

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