

सं. १८७-रास्तबैस- गुज./१०४/२०२६

०९ जनवरी २०२६

समस्त सदस्यगण / All Members
राज्य स्तरीय बैंकर्स समिति / State-Level Bankers' Committee
गुजरात / Gujarat

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की सितम्बर - २०२५ को समाप्त तिमाही हेतु आयोजित १८७^{वीं} बैठक का कार्यवृत्त

MINUTES OF THE 187th MEETING OF STATE LEVEL BANKERS' COMMITTEE OF GUJARAT FOR THE QUARTER ENDED – SEPTEMBER 2025

कृपया उक्त विषय पर आयोजित २ दिसम्बर 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 2nd December 2025.

कृपया अपने संस्थान से संबंधित मुद्दों की हुई प्रगति से इस कार्यालय को दिनांक १९/०१/२०२६ 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 **19/01/2026**, so that the same can be placed in the next meeting.

कार्रवाई रिपोर्ट (एटीआर) प्रस्तुत करने का प्रारूप भी साथ में साझा किया जा रहा है।

The format for submission of Action Taken Report (ATR) is also being shared along with this.

भवदीय,



(अश्विनी कुमार)

संयोजक रा.स्त.बै.स. गुजरात एवं
महाप्रबंधक, बैंक ऑफ़ बड़ोदा

अनुलग्नक: यथोक्त

Minutes of 187th Meeting of SLBC Gujarat held on 02.12.2025

The 187th Meeting of SLBC Gujarat to review various Banking parameters for the quarter ended September 2025 was held on 02.12.2025 at Gandhinagar. The meeting commenced at 10:15 hrs.

The Hon'ble Deputy Chief Minister of Gujarat **Shri Harsh Sanghavi** graced the above meeting which was presided over by **Dr. Debadatta Chand**, Chairman, SLBC Gujarat and MD & CEO, Bank of Baroda. Key attendees included:

- **Shri Manoj Kumar Das**, IAS, Chief Secretary, Govt. of Gujarat,
- **Shri Rajeev Topno**, IAS, Principal Secretary, Finance Dept., Govt. of Gujarat,
- **Smt. Arti Kanwar**, IAS, Secretary (Economic Affairs), Fin. Dept., Govt. of Gujarat
- **Shri Manoj Ayappan**, Joint Secretary, DFS, Ministry of Finance, Govt. of India
- **Smt. Sonali Sen Gupta**, Executive Director, Central Office, RBI,
- **Shri Amresh Ranjan**, Regional Director, RBI Regional Office, Ahmedabad,
- **Shri B. K. Singhal**, Chief General Manager, NABARD,
- **Shri Balaji Kumar Singhsamanta**, Chief General Manager, State Bank of India,
- **Shri Nilesh Gohil**, Director (Institutional Finance), Fin. Dept., Govt. of Gujarat
- **Shri Ashwini Kumar**, Convenor, SLBC Gujarat & GM, Bank of Baroda,
- **Smt. Veena K. Shah**, Head SLBC Gujarat & DGM, Bank of Baroda,

and senior executives from various State Govt. Departments, Govt. of India, RBI, NABARD, Member Banks, Lead District Managers. The detailed list of participants is enclosed.

Shri Ashwini Kumar, Convenor of SLBC Gujarat and General Manager, Bank of Baroda, commenced the meeting by extending a warm welcome to the Honourable Deputy Chief Minister and all participants. He assured the State Government that all member banks are fully aligned with the priorities of the Government of Gujarat and are providing wholehearted support to the State's development agenda and financial inclusion initiatives. He further reiterated the banking fraternity's commitment to work closely with the Government to achieve the State's growth objectives.

Dr. Debadatta Chand, Chairman, SLBC Gujarat and MD & CEO, Bank of Baroda, welcomed the Deputy Chief minister, senior State Government officials, Senior Officials from DFS, Executive director and other officials from RBI, and controlling heads of all the member banks, other dignitaries, and invitees. He highlighted that Gujarat has consistently remained among the most dynamic State with robust performance across MSME, renewable energy, infrastructure and entrepreneurship. He emphasised that SLBC's coordinating role has been instrumental in advancing financial inclusion and credit outreach and that banks must continue to act as development partners by ensuring timely, inclusive and responsible financing.

While highlighting the performance of the previous quarter, he appreciated the continued expansion of the bank branch network, with a significant proportion located in rural and semi-urban areas, reflecting the banking sector's strong commitment to inclusive outreach. He noted healthy growth in both deposits and advances, supported by an improving credit-deposit ratio, which together indicate robust underlying credit demand and balanced resource mobilization across the State. The Chairman expressed satisfaction with the overall performance under the Annual Credit Plan, acknowledging solid progress in Priority Sector lending - particularly in MSME finance - while also underscoring the need to accelerate agricultural credit to bridge existing gaps.



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He commended the steady improvement in lending to weaker sections and the expansion of Kisan Credit Card coverage, both of which have enhanced support for vulnerable households and the farming community. He further appreciated the achievement of banking access in all previously unserved villages and the continued strengthening of digital readiness through Aadhaar and mobile seeding. While overall asset quality remained stable, he underscored the importance of sustaining sound financial health across the State.

He noted that banks in Gujarat have maintained a gross NPA level of around ₹31,876 crore (2.59%), which is among the best in the country, reflecting the strength of the State's economy, effective government initiatives, and a disciplined credit culture. He commended the banking fraternity for their collective efforts in sustaining asset quality.

He also congratulated the Government of Gujarat on being awarded the hosting rights for the Commonwealth Games proposed to be held in 2030, stating that this is a matter of pride not only for the State of Gujarat but for the entire nation. He noted that the event would further strengthen Gujarat's economic profile and create new opportunities, yielding mutual benefits for both the State and the banking sector.

Dr. Chand highlighted the institutional benefits of the Regional Rural Bank (RRB) amalgamation, particularly in strengthening rural outreach and improving governance. Turning to State-sponsored schemes, he noted satisfactory progress under the Vajpayee Bankable Scheme but expressed concern over relatively lower performance under other State Government initiatives, including the Gujarat Women Economic Development Scheme (GWEDC), Jyoti Gramudhyog Vikas Yojana (JGVY), and the Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY). He called for concerted efforts by all banks to enhance implementation and improve outcomes under these schemes. He concluded by reiterating SLBC's commitment to inclusive finance, promotion of entrepreneurship, digital adoption, and strengthening public trust in the financial system.

Smt. Sonali Sen Gupta, Executive Director, Reserve Bank of India, welcomed all participants and acknowledged the collective efforts of stakeholders in advancing financial inclusion in Gujarat. She noted that the Financial Inclusion Index published annually by the RBI continues to reflect steady national progress, with Gujarat demonstrating meaningful on-ground advancement. She emphasized that financial inclusion must be assessed across three core dimensions, i.e. Access, Usage, and Quality, and highlighted areas requiring further strengthening under each dimension.

On the Access dimension, she observed that while Gujarat performs strongly in branch and ATM penetration, the density of the Business Correspondent (BC) network remains below the national average. She further noted that BC inactivity continues to be a persistent challenge in certain districts and stressed the need to ensure continuity of last-mile banking services through regular monitoring and timely replacement of inactive BCs. She also advised SLBC to undertake a comprehensive assessment of last-mile banking infrastructure and to prioritise coverage of identified Tier-5 centers that currently lack a banking outlet.

With regard to the Usage dimension, she appreciated the momentum generated by the recent nationwide Re-KYC campaign, under which a large number of accounts were updated. She urged banks to complete the remaining Re-KYC cases in a time-bound manner to ensure



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uninterrupted account operations. She also reiterated the need to address districts with low Credit–Deposit ratios, encouraging banks to develop coordinated, district-specific solutions and to continue engagement with State authorities to resolve infrastructure constraints affecting credit absorption.

On Technology Enablement, she highlighted the growing role of technology as a key driver of financial inclusion and referred to the successful implementation of the CBDC-based G-SAFAL initiative in Gujarat, where programmability enables transparent monitoring of fund utilisation by SHG households. She encouraged banks to make extensive use of the Unified Lending Interface (ULI), particularly for thin-file and new-to-credit borrowers, citing successful early use cases such as cash-flow-based lending to dairy farmers using milk-pouring data. She further urged for expediting the work related to integrating Gujarat's digital land records with ULI and requested for early completion, noting that it would significantly streamline agricultural and KCC lending.

Under the Quality dimension, she emphasized that financial literacy must translate into positive behavioural outcomes, particularly the reactivation of dormant accounts and the effective integration of individuals into the formal financial system, thereby reducing dependence on informal moneylenders. She requested Lead Banks to work closely with Centers for Financial Literacy (CFLs) and to deploy BCs at CFL camps to provide hands-on support for Aadhaar seeding, account activation, and linkage to formal banking channels. She also referred to the national campaign "आपकी पूँजी, आपका अधिकार," launched from Gujarat, and urged banks to intensify outreach to unclaimed deposit holders while leveraging the campaign to complete pending Re-KYC cases.

In conclusion, she reiterated that Gujarat's financial inclusion journey exemplifies the outcomes achievable through coordinated and sustained action by all stakeholders. She expressed confidence that SLBC Gujarat would continue to advance the financial inclusion agenda and deliver even stronger results in the future.

Shri Manoj Muttathil Ayyappan, Joint Secretary, Department of Financial Services (DFS), Government of India, greeted the dignitaries and addressed the House, reiterating the critical role of the State Level Bankers' Committee (SLBC) as a key platform for aligning the efforts of banks, State Government departments, and development agencies towards inclusive and sustainable economic growth. He observed that India continues to be a beacon of stability in the current global economic environment, supported by strong GDP growth, robust credit expansion, historically low levels of non-performing assets, and healthy capital adequacy. He emphasized that the prevailing macroeconomic and banking conditions present an exceptionally favourable opportunity for banks to expand quality lending and deepen financial inclusion.

Referring to Gujarat's performance, he noted that the State has demonstrated commendable progress across key banking parameters, including healthy growth in advances, moderate growth in deposits, and an improvement in the credit–deposit ratio. He highlighted that Gujarat has already achieved nearly 74 per cent of its Annual Credit Plan (ACP) target within the first six months of the year and observed that Priority Sector Lending growth of over 18 per cent year-on-year has been driven primarily by the MSME sector.



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While appreciating this progress, he identified agricultural lending and credit to weaker sections as two segments requiring focused attention, noting the significant scope for further improvement. With regard to the Pradhan Mantri Mudra Yojana (PMMY), he advised that Gujarat, being a highly entrepreneurial State, should place greater emphasis on the Tarun Plus category to support the scaling up of enterprises.

Addressing the national objective of 'Insurance for All' under Viksit Bharat @2047, he stressed the need to significantly enhance coverage under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMSBY). He emphasized that every Pradhan Mantri Jan Dhan Yojana (PMJDY) account holder should ideally be enrolled under PMSBY, given its nominal premium of ₹20 for an insurance cover of ₹2 lakh.

He urged banks to accelerate credit delivery under key Government schemes and underscored the importance of sharper execution at the ground level. Referring to the Pradhan Mantri Surya Ghar Muft Bijli Yojana, he noted that while Gujarat ranks among the leading States in rooftop solar installations, the proportion of installations supported through bank financing remains relatively low. He therefore advised banks to examine operational bottlenecks and significantly enhance lending outreach under the scheme.

He further highlighted the importance of scaling up affordable housing finance for beneficiaries in the Economically Weaker Section (EWS) and Lower Income Group (LIG) categories, particularly in view of the substantial guarantee cover of up to 70 per cent available under the CGTMSE framework for loans up to ₹20 lakh, which makes it a secure and impactful lending opportunity. In addition, he drew attention to the newly introduced Credit Guarantee Scheme for Exporters and urged banks to implement it expeditiously to provide timely support to exporters, especially in sectors such as gems and jewellery, textiles, ceramics, engineering, and other MSME-driven industries, who are currently facing challenges arising from global disruptions.

He encouraged banks to leverage Digital Public Infrastructure (DPI), credit guarantee mechanisms, interest subvention frameworks, and other central and State-level enablers to fully realise Gujarat's credit potential. He expressed confidence that SLBC Gujarat would continue to strengthen ACP implementation, enhance district-level monitoring, and ensure timely resolution of operational issues. He concluded by urging all member banks to prioritise financial inclusion, improve credit quality, and extend focused support to the agriculture and MSME sectors to drive sustainable economic growth.

Shri Manoj Kumar Das, Chief Secretary, Government of Gujarat, acknowledged the presence of dignitaries and expressed his pleasure at participating in the SLBC meeting. Recalling his earlier association with such meetings, he noted that the Credit-Deposit (CD) ratio at that time was around 60 per cent. He appreciated the significant improvement achieved over the years and expressed satisfaction that the CD ratio has now crossed 90 per cent mark, reflecting remarkable progress over the past 10-20 years. He complimented all banks for this achievement and attributed the improvement to enhanced coordination between the State Government and the banking sector. He further highlighted that advances in the State increased by approximately ₹80,000 crore over the last two quarters, describing this as a highly encouraging development.



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Reflecting on the COVID-19 period, he commended banks for ensuring timely credit flow in accordance with RBI guidelines, with credit being extended within 48 hours or two working days. He observed that during an extremely challenging period, when industries were struggling even to meet salary obligations, banks stepped in to ensure liquidity and provide critical support, enabling businesses to survive and subsequently recover and grow.

He highlighted the significant reduction in poverty at the national level, noting that the poverty ratio declined from around 28 per cent earlier to about 11 per cent by 2023, far surpassing the original objective of halving poverty. He mentioned that nearly 25 crore people had moved out of poverty and stated that Gujarat has also performed well on this front. He emphasized that, in addition to government policies, the flow of institutional credit by banks played a vital role in achieving these outcomes.

Referring to Gujarat's tribal districts, he observed that at least seven to eight districts require special attention and innovative, district-specific approaches, as routine projects may not yield adequate results. He indicated that District Collectors and District Development Officers would be advised to identify innovative projects and adopt a more liberal approach to financing. Expressing confidence in collective efforts, he stated that poverty levels in the State could be further reduced to 2-3 per cent over the next 7-8 years and emphasized that Gujarat cannot afford persistent pockets of poverty in certain districts. He stressed the need for district-level committees to function more effectively in these areas through improved coordination.

On the SVAMITVA initiative, the Chief Secretary stated that Gujarat is among the leading States and is poised to complete its targets by the second or third week of February, thereby becoming the first State in the country to achieve 100 per cent issuance of SVAMITVA Property Cards to all rural households. He reiterated that the scheme was launched to provide financial security to rural households and to enable access to formal credit. He expressed concern that while cooperative banks have begun extending credit against SVAMITVA Property Cards, other banks have not yet done so meaningfully, which undermines the intended objectives of the initiative. He noted that the issue has also been reviewed at the level of the Secretary, Government of India, and emphasized that banks in other States have already operationalised lending against such property cards. He urged Lead District Banks to take decisions at the district level and ensure that eligible beneficiaries are provided credit against SVAMITVA Property Cards.

Touching upon issues related to Business Correspondents (BCs) and banking access, he expressed confidence that these challenges would be resolved, stating that in Gujarat no issue remains unresolved for long. He highlighted the State's rapid economic growth and referred to significant investments in ports, highways, airports, and expressways, including major projects aggregating around ₹1 lakh crore. He underlined that with a strong industrial policy, good governance, and a supportive banking presence, ample opportunities exist for banks to expand lending. He noted that advances grew by about 22 per cent in the last quarter alone, describing this as a remarkable achievement despite global challenges and external constraints on exports.

In conclusion, the Chief Secretary motivated the banking fraternity to capitalise on Gujarat's growth opportunities, emphasizing that lending in the State poses minimal risk given the high recovery levels. He encouraged banks to lend freely, expressing confidence in Gujarat's strong economy, a supportive government, and excellent coordination among stakeholders, and called upon banks to strive for even higher levels of credit growth.



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Address by the Hon'ble Deputy Chief Minister Gujarat: Shri Harsh Sanghvi:

Hon'ble Deputy Chief Minister of Gujarat, Shri Harsh Sanghvi, warmly welcomed all participants to the 187th SLBC meeting and expressed deep gratitude to the Hon'ble Prime Minister for transforming the landscape of Indian banking through the PM Jan Dhan Yojana (PMJDY), which shifted banking access from being a privilege for the affluent to a fully inclusive system accessible to every citizen. He highlighted Gujarat's remarkable banking outreach, noting that the State now has approximately 11,000 bank branches, with 56.62% located in rural and semi-urban areas, an achievement he described as a landmark in financial accessibility.

Referring to PMJDY, he emphasized that over 1.75 crore accounts have been opened in Gujarat, with an average balance of ₹5,681 per account, and a significant proportion in rural areas, demonstrating that banks have not only facilitated account openings but also integrated citizens into the formal financial system. He commended the banking community for this transformative role in promoting inclusive growth and enabling the financial aspirations of the people.

Shri Sanghvi further highlighted Gujarat's outstanding performance in the MSME sector, where advances now amount to approximately ₹3.36 lakh crore, representing nearly 31% of total advances which is well above the national benchmark. He expressed confidence that MSME growth will continue to accelerate in the coming years, underscoring Gujarat's strong entrepreneurial spirit.

On agriculture, he praised the issuance of over 33 lakh Kisan Credit Cards and conveyed heartfelt gratitude to banks on behalf of the farming community, noting that achieving the enhanced agricultural credit target of ₹2.19 lakh crore would represent a major milestone for the State.

While recognizing the success of key schemes such as PM MUDRA, Stand-Up India, PM SVANidhi, and PM Vishwakarma, he emphasized that procedural compliance alone is insufficient; banks must demonstrate empathy and proactive engagement. Highlighting PM SVANidhi, he noted that timely and affordable credit has empowered street vendors, reduced exploitation by moneylenders, improved household incomes, and contributed to positive social outcomes, including a noticeable reduction in domestic violence complaints. He urged banks to actively clear pendencies, go beyond file-based scrutiny, and ensure meaningful and timely credit delivery to fully realize the social and economic objectives of these initiatives.

Addressing the growing threat of cyber fraud, Shri Sanghvi expressed serious concern over digital arrest and impersonation scams. He cited the exemplary intervention of Shri Jayeshbhai Gandhi, a vigilant bank manager, who successfully prevented a senior citizen from transferring his life savings under a cyber fraud attempt, calling such proactive and empathetic action a model for the entire banking fraternity. He highlighted significant achievements in cybercrime response, including the successful blocking of potential losses totaling ₹1.73 crore from 1,368 calls received in a single day on the Cyber Crime Helpline 1930, and the recovery of 100% of defrauded amounts on two separate occasions during the current month.

Shri Sanghvi noted that the State currently has around 100 operators handling helpline calls, which can further be scaled up if required, and stressed that close coordination between banks and law enforcement agencies is essential to safeguard citizens' funds. He urged banks to appoint dedicated cybercrime nodal officers and proposed the formation of a joint coordination



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committee comprising representatives from the Police Department, Home Department, SLBC, and select banks to address emerging fraud patterns, including mule-account activity. He also noted that guidance on new suspicious account typologies has been shared with banks and recommended a dedicated meeting to deliberate on this matter.

In conclusion, the Hon'ble Deputy Chief Minister assured banks of the full support of the State Government and highlighted Gujarat's rapid economic growth, citing key developments across ports, highways, airports, and large-scale infrastructure projects. He emphasized that lending in Gujarat carries comparatively lower risk due to high recovery performance and a supportive governance environment, encouraging banks to lend confidently and leverage the significant growth opportunities in the State. He congratulated banks for achieving 74% of their credit targets within the first six months of the year and reiterated the Government's commitment to working closely with the banking sector to protect citizens, expand credit access, and sustain inclusive economic growth.

The Convenor expressed his gratitude to the **Hon'ble Deputy Chief Minister** for his insightful address and acknowledged the emphasis laid on the transformational impact of PMJDY accounts, as well as the critical concerns highlighted relating to digital-arrest frauds and mule accounts. He affirmed that the call for adopting a more sensitive and customer-centric approach in banking operations has been carefully noted by all member banks.

He further informed that, as per the directions of the Reserve Bank of India, Ahmedabad Regional Office vide their email dated 11.07.2025, the existing Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was renamed as the **"Sub-Committee of SLBC on Digital Payments and Cyber Security"**, with the **State Cyber Crime Cell included as a Special Invitee**.

Accordingly, all member banks were informed about the renaming of the Sub-Committee from EDDPE to the Sub-Committee of SLBC on Digital Payments and Cyber Security vide SLBC letter No. **SLBC/4/197/2025** dated **14.07.2025**. It was clarified that the periodicity of the Sub-Committee would continue to remain **quarterly**. Subsequently, **two quarterly meetings** of the Sub-Committee on Digital Payments and Cyber Security have been convened for the **June and September 2025 quarters**.

After concluding the speech, the House requested the Hon'ble Deputy Chief Minister to felicitate the top three LDMs who had ranked first in their respective categories. The request was kindly accepted, and thereafter, the **Hon'ble Deputy Chief Minister** felicitated the three top-performing Lead District Managers (LDMs) for their exemplary performance during Q2 of FY 2025–26. The felicitation aimed to recognise outstanding district-level contributions and inspire other districts to emulate these best practices. The selection was based on measurable performance criteria, including the timely conduct of DCC/DLRC meetings, achievement of Annual Credit Plan (ACP) targets for 2025–26, performance under the PM Vishwakarma Scheme, and accomplishments in key Financial Inclusion initiatives such as PMJDY, PMSBY, PMJJBY, and APY.

- 1st Position – Group A Category: Shri Priya Ranjan, LDM Mehsana
- 1st Position – Group B Category: Shri Jignesh Parmar, LDM Dahod
- 1st Position – Group C Category: Shri Sanjay Kumar Sinha, LDM Narmada



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It was noted that, while many LDMs are delivering commendable performance, these three were specially shortlisted for recognition on this occasion. Their achievements have set a benchmark for others, and the House expressed confidence that many more exemplary performances will be acknowledged in forthcoming SLBC meetings.

After felicitating the top three LDMs the Honourable Deputy Chief Minister Shri Harsh Singhvi and Chief Secretary, Shri Manoj Kumar Das, then took leave from the meeting.

Following the departure, of the Deputy Chief Minister and the Chief Secretary of Gujarat State, the proceedings resumed, and **Dr. Jayanti S. Ravi**, IAS, Additional Chief Secretary, Revenue Department, Government of Gujarat, drew attention to a critical gap in the implementation of the SVAMITVA initiative, as earlier highlighted by the Chief Secretary, and humbly urged all stakeholders to strengthen efforts in this regard. She explained that the fundamental purpose of the scheme is to empower rural households by enabling them to use their SVAMITVA Property Cards as valid collateral for small-ticket credit needs, including education, livelihood, and personal requirements.

Dr. Ravi observed that, based on an analysis by the Revenue Department, only 46 loan cases have been sanctioned using SVAMITVA Property Cards as collateral, and these were processed primarily through district cooperative banks and State-level development corporations. While a few banks, such as Bank of Baroda, Gujarat Gramin Bank, and Central Bank of India, have issued internal instructions to facilitate lending against these property cards, several major banks have referred the matter to their head offices, and seven banks have expressed an inability to accept these cards as collateral at present. She emphasized, that such reluctance limits the transformative potential of the scheme and runs contrary to the national vision articulated by the Hon'ble Prime Minister to empower rural households through property-backed formal credit. Dr. Ravi sincerely urged all banks to recognize that SVAMITVA Property Cards, together with legally issued Sanad documents, constitute valid proof of ownership and should be accepted to enable meaningful credit access, thereby truly fulfilling the intent of the initiative.

The Chairman of SLBC Gujarat Dr Debdatta Chand thanked Dr. Jayanti S. Ravi for her valuable insights and acknowledged that the key challenge lies more in creating awareness among bankers than among customers regarding the SVAMITVA initiative. He assured the House that, both as SLBC and as Bank of Baroda, the matter would be actively taken up and communicated to all member banks to support and operationalize the scheme. He emphasized that effective implementation of the initiative would not only create productive capacity but also stimulate economic activity, fully aligning with the intended objectives of the Government.

Dr. Ravi further suggested that, while some banks may already be processing such cases, progress could be accelerated if each bank is encouraged to take up at least one demonstrative case. She observed that handling even a single case end-to-end would help identify practical hurdles, procedural gaps, and operational challenges. She opined that setting such a small, concrete target would provide momentum to the initiative and facilitate smoother scaling up in the future.



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SLBC Data Presentation:

During the deliberation on Agenda Points, **Shri Ashwini Kumar** highlighted the following key issues:

Performance under Annual Credit Plan (ACP) 2025–26: The House noted that Gujarat has achieved 58.18% under Priority Sector against the 40% benchmark, demonstrating strong overall performance. Within priority segments, Agriculture and Weaker Sections remain key focus areas, with achievement levels of 13.82% (against the mandated 18%) and 10.27% (against 12%), respectively.

Under the ACP 2025 - 26, overall Priority Sector achievement stood at 74.33%, with Agriculture at 67.35%, indicating further potential for expansion in agricultural credit. MSME credit achieved 79.61%, reflecting continued momentum. Education and Housing loans recorded achievement levels of 47.25% and 51.85%, offering scope for enhancement.

Member Banks were encouraged to further strengthen credit flow to Agriculture and Weaker Sections to align with stipulated benchmarks and to prioritise processing of Education Loan applications - including those on the **Vidya Lakshmi Portal** - along with Housing loan sanctions, to support continued improvement under ACP.

(Action: Member Banks)

Ground Level Credit (GLC) Target: The Convener apprised the House that the Ground Level Credit (GLC) target for the current year has been revised by NABARD from ₹1,61,163 crore to ₹2,19,230 crore. With half-yearly achievement at 49.51%, the Convener expressed confidence that the State would comfortably achieve the revised target. Under sectoral allocation, crop loan and agriculture term loan targets stand at ₹1,25,730 crore and ₹93,500 crore respectively, with achievement at around 50% under both segments. The Joint Secretary, DFS suggested that, in addition to overall agricultural targets, sub-targets for allied agricultural activities may also be identified for better focus.

(Action: Member Banks)

Credit–Deposit (CD) Ratio: It was highlighted that the state's CD ratio stands at a very healthy level of 90.36%. However, at the district level, Dangs, Navsari, and Porbandar remain below the 40% benchmark, despite having shown some positive year-on-year growth.

The House observed that the CD ratios in Navsari and Porbandar are influenced by large NRI deposits; however, this is not the case for Dang. The House noted that Dang district requires a focused and structured approach to improve credit flow, given its accessibility constraints and low CD ratio. Accordingly, a district-level sub-committee has already been constituted and will prepare a monitorable and time-bound action plan. Discussions were held on strengthening last-mile delivery through an expanded BC footprint, training of local BCs, and examining the BC-Plus model. It was also agreed to explore a district-specific lending strategy based on ODOP, allied agriculture, and forest-based activities, along with a review of the existing banking footprint. A dedicated meeting for Dang district will be convened to operationalise suitable models.

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



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PMJDY Performance: The House observed that banks have opened 1.96 crore PMJDY accounts. Aadhaar seeding has been completed in 1.72 crore of these accounts, and RuPay cards have been issued in 1.49 crore accounts. Total deposits under PMJDY have exceeded ₹11,000 crore, with an average balance of ₹5,681 per account. The proportion of zero-balance accounts stands at only 7%, which was viewed as encouraging. Banks were advised to place greater emphasis on maintaining minimum balances and promoting regular account usage so that account holders may fully benefit from the scheme.

(Action by: Member Banks)

Social Security Schemes (PMSBY & PMJJBY): The Convener informed the House that enrolments under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) have reached 2.19 crore, while enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) stand at 1.01 crore, reflecting steady progress under the social security schemes. Member banks were encouraged to further enhance enrolments through intensified community-level outreach, focused campaigns, and deeper engagement with uncovered and vulnerable segments.

To ensure timely and hassle-free settlement of claims, it was emphasised that beneficiaries as well as Business Correspondents (BCs) should be adequately sensitised about the mandatory documentation requirements, particularly in accidental death cases under PMSBY. The House also stressed the need to strengthen financial literacy initiatives by aligning camp timings with beneficiary availability and by leveraging Village Computer Entrepreneurs (VCEs), BCs, and other local institutional resources for effective last-mile facilitation and awareness generation.

(Action by: Member Banks)

Atal Pension Yojana (APY): The House reviewed the progress under the Atal Pension Yojana (APY) and noted the need to significantly enhance enrolments in order to achieve the State target of 7,39,825 within the remaining period of the financial year, as the current achievement stands at approximately 37%. Banks were advised to intensify efforts across all categories to ensure that the overall State achievement reaches 100% under APY. Reporting inconsistencies, particularly among cooperative banks, were also discussed, and representatives of the cooperative banks informed the House that the issues would be streamlined shortly.

(Action by: Member Banks)

Financial Inclusion Saturation Campaign: The House reviewed the progress under the Financial Inclusion Saturation Campaign and noted the momentum generated across **PMSBY, PMJJBY, PMJDY, APY, Re-KYC and Nomination**. The schemes being continuous in nature, it was emphasised that the campaign momentum should be sustained going forward. Banks were advised to continue completing **Re-KYC and Nomination** in eligible accounts on an ongoing basis and ensure wider coverage under social security schemes.

(Action by: Member Banks)

Campaign for Unclaimed Assets – “आपकी पूंजी, आपका अधिकार”: It was reiterated that the awareness campaign was launched from Gujarat on 4 October 2025 and is scheduled to continue until 31 December 2025. The House noted that an amount of ₹2,836 crore is currently lying in the DEA Fund. Claims reported so far amount to ₹24 crore; however, the actual settled amount is estimated to be around ₹41–₹42 crore, pending data upload by certain districts.

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The House emphasised the importance of timely and accurate data submission on the DFS portal to ensure correct reflection of the campaign's performance. Banks and Lead District Managers (LDMs) were advised to proactively assist customers in claim submission and to further strengthen facilitation and outreach efforts under the campaign.

(Action by: Member Banks & LDMs)

Provision of Banking Services in Unbanked Rural Centres (URCs): The status of banking services in Tier-5 and Tier-6 centres was reviewed, and it was observed that a key challenge continues to be the non-updation of records on the CISBI portal, with 8,556 locations still reflected as Unbanked Rural Centres (URCs). Banks were advised to update the records accurately and to deliberate on this issue prominently during DLCC and DLRC meetings. Lead District Managers (LDMs) were specifically advised to ensure that URC coverage is included as a regular agenda item in district-level meetings, so that gaps in banking service delivery are systematically identified and addressed.

(Action by: Member Banks)

Opening of Brick-and-Mortar Branches at Identified Locations: The House noted that out of eight locations earlier identified for opening of Brick-and-Mortar branches, six branches have already been opened and inaugurated. It was informed that State Bank of India would open the branch at **Khapa** in Banaskantha district by the end of December 2025. Gujarat Gramin Bank was advised to expedite the opening of the remaining branch at **Vasan** in Banaskantha district so that all eight identified locations are fully covered by 31 December 2025, in line with DFS directions.

(Action by: Member Banks)

Opening of Bank Branch at Kadachh Village, Porbandar District: The House was informed that, pursuant to a representation received from the Sarpanch of Kadachh village, Porbandar district, banks were requested to explore branch opening in the area. It was noted with satisfaction that Bank of Baroda would open its branch in Kadachh village on 15 December 2025, and that Central Bank of India was also in the process of establishing a branch. As a result, the village would be served by two bank branches, thereby significantly improving banking access.

(Action by: BOB & Central Bank of India)

Opening of Banking Outlets at Identified 44 Locations: The status of opening of banking outlets in 44 identified locations was reviewed. It was reported that BCs were already operational in 26 locations, while six villages were found unviable for BC deployment due to very small population size. The remaining 12 villages have been allocated among banks (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 by: BOB, BOI & HDFC)

The House noted that Village Computer Entrepreneurs (VCEs) can be effectively leveraged as Business Correspondents due to their local reach and involvement in delivery of government services. It was emphasised that onboarding processes for VCEs should be simplified by member banks and that BC performance should be monitored based on transaction activity rather than physical deployment alone. Banks were advised to expand VCE engagement and saturate remaining eligible villages.

(Action by: Member Banks)



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Financial Inclusion Index: The House reviewed the Financial Inclusion Index and noted that while Gujarat has made progress overall, certain districts require focused intervention. Dang, Jamnagar and Amreli ranked lower primarily on usage parameters, whereas Gir Somnath reflected gaps mainly on access parameters. LDMs of these districts were advised to improve usage through enhanced transactions and BC activity, and to strengthen access through additional BC points or brick-and-mortar branches wherever required.

(Action: LDMs of Jamnagar, Amreli, Dang & Gir Somnath)

Aspirational Districts (Dahod & Narmada): The performance of Aspirational Districts Dahod and Narmada was reviewed. It was observed that these districts were lagging behind State averages in schemes such as PM Mudra, PMSBY, PMJJBY and APY. LDMs of Dahod and Narmada were advised to undertake focused campaigns and special programmes to bring performance at least up to the State average.

(Action: LDMs of Dahod and Narmada)

RSETI Ahmedabad – Construction of Own Building: The House was informed that the final construction permission (**Raja Chitthi**) from the West Zone of Municipal Corporation Ahmedabad (AMC) is awaited. The House urged the State Government to intervene to facilitate early issuance of the pending permission, enabling Bank of Baroda to proceed with construction without further delay.

(Action: State Govt.)

Performance and Infrastructure of RSETIs: The House reviewed the performance of RSETIs, noting that 511 training programmes were conducted and 14,083 beneficiaries were trained during the period, with an overall settlement ratio of 75.64% across banking channels, own sources and wage employment. On infrastructure, it was noted that construction has commenced at Narmada and Dang, tendering has been completed for Bhavnagar, and Ahmedabad is awaiting municipal construction permission. For newly carved districts, land allotment progress has been made in four districts (Arvalli, Botad, Devbhoomi Dwarka and Morbi), with follow-up required in Gir Somnath.

(Action: BOB, SBI and LDMs of Arvalli, Botad, Devbhoomi Dwarka, Morbi & Gir Somnath)

Allotment of Land for Head Office of Newly Amalgamated Gujarat Gramin 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 named as Gujarat Gramin Bank w.e.f. 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 House urged the State Government to intervene and expedite necessary action.

(Action: State Govt.)

PM MUDRA Scheme: Banks and LDMs were advised to proactively identify suitable borrowers with satisfactory repayment behaviour, extend credit under Tarun Plus, and provide focused handholding to support enterprise expansion and employment generation.

(Action: Member Banks)



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Stand-Up India Scheme: The Convener informed the House that Gujarat has ranked first in the country under this scheme. He congratulated all members on this achievement and emphasised the need to sustain this performance while striving for further improvement under the scheme.

(Action: Member Banks)

PM SVANidhi Scheme: The revised guidelines under PM SVANidhi were placed before the House, wherein the first tranche limit has been enhanced from ₹10,000 to ₹15,000, the second tranche from ₹20,000 to ₹25,000, while the third tranche remains at ₹50,000. It was informed that a number of applications are being re-submitted under the enhanced limits. Banks were advised to give wider publicity to the revised provisions, sensitise field staff, and expedite clearance of pending cases. Banks were further advised to ensure timely disbursement so that eligible street vendors receive credit support under the scheme.

(Action: Member Banks)

KCC to Animal Husbandry and Fisheries: It was observed that, while application volumes under the segment are significant, sanctions remain low and rejections are high, particularly in the fisheries sector. The Convener highlighted that a key issue arises from ineligible applications submitted by traders engaged in the fisheries business, which are not permissible under KCC guidelines.

All banks were urged to promote the scheme more effectively among beneficiaries and to process all pending applications positively for sanction and disbursement. Lead District Managers (LDMs) of coastal districts were advised to conduct a district-level analysis to identify operational constraints and awareness gaps. The matter was flagged for a separate and focused discussion in the Agriculture Sub-Committee, with fisheries to be treated as a distinct ATR item, particularly in light of concerns previously raised by the State Government.

(Action: Member Banks of Sub-Committee of SLBC on Agriculture and LDMs)

Bankability of SVAMITVA Property Cards: It was reiterated that SVAMITVA Property Cards backed by Sanad are legally mortgageable and fully bankable as conveyed by the Government and also by the advocate. Member banks were requested to issue field-level instructions for accepting SVAMITVA Property Cards as collateral. Banks were also encouraged to initiate at least one demonstrative loan per branch to build field confidence and improve reporting under the scheme, as sought by DFS.

(Action: Member Banks)

PMFME Scheme: It was observed that against a target of 3,000 sponsored applications, only 698 applications were sponsored, out of which 253 were sanctioned, with 331 cases pending for sanction. The Convener highlighted that the scheme offers subsidy up to 35%, subject to a maximum of ₹10 lakh, which is a significant incentive for micro food processing units. The low sanction ratio was attributed partly to lack of awareness and inadequate publicity. All member banks were requested to intensify outreach, sensitise branch staff, and expedite appraisal and sanction of pending PMFME proposals.

(Action: Member Banks)

PM Vishwakarma Scheme: it was noted that out of the applications verified for loan purposes, sanctions and disbursements are underway, with certain pendencies requiring follow-up. Banks were advised to clear pending cases expeditiously and ensure that any rejections are based on valid grounds as per scheme norms.

(Action: Member Banks)



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PM Surya Ghar Yojana: The House noted that progress under PM Surya Ghar Muft Bijli Yojana can be further strengthened, particularly in rural areas. A village-saturation approach was discussed for improving coverage, including identification of pilot districts. The House advised banks to enhance sourcing and sanctions under the scheme, reduce rejection levels, and sensitise field functionaries on the waiver of income proof for loans up to ₹2 lakh. It was also advised that awareness and facilitation camps may be organised jointly with the State Energy Department to support beneficiary understanding and application processing. SLBC, in coordination with relevant stakeholders, will study successful models in other States to improve ecosystem delivery and operational efficiency for the scheme.

(Action by: State Govt., & SLBC)

NRLM – Self Help Groups (SHGs): The House noted the progress under NRLM–SHG financing and advised Banks to enhance focus on SHG lending so that overall district and State-level performance under NRLM improves.

(Action: Member Banks)

Deendayal Jan Aajeevika Yojana–Shehri (DJAY–S): The House reviewed progress under Deendayal Antyodaya Yojana (Urban), launched from 1 October 2024 on a pilot basis in Ahmedabad, Dahod and Surat, 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.

The house was informed that against **505** sponsored applications, only **109** were sanctioned, with 396 cases pending. Low awareness among branch staff and beneficiaries was noted. Banks were advised to widely disseminate guidelines and LDMs were requested to monitor progress through block-level meetings, along with other key schemes.

(Action: Member Banks & LDMs)

Six banks - State Bank of India, Punjab National Bank, Punjab & Sind Bank, UCO Bank, ICICI Bank and Kotak Mahindra Bank - are yet to issue the scheme code for DJAY-S scheme. These Banks were requested to issue the same at the earliest and inform the respective state government department.

(Action: SBI, PNB, P & Sind, UCO, ICICI & KMB)

State Government Sponsored Schemes: The performance under various State Government sponsored schemes was reviewed. While the Vajpayee Bankable Scheme achieved 96.58%, several other schemes showed extremely low achievement. It was observed that lack of awareness among both staff and beneficiaries is a key constraint, despite availability of subsidies. Banks were advised to familiarise staff with scheme features and improve outreach. The State Government also indicated that banks would be consulted during formulation of new GRs to streamline processes and reduce rejections, particularly for weaker sections.

(Action: Member Banks)

PM-Kisan DBT Issues: The House noted the review of PM-Kisan DBT failures wherein 5,35,584 farmers were earlier excluded, out of which 2,44,548 cases have been resolved and **2,91,036 cases remain pending due to Aadhaar linkage and account-level discrepancies**. Banks were advised to continue reconciliation with concerned departments to resolve remaining cases so that no eligible farmer is deprived of benefits.

(Action: Member Banks)



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Crop Insurance Claim Payment (PMFBY 2019–20) – Pending Claims: The House reviewed the pending crop insurance claim payments under PMFBY (2019–20) and noted that 10,060 applications, involving ₹12.11 crore, are yet to be credited to farmers, despite the funds being available with insurance companies. The delay is primarily due to gaps in the submission of farmer documentation. Banks were advised to proactively monitor pending cases, coordinate closely with insurance companies, and engage with farmers to facilitate the submission of the required documents, ensuring that eligible claim amounts are credited at the earliest.

(Action: Member Banks)

4% Interest Subvention Scheme: Serious concerns were expressed over the non-submission of interest subvention claims by several banks. It was noted that audited statements for KCC loans disbursed during FY 2023–24 should have been submitted by now; however, except for a few banks, most have not complied. Banks were advised to immediately submit their claims or nil certificates, ensure that benefits are passed on to farmers without delay, and treat the matter with utmost urgency to prevent grievances.

(Action: Member Banks)

Central KYC Registry (CKYCR): The usage of CKYC was reviewed. While private banks are using CKYC extensively (81.94%), PSBs are lagging at 31.29%, despite uploading data. Banks were advised to increase download and reuse of CKYC records to minimise repeated KYC requirements and improve customer experience. The House urged PSBs to raise CKYC usage to at least 50–60% in the initial phase.

(Action: Member Banks)

Presentation by Department of Telecommunication, Government of India):

Shri Ajay Kothari, ITS, Director (DIU), Department of Telecommunications (DoT), delivered a detailed presentation on the Digital Intelligence Platform (DIP) and the Financial Fraud Risk Indicator (FFRI), outlining DoT's coordinated framework to curb cyber fraud through collaboration among telecom service providers, law-enforcement agencies, banks and financial institutions, IAC (MHA), and other stakeholders. He explained that DIP is a unified intelligence-sharing system integrating mobile connection databases, fraud complaints received through Sanchar Saathi (Chakshu), and inputs from telecom, police and banks, enabling near real-time identification of suspected mobile numbers, fraudulent SIM/IMEI activity, compromised POS/SIM sellers, and other high-risk communication patterns. He informed the House that more than 600 organisations, including over 560 banks, are already onboarded on the platform.

He highlighted that the FFRI framework, is operational since May 2025, classifies mobile numbers into medium, high and very high risk categories based on behavioural and analytical indicators of potential fraud. Banks are expected to act on these alerts by issuing warnings for medium-risk numbers and declining or restricting transactions linked to high-risk and very-high-risk numbers. He briefed that significant volumes of alerts, account freezes, debit/credit restrictions and prevented fraud losses have already been recorded since rollout, demonstrating the system's efficacy. The presentation further described the intelligence-sharing protocol, the Mobile Number Reverification List (MNRL) and the expectation that banks conduct enhanced due diligence on numbers appearing in these lists, proactively warn customers before transactions and share their own suspicious-number data with DoT for reverification.



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He emphasised that all banks, including district cooperative banks, urban cooperative banks and RRBs, must onboard DIP at the earliest and ensure continuous utilisation of FFRI inputs as per the RBI advisory and the quick-reference guidelines circulated. Banks were also requested to upload action-taken reports, share suspicious mobile numbers linked to UPI/VPAs where behavioural anomalies are detected, and make full use of the bulk-upload and intelligence-exchange modules available on DIP.

Shri Kothari concluded by highlighting the citizen-centric modules of the Sanchar Saathi platform such as Chakshu, CEIR, TAF COP and device-genuineness verification, urging banks to promote these services widely to protect customers and strengthen the collective fight against digital fraud.

(Action: Member Banks)

The meeting ended with vote of thanks by Shri Ashwini Kumar, Convenor SLBC Gujarat and General Manager, Bank of Baroda.



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LIST OF PARTICIPANTS

No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
DIGNITARIES ON THE DIAS			
1.	Harsh Sanghavi	Dy. Chief Minister	Gujarat
2.	Manoj Kumar Das, IAS	Chief Secretary	Govt of Gujarat
3.	Shri Rajeev Topno, IAS	Principal Sec., Finance Dept.	Govt of Gujarat
4.	Arti Kanwar, IAS	Secretary (Economic Affairs)	Govt of Gujarat
5.	Dr. Debadatta Chand	Chairman SLBC & MD, CEO	Bank of Baroda
6.	Sonali Sen Gupta	Executive Director	Reserve Bank of India
7.	Manoj Ayyapan	Jt. Sec., DFS, MoF	Govt. of India
8.	Ashwini Kumar	Convenor SLBC & GM	Bank of Baroda
GOVERNMENT DEPARTMENTS			
9.	Dr. Anju Sharma, IAS	ACS, Agriculture	Govt of Gujarat
10.	Dr. Jayanti Ravi, IAS	ACS, Revenue	Govt of Gujarat
11.	Rachit Raj, IAS	Director, SC Welfare Dept.	Govt of Gujarat
12.	Harshad R. Patel, IAS	Commissioner of Health	Govt of Gujarat
13.	Sangeeta Raiyani, IAS	MD, GULM	Govt of Gujarat
14.	Vijay Kharadi, IAS	MD, GAICL	Govt of Gujarat
15.	Sudhir K. Patel, IAS	MD, GLPC	Govt of Gujarat
16.	Rajkumar Beniwal, IAS	VC & CEO, GMB	Govt of Gujarat
17.	Nipuna M Torawane, IPS	Principal Sec., Home Dept	Govt of Gujarat
18.	Dr. K.L.N. Rao, IPS	DGP, CID Crime	Govt of Gujarat
19.	Sanjay Keshwala, IPS	SP, CCOE	Govt of Gujarat
20.	Rohan Anand, IPS	SP-CID (EOW)	Govt of Gujarat
21.	Ajay Kothari, ITS	Dir. (DIU), GJ LSA, DoT	Govt. of India
22.	Ashish Thaker	DDG (Security), DoT	Govt. of India
23.	Bhakti Shamal	Jt. Sec, Energy & Petr. Dept.	Govt of Gujarat
24.	Tejas H. Soni	Jt. Sec., Lab. Skill Dev Dept.	Govt of Gujarat
25.	Anjana Rathod	Joint Secretary, R & B Dept.	Govt of Gujarat
26.	B.L.Chaudhari	Dy. Sec., Education Dept	Govt of Gujarat
27.	Kanak Der	Joint Comm., MSME	Govt. of India
28.	Dr. R.S.Gavit	Jt. Dir., Animal Husb. Dept.	Govt of Gujarat
29.	Nitin Shukla	Add. Dir. of Agri., Dir of Agri.	Govt of Gujarat
30.	Ramana Murthy G.	Add. PCCF, Forest Dept.	Govt of Gujarat
31.	N. M. Shukla	Dy. Director, Fisheries	Govt of Gujarat
32.	Mamta Sojitra	Dy. Director, Settl. Comm.	Govt of Gujarat
33.	Brijesh Kumar Swarnkar	Asst. Director, MSME-DFO	Govt. of India
34.	Dr. Sushilkumar S. Patel	Asst. Dir., Animal Hus. Dept.	Govt of Gujarat
35.	Kamal Panwar	Asst. Dir. (Rural), DoT	Govt. of India
36.	Nilesh Gohil	Dir. (IF), Fin. Dept.	Govt of Gujarat
37.	K.S.Dabhi	GM, GSRTC	Govt of Gujarat
38.	Urvashi Chaudhari	Dy. Section Officer, Fin. Dept	Govt of Gujarat
39.	Darshana Patel	Dy. Section Officer, Fin. Dept	Govt of Gujarat



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
40.	Chetna Pandya	Off Supt., O/o Settl. Comm.,	Govt of Gujarat
41.	Mitesh Pandya	Registrar, Co-op. Soc.	Govt of Gujarat
42.	Neelam Vyas	Joint Registrar, RCS Office	Govt of Gujarat
43.	Upendra Bhatt	Secretary, Legal Dept.	Govt of Gujarat
44.	Patel Jignesh B.	State Mission Mgr., GULM	Govt of Gujarat
45.	Vibhuti Parmar	Under Secretary (IF)	Govt of Gujarat
46.	Gulamhusen A. Momin	Dy. Accountant, Fin. Dept	Govt of Gujarat
47.	Amitkumar P. Rawat	Consultant, Finance Dept	Govt of Gujarat
RBI / NABARD / SIDBI / NHB / OTHER			
48.	Amresh Ranjan	Regional Director	Reserve Bank of India
49.	B.K.Singhal	Chief General Manager	NABARD
50.	Nidhi Sharma	General Manager	NABARD
51.	Rajendra Balaut	Dy. General Manager	Reserve Bank of India
52.	Sachin Patidar	Asst. General Manager	Reserve Bank of India
53.	Dharmendra Kachhawa	Asst. General Manager	Reserve Bank of India
54.	Nitin Dolare	Asst. General Manager	Reserve Bank of India
55.	Rakesh Solanki	Asst. General Manager	Reserve Bank of India
56.	Bhagchand Yadav	Asst. General Manager	Reserve Bank of India
57.	Sanjay Choudhary	Chief Manager	EXIM Bank
58.	Chiranjeev Kumar	Manager	Reserve Bank of India
59.	Sushil Sahane	Manager	Reserve Bank of India
60.	Jhumar Ram	Manager, Security	Reserve Bank of India
61.	Haresh Joshi	State Director, RSETI	NACER, MoRD
62.	Hardik Bodh	Dy. Manager	NHB
63.	Sureshmani	Officer	KVIC, Ahmedabad
64.	Mahesh Choudhari	Officer	KVIC, Ahmedabad
PUBLIC SECTOR BANKS			
65.	Balaji Kr. Singhsamanta	Chief General Manager	State Bank of India
66.	Mukhtar Singh	General Manager	Bank of Baroda
67.	K.K.Singh	General Manager	Bank of Baroda
68.	Vinay Kumar Rathi	General Manager	Bank of Baroda
69.	Ajeya Thakur	General Manager	Bank of India
70.	Ranjeet Kumar Jha	General Manager	Canara Bank
71.	Vinish Kumar Chawla	General Manager	Punjab National Bank
72.	Chandra Sekhar V	General Manager	State Bank of India
73.	Veena K. Shah	Dy. General Manager, SLBC	Bank of Baroda
74.	Ranjit Ranjan Das	Dy. General Manager	Bank of Baroda
75.	Vipin Garg	Dy. General Manager	Bank of Baroda
76.	Mithilesh Kumar Pandey	Dy. General Manager	Bank of Maharashtra
77.	Sunil Kumar Sarkar	Dy. General Manager	Central Bank of India
78.	Prabhat Ranjan Sinha	Dy. General Manager	Indian Bank
79.	Kumar Pratik	Dy. General Manager	Indian Overseas Bank
80.	Vijaykumar Gangishetty	Dy. General Manager	State Bank of India

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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
81.	Kapil Bishnoi	Dy. General Manager	UCO Bank
82.	Tushar Kanta Kar	Dy. General Manager	Union Bank of India
83.	Rajesh Malhotra	Dy. General Manager	Punjab & Sind Bank
84.	Ajay Kumar Srivastava	Asst. General Manager	State Bank of India
85.	Vijay S. Patel	Chief Manager, SLBC	Bank of Baroda
86.	Lokesh Gupta	Chief Manager, SLBC	Bank of Baroda
87.	Hardik Parikh	Chief Manager	Bank of Baroda
88.	Bhupendra Sharma	Chief Manager	Canara Bank
89.	Amit Kumar Pandey	Chief Manager	UCO Bank
90.	Subhash Kumar	Sr. Manager	Bank of India
91.	Kumar Abhishek	Sr. Manager	Canara Bank
92.	Sumer Singh Solanki	Sr. Manager	Central Bank of India
93.	Anil M. Hedau	Sr. Manager	Indian Bank
94.	Govind Singh	Sr. Manager	Union Bank of India
95.	Himanshu Vyas	Manager	Bank of Maharashtra
96.	Savan Patel	Manager, SLBC	Bank of Baroda
97.	Rajeev Kumar Jha	Officer, SLBC	Bank of Baroda
98.	Dhara Chauhan	Asst. Manager	Indian Overseas Bank
RRBs / GSCBs			
99.	Yogesh Kumar Agrawal	Chairman	Gujarat Gramin Bank
100.	Manoj M. Patel	General Manager	Guj. State Co-Op. Bank
101.	Prakash Loh	AGM	Guj. State Co-Op. Bank
PRIVATE SECTOR BANKS			
102.	Ritika Iyer	Dy. General Manager	IDBI Bank
103.	Thomson Jose	Sr. Exec. Vice President	HDFC Bank
104.	Pearl Sabavala	Regional Head - Retail	HDFC Bank
105.	Ankit Thakkar	RHS - FF	ICICI Bank
106.	Mr Sharad Kumar	Regional Head (Gujarat)	Bandhan Bank
107.	Raj K Sahu	Regional Head (Ser & Ops)	Yes Bank
108.	Alpna Gupta	Vice President	Federal Bank
109.	Vipul Goswami	Vice President	Kotak Mahindra Bank
110.	Habib Shaikh	Dy. Vice President	HDFC Bank
111.	Bhargav Bhatt	CH Guj. North & Central	Axis Bank
112.	Amar Mehta	CRDM Gujarat	Axis Bank
113.	Pujan Parekh	State Nodal Manager	Yes Bank
114.	Krunal Shah	Assistant Vice President	RBL Bank
115.	S. Jeyachandran	Assistant Vice President	Tamilnad Merc. Bank
116.	Prasandan Thenisseri	Assistant General Manager	Karnataka Bank
117.	Sachin Joseph	Chief Manager	South Indian Bank
118.	Divakar Mishra	Regional Co-ordinator	ICICI Bank
119.	Om Prakash Singh	Circle Head	DCB Bank
120.	Punam Patel	Cluster Head	CSB Bank
121.	Jaymin Raval	Ops Head, Ahmedabad	DBS Bank (LVB)

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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
122.	Dhawal Parmar	Divisional Operating Officer	Karur Vysya Bank
123.	Pratap Chandran Chonat	Branch Head	Dhanlaxmi Bank
124.	Kunal Uttamsingh	Branch Head	Bandhan Bank
125.	Dany Sunny	Branch Manager	IDFC First Bank
126.	Namrata Thakur	Branch Manager	IndusInd Bank
127.	Hemant Gangwani	Branch Manager	SBM Bank I Ltd
128.	Mr Himanshu Jani	Sr. Manager	Bandhan Bank
129.	Arvind Goswami	Sr. Manager	Jammu & Kashmir Bank
130.	Rachna shah	BOM	CSB Bank
131.	Ravi Patel	Officer	City Union Bank
132.	Rohit Kamat	Officer	Karnataka Bank
SMALL FINANCE BANKS			
133.	Rajeev Samendranath Bose	Cluster & State Head Gujarat	Esaf SFB
134.	Deep Patel	Cluster Manager (Ops & Ser)	AU SFB
135.	Ritesh Prajapati	Head Product and Process	Unity SFB
136.	Amit kumar Pandey	Regional Ops Manager	Equitas SFB
137.	Pandya Hardik	Branch Manager	Esaf SFB
138.	Ankit Rawat	Dy. Manager	Shivalik SFB
139.	Sanjivkumar Vageshvari	Relationship Officer	Suryoday SFB
PAYMENTS BANK			
140.	Ranveer Singh	AGM & Circle Head	India Post Payments Bank
141.	Saurabh Singh	Regional Head	Fino Payments bank
142.	Santosh Kumar	Senior Manager	India Post Payments Bank
LEAD DISTRICT MANAGER			
143.	Kamlesh Kumar Meena	LDM, Ahmedabad	State Bank of India
144.	Kiran Kumar Chavda	Previous LDM, Ahmedabad	State Bank of India
145.	Ronak M. Lata	LDM, Amreli	State Bank of India
146.	Dr Jagdish Patil	LDM, Anand	Bank of Baroda
147.	Hemant Gandhi	LDM, Banaskantha	Bank of Baroda
148.	Anup Kumar Jyotishi	LDM, Bharuch	Bank of Baroda
149.	Kumar Ravi Ranjan	LDM, Bhavnagar	State Bank of India
150.	Alok Kumar	LDM, Botad	Bank of Baroda
151.	Pinakin Bhatt	LDM, Chhotaudepur	Bank of Baroda
152.	Vishal Palange	LDM, Dang	Bank of Baroda
153.	Shyamal Joshi	LDM, Devbhumi Dwarka	Bank of Baroda
154.	J. S. Parmar	LDM, Dohad	Bank of Baroda
155.	Baldev Chavda	LDM, Gandhinagar	State Bank of India
156.	Shailesh Meghani	LDM, Gir Somnath	State Bank of India
157.	Pradipkumar Patel	LDM, Jamnagar	State Bank of India
158.	G N Rathwa	LDM, Junagadh	State Bank of India
159.	Ashutosh Kr. Srivastava	LDM, Kheda	Bank of Baroda
160.	Mitesh Gamit	LDM, Kuchchh	Bank of Baroda
161.	N. N. Sharma	LDM, Mahisagar	Bank of Baroda



Minutes of 187th Meeting of SLBC Gujarat held on 02.12.2025

No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
162.	Priya Ranjan	LDM, Mehsana	Bank of Baroda
163.	Sakir Chhipa	LDM, Morbi	State Bank of India
164.	Sanjay Kumar Sinha	LDM, Narmada	Bank of Baroda
165.	Mithilesh Kumar	LDM, Navsari	Bank of Baroda
166.	Satyendra Kumar Rao	LDM, Panchmahals	Bank of Baroda
167.	Kuldeep A. Gehlot	LDM, Patan	Bank of Baroda
168.	Kiran Kumar Barot	LDM, Porbandar	State Bank of India
169.	Karunakar Biswal	LDM, Rajkot	State Bank of India
170.	S. K. Chaudhary	LDM, Sabarkantha	Bank of Baroda
171.	Anwar Malik	LDM, Surat	Bank of Baroda
172.	K. K. Sinha	LDM, Surendranagar	State Bank of India
173.	Bharat Makwana	LDM, Tapi	Bank of Baroda
174.	Rasik G. Jethwa	Previous LDM, Tapi	Bank of Baroda
175.	Amit Kumar	LDM, Vadodara	Bank of Baroda
176.	Chetan Narayan Patil	LDM, Valsad	Bank of Baroda
177.	Rahul Kumar	Sr. Asso, LDM Office Ahm	State Bank of India

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