

सं. 188-रास्तबैस- गुज./127/2026

25 फरवरी 2026

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

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की दिसम्बर - 2025 को समाप्त तिमाही हेतु आयोजित 188^{वीं} बैठक का कार्यवृत्त
MINUTES OF THE 188th MEETING OF STATE LEVEL BANKERS' COMMITTEE OF GUJARAT FOR THE QUARTER ENDED - DECEMBER 2025

कृपया उक्त विषय पर आयोजित 18 फरवरी 2026 को हुई बैठक की कार्यवृत्त की संलग्न प्रति प्राप्त करें।

Please find enclosed a copy of the minutes of the captioned meeting, held on 18th February 2026.

कृपया अपने संस्थान से संबंधित मुद्दों की हुई प्रगति से इस कार्यालय को दिनांक **25/03/2026** 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 **25/03/2026**, 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 बड़ौदा

अनुलग्नक: यथोक्त

Minutes of 188th Meeting of SLBC Gujarat held on 18.02.2026

The 188th Meeting of SLBC Gujarat to review various Banking parameters for the quarter ended December 2025 was held on 18.02.2026 at Ahmedabad. The meeting commenced at 11:00 hrs.

The meeting was presided over by **Shri Lalit Tyagi**, Chairman, SLBC Gujarat and Executive Director, Bank of Baroda. Key attendees included:

- **Shri Amresh Ranjan**, Regional Director, RBI Regional Office, Ahmedabad,
- **Shri Ajay Prakash**, IAS, Managing Director, GLPC, Govt. of Gujarat,
- **Smt. Nidhi Sharma**, General Manager, NABARD,
- **Shri Amit Meena**, Director (Institutional Finance), Fin. Dept., Govt. of Gujarat
- **Shri Ashwini Kumar**, Convenor, SLBC Gujarat & GM, 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, SLBC Gujarat and General Manager, Bank of Baroda, warmly welcomed Shri Lalit Tyagi, Chairman SLBC Gujarat and Executive Director, Bank of Baroda, who was chairing the SLBC Gujarat meeting for the first time. Thereafter he extended a cordial welcome to all other dignitaries on the dais and participants in the meeting.

In his introductory remarks, he highlighted key developments including RBI's Draft Revised Lead Bank Scheme Guidelines. He advised all stakeholders, including banks and LDMs, in particular, to familiarize themselves thoroughly with the draft circular. He further requested them to submit their suggestions, if any, to RBI and adhere to the proposed guidelines to ensure smooth and effective implementation once finalised.

Further, he reiterated the **five** key action points of National Strategy for Financial Inclusion (NSFI) 2025–2030 (**Last-mile Access, BC Strengthening, Digital Deepening, Financial Literacy and Robust Customer Protection**), which are to be implemented through SLBC mechanism. He placed special emphasis on increasing the share of women Business Correspondents (BCs) and advised all banks to achieve the mandated target of 30% women BCs by December 2028. He described this as a significant task as the current percentage share of women BCs (8.45%) in the State is substantially below the recommended threshold.

Referring to concerns raised by the Hon'ble Home Minister of Gujarat in the previous SLBC meeting regarding digital fraud, he acknowledged coordinated efforts by banks and law enforcement agencies in preventing fraud cases. However, he cautioned that rising digital fraud trends necessitate strengthened cyber security measures and enhanced customer awareness, particularly among vulnerable segments.



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He further drew attention towards delays in submission of 4% interest subvention scheme claims to State Government and urged banks to clear pending submissions promptly to ensure timely credit of interest subvention benefit to farmers' accounts. Emphasis was also laid on the timely conduct of BLBC and DLCC meetings, strengthening branch-level credit planning, and ensuring alignment with Annual Credit Plan targets. He concluded his inaugural address by reiterating the need for balanced credit growth, strengthened priority sector focus, deeper financial inclusion and robust compliance standards.

Shri Lalit Tyagi, Chairman, SLBC Gujarat and Executive Director, Bank of Baroda, welcomed all the participants. He highlighted Gujarat's strong economic performance driven by industrial expansion, infrastructure development, entrepreneurship and digital finance adoption. He emphasized the importance of Union Budget's three guiding "Kartavya" principles to ensure sustainable economic progress of the state. He acknowledged banking sector's pivotal role in supporting this growth. He mentioned that, as of December 2025, the State has 10,955 bank branches, with more than 56% in rural and semi-urban areas, reflecting strong last-mile outreach.

He also mentioned that for quarter ending December 2025, total deposits have crossed ₹14 lakh crore with a Y-o-Y growth of around 11%, and advances have reached nearly ₹13 lakh crore with a Y-o-Y growth of around 15%, with a robust Credit-Deposit ratio of around 91%. Priority Sector Lending accounts for about 51% of total advances, with notable growth in MSME lending, supporting entrepreneurship and employment generation. He emphasized the need for balanced and sustainable credit growth, ensuring adequate focus on manufacturing, MSMEs, agriculture and infrastructure in alignment with long-term developmental objectives and the guiding principles outlined in the Union Budget 2026–27.

He encouraged leveraging digital public infrastructure such as UPI, Account Aggregator framework and digital credit models for inclusive, data-driven lending, while underscoring that increasing digital adoption necessitates strengthened cyber security measures, robust internal controls and enhanced customer awareness, particularly for vulnerable segments to safeguards the trust of people in the banking system. He appreciated the State Government's initiative in establishing a Cyber Centre of Excellence and district-level cyber forensic units.

He further underscored the importance of adequate credit flow to agriculture and allied sectors, small and marginal farmers, and weaker sections to ensure balanced growth. Referring to the SWAMITVA property card national initiative, he urged all banks to issue clear internal guidelines to branches to operationalise at least one demonstrative lending case.



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He also highlighted the need to strengthen SHG-bank linkage, particularly for women-led enterprises, and reiterated that financial inclusion must extend beyond account opening to meaningful access to credit and other financial services. He concluded by emphasising sensible risk management, regulatory compliance and coordinated action among stakeholders to further strengthen Gujarat's banking ecosystem in alignment with the vision of Viksit Gujarat and Viksit Bharat @2047.

Shri Ajay Prakash, IAS, Managing Director, Gujarat Livelihood Promotion Company (GLPC), Govt. of Gujarat addressed the meeting by expressing his intent to understand the expectations from GLPC and strengthen coordination with banks. Drawing from his prior district-level experience, he noted that themes such as financial literacy, agricultural credit and SHG financing remain central, with emerging focus areas like cyber security and digital risk gaining importance.

He highlighted that while Gujarat is recognised for enterprise and entrepreneurship, nearly half of its population resides in rural areas, with a significant number engaged in informal and semi-formal activities, particularly women.

He mentioned that the State has approximately 3 lakh Self Help Groups (SHGs), representing a substantial base of organised women-led corpus collection and a significant credit opportunity for banks. He emphasised that SHG financing should be viewed not merely as a priority sector compliance requirement but as a viable and sustainable lending avenue, noting that SHG portfolios generally maintain healthy repayment records with negligible NPA levels.

He underlined that financial inclusion must go beyond account opening to credit enhancement and elevation of SHGs into micro-enterprises, particularly in farm and allied sectors. He observed that investment in women-led SHGs has a multiplier effect on household income stability and repayment culture.

He assured that GLPC would actively support banks through identification, capacity building and field-level coordination to strengthen SHG-bank linkage. He further stated that he would review district-wise credit gaps and operational challenges and share more detailed action points in future meetings, while reaffirming GLPC's full cooperation in promoting sustainable rural livelihoods across the State.

Shri Amresh Ranjan, Regional Director, Reserve Bank of India, Ahmedabad, addressed the forum and shared observations on Gujarat's financial trajectory, analysing the road travelled by the state so far and outlining the way ahead. He focused on the State's economic environment and key developmental areas requiring banking attention. He noted that Gujarat has consistently recorded strong nominal GDP and Gross Value Addition (GVA) growth over the past decade, outperforming national averages, reflecting resilience and dynamism of the state's economy.



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He highlighted a structural shift in the State's economy, with manufacturing sector share in last 10 years, which has surged from 28.4% to over 37.3%, and the broader industry segment now contributing more than 51% of the state's economy. He observed that while this industrial expansion is positive, relative slow growth in agriculture advances is of concern. He underscored the need to ensure balanced sectoral support.

He emphasised that banks must strengthen lending to agriculture and other priority sectors to prevent rural distress and ensure balanced economic growth. He mentioned that, as of QE December 2025, agricultural advances stand at 13.84% against the 18% benchmark, lending to weaker sections is below the 12% target and advances to small and marginal farmers are at 6.39% against the benchmark of 10%. He further highlighted that only about 29% of farmers have access to formal credit, despite small and marginal farmers constituting over 86% of the farming population, with many either excluded from credit altogether or dependent on informal sources. This structural gap represents both a developmental concern and a significant opportunity for the banking system.

He further highlighted that the rising share of personal loans, which has jumped from 15% to 35%, in total outstanding credit over the past 15 years merits attention. He mentioned that, while retail lending contributes to profitability, over-reliance on this segment may not support long-term broader industrial and economic growth of the state.

He drew attention to region-specific opportunities across Gujarat, encouraging banks to align credit deployment with the economic strengths of various districts while also improving outreach in under-penetrated areas, as branch expansion remains concentrated in major urban centres.

He emphasised cyber security as a critical pillar of financial stability. He advised continuous system upgrades, internal audits and strengthened customer awareness amid rising digital vulnerabilities. Concluding his address, he stressed the importance of prudent and forward-looking credit decisions to ensure inclusive and sustainable economic growth in the State.

Smt. Nidhi Sharma, General Manager, NABARD, Ahmedabad Office, addressed the meeting and appreciated the coordinated efforts of banks and stakeholders in advancing rural credit in the State. She noted that achievement under Priority Sector Advances stood at around 94% of the Annual Credit Plan targets as of the third quarter, expressing confidence that the State would exceed the annual targets. She reiterated that the original Ground Level Credit (GLC) target of ₹1.61 lakh crore was revised to ₹2.19 lakh crore based on the data submitted by banks on ENSURE Portal. However, she also expressed the confidence that banks would achieve the revised Ground Level Credit (GLC) target as the banks have already achieved 61% of revised GLC target by QE December 2025.



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She highlighted thrust areas such as dairy, animal husbandry and other allied Agri-sectors, including fisheries, emphasising Gujarat's significant potential as a coastal State. She also encouraged banks to promote financing against electronic Negotiable Warehouse Receipts (e-NWRs) to improve liquidity for farmers and prevent distress sales. She drew attention to discrepancies observed between credit data reported to SLBC and figures uploaded on the Ensure portal, underlining the need for harmonised and accurate data submission as the same is benchmark to planning and target-setting based on such information.

On SHG-bank linkage, she observed that despite nearly 3 lakh SHGs in Gujarat, credit linkage levels and average credit per SHG remain below national averages, indicating scope for expansion. She informed that credit guarantee mechanisms, including support through MUDRA and NABARD's subsidiary arrangements, may be leveraged, particularly by cooperative banks and RRBs, to strengthen SHG financing while managing risk.

She further emphasised improving Business Correspondent and ATM coverage in remote rural areas, effective conduct of DLCC meetings in line with the Draft Lead Bank Scheme guidelines, and implementation of key National Strategy for Financial Inclusion 2025–30 action points, including integrating credit support for skill-trained individuals in district credit plans and increasing the share of women BCs to at least 30%. She concluded by reaffirming NABARD's commitment to supporting rural credit expansion and sustainable livelihood development in the State.

Shri Amit Meena, Director (Institutional Finance), Government of Gujarat, addressed the meeting and reiterated that the banking sector plays a central role in achieving the vision of Viksit Gujarat 2047 in alignment with Viksit Bharat 2047. He noted that Gujarat performs strongly on key financial indicators, including a robust Credit-Deposit ratio and commendable banking penetration, but emphasised that certain areas require focused intervention.

He informed that around 150 villages in the State still lack formal banking access and suggested that 100% coverage should be achieved within a defined timeline through coordinated efforts. He also highlighted that only about 29% of farmers currently access formal credit channels, indicating significant reliance on informal sources. He encouraged banks to design innovative, season-specific loan products aligned with crop cycles and local needs.

He also referred to ongoing digitisation of land records and integration with lending platforms through a unified interface, noting that alongside digitisation, financial literacy and awareness on safe digital usage must be strengthened through camps and grassroots outreach.



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While the State's average CD ratio is around 91%, he pointed out that three districts have CD ratios below 40% and require targeted attention to progressively improve to at least 45–50%. He requested all the LDMs to sensitise the borrower/public at large about the fallacious informal messages in circulation regarding "Karj Mukti Abhiyan" for loan waivers or debt relief and not to fall prey to such messages and ensure timely repayment/renewal of loans. He also requested to address such issues in DLCC meetings in coordination with district administration. He concluded by reaffirming the State Government's commitment to work closely with banks to enhance credit access, strengthen service delivery and promote inclusive and balanced economic growth.

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 was informed that as against the benchmark of 40% under Priority Sector advances, Gujarat has achieved 58.62%, demonstrating strong overall performance. Within priority sector, segments such as Agriculture and Weaker Sections, and Small & Marginal Farmers remain key focus areas, with achievement levels of 14.60% (against the mandated 18%) and 10.30% (against 12%), and 6.39% (against 10%) respectively.

Under the ACP 2025 - 26, overall Priority Sector achievement stood at 94.18%, with Total Agriculture Advances at 83.51%, indicating potential of surpassing the target. MSME credit surpassed its target and stands at 100.53%, reflecting continued momentum. Education and Housing loans recorded achievement levels of 78.80% and 69.23%, giving hope of surpassing these targets as well by the end of current financial year.

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 sectoral target allocation under crop loan and agriculture term loan of ₹1,25,730 crore and ₹93,500 crore respectively. With overall achievement of 61.40% against the revised GLC target and sectoral achievement under Crop and Term Loans at 58.46% and 65.34%, respectively, the Convener requested all banks to work towards achieving the revised target by the end of FY 2025-26.

(Action: Member Banks)

Credit–Deposit (CD) Ratio: It was highlighted that the state's CD ratio stands at a very healthy level of 91.54%. However, at the district level, Dangs, Navsari, and Porbandar remain below the 40% benchmark, despite having shown some positive year-on-year growth.



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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. The house was informed that the Finance Department, Govt. of Gujarat has referred the matter to respective district collectorate office/ the Sub-Committee for CD Ratio Improvement of Dang to explore the sustainable solution to improve CD Ratio in the district.

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

PMJDY Performance: The House observed that banks have opened 1.97 crore PMJDY accounts. Aadhaar seeding has been completed in around 1.74 crore of these accounts, and RuPay cards have been issued in 1.50 crore accounts. Total deposits under PMJDY have exceeded ₹12,200 crore, with an average balance of ₹6,207 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 2.25 crore, while enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) stand at 1.04 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 required documentation.

(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 54%. 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)

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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: It was informed that, pursuant to DFS directions (vide VC meeting dated 01.07.2022), 38 locations in Gujarat were identified for opening brick-and-mortar branches. Of these, 33 locations were covered either through newly opened or existing nearby branches and 2 locations through IPPB centres. Remaining three villages - Hanf, Ukai Resettlement Village-3 and Chikhli - were allotted to Bank of Baroda. Opening of Brick-and-mortar branch in these villages were found unfeasible due to submergence and population migration.

The proposals for exclusion of the remaining three locations were recommended in earlier SLBC meetings based on the respective DLCC approvals and communicated to DFS through SLBC Gujarat letters **SLBC 310/344/2023** dated **28.11.2023** (for Hanf and Ukai Resettlement Village-3) and **SLBC 310/126/2024** dated **30.01.2024** (for Chikhli), respectively.

DFS has since accepted the exclusion of Chikhli village from the list of opening the Brick-and-Mortar branch vide their letter no **F.NO. 6/25/2024-Missoin Office (300650447)** dated **14.01.2026**.

Based on the above references, the proposal to exclude the Hanf and Ukai Resettlement Village-3 were placed for approval of the house. The house has unanimously recommended to exclude Hanf and Ukai Resettlement Village-3 from the list of opening the Brick-and-Mortar branch. The DFS is requested to approve the recommendation of the house for Hanf and Ukai Resettlement Village-3.

Newly added 55 unbanked villages having a population above 3000 (Pan India): The DFS vide their letter **FR/1/2025-Mission Office (300658201)** dated **27.01.2025** has informed that the National Informatics Centre (NIC) updated the entire layer of IPPB touchpoints from the GIS portal (JDD app). As a result, 55 villages across the country with population of 3000 and above were identified which required to be covered with brick-and-mortar branches. Out of these two villages in Gujarat - Khapa and Vasan of Banaskantha district - became unbanked due to correction in Geo coordinates at the bank level on the JDD app.



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SLBC allotted Vasan village to Gujarat Gramin Bank and Khapa village to State Bank of India vide email dated 03.05.2025 and letter no 185-SLBC Follow-up/158 dated 10.06.2025. Gujarat Gramin Bank have opened branch at Vasan village on 12.12.2025. State Bank of India has confirmed that the branch at Khapa will be opened by 15.03.2026.

(Action by: State Bank of India)

Opening of Banking Outlets at Identified 44 Locations: Under expansion of banking access in uncovered villages within a 5 km radius, 44 unique villages were identified lacking a bank branch, Business Correspondent (BC) or IPPB outlet. BCs have been deployed in 26 of these villages. Out of the remaining 18 villages, 5 have been allotted to Bank of India for deploying BC. For Remaining 13 villages, 10 villages have been recommended to DFS based on the respective DLCC for their exclusion from the list of opening banking outlets and 3 were referred to respective DLCC for further decision and recommendation. The details of these 18 villages are mentioned in below paragraphs.

Deployment of BCs in Five Villages by Bank of India: Out of the allotted five villages, Bank of India has deployed BCs in four villages – Jashvantpur & Kotda in Bhavnagar district and Fulav & Payarko in Kachchh district - during December 2025 quarter. One village, **Kharoda** (Kachchh district with population of 318) remains pending. Bank of India was requested to expedite BC deployment in this village.

(Action by: BOI)

Villages Approved by DLCC for Exclusion from the list of Opening Banking Outlets: Four villages- **Raiyada**, **Sheh**, **Suwardi** and **Lilapani** - are allotted to Bank of Baroda for deploying BCs. Bank has reported that deployment of BCs in these villages is not feasible due to reasons such as forest area, very low population (ranging from 40 to 560), non-availability of suitable candidates. The village-wise details are as under:

- (i) **Raiyada** and **Sheh** in Kachchh district - As per the communication received from Bank of Baroda dated 06.06.2025, the bank has not been able to identify a suitable BC for these two villages due to its extreme remoteness, sparse population and unavailability of any individual meeting the minimum qualification criteria to be appointed as a BC. Accordingly, the Kachchh DLCC meeting held on 17.09.2024 approved the proposal to exclude these two villages from the list of opening banking outlets at identified locations.
- (ii) **Suwardi** and **Lilapani** in Junagadh District - As per the mail received from LDM Junagadh on 08.10.2025, Bank of Baroda represented that both the villages fall under the Forest area/Nesh Areas, which pose significant challenges for banking services. There is poor network connectivity and due to the forest area, it is difficult to find a suitable candidate to be appointed as a BC. Subsequently, Junagadh DLCC meeting held on 18.12.2025 approved the proposal to exclude these two villages from the list of opening banking outlets at identified locations.



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Based on the above facts and recommendations of the DLCCs of Kachchh and Junagadh, the house of 188th Meeting of SLBC Gujarat has unanimously recommended the proposal to exclude **Raiyada, Sheh, Suardi and Lilapani** from the list of identified locations for opening of banking outlets.

Villages Referred to DLCC for Decision: **Viramveri** and **Naivada** of Banaskantha district were allotted to HDFC and **Jadura** of Kachchh district was allotted to Bank of Baroda to appoint a BC in these three villages. But due to scattered and low population, unavailability of qualified person to be appointed as BC and poor network connectivity, it is not feasible to appoint a BC in these villages. The LDM of Banaskantha and Kachchh were advised to take up this matter in the ensuing DLCC meeting for further decision.

(Action by: LDM Banaskantha & LDM Kachchh)

Forest Area Villages: Three villages - **Bagoya, Goradwala, Hadala** and **Chhodvadi** of Junagadh district - were allotted to State Bank of India for appointing a BC. These villages fall under the forest area and it is not feasible to appoint a BC in these villages. The same was recommended in the 181st Meeting of SLBC Gujarat. The matter was communicated to DFS vide SLBC Gujarat letter **SLBC 181-SLBC Follow Up/212/2024** dated **21.08.2024** and again vide its letter dated 29.01.2026 to exclude these four villages from the list of identified locations for opening of banking outlets.

Based on the above facts and recommendations of the DLCC of Junagadh, the house of 188th Meeting of SLBC Gujarat has unanimously recommended the proposal to exclude **Bagoya, Goradwala, Hadala** and **Chhodvadi** from the list of identified locations for opening of banking outlets.

The Least Population and Non availability of Qualified BC: Two villages - **Lakhmirani** of Kachchh district and **Khajur** of Junagadh district were allotted to State Bank of India for appointing a BC in these villages. State Bank of India reported that deployment of BC in these two villages is not feasible due to very low population and unavailability of qualified person to be appointed as BC. It was proposed to exclude these two villages from the list of identified locations for opening banking outlets. Below are the communication references made with DFS for each village:

Lakhmirani - The SLBC Gujarat recommended the exclusion of Lakhmirani village in the 180th meeting of SLBC held on 16.02.2024 due to a very low population of 84 and non-availability of basic qualified persons to be appointed as BC. It was communicated to the DFS vide SLBC Gujarat letter vide **SLBC 310/173/2024** dated 16.04.2024 and again vide its letter dated 29.01.2026.

Khajur - The SLBC Gujarat recommended the exclusion of Khajur village in the 184th meeting of SLBC held on 13.03.2025 due to a very low population of 70 and non-availability of basic qualified persons to be appointed as BC. It was communicated



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to the DFS vide SLBC Gujarat letter vide **184-SLBC-Followup/242/2025** dated 13.05.2025 and again vide its letter dated 29.01.2026.

Based on the above facts and recommendations of the DLCCs of Kachchh and Junagadh, the house of 188th Meeting of SLBC Gujarat has unanimously recommended the proposal to exclude **Lakhmirani** and **Khajur** from the list of identified locations for opening of banking outlets.

Deployment of Business Correspondents (BCs): With respect to BC performance, out of 68,558 BCs deployed in the State, 47.40% are inactive, with Payment Banks reflecting the highest inactivity rate at 78.09%. Under the NSFI 2025–30 guidelines, the share of Women BCs is required to be increased to 30% by December 2028, against the current level of 8.38%. Member banks were advised to improve BC activity levels, ensure IIBF certification, and prioritise onboarding of women BCs.

(Action by: 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 2,63,141 cases have been resolved and **2,72,443 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 all eligible farmers receive the benefits.

(Action: Member Banks)

Financial Inclusion Index: The House reviewed the Financial Inclusion Index and noted that while Gujarat has made overall progress, 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 take the FI Index as an agenda item for the DCC meeting to monitor and improve the above-mentioned areas.

(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.)



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Performance and Infrastructure of RSETIs: The House reviewed the performance of RSETIs, noting that 618 training programmes were conducted, and 17,230 beneficiaries were trained during the period, with an overall settlement ratio of 75.82% 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 Chairman of Gujarat Gramin Bank informed the house that presently the matter is with Mamlatdar Office, Vadodara. 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 under the Tarun category for onboarding them under Tarun Plus and to provide focused handholding to support enterprise expansion and employment generation.

(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)

Progress under PMFME, AIF and e-NWR Scheme: member banks were advised to expedite the disposal of pending applications under PMFME and AIF, ensure timely sanction and disbursement of eligible cases. Banks were also advised to improve performance under e-NWR scheme to achieve the allocated targets within the stipulated timelines.

(Action: Member Banks)



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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)

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. Member banks were advised to extend maximum finance under the scheme.

(Action by: Member Banks)

Progress under PMEGP & CGTMSE Schemes: Under PMEGP (FY 2025–26, position up to 30.01.2026), a substantial number of applications remain pending across bank categories. Member banks were advised to dispose of all pending PMEGP applications at the earliest and ensure timely sanction and disbursement of eligible cases.

(Action by: Member Banks)

Under CGTMSE (cumulative position as on 31.12.2025), Gujarat stands 3rd nationally in terms of guarantee coverage both during the year and cumulatively since inception. Banks were encouraged to further leverage CGTMSE coverage to support MSME lending while maintaining prudent credit appraisal standards.

(Action by: 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 **559** sponsored applications, only **125** were sanctioned, with 434 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)



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State Bank of India and Punjab National Bank were requested to update the product code on the portal and inform the respective state government department at the earliest.

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

Issues faced by transgender persons in availing loans for self – employment: It was informed that the Ministry of Finance, vide letter dated 28.01.2026, has clarified that transgender persons are eligible for classification under the “Weaker Sections” category as per Priority Sector Lending guidelines. However, concerns have been raised by the Department of Social Justice & Empowerment regarding difficulties faced by transgender persons in accessing loans for self-employment, particularly due to lack of fixed address and income proof. SLBC has circulated the communication to member banks and banks were requested to organise special financial literacy camps for the transgender community and ensure timely sanction of eligible loan applications.

(Action: Member Banks)

KCC to Animal Husbandry and Fisheries: With regard to the KCC Animal Husbandry & Fisheries campaign, district-level camps have been discontinued from 01.04.2025. The Department of Animal Husbandry and Fisheries was requested to forward applications directly to bank branches, and banks were advised to accept and process such applications promptly as per extant guidelines.

(Action: State Govt. and Member Banks)

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 panel advocate. Member banks were requested to issue field-level instructions for accepting SVAMITVA Property Cards as collateral security. 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)

State Government Sponsored Schemes: The performance under various State Government sponsored schemes was reviewed. While the Vajpayee Bankable Scheme achieved 160%, the performance under other schemes is not encouraging. 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 Government Resolutions (GRs) to streamline processes and reduce rejections, particularly for weaker sections.

(Action: Member Banks)

Socially and Economically Backward Classes (SEBC) Interest Subsidy Schemes of State Government: The house was informed that SLBC received a communication dated 13.12.2025 from the Socially and Economically Backward Classes (SEBC) Finance Department, Government of Gujarat, regarding popularisation of its interest subsidy schemes, which was circulated to member banks and LDMs on 15.12.2025. The



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schemes include: (i) 6% interest subsidy on education loans for higher education in India and abroad (maximum subsidy up to ₹1.50 lakh for a maximum of three years), (ii) interest subsidy on self-employment loans at 6% for male and 7% for female beneficiaries (maximum subsidy ₹60,000 for males and ₹70,000 for females), and (iii) subsidy on transportation loans (maximum ₹1.20 lakh). Member banks were requested to actively popularise these schemes and extend benefits to eligible applicants as per guidelines.

(Action: Member Banks)

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 physical copy of claims along with auditor certificate to Registrar of Credit Society (ROC), Govt. of Gujarat under confirmation to SLBC.

(Action: Member Banks)

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)

Out of 18 District Cooperative Banks (DCCBs) in Gujarat, only Rajkot & Surat DCCBs have commenced sharing data on NRLM-Bank linkage portal, while rest of the 16 DCCBs are yet to commence sharing their data on NRLM-Bank linkage portal. Hence, actual progress of the Co-op banks is not reflected accurately. GSCB was requested to ensure that remaining of 16 DCCBs begin sharing data on NRLM-Bank linkage portal on a regular monthly basis.

(Action: GSCB)

Campaign for Unclaimed Assets – “आपकी पूंजी, आपका अधिकार”: It was reiterated that the awareness campaign was launched from Gujarat on 4 October 2025 to facilitate settlement of unclaimed financial assets, inaugurated by the Hon'ble Finance Minister on 04.10.2025 at Gandhinagar. Guided by the principles of Awareness, Accessibility and



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Action (3A), a total of 33 mega camps and 559 district-level outreach and settlement camps were organised across the State. As per Jan Suraksha Portal data, against 78,62,617 unclaimed deposit accounts amounting to ₹2,836.80 crore (as on 31.08.2025), 27,507 accounts involving ₹106.07 crore were settled during the campaign period. DFS, Ministry of Finance, has directed banks to continue the settlement drive, with special focus on Government accounts through proactive coordination with State Government departments.

(Action by: Member Banks)

Digital Payment and Cyber Security: It was informed that under RBI's Expanding and Deepening of Digital Payment Ecosystem (EDDPE) programme, all 33 districts of Gujarat have achieved and maintained 100% coverage of at least one digital payment mode per eligible individual since September 2024. However, in view of the increasing frequency and sophistication of cyber frauds, member banks were advised to intensify awareness initiatives, particularly for senior citizens. As requested by RBI through SLBC, banks have conducted 541 special cyber fraud awareness programmes in the last three months. Further, in the meeting held on 27.01.2026 chaired by DGP, State Cyber Cell, banks were directed to promptly comply with pending court orders under the "Tera Tujhko Arpan" portal, coordinate closely with CCIO officers in operational matters, depute nodal officers for liaison with the Cyber Centre of Excellence, and improve performance in put-on-hold and refund mechanisms in cyber fraud cases.

Central KYC Registry (CKYCR): The usage of CKYC was reviewed. While private banks are using CKYC extensively (87.88%), PSBs are lagging at 64.90%, 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 above 80%.

(Action: Member Banks)

Lack of representation in DLCC Meetings and Adherence to timeline and accuracy in submission of quarterly SLBC data: Concern was expressed regarding lack of representation by certain banks in DLCC meetings, which are critical forums under the Lead Bank Scheme for district-level coordination and financial inclusion initiatives. Member banks were advised to issue suitable instructions to their concerned officials to ensure mandatory participation in DLCC meetings. Further, delays and discrepancies in submission of quarterly SLBC data were noted despite the simplified CBS-generated reporting system. Member banks were requested to ensure accuracy, proper verification and adherence to timelines in data submission to facilitate timely finalisation of SLBC agendas and related meetings.

(Action: Member Banks)



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Felicitation of Lead District Managers:

After the agenda presentation, the Chairman was requested to felicitate the top three performing LDMs each selected under three different groups. The Chairman kindly accepted the request and felicitated the top-performing Lead District Managers (LDMs) for their exemplary performance during Q3 of FY 2025–26. The felicitations aimed to recognise outstanding district-level contributions and motivate 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.

The Group-wise top three LDMs felicitated during the meeting are as under:

Group Name		1st	2nd	3rd
Group A	Name	Shri Kamlesh Kumar Meena	Shri Kumar Ravi Ranjan	Shri Priya Ranjan
	District	LDM Ahmedabad	LDM Bhavnagar	LDM Mehsana
Group B	Name	Shri Kamlesh Kumar Sinha	Shri Jignesh S. Parmar	Shri Sanjay Kumar Chaudhary
	District	LDM Surendranagar	LDM Dahod	LDM Sabarkantha
Group C	Name	Shri Satyendra Kumar Rao	Shri Neeraj Mahaver	Shri Vishal Patange
	District	LDM Panchmahal	LDM Arvalli	LDM Dang

It was noted that, while many LDMs are delivering commendable performance, these LDMs 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.

Presentation by WDRA on Pledge Finance through e-NWR:

Shri Navin Baroliya, Deputy Director, Warehousing Development and Regulatory Authority (WDRA), delivered a presentation on pledge finance through electronic Negotiable Warehouse Receipts (e-NWR). He informed that WDRA, as the statutory authority regulating warehouses, promotes scientific warehousing and issuance of electronic warehouse receipts in electronic form for commodities stored in WDRA registered warehouses. These e-NWRs can be pledged to banks for availing loans, ensuring transparency, traceability, quality certification and secure collateral management.

He stated that a separate target for pledge finance against e-NWR has been allocated for Gujarat under the Ground Level Credit Plan for the current financial year. While some public and private sector banks have initiated financing under this mechanism, several banks are yet to scale up operations and were encouraged to actively examine and adopt the product. He highlighted key advantages, including assured quality and quantity certification, reduced risk of collateral duplication, secure electronic documentation and facilitation of post-harvest credit to prevent distress sale.



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He further informed that a Credit Guarantee mechanism is available under which up to 85% of the outstanding loan amount, subject to prescribed conditions, can be covered, thereby mitigating credit risk for banks. Noting that pledge finance under e-NWR in Gujarat was modest in the previous year. He expressed optimism of significant growth in the current year. He further informed that WDRA, in coordination with NABARD and other stakeholders, is organising awareness and capacity-building programmes in key agricultural districts and requested all to take leverage of this facility. He concluded by assuring full technical assistance to member banks for operationalisation and clarifications regarding the scheme.

(Action: Member Banks)

The meeting ended with vote of thanks by Shri Atul Rathi, General Manager, State Bank of India.



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LIST OF PARTICIPANTS

No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
DIGNITARIES ON THE DIAS			
1.	Lalit Tyagi	Chairman SLBC & Executive Director	Bank of Baroda
2.	Amresh Ranjan	Regional Director	Reserve Bank of India
3.	Ajay Prakash, IAS	Managing Director, GLPC	Govt. of Gujarat
4.	Nidhi Sharma	General Manager	NABARD
5.	Amit Meena	Dir. (IF), Fin. Dept.	Govt of Gujarat
6.	Ashwini Kumar	Convenor SLBC & General Manager	Bank of Baroda
GOVERNMENT DEPARTMENTS			
7.	J. H. Raval	Jt. Comm. Bankable (O/o, CCRI)	CCRI
8.	Rajshree Kushwaha	Joint MD, GLPC	Govt of Gujarat
9.	Sheetal Bheda	General Manager (FI), GLPC	Govt of Gujarat
10.	Dr. Meena S Dave	Jt. Dir, Agri, Directorate of Agri	Govt of Gujarat
11.	Nimesh Patel	Deputy Registrar, RCS Office	Govt of Gujarat
12.	KAMAL PANWAR	Asst. Dir., Rural, Gujarat, DoT	Govt of Gujarat
13.	Dr. Sushilkumar S. Patel	Asst. Dir., Animal Husb. Dept.	Govt of Gujarat
14.	T.K.Solanki	Asst. Dir., Gr. I, MSME-DFO	Govt of India
15.	Kalpesh Bhatt	State Proj. Mgr RSETI, GLPC	Govt of Gujarat
16.	Dr. Siddharth Patel	Team Leader, GULM	Govt of Gujarat
17.	Dharmesh Parikh	Under Secretary, GAD	Govt of Gujarat
18.	Ashwin J Jatiya	Section Officer, GAD	Govt of Gujarat
19.	Chirag Pandya	PA to MD, GLPC	Govt of Gujarat
RBI / NABARD / SIDBI / NHB / OTHER			
20.	Naresh Babuta	General Manager	SIDBI
21.	Devendra Bonde	Dy General Manager	RBI
22.	Dharmendra Kachhawa	Asst. General Manager	RBI
23.	Rakesh Solanki	Asst. General Manager	RBI
24.	Bhag Chand Yadav	Asst. General Manager	RBI
25.	Shyam Sundar	Asst. General Manager	National Housing Bank
26.	Haresh Joshi	State Director For RSETi	NACER, MoRD
27.	Chandravadan Mishra	Dy Dir., SC Welfare Dept.	Ahmedabad
28.	Anuradha Dusane	Dy Director	NCSC
29.	Naveen Barolia	Deputy Director	WDRA
30.	Prashant Yeshwantrao	Manager	RBI
31.	Bal Kishan chawla	Manager	RBI
32.	Udai Singh Bhati	Manager	RBI
33.	B. K. Chawla	Manager	RBI
34.	Chiranjeev Kumar	Manager	RBI
35.	Hardik Budh	Deputy Manager	National Housing Bank
36.	Anil Yadav	Nodal officer PMEGP	KVIC
37.	Sidharth Mishra	Sr. Investigator	NCSC
38.	Gagan Kumar Meena	Investigator	NCSC



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
PUBLIC SECTOR BANKS			
39.	Atul Rathi	General Manager	State Bank of India
40.	Vinish Kumar Chawla	General Manager	Punjab National Bank
41.	Akhilesh Kumar	General Manager	Union Bank of India
42.	Veena K. Shah	Dy. General Manager, SLBC	Bank of Baroda
43.	Sunil Kumar Sarkar	Dy. General Manager	Central Bank of India
44.	Abhay Ranjan	Dy. General Manager	State Bank of India
45.	Amarjeet Singh	Dy. General Manager	Canara Bank
46.	Kumar Pratik	Dy. General Manager	Indian Overseas Bank
47.	Ajay Kumar Srivastava	Asst. General Manager	State Bank of India
48.	Alok Shankar	Asst. General Manager	Bank of India
49.	Vikesh Kumar	Asst. General Manager	Indian Bank
50.	Neerja	Asst. General Manager	Punjab & Sind Bank
51.	Shantanu Kaushik	Asst. General Manager	UCO BANK
52.	Vijay S. Patel	Chief Manager, SLBC	Bank of Baroda
53.	Lokesh Gupta	Chief Manager, SLBC	Bank of Baroda
54.	Ankit	Chief Manager	Punjab National Bank
55.	Bhupendra Kumar Sharma	Chief Manager	Canara Bank
56.	Kishor Bangodi	Chief Manager	Bank of Maharashtra
57.	Sumer Singh Solanki	Senior Manager	Central Bank of India
58.	Govind Singh	Senior Manager	Union Bank of India
59.	Anil M. Hedau	Senior Manager	Indian Bank
60.	Savan Patel	Manager, SLBC	Bank of Baroda
61.	Mamta Yadav	Manager	UCO Bank
62.	Himanshu Vyas	Manager	Bank of Maharashtra
63.	Rajeev Kumar Jha	Officer, SLBC	Bank of Baroda
64.	Dhara Chauhan	Asst. Manager	Indian Overseas Bank
RRBs / GSCBs			
65.	Yogesh Kumar Agrawal	Chairman	Gujarat Gramin Bank
66.	Jenis Shah	General Manager	Gujarat State Co-Op Bank
67.	Bharat Pavara	Senior Manager	Gujarat State Co-Op Bank
68.	Bharat Gupta	Senior Manager	Gujarat State Co-Op Bank
PRIVATE SECTOR BANKS			
69.	Ritika Iyer	Dy. General Manager	IDBI Bank
70.	Thomson Jose	Sr. Executive Vice President	HDFC Bank
71.	Sameer Chaubal	Senior Vice President	Kotak Mahindra Bank
72.	Alpna Gupta	Vice President	Federal Bank
73.	Habib Shaikh	Dy. Vice President	HDFC Bank
74.	Sharad Saraiya	Regional Head Ser & Ops	Yes Bank
75.	Manoj Jagtiani	Asst. Vice President	Axis Bank
76.	S. Kannan	Asst. Vice President	Tamilnad Merc. Bank
77.	Krunal Shah	Asst. Vice President	RBL Bank
78.	Divakar Mishra	Regional Co-ordinator	ICICI Bank
79.	Punit Shah	Cluster Deposit Manager- Guj.	DCB Bank



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
80.	Jaymin Raval	Ops Head, Ahmedabad	DBS Bank (LVB)
81.	Pradeep Deshpande	Chief Manager	Karnataka Bank
82.	Sachin Joseph	Chief Manager	South Indian Bank
83.	Himanshu Jani	Senior Manager	Bandhan Bank
84.	Arvind Goswami	Senior Manager	Jammu & Kashmir Bank
85.	Raj Sanghvi	Dy. Manager	City Union Bank
86.	Nisarg Tripathi	Aquisition manager	IDFC Bank
87.	Rohit Kamat	Officer	Karnataka Bank
88.	Shiv Shankar Jha	Legal Officer	Karur Vysya Bank
89.	Hemant Gangwani	Branch Head	SBM Bank
90.	Pratap C.	Branch Head	Dhanlaxmi Bank
91.	Amita Barot	Branch Ops Head	CSB Bank
92.	Mayank Bapna	Regional Head	IndusInd Bank
SMALL FINANCE BANKS			
93.	Amit Pandey	AVP	Equitas SFB
94.	Jaimin Thakker	Area Head	Ujjivan SFB
95.	Deep Patel	Cluster Manager - Ops & Ser	AU SFB
96.	Rajeev Bose	Cluster Head	Esaf SFB
97.	Hardik Pandaya	Branch Manager	Esaf SFB
98.	Pravinbhai Rathva	Cluster Manager - Sales	Unity SFB
99.	Jimit Gandhi	Manager	Utkarsh SFB
PAYMENTS BANK			
100.	Ranveer Singh	AGM & Circle Head	India Post Payments Bank
101.	Santosh Kumar	Senior Manager	India Post Payments Bank
102.	Kashyap Kalpesh Raichura	Alliance Manager	Airtel Payments Bank
103.	Saurabh Singh	Senior Manager	Fino Payments Bank
LEAD DISTRICT MANAGER			
104.	Kiran Kumar Chavda	LDM, Ahmedabad	State Bank of India
105.	Ronak M. Lata	LDM, Amreli	State Bank of India
106.	Dr Jagdish Patil	LDM, Anand	Bank of Baroda
107.	Neeraj Mahaver	LDM, Arvalli	Bank of Baroda
108.	Hemant Gandhi	LDM, Banaskantha	Bank of Baroda
109.	Kumar Ravi Ranjan	LDM, Bhavnagar	State Bank of India
110.	Anup Kumar Jyotishi	LDM, Bharuch	Bank of Baroda
111.	Alok Kumar	LDM, Botad	Bank of Baroda
112.	Pinakin Bhatt	LDM, Chhotaudepur	Bank of Baroda
113.	Vishal Patange	LDM, Dang	Bank of Baroda
114.	Shyamal Joshi	LDM, Devbhumi Dwarka	Bank of Baroda
115.	J. S. Parmar	LDM, Dohad	Bank of Baroda
116.	Baldev Chavda	LDM, Gandhinagar	State Bank of India
117.	Pradipkumar Patel	LDM, Jamnagar	State Bank of India
118.	G N Rathwa	LDM, Junagadh	State Bank of India
119.	Ashutosh Kr. Srivastava	LDM, Kheda	Bank of Baroda
120.	Mitesh Gamit	LDM, Kuchchh	Bank of Baroda



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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
121.	N. N. Sharma	LDM, Mahisagar	Bank of Baroda
122.	Priya Ranjan	LDM, Mehsana	Bank of Baroda
123.	Sakir Chhipa	LDM, Morbi	State Bank of India
124.	Sanjay Kumar Sinha	LDM, Narmada	Bank of Baroda
125.	Mithilesh Kumar	LDM, Navsari	Bank of Baroda
126.	Satyendra Kumar Rao	LDM, Panchmahals	Bank of Baroda
127.	Kuldeep A. Gehlot	LDM, Patan	Bank of Baroda
128.	Kiran Kumar Barot	LDM, Porbandar	State Bank of India
129.	Karunakar Biswal	LDM, Rajkot	State Bank of India
130.	S. K. Chaudhary	LDM, Sabarkantha	Bank of Baroda
131.	Anwar Malik	LDM, Surat	Bank of Baroda
132.	K. K. Sinha	LDM, Surendranagar	State Bank of India
133.	Bharat M. Makwana	LDM, Tapi	Bank of Baroda
134.	Amit Kumar	LDM, Vadodara	Bank of Baroda
135.	Chetan Narayan Patil	LDM, Valsad	Bank of Baroda



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