सं. 189-रास्तबैस- गुज./174/2026 3 जूलाई 2026

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

प्रिय महोदय / महोदया,

<u>राज्य स्तरीय बैंकर्स समिति, गुजरात की मार्च - 2026 को समाप्त तिमाही हेतु आयोजित 189वीं बैठक का कार्यवृत्त</u>
<u>Minutes of the 189th Meeting of State Level Bankers' Committee of Gujarat for the Quarter Ended - March 2026</u>

कृपया उक्त विषय पर आयोजित 22 जून 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 22nd June 2026.

कृपया अपने संस्थान से संबंधित मुद्दों की हुई प्रगति से इस कार्यालय को दिनांक **20/07/2026** 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 **<u>20/07/2026</u>**, 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,

03/07/26

(रवीश कुमार)
संयोजक रा.स्त.बै.स. गुजरात एवं
महाप्रबंधक, बैंक ऑफ बड़ौदा

अनुलग्नक: **यथोक्त**

Minutes of 189th Meeting of SLBC Gujarat held on 22.06.2026

The 189th Meeting of SLBC Gujarat to review various Banking parameters for the quarter ended March 2026 was held on 22.06.2026 at Ahmedabad. The meeting commenced at 14:15 hrs.

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

- **Shri Amresh Ranjan**, Regional Director, RBI Regional Office, Ahmedabad,
- **Shri Jenu Devan,** IAS, Secretary (Expenditure), Fin. Dept., Govt. of Gujarat,
- **Ms. Prashasti Pareek,** IAS, Managing Director, GLPC, Govt. of Gujarat,
- **Shri B. K. Singhal**, Chief General Manager, NABARD,
- **Shri Raveesh Kumar**, Convenor, SLBC Gujarat & GM, Bank of Baroda,

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

Shri Raveesh Kumar, Convenor, SLBC Gujarat and General Manager, Bank of Baroda, warmly welcomed Shri Lal Singh, Chairman SLBC Gujarat and Executive Director, Bank of Baroda and all the dignitaries on the dais and participants in the meeting.

This was his first meeting as Convenor, SLBC Gujarat. He acknowledged the valuable contributions of his predecessors in strengthening the SLBC mechanism. He assured the House of his continued commitment to close coordination among all stakeholders. He informed the House that the banking sector in Gujarat serves more than 6 crore citizens through a network of 11,065 branches. He mentioned that, as on March 2026, total deposits have crossed ₹14.65 lakh crore and total advances have crossed ₹13.40 lakh crore. He noted that the Credit-Deposit ratio has crossed 91%.

He apprised the House of the agenda for the quarter, which includes adoption of the Annual Credit Plan for FY 2026-27. He highlighted four new agenda items proposed for this meeting: (a) action points from the High-Level Review Meeting on Dang District; (b) NPS Sanchay, a new PFRDA scheme for the informal workforce; (c) ECLGS 5.0 and the need for proactive borrower outreach; and (d) measures to promote Export Credit in the State.

He further informed the House that more than 85,000 Business Correspondents support the State's financial inclusion network, though over 40% presently remain inactive. Before concluding his speech, he mentioned that only around 42,000 Self-Help Groups (SHGs) are credit-linked out of total 3.21 lakh SHGs in Gujarat, leaving significant scope for women's empowerment and livelihood creation.

Minutes of 189th Meeting of SLBC Gujarat held on 22.06.2026

Shri Lal Singh, Chairman, SLBC Gujarat and Executive Director, Bank of Baroda, welcomed all the participants. He highlighted that India continues to be one of the fastest-growing major economies. He noted that Gujarat is at the forefront of this growth through industrial development, infrastructure, entrepreneurship, renewable energy and digital innovation.

He mentioned that the banking sector in Gujarat expanded to 11,065 branches during FY 2025-26, with the addition of 322 new branches. He stated that total deposits crossed ₹14.65 lakh crore (Y-o-Y growth of 10.53%) and total advances crossed ₹13.40 lakh crore (Y-o-Y growth of 16.24%). He noted that the Credit-Deposit ratio stands at 91.46%.

He expressed satisfaction that under the Annual Credit Plan for FY 2025-26, member banks achieved credit disbursement of ₹11.68 lakh crore against a target of ₹9.70 lakh crore, an achievement of over 120%. He noted that Priority Sector lending achieved 114%, MSME financing 122%, and Renewable Energy financing 370% of target. He congratulated all member banks for these achievements. He emphasised that growth must be inclusive, with continued focus required on Agriculture, Small and Marginal Farmer and Weaker Section lending.

He urged banks to actively support the Agriculture Infrastructure Fund, e-NWR-based financing, and Farmer Producer Organisations. He advised banks to intensify the ongoing KCC saturation drive, particularly for farmers in animal husbandry and fisheries. He identified MSMEs as growth engines for employment, citing PM Mudra Yojana, PM Vishwakarma, PMEGP, Stand-Up India and CGTMSE as key enablers.

He highlighted that ECLGS 5.0 is launched on 05th May 2026 and is having significant potential to support eligible borrowers. He informed the House that as per the DFS direction, ECLGS 5.0 outreach programme was successfully organised on 25.05.2026 at Vadodara to create awareness among all the stakeholders. He noted Gujarat's position as a leading export-oriented State and called for improved export credit support, particularly for export-oriented MSMEs.

He expressed satisfaction at the growth in financing to women entrepreneurs. Fresh loans of more than ₹80,000 crore were extended during FY 2025-26, with outstanding credit to women entrepreneurs at nearly ₹1.82 lakh crore. He described this as a reflection of economic empowerment, not merely a banking statistic.

He drew attention to the State's 3.21 lakh SHGs, of which only a fraction are presently credit-linked. He specifically highlighted Dang district, where a recent high-level review chaired by the Regional Director, RBI, has provided a clear roadmap for improving credit deployment and livelihoods. He described improvement of Dang's Credit-Deposit ratio as a developmental mission, not merely a banking target.

He noted that while the SVAMITVA Scheme has created a valuable rural asset base, financing against SVAMITVA Property Cards has yet to gain meaningful traction. He requested member banks to examine the underlying challenges. On digital transformation, he noted that Gujarat has achieved 100% coverage under the digital payment expansion initiative. He cautioned that rising cyber fraud requires strengthened customer awareness, employee training and coordination with law enforcement agencies, particularly for senior citizens.

He identified Green Finance as an emerging pillar of sustainable development. He encouraged banks to expand financing for rooftop solar projects under PM Surya Ghar Yojana, clean energy infrastructure and climate-resilient agriculture. He noted Gujarat's emergence as a global financial destination through GIFT City and the International Financial Services Centre. He concluded by reiterating that Viksit Gujarat 2047 and Viksit Bharat 2047 can be achieved only through the collective effort of government, regulators, financial institutions and banks.

Shri Jenu Devan, IAS, Secretary (Expenditure), Finance Department, Government of Gujarat, addressed the House for the first time in this capacity. He said that the SLBC platform offers a valuable opportunity for the State Government to share banking priorities and address ground-level issues directly. He placed on record his appreciation for the progress achieved by the banking sector, noting the Credit-Deposit ratio strengthening to around 91%, while highlighting areas requiring improvement.

He noted that the MSME sector continues to act as an engine of growth. He mentioned that Gujarat ranks 3rd nationally under CGTMSE in terms of guarantee coverage, both during the year and cumulatively since inception.

He highlighted sector-wise shortfalls: Agriculture advances at 13.66% against an 18% benchmark, Weaker Section advances at 10.19% against 12%, and Small and Marginal Farmer advances at 6.41% against 10%. He called for focused efforts to overcome these gaps.

He drew the attention of the House to the directions of the Western Zonal Council, chaired by the Hon'ble Union Home Minister, regarding provision of banking facilities in villages having a population of less than 3,000 and not having a brick-and-mortar banking outlet within a radius of 5 km. He informed that around 170 such villages in the State were yet to be covered and emphasised the need to provide banking access in these villages through India Post Payments Bank (IPPB) touchpoints and/or by opening new branches of District Central Cooperative Banks (DCCBs). He requested IPPB and the concerned DCCBs to accord priority to this initiative and ensure time-bound coverage of the identified villages to strengthen last-mile banking access.

He mentioned that such initiatives must not remain one-time efforts. He highlighted that continuous follow-up is required to ensure that all citizens can access the banking services. He concluded by reaffirming that the state's progress reflects strong collaboration between the Government and other stakeholders, including public sector, private sector and cooperative banks, as well as India Post Payments Bank.

Shri Amresh Ranjan, Regional Director, Reserve Bank of India, Ahmedabad, addressed the House. He drew attention to two important RBI circulars relevant to the priority sector: the **revised Lead Bank Scheme circular** and the **revised Kisan Credit Card guidelines**. He informed that SLBC is now required to form a dedicated sub-committee for matters under the revised Lead Bank Scheme circular.

(Action – SLBC)

Each bank's controlling office must also appoint a District Coordination Officer to guide and coordinate with Lead District Managers.

(Action – Member Banks)

On the revised KCC guidelines, he noted that the tenure under the scheme has increased from 5 to 6 years, along with segregation of limits for greater transparency.
He gave a detailed account of the High-Level Review Meeting on Dang district. He noted that Gujarat's districts together achieved a Credit-Deposit ratio of 91%, but Dang remains at just above 22%. This is the reason for SLBC's special focus on the district. He had undertaken a personal visit to Dang in March 2026 and interacted with SHGs, women entrepreneurs, farmers and bank branch managers.

He observed that the usual Credit-Deposit ratio measure does not capture the real picture in Dang as about 50% of the population are men who work as migrant labourers and hold land records in their name. Women living in the villages lack documentation in their own name and cannot offer collateral for loans. As a result, KCCs are often issued in the name of absent men, and 60-70% of such accounts become inactive. On the other hand, NPA in SHG is less than 2%. He also noted mismatches between SHG data held by banks and by NRLM. He mentioned that the region is rich in forest hence Dang needs a special, tailored approach rather than the usual district-level parameters.

He informed the House that a monitoring framework has been put in place. The goal is to raise Dang's Credit-Deposit ratio to at least 50% over the next two years. This will require cleaning of SHG and credit data and scaling up credit facilities for women entrepreneurs. This initiative cannot be left to routine, passive banking cycles. This is a time-bound, high-priority mission. To give this mission immediate, concrete shape, I advise every State Head to immediately deploy young, energetic, result-oriented, and fully staffed teams to their Dang branches, professionals who are eager to go the extra mile and conquer a challenging terrain.

(Action – Member Banks)

He thanked Government of Gujarat, for engaging the Department of Telecommunications on mobile network issues in the district. He noted the need for more check dams, as Dang receives high rainfall but remains water-deficit. He also referred to engagement with the Bamboo Development Board, Tripura, to explore value addition for Dang's bamboo produce, presently limited to pickle and furniture. He also urged to NABARD for their support in this matter.

He informed the House of three recent RBI studies on financial inclusion: on Kisan Credit Cards, on tenant farmers, and on microfinance over-indebtedness. The microfinance study found higher levels indebtedness in Dahod, Panchmahals and Mahisagar districts. He concluded by referring to a preliminary internal RBI study on cyber fraud and trust in digital banking. He stated that, the study suggests a gap of about 4.2 times between actual fraud and public perception of fraud. He recommended that Financial Literacy Centres add dedicated cyber-security awareness sessions. He advised that verification processes, such as establishing legal heirship, be handled with empathy alongside formal protocol, considering recent unfortunate incidents across Odisha and Chhattisgarh. He also articulated concerns regarding the status of ReKYC compliance, noting that while achievement stands at 64% for operative accounts, it remains low at 28% for inoperative accounts. Banks were advised to expedite efforts to meet pending ReKYC targets. Furthermore, he suggested that banks critically examine their export credit data. It was observed that large accounts pertaining to Gujarat State are often sanctioned at the Head Office level; consequently, such exposure is reflected centrally, thereby distorting the apparent export credit position of the State.

(Action – Member Banks)

Ms. Prashasti Pareek, IAS, Managing Director, Gujarat Livelihood Promotion Company (GLPC), addressed the House and presented data on SHG performance. She informed that the State's SHG target for FY 2026-27 is ₹4,000 crore, an ambitious target requiring strong bank support. She noted that the average ticket size for first loans to SHGs in Gujarat is less than ₹1.5 lakh. This is well below comparator states. She cited Maharashtra, where the rural population is only 1.5 times that of Gujarat, but the average SHG ticket size is around 20 times higher. She highlighted that for achieving the state's SHG target of ₹4,000 crore the average ticket size should be ₹2.67 lakh.

She presented a bank-wise breakdown of targets and achievement. As of May 2026, Public Sector Banks achieved 7.44% of targeted accounts and 2.89% of targeted amount. Regional Rural Banks, including Gujarat Gramin Bank and Private Sector Banks are lagging at around 9% achievement. She appreciated Punjab National Bank's comparatively better performance.

She informed the House that a sample check of about 400 SHG member accounts found data errors as many individual accounts are flagged as SHG accounts in banking system. She requested the House to consider an advisory on this issue, as small loans of ₹2,000-5,000 are sometimes wrongly classified as NPA. She suggested a model similar to Odisha's SRLM. She also asked the House to review RBI's SHG loan limit of ₹1.5 lakh after six months of satisfactory repayment, with a view to enhancing its limit. She raised concerns about the rule that all SHG members must hold accounts at the same branch as the group. She said this is impractical in some cases and causes delays in disbursement. It also leads to adverse CIBIL records for the whole group due to a few members' poor repayment. She requested that the practice of levying CIBIL-related charges on individual members be jointly reconsidered.

She informed the House of RSETI infrastructure constraints and a training target of 29,000 trainees for the year. She noted the Ministry of Rural Development's 25% cap on off-site training and requested consideration of satellite RSETI centres for large districts such as Kachchh. She informed the House that internal and third-party audits at the SHG level are underway for the first time in Gujarat. Before concluding, she also mentioned new training tie-ups with NIFT and IIM Ahmedabad for Lakhpati Didis, along with a planned incubator programme with IIT Gandhinagar.

Shri B. K. Singhal, Chief General Manager, NABARD, Ahmedabad, addressed the House. He congratulated all member banks for achieving an overall Priority Sector lending achievement of 115% for the year. He informed that preparatory work for the Annual Credit Plan for FY 2027-28 is already underway with LDMs and NABARD.

He reviewed district-wise Credit-Deposit ratio performance. Of Gujarat's 34 districts, 24 have achieved more than 100% but less than 115% of their ACP targets. Thirteen districts remain below target. The newly carved Vav-Tharad district, formed from Banaskantha on 1st October 2025, has achieved 92-93%.

On Export Credit, he referred to the 10% benchmark for small and marginal farmers, against current achievement of 6.41%. He noted a recent RBI circular on flexible KCC limits, specifically Flexi KCC up to ₹50,000, to help raise credit flow to this segment. He informed the House that District Development Manager (DDM) appointments are now in place across districts. One new district, Chhota Udepur, was covered in 2026, taking total coverage to 28 districts, with the aim of covering all 34 in near future.

On Dang district, he reiterated that, despite being the smallest district by population, the developmental mission for Dang goes beyond banking metrics alone. About 90% of Dang's population is tribal. He proposed watershed management programmes for the district. He informed the house that 107 micro-ATMs have been deployed for doorstep banking, and that Financial Literacy Centres in the district need strengthening, a point already shared with Bank of Baroda and State Bank of India.

On export potential, he observed that 6 of India's leading export districts are in Gujarat by value of exports. However, only 15 districts account for most export activity, while several others show little export activity. He asked the relevant sub-committee to look into this disparity. He also flagged inconsistencies between figures reported by banks to NABARD and to SLBC. As an example, he clarified that NABARD has supported the formation of over 300 Farmer Producer Organisations in the State, of which 59 are tracked under a related agenda item. He requested banks to ensure consistent reporting across channels.

He concluded by referring to the Hon'ble Prime Minister's message of 11th May encouraging reduced use of chemical fertiliser and adoption of natural farming. He highlighted the potential for shrimp and aquaculture farming along Gujarat's coastline. He recommended that banks include credit card-based sanction and disbursement for shrimp farming in their Annual Credit Plans.

SLBC Data Presentation:

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

Branch Network and Key Indicators: During the year, the number of ATMs declined by 298 across banks. This was mainly due to ICICI Bank converting 286 ATMs to Cash Recyclers. 52 new ATMs were opened during the quarter. Total branches grew by 322 during the year, of which 91 branches opened in rural and semi-urban areas. Rural and semi-urban branches now form 56% of the State's branch network. Total deposits grew by 10.53% to ₹14.65 lakh crore. Total advances grew by 16.24% to ₹13.40 lakh crore. The Credit-Deposit ratio stands at 91.46%, against 86.97% last year, a Y-o-Y rise of 4.49 percentage points. Priority Sector advances grew by 20.77%, faster than overall advance growth. Agriculture advances grew at 8.11%, MSME advances at 24.50% and Micro advances at 34.54%.

Performance under Annual Credit Plan (ACP) 2025-26: Against stipulated benchmarks, Priority Sector advances achieved 59.15% (benchmark 40%). Micro Enterprises achieved 15.55% (benchmark 7.5%). Shortfalls remain in Agriculture (13.66% against 18%), Weaker Sections (10.19% against 12%) and Small & Marginal Farmers (6.41% against 10%). Under the ACP for FY 2025-26, against a target of ₹4,98,842 crore, achievement reached ₹5,69,938 crore, i.e. 114.25%. Renewable Energy was the highest achiever at 370.29%. MSME achieved 122.07% and Housing achieved 117.28%. Agriculture narrowly missed the target by less than 2% and stood at 98.15%. All member banks were congratulated for surpassing the overall target. Banks were asked to focus on closing the shortfall in Agriculture, Weaker Section and Small & Marginal Farmer lending this year.

Target under ACP for FY 2026-27: The Convenor informed the House that the Priority Sector target for FY 2026-27 is ₹6,32,778 crore. This is about 27% higher than last year's target of ₹5 lakh crore. The Agriculture target has gone up by 25% and the MSME target by 28%. As per DFS guidance, a target has been added for the first time for PM

Surya Ghar Muft Bijli Yojana, proposed at ₹570 crore. The Convenor asked all banks to work towards achieving target of ACP of FY 2026-27. He also noted that figures on NABARD's ENSURE portal sometimes differ from figures reported to SLBC. Banks were asked to reconcile this with their corporate offices.

(Action: Member Banks)

Credit-Deposit (CD) Ratio: The State's CD ratio improved by about 4 percentage points to 91.46%. Public Sector Banks showed the highest improvement, from 63% to 69%. At the district level, Morbi recorded the highest CD ratio, at about 180%. Dang district recorded the lowest, at 22.77% as on March 2026, followed by Porbandar. Of Gujarat's 34 districts, 25 remain below the State average. As per RBI guidelines, three districts — Dang, Porbandar and Navsari — remain below the minimum of 40%.

The CD ratios of Navsari and Porbandar are affected by large NRI deposits. Once adjusted for NRI deposits, both districts cross 40%: Navsari at 49.60% and Porbandar at 46.01%. This is not the case for Dang. Its NRI-adjusted CD ratio remains at 22.81%, confirming that its low ratio reflects genuinely low credit offtake. The Finance Department, Government of Gujarat, has referred the matter with the respective District Magistrates. LDMs of Dang, Porbandar and Navsari were asked to give special attention to crossing the 40% mark at the earliest.

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

High-Level Review Meeting on Credit Growth and Livelihood Upliftment in Dang District: The House was briefed on the High-Level Review Meeting held in Dang district in March 2026. It was chaired by the Regional Director, RBI Gujarat, with SBI, NABARD, SLBC and bank branch managers in attendance. Branch managers identified poor internet connectivity, weak market integration, complex land co-ownership and low financial literacy as key constraints in the district.

A time-bound roadmap was set for Dang. This includes a new Agri-credit product in place of the traditional KCC scheme, enhanced SHG linkages, a mobile app in the local Dangee language, women-centric branches, more women Business Correspondents, and strategic staff posting. The target is a CD ratio above 50% in next 2 years, with 3-5 high-potential sectors identified for focused credit: horticulture, bamboo products, solar micro-grids and agro-processing.

On follow-up: Dang had 337 BCs as of March 2025, of which 17.50% were women. This rose to 500 BCs as on March 2026, of which 26% (130) are women, on track toward the 30% NSFI target. Under SHG data cleaning, NRLM ordered closure of 165 inactive SHGs in Dang. Of these, 41 have been closed, 112 activated and 37 credit-linked. The State Government was asked to identify infrastructure projects in Dang to create employment and support bank lending.

(Action: State Govt., Member Banks, NRLM and LDM Dang)

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PMJDY Performance: 197.84 lakh PMJDY accounts are presently outstanding. Total deposits in these accounts exceed ₹12,673 crore as on 2nd April 2026. Accounts are 68.12% rural and 31.88% urban. Zero-balance accounts stand at 7%, or 13.55 lakh accounts. Aadhaar seeding stood at 89% and RuPay card issuance at 76%. Banks were advised to reduce zero-balance accounts and improve Aadhaar seeding and RuPay card coverage.

(Action: Member Banks)

Social Security Schemes (PMJJBY & PMSBY): Settlement under PMJJBY and PMSBY stood at 96.13% and 85.24% respectively. Public Sector Bank enrolments are well ahead of Private Sector Bank enrolments. Private sector banks were asked to improve participation. Banks were also advised to sensitise beneficiaries and BCs on the documents needed for claim settlement.

(Action: Member Banks)

Atal Pension Yojana (APY) and NPS Sanchay: State achievement under APY for FY 2025-26 stood at 64.83%, an improvement over last year. LDMs were advised to aim for full achievement of FY 2026-27 targets. The House was also briefed on NPS Sanchay, a new simplified PFRDA scheme for the informal workforce in agriculture and allied sectors, launched on 6th May 2026. Subscribers can join up to age 85, against APY's 18-40 year entry window. SLBC has held outreach programmes in Vadodara, Gandhinagar and Anand, with three more planned in Banaskantha, Surat and Rajkot. District- and bank-wise targets for FY 2026-27 will be shared once finalised.

(Action: Member Banks and All LDMs)

National Strategy for Financial Inclusion (NSFI) 2025-30: RBI has set three strategic objectives under NSFI 2025-30: financial safety and security for households and micro-enterprises; women-led financial inclusion, including a higher share of women BCs; and better links between livelihood, skill development and financial inclusion. All stakeholders were asked to work towards these objectives.

(Action: Member Banks)

Unbanked Rural Centres (URCs) and Banking Outlets: 8,549 URCs exist in Gujarat as on 31.03.2026. A phased roadmap for coverage runs from December 2026 to December 2030. Banks were advised to open banking outlets as per this timeline and keep CISBI portal records updated.

(Action: Member Banks)

On brick-and-mortar branches at identified locations: of 38 locations identified by DFS in 2022, 33 are now covered. 2 are covered through IPPB centres, and 3 were found unsuitable. Two further locations identified in 2025, Vasan and Khapa in Banaskantha district, are now covered. Gujarat Gramin Bank opened a branch at Vasan, and State Bank of India opened a branch at Khapa.

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On banking outlets at 44 identified villages without a Branch, BC or IPPB within 5 km: BCs have been deployed in 30 villages. 13 were found infeasible due to forest area, very low population, or lack of a suitable candidate. One village, Kharoda in Kachchh district, with a population of 318, still awaits BC appointment. Bank of India was asked to expedite the appointment of BC in Kharoda.

(Action: BOI)

DLCC Approval Received for Jadura Village of Kachchh district: The house approved the recommendation of the DLCC, Kachchh to drop the proposal of appointment of BC in Jadura village considering the sparse population and non-availability of a suitable person meeting the prescribed eligibility criteria, as confirmed through survey report submitted by the corporate BC and the concerned branch. In view of the above, the DFS were requested to approve the recommendation of the house for Jadura village of Kachchh district.

Villages Referred to DLCC for Decision: **Viramveri** and **Naivada** of Banaskantha district were allotted to HDFC to appoint a BC in these two villages. But due to scattered and low population, lack of availability 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 was advised to take up this matter in the ensuing DLCC meeting for further decision.

(Action by: LDM Banaskantha)

Four Villages of Forest Area Referred to the DFS for Exclusion of Opening of Banking Outlets: The house was informed that four villages - Bagoya, Goradwala, Hadala and Chhodvadi of Junagadh district fall under the forest area, and it is not feasible to appoint a BC in these villages. The matter has already been referred to the DFS for excluding these four villages from the list of identified locations for opening of banking outlets vide SLBC Gujarat letter dated 29.01.2026 and 05.05.2026. The house has once again requested the DFS to consider it favourably.

Six Villages Having the Least Population and Non availability of Qualified BC Referred to the DFS for Exclusion of Opening of Banking Outlets: The House was informed the appointment of BCs in six villages - **Lakhmirani, Raiyada** and **Sheh** of Kachchh district and **Khajur**, **Suvardi** and **Lilapani** of Junagadh district - is not feasible due to very low population, non-availability of eligible persons to act as BCs. The matter has already been referred to the DFS for excluding these six villages from the list of identified locations for opening of banking outlets vide SLBC Gujarat dated 05.05.2026. The house has once again requested the DFS to consider it favourably.

Deployment of Business Correspondents (BCs): As on 31.03.2026, total BCs deployed in Gujarat stood at 85,753. Of these, 51,404 (60%), are active, and 34,349 (40%), are inactive. Fino Payments Bank accounts for 75% of all inactive BCs. Women BCs presently form 8.02% of the total, against the NSFI target of 30% by December

2028. The phased targets are 20% by December 2026 and 25% by December 2027. IIBF certification of BCs stands at 12% overall. Bank of Baroda (71.90%) and Gujarat Gramin Bank (54.76%) recorded the highest certified shares. Banks were advised to ensure 100% BC activation, with more women BCs and higher IIBF certification.

(Action: Member Banks)

PM-KISAN DBT Issues: In 2024, 5,35,584 beneficiaries were not enabled for Direct Benefit Transfer. This number has since reduced to 2,47,822 as on 2026. Banks were advised to continue working with concerned departments to resolve the remaining cases.

(Action: Govt. of Gujarat & Member Banks)

Aspirational Districts (Dahod & Narmada): The Government of India has identified 112 Aspirational Districts nationally, of which two are in Gujarat: Dahod and Narmada. Agriculture financing in both districts already exceeds State progress. However, performance under PM Mudra, PMSBY, PMJJBY and APY needs to improve to match State averages. LDMs of Dahod and Narmada were advised to run focused campaigns. The State Government was asked to help mobilise beneficiaries.

(Action: LDMs of Dahod and Narmada, State Govt.)

Rural Self-Employment Training Institutes (RSETI): Of Gujarat's 34 districts, RSETIs run from own buildings in 24 districts and from rented premises in 5 districts: Ahmedabad, Arvalli, Bhavnagar, Dang and Narmada. 5 districts — Botad, Devbhumi Dwarka, Gir Somnath, Morbi and Vav-Tharad — are yet to start. Of the five newly carved districts, three RSETIs are allotted to Bank of Baroda and two to State Bank of India. Arvalli has started functioning from rented premises, and the remaining four are under process. Bank of Baroda, as Lead Bank for Vav-Tharad, has completed a feasibility survey and sought House approval to set up an RSETI there. The House approved this.

(Action: BOB and SBI)

On performance, all 28 RSETIs in Gujarat have held the highest "AA" grading for the last five years. Against a target of 28,000 trainees for FY 2025-26, achievement stood at 88.04%, or 24,650 trainees. Cumulatively, 3.62 lakh candidates have been trained, of which only 1.29 lakh, or 35.79%, were linked to bank finance. Banks were advised to improve credit linkage of trained candidates in their areas. The SDR, RSETI Gujarat was requested to route the RSETI trained candidates to approach their nearby banks for availing credit facilities.

(Action: SDR, RSETI, Gujarat & Member Banks)

PM MUDRA Scheme and Stand-Up India: Banks were advised to maximise disbursement under Tarun Plus to support aspiring entrepreneurs. Under Stand-Up India, 4,499 accounts remain pending. Banks were advised to clear these on priority.

(Action: Member Banks)

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PM SVANidhi Scheme: PM SVANidhi has been restructured and extended till March 2030. A Credit Card facility has been introduced, with a limit of ₹30,000. Banks were advised to onboard eligible street vendors under the revised guidelines.

The scheme is also being rolled out in Census Towns. DFS has advised PSBs to extend the scheme there, with the District Collector as nodal authority. LDMs were advised to prepare campaign plans with the District Collector and banks. Pendency remains high for sanction and disbursement across all three loan tranches. Banks and LDMs were advised to hold camps to clear pending applications during the special campaign running 1st to 30th June 2026.

(Action: Member Banks and All LDMs)

Progress under PMFME, AIF and e-NWR Scheme: Banks were advised to clear pending applications under PMFME and AIF without delay. Under the e-NWR scheme, disbursement of ₹755.61 crore has been achieved against a target of ₹1,549.99 crore, or 48.75%. Banks were advised to improve this further.

(Action: Member Banks)

PM Vishwakarma Scheme: 7,130 applications remain pending for sanction or disbursement. Banks were advised to verify savings account details promptly and clear pending loan applications.

(Action: Member Banks)

PM Surya Ghar Yojana: As on 17.04.2026, more than 74,857 applications have been sanctioned, with ₹1,221 crore. 18,693 applications remain pending with banks. Banks were advised to extend maximum finance under the scheme. This will support the Government of India's target of 1 crore solar units in residential houses by March 2027.

(Action: Member Banks)

Progress under PMEGP & CGTMSE Schemes: Against a target of 4,489 accounts under PMEGP for 2025-26, 654 were sponsored. Of these, 256 were sanctioned and 394 remain pending. The sponsoring agency was asked to look into this gap. Under CGTMSE, Gujarat ranks 3rd nationally in guarantee coverage, both during the year and cumulatively since inception. Banks were encouraged to use CGTMSE coverage further to support MSME lending.

(Action: Member Banks)

Farmer Producer Organisations (FPOs) Scheme: NABARD has supported the formation of over 300 FPOs in the State, all with bank accounts. 59 FPOs are tracked under a related agenda item. NABARD has also set up a dedicated Credit Guarantee Fund of ₹1,000 crore for FPOs. Banks were advised to share complete information to support tracking, and to streamline the loan approval and disbursement process for FPOs.

(Action: Member Banks)

Bankability of SVAMITVA Property Cards: As endorsed at the 185th SLBC meeting, SVAMITVA Property Cards backed by a Sanad under Section 133 of the Gujarat Land Revenue Code, 1879, are legally mortgageable and fully bankable. As on May 2026, 14.4 lakh SVAMITVA cards have been issued across 10,330 villages in Gujarat. He also informed that many banks are yet to confirm to SLBC regarding the issuance of internal circulation on the SVAMITVA Property Cards for their branches and field functionaries. They were requested to confirm the same to SLBC at the earliest.

The house was informed that Bank of Baroda's Research and Innovation Centre conducted a survey on this issue. It found gaps in employee awareness and operational knowledge. It recommended variable Loan-to-Value norms based on area risk, a dedicated SVAMITVA loan product, and a pilot project across Mehsana, Banaskantha and Ahmedabad districts, which together hold 3.90 lakh property cards. Concerns were also raised from the floor about delays in banks' response to SVAMITVA-linked credit applications, including issues with property documentation and title clearance. Member banks were requested to confirm circulation of field-level instructions and to take up at least one demonstrative loan case per branch.

(Action: Member Banks)

Emergency Credit Line Guarantee Scheme (ECLGS) 5.0: ECLGS 5.0 was launched by the Government of India to address short-term liquidity stress arising from the West Asia crisis. It provides credit guarantee cover of 100% for MSMEs and 90% for non-MSMEs and the airline sector. ₹2,55,000 crore has been allocated for guarantee cover for loans sanctioned up to 31.03.2027.

As on 19th June 2026, Gujarat's total ECLGS 5.0 sanctions stood at ₹10,039 crore across 15,000 accounts, of which ₹4,138 crore has been disbursed. Gujarat ranks 3rd among States by amount sanctioned, after Maharashtra and Uttar Pradesh. Within this, the MSME component shows sanctions of ₹8,400 crore across 4,449 accounts, and disbursement of ₹3,548 crore across 4,684 accounts. Banks were advised to keep identifying eligible borrowers and ensure timely disbursement.

(Action: Member Banks)

Issues Faced by Transgender Persons in Availing Loans for Self-Employment: DFS has clarified that transgender persons are eligible under the "Weaker Sections" category as per Priority Sector Lending guidelines. The Department of Social Justice has raised concerns that transgender persons still face difficulty accessing self-employment loans, mainly due to lack of fixed address and income proof. Banks were advised to organise special financial literacy camps for the transgender community and ensure timely sanction of eligible applications.

(Action: Member Banks)

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Performance under State Government Sponsored Programmes: Of the five State Government sponsored schemes reviewed, the state has surpassed the target under three schemes, namely – Shree Vajpayee Bankable Scheme (VBS), Dattopant Thengadi Artisan Interest Subsidy Yojna (DTAISY) and Gujarat Women Economic Development Corporation Bankable Scheme (GWEDC). The target under Jyoti Gramodhyog Vikas Yojna (JGVY) missed by 5% and Gujarat Scheduled Caste Development Corporation Bankable Scheme stood at the bottom. Member Banks were requested to improve their performance under the schemes which performed poorly and continue the momentum in all other performing schemes.

(Action: Member Banks)

The house was informed that the DFS has advised all States to onboard their state sponsored schemes onto the JanSamarth portal. SLBC has requested the State Finance Department to check the feasibility of onboarding suitable Gujarat schemes.

(Action: State Govt.)

Crop Insurance Claim Payment (PMFBY 2019-20) — Pending Claims: The Department of Agriculture has flagged 9,412 accounts as pending due to incorrect or missing account information. SLBC, with the Agriculture Department, held a meeting with concerned banks and the insurance company to resolve this. Banks were advised to coordinate with the insurance company and provide updated account details at the earliest and settle the claim at the earliest.

(Action: Member Banks)

4% Interest Subvention Scheme for Farmers: The Central Government gives 3% interest subvention, up to ₹3,00,000, and the State Government gives an additional 4% for crop loans and Animal Husbandry/Fisheries KCC holders in Gujarat. Member banks have submitted claims for FY 2024-25 and await settlement. The concerned department was requested to settle these claims soon. Banks were also advised to submit claims for the latest year promptly.

(Action: Member Banks, State Govt.)

NRLM — Self Help Groups (SHGs): For FY 2025-26, against a target of 88,200 SHGs worth ₹1,240 crore, achievement stood at 32.08% (28,292) in terms of number of SHGs and 41.21% (₹511 crore) in terms of amount disbursed. Of 18 District Central Cooperative Banks (DCCBs) in Gujarat, only 2, Rajkot and Surat, report NRLM-SHG data on the NRLM-Bank linkage portal. The remaining 16 have not yet started reporting, so the actual progress of Co-operative banks is not fully reflected. GSCB was asked to ensure that the remaining 16 DCCBs start sharing data every month. Banks were advised to give greater focus to SHG lending to improve district and State-level NRLM performance.

(Action: Member Banks, GSCB)

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NPA Position and SARFAESI Cases: As on 31.03.2026, Total Priority Sector NPA stood at 2.55%, Agriculture NPA at 4.49%, and overall Total NPA at 2.24%. Housing and Education loans showed lower NPA ratios, at 0.73% and 0.53% respectively. On SARFAESI cases, 294 cases remain pending with District Magistrates for possession orders. The State Government was requested to issue an advisory to speed up disposal of applications pending for more than 60 days.

(Action: State Govt.)

KCC Saturation Drive — "Kheti Bachao Abhiyan": Following a Video Conference chaired by the Hon'ble Union Agriculture Minister on 31.05.2026, a nationwide campaign called "Kheti Bachao Abhiyan" was launched. It aims to saturate all eligible farmers under the KCC scheme between 1st to 30th June 2026. Member banks and LDMs were advised to actively participate and ensure maximum farmer coverage. Daily branch-wise progress is to be updated on a designated tracking sheet.

(Action: Member Banks and All LDMs)

Campaign for Unclaimed Assets — "आपकी पूँजी, आपका अधिकार": Under this nationwide campaign, banks in Gujarat settled 51,665 accounts worth ₹186.91 crore between 01.01.2026 and 31.03.2026. DFS has launched a Common Landing Portal for Unclaimed Financial Assets, developed with the PSB Alliance, for easier public access. Banks were advised to continue the settlement drive, with special focus on Government accounts, in coordination with State Government departments.

(Action: Member Banks)

Digital Payment and Cyber Security: Under RBI's Expanding and Deepening of Digital Payment Ecosystem (EDDPE) programme, all districts in Gujarat have achieved and maintained 100% coverage since the programme's completion. Cyber fraud is becoming more sophisticated. Banks have conducted cyber-fraud awareness camps for senior citizens, reaching over 67,000 participants between December 2025 and April 2026. The State Government, including the Office of the Deputy Chief Minister, plans to address all branch heads of banks in Gujarat on cyber security. SLBC is arranging a dedicated webinar for this. Banks were advised to keep intensifying awareness efforts, particularly for senior citizens.

(Action: Member Banks)

Central KYC Registry (CKYCR): CKYCR usage was reviewed for the period 01.01.2026 to 31.03.2026. Private Sector Banks recorded the highest usage at 85.76%. Public Sector Banks stood at 66.09%. Banks were advised to increase onboarding and reuse of CKYCR records to reduce repeated KYC and improve customer experience.

(Action: Member Banks)

Re-KYC Pendency: As on 05.06.2026, a large pendency remains for re-KYC across both inoperative and operative accounts. Member banks were advised to take steps to clear this quickly.

(Action: Member Banks)

Lack of Representation in DLCC Meetings and Adherence to Timeline and Accuracy in Submission of Quarterly SLBC Data: The house expressed concern over inadequate representation of some member banks in DLCC meetings and the delays and inaccuracies in submission of quarterly data. It was highlighted that these issues affect district-level coordination and timely preparation of the SLBC agenda. Member banks were requested to ensure mandatory representation in DLCC meetings and timely submission of accurate quarterly SLBC data after due verification.

(Action: Member Banks)

Felicitation of Lead District Managers: After the agenda presentation, the top-performing Lead District Managers were felicitated for their performance during FY 2025-26, across three categories. The selection was based on measurable performance criteria including conduct of DCC/DLRC meetings, achievement of ACP targets and performance under key Financial Inclusion initiatives. The category-wise placements are as under:

Group Name		1st	2nd	3rd
Group A	Name	Shri Priya Ranjan	Dr. Jagdish Patil	Shri Karunakar Biswal
	District	LDM Mehsana	LDM Anand	LDM Rajkot
Group B	Name	Shri Jignesh S. Parmar	Shri Hemant Gandhi	Shri Sanjay Kr. Chaudhary
	District	LDM Dahod	LDM Banaskantha	LDM Sabarkantha
Group C	Name	Shri Satyendra Kr. Rao	Shri Nitendra N. Sharma	Shri Neeraj Mahaver
	District	LDM Panchmahal	LDM Mahisagar	LDM Arvalli

The House congratulated the awardees and encouraged all Lead District Managers to continue their efforts.

The meeting concluded with a vote of thanks delivered by Shri Vishal Sharma, General Manager, Union Bank of India.

बैंक ऑफ़ बड़ौदा/BANK OF BARODA रा. स्त. बैं. स. (गुजरात) STATE LEVEL BANKER'S COMMITTEE (GUJARAT) SLBC (GUJARAT)

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LIST OF PARTICIPANTS

No.	Name Shri / Smt. / Ms.	Designation / Department	Institution / Organisation
		DIGNITARIES ON THE DIAS	
1.	Lal Singh	Chairman SLBC & ED	Bank of Baroda
2.	Amresh Ranjan	Regional Director	Reserve Bank of India
3.	Jenu Devan, IAS	Secretary (Expend.), Fin. Dept.	Govt of Gujarat
4.	Prashasti Pareek, IAS	MD, GLPC	Govt of Gujarat
5.	B.K.Singhal	Chief General Manager	NABARD
6.	Raveesh Kumar	Convenor SLBC & General Manager	Bank of Baroda
		GOVERNMENT DEPARTMENTS	
7.	Amit Meena	Dir. (IF), Fin. Dept.	Govt of Gujarat
8.	J H Raval	Jt. Comm. Bankable (O/o, CCRI)	Govt of Gujarat
9.	Nimesh Patel	Joint Registrar, RCS Office	Govt of Gujarat
10.	Dr. R.S.Gavit	Jt. Dir., Animal Husb. Dept.	Govt of Gujarat
11.	Mamta Sojitra	Addl. Collector, Revenue Dept.	Govt of Gujarat
12.	Sheetal Bheda	Genaral Manager, GLPC	Govt of Gujarat
13.	Brijesh Kumar Swarnkar	Asst. Dir., MSME-DFO, Ahmedabad	Govt of Gujarat
14.	Kalpesh Bhatt	State Project Manager, RSETI, GLPC	Govt of Gujarat
15.	Drashti Shukla	AMD, GLPC	Govt of Gujarat
16.	Vanraj Sinh Bariya	Mamlatdar, Settlement Comm.	Govt of Gujarat
17.	Dakshesh Makwana	OSD, Transport Dept	Govt of Gujarat
18.	Ajit Parmar	Police Inspector, Cyber Crime	Govt of Gujarat
19.	Dr. Siddharth Patel	Team Leader, GULM	Govt of Gujarat
20.	Mahendra Thakur	Dy. Manager, GTDC	Govt of Gujarat
21.	Rathod Parth	Clerk (GSCDC)	Govt of Gujarat
		RBI / NABARD / SIDBI / NHB / OTHER	
22.	Devendra Bonde	Dy. General Manager, FIDD	Reserve Bank of India
23.	Sanjay Soni	Dy. General Manager	NABARAD
24.	Dharmendra Kachhawa	Asst. General Manager	Reserve Bank of India
25.	Bhagchand Yadav	Asst. General Manager	Reserve Bank of India
26.	Shyam Sundar	Asst. General Manager	NHB
27.	Saket Kumar	Asst. General Manager	ECGC
28.	B.K.Chawla	Manager	Reserve Bank of India
29.	Prashant Yashwant Rao	Manager	Reserve Bank of India
30.	Sushil Sahane	Manager	Reserve Bank of India
31.	Abhishek Patel	Deputy CEO	GFDC
32.	Mahesh Chauhan	DCO	KVIC
33.	Ankit Waghmare	DCO	KVIC
34.	Haresh Joshi	State Director For RSETi	NACER, MoRD
35.	Abhishesk Sarva	RSETi Director	RSETI Dang
36.	Hardik Budh	DM	NHB
37.	Vinod Agrawal	Past Chairman	CII
38.	Karan Shah	Convenor & Policy Advocacy	CII

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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
39.	Jinesh Jain	Executive Officer	CII
		PUBLIC SECTOR BANKS	
40.	Anil Kumar Ahirwal	General Manager	State Bank of India
41.	Mukhtar Singh	General Manager	Bank of Baroda
42.	K. K. Singh	General Manager	Bank of Baroda
43.	Pramod Mishra	General Manager	Central Bank of India
44.	Vishal Sharma	General Manager	Union Bank of India
45.	Ranjeet Kumar Jha	General Manager	Canara Bank
46.	Pramod Mishra	General Manager	Bank of India
47.	K. Rajesh Kumar	General Manager	Bank of Maharashtra
48.	Veena K. Shah	Dy. General Manager, SLBC	Bank of Baroda
49.	Abhay Ranjan	Dy. General Manager	State Bank of India
50.	Brajesh Kumar Yadav	Dy. General Manager	Punjab National Bank
51.	Prabhat Ranjan Sinha	Dy. General Manager	Indian Bank
52.	Kumar Pratik	Dy. General Manager	Indian Overseas Bank
53.	Abhishek Singh	Dy. General Manager	UCO BANK
54.	Sudeep Kumar Sahoo	Dy. General Manager	Punjab & Sind Bank
55.	Ajay Kumar Srivastava	Asst. General Manager	State Bank of India
56.	Rajiv Choudhary	Chief Manager, SLBC	Bank of Baroda
57.	Lokesh Gupta	Chief Manager, SLBC	Bank of Baroda
58.	Vijay S. Patel	Chief Manager	Bank of Baroda
59.	Nitesh Kumar Chaudhary	Chief Manager	Bank of Baroda
60.	Abid Ali	Chief Manager	Bank of Baroda
61.	Abhishesk Pandey	Senior Manager	Canara Bank
62.	Sumer Singh Solanki	Senior Manager	Central Bank of India
63.	Subhash Kumar	Senior Manager	Bank of India
64.	Govind Singh	Senior Manager	Union Bank of India
65.	Anil M. Hedau	Senior Manager	Indian Bank
66.	Sunil Gehlot	Senior Manager	Punjab & Sind Bank
67.	Savan Patel	Manager, SLBC	Bank of Baroda
68.	Pradip Dave	Manager, SLBC	Bank of Baroda
69.	Dhara Chauhan	Manager	Indian Overseas Bank
70.	Himanshu Vyas	Manager	Bank of Maharashtra
71.	Rajeev Kumar Jha	Officer, SLBC	Bank of Baroda
72.	Piyush Sukhadia	Assistant Manager	Bank of Maharashtra
		RRBs / GSCBs	
73.	Yogesh Kumar Agrawal	Chairman	Gujarat Gramin Bank
74.	Rajendra Swaminarayan	Assistant General Manager	Gujarat State Co-Op Bank
75.	Jaideep Nirmal	Assistant General Manager	Gujarat State Co-Op Bank
		PRIVATE SECTOR BANKS	
76.	Vijay Modi	Senior Vice President	HDFC Bank
77.	Neerav Joshi	Senior Vice President	HDFC Bank
78.	Ritika Iyer	Dy. General Manager	IDBI Bank
79.	Pinal Shah	Executive Vice President	HDFC Bank

No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
80.	Bhargav Bhatt	GNC CH	Axis Bank
81.	Seema Vanjani	Vice President	Kotak Mahindra Bank
82.	Habib Shaikh	Dy. Vice President	HDFC Bank
83.	Neerav Vahalia	Dy. Vice President	HDFC Bank
84.	Sushant Kumar Paride	Dy. Vice President	Federal Bank
85.	S. Kannan	Asst. Vice President	Tamilnad Merc. Bank
86.	Krunal Shah	Asst. Vice President	RBL Bank
87.	Amar Mehta	CRDM Gujarat	Axis Bank
88.	Meghal Modi	Cluster Head	Yes Bank
89.	Tejas Khetra	Regional Head	IndusInd Bank
90.	Pujan Parekh	Nodal Manager	Yes Bank
91.	Sharad Kumar	RM	Bandhan Bank
92.	Divakar Mishra	Regional Co-ordinator	ICICI Bank
93.	Sachin Joseph	Chief Manager	South Indian Bank
94.	Vivek Shirke	Chief Manager	Dhanlaxmi Bank
95.	Himanshu Jani	Senior Manager	Bandhan Bank
96.	Neepa Pathak	Senior Manager	Jammu & Kashmir Bank
97.	Nikhil Kumar Patel	Sr. DBM	DCB Bank
98.	Shyam Sirsad	RBFS	IDFC Bank
99.	Hemant Gagwani	Branch Manager	SBM Bank I Ltd
100.	Anup Verma	Branch Manager	CSB Bank
101.	Rohit Kamat	Officer	Karnataka Bank
102.	Yashpal Hatkar	Compliance Officer	Karnataka Bank
103.	Shivshankar Jha	Legal Officer	Karur Vysya Bank
104.	Sanghani Deep	Senior Associate	City Union Bank
105.	Jaimin Raval	Associate	DBS Bank (LVB)
		SMALL FINANCE BANKS	
106.	Munir Jasdanwala	Regional Head	AU SFB
107.	Soheb Mevatwala	CRE	Jana SFB
108.	Arpan Zala	Cluster Head I/c	Esaf SFB
109.	Shikhadiya Piyush	Area Manager	Shivalik SFB
110.	Parimal Mistri	RBM	Ujjivan SFB
111.	Amit Bhojak	Senior Manager	AU SFB
112.	Aman Hajela	Branch Manager	Equitas SFB
113.	Shaleen Christian	Branch Manager	Unity SFB
114.	Jimit Gandhi	Branch Manager	Utkarsh SFB
115.	Atul Akhani	Relationship Manager	Suryoday SFB
		PAYMENTS BANK	
116.	Vijay Bansal	Head West Sector	Airtel Payments Bank Ltd.
117.	Santosh Kumar	Senior Manager	India Post Payments Bank
118.	Kalpesh Rathore	DGRO	Jio Payments Bank
		LEAD DISTRICT MANAGER	
119.	Kamlesh Kumar Meena	LDM, Ahmedabad	State Bank of India
120.	Ronak M. Lata	LDM, Amreli	State Bank of India

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No.	Name Shri / Smt.	Designation / Department	Institution / Organisation
121.	Dr Jagdish Patil	LDM, Anand	Bank of Baroda
122.	Neeraj Mahaver	LDM, Arvalli	Bank of Baroda
123.	Hemant Gandhi	LDM, Banaskantha	Bank of Baroda
124.	Anup Kumar Jyotishi	LDM, Bharuch	Bank of Baroda
125.	Kumar Ravi Ranjan	LDM, Bhavnagar	State Bank of India
126.	Bharat Sharma	LDM, Botad	Bank of Baroda
127.	J. S. Parmar	LDM, Dohad	Bank of Baroda
128.	Shyamal Joshi	LDM, Devbhumi Dwarka	Bank of Baroda
129.	Baldev Chavda	LDM, Gandhinagar	State Bank of India
130.	G N Rathwa	LDM, Junagadh	State Bank of India
131.	Ashutosh Kr. Srivastava	LDM, Kheda	Bank of Baroda
132.	Alok Kumar	LDM, Kachchh	Bank of Baroda
133.	N. N. Sharma	LDM, Mahisagar	Bank of Baroda
134.	Priya Ranjan Kumar	LDM, Mehsana	Bank of Baroda
135.	Pinakin Bhatt	LDM, Narmada	Bank of Baroda
136.	Harish Vamja	LDM, Navsari	Bank of Baroda
137.	Satyendra Kumar Rao	LDM, Panchmahals	Bank of Baroda
138.	Saurabh Jain	LDM, Patan	Bank of Baroda
139.	Kiran Kumar Barot	LDM, Porbandar	State Bank of India
140.	Karunakar Biswal	LDM, Rajkot	State Bank of India
141.	Dinesh Rohit	LDM, Surat	Bank of Baroda
142.	Bharat Makwana	LDM, Tapi	Bank of Baroda
143.	Chetan Patil	LDM, Valsad	Bank of Baroda
144.	Vijay Kumar Sinha	LDM, Vav Tharad	Bank of Baroda

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