बैंक ऑफ़ बड़ौदा Bank of Baroda

119 FOUNDATION YEAR LEADING WITH TRUST

सं. 190-रास्तबैस- गुज./188/2026

27 अगस्त 2026

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

प्रिय महोदय / महोदया,

राज्य स्तरीय बैंकर्स समिति, गुजरात की जून - 2026 को समाप्त तिमाही हेतु आयोजित 190वीं बैठक का कार्यवृत्त
Minutes of the 190th Meeting of State Level Bankers' Committee of Gujarat for the Quarter Ended - June 2026

कृपया उक्त विषय पर आयोजित 13 अगस्त 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 13th August 2026.

कृपया अपने संस्थान से संबंधित मुद्दों की हुई प्रगति से इस कार्यालय को दिनांक **15/09/2026** 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 **15/09/2026**, so that the same can be placed in the next meeting.

भवदीय,

27/8/26

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

अनुलग्नक: **यथोक्त**

MINUTES OF THE 190th MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC), GUJARAT

A. Meeting Particulars:

Particular	Details
Name / Category of meeting	190th Meeting of State Level Bankers' Committee (SLBC), Gujarat held on 13.08.2026.
Name of State	Gujarat
Reference period (meeting for quarter ended)	Quarter ended June 2026 / Q1 of FY 2026-27
Chaired by	Dr. Debadatta Chand, Chairman, SLBC Gujarat & MD & CEO, Bank of Baroda
List of participants	Annexure-I
Agenda	Agenda booklet circulated vide SLBC Gujarat email dated 10.08.2026.
Data	As per Annexures attached to the Agenda Booklet and shared with members vide SLBC Gujarat email dated 10.08.2026

B. Gist of Opening Remarks:

Shri Raveesh Kumar, Convenor, SLBC Gujarat:
He welcomed the Hon'ble Chief Minister, Gujarat; Chief Secretary, Govt. of Gujarat; Chairman SLBC Gujarat and MD & CEO, Bank of Baroda; senior officers of the various departments of the State Government, DFS, RBI, NABARD, member banks, LDMs and other stakeholders. He highlighted the significance of the revised Lead Bank Scheme framework issued by RBI on 19.06.2026 and inclusion of constituting the three new SLBC Sub-Committees on MSME & Other Priority Sectors, Financial Inclusion & Financial Literacy and Self-Help Groups for credit linkages. He stated that Agriculture, MSMEs, Government-sponsored schemes, SHG credit linkage, financial inclusion and cyber security would receive focused review through Sub-committee approach and expressed that deliberations would lead to practical and time-bound outcomes and stronger Government–bank coordination.

Dr. Debadatta Chand, Chairman, SLBC Gujarat and MD & CEO Bank of Baroda:
He highlighted strong banking and credit growth in Gujarat, with an aggregate advance of ₹13.94 lakh crore and a State CD Ratio of 94.24% as of June 2026. He also appreciated the exemplary achievement of 250% under the central government's flagship scheme, PM Suryaghar Yojna, in Q1 itself. He appreciated the encouraging Q1 ACP performance of the state while drawing attention to district and sectoral disparities under priority sector advances. He urged banks to focus on locally viable economic activities, livelihood creation, Agriculture, MSME, SHG credit linkage and effective last-mile financial inclusion in Dang district. He emphasized that financial inclusion must move beyond access to meaningful usage, and that the new Sub-Committees should function as focused, outcome-oriented problem-solving platforms. He also emphasized on stronger Bank–Police coordination for cyber-fraud prevention. He also emphasized on strong recovery support from the state government.

Shri Manoj Kumar Das, IAS, Chief Secretary, Govt. of Gujarat:
appreciated the 51% achievement under the Priority Sector target during Q1 and observed that both the State and districts were performing well on the economic front. He emphasized the need to further expand banking outreach by covering all villages with a population of more than 3,000. He appreciated the State's progress in reducing cyber-enabled financial frauds, while stressing the need for stronger and more coordinated efforts among banks, Government and other stakeholders to move towards eliminating such frauds. He highlighted the increasing credit requirements of farmers and urged banks to ensure timely fulfilment of their genuine financial needs. He also called upon MSME/DIC authorities and banks to encourage new and innovative activities beyond routine lending and bring all eligible segments within the ambit of credit expansion. Appreciating the State's marginal NPA level, he

emphasized the significant role of bankers in supporting the State's economic growth and expressed optimism regarding the State's strong growth prospects in the coming year.

Shri Bhupendrabhai Patel, Hon'ble Chief Minister, Gujarat:
He highlighted the evolving role of banks in financial inclusion and socio-economic development, emphasizing wider outreach to the common person, including people in smaller habitations, and greater access to formal credit. He appreciated the banking sector's improved credit delivery and urged banks to maximize the benefits of Gujarat Industrial Policy 2026, particularly for start-ups, women entrepreneurs, SC/ST entrepreneurs, persons with disabilities and first-generation entrepreneurs, through timely access to finance and technology.

He emphasized that future credit expansion should give greater attention to micro and small entrepreneurs, women entrepreneurs, artisans and small farmers, and stressed the need to bridge the gap in KCC coverage to provide timely institutional credit to farmers. He also called for maximum coverage of eligible beneficiaries under Government-sponsored schemes and timely delivery of benefits through coordinated efforts of banks and Government agencies. He appreciated the improvement in lending practices, including reduction in complaints relating to the requirement of guarantors under certain Government schemes, while emphasizing the need for appropriate credit discipline and due diligence. He further highlighted the importance of secure digital banking and continued vigilance against cyber fraud and sought sustained cooperation from the banking sector towards achieving the vision of Viksit Gujarat and Viksit Bharat @2047.

Shri Amresh Ranjan, Regional Director, RBI, Ahmedabad:
He appreciated Gujarat's strong aggregate banking performance while drawing attention to significant sectoral and district-level gaps, particularly in agriculture, small and marginal farmers, and KCC lending. He observed that, while certain private sector banks had achieved high overall CD ratios, their lending towards agriculture remained relatively low, and emphasised that strong overall credit performance should also be reflected in adequate sectoral credit deployment. He highlighted the need for banks to improve agriculture credit, address the decline in KCC accounts, and leverage the revised KCC framework. He also mentioned the RBI's clarification regarding FCNR(B)/NRE deposits and ANBC computation, and the issue of stamp duty on GIDC leasehold industrial plots. He emphasised the need to accelerate coverage of Unbanked Rural Centres (URCs), reduce the high number of inactive Business Correspondents, increase the number of IIBF-certified BCs, and substantially increase the participation of Women BCs in line with the NSFI milestones. He also drew attention to the substantial Re-KYC backlog of Focus Group accounts and stressed the need for mission-mode action to meet the prescribed timeline. He asked banks to provide bank-specific corrective action plans to address these identified gaps for closer monitoring and effective implementation.

Smt. Swagat Ranveerchand Bhandari, Director, DFS, MoF, GoI:
She emphasized continued attention to Government programmes, financial inclusion, risk mitigation, stressed-asset recovery and effective credit delivery, and reiterated the importance of the banking sector in advancing the Government's social and developmental agenda. She also highlighted that Gujarat is below national average under PMJJBY & PMSBY enrolment, hence significant scope of improvement is there under these schemes.

Shri Mohammad Shahid, IAS, Commissioner, Cottage & Rural Industries:
He highlighted that Shree Vajpayee Bankable Scheme and other state government sponsored schemes and need to improve disposal of pending applications, strengthen bank participation and support cottage and rural enterprises. The importance of making timely availability of institutional credit and strengthening the scale and effectiveness of support to entrepreneurs was also emphasized.

MINUTES OF THE 190th MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC), GUJARAT

Shri Jenu Devan, IAS, Secretary (Expenditure), Finance Department, Govt. of Gujarat:
He appreciated the banking sector's progress in Q1 and highlighted financial inclusion, credit expansion, technology-enabled credit, KCC and instruments such as SVAMITVA Property Cards. He noted the important grassroots role of cooperative banks while stressing broader participation by other banks and continued attention to sectoral shortfalls and last-mile delivery. He emphasized that timely completion of Re-KYC and activation of inoperative bank accounts are critical for the success of the State's DBT mission, as pending Re-KYC and inactive accounts may lead to delays or failures in crediting welfare benefits to eligible beneficiaries. He further stressed that, under the Western Zonal Council agenda, villages with a population above 2,000 among the 106 villages yet to be covered by IPPB should be prioritized for immediate coverage to strengthen financial inclusion and last-mile banking access.

Dr. Pradeep Parate, General Manager, NABARD, Ahmedabad:
He congratulated SLBC and member banks on the Q1 performance and emphasized granular attention to 24 districts and few sectors below the State average, shortfall in meeting mandated credit exposure to Small & Marginal Farmers, low SHG credit linkage, FPO/JLG financing, allied agriculture. NABARD highlighted NABSanrakshan credit-guarantee support for FPOs/Animal Husbandry Infrastructure and encouraged eligible banks to register and use the facility. District Export Hubs covering 15 districts and the role of LDMs in supporting export finance were also discussed. Further, it was emphasized to finance aquaculture, by using cluster group approach and value chain financing models and green financing.

C. Action Taken Report (ATR) of Previous Meeting(s):

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
1.	Revised LBS Guidelines 2026	SLBC to form dedicated sub-committee for matters relating to revised LBS circular.	SLBC	All the 3 New Sub Committee were constituted and are functional now.	Closed	N/A
2.	Revised LBS Guidelines 2026	Each bank's controlling office to appoint a District Coordination Officer to guide and coordinate with LDMs.	Member Banks	All member banks have confirmed having appointed DCOs and the list is available with SLBC. In response, SLBC requested all banks to ensure that DCOs coordinates with LDMs.	Closed	N/A
3.	Western Zonal Council Observation	Cover 170 villages without banking touch points within 5 km through banking touch points/branches.	DCCBs & IPPB	The list of 170 villages has been shared with GSCB and IPPB for covering these villages on priority. Finance dept. is requested to submit the latest list. DCCBs & IPPB were requested to share the roadmap for	Ongoing	Latest Progress to be obtained from GSCB and IPPB by 31.08.2026.

MINUTES OF THE 190th MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC), GUJARAT

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
				covering these villages vide SLBC email dated 14.07.2026. Their reply is awaited.		
4.	2	The issuance of Raja Chitthi for RSETI Building of Ahmedabad is pending for depositing of requisite Fee by BoB. Finance Department to intervene in the matter for early resolution of the issue.	BoB State Govt.	BoB has approached the AMC for waiver of Fee; however minimum scrutiny fee has been paid. The reply from AMC is awaited.	In Progress	On or before 30.09.2026
5.	2	Finance Department to facilitate early allotment of land for Gujarat Gramin Bank Head Office at Vadodara.	GGB State Govt.	Finance Dept., GoG has escalated the matter to DC Vadodara through the Revenue Dept. for early resolution.	In Progress	On or before 30.09.2026
6.	3	Reconcile ACP figures reported to ENSURE Portal of NABARD with figures reported to SLBC.	Member Banks	We will obtain confirmation from all banks.	In Progress	By 31.08.2026
7.	3.11	Improve PMMY, PMSBY, PMJJBY and APY in Dahod.	LDM Dahod	LDM Dahod has assured for achieving the allotted target under Social Security Schemes.	Ongoing	N/A
8.	3.11	Improve PMMY and APY in Narmada.	LDM Narmada	LDM Narmada has assured for achieving the allotted target under Social Security Schemes.	Ongoing	N/A
9.	4.6	State Govt., member banks and LDMs of Dang, Navsari and Porbandar to give special attention to raising CD Ratio above 40%.	State Govt., Member Banks & LDMs	CD Ratio of Navsari has crossed 40%. Porbandar is also above 40% benchmark, and Dang is still a concern, and all the stakeholders are monitoring the progress.	Ongoing	Quarterly review
10.	4.7	Continue time-bound roadmap for Dang CD Ratio/SHG linkage and identify infrastructure projects supporting employment and lending.	State Govt., Member Banks & LDM Dang	The ATR point is discussed in all the existing and newly formed sub-committees including a special sub-committee at district-level.	Ongoing	Quarterly review
11.	5.1	Reduce zero-balance PMJDY accounts and improve Aadhaar seeding and RuPay coverage.	Member Banks	Banks are utilizing the BC Channel for this	Ongoing	Quarterly review

MINUTES OF THE 190th MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC), GUJARAT

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
				action point.		
12.	5.3A	Enhance PMJJBY/PMSBY enrolment and sensitise customers on claim documentation.	Member Banks	In Gujarat, claim settlement ratio is above 96% and 85% under PMJJBY and PMSBY respectively. Banks to work for improving the ratio further.	Ongoing	Quarterly review
13.	5.3B	Work towards 100% APY target for FY 2026-27.	Member Banks	All member Banks confirmed having advised their field functionaries to maximize the enrolment to surpass the target.	In Progress	Quarterly review
14.	5.3C	Conduct NPS Sanchay outreach programmes.	Member Banks & LDMs	Organized the NPS Sanchay outreach camps in Vadodara, Anand, and Gandhinagar as per the schedule of PFRDA.	Closed	N/A
15.	5.6	Update URC records on CISBI and review URCs in DLCC/DLRC.	Member Banks & LDMs	Banks are updating the CISBI portal on regular basis; LDMs are reviewing this matter regularly in each DCC meetings.	Ongoing	Quarterly review
16.	5.7	Deploy BC in Kharoda, Kachchh.	BOI	As per visit report submitted by Vayor branch of BOI, it is not feasible to appoint BC in the Kharoda village due to the sparse population. Hence, bank has requested for replacing village through LDM in DLCC.	In Progress	On or before 30.09.2026
17.	5.7	Take Viramveri and Naivada banking-outlet issue to DLCC for feasibility decision.	LDM Banaskantha	LDM Banaskantha has informed that the issue will be put up for approval in the forthcoming DLCC meeting.	In Progress	On or before 30.09.2026
18.	5.7	Seek DFS approval for exclusion of	SLBC	Approval of	In	On or

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रा. स्त. बैं. स. (गुजरात) STATE LEVEL BANKER'S COMMITTEE (GUJARAT)
SLBC (GUJARAT)

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
		11 specified villages from identified banking-outlet/BC locations.		exclusion of 10 villages is received from the DFS. One village, i.e. Jadura of Kachchh district is referred back to DFS.	Progress	before 30.09.2026
19.	5.8	Improve BC activity, increase Women BCs and encourage IIBF certification.	Member Banks	Member Banks are driving IIBF certification of BCs and expansion of Women BC participation through their corporate BC Channel.	Ongoing	Quarterly review
20.	5.8	Reactivate inactive BCs or deboard them.	Fino Payments Bank / Member Banks	Fino Payments Bank and other banks with high inactive BCs are on the process of reactivating or deboarding them on priority in phased manner.	Ongoing	Quarterly review
21.	5.9	Resolve PM-KISAN DBT activation issues through Aadhaar/e-KYC.	Govt. of Gujarat & Member Banks	Latest list is received from the Agriculture Dept., GoG, wherein the Bank-wise and district-wise list is not available. However, the banks and LDMs were advised to monitor the action point for closure.	In Progress	By the end of Q2 of FY 2026-27
22.	5.10	Improve FI Index Usage in Dang/Jamnagar/Amreli and Access in Gir Somnath; monitor in DLCC.	LDMs concerned	Respective LDMs have confirmed to register progress in FI index access and usage.	Ongoing	Quarterly review
23.	5.14	Monitor/follow up RSETI land/construction in Aravalli, Botad, Devbhumi Dwarka, Morbi and Gir Somnath.	BOB & SBI	Respective Banks/LDMs are regularly monitoring the status of RSETI land allotment and building construction.	Ongoing	Quarterly review
24.	5.14	Encourage RSETI-trained candidates to approach nearby banks for credit linkage.	State Director RSETI Gujarat	All RSETI directors and SDR have been requested to	Ongoing	Quarterly review

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Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
				improve the credit linkages of RSETI trained candidates.		
25.	6.1	Identify PM MUDRA borrowers, especially Tarun Plus.	Member Banks	Banks have confirmed that they are identifying eligible borrowers under PM MUDRA scheme with a special focus on Tarun Plus category and extending credit facilities as per eligibility.	Ongoing	Quarterly review
26.	6.2	Clear pending Stand-Up India disbursements.	Member Banks	This pendency is since March 2025, and the scheme is now discontinued.	Ongoing	Quarterly review
27.	6.3	Publicise revised PM SVANidhi and clear pending applications/sanctions/disbursements.	Member Banks	This action point is monitored on regular basis by Banks, LDMs and SLBC.	Ongoing	Quarterly review
28.	6.5 & 6.6	Clear PMFME/AIF pendency and enhance awareness.	Member Banks	This action point is monitored on regular basis by Banks, LDMs and SLBC.	Ongoing	Quarterly review
29.	6.7	Enhance e-NWR awareness and scale pledge finance/guarantee use.	Member Banks	This action point is monitored on regular basis by Banks, LDMs and SLBC.	Ongoing	Quarterly review
30.	6.8	Verify savings-account details, reject only on valid reasons and complete PM Vishwakarma disbursements.	Member Banks	This action point is monitored on regular basis by Banks, LDMs and SLBC.	Ongoing	Quarterly review
31.	6.9	Enhance PM Surya Ghar sourcing/sanction; village saturation and joint awareness camps.	Member Banks	This action point is monitored on regular basis by Banks, LDMs and SLBC.	Ongoing	Quarterly review
32.	6.10	Share complete FPO information and streamline loan approval/disbursement.	Member Banks	NABARD is requested to share the district-wise list of FPOs in Gujarat with FPOs which are yet to be credit linked.	Ongoing	Quarterly review
33.	6.11	Dispose pending PMEGP applications and ensure timely sanction/disbursement.	Member Banks	This action point is monitored on regular basis by	Ongoing	Quarterly review

BANK OF BARODA SLBC (GUJARAT) STATE LEVEL BANKER'S COMMITTEE (GUJARAT)

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
				Banks, LDMs and SLBC.		
34.	6.13	Increase use of CGTMSE for MSME lending.	Member Banks	Banks have been advised to analyze their credit portfolio in line with RBI guidelines towards mandatory coverage up to 10 Lakhs and collateral free coverage up to 10 Crore and uplift the PAN India position from 3rd to 1st. under utilizing the benefit of CGTMSE for MSME lending.	Ongoing	Quarterly review
35.	6.14	Operationalize lending against SVAMITVA Property Cards and issue field instructions.	Member Banks	Out of 53 banks, 14 have issued the internal guidelines for lending against SVAMITVA Property Cards, of which GGB, DCCB, and HDFC Banks are reporting credit exposure. All other banks are advised to confirm and extend credit facility.	Ongoing	Quarterly review
36.	6.14	Take at least one demonstrative SVAMITVA-backed loan case.	Member Banks	The list of SVAMITVA Cards issued in Gujarat is shared with Banks and LDMs for approaching the holder for credit needs and improve the linkages.	Ongoing	Quarterly review
37.	6.15	Continue identifying eligible ECLGS 5.0 borrowers and ensure timely disbursement.	Member Banks	This action point has been duly executed by all the banks, resulting in 57% Achievement of annual ACP Target.	Allotted guarantee coverage has been utilized.	N/A
38.	6.16	Organise financial literacy camps for transgender persons and ensure timely loan sanction.	Member Banks	Banks reported and confirmed the compliance of this action point.	Ongoing	Quarterly review
39.	7.1–7.5	Improve underperforming State Government-sponsored schemes and	Member Banks	This action point is monitored on	Ongoing	Quarterly review

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
		sustain momentum under other schemes.		regular basis by Banks, LDMs and SLBC.		
40.	7.6	Submit rectified farmer account details to insurers for pending PMFBY claims.	State Govt. & Member Banks	Banks have confirmed that they have advised their branches to go through the pending crop insurance claims under PMFBY (2019-20) and submit account details to respective insurance companies for early settlement of claims.	Ongoing	Quarterly review
41.	7.7	Submit physical pending 4% Interest Subvention claims with audited certificate.	State Govt. & Member Banks	All Banks are advised to expedite the claim submission for the FY 2024-25 under confirmation to SLBC.	Ongoing	On or before 30.09.2026
42.	7.8	Examine Export Credit data and improve PSL Export Credit performance.	Member Banks	As per RBI LBS guidelines the PSL Export Credit extended to MSME and Agriculture is included under the respective parameters. Other export credit is covered under PSL. As such Export credit data is collected manually from member banks and banks have been advised to improve their performance.	Ongoing	Quarterly review
43.	7.9	Examine feasibility of onboarding suitable Gujarat schemes on JanSamarth.	State Govt.	State Govt. to expedite feasibility assessment for onboarding State Government sponsored schemes onto JanSamarth Portal.	Ongoing	On or before 30.09.2026.
44.	8.3	Enhance NRLM-SHG financing and	Member	Banks have	Ongoing	Quarterly

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
		district-level performance.	Banks	confirmed that they are working towards enhancing NRLM-SHG financing on merit basis.		review
45.	8.3	Ensure all 16 remaining DCCBs share NRLM data monthly.	GSCB	GSCB is in the process of onboarding all DCCBs for sharing the NRLM data on regular basis.	Ongoing	On or before 30.09.2026.
46.	9.2	Issue advisory to speed disposal of SARFAESI applications pending over 60 days.	State Govt.	State Govt. advised the respective District Magistrates to expedite disposal of SARFAESI applications pending beyond 60 days. Details of individual cases are being collected from banks.	Ongoing	Quarterly review
47.	10.1	Prepare/implement time-bound action plans for DEA Fund settlement, especially high-value Government accounts.	Member Banks	Banks have confirmed that they are continuously working on the DEA Fund settlement on case-to-case basis.	Ongoing	Quarterly review
48.	11.1	Intensify cyber-fraud awareness, particularly for senior citizens through FLCs.	Member Banks	Banks have confirmed that they are organizing the cyber-fraud awareness camps for senior citizens as per the extent guidelines.	Ongoing	Quarterly review
49.	11.2	Maximise CKYCR onboarding and utilisation.	Member Banks	As per the latest reports, Banks have improved the CKYCR onboarding and its utilization.	Ongoing	Quarterly review
50.	11.3	Clear pending re-KYC backlog across operative/inoperative accounts.	Member Banks	Banks have confirmed the compliance of this action point.	Ongoing	Quarterly review
51.	12.1 & 12.2	Ensure mandatory DLCC representation and timely/accurate quarterly SLBC data submission.	Member Banks	Banks have confirmed the compliance of	Ongoing	Quarterly review

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
				this action point.		

MINUTES OF THE 190th MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC), GUJARAT

D. Discussion on Agenda:

Sr. No.	Agenda Item	Gist of Discussion	Action Point	Responsibility for Action	Timeline
1.	**Adoption of the New MoM Format under the Revised Lead Bank Scheme (LBS) Guidelines 2026**				
	New MoM format — Annexure 10	The Convenor apprised the House that RBI's Revised Lead Bank Scheme guidelines dated 19 June 2026 prescribe a standardized format (Annexure 10) for recording minutes of all LBS fora, including SLBC, DCC, DLRC, BLBC and Sub-Committee meetings, effective immediately. This Minutes of the 190th SLBC meeting, and all subsequent SLBC and Sub-Committee minutes, are to be recorded accordingly in the revised format.	Adopt Annexure-10 format for all future meetings of SLBC, DCC, DLRC, BLBC and Sub-Committees minutes.	SLBC / All LDMs	With immediate effect
2.	**1. Confirmation of Minutes of Last Meeting**				
		Minutes of the 189th meeting were circulated on 03.07.2026. No comments or amendments were received from any member.	House confirmed the minutes of the 189th SLBC meeting as circulated.	Closed	Not applicable
3.	**2. Follow-up Action**				
	2.1. RSETI Ahmedabad	The issuance of Raja Chitthi is pending for depositing of requisite Fee by BoB. BoB has approached the AMC for waiver of Fee.	BoB has approached the AMC for waiver of Fee; however minimum scrutiny fee has been paid. The reply from AMC is awaited.	State Govt. & BOB	On or before 30.09.2026
	2.2. Allotment of Space for Head Office of Newly Amalgamated Regional Rural bank	Land allotment for the newly amalgamated Regional Rural Bank's Head Office remains under active pursuit with the concerned State Govt. department.	Finance Dept., GoG has escalated the matter to DC Vadodara through the Revenue Dept. for early resolution.	State Govt.	On or before 30.09.2026
	2.3. Viksit Gujarat @ 2047 – Banking Interventions and KPI Matrix (Short Term Goals: 2025-2030):	The Finance Department, Govt. of Gujarat with the support of GRIT has prepared the action plan for Strengthening Rural Entrepreneurship Financing in Gujarat, prepared by the Finance Department, Government of Gujarat, with the support of GRIT. The Action Plan focuses on improving institutional credit access for rural entrepreneurs through alternative credit assessment, cash-flow-based lending, flexible credit products, specialized artisan financing and improved banking access. The Committee noted the KPIs and year-wise targets up to FY 2029-30 for monitoring implementation, including increasing rural micro-	KPIs and its reported data of FY 2025-26 have been shared with all member banks. Each bank to align their performance against these KPIs in line with the target set by Govt. of Gujarat for FY 2026-27.	Member Banks and State Govt.	Quarterly Review

		enterprise lending, improving credit access for artisans and achieving near-universal village coverage through banking/India Post Payments Bank touchpoints.			
	2.4. Constitution of three new Sub-Committees	As per the revised LBS guidelines, three new SLBC Sub-Committees have been constituted - 1. MSME & Other Priority Sector (SC-MSME & OPS), 2. Financial Inclusion & Financial Literacy (SC-FIFL), and 3. Self-Help Groups (SHGs) - as focused problem-solving platforms, in addition to the existing Sub-Committees on Agriculture & Allied Activities and Digital Payments. First meetings of these new Sub-Committees have already been held.	SLBC to continue quarterly Sub-Committee meetings prior to each SLBC meetings to discuss the progress and gaps under each segment of these sub-committees.	SLBC	Quarterly
4.	**3. Progress Under Annual Credit Plan (ACP) Target 2026-27**				
	Progress Under Annual Credit Plan (ACP) Target of FY 2026-27	Q1 performance under ACP 2026-27 and reconciliation of disbursement figure reported to SLBC/ENSURE Portal was discussed.	1. All member banks and LDMs to confirm that every branch under their jurisdiction is having a copy of Branch ACP target. 2. All Member banks and LDMs to ensure disbursement in line to surpass the proportionate target. 3. Banks performing below state average, to review and contribute as per their target. 4. Variation is observed in reporting to SLBC and ENSURE Portal of NABARD, which needs to reconcile and reported without variation, hereafter.	Member Banks, LDMs and NABARD	By the end of Q2 of FY 2026-27
5.	**4. Review of Key Banking Areas**				
	4.1. Review of key banking areas – Branch expansion	Total branches are 10,949 as of 30.06.2026, reflecting reduction by 116 branches over March 2026.	Major reduction is on account of Bandhan Bank reporting 181 branches less than the March 2026. reporting. Bandhan Bank to submit the reason / justification of this significant reduction in number of bank branches to SLBC. All such banks to ensure proper reporting to avoid such anomalies.	Bandhan Bank and All Member Banks.	Bandhan bank to submit the reason by 25.08.2026. All Other Member Banks On or before 30.09.2026.

	4.6. District-wise CD Ratio of DCCBs	CD Raio of DCCBs has declined by 3.03% Y-o-Y.	Bank to analyze the business portfolio and turn around the negative trend immediately under intimation to SLBC.	GSCB	On or before 30.09.2026.
	4.6. District-wise CD Ratio	7 District are above 100% and 24 districts are below State CD Ratio of 94.24%.	The districts which are below the state average are advised to improve their performance to bring their CD Ratio at par with the State CD Ratio immediately.	All respective LDMs	On or before 30.09.2026.
	4.6. District-wise CD Ratio of Gandhinagar	CD Ratio of 53.68% of Gandhinagar District is concern considering the huge business potential and locational advantages.	LDM and Banks having their presence in the district shall undertake focused measures to ensure that the CD Ratio of Gandhinagar reaches above 60% immediately and bring it in line with the State CD Ratio.	LDM Gandhinagar and Member Banks	On or before 30.09.2026.
	4.6. District-wise CD Ratio of Navsari	Core CD Ratio of Navsari district is 40.12% hence, moved out of below 40% districts.	LDM Navsari and member banks to ensure that the benchmark CD Ratio is retained and progress towards the State average.	Member Banks and LDM Navsari	On or before 30.09.2026.
	4.6. District-wise CD Ratio of Porbandar	The core CD Ratio of Porbandar is 35.05%, and excluding NRI deposit, the district moved out of below 40% districts.	Having come out of below 40% excluding NRI deposits now, the district to focus on CD Ratio to come out of below 40% districts.	All Member Banks and LDM Porbandar	On or before 30.09.2026.
	4.6. District-wise CD Ratio of Dang	Dang District CD Ratio marginally improved by 1.12% over March 2026 but continues to remain below 40% benchmark.	The present outstanding level of aggregate advances of Dang district is 274 Crores. Retaining the deposit level and to bring CD ratio above 40%, the advances level needs to be increased by 200 Crores approximately. Accordingly, LDMs and respective banks to devise a roadmap to turnaround and achieve the proportionate level by adopting the strategies deliberated by the dignitaries.	All Member Banks and DLM Dang	On or before 30.09.2026.
	4.7. Priority Sector Lending Benchmark	Agriculture, Weaker Sections and Small & Marginal Farmer indicators remained below applicable benchmarks for relevant groups.	Member Banks below benchmark to bridge identified gaps.	All Member Banks and LDMs	On or before 30.09.2026
	4.8. Private Sector Banks Participation	Gujarat could not achieve the benchmark prescribed by the RBI	Private sector banks to step up priority-sector	HDFC Bank, ICICI Bank,	On or before 30.09.2026.

	in overall Priority Sector Lending in Backward/Tribal Areas	for Agriculture, Small & Marginal Farmers. The Committee and the State Government specifically urged greater involvement of private-sector banks to improve which can have a positive impact on achieving the benchmark ratios.	lending participation in backward and tribal districts. Contribution of large private banks like - HDFC, ICICI, Axis, Kotak and IDFC First, etc. in agri below 9% and in small & marginal farmer share is below 2%. Named large private banks to specifically review and strengthen their agriculture lending strategy including small & marginal farmer; all banks to give focused attention to Term Loan (Agriculture) and Agriculture Infrastructure segments.	Axis Bank, Kotak Mahindra Bank, IDFC First Bank; all other Member Banks	
6.	**5. Implementation of Financial Inclusion**				
	5.1. PMJDY	PMJDY accounts, Aadhaar seeding, RuPay coverage and zero-balance accounts were reviewed.	Banks to reduce zero-balance accounts and improve Aadhar seeding and RuPay Card coverage.	All Member Banks & LDMs	On or before 30.09.2026.
	5.2. Operative CASA accounts	It was observed that Aadhaar seeding, authentication and mobile seeding is below national averages.	Banks to improve Aadhar seeding and authentication and Mobile seeding above national average levels.	All Member Banks & LDMS	On or before 30.09.2026.
	5.3. Social Security Schemes	The social security schemes enrollment is a CASA enabler and vital part for achieving financial inclusion. Out of 10,949 branches only 9,638 branches are registered with PCRA for APY and NPS. 25% of the target should have been achieved by now under APY, whereas the achievement is only 14% and under NPS, the achievement is negligible. As against 8 crores of CASA only, 1.11 crore have been enrolled under PMJJBY and 2.38 Crore under PMSBY, APY enrolment is 0.34 Crores on cumulative basis.	All banks were advised to register all their branches with PCRA for APY and NPS enrolment. All banks were also advised to surpass 50% of their annual APY enrolment target by September 2026 invariably. Each Member banks to analyze the CASA portfolio not covering by PMJJBY & PMSBY.	All Member Banks & LDMs	On or before 30.09.2026.
	5.3. Social Security Schemes	Enhance PMJJBY/PMSBY enrolment and sensitize customers on claim documentation.	In Gujarat, claim settlement ratio is above 96% and 85% under PMJJBY and PMSBY respectively. Banks to work for improving the ratio further.	All Member Banks & LDMs	On or before 30.09.2026.
	5.5. NSFI 2025-30	The three strategic objectives of	All member banks and	All Member	December

		NSFI 2025-30 - financial safety/security, women-led financial inclusion, and skill-development linkage - were discussed. As of June 2026, the % of women BC in Gujarat is 8.5%. The women-BC target of 25% by December 2027 was flagged as the near-term milestone; Gujarat Gramin Bank, at 22%, is the standout performer.	LDMs to continue working towards improving the deployment of Women-BCs and other NSFI 2025-30 milestones as per the assigned plan.	Banks & LDMs	2027 (interim milestone)
	5.6. Opening of banking outlets in URCs as per RBI	8,549 URCs remain pending coverage in Gujarat - 5 in Tier IV, 28 in Tier V, and 8,516 in Tier VI. Under the NSFI 2025-30 roadmap, Tier IV/V villages with population above 5,000 must be covered with a banking outlet by December 2026 and their updation on CISBI was emphasized. The list of such villages is already shared with banks and LDMs.	Banks to prioritize coverage of Tier IV/V URCs above the 5,000-population threshold ahead of the December 2026 deadline and update them on CISBI and JDD Portal.	All Member Banks & LDMs	As per NSFI roadmap (Tier IV/V by December 2026)
	5.7. URCs as per DFS Directive	Bank of India to update the JDD portal for Jasvantpur & Kotda villages in Bhavnagar district. Opening of Banking outlet or Deployment of BC in Viramveri and Naivada of Banaskantha District and Kharoda of Kachchh district were reviewed. Jadura village is referred to DFS for exclusion.	BOI to correct the location on JDD Portal for Jasvantpur & Kotda villages regarding BC appointment. LDM Banaskantha to place the issue of exclusion of Viramveri & Naivada villages from the list of villages identified for opening of banking outlets in the ensuing DLCC. Similarly, LDM Kachchh to place the issue of Kharoda village before the DLCC for approval. DFS is requested to exclude the Jadura village of Kachchh from the list of opening banking outlet. All concerned banks are requested to ensure uninterrupted banking services in these centers where either DFS approval received for exclusion or DLCC has recommended for exclusion.	BOI, LDMs of Banaskantha & Kachchh and DFS	On or before 30.09.2026
	5.8. Deployment of Certified BCs and Increase in Women BC participation	Out of 78,132 BCs in Gujarat state, there are 6649 women BC (8.50%) which are below 20% to be achieved by December 2026. IIBF-certified BCs in the State	Member Banks are to increase the proportion of Women BCs to achieve the NSFI target of 20% by December	All Member Banks	On or before 30.09.2026

		reduced from 10,365 to 8,624 this quarter, largely on account of an Axis Bank reporting drop (2,306 to 638) — indicating erosion of capability rather than churn.	2026. Axis Bank to review the decline in certified BCs and improve the number of IIBF certified BCs. Member Banks are requested to endeavor to ensure qualitative aspects of banking correspondents and design an annual plan for imparting necessary training and updates for BCs at appropriate intervals.	Axis Bank All Member Banks	
	5.8. Inactive BCs	Out of 78,132 BCs in Gujarat state, 29,032 BCs (37.15%) are inactive. Fino Payments Bank (22,732), Airtel Payments Bank, Bank of Baroda and Gujarat Gramin Bank are among major contributor having inactive BCs. The progress in reactivation/ removal of inactive BCs is not satisfactory.	Member Banks are required to strategize the activation of inactive BCs in phased manner and ensure 100% BC activation.	Fino Payments Bank, Airtel Payments Bank, BOB & GGB	On or before 30.09.2026
	5.9. DBT enabling of PM-KISAN beneficiaries	2,44,864 beneficiaries of PM Kisan are pending for DBT linkage. All stakeholders were advised to make coordinated efforts for linking the Aadhar of PM Kisan beneficiaries to their respective Saving accounts on priority.	The list of pending beneficiaries received from Agri department GoG, has been shared with all concerned banks for necessary action. Member Banks to expedite Aadhar Seeding, obtain DBT consent forms from farmers, and enable DBT at the earliest to ensure timely credit of PM-Kisan benefits. Agriculture Dept, GoG has to advise their district/block level teams to sensitize the farmers for submitting their mandate to respective bank branches.	All Member Banks & Govt. of Gujarat	On or before 30.09.2026
	5.10. FI Index – identified districts	Improve FI Index Usage in Dang/Jamnagar/Amreli and Access in Gir Somnath was reviewed and discussed.	Respective LDMs to register progress in FI index access and usage category and monitor the progress regularly through DLCC.	LDMs of Dang, Jamnagar, Amreli and Gir Somnath	Quarterly Review
	5.11. Performance of Aspirational Districts.	Dahod and Narmada, being aspirational districts, require intensified effort from banks and LDMs.	Banks and LDMs to intensify their efforts to improve the performance under PMMY, PMSBY,	LDMs of Dahod and Narmada and Member Banks	N/A

			PMJJBY and APY in Dahod and PMMY and APY in Narmada.	having presence in these districts	
	5.13. Financial Literacy Camps	Appointment of FL Counsellors at Financial Literacy Centers and FL Camps to be conducted as per extant guidelines was discussed and reviewed. Small Finance Banks have achieved the 96.97% of FL Camps was also discussed.	BOB to fill the vacant post of FL Counsellors at Patan and Vadodara, Similarly SBI to fill up the vacant post at Bhavnagar, Gir Somnath, Jamnagar and Morbi and GGB to appoint FL Counselor at Surendranagar. Jana Small Finance Bank to ensure completion of FL Camps in future.	BOB, SBI, GGB and Jana SFB	On or before 30.09.2026
	5.14 Rural Self-Employment Training Institutes (RSETI)	Latest status of land allotment and progress in construction of RSETI premises and Status of RSETI in newly carved districts was discussed and reviewed. Status of pre & post training livelihood status of RSETI trained candidates was also discussed.	Bank of Baroda and SBI to provide the latest status of land allotment status and building construction of RSETIs. BOB to provide the latest status of land allotment in Botad & Devbhumi Dwarka; BOB to also provide the latest commencement of construction or construction status of RSETI building in Aravalli, Dang & Narmada whereas SBI to provide the same for Bhavnagar, Gir Somnath, & Morbi. LDMs of these districts are to monitor the progress of land allotment and construction status and update SLBC regarding the latest position. State Director of RSETI to compile a pre & post training livelihood status for monitoring outcome-tracking of RSETI trained candidates and share the same with SLBC.	BOB, SBI and LDM of Bhavnagar, Dang, Narmada, Aravalli, Botad, Devbhumi Dwarka, Gir Somnath, Morbi: State Director of RSETI	Quarterly Review
7.	**6. Central Government Schemes**				
	6.1. Central Government Schemes – PMMY	PMMY disbursement / outstanding position was reviewed.	All member banks to maximize the disbursement under the Tarun Plus to strengthen support for aspiring and scrupulous entrepreneurs. All LDMs to sensitize the banks	All Member Banks & LDMs	Quarterly review

			and monitor the progress.		
	6.2. Stand Up India	Stand-Up India has 4,499 accounts pending. Pending disbursements were reviewed.	Member Banks are to prioritize the clearance of pending cases and update the portal. Member banks to share the list of pendency with specific remarks for pendency to SLBC for taking up the matter with concerned department. All LDMs to sensitize the banks and monitor the progress.	All Member Banks & LDMs	Quarterly review
	6.3. PM SVANidhi	PM SVANidhi scheme is restructured and extended up to March 2030, with the beneficiary credit card included with a limit to ₹30,000. Revised scheme and pending applications were reviewed.	Member banks to onboard all eligible street vendors in accordance with the revised scheme guidelines and ensure timely processing of eligible applications. All LDMs to sensitize the banks and monitor the progress. The respective state govt. department to incorporate the Credit Card issuance data in the report.	All Member Banks, LDMs & State Govt.	Quarterly review
	6.4. KCC Animal Husbandry & Fisheries Campaign	Applications and campaign position were discussed and reviewed.	Respective State Govt. Dept. is requested to upload the applications on the portal and Member Banks are to process these applications on priority for clearing the pendency.	All Member Banks & LDMs & State Govt.	Quarterly review
	6.5. & 6.6 Agriculture Infrastructure Fund & PMFME	Pending applications for disbursement under these schemes were reviewed and discussed.	All member banks to expedite the process of disposing of pending applications under AIF & PMFME.	All Member Banks & LDMs	Quarterly review
	6.7. e-NWR pledge financing	e-NWR pledge finance and guarantee support were discussed.	Banks to increase awareness regarding e-NWR and scale up pledge finance.	All Member Banks & LDMs	Quarterly review
	6.8 & 6.9. PM Vishwakarma & PM Surya Ghar	The performance of both these two schemes was reviewed.	Member banks to the verification of account details and timely disposal of all eligible loan applications received at their branches under PM Vishwakarma and maintain the momentum under PM Surya Ghar Yojna.	All Member Banks & LDMs	Quarterly review

	6.10. FPO sensitization	FPO financing and data availability were discussed.	NABARD is requested to share the district-wise list of FPOs in Gujarat with FPOs which are yet to be credit linked for streamlining approval/disbursement of applications. Banks to improve the performance under the segment. Banks to coordinate with DDM NABARD and collect the list of such FPOs.	All Member Banks & NABARD	Quarterly review
	6.11. PMEGP	Non-availability of performance data and data pertaining to Vav-Tharad was discussed.	KVIC Ahmedabad to again coordinate with their HO or IT team for availability of their MIS Portal and submit performance report on priority to review the progress.	KVIC Implementing Agencies	Quarterly review
	6.12. CGTMSE	Gujarat performance was noted positively and enhance coverage of CGTMSE in the state.	Banks have been advised to analyze their credit portfolio in line with RBI guidelines towards mandatory coverage up to 10 Lakhs and collateral free coverage up to 10 Crore and uplift the PAN India position from 3rd to 1st by utilizing the benefit of CGTMSE for MSME lending.	Member Banks	Quarterly review
	6.13. SVAMITVA Property Cards	Out of 53 banks, 14 have issued the internal guidelines for lending against SVAMITVA Property Cards, of which GGB, DCCB, and HDFC Banks are reporting credit exposure. All other banks are advised to confirm the issuance of internal circular.	All banks to start extending the credit against SVAMITVA Property Cards. Banks and LDMs to outreach the holder for their credit needs and improve the linkages. All banks to ensure the issuance of internal circular on acceptance of SVAMITVA Property Cards as collateral Security on or before Q2 of FY 2026-27.	All member banks & LDMs	Quarterly Review
8.	**7. State Government Schemes**				
	7.1. to 7.5. VBS, GSCDC, GWEDC, JGVY and DTAISY	The Vajpayee Bankable Scheme (VBS) is the flagship scheme of Rural and Cottage industries Department where the finance is available up to ₹25 lakh. The finances under this scheme have registered a strong performance at 67.49% up to 30.06.2026. Pendency of 69,816 applications under VBY is a major concern.	Member Banks are requested to clear the pending applications under VBS. Member Banks are also requested to clear the pendency of the applications and increase the financing	All Member Banks and LDMs	On or before 30.09.2026

		Other four State-sponsored schemes are lagging behind as the achievement in these schemes, as of 30.06.2026, are as GSCDC (0.88%), JGVY (16.88%), DTAISY (20.50%), and GWEDC (18.20%).	under GSCDC, JGVY, DTAISY and GWEDC. All banks and LDMs to review the reasons for rejection under each govt. sponsored schemes.		
	7.6. PMFBY 2019 claim payment	The payment of insurance claims in 9,412 beneficiaries for Rs. 9.40 crore is pending due to absence of banking details for PMFBY 2019-20.	Member Banks are requested to coordinate with the insurance companies, update farmers' account details and facilitate early credit of pending claims. LDMs are advised to include the issue of pending PMFBY claims as an agenda item in BLBC and DLCC meetings.	All Member Banks Respective Insurance co Department of agriculture LDMs	On or before 30.09.2026
	7.7. 4% Interest Subvention	Submission of Pending claims for FY 2024-25 was discussed.	Member banks are required to submit all pending claims promptly to RCS Department GoG, for timely settlement.	Member Banks & Registrar of Co-operative Societies , GoG	On or before 30.09.2026
	7.8. Export Credit Promotion	Export credit data and performance under export was discussed.	Banks are requested to focus on promoting Export Credit Finance as per PSL guidelines especially MSME and Agriculture.	Member Banks	Quarterly reviewed
	7.9. JanSamarth onboarding	State Govt. was requested to onboard all the State Govt. Sponsored schemes on Jan Samarth portal.	State Govt. to examine feasibility of onboarding all the state government sponsored schemes on single platform.	Finance Department GoG	On or before 30.09.2026
9.	**8. Financing under other Programmes/Schemes**				
	8.1. Financing to Minority Communities & Women Entrepreneurs	Performance in credit to minorities and women entrepreneurs was discussed.	Banks having advance to Weaker section below the benchmark of 12%, are requested to enhance financing to Minorities and women entrepreneurs, to achieve the benchmark level.	Member Banks	Quarterly reviewed
	8.2. Housing Finance	Performance of disbursement against ACP and outstanding in housing loan was discussed and reviewed.	Banks are requested to improve the advance in housing segment.	Member Banks	Quarterly reviewed
	8.3. Progress under NRLM	Against the target of 1,50,003 SHGs (₹4,000.50 crore) for FY 2026-27, achievement in SHG Credit Linkage till 30.06.2026	Banks require to significantly step up SHG credit linkage	All Member Banks,	On or before 30.09.2026

		stood at 14,184 SHGs (9.46%) and ₹144.06 crore disbursed (3.60%). Out of 18 DCCBs, only few DCCBs are reporting SHG credit-linkage data on NRLM Portal; the remaining DCCBs are to be reported.	The target does not commensurate with the amount and the number of SHG to be credit linked. GLPC/NRLM Department is requested to revisit the targets. DCCBs remaining for NRLM reporting, are requested to submit the NRLM reporting in NRLM Portal regularly	GLPC/NRLM DCCBs;	
	8.4. Self-Help Groups	Performance of SHG Credit Linkage, Data Cleaning and reconciliation of SHG savings with NRLM and other operational issues were reviewed.	Member banks are required to focus on data cleaning and reconciliation of SHG SB accounts with NRLM. Further, efforts to be made for credit linkage of each eligible SHG account.	Banks / DCCBs / SLBC SHG Sub-Committee	Quarterly reviewed
	8.5. Education Loan	Performance of disbursement against ACP and outstanding in Education loan was discussed and reviewed.	Achievement in Education loan is 14.92% against the annual ACP. Member Banks are requested to improve the performance in education loan to achieve the proportionate targets of ACP.	Member Banks	Quarterly reviewed
	8.6. KCC	The reduction of KCC Accounts of 1,65,481 over March 2026. was discussed and reviewed It was observed that this reduction was majorly due to decline in KCC accounts of DCCBs (1,18,653), Gujarat Gramin Bank (20,610), Axis Bank (17,982), SBI (13,882) and HDFC (4,885).	DCCBs, Gujarat Gramin Bank, Axis Bank, SBI and HDFC Bank to review the reasons for the decline in the number of KCC accounts and take necessary measures to improve KCC coverage.	All Member Banks	Quarterly reviewed
	8.7. JLG formation & credit linkage	Performance in JLG Formation and credit linkage was discussed.	Member Banks and LDMs are requested to sensitize the field functionaries to extend credit to JLGs and create awareness about NABARD's Financial support of Rs. 4000/- per JLG.	Member Banks / NABARD	Quarterly reviewed
	8.8. Advances to SC & ST beneficiaries	Outstanding advances to SC/ST beneficiaries were reviewed.	Member Banks requested to continue focused efforts to improve the lending to SC & ST beneficiaries (Weaker Section category). Banks having advance	Member Banks	Quarterly reviewed

			to Weaker section below the benchmark of 12%, are requested to intensify efforts and popularize the schemes to achieve the prescribed benchmark.		
10.	**9. Position of NPA**				
	9.2. Section 14 of SARFAESI Act	SARFAESI cases pending with the DM/DC for physical possession orders was discussed and reviewed. Under SARFAESI, 351 cases involving ₹55 crore, of which ₹36 crore pending over 60 days, were pending with the DM/DC for physical possession orders; separately, 400 cases involving ₹187 crore had an order issued but possession not yet handed over to banks.	State Govt. is requested to intervene in the matter for speedy handing over of possession orders of ₹36 crore pending over 60 days, under SARFAESI. Banks are advised to submit the details of individual cases to SLBC.	State Govt.	Quarterly review
11.	**10. Special Drives/Camps**				
	10. Unclaimed Assets Campaign	Settlement under "आपकी पूँजी, आपका अधिकार" was reviewed.	Banks to continue awareness and proactive settlement of unclaimed deposits.	All Member Banks	Quarterly review
	10.2. KCC Saturation Campaign – Khet Bachao Abhiyaan	June 2026 saturation campaign and branch-wise reporting were reviewed.	Bank and LDMs to continue efforts for KCC saturation and improving the performance. Farmers are to be sensitized regarding the utility of Krishika App.	All Member Banks & LDMs	Quarterly review
12.	**11. Digital Payment and Cyber Security**				
	11. Digital Payment & Cyber Security	100% EDDPE coverage, digital onboarding and cyber-fraud awareness were reviewed. Bank–Police coordination and senior-citizen awareness were emphasized.	Banks to maintain 100% coverage and make efforts to onboard customers who are presently ineligible due to non-consent for onboarding to digital products. Banks to also continue conducting monthly awareness camps for senior citizens and strengthen measures for fraud prevention and mule-account due diligence.	All Member Banks	Monthly / ongoing
	11.2. CKYCR	Search/download/use of CKYCR and branch awareness were reviewed.	All Banks to maximize CKYCR download and uses data by sensitizing their branches.	All Member Banks	Ongoing
	11.3. KYC/Re-KYC	Operative and Inoperative	Banks to conduct special	All Member	End-

	and inoperative/frozen accounts	Accounts due for re-KYC in Gujarat including the low coverage of Focus Group against national average was discussed & reviewed.	Re-KYC camps and deploy dedicated BC/staff teams in high-pendency areas; to complete Re-KYC of Focus Group accounts.	Banks	September 2026
13.	**12. Other Agenda**				
	12. DLCC representation	Inconsistent DLCC attendance was flagged, along with the need for timely and accurate quarterly SLBC data submission by member banks.	Member banks to ensure consistent DLCC attendance and timely, accurate data submission to SLBC.	All Member Banks & LDMs	Ongoing
	12.2. Timely and accurate SLBC data	Delayed/inaccurate submissions and unusual variations were noted in data submission.	All Banks to ensure verified and timely data submission.	All Member Banks	Every quarter
14.	**Recent Policy Initiatives and Promotion of Awareness of Government Schemes**				
	GIDC leasehold — stamp duty issue	MSME entrepreneurs raised, during recent MSME Town Halls in Junagadh and Banaskantha, the issue of retrospective stamp duty and penalties on transfer of leasehold rights for GIDC-allotted industrial plots, which typically surfaces when a plot holder seeks to mortgage the plot for credit. The State Government representative confirmed the matter is under consideration at the highest levels, with a policy resolution expected.	State Government to expedite the policy resolution on GIDC leasehold stamp duty.	State Government (Industries / Revenue)	By the end of Q2 of FY 2026-27 (policy-resolution status to be reviewed)

E. Conclusion and Vote of Thanks:

Member Banks shall examine the scope for expanding KCC coverage among eligible farmers and shall support the Agriculture Department's AgriStack/JanSamarth initiative for wider digital KCC outreach. Banking support to start-ups, women entrepreneurs, SC/ST entrepreneurs, persons with disabilities and first-generation entrepreneurs under Gujarat Industrial Policy 2026 shall be strengthened through timely and appropriate credit and technology support.

The Chair summarised that continued improvement in the State's banking and financial-inclusion performance would require sustained focus on the segment-wise agriculture credit gaps, Business Correspondent deployment and gender targets, coverage of Unbanked Rural Centres, the Re-KYC backlog, SHG credit linkage, and timely disposal of pending applications under Government-sponsored schemes — with dated, bank-specific commitments to be reviewed at the next meeting rather than restated intentions.

Following the Hon'ble Chief Minister's early departure, a separate Vote of Thanks was delivered by the Convenor. At the conclusion of the full meeting, the closing Vote of Thanks was delivered by Shri Yogesh Agarwal, Chairman, Gujarat Gramin Bank., thanking the Hon'ble CM, the Chief Secretary, the Additional Chief Secretary (Finance) Dr. T. Natrajan, the Principal Secretary Shri Sanjeev Kumar, the Chairman Dr. Debadatta Chand, the RD, RBI Shri Amresh Ranjan, the DFS Director Smt. Swagat R. Bhandari, and all senior officers and participants.

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

MINUTES OF THE 190th MEETING OF
STATE LEVEL BANKERS' COMMITTEE (SLBC), GUJARAT

Annexure 1

List of Participants

Sr No	Name	Designation	Inst / Bank Name
1	Bhupendrabhai Patel	Hon'ble Chief Minister	Gujarat
2	M K Das, IAS	Chief Secretary	Govt of Gujarat
3	Dr T Natrajan, IAS	Addl Chief Secretary (FD)	Govt of Gujarat
4	Sanjeev Kumar, IAS	Principal Secretary (Hon'ble CM)	Govt of Gujarat
5	Swagat R Bhandari	Director, DFS, MoF	Govt of India
6	Dr Debadatta Chand	Chairman SLBC & MD & CEO	Bank of Baroda
7	Amresh Ranjan	Regional Director	Reserve Bank of India
8	Raveesh Kumar	Convenor SLBC & General Manager	Bank of Baroda
Govt Dept,NABARD,RBI			
9	Mohammad Shahid, IAS	Principal Secretary (Cottage & Rural Ind.)	Govt of Gujarat
10	Ramesh Chand Meena, IAS	Principal Secretary (Agri, FW & Co-Ope Dept)	Govt of Gujarat
11	Jenu Devan, IAS	Secretary (Exp.) FD	Govt of Gujarat
12	Ardra Agarwal, IAS	Secretary, GAD (Planning)	Govt of Gujarat
13	Prashasti Pareek, IAS	Managing Director, GLPC	Govt of Gujarat
14	Bipin Ahire, IPS	IG, CCoE	Govt of Gujarat
15	Sanjay Keshwala, IPS	SP, CCoE	Govt of Gujarat
16	Amit Meena	Director (IF), FD	Govt of Gujarat
17	Kalpesh Unadkat	Jt MD, GLPC	Govt of Gujarat
18	Bharat Joshi	RCS, Co Op Dept.	Govt of Gujarat
19	Neelam Vyas	Jt RCS, Reg Co Op Soc.	Govt of Gujarat
20	Dr R S Gavit	JD, AH Dept	Govt of Gujarat
21	Kunal Gadhavi	Asst MD	Govt of Gujarat
22	Urvashi Chaudhari	Dy Section Officer, FD	Govt of Gujarat
23	Amit Rawat	Consultant, FD	Govt of Gujarat
24	Mamta Sojitra	DD,Settlment Office	Govt of Gujarat
25	Niket Mehta	Dy SO, FD	Govt of Gujarat
26	Dr J M Patel	DD, AH Dept	Govt of Gujarat
27	Gulamhusen Momin	SA, FD	Govt of Gujarat
28	Nirupa Gadhvi	Jt Commi. Fisheries	Govt of Gujarat
29	M B Patel	Jt Dir of Agri	Govt of Gujarat
30	Devendra Bonde	Dy General Manager	Reserve Bank of India
31	Sanjay Soni	Dy General Manager	NABARD
32	Dr Rahul Mishra	State Director, KVIC	Govt of Gujarat
33	Anil Yadav	Executive, KVIC	Govt of Gujarat
34	A M Godil	Ind Office MSME	Govt of Gujarat
35	Jishvendra Singh	LDO, RBI	Reserve Bank of India
36	Prashant Yashwantrao	LDO, RBI	Reserve Bank of India
37	Chiranjeev Kumar	LDO, RBI	Reserve Bank of India
38	Balkishan Chawla	LDO, RBI	Reserve Bank of India

Sr No	Name	Designation	Inst / Bank Name
39	BVS Venugopal	LDO, RBI	Reserve Bank of India
40	Sachin Patidar	LDO, RBI	Reserve Bank of India
41	Rakesh Solanki	LDO, RBI	Reserve Bank of India
42	Dharmwndra K	LDO, RBI	Reserve Bank of India
43	Arun Choudhary	Manager	Reserve Bank of India
44	Diwakar Upadhyay	Asst Manager	Reserve Bank of India
45	Dr Siddharth Patel	Team Leader, GULM	Govt of Gujarat
Public Sector Bank			
46	Balaji Singh Samanta	Chief General Manager	State Bank of India
47	Ranjeet Kumar Jha	General Manager	Canara Bank
48	Vishal Sharma	General Manager	Union Bank of India
49	Pramod Mishra	General Manager	Central Bank of India
50	K Rajesh Kumar	General Manager	Bank of Maharashtra
51	Ajay Kumar Tripathi	General Manager	Bank of India
52	Vinish Kumar Chawla	General Manager	Punjab National Bank
53	Naresh	General Manager	SIDBI
54	Krishna Kumar Singh	General Manager	Bank of Baroda Surat Zone
55	Vinaykumar Rathi	General Manager	Bank of Baroda Baroda Zone
56	Yogesh Kumar Agrawal	Chairman	Gujarat Gramin Bank
57	Abhay Ranjan	Dy General Manager	State Bank of India
58	Veena K Shah	Dy General Manager SLBC	Bank of Baroda
59	Vipin kumar Garg	Dy General Manager	Bank of Baroda
60	Ranjit Ranjan Das	Dy General Manager	Bank of Baroda
61	Sudip Kumar Sahoo	Dy General Manager	Punjab & Sind Bank
62	Kapil Pandya	Dy General Manager	EXIM Bank
63	Kumar Pratik	Chief Regional Manager	Indian Over. Bank
64	Shyam Sunder	Asst General Manager	NHB
65	Vishal Kumar	Asst General Manager	UCO Bank
66	Alka Jasuja	Asst General Manager	Indian Bank
67	Ajay Shrivastava	Asst General Manager	State Bank of India
68	Manoj Yelpale	Chief Manager	Union Bank of India
69	K Birval	Chief Manager	State Bank of India
70	Rajiv Choudhary	Chief Manager - SLBC	Bank of Baroda
71	Lokesh Gupta	Chief Manager - SLBC	Bank of Baroda
72	Pradip Dave	Manager - SLBC	Bank of Baroda
73	Rajiv Jha	Officer - SLBC	Bank of Baroda
74	Ashok Kumar	Manager, FI	State Bank of India
75	Sumer Singh Solanki	Sr Manager	Central Bank of India
76	Dhara Chauhan	Asst Manager	Indian Over. Bank
77	Himanshu Vyas	Manager	Bank of Maharashtra
78	Sunil Gehlot	Sr Manager	Punjab & Sind Bank

Sr No	Name	Designation	Inst / Bank Name
79	Anil Hedau	Sr Manager	Indian Bank
80	Kumar Abhishek	Sr Manager	Canara Bank
81	Dinesh Rohit	LDM, Surat	Bank of Baroda
82	Dr Jagdish	LDM, Anand	Bank of Baroda
83	Ronak	LDM, Amreli	State Bank of India
84	Vijay Singh	LDM, Jamnagar	State Bank of India
85	Hemant Gandhi	LDM, Banaskantha	Bank of Baroda
86	Bharat Makwana	LDM, Tapi	Bank of Baroda
87	B S Sharma	LDM, Botad	Bank of Baroda
88	Vijaykumar Sinha	LDM, Vav Tharad	Bank of Baroda
89	Saurabh Singh	LDM, Patan	Bank of Baroda
90	Alok Kumar	LDM, Kachchh	Bank of Baroda
91	Amit Kumar	LDM, Vadodara	Bank of Baroda
92	Pinakin Bhatt	LDM, Narmada	Bank of Baroda
93	Pavan Gaur	LDM, Rajkot	State Bank of India
94	G N Rathva	LDM, Junagadh	State Bank of India
95	P R Muchhal	LDM, Gir Somnath	State Bank of India
96	P R Kumar	LDM, Mehsana	Bank of Baroda
97	J S Parmar	LDM, Dahod	Bank of Baroda
98	V P Shah	LDM, Gandhinagar	State Bank of India
99	Mrudul Mishra	LDM, Godhra	Bank of Baroda
100	Nitesh Kumar Chaudhury	LDM, Kheda	Bank of Baroda
101	Sanjay Kr Chaudhary	LDM, Sabarkantha	Bank of Baroda
102	Kamlesh Meena	LDM, Ahmedabad	State Bank of India
103	N N Sharma	LDM, Mahisagar	Bank of Baroda
104	Vishal Patange	LDM, Dang	Bank of Baroda
105	Vikram C Rathva	LDM, Chhota Udepur	Bank of Baroda
106	Kumar Ravi Ranajn	LDM, Bhavnagar	State Bank of India
107	K K Sinha	LDM, Surendranagar	State Bank of India
108	Shyamal Joshi	LDM, Dev Bhumi Dwarka	Bank of Baroda
109	Kirankumar Barot	LDM, Porbandar	State Bank of India
110	Neeraj Mahawar	LDM, Aravalli	Bank of Baroda
111	Anoop Jyotishi	LDM, Bharuch	Bank of Baroda
112	Harish Vamja	LDM, Navsari	Bank of Baroda
113	Chetan Patil	LDM, Valsad	Bank of Baroda
114	Hardik Budh	Dy Manager	NHB
115	Santosh Kumar	Sr Manager	IPPB
116	Sandip kumar	Circle Head	IPPB
117	Rahul Kumar	Sr Asst Lead Bank Ahmedabad	State Bank of India
Private Sector Bank			
118	Dhaval Parekh	Zonal Head	HDFC Bank
119	Gaurang Joshi	Zonal Head	ICICI Bank

Sr No	Name	Designation	Inst / Bank Name
120	Dharmendra Shah	Cluster Head	Axis Bank
121	Vijay Ramsinghani	Vice President	Kotak Mahindra Bank
122	Sharad Kumar	Vice President	Bandhan Bank
123	Sharad Saraiya	Regional Head	Yes Bank
124	Habib Shaikh	Dy Vice President	HDFC Bank
125	Aseem Vaid	Regional Head	Indusind Bank
126	Ashok Hiranandani	Dy General Manager	IDBI Bank
127	T Sundaresan	Dy Vice President	Tamilnad Mercantile Bank
128	Kamlesh Acharya	Dy Vice President	RBL Bank
129	Anchu Venugopal	Asst Vice President	Fedral Bank
130	Riturai Singh	CRO	CSB Bank
131	Hetal Shukla	Branch Head	Kotak Mahindra Bank
132	Jaymin Raval	Associate	DBS Bank
133	Rahul Dixit	Manager	City Union Bank
134	Himanshu Jani	Sr Manager	Bandhan Bank
135	Divakar Mishra	Regional Co Ordinator	ICICI Bank
136	Mayur	State Nodal Manager	Yes Bank
137	Amit Kumar Sinha	Asst General Manager	IDBI Bank
138	Dhawal Parmar	Div Op Officer	Karur Vysya Bank
139	Sreekanth Reddy	Manager	South Indian Bank
140	Yashpal	Compliance Head	Karnataka Bank
141	Rohit Kumar	Officer	Karnataka Bank
142	Asfak Mir	BM	IDFC First Bank
143	Amit Chaudhary	Asst Manager	Dhanlaxmi Bank
144	Om Prakash Singh	Circle Head	DCB Bank
Co Operative Bank			
145	Pradip Vora	CEO	GSC Bank
146	Manoj Patel	General Manager	GSC Bank
Small Finance Bank			
147	Shah Ashish Kumar	Cluster Head	ESAF SFB
148	Munir Jasdanwala	Regional Head	AU SFB
149	Umesh Gulabani	SOM	EQUITAS SFB
150	Nitesh Khatwani	Regional Head	Jana SFB
151	Jay Patel	BM	Suryoday SFB
152	Shalin Christian	BM	Unity SFB
153	Manan Patel	Cluster Head	Utkarsh SFB
154	Palak Soni	BM	Utkarsh SFB
155	Viral Patel	RM	Ujjivan SFB
156	Krish	BOM	Shivalik SFB
157	Kalpesh Rathod	JPBL	Jio Payments Bank
158	Saurabh Singh	Sr Manager	FINO Payment Bank

Sr No	Name	Designation	Inst / Bank Name
159	Kashyap	Sr Manager	Airtel Payment Bank
160	Sidharth Mishra	SI	NCSC
161	Awaradha Dusane	Dy Director	NCSC
162	Gagan Kumar Meena	Investigator	NCSC
163	Brijesh	Asst Director	MSME DFO
164	Prakash Parmar	WRM	SBM Bank

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