

MINUTES OF 144th STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING FOR GUJARAT STATE FOR THE QUARTER ENDED DECEMBER, 2014 HELD ON 20th MARCH, 2015 AT DENA LAXMI BHAVAN, DENA BANK, ASHRAM ROAD, AHMEDABAD

The above meeting was held on 20th March, 2015 at 12.15 p.m. to review the progress under various key parameters for the quarter ended December, 2014 at Auditorium, Skip Floor, Dena Bank, Dena Laxmi Bhavan, Ashram Road, Ahmedabad which was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman & Managing Director, Dena Bank. The meeting was attended, among others, by **Shri D.J. Pandian**, IAS, Chief Secretary, Govt. of Gujarat, **Smt. Vatsala Vasudeva**, IAS, Secretary & Commissioner, Cottage Industries, Govt. of Gujarat, **Shri Sanjiv Kumar**, IAS, Secretary (Expenditure), Finance Department, Govt. of Gujarat, **Dr. Alok Pande**, IAS, Director (FI), Department of Financial Services, Ministry of Finance, Govt. of India, **Shri Victor Mecwan**, IAS, Managing Director, GLPC, **Shri Anil Kumar Yadav**, Director (IF), Finance Department, Govt. of Gujarat, **Shri P.C. Sahoo**, Regional Director, Reserve Bank of India, **Shri Vijay Kumar**, GM, NABARD, **Shri A.N. Appaiah**, CGM, State Bank of India, **Shri J. Ganesh Kumar**, DGM, Bank of Baroda, **Shri R.N. Syandolia**, General Manager, Central Bank of India, **Shri T. Sudhakar**, General Manager, Bank of India, **Shri Samir Majumdar**, General Manager, Oriental Bank of Commerce and other Senior Officials from various Departments of State Govt. as well as executives from various Banks, Insurance Companies, etc. The list of participants is enclosed.

At the outset, **Shri K.C. Chhipa**, Convenor-SLBC and Field General Manager (Gujarat), Dena Bank, extended hearty welcome to Shri D.J. Pandian, Chief Secretary, Govt. of Gujarat, Shri Ashwani Kumar, Chairman & Managing Director, Dena Bank, Dr. Alok Pande, Director (FI), DFS, MoF, Govt. of India, other dignitaries on the dais, senior officials from Govt. of Gujarat, RBI, NABARD, Senior executives from Member Banks, Insurance Companies, Lead District Managers, and others.

He briefed the House about the growth in Deposits and Advances, Priority Sector Advances, achievement under Service Area Credit Plan 2014-15. He also informed the house that the State Govt. is celebrating current year as "Krishi Vikas Year", as a part of which, it has launched the 6% interest subvention scheme for the farmers who have availed term loan under Agriculture Sector effective from 01.04.2014 and the eligible farmers will be extended the benefit of 6% interest subvention for a period of three years and to the extent of maximum Rs.5 lakhs per farmer. The eligible farmers have to make the on-line application for the same.

He then requested Shri Ashwani Kumar, Chairman, SLBC and CMD, Dena Bank to deliver his keynote address.

At the outset, **Shri Ashwani Kumar** extended hearty welcome to Shri DJ Pandian, IAS, Chief Secretary, Govt. of Gujarat, Smt. Vatsala Vasudeva, IAS, Commissioner &

Secretary, Cottage Industries Department, Govt. of Gujarat, Shri Sanjiv Kumar, IAS, Secretary (Expenditure) Finance Department, Govt. of Gujarat, Dr. Alok Pande, IAS, Director (FI), Department of Financial Services, Ministry of Finance, Govt. of India, Shri P.C. Sahoo, Regional Director, Reserve Bank of India, other Senior Officials from Government of Gujarat and representatives from various Banks and Insurance Companies in the 144th SLBC Meeting.

Before deliberating upon the main agenda items, he congratulated the Bankers for opening of atleast one account per household under Pradhan Mantri Jan Dhan Yojana and recollected that the Hon'ble Chief Minister, Gujarat State, in 143rd SLBC meeting held on 29th November, 2014 had desired that Banks should complete the task by 4th December, 2014. He again complimented Banks for achieving the same by 10th December, 2014 and expressed thanks to the State Govt. for helping Banks in getting the task completed.

He informed the House that 70% accounts opened under PMJDY are having zero balance as against National average of 60% and Branches should be directed to reduce number of zero balance accounts. He advised to see that there are more transactions and operations in zero balance accounts.

He requested Banks to issue RuPay card to the remaining account holders without which, they will face problems at the time of lodging the accidental and life insurance claims. He advised Banks to make efforts to seed all accounts with Aadhaar number. Accounts seeded with Aadhaar number will help in reducing the chances of duplication in transfer of subsidy.

He expressed happiness that Banks have engaged 6251 Bank Mitras / Business Correspondents, as against the required number of 6274 and requested the concerned 4 Banks to see that remaining BCs are engaged at the earliest. He stated that in next phase of implementation of PMJDY, the role of Bank Mitras will assume an important role, as various products like Insurance and NPS can also be promoted and distributed through them.

He emphasized upon strengthening / spreading financial literacy amongst villagers, as with adequate financial literacy at ground level, more people will connect with the formal banking system. He said that financial literacy can throw huge business potentials for the Banks and therefore pitched for its spread in a big way.

On banking parameters, he noted that the total business crossed Rs.8.40 lakh crores, of which deposits constituted Rs.4.71 lakh crores, advances Rs.3.69 lakh crores and CD Ratio at 78.43% at the end of December, 2014. He stated that it is a matter of concern that in 10 districts, CD Ratio continued to remain below 40% and requested to concerned Lead District Managers to critically review the CD Ratio in block and district level meetings, so that this percentage can be improved in coming period.

He said that the data on branch expansion indicates that Banks have started shifting their focus more towards opening branches in rural and semi-urban areas, as around 50% of the branches opened during the quarter ended December, 2014 falls in category of rural and semi-urban branches.

He noted that Banks have achieved 65% of the annual target under SACP till the quarter ended December, 2014 and requested Banks to achieve 100% by the year ending March, 2015. He expressed hope that Banks would be able to cross the target under Agricultural advances.

Regarding performance under issuance of KCC, he mentioned that Banks have issued 28.97 lakh KCCs covering 38.45 lakh landholders through such KCCs. He added that about 8 lakh landholders in the State are still without KCCs and advised Banks to identify such land holders who does not possess clear land titles, joint landholders or having small land holdings and bring them under KCC fold through JLGs.

He informed that to assess the issues impeding adequate financing to SHGs, a study group was formed under the Chairmanship of NABARD. The group visited 3 districts and the report submitted by the Group is made available to all the Member Banks. He requested Banks to go through the report and implement the suggestions made by the group to improve the SHG finance. He advised Banks to ensure that data submitted to SLBC, NABARD and uploaded on NRLM portal are similar and there should not be any mismatch between the figures reported to them.

He congratulated Banks for achieving the targets under JLGs, however, he added that only 9 Banks have contributed in achieving the target and therefore he appealed for involvement of all the Banks in forming and financing JLGs.

Highlighting the performance under Education Loans, he informed that Banks have achieved 91% of the outstanding target of Rs.1654 crores given by the DFS, Govt. of India. Mentioning that April-June is the peak period for financing Education loans, he advised Banks to tap this opportunity, as this will help in enhancing their education loan portfolio. Financing loans for vocational courses is another area, which has to be done in a big way.

Performance under Affordable Housing finance till the quarter under review is an area of concern as the achievement was only 35% of the allotted target under SACP and added that this being the core of the economy, Banks should not lag behind in this area.

He expressed concern over increasing NPAs in the State which has risen to 5.5% as of December, 2014 from 3.49% as of September, 2014. He requested State Govt. machinery for extending necessary help to Banks for speedy recovery in recovery cases filed by them.

He said that Govt. introduced SARFAESI Act, 2002 with a view to help Banks for obtaining physical possession of secured assets. However, it is reported that no uniform procedure is being followed by District Magistrates (DMs) and Chief Metropolitan Magistrates (CMMs) which causes considerable delay for taking physical possession of secured assets resulting in hindering the process of recovery in NPA accounts. He requested Chief Secretary, Govt. of Gujarat to issue instructions to District Magistrates (DMs) and Chief Metropolitan Magistrates (CMMs) to follow proper procedure and help Banks in providing assistance in taking possession of the secured assets as provided in Section 14 of SARFAESI Act, 2002.

To enable Banks to undertake construction work of RSETI premises, he requested State Govt. to resolve various issues such as land allotment, approval of layout plan, etc. as mentioned in the agenda booklet, at the earliest.

Address by Shri P.C. Sahoo, Regional Director, RBI :

While congratulating the banks for their stellar performance under PMJDY in exceeding the targets for House Hold Coverage in the State well before time, **Shri P.C. Sahoo**, the Regional Director, RBI, Ahmedabad stressed the need to gear up to meet the challenges in the following phase which included addressing gaps in Aadhaar seeding and issue of RuPay cards, and also sensitising the account holders on the benefits of Aadhaar seeding (though not compulsory) and the need to keep operating their RuPay cards to keep the insurance benefits alive. He also pointed out some areas of concern, such as non-achievement of Sub-targets under Priority sector advances for Agricultural lending and advances to weaker sections and minority community particularly by the Private Sector Banks, the skewed expansion of ATM network which was tilted heavily in favour of Metros and Urban areas, delay in holding DLCC and SLBC meetings, non-participation by certain Banks in DLCC meetings, deteriorating participation by Public representatives in DLRC Meetings in the State, delay in forming and circulating Calendar for FL Programmes for F.Y. 2015-16, delay in launch of ACPs and submission of LBS-MIS data, gaps in updation of SLBC website, huge shortfall in conduct of FL camps by rural branches, land allotment issues related to RSETIs and data discrepancy/inconsistency issues related to various off-site returns submitted to RBI at CO/RO level and other agencies. For the districts with C-D ratio below 40%, he emphasised the need for a monitorable and realistic Action Plan and progress under which needed to be reviewed regularly in the meetings of the C-D ratio Sub-Committee for those districts. He also highlighted the importance of agricultural term lending and need to improve performance in formation and credit linkage of JLGs and SHGs besides credit off-take in Education loans and loans to Women entrepreneurs. While the Banks needed to address the pendency of applications under various Government schemes, he requested the State Government to support the bankers in their recovery efforts, wherever necessary. He reminded the gathering about the Action Points that had emerged from the recently held State Credit Seminar organized by NABARD and also commented on the below par performance under SACP.

Then, **Shri K.C. Chhipa**, with the permission of the Chair, made power point presentation.

Confirmation of the proceedings of last meeting

Shri Chhipa informed that the proceedings of the 143rd State Level Bankers' Committee Meeting (SLBC) meeting for the quarter ended September, 2014 held on 29.11.2014 were circulated to all the members on 02.01.2015. Since no comments / amendments were received from any of the members, the House confirmed the same.

Shri K.C. Chhipa informed that allotment of land and plan layout approval of RSETI Ahmedabad and Mehsana respectively is pending for more than a year. Similarly, there are also issues with regard to RSETIs in the districts of Porbandar, Narmada, Mahisagar, Vadodara and Tapi.

Chief Secretary, GoG advised the Secretary (Exp.) to take up the matter pertaining to pending land allotment and other approvals related to RSETIs from government side in next District Collector's Conference, so that matter can be resolved on urgent basis.

Shri Ashwani Kumar directed Convenor-SLBC to get an appointment for meeting with Chief Secretary, Govt. of Gujarat to discuss all the pending RSETI issues, so that necessary action can be initiated and matter can be resolved on urgent basis, so that these issues do not appear in next meeting. He also enquired the reasons for low settlement ratio of trained beneficiaries through Bank finance, which was only 24.88% at the end of quarter under review. He suggested that on the last day of the training session, Branch Managers and officials of nearby Bank branches may be invited for interaction with the trainees and to know their financial requirement for undertaking any economic activity. In establishing RSETIs, huge resources have been deployed by State & Central Government and the Banks and if the trained beneficiaries are not engaged in gainful employment, then this would be a sheer wastage of scarce resources.

For low CD Ratio in Dangs district, **Shri Ashwani Kumar** desired to know the reasons for the same. LDM, Dangs informed that the deposits in the district have increased by Rs.34 crores, against which there is negligible growth in advances and to add to this, SBI written off Rs.3 crores during the quarter. He informed that about 65% land of the district is covered by hilly areas and forest and only 57,910 hectares is available as net sown land.

Dr. Alok Pande stated that under PMJDY, accounts have been opened for all households and if the overdraft facility is sanctioned with due diligence in these accounts based on 3-4 months average balance, then it may help in improving the CD Ratio of the district.

Shri Ashwani Kumar stated that the achievement under ACP be compared with PLP prepared by NABARD, as the PLP is based on potential available in the district. He also advised LDM to implement the suggestions made by the Sub-committee of DCC on Monitorable Action Plan for improving CD Ratio.

He informed that the advances to Weaker Section and Minority Communities is regularly monitored at the highest level and the reported data indicate that Banks may not have properly classified the advances to these categories before reporting to SLBC. Proper classification of these advances would show better achievement under financing to these categories.

Appreciating the districts which have achieved SACP target more than 100% at the end of December, 2014, he requested the LDMs of other districts for ensuring target achievement by the year end. Dang district being the lowest performer under SACP achievement i.e. 4%, he requested Bank of Baroda, Lead Bank of the Dang district, to initiate the measures for improving performance under SACP. He advised Baroda Gujarat Gramin Bank to convert their Satellite branch present in Subir block into a full-fledged branch based on the assessment of viability. **Dr. Alok Pande** stated that Subir block being the block head quarter, the presence of bank branch should be there. **Ms. Mala Sinha**, General Manager, RPCD, RBI suggested to include the agenda of branch opening in Subir block in BLBC / DLCC meeting. **Shri Ashwani Kumar** advised Convenor, SLBC to take up the issue with Bank of Baroda and BGGB about opening of bank branch in Subir block.

(Action : SLBC)

Shri Sanjiv Kumar, IAS, Secretary (Expenditure), Finance Department, Govt. of Gujarat informed the House that the Hon'ble Chief Minister in the State Credit Seminar organized by NABARD had desired that Banks should provide KCC to all farmers in the State. He requested Banks to ensure that 100% KCC coverage before next Krishi Mahotsva. **Shri Ashwani Kumar** mentioned that there are 46.61 lakh landholders in the State, of which KCCs have been issued to approx. 38 lakh landholders and for coverage of remaining 8 lakh landholders, Banks should use JLG model so that oral lessees, share croppers, landless farmers, if they are in the list of remaining 8 lakh farmers, can also avail Bank finance. He suggested that branches be advised for obtention of declaration from the farmers who are unwilling to avail KCC.

Shri Ashwani Kumar stated that financing to SHG is considered to be safe finance, so Bankers should not hesitate in financing to eligible SHGs as recovery, by and large, found to be satisfactory. **Shri B.S. Shekhavat**, State Consultant, GLPC briefed about the findings of study group on issues impeding the SHG finance conducted in three districts.

Shri Victor Mcwan, MD, GLPC mentioned that in terms of credit coverage, the performance is not encouraging, as out of total 2.12 lakh SHGs, 61,000 SHGs are currently credit linked. So far as the performance in current year is concerned, Banks have extended fresh credit to 14,218 SHGs only. SHGs have parked Rs.176.51 crores as deposits with various Bank branches, against which the outstanding SHGs advances is Rs.303 crores, which works out to Deposit/Credit Ratio of 1:1.8. He requested Banks to improve this ratio to 1:4 to enable SHGs for carrying out their economic activities. He said that under Deen Dayal Upadhyay Grameen Kaushalya Yojana, there are some registered Project Implementing Agencies (PIAs), which are associated with the SHGs. Banks can approach them to extend the finance to SHGs. He added that the list of PIAs is also available on **MoRD Site of Govt. of India**.

Shri Vijay Kumar, General Manager, NABARD informed that NABARD and GLPC conduct sensitization programme for the last couple of years through which policies and procedures of SHG finance is explained to bank branch staff.

Dr. Alok Pande, while observing the performance of PMJDY in the State, stated that in creating awareness about financial literacy, Banks need to improve their performance as only 4,753 camps have been conducted against the required number 10,776 camps during the quarter under review. To ensure providing hassle-free banking services, Bank Mitras should be equipped with standardised hand-held device, which should be enabled with e-KYC account opening, interoperable withdrawal by RuPay card / Aadhaar enabled payment services, Authenticated Aadhaar seeding of existing account holders and personalised Insta Card Issuance. With proper infrastructure in place, people will get the benefits of PMJDY and therefore Banks need to equip Bank Mitras with HHDs having abovementioned features.

Regarding integration of Insurance Companies with BC-ICT model, he advised Convenor, SLBC to convene a meeting of a special sub-committee for completing the task of integration of BCs / Bank Mitras with Insurance Companies, so that in each SSA insurance products can be promoted and distributed through BCs.

(Action : SLBC)

Shri K.C. Chhipa informed that the trend of Green House projects turning into NPAs is on rise in various districts of the State. This issue was discussed in DLCC, Mehsana meeting in which the major reasons for such NPAs – sanctioning of the projects by NHM without assessing technical feasibility of the project, direct release of the subsidy in farmer's account and infestation of parasites due to repetitive sowing of same crop, etc. etc. were identified.

Shri D.M.Patel, Asst. Director (Horticulture), GoG has informed the house that they have done survey of 300 famers, who are in the Green House cultivation and found that due to lack of knowledge of selection of crops for cultivation and pest-diseases management & other issues, farmers are not successful in growing the crops and able to generate

income. To address these issues, Horticulture Dept., GoG has started crop advisory services and have made compulsory 15 days training of protected cultivation for farmers in Agriculture University before construction of Green House. For training purpose, they have also prepared a Video CD as per the technology developed by the National Horticulture Research Centre, Bangalore for farmers to make them aware about Nematodes & its control measures in protected cultivation of crops.

He also informed that they have already established a Centre of Excellence for protected cultivation & precision farming in collaboration with Israel at Vadral, Ta. Prantij, Dist. Sabarkantha and the center is conducting various experiments and also providing training to farmers. Further, he stated that Green House subsidy scheme is implemented by Govt. of Gujarat, but its rules, terms & condition is stipulated by the Govt. of India and as per the previous norms, it was not bankable scheme. However, from the year 2014-15, the scheme has been made Bankable.

Shri Ashwani Kumar requested Chief Secretary, Govt. of Gujarat to help Banks in disposal of Recovery Certificates which at the end of December, 2014 were 1,81,680 in numbers with an amount of Rs.455.54 crores. Chief Secretary informed that in next Collectors' conference, this issue would be taken up. **Shri A.N. Appaiah**, Chief General Manager, State Bank of India stated that if Revenue Authority sends a notice to the defaulter, Branch Manager will be encouraged to finance more under Govt. sponsored programmes.

Smt. Vatsala Vasudeva, IAS, Commissioner & Secretary, Cottage Industries, Govt. of Gujarat, stated that Banks' performance in the schemes sponsored by Cottage Industries Department is far from satisfactory. While taking schemewise review, she informed that under **"Dattopant Thengadi Artisans Interest Subsidy Scheme"**, against the sponsored applications of 6,000, Banks have sanctioned only 551 applications. Further, she added that Vajpayee Bankable Scheme (VBS) is a very old flagship scheme of the State, but unfortunately the performance is lagging behind. Giving the Bankwise performance, she informed that the achievement till February, 2015 was 65%. She appealed major Banks to reduce the pendency and dispose off maximum loan applications in the remaining 10 days of F.Y. 2014-15. Similarly, on the performance under issuance of **"Weavers' Credit Card"**, she expressed concern stating that despite increase in margin money, the achievement is only 10% and rejection rate is also found to be on higher side. She requested Convenor, SLBC to include Dattopant Thengadi Artisans Interest Subsidy Scheme in agenda item from next SLBC onwards.

(Action : SLBC)

Dr. Alok Pande observed that there is a high pendency almost in every Govt. sponsored schemes and added that on one hand it is being reported that there is no credit offtake and on the other hand, Banks keep large number of applications pending at their end. He advised Branch Managers either to sanction the application or return / reject the same, but not to keep pending for a longer period of time with them.

Shri Sanjay G. Hedao, State Director, KVIC, thanked to SLBC and RBI for giving weightage to PMEGP scheme and also thanked to all the Bankers for giving their support for achieving more than 100% target for the current financial year.

While projecting progress of PMEGP for the current financial year 2014-15 as on 15.3.2015, the State Director, KVIC informed the House that as against the target of Rs.50.44 crores, all the three implementing agencies viz. KVIC, KVIB and DIC have already forwarded 4,112 applications involving margin money subsidy amounting to Rs.188.98 crores, out of which 1,600 applications involving margin money subsidy of Rs.78.55 crores have been sanctioned by the financing bank branches. About 1,829 applications involving margin money of Rs.78.21 crores is still pending with the financing banks for sanction. He informed to House that additional demand to the tune of Rs.25 crores has already been sent to KVIC, Headquarters, out of which Rs.3 crores have been sanctioned and remaining amount is under active consideration of headquarters. The matter of applications lying pending with the financing bank branches, all three implementing agencies after completion of financial year 2014-15 viz. on 1.4.2015, was also discussed and the House was of the view that the applications remaining pending for sanction on 1.4.2015 may not be returned to the implementing agencies by the financing banks and the same may be carried forward and to be sanctioned in the financial year 2015-16 against the sanction target for the year 2015-16 as PMEGP is a continuation programme.

State Director informed that registration of PMEGP units with MSME under EM1 and EM2 will be beneficial to avail the benefits of various schemes of MSME-Govt. of India. He requested all the Bankers to advise to the financing Banks / branches under their jurisdiction to guide the beneficiaries to register their units for availing the benefits. He further informed that KVIC, headquarters / Ministry of MSME has directed for linking Aadhaar card to PMEGP applicants and accordingly he requested to all the Bankers to advise the financing Banks / branches under their jurisdiction to guide the beneficiaries to link the Aadhaar card of PMEGP applicants for availing the benefits.

(Action : Banks)

Table Agenda

Shri K.C. Chhipa informed that RBI and NABARD have sponsored agenda items, copy of which is circulated amongst the participants in the meeting.

No.1 Orange Cultivation Scheme under NHB – Delay in sanction of loans by Banks – sponsored by RBI

Shri K.C. Chhipa informed that RPCD, RBI, Ahmedabad vide its letter dtd. 2nd March, 2015 informed that NHB has been implementing the Orange Cultivation Scheme under which Banks have been directed to release loans within stipulated time frame. However, it has been observed that Banks consume considerable time in clearance of the loan proposals. SLBC, on the directives of RBI, collected data from Member Banks which shows that there is NIL outstanding under this scheme and no application is sponsored / pending with Banks.

No.2 Agenda sponsored by NABARD

Shri Vijay Kumar, General Manager, NABARD briefed the House about the various agenda items. He informed that allocation of Solar Photovoltaic Pumping System units finalized by NABARD have been communicated to SLBC with a request for onward communication to all Member Banks for its implementation in 2014-15. He further informed that under Dairy Entrepreneurship Development Scheme, Ministry of Agriculture, Govt. of India have decided to suspend receipt of fresh applications in general category from 1st January, 2015.

Shri D.J. Pandian, IAS, Chief Secretary, Govt. of Gujarat, stated that there are certain issues like allotment of land for construction of RSETIs and disposal of Recovery Certificates, etc. which need to be taken by the State Govt. He informed that these issues would be taken up in next Collectors' Conference. He suggested that various Govt. schemes formulated for farmers, micro & small entrepreneurs, interest subsidy, weaker section, etc. can be explained during the financial literacy campaign. In these camps, participants may also be explained about the details of the schemes, requirement of the documents to avoid undue delay in processing of loan applications, but it appears that something is lacking in this. He requested Banks to be considerate to understand the problems of the common man who approaches them for getting a loan.

He expressed concern over low achievement against the target in Agriculture Finance and advised Banks to understand their problems and help them to come out of the same so that Agriculture finance can be improved in the State.

He also stated that the importance of financial literacy is immense in keeping the accounts opened under PMJDY alive and advised Banks that they should be very focused for the same.

The meeting ended with vote of thanks proposed by **Shri A.N. Appaiah**, Chief General Manager, State Bank of India.

LIST OF PARTICIPANTS OF THE 144th STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING HELD ON 20.03.2015 AT DENA BANK, ASHRAM ROAD, AHMEDABAD TO REVIEW THE PROGRESS FOR THE QUARTER ENDED DECEMBER, 2014

Sr. No.	Name S/Shri/Smt.	Designation	Institution
1.	Ashwani Kumar	Chairman, SLBC & Chairman & Managing Director	Dena Bank
2.	D.J. Pandian, IAS	Chief Secretary	Govt. of Gujarat
3.	Sanjeev Kumar, IAS	Secretary (Exp)	Finance Dept., GoG
4.	Smt. Vatsala Vasudea, IAS	Commi. & Secretary	Cottage & Village Inds., GoG
5.	Dr. Alok Pande, IAS	Director (FI)	DFS, MoF, GoI
6.	V.C. Verma, IAS	Addl. Secretary	Education Deptt., GoG
7.	Victor Mcwan, IAS	MD	GLPC, GoG
8.	Anilkumar Yadav	Director (IF) & Addl. Secretary & State Mission Director (PMJDY)	Finance Dept., GoG
9.	P.C. Sahoo	Regional Director	RBI
10.	Vijay Kumar	General Manager	NABARD
11.	A.N. Appaiah	Chief General Manager	LHO, State Bank of India
12.	K.C. Chhipa	Convenor – SLBC & FGM(Guj)	Dena Bank
13.	J. Ganesh Kumar	DGM	NGZ, Bank of Baroda
GOVT.			
14.	R.M. Jadav	MD	GSCDC
15.	D.M. Makwana	Dy. Director	Commissionerate, TDD, GoG
16.	Ms. Avni C Vora	Dy. Registrar	Commissionerate of Co-op. GoG
17.	Gunvant J Shah	Under Secretary	Finance Dept., GoG
18.	Sanjay G. Hadaoo	State Director	KVIC
19.	M J Mehta	Dy. Devp. Officer	C.C.I., GoG
20.	G.L. Patel	Jt. Director (Textiles)	C.C.I., GoG
21.	R.N. Raval	Dy. Commissioner	IC Office of Ind.
22.	Dr. H.M. Babariya	Dy. Director (Agri.)	Directorate of Agri. GoG
23.	B.S. Shekhavat	Advisor	GLPC
24.	D.M. Patel	Asst. Director (Horticulture)	Horticulture Dept., GoG
25.	Dipak Patel	Devp. Officer	KVIB
26.	Ajay Singh Chauhan	Assistant Divisional Engineer Telecom (ADET)	DoT, GoI
27.	Vijendar Singh	Nodal Officer	KVIC
28.	M M Patel	Accts. Officer	GWEDC
29.	Ratan Lal Fulwariya	Horticulture Officer	National Horticulture Board
30.	R.N. Nayak	OS	Suptd. of Stamps, GoG
31.	Dr. T.J. Purohit	Veterinary Officer	Dept., of AH, GoG
32.	S.K. Makwana	Consultant	Indext-C

BANKS			
33.	Samir Majumdar	GM	Oriental Bank of Commerce
34.	T. Sudhakar	GM	Bank of India
35.	R.N. Syandolia	GM	Central Bank of India
36.	H.C. Jadeja	DGM (SLBC)	Dena Bank
37.	Manoranjan Das	DGM	Allahabad Bank
38.	A. Srinivas	DGM	Canara Bank
39.	M.T. Purohit	DGM	SBI
40.	Sanjay Chaudhary	DGM	United Bank of India
41.	K.R. Hariram	DGM	Indian Overseas Bank
42.	Sarina Dias	DGM	IDBI
43.	U.C. Nayak	DGM	Corporation Bank
44.	Rajiv Joshi	DGM	ICICI Bank
45.	Pratap S Rai	DGM	Vijaya Bank
46.	G.K. Paneri	Chairman	Dena Gujarat Gramin Bank
47.	B.R. Patel	Chairman	Baroda Gujarat Gramin Bank
48.	C.B. Sawant	Chairman	Saurashtra Gramin Bank
49.	M.C. Verghese	AGM	Bank of Baroda, NGZ
50.	Ajay Mathur	AGM	Bank of Baroda
51.	P.C. Kalaviya	AGM	SBI
52.	SPS Yadav	AGM	PNB
53.	C.D. Balotia	AGM	Union Bank of India
54.	P.C. Dash	AGM	Indian Bank
55.	S.K. Sharma	AGM	Allahabad Bank
56.	B. Radhakishan Rao	AGM	Andhra Bank
57.	N J Joy	AGM	Syndicate Bank
58.	Bharat Kumar Makwana	DZM	Bank of Maharashtra
59.	Vinod V Shah	General Manager	GSC Bank
60.	P.J. Lal	Chief Manager	Union Bank of India
61.	S. Sirsi	CM	Bank of India
62.	K.K. Vasisht	CM	SBOP, Ahmedabad
63.	Shashi Dhavan	CM	Federal Bank
64.	J.D. Singh	CM	Indian Bank
65.	Ravi Mehra	CM	Punjab & Sind Bank
66.	Abhay Ijardar	CM	SB of Hyderabad
67.	M M Raiger	CM	SBBJ
68.	Srinivasan R	CM	South Indian Bank
69.	I. Chandra Babu	CM	UCO Bank
70.	P.K. Kanani	SM	Bank of Baroda, NGZ
71.	Abinash Kumar	SM	Bank of Baroda
72.	Vinod V Dhami	SM	GSC Bank
73.	Bindesh H Lalani	SM	GSC Bank
74.	K.K. Vikani	SM	Indian Overseas Bank
75.	Pratik Bulsara	SM	AXIS Bank
76.	Prasanna M.P.	SM	Corporation Bank
77.	Girish Sethi	SM	Vijaya Bank
78.	R. Ravichandran	SM	Dhanlaxmi Bank
79.	Amit Sharma	DM	Bank of Maharashtra
80.	Rajesh G	SBM	Karnataka Bank

81.	Ajay Gupta	Asso. Executive	J&K Bank
82.	Ashok K	Div. Manager	Canara Bank
83.	Mithilesh Jha	RRM	ICICI Bank
84.	Ms. Alpa Kothari	AVP	HDFC Bank
85.	Lalit Parikh	SVP	HDFC Bank
86.	Hetal C.	BM	Yes Bank
87.	R. Kumar	Manager	UCO Bank
88.	H.G. Gundekar	Manager	Syndicate Bank
89.	Kamal Kapadiya	Manager	Central Bank of India
90.	Arun Kumar M C	Manager	SB of Travancore
91.	Devi Shankar	Manager	KVB
92.	Beejal Joshi	Cluster Service Operational Manager (CSOM)	Development Credit Bank
93.	Alpesh R	AM	City Union Bank Ltd.
94.	Ankur Mishra	AM	IDBI
95.	Tomar Sumit	AM	Tamilnad Merc. Bank
96.	Satya Prakash Pandit	AM	Bhartiya Mahila Bank
97.	Ami Nathani	AVP1	Indusind Bank
98.	D.G. Purohit	Officer	GSCARDB
99.	Amrish Engineer	Officer	Allahabad Bank
100.	Amit R Patel	Nodal Officer	Andhra Bank
101.	Hari Prakash	AM	Vijaya Bank
102.	B.M. Patel	CM - SLBC	Dena Bank
103.	Ms. Sangita Kumari	SM - SLBC	Dena Bank
104.	Nitesh Kumar	Officer (IT-GMO)	Dena Bank
LDMs			
105.	Mukesh Sharma	Anand	BoB
106.	R.B. Muniya	Bharuch	BoB
107.	R.R. Ada	Dahod	BoB
108.	A.A. Paliwal	Dangs	BoB
109.	Mitesh Thakar	Kheda	BoB
110.	R.K. Nathani	Mahisagar	BoB
111.	P. F. Barot	Narmada	BoB
112.	P.V. Arvadia	Navsari	BoB
113.	Atul J Vora	Surat	BoB
114.	J.A. Chotaliya	Tapi	BoB
115.	Navendu Kumar	Vadodara	BoB
116.	Mukund H Rawal	Valsad	BoB
117.	Kalpesh Shah	Ahmedabad	Dena Bank
118.	A.A. Patel	Arvalli	Dena Bank
119.	I.C. Gatiala	Banaskantha	Dena Bank
120.	P.V. Mehta	Botad	Dena Bank
121.	J P Oza	Devbhoomi Dwarka	Dena Bank
122.	A.P. Purohit	Gandhinagar	Dena Bank
123.	Nitin Solia	Kutch	Dena Bank
124.	J R Patel	Mehsana	Dena Bank
125.	P.A. Patel	Patan	Dena Bank
126.	Abhishek Bhandari	Sabarkantha	Dena Bank
127.	B.L. Jatolia	Amreli	SBI
128.	J.J. Makwana	Bhavnagar	SBI

129.	N.R. Makwana	Gir Somnath	SBI
130.	M M Dave	Jamnagar	SBI
131.	D D Yadav	Junagadh	SBI
132.	Suresh Chauhan	Morbi	SBI
133.	Kirit Rawal	Porbandar	SBI
134.	B.D. Safi	Rajkot	SBI
135.	Atmaram Vasava	Surendramagar	SBI
INSURANCE COMPANIES			
136.	P.K. Sharma	M M	LIC of India, Ah'd Division
137.	S.P. Somani	SDM	LIC of India, Gandhinagar
138.	Nitin Loya	AM	LIC of India
139.	S.G. Banker	Manager (MI)	LIC of India
140.	Chetan Thakkar	RM	New India Assurance Co. Ltd.
141.	Narendra M Kaushal	Dy. Manager	National Insurance Co. Ltd.
142.	Shashi Ranjan	Admn. Officer	New India Assurance Co. Ltd.
143.	R.R. Mishra	Manager	Oriental Insurance Co. Ltd.
144.	D.G. Halve	DGM	AIC of India Ltd.
145.	M.R. Makwana	Manager	AIC of India Ltd.

RBI /NABARD/SIDBI/NHB			
146.	Ms. Mala Sinha	GM, RPCD	RBI
147.	Rajesh V Surti	DGM, RPCD	RBI
148.	S.T. Ravikumar	DGM	NABARD
149.	Ashvani Kumar	DGM	NABARD
150.	Dhirendra Kumar	DGM	NABARD
151.	Alok Ekka	AGM, RPCD	RBI
152.	Ashwin R Shah	AGM, RPCD	RBI
153.	Capt. P.V. Jadeja	AGM	RBI
154.	Cassian AF Gomes	AM, RPCD	RBI
155.	Kanaiyalal	LDO	RBI
156.	R.C. Bhagora	LDO	RBI
157.	R.C. Garg	LDO	RBI
158.	K.M. Mathur	LDO	RBI
159.	K.N. Dave	Assistant	RBI
160.	Dharmendra Jala	Manager	SIDBI, Ahmedabad
161.	Rekha Surti	Regional Resident Representation	National Housing Bank
