

**MINUTES OF 149<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE YEAR ENDED MARCH, 2016 HELD ON 30<sup>th</sup> JUNE, 2016 AT DENA LAXMI BHAVAN, ASHRAM ROAD, AHMEDABAD**

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The above meeting was held on 30<sup>th</sup> June, 2016 at 11.00 a.m. to review the progress under various key parameters for the year ended March'2016 at Dena Laxmi Bhavan, Ashram Road, Ahmedabad which was presided over by **Shri Ramesh Singh**, Chairman, SLBC & Executive Director, Dena Bank. The meeting was attended, among others, by **Shri G.C. Murmu**, IAS, Addl. Secretary (FS), DFS, MoF, Govt. of India and **Shri Alok Pande**, IAS, Director (FI), DFS, MoF, Govt. of India (through Video Conference), **Shri Sanjay Prasad**, IAS, Principal Secretary, Agri & Co-operation Deptt., Govt. of Gujarat, **Shri Sanjeev Kumar**, IAS, Secretary (Expenditure), Finance Department, Govt. of Gujarat, **Shri J.K. Dash**, Regional Director, Reserve Bank of India, **Shri Sanjeev Nautiyal**, CGM, State Bank of India, **Shri Vikramaditya Singh Khichi**, Convenor-SLBC and Field General Manager, Dena Bank (Gujarat Operations), **Shri R N Sharma**, General Manager, Bank of Baroda, **Shri S.C. Chawla**, GM, NABARD, **Shri R K Mitra**, General Manager, Bank of India, **Shri Pradeep Kumar**, Field General Manager, Central Bank of India, **Shri S. C. Das**, General Manager, Oriental Bank of Commerce, **Shri Fareed Ahmed**, General Manager, Corporation Bank, **Shri Azad Singh**, General Manager, Indian Bank, **Shri C S Thanvi**, General Manager, SIDBI 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 V.S. Khichi**, Convenor-SLBC and Field General Manager (Gujarat), Dena Bank, extended hearty welcome to Chairman, SLBC, Addl. Secretary (FS), DFS, MoF, Govt. of India, Director (FI), DFS, MoF, Govt. of India, Principal Secretary, Agriculture & Co.op. Deptt., GoG, Secretary (Expenditure), Finance Deptt., GoG, and 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.

Further, **Shri Khichi** requested **Shri Ramesh Singh**, Chairman, SLBC and Executive Director, Dena Bank to deliver the inaugural address.

Starting the inaugural address, **Shri Ramesh Singh** extended hearty welcome to Addl. Secretary (FS), DFS, MoF, Govt. of India, Director (FI), DFS, MoF, Govt. of India and all other participants in the meeting and said that this meeting is important where achievement of previous year will be reviewed and priorities for current year will be discussed, which will help Banks in charting out their future action plans for their growth in banking parameters.

Before presenting the highlights of the key banking parameters during the year gone by, he shared with the House about a new financing avenue made available to Banks by Government with launching of "**Stand-up India**" scheme which envisages to provide socio-economic benefit to a larger section of the society, besides helping Banks to improve their achievement under weaker section advances.

Reviewing the performance of Banks under various other activities being undertaken by Banks, he informed the House that amongst 677 skilling centres mapped with FLCs and various Bank branches, sessions have been conducted in around 615 centres in which

48,000 persons participated and sessions could not be conducted at some of the centres because either the centre has shifted to some other place and new address is not available or the centre itself is not providing required support in conducting the session. He further requested the State Govt. to extend necessary support in this matter so that sessions can be conducted in left out centres. He also urged upon the Banks to instruct the branches and sponsored FLCs to keep a regular contact with skilling centres and whenever the new batches join these centres, conduct the sessions for new entrants.

Talking about PMJDY implementation in the State, he expressed concern over lower percentage of Aadhaar & Mobile No. seeding and RuPay card activation. Further, he informed that SLBC has already provided the list of measures to be taken by the Banks for increasing the performance under Aadhaar Seeding, with a request to properly implement these measures so that Gujarat may also become a leading State under this parameter, like many other parameters.

Calling attention to BC-ICT Model implementation in the State, **Shri Singh** informed that as advised by Secretary (FS), DFS during 148th SLBC, SLBC is continuously monitoring the BC deployment status by all Banks in their allotted SSAs through the verification calls. He further informed that during these calls, besides ensuring the availability of BCs in allotted SSAs, the availability of Micro-ATM with BCs, proper BC remuneration and support of Base branch to BCs is also verified and advised Banks to ensure that the issues found in their BC model during the verification are resolved on immediate basis.

Further in this matter, he was pleased to note that NABARD has circulated the revised circular for “Solar Powered V-SAT connectivity to kiosk/fixed CSPs” in April’2016, informing about availability of FIF fund, both for dark/ grey areas and appealed the Banks to complete all procedure for installation of V-SAT in identified areas on early basis, enabling the BCs to provide regular and quick services in the SSAs.

Assessing the progress in enrollment under Social Security Schemes in the State, **Shri Singh** expressed concern over slow progress in registration under APY scheme and urged the Banks to analyze the reasons for slow progress under the scheme and also stated that more awareness needs to be created amongst the public so that they may come forward to get themselves enrolled under the scheme.

Deliberating upon performance of Banks under Pradhan Mantri MUDRA Yojana, **Shri Singh** stated that Banks could achieve 87% of the target during FY2015-16, which is less considering the available potential and urged that this year Banks should put all efforts to achieve the given target before the stipulated timeline. He further asked the Banks to inform the current year target of Pradhan Mantri MUDRA Yojana, received by them for from their Head Office to SLBC so that state level target under the scheme can be arrived at, and accordingly the progress under the scheme can be monitored.

Stressing upon the need of timely Grievance redressal under PMJDY, Social Security Schemes and Pradhan Mantri MUDRA Yojana, **Shri Singh** informed that maximum complaints are received for Pradhan Mantri MUDRA Yojana and urged upon the Banks to advise the branches to guide the applicants properly and consider the applications on merits, which may reduce the no. of complaints.

Further, he congratulated the Banks as the total Bank branches in the State crossed the mark of 9,000 and average population per branch stood at around 6,700. However, he also drew attention of the Banks towards opening of branch in identified villages with population above 5000, not having branch of any scheduled commercial Bank and advised the Banks to do the viability analysis in their allotted centres and submit the report to RBI, so that based on the same further decision can be taken in this regard.

Reviewing the performance of Banks under Key Banking Parameters, **Shri Singh informed** the house that by the year ended March-2016, the total Banks business in the State stood at Rs. 9.69 lakh crores, of which deposits constitute Rs.5.38 lakh crores and advances Rs.4.31 lakh crores and the CD Ratio at the year ended March-2016 stood at 80.19%.

Showing Contentment over State level CD ratio level of above 80%, he also raised concern about 10 districts of the State, where CD ratio remained below 40% mark, as of March-2016. He further noted that out of these 10 districts, Kutch and Dahod districts have reached very near to the 40% mark but in case of Dangs, the CD ratio has decreased over March-2015, which is a great cause of concern. He also urged that members of Sub-committee of DLCC on CD ratio of all these 10 districts, should come out with time bound action plan, for improvement in the CD ratio of these districts.

Appreciating the Banks for 110% achievement under Service Area Credit Plan for the year ended March-2016, he informed that 13 district have contributed notably in scoring this achievement at State level and expressed hope that with such notable contribution from other 20 districts in coming quarters, the SACP of the State will achieve new heights. He also underlined the need to analyze the reasons for less achievement in 20 districts, so that suitable steps can be taken to improve the performance in current financial year.

Reviewing the sector wise achievement under SACP, he stated that under Agriculture Sector, the achievement remained 83.22% during the year under review and also the agriculture advances remained 15.85% of the total advances, as of March-2016 against the benchmark level of 18%. Similarly, the advances to Small & Marginal Farmers remained at 5.33% against the benchmark of 7% by the year ending March-2016. He further advised the Banks to give more focus on these areas as besides the overall achievement, it is also necessary to achieve sector wise achievement.

Highlighting the commendable performance under MSME Finance, he informed that Banks reported 229% achievement, against the given target during FY2015-16. However, he noted with concern that Banks couldn't achieve the sub-target of 7% of net advances to micro enterprises, as of March-2016, which would further increase to 7.5% as of March-2017. Sharing the SACP targets set for FY2016-17, he informed that it is fixed at Rs.1,01,012 crores and urged the Banks to continue their efforts, so that all targets and sub-targets may be achieved during this year.

Deliberating upon the performance of Banks under Govt. Sponsored Schemes, he shared with the house that Banks in current year have shown achievement of 102% in Vajpayee Bankable Scheme, and expressed hope that similar achievement can be registered in other schemes in current year as well.

Pronouncing NPA as the biggest menace faced by the Banking Industry, he informed that the gross NPA stood at 5.92% for the year ended March-2016 and requested for the support of State Govt., more specifically for cases filed under SARFAESI Act. , State Recovery Act and under various Govt. sponsored schemes. Highlighting the other big problem faced by the Banks, he informed that the police authorities are not registering FIRs for frauds related to banking operations and wilful diversion of funds by the customer/ miscreants, which causes actual financial loss to the Banks/ customers and requested State Govt. to issue suitable instructions to Police Authorities in this regard.

**(Action : State Govt.)**

Talking about RSETIs, he drew the attention of State Govt. towards the issues of land allotment in Surat and Tapi districts and approval of lay out plan of Ahmedabad, Dangs, Narmada and Surendranagar, and solicited their necessary support in this matter. He also urged to the Banks to pay proper attention and efforts for increasing the “Training Settlement Ratio”, which is the sole objective for establishment of RSETI infrastructure. Expressing contentment over good job being done by some of the RSETIs as Mehsana, Kheda, Anand, Gandhinagar and Surat in imparting training, he said that, to represent a good progress at State level, all RSETIs will have to come upto the desired level.

Concluding his address, he expressed sincere thanks to, Addl. Secretary, DFS, MoF, Govt. of India, Director (FI), DFS, MoF, Govt. of India and other senior Govt. officials, RBI, NABARD, Banker colleagues and all other members present in the meeting.

**Shri Khichi** then requested Shri J K Dash, Regional Director, RBI to address the House.

Addressing the House, **Shri J K Dash**, appreciated the Banks for their performance under many of the schemes in the year gone by. Further, he raised the concern about non-adherence to the calendar in holding of DLCC/ SLBC meeting and advised the lead Banks to ensure the timeliness in holding of SLBC/ DCC /DLCC Meetings. He also urged the Banks to maintain the data consistency in data submission as the inconsistency in data submission may affect the formulation of effective policy decisions.

He also informed the House that the Reserve Bank of India has released the first edition of its statistical publication titled “**Handbook to Statistics on Indian States 2015-16**” and this publication is aimed at disseminating wide-ranging data on the regional economy of India. **Shri Dash** emphasized that opening of Brick and Mortar Branches in villages with population above 5000 should not be rejected on account of issues like non-viability, as financial inclusion is not always a profitable proposition but be taken as a social responsibility measure and for inclusive growth of the country.

**(Action: Member Banks)**

He cautioned the banks to adopt proper checks and controls over the transactions being undertaken by BCs/ Bank Mitras as some instances of frauds by BC engaged by the Banks has recently come in light.

**(Action: Member Banks)**

**Shri Dash** also informed that the matter of introducing the Financial Inclusion syllabus in the school curricula is underway and this matter has already been taken up with the State Government, for its materialization. He also apprised the House that recently RBI has organized a Town Hall Meeting at Bhavnagar and also conducted a Workshop for Capacity Building of SME Branch Managers at Vadodara. Sharing the feedback received during these programmes, he pronounced the issues faced by the MSME applicants and also emphasized upon the rehabilitation of the sick units.

Taking the meeting forward **Shri Khichi** requested **Shri G C Murmu**, Addl. Secretary, DFS, MoF, Gol to address the House.

**Shri Murmu** while addressing the house, informed that DFS, MoF, Gol has received a letter from Chief Secretary, Govt. of Gujarat, highlighting the issues pertaining to implementation of Pradhan Mantri Jan Dhan Yojana and Pradhan Mantri MUDRA Yojana. Amongst the major issues highlighted, aadhaar seeding in PMJDY accounts and activation of RuPay cards were the crucial issues, which needs to be immediately addressed.

As a measure to give big push to aadhaar seeding in PMJDY accounts, **Shri Murmu** advised State Govt. to organize village level camps in which Banks will participate for Aadhaar Seeding and RuPay card distribution and activation. He further emphasized that besides providing the RuPay cards to the PMJDY account holders, they also need to be educated about it's safe and regular usage. He also advised that Banks to ensure to obtain the mandate form alongwith the copy of aadhaar, while doing the aadhaar seeding in PMJDY accounts.

**(Action: State Govt. & Member Banks)**

Paying attention towards functioning of the BC-ICT model, he said that State Govt. may facilitate engagement of such VCEs as BCs, who are willing to work with the Bank. Further, he added that for smooth functioning of this model, it is very important to resolve the connectivity issues so that regular banking service delivery in SSAs can be ensured.

Deliberating upon the performance of Banks under Pradhan Mantri MUDRA Yojana, **Shri Murmu** shared that under this scheme, major credit offtake is observed under "Shishu category", whereas "Tarun" and "Kishore" category of loans are not picking up. Further, he informed that DFS, MoF, Gol has also started the district wise performance review under PMMY, so that difference in pattern of credit off take amongst different part of the country can be analysed and accordingly some modifications may be done, if required.

Updating the progress in the above matter, **Shri Khichi** informed that a meeting of major Banks operating in the State has been called by Chief Secretary on 24.06.2016, during which all these issues were discussed and measures to resolve these issues were decided.

Adding to the ongoing discussion, **Shri Sanjeev Kumar, Secretary (expenditure), Finance Deptt., Govt. of Gujarat** said that Finance Deptt., alongwith Planning and Rural Development Deptt., are holding the camps for aadhaar seeding in the account of MGNREGA workers and urged the Banks to join these camps. Talking about Pradhan Mantri MUDRA Yojana, he said that State Govt. is also planning to monitor the district wise progress under this scheme and to review the same they are looking for the collection of district wise application received and sanctioned data under the three category of MUDRA yojana. Highlighting the gap between RuPay card issuance, distribution and activation, he said that this gap should be done away with, in least possible time.

Expressing opinion on the above matter, **Shri Murmu** said that for activation of the RuPay card, validation of PIN is very necessary which is a comprehensive task, but as it is a major concern under implementation of Pradhan Mantri Jan Dhan Yojana, so much

focus needs to be given for bridging the gap between issuance, distribution and activation.

Informing the latest development under PMJDY, **Shri Alok Pande**, Director (FI), DFS, MoF, Gol said that as per revised guidelines, **from 1<sup>st</sup> April, 2016, any customer induced transaction done by the account holder at the Bank branch/ ATM/ BC Point, within the stipulated period of 90 days will also be eligible for claiming the RuPay card linked insurance benefit.**

Urging the Banks to give focus on Aadhaar Seeding and RuPay card issuance & activation across all districts of the State, **Shri Sanjeev Kumar** said that specific attention is to be given in the district of Dangs and Navsari.

Sharing some other issues, he informed that in “**Shala Praveshotsav**” programme, complaints were received about non-receipt of the scholarship timely and requested the Banks to instruct the branches to credit the scholarship in students account, as soon as it is received by the branches from Government.

**(Action : Member Banks)**

Also, he informed that representation has been received from some MLAs/ Public representative regarding inconvenience caused to the public due to shifting of the currency chest by SBI from some of the areas and requested RBI and SBI to look into this matter.

**(Action : RBI and SBI)**

For review and discussion over the other agenda items of SLBC, **Shri V.S. Khichi**, Convenor (SLBC) started the power point presentation.

**Shri Khichi** requested the House to confirm the minutes as no amendments received from Members. The House confirmed the same.

Moving on to the next agenda, **Shri Khichi** highlighted the performance of Banks under various key Banking parameters viz. Deposit, Advances, CD Ratio, Agri & MSME etc. Paying attention to these performances, **Shri Sanjay Prasad, Principal Secretary, Agriculture & Cooperation Deptt., Govt. of Gujarat** expressed concern over the reducing percentage of the agri advances to the total advances. Expressing his consent to this matter, **Shri Khichi** said that although due to the revised Priority Sector Guidelines of RBI, some of the MSME advances has now been classified as agri advances, still the 8 basis point y-o-y increase in agri advances to total advances, is not satisfactory.

Taking up the next agenda item, **Shri Khichi** informed the House about action taken on the agenda points discussed during 148<sup>th</sup> SLBC meeting. He also enumerated the following action points and requested the concerns to take the necessary steps for compliance as early as possible :

- a. Submission of SHG Census Report. **(Action : GLPC)**
- b. Creation of portal for Govt. Sponsored Schemes **(Action : State Govt.)**
- c. Submission of viability report for opening of brick and mortar branches in villages having population above 5000, without having branch of a scheduled commercial Bank **(Action : Member Banks)**

Updating about the compliance of action point pertaining to GLPC, **Shri Shekhawat, Principal Advisor, GLPC** said that for finalization of the “SHG Census Reports” the census data has been sent to the Banks for revalidation at their end and requested the Banks to submit the revalidated data.

**(Action : Member Banks)**

Presenting the performance of Banks under PMJDY, **Shri Khichi** requested the Banks to bridge the gap areas under Aadhaar Seeding and RuPay card issuance and activation as discussed above. He also expressed hope that many of the Banks must have provided the RuPay card transaction enabled Micro-ATM to the BCs which would help to increase the RuPay card transactions in the rural areas. Responding to the query of commission to BCs for aadhaar seeding from one of the member in the house, **Shri Khichi** said that most of Banks are giving commission to the BCs for collection of the copy of the aadhaar card and mandate from the account holder.

**(Action : Member Banks)**

Adding his views on functioning of BCs, **Shri Sanjeev Kumar** said that Banks should keep the fixed point BCs in the SSAs so that account holders can easily approach them for Aadhaar Seeding and RuPay card issuance and activation. Acknowledging this view, Shri Khichi said that SLBC would ask the Member Banks to fix the BC visit schedule in the villages, with proper communication to the villagers so that customers can conveniently visit the BCs to take the delivery of Banking services.

**(Action : SLBC & Member Banks)**

**Shri Khichi** further requested the State Govt. to arrange the camps and mobilize the people at taluka and village level so that by participating in such camps, Banks may speed up the process of Aadhaar Seeding and RuPay card issuance and activation.

**(Action : State Govt.)**

Briefing performance of Banks under Pradhan Mantri MUDRA Yojana, **Shri Khichi** said that with 87% achievement against the given target during FY2015-16, a room for improvement is still available for Banks.

Calling upon the Banks for better performance in FY2016-17, **Shri Khichi** said that although the performance under PMMY remained sluggish in first quarter, due to the engagement of Banks in their internal operational processes, but the performance should move on an upward trajectory, from second quarter onwards. He further highlighted that 11 Banks have still not submitted their MUDRA target for FY2016-17 and requested such Banks to submit it on urgent basis.

**(Action : Member Banks)**

Coming to the agenda of BC-ICT model implementation, Shri Khichi informed that verification call has been made to the BCs engaged by all Banks from SLBC call centre and some deficiencies regarding infrastructure and remuneration has been found during such calls. He further requested Banks to resolve these issues and give the confirmation to SLBC. Talking about solar powered V-SAT installation at BC centres, **Shri Khichi** said that Banks which have not submitted the list of dark/ grey areas to SLBC, may submit the same, at the earliest.

**(Action : Member Banks)**

For the roadmap for opening of branches in villages above 5000, without having Bank branch of Schedule Commercial Bank, **Shri Khichi** requested the Banks to submit the

viability report to RBI, for their further guidance in this matter. Regarding opening of Bank branch, **Shri Sanjeev Kumar** informed that requests have been received for opening of branch at Saputara (Dist. Dangs) which is a tourist place. Responding to this matter, **LDM, Dangs** informed that in Saputara, the branches and ATM of RRB and Co.op. Bank is already available. Giving his views on this, **Shri Khichi** said that as it is a tourist place, so more Banks can put ATM there.

**(Action : Member Banks)**

Moving forward, **Shri Khichi** shared with the house about “**Swachhata Shilpi**” – a training programme conducted by RSETIs, which is an unique initiative by the Govt. of Gujarat, jointly with Banks. Under this training programme, all RSETIs in Gujarat have actively participated and conducted training programme for SHG members, enabling them for income generation by doing construction of the toilets. He further said that this programme has a twin objective of making the State “Open Defecation Free (ODF)” and providing livelihood to the female members of SHGs. He also appreciated the good work done by RSETIs in this programme.

**Shri Khichi** then briefed the House about features and provisions of the newly launched Pradhan Mantri Fasal Bima Yojana (PMFBY) and highlighted that under this scheme, the coverage of loanee farmers is necessary and onus of compliance of this guideline lies on the Banks. He, further, requested Shri Sanjay Prasad to deliberate upon this scheme.

**Shri Sanjay Prasad**, deliberating upon this scheme, briefed the following points :

- a. This is a compulsory insurance scheme for loanee farmers but Banks also need to accept the application of non-loanee farmer.
- b. In this scheme, the farmers have to pay premium @ of 2% and 5%, based on the crop and remaining part of the actuarial premium will be borne by State and Central Govt. in proportion of 50:50.
- c. The application for enrollment under scheme has to be done through the i-khedut portal and NIC has been advised to enable the feature of bulk uploading facility of the insurance application form at the i-khedut portal.
- d. Banks to debit the premium within the stipulated time and remit the same to the insurance company, when they are finalized.
- e. This is a crop insurance scheme, not a loan insurance scheme so insurance coverage will only be decided on the basis of area under cultivation and scale of finance of the crop grown.
- f. A committee will meet very soon to discuss the problem faced by the Banks in implementation of this scheme and to find the way outs. The committee will also discuss and decide the modalities for smooth implementation of this scheme.

He further clarified the queries of the members regarding this scheme.

Adding to the ongoing discussion over PMFBY, **Shri Ramesh Singh** also clarified that it is not possible to insure the yield, accordingly, in this scheme the insurance coverage has been made available against area under cultivation and scale of finance of the notified crop. He also emphasized that as it is a compulsory scheme, so Banks may debit the premium without making any delay, even if the customer consent/ declaration is not received.

**(Action : Member Banks)**

**Shri C B Sawant , Chairman, SGB** expressing his opinion, said that a clause may also be inserted in the loan arrangement letter, taking consent of the farmer that premium may be debited from his/ her account for registration under the PMFBY

Taking up the next agenda, Shri Khichi informed that RBI vide it's letter dtd. 01<sup>st</sup> April'2016 informed about the implementation of Green Kisan Credit Card Scheme in Dang district of the State and suggested that adoption of this scheme by Banks will help to promote micro finance and eventually the financial inclusion in tribal areas. He further explained the scheme and asked LDM, Dang to share with the house about experience of Banks in financing under this scheme.

**LDM, Dang** shared with the house that NPA is consistently rising under this scheme because against the agreed terms in the tripartite agreement for issuance of cheque by forest dept. in favour of borrower's loan account, forest deptt. is directly issuing cheque in favour of borrower, which is ultimately causing irregularity/ non-payment/ delayed payment of the loan. Responding to this, **Shri Sanjay Prasad** advised LDM, Dang to submit this matter with all details to Agriculture and cooperation deptt. so that necessary instructions may be given to the concerned deptt.

**(Action : LDM, Dangs and Agri & Co.op.Deptt., GoG)**

Taking up the agenda of performance of Banks under various Govt. Sponsored Scheme, **Shri Khichi** said that Banks have done well under PMEGP and VBY during FY2015-16. Continuing this matter, **Shri Vijendra Singh, Nodal Officer (PMEGP), KVIC** said that during the FY2015-16, Banks have achieved 185% of Margin Money target and during the current FY2016-17, 30% of Margin Money target has already been achieved by the end of first quarter. He also informed that for FY2016-17, the Agencywise & Districtwise targets has already been communicated to the LDMs, for further reallocation amongst the Banks in their district. He further raised the issue of return of subsidy with interest, but giving his submission over this matter, **Shri Khichi** said that Banks are not charging any interest on the loan equivalent of margin money subsidy as per the guidelines of PMEGP, hence it would not be possible for the financing Banks to refund the margin money subsidy amount with interest thereon. He further opined that this may be communicated to their Head Office.

Further, **Shri Vijendra Singh** informed that from the FY2016-17, all applications will be accepted and forwarded through online process by the implementing agencies and also requested the Banks and all LDMs to bring it to the notice of all concerned under their jurisdiction. Appreciating this development, **Shri Khichi** said that it will be very helpful for Controlling offices of Banks in monitoring the progress of their Bank under this scheme. Shri Vijendra Singh also informed that it is also decided that the pending applications of FY2015-16, may not be returned to the implementing agencies and same may be considered as against the target of current financial year 2016-17.

Reviewing the performance under other schemes, **Shri Khichi** informed that although the Pradhan Mantri Awas Yojana (PMAY) – Credit Linked Subsidy Scheme (CLSS) was launched on 25<sup>th</sup> June, 2015, the progress is not satisfactory so far. He further requested the Banks to pass-on necessary instructions and sensitise their field functionaries for implementation of the scheme.

**(Action : Member Banks)**

Moving forward, **Shri Khichi** informed the House about launching of the “Stand-up India” scheme and requested **Shri C.S. Thanvi, General Manager, SIDBI** to give presentation on the scheme. **Shri C.S.Thanvi** briefed the house about main features of this scheme and also shared the available services on Stand-up mitra portal, for the applicants of this scheme. Concluding his presentation, Shri Thanvi requested the support of Banks, LDMs and State Govt. for successful implementation of this scheme in the State.

**(Action : Member Banks, LDMs and State Govt.)**

Drawing attention of the house towards performance of Banks in other schemes, **Shri Khichi** said that although Banks have done well under PMEGP and VBY, but the performance remained poor under DTAISY, NULM and Bankable schemes for ITIs trainees. Shri Khichi emphasized that as LDMs are in taskforce committee for sponsoring of the application under various Govt. sponsored schemes, they can play their role actively and ensure that applications are only sponsored after thorough screening and proper interview of the applicant. Further, he added that proper sponsoring of the applications will also reduce the return/ rejection ratio.

**(Action : LDMs)**

Putting forward their agenda, representative from Indext-C deptt. requested the Banks to achieve the given target under Weavers’ Credit Card during current financial year. He further informed that it has been reported that Banks are not giving the interest and capital subsidy benefit to the applicants timely and requested the Banks to resolve this matter.

**(Action : Member Banks)**

**Concluding the meeting, Shri Khichi requested to Shri Sanjeev Nautiyal, CGM, SBI to give Vote of Thanks.**

While giving Vote of Thanks, **Shri Sanjeev Nautiyal** urged the Banks to give the right response to the Govt. sponsored scheme as these schemes are aimed at upliftment of the mass. He, further said that the matter of portal creation for sponsoring and tracking of Govt. sponsored schemes has already been taken up with the State Govt. which will become helpful for Banks in keeping proper monitoring/ tracking of the applications. He also urged the Banks to bridge the gap in Aadhaar Seeding and RuPay card issuance and activation, which will ultimately bring the operational efficiency.

Giving his wishes to Banks in Gujarat to lead on all front, **Shri Sanjeev Nautiyal gave Vote of Thanks to all participants.**

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**LIST OF PARTICIPANTS OF THE 149th MEETING OF SLRM HELD ON 30.06.2016 AT DENA BANK, ASHRAM ROAD, AHMEDABAD TO REVIEW THE PROGRESS FOR THE FINANCIAL YEAR ENDED MARCH-2016.**

Sr.	Name S/Shri/Smt.	Designation	institution
1	G.C.Murmu, IAS through Video Conference	Addl. Secretary	DFS, MoF, Govt. of India
2	Dr. Alok Pande, IAS through Video Conference	Director	DFS, MoF, Govt. of India
3	Ramesh S. Singh	Chairman- SLBC & Executive Director	Dena Bank
4	Sanjay Prasad, IAS	Principal Secretary	Agri & Co-Op. deptt., Govt. of Gujarat
5	Sanjeev Kumar, IAS	Secretary (Exp)	Finance Dept., Govt. of Gujarat
6	J. K. Dash	Regional Director	RBI
7	S.C.Chawla	GM	NABARD
8	Sanjeev Nautiyal	CGM	State Bank of India
9	R.N.Sharma	GM	Bank of Baroda
10	V.S. Khichi	Convenor – SLBC & FGM (Guj.)	Dena Bank
<b>Government Departments</b>			
11	Dharmendra Barot	Manager - Exp.	Affordable Housing Mision
12	D.C. Danek	Representative	Affordable Housing Mision
13	M.K.Patil	DO	GWEDC
14	Neha Pandya	SMM	GULM
15	H.B.Brahmbhatt	Dy.Director	GULM
16	Jignesh Chudheri	Jr.Officer	GSCARDB
17	D.G.Purohit	Jr.Officer	GSCARDB
18	S. Gurudatta	Regional Chief	HUDCO, Ahmedabad
19	S. Shyam Kumar	AGM (Project)	HUDCO, Ahmedabad
20	B.C.Danak	Representative	Affordable Housing Mission
21	A.R.Patel	Manager	Guj. SC Devp., Gandhinagar
22	R.Kannan	Officer	CUB
23	Dr. J.M. Tuwar	Dy.Director, Horticulture	GoG
24	B.S.Shekhawat	Advisor	GoG – GLPC
25	Anil Kumar Yadav	Addl. Sec., Finance Dept.	GoG

26	S.K.Makwan	Consultant	INDEX-C
27	M.J.Mehta	Dy.Devp.Officer	CCI
28	Vipul Mehta	Ex. Director	INDEX-C
29	M.U.Trivedi	Dy. Director	DCW Dept.
30	Chandrakant G. Raval	Acct. Officer	Gujarat
<b>Banks</b>			
31	Pradeep Kumar	FGM	Central Bank of India
32	Fareed Ahmed	GM	Corporation Bank
33	R.K.Mitra	GM	Bank of India
34	Azad Singh	GM/ZM	Indian Bank
35	N.K.Parihar	DGM	IOB
36	Satish Kumar	DGM	Canara Bank
37	A.N.Shivaswamy	DGM	Syndicate Bank
38	Rishi Mehta	DGM	State Bank of India
39	M.Purohit	DGM	State Bank of India
40	Shrikant Argade	DGM	Bank of Maharashtra
41	Dipankar Das	DGM	Allahabad Bank
42	K.Ramesh	DGM	South Indian Bank
43	L. Nayak	AGM	UCO Bank
44	Amala Vaidya	AGM	IDBI Bank
45	Dilip Kumar	AGM	SBBJ
46	P.C.Kalaria	AGM	State Bank of India
47	V.M.Gupta	AGM	Bank of Baroda
48	Vijay Kumar	AGM	Allahabad Bank
49	Vishal Kumar	AGM	Vijaya Bank
50	Anand Chugh	AGM & RM	Federal Bank
51	V.K.Upadhyay	AGM, RM	BGGB
52	Balbir Singh Luthra	Chairman	DGGB
53	C.B.Sawant	Chairman	SGB
54	C.D.Balotia	Dy.Zonal Head	Union Bank of India
55	Sagar Burman	Dy.Manager	BOM
56	Parveen K. Arora	CM	Punjab & Sind Bank

57	P.Nayar	CM	PNB
58	P.K.Kanani	CM	Bank of Baroda
59	K.P.Singh	CM	Indian Bank
60	N.Rajkumar	CM	Tamilnad Mercantile Bank
61	Abhay Ijardar	CM	State Bank of Hyderabad
62	G.Krishna	CM	United Bank of India
63	B.M.Patel	CM	SLBC, Dena Bank
64	Prashant Dole	AM	Federal Bank
65	Sunil K Pradhan	AO	Vijaya Bank
66	Hari Prakash	AO	Vijaya Bank
67	Ajay Gupta	Asst. Executive	J & K Bank
68	Amit Pandey	Asst. Manager	Catholic Syrian Bank
69	Amol S. Mehta	Asst. Manager	Laxmi Vilas Bank
70	Alpa Kothari	Asst. Vice President	HDFC Bank
71	Jayesh J. Jariwala	Asst. Vice President	Laxmi Vilas Bank
72	Pratik Bulsara	Asst. Vice President	Axis Bank
73	Ajay Uthappa	BM	Karnataka Bank
74	Arun Kumar	BM	State Bank of Mysore
75	Beejal Joshi	Cluster Service Ops.	DCB Bank
76	Virendra Shinde	Manager	RBL Bank
77	Janyat Solanki	Manager	State Bank of Mysore
78	Dhanesh Chandiramani	Manager	State Bank of Patiala
79	V.C.Patel	Manager	GSC Bank
80	Sureadia S	Manager	UBI
81	Kamal Kapadia	Manager	CBI
82	Saurabh Marya	Manager	Allahabad Bank
83	Brijesh Bhayni	RH, FI/BC	ICICI Bank
84	Mithilesh Jha	RM	ICICI Bank
85	R.P.Behra	Sr.Manager	Andhra Bank
86	Apoorv Kumar	Sr.Manager	Yes Bank
87	R.Ramchandran	Sr.Manager	Dhanlaxmi Bank
88	K.K.Vikani	Sr.Manager	IOB

89	B.Pardhasarada	Sr.Manager	KVB
90	Virat P. Chhaya	Sr.Manager	RBL Bank
91	Shewan Sharma	Sr.Manager	Bhartiya Mahila Bank
92	V.D.Dhami	Sr.Manager	GSC Bank
93	Manan Bhatt	Sr.Manager	Indusind Bank
94	Vijay Choudhary	Sr.Manager	BOI
95	Gajendra Ganolia	Sr.Manager	Corporation Bank
96	Harish Gundekar	Sr.Manager	Syndicate Bank
97	Rakesh Kumar	Sr.Manager	Bank of Baroda
98	Chirag Patel	Sr.Manager	Dena Bank
99	Sangita Kumari	Sr.Manager	Dena Bank
100	Jigar Shah	Vice President	HDFC Bank
<b>LDMs</b>			
101	Mukesh Sharma	LDM, Anand	Bank of Baroda
102	P.R.Sharma	LDM, Baroda	Bank of Baroda
103	R.B.Muniya	LDM, Bharuch	Bank of Baroda
104	P.G.Oganja	LDM, Chhotaudepur	Bank of Baroda
105	R.R.Ada	LDM, Dahod	Bank of Baroda
106	A.A.Paliwala	LDM, Dang	Bank of Baroda
107	K.R.Maheria	LDM, Kheda	Bank of Baroda
108	M.M.Patel	LDM, Mahisagar	Bank of Baroda
109	Bhupendrasinh I. Gohil	LDM, Narmada	Bank of Baroda
110	P.V.Arvaldia	LDM, Navsari	Bank of Baroda
111	Kundan Lal	LDM, Panchmahal	Bank of Baroda
112	S.P.Solanki	LDM, Surat	Bank of Baroda
113	J.A.Chotalia	LDM, Tapi	Bank of Baroda
114	Jayesh Chauhan	LDM, Valsad	Bank of Baroda
115	Kalpesh Shah	LDM, Ahmedabad	Dena Bank
116	Ashok Gohil	LDM, Aravalli	Dena Bank
117	R.K.Patel	LDM, Banaskantha	Dena Bank
118	Nitin Solia	LDM, Bhuj	Dena Bank
119	S.K.Sinha	LDM, Bhuj (Nominated)	Dena Bank

120	J.P.Oza	LDM, Devbhoomi Dwarka	Dena Bank
121	A.L.Jetavat	LDM, Gandhinagar	Dena Bank
122	M.J.Patel	LDM, Mehsana	Dena Bank
123	M.P.Gupta	LDM, Patan	Dena Bank
124	B.D.Safi	LDM, Rajkot	State Bank of India
125	Suresh Chauhan	LDM, Morbi	State Bank of India
126	N R Makwana	LDM, Gir Somnath	State Bank of India
127	B.L.Jatolia	LDM, Amreli	State Bank of India
128	S.V.Trivedi	LDM, Bhavnagar	State Bank of India
129	N.R.Makwana	LDM, Gir Somnath	State Bank of India
130	K.V.Sanjot	LDM, Jamnagar	State Bank of India
131	D.D.Yadav	LDM, Junagadh	State Bank of India
132	K.R.Raval	LDM, Porbandar	State Bank of India
<b>RBI/ NABARD/ SIDBI</b>			
133	A.Kamath	GM, DBS	RBI
134	Kuldeep Singh	GM, FIDD	RBI
135	C.S.Thanvi	GM	SIDBI
136	Shishir Kumar Mishra	DGM, FIDD	RBI
137	S.T.Ravikumar	DGM	NABARD
138	Ashish Gogia	AGM	RBI
139	C.L.Kakhani	AGM	RBI
140	Sudershan K. Jain	Manager	RBI
141	Vimal Prakash Dubey	Asst. General Manager	SIDBI
<b>INSURANCE COMPANIES</b>			
142	Sanjay Kumar Jha	Manager	United India Insurance
143	Dinesh Solanki	BM	LIC of India
144	Shashi Ranjan	Admin Officer	New India Assurance
145	K.D.Trivedi	Asst. Manager	AIC of India

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