

**MINUTES OF THE 150<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE QUARTER ENDED JUNE, 2016 HELD ON 23<sup>rd</sup> SEPTEMBER, 2016 AT 11.00 AM AT DENA LAXMI BHAVAN, ASHRAM ROAD, AHMEDABAD**

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The above meeting was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman and Managing Director, Dena Bank and attended, among others, by **Dr.J.N.Singh, IAS, Chief Secretary, Gujarat State, Shri G.C. Murmu, IAS, Addl. Secretary (FS), DFS, MoF, Govt. of India, Shri Kamalkumar Dayani, IAS, Principal Secretary, Social Justice & Empowerment Deptt., Govt. of Gujarat, Shri Sanjeev Kumar, IAS, Secretary(Expenditure), Finance Department, Govt. of Gujarat, Shri J.K.Dash, Regional Director, RBI, Shri R Sundar, CGM, NABARD, Shri Vikramaditya Singh Khichi, Convenor-SLBC and Field General Manager, Dena Bank (Gujarat Operations), Shri Rajinder Mirakhur, General Manager, SBI, Shri R N Sharma, General Manager, Bank of Baroda, Shri R K Mitra, General Manager, Bank of India, Shri K P Acharya, Field General Manager, Union Bank of India, Shri V.S.Renganathan, General Manager, Canara Bank, Shri Fareed Ahmed, General Manager, Corporation Bank 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, extended hearty welcome to Chief Secretary, Gujarat State, Addl. Secretary (FS), DFS, MoF, Govt. of India, Chairman, SLBC, Principal Secretary, Social Justice & Empowerment 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, he requested **Shri Ashwani Kumar, Chairman, SLBC** to deliver the keynote address.

Starting his address, **Shri Ashwani Kumar** extended hearty welcome to Chief Secretary, Gujarat State, Addl. Secretary (FS), DFS, MoF, Govt. of India, and all other participants in the meeting and said that this is 150<sup>th</sup> meeting of the State Level Bankers' Committee, Gujarat for reviewing the performance of Banks for the quarter ended June-2016.

Before presenting the performance of Banks under various key banking parameters and other activities undertaken in the financial quarter gone by, he appreciated the good work done by all stakeholders for successful implementation of "Pradhan Mantri Fasal Bima Yojana (PMFBY)" in the State. He also urged the stakeholders to put similar effort for implementation of PMFBY for Rabi crops.

Moving on, **Shri Ashwani Kumar** informed the House that Banks in the State, on a very short notice launched a major exercise in form of "Special drive for Financial Inclusion initiatives" which is being undertaken from 15.09.2016 to 31.10.2016. During this drive, the branches have been advised to step up the efforts for the flagship schemes like PMJDY, Social Security Schemes, Pradhan Mantri MUDRA Yojana and Stand-up India Scheme. This drive will help to take forward the task of financial inclusion in the State.

He further informed that the LDMs and Member Banks have already been advised to instruct the branches for carrying out the enlisted activities of the drive and to also report the performance on regular basis. He said that the District Magistrates (DMs) and Lead District Managers (LDMs) have to play a key role in the Special Drive and requested the Finance Deptt., GoG, to pass on the suitable instructions to the District authorities in this regard, which would help to make the drive successful.

Highlighting the areas under implementation of flagship schemes which needs to be focused during this special drive, he said that under PMJDY, Aadhaar seeding and RuPay card distribution and activation require special attention.

Talking about RuPay card distribution and activation, he said that progress is not satisfactory so far. To give a major push, all Banks need to provide the Micro-ATM enabled with the feature of RuPay card activation and transaction to all their BCs. He then shared with the House that during the recent verification calls made to the BCs, it is observed that many Banks have not provided the Micro-ATM to the BCs and informed that SLBC has sent the letters to such Banks and expressed hope that they would take necessary steps to resolve the issue at the earliest.

**He specifically advised the Controlling Head of the Banks to ensure regular monitoring of the BC activity and adequate and timely payment of their remunerations. Lapses on these parts will affect the delivery of Banking Services in rural areas adversely.**

**(Action : Member Banks)**

About the performance of Banks under Social Security Schemes, he informed the house that the total enrollment number reduced because many of the accounts couldn't be renewed on due date, due to several reasons. He advised Banks to create awareness amongst the people about the benefit of these schemes during the special drive and encourage them to get enrolled and keep sufficient balance in their account for renewal of the policy. He also added that Banks should make more efforts to increase enrollment under Atal Pension Yojana because the current achievement under the scheme is much below the target given for the whole year.

**(Action : Member Banks)**

Talking about the credit linkage under flagship schemes of Govt. of India, **Shri Ashwani Kumar** said that under Track-2 of the "Special drive for Financial Inclusion", Banks and other concerned should lay emphasis on providing the necessary handholding support to customers for credit linkage, with a special focus on "**Pradhan Mantri Mudra Yojana**" and "**Stand Up India scheme**". Deliberating upon importance of these schemes in "Entrepreneurship Development" and "Growth of the Country", he urged banks to put all out efforts to achieve the targets under these schemes. **He also added that under "Stand-up India" scheme, endeavor should be made that each branch may achieve it's target.**

Reviewing the Banks' business in the State for the quarter ended June-2016, he informed that it stood at Rs. 9.90 lakh crores, of which deposits constituted Rs.5.52 lakh crores and advances Rs.4.38 lakh crores and CD Ratio stood at 79.36%. Reviewing the district level CD ratio, he said that CD ratio below 40% in 10 districts of the State is another big area of concern and advised the Banks to devise special schemes for financing in these districts, which may increase the CD ratio above the benchmark level.

Presenting the achievement under SACP 2016-17, he informed the house that during the quarter under review, Banks achieved around 40% of the annual SACP targets. Briefing segment wise achievement under SACP, he informed that under Agriculture Sector the achievement remained at 41% and %age of agri advances to the total advances stood at 16.01% as of June-2016 and urged the Banks to achieve the Benchmark level of 18% at the earliest. He further informed that under MSME and Housing finance, the performance remained satisfactory with achievement of 44% and 42% respectively.

Drawing attention of House towards performance of Banks under Govt. Sponsored Schemes, **Shri Ashwani Kumar** advised the Banks to pay high attention for disposal of applications under Govt. Sponsored Schemes, especially sponsored by the State Govt. agencies, as the achievement under various schemes is not satisfactory so far. He also supplemented that good performance under Govt. Sponsored Scheme would also help the Banks to achieve the targets under **Pradhan Mantri MUDRA Yojana (PMMY)**.

Talking about Non Performing Assets, he said that support from any quarter like State Govt., DRT and Block level officers would prove very much helpful for Banks. He also added that amendments in SARFAESI Act. would help the Banks to some extent. Highlighting another problem in this area, he said Banks are facing huge difficulty in registering the FIR for frauds related to banking operations and wilful diversion of funds by the customer/ miscreants, which causes actual financial loss to the Banks. **He then requested the Chief Secretary to extend his support in resolving these matters by passing suitable instructions to the concerned departments.**

Regarding RSETIs, he drew attention of Rural Development Deptt., Govt. of Gujarat towards pending issues of land allotment to the RSETI in Surat, Panchmahal and Tapi and approval of lay-out plan of Ahmedabad and Surendranagar district and requested them to resolve these issues as early as possible. Stressing upon the need for substantial improvement in settlement ratio, he added that Pradhan Mantri MUDRA Yojana and Stand-up India are very good schemes under which Banks may do credit linkage of the trained candidates.

Reviewing the status of compliance of RBI instruction regarding participation of MPs/MLAs/Public representative in DLRC meeting, **Shri Ashwani Kumar** expressed concern over non-compliance of this guideline. He requested the Chief Secretary to arrange to pass on the suitable directives to District Collectors as the date of DLRC meetings are finalised by the District Collector who chair the meeting. He added that to ensure the participation of MP / MLAs in DLRC meetings, it is essential that the District Collectors fix the date of DLRC meetings with due regard to the convenience of the representatives of the public i.e. MPs / MLAs and it is informed to them by Lead District Managers, well in time.

Concluding his address, he expressed sincere thanks to Senior Govt. officials, RBI, NABARD for continued support to Banks and extended wishes to Banks for outstanding performance under SACP targets and various other programmes and schemes.

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

Addressing the House, **Shri Dash** said that he would like to highlight few points from regulator perspective which require immediate attention of Banks and Government.

Deliberating these points, **Shri Dash** first highlighted following areas under implementation of Financial Inclusion initiatives, where some improvement measures needs to be taken by Banks/ Government :

- a. The pace of aadhaar seeding of accounts to be accelerated for enabling smooth roll out of Direct Benefit Transfer.
- b. Banks to closely monitor transactions in PMJDY accounts to prevent usage of such accounts for money laundering. Further, Banks to also ensure regular monitoring of transactions undertaken by BCs. Adherence with the KYC & AML norms to be also ensured for PMJDY accounts.
- c. Regarding opening of Brick and Mortar Branches in villages with population above 5000, the issues faced by Banks has been acknowledged by RBI. However, as an instant solution, Banks to adhere to the mandated roadmap by opening ultra-small branches which would also ensure better monitoring of BC operations.  
**(Point a-c – Action : Member Banks)**
- d. The cash transfer under all Govt. scheme should be done away with and Direct Benefit Transfer may be implemented. Account of the beneficiaries to be opened, if not opened yet.

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

e. Connectivity penetration is an issue which has to be addressed on priority by the State Government with assistance of NABARD.

**(Action: State Govt. & NABARD)**

Talking about Agriculture, MSME, Priority Sector financing, NPA management and other matters, **Shri Dash** drew attention of Banks/ Govt. on following points :

- a. The system identification of NPAs in all portfolios (Agriculture, MSMEs, Large Corporates, Government Sponsored Schemes, etc.) to be put in place by Banks in true sense for correct reporting of NPA figures.
- b. Complete due diligence to be adopted during appraisal of MUDRA loans in light of stress appearing in this segment at early stage. Instances of classification of general loans as MUDRA loans are also noticed in few banks, which is to be strictly avoided.
- c. MUDRA loan applications are being rejected by branches on flimsy ground. Branches to be advised that any MUDRA application to be rejected with valid reasons only.
- d. Banks to encourage credit for water and sanitation under Swachh Bharat Mission. Flow of credit to this sector and ensure its adequacy to be monitored by the Banks.
- e. Instances of overfinancing under KCC is observed. Also, the JLG financing model is being misutilized for doing multiple finances. Banks to adhere to the guidelines while doing such finances.

**(Point a-e – Action : Member Banks)**

f. Incorporating the chapter on Financial Inclusion in school syllabus.

**(Action: State Govt.)**

Concluding his speech, **Shri Dash** advised the Banks to maintain data consistency while submitting any report and to resolve the longstanding issue of reconciliation of sponsored application under various Govt. sponsored schemes with State Govt.

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

Starting his address, **Shri Murmu** said that, while analyzing the credit growth in various segments, good growth is observed in agriculture, retail and to some extent in MSME segment, however, credit growth in other segments lagged behind due to several reasons. He added that, it is very much essential to take measures to reduce NPA and slippages but simultaneously focus to be also given on credit growth so that eligible customer/ units do not suffer due to inadequate and untimely availability of credit.

Reviewing the progress under Financial Inclusion, **Shri Murmu** said that good no. of accounts has already been opened under PMJDY, however, the left out households to be identified and accounts should be opened.

Talking about aadhaar seeding he said that Gujarat is lagging behind and Banks require to put tremendous efforts to reach the satisfactory position. He also informed that Govt. of India is going to start Direct Benefit Transfer (DBT) in no. of schemes for which aadhaar seeding is a prerequisite. Besides aadhaar seeding, he also stressed upon the need of Mobile no. seeding and distribution of RuPay card and PIN no. so that the card can be activated and transaction can be done.

Paying attention on the functioning of BC-ICT model, he advised the Banks to strengthen their BC model by providing required infrastructure i.e. Micro-ATM enabled with AEPS and RuPay card transaction (on-us & off-us), remuneration and training. He further suggested

that Banks can also explore to engage other entities as Angan wadi workers, kirana shop owners and VCE (Village Computer Entrepreneurs) as Business Correspondent.

Under implementation of Social Security Schemes, he urged upon the Banks to prepare strategy for covering large mass under “**Atal Pension Yojana**” so that their old age income can be ensured.

**(Action: Member Banks)**

Highlighting big gap under target and achievement under MUDRA loans, **Shri Murmu** advised the Banks to improve their performance in least possible time and also ensure distribution of MUDRA card to borrowers which will give them ease in availing working capital facility.

Calling upon attention of House on performance of Banks under Stand-up India scheme, he advised the Banks to accelerate their pace and give good performance. He added that branches to be advised to use the “**Stand-up Mitra Portal**” and details of all sanctioned and disbursed to be uploaded on the portal timely.

He requested the State Govt. to extend all possible support to Banks in the matters like lodging the FIR for frauds related to banking operations and wilful diversion of funds by the customer/ miscreants and also effecting the recovery in cases filed under State Recovery act. With these words, **Shri Murmu** concluded his address.

**(Action : State Govt.)**

**Shri Khichi** then requested **Dr. J.N. Singh**, Chief Secretary, Gujarat State to address the House.

In his address, **Dr. J.N.Singh** expressed high concern about below national average aadhaar seeding %age in the State. He said that when aadhaar is already available with around 90% population of the state and the accounts have also been opened for almost all households, then reasons need to be identified for having this low aadhaar seeding %age. He also advised the Banks to maximize the usage of BCs for door-to-door collection of aadhaar details and consent form.

**(Action: Member Banks)**

Stressing upon the need to increase cash-less transaction, He shared his experience from visit made in Sabarkantha district, where ATMs have been installed in tribal areas and good no. of transactions are being done through these ATMs. He said that the presence of ATM in such areas are developing the Banking habits in tribal populace, therefore, other Banks may also think upon to replicate this model and set-up the ATMs, wherever the branch opening is not feasible.

**(Action: Member Banks)**

Underlining the role of Pradhan Mantri MUDRA yojana in entrepreneurship development, **Dr. Singh** said that Banks need to increase the disbursement pace under this scheme. Further, noting the low sanction %age under various Govt. Sponsored Scheme, he advised the Banks to improve upon the same as many of these cases would also be classified under MUDRA loans. With these suggestions, **Dr. J.N.Singh** concluded his address.

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

### **1. Confirmation of Minutes of 149<sup>th</sup> SLRM meeting :**

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

## **2. Banking at a glance in Gujarat :**

**Shri Khichi** highlighted the performance of Banks under various key Banking parameters viz. Deposit, Advances, CD Ratio, Agri & MSME etc. Analyzing the performance, **Shri Ashwani Kumar** pointed out the negative growth in MSME segment for the quarter ended June-2016. Explaining the reasons, **Shri Khichi** said that the first one is significant portfolio reduction of one major Bank under bills discounting mainly in cotton ginning and export segment and the other one is reclassification of finances to agro-processing units under agriculture finance.

**(Action: Member Banks)**

## **3. Follow-up action on decisions taken in last meeting :**

Taking up this agenda, **Shri Khichi** informed the House about follow-up action on decisions taken in 149<sup>th</sup> SLRM meeting. He enumerated the following action points and requested the concern members to take necessary steps for timely compliance :

- a. Development of online portal for sponsoring and tracking of applications of State.Govt. Sponsored Schemes **(Action : State Govt.)**
- b. Submission of SHG Census Report. **(Action : GLPC)**
- c. Pending land allotment & approval of lay out plan of various RSETIs **(Action : RDD, GoG).**

About the SHG Census report, representative of GLPC informed that the report has been put up for approval and will be submitted shortly once it is approved.

## **4. Pradhan Mantri Jan-Dhan Yojana :**

**Shri Khichi** presented the performance of Banks under PMJDY in the State of Gujarat. Looking at the performance, **Shri Murmu** said that alongwith the review of RuPay card issuance %age, the activation %age should also be reviewed. Reacting to this, **Shri Ashwani Kumar** said that Banks may see availability of this data from the system and submit to SLBC.

Reviewing the Aadhaar seeding status, **Dr. J N Singh** said that although growth is there ,however, the pace is required to be improved. Throwing light on this, **Shri Khichi** explained that many Banks have taken very good pace under aadhaar seeding and seeded around 8.50 lacs accounts due to which the %age aadhaar seeding increased by around 4% in last one quarter. However, simultaneously around 11 lacs PMJDY accounts have been opened by the Banks and a big chunk of these accounts are scholarship accounts where aadhaar is not available and also these accounts are zero balance accounts which has resulted in pulling down the aadhaar seeding% and increasing the zero balance accounts.

Acknowledging these reasons, **Shri Murmu** said that one of the reasons for low % age of aadhaar seeded account is presence of multiple accounts. Talking about zero balance accounts, he said that awareness to be created amongst account holders for doing operations in their account which will make them eligible for RuPay card insurance benefit.

**Shri Sanjeev Kumar, Secretary (Exp.), Finance Deptt., GoG** said that Rural Development Deptt., GoG has arranged collection of aadhaar no. of many MNREGA workers and given to different branches for aadhaar seeding in the accounts. The Controlling Head of all Banks may instruct the branches to complete aadhaar seeding in account of all MNREGA workers, wherever the aadhaar details have been provided.

**(Action: Member Banks)**

He also informed the House that State Govt. is shortly going to start Direct Benefit Transfer in three pension schemes as disability pension schemes, widow pension scheme and national old age pension scheme. Under these schemes, aadhaar and account details of around 5 lacs beneficiaries are already present, still a large no. of these accounts are not seeded. He requested the LDMs to get the aadhaar and account details of all these beneficiaries from Collectorate office and arrange the distribution amongst the Banks so that aadhaar seeding in these accounts may be completed at the earliest.

**(Action : Lead District Manager)**

Taking note of this matter, **Dr. J N Singh** asked the reason for gap in aadhaar seeding when both aadhaar and account details are available. Responding to this, representative from Bank of Baroda said that for doing aadhaar seeding in any account, it is mandatory to take consent of the account holder. Adding his views, **Shri Murmu** said that consent form is very simple and with little efforts it can be collected from the customer and also awareness to be created amongst account holders for providing their consent alongwith the aadhaar details for aadhaar seeding in their account during Financial Literacy Camps. **Dr. J N Singh** also added that Banks may take up the matter with their Head Office to explore the possibility for adding the consent clause for aadhaar seeding in account opening form itself.

Sharing with the house about problems faced by BCs while doing these works, **Shri B R Patel, Chairman, BGGB** said that in many of the villages, people do not keep much trust on BCs which is discouraging them from completing these works. Realizing the issue, **Shri Murmu** said that State Govt. may pass-on suitable instructions to the Talatis for extending the necessary support to BCs in doing their work.

**(Action : State Govt.)**

Suggesting one more way, **Shri R Sundar, CGM, NABARD** informed that during current year NABARD has planned to do around 3,000 Village Level Programme for SHGs and awareness for aadhaar seeding can also be provided to participants during such camps. Looking to the high concern of all, **Shri Ashwani Kumar** advised all Banks to take up the work of aadhaar seeding more aggressively.

**(Action: Member Banks)**

##### **5. Progress Under Pradhan Mantri MUDRA Yojana :**

Reviewing the performance of Banks, **Shri Ashwani Kumar** advised the Banks to improve the same and ensure to achieve the given targets for the current year.

**(Action: Member Banks)**

##### **6. Availability of Bank Mitras :**

**Shri Khichi** Informed the house about following major deficiencies observed in BC model of various Banks :

- a. Unavailability of Micro-ATM with BCs due to which they are doing off-line transactions.
- b. Micro-ATMs provided to the BCs, however, features like AEPS and RuPay card transaction are not available in the machine.
- c. Access of BCs to the operational system of branch.
- d. Many Banks have engaged corporate BCs which are not providing timely & adequate remuneration to their ground level functionaries, which is affecting their service delivery.

Highlighting these issues, **Shri Khichi** requested all Banks to resolve these issues in their BC model and provide confirmation to SLBC once the resolution is done.

**(Action: Member Banks)**

**Shri Ashwani Kumar** also advised the Banks that access of BCs to the operational system of branch should be totally avoided as it increase the chances of fraud. Further, he said that to avoid the off-line transactions, Banks to ensure to provide Micro-ATM to all their BCs.

## **7. Special drive for Financial Inclusion Initiatives :**

**Shri Khichi** informed the house that as per directives of DFS, MoF, GoI, the special drive for Financial Inclusion Initiatives is being undertaken in the State. For success of the drive, the district-wise roadmap has already been prepared and common strategy has been circulated amongst the Banks.

## **8. Pradhan Mantri Fasal Bima Yojana :**

Presenting the performance, **Shri Khichi** informed the house that in Gujarat State around 12.50 lacs farmers and 25.67 lakh hectare area have been covered under the scheme. He also said that as informed by insurance companies, many branches have submitted the premium but declaration is yet to submit and requested the Banks to instruct the branches to submit the declaration at the earliest.

Following points were also raised by some Banks regarding implementation of the insurance scheme:

1. Agriculture Insurance Company (AIC) to also accept premium payment through RTGS alongwith Demand Draft. Currently, it is only accepting the premium through Demand Draft.
2. DD made for premium payment upto 10<sup>th</sup> August'2016 should be accepted by AIC.
3. The commission payment by AIC against the premium collected and remitted by the Banks is pending for last two years. AIC may arrange to pay the commission as early as possible.

Acknowledging these issues, **Shri Khichi** said that this matter will be discussed separately.

## **9. Roadmap- opening of Brick & Mortar branches in villages with population more than 5000 and without a Bank branch of scheduled commercial Bank .**

Taking up this agenda, **Shri Khichi** informed that Banks have done the survey for branch opening in 394 such identified villages. Following are the conclusion from survey report submitted by all Banks :

- a. The branches of Scheduled Commercial Banks is already present in 34 villages and branches of Co-operative banks are present in 6 villages.
- b. In remaining 354 villages, branch opening is found viable in 39 centres and in 315 villages, it was found non-viable.

Looking to this, **Shri Murmu** advised the Banks to expedite the branch opening process in all such villages wherever it has been found viable.

**(Action: Member Banks)**

## **10. Implementation of “Stand Up India” scheme :**

**Shri Khichi** presented the performance of Banks under the scheme before the House. Talking about better implementation of the scheme, representative from Finance Deptt., GoG said that as per directives of DFS, MoF, GoI, the “Stand-up India Committee” has to be formed in every State but in Gujarat State it is yet to form.



Taking cognizance of this matter, **Shri Ashwani Kumar** advised Convenor, SLBC to do the needful in the matter.

**(Action : SLBC)**

Shri Ashwani Kumar also shared with the House that as per Govt. of India scheme the LDM and District Magistrate of top two performing district under the scheme will be felicitated by Hon'ble Prime Minister and also expressed hope that with best efforts of all concerned, two districts of Gujarat may receive this felicitation. He advised LDMs to take lead in this matter.

**(Action : Lead District Manager)**

### **11. Pradhan Mantri Awas Yojana (PMAY) – Credit Linked Subsidy Scheme (CLSS)**

Regarding the implementation of the scheme in the State, **Shri Khichi** informed the House that for creating more awareness about the scheme, National Housing Bank in association with SLBC and State Govt. had organized a full day workshop on the captioned scheme on 04<sup>th</sup> August'2016. He also informed that during this event, a comprehensive booklet on “**Pradhan Mantri Awas Yojana (PMAY)**” was launched which has also been made available on SLBC website [www.slbcgujarat.com](http://www.slbcgujarat.com).

**Shri Khichi** requested the Banks to pass-on necessary instructions to the branches and sensitize them for better implementation of the scheme.

**(Action: Member Banks)**

### **12. Implementation of MUDRA Weaver Scheme :**

Talking about this, Shri Khichi said that Indext-C has informed that Weavers' Credit Card Scheme would be substituted with MUDRA Weavers Scheme all over India. He also said that the National Implementation Monitoring & Review Committee (NIMRC) has made amendments in the operational guidelines of Concessional Credit Component and Revival, Reform and Restructuring (RRR) package for handloom Sector.

**Shri Khichi** then requested Member Banks/ LDMs to take note of the same and extend their active co-operation and support to handloom weavers in availing the benefits of the scheme.

**(Action: Member Banks and LDMs)**

### **13. Solar Pumpset Scheme of MNRE, Govt. of India :**

Presenting this scheme before the House, **Shri Khichi** informed that Ministry of New and Renewable Energy (MNRE), Govt. of India has launched this scheme for irrigation purpose. He also requested the Member Banks to instruct all branches to make all out efforts to achieve desired performance under the scheme.

**Shri R Sundar** said that in some of the districts where problem of electricity is there, the group of farmers with the help of NABARD and NGOs have set-up such solar pump-sets and taking its benefit. Giving his views, **Dr. J N Singh** said that State Govt. also desires that this scheme should come up substantially.

**(Action: Member Banks)**

### **14. Rural Self-Employment Training Institute:**

Deliberating the performance of RSETIs, **Shri Khichi** informed the House that RSETIs in Gujarat have conducted training programme for SHG members (female) under a unique initiative programme “Swachhata Shilpi” launched by the Gujarat Govt. as a part of Gol's flagship programme “Swachh Bharat Mission(SBM)”. He also said that during these training programmes, more than 10,000 SHG members were trained due to which Gujarat ranked first amongst all the States in terms of no. of candidates trained during year 2015-16.

Appreciating this performance, **Shri Ashwani Kumar** advised that it is to be ensured that all these trained candidates are credit linked. Giving updates on this, **Shri Khichi** said that for engaging the trained candidates in income-generating activities, various MoUs are being

done with Taluka Development officers and also the Member Banks have been requested to give more focus to credit linkage of the RSETI trained candidates.

**(Action: Member Banks)**

**15. Other Agenda :**

Drawing the attention of House towards the programme “ **Doubling of Farmers Income by 2022**”, **Shri R Sundar**, CGM, NABARD said that Banks have to play a big role in this. He advised the Banks that while providing any banking services to the Farmers, it is to be ensured that they need not to pay high transaction cost. Also, while financing the farmers, Banks may consider taking a family based approach which would help to increase the total income of the Household.

**(Action: Member Banks)**

**Shri Vijendra Singh, Nodal Officer, PMEGP, KVIC** presenting the agenda of KVIC said that with support of Banks and State Govt., 47% of the given target for FY2016-17 has been already achieved in the State. He further said that from 01<sup>st</sup> July’2016 all application under PMEGP have to be routed through online system only and to view and process the applications under this system, one time registration for branches on PMEGP portal is mandatory and explained it’s methodology. He also said that the State office, KVIC has also sent the letter in this regard to all concerned and requested the Member Banks and LDMS to sensitise the branches about this.

**(Action: Member Banks and LDMS)**

After discussion on all agenda items, **Shri Khichi** requested **Shri R N Sharma**, General Manager, Bank of Baroda to give the vote of Thanks.

Expressing sincere thanks to all members for actively participating in the meeting, **Shri R N Sharma** gave Vote of Thanks.

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**LIST OF PARTICIPANTS OF THE 150th MEETING OF SLBC HELD ON 23.09.2016 AT DENA BANK, ASHRAM ROAD, AHMEDABAD TO REVIEW THE PROGRESS FOR THE QUARTER ENDED JUNE-2016.**

Sr.	Name S/Shri/Smt.	Designation	Institution
1	Dr. J.N.Singh, IAS	Chief Secretary	Govt. of Gujarat
2	G.C.Murmu, IAS	Addl. Secretary	DFS, MoF, Govt. of India
3	Ashwani Kumar	Chairman (SLBC) and Chairman & Managing Director	Dena Bank
4	Kamalkumar Dayani, IAS	Principal Secretary, Social Justice and Empowerment Deptt.	Govt. of Gujarat
5	Sanjeev Kumar, IAS	Secretary (Exp.), Finance Deptt.	Govt. of Gujarat
6	J. K. Dash	Regional Director	RBI
7	R Sundar	CGM	NABARD
8	Rajinder Mirakhur	GM	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	Anil Kumar Yadav	Addl. Secretary	Govt. of Gujarat
12	Dhiraj P	Director	Employment & Training
13	B.C. Dande	Representative	Govt. of Gujarat
14	Ashish Shah	Housing Fin.	UD & UHD, GoG
15	Anjan Makim	State Director RSETI	NACER, MoRD
16	Neha Pandya	SMM-NULM	NULM-GULM, GoG
17	H.R.Parmar	Dy. Director	Director of SC welfare
18	A.R.Patel	Manager – Planning	Guj. SC Dev. Corporation
19	R.N. Nayak	O.S.	Suptd. Of Stamp
20	D.G. Purohit	Jr. Officer	GSCARDB
21	J.L. Chaudhari	Jr. Officer	GSCARD
22	S. Gurudatta	Regional Chief	HUDCO
23	Subhash	Regional Representative	NHB
24	J.R. Patel	Dy. Director of Horti.	Director of Horticulture
25	V.K.Sharma	AGM	HUDCO
26	M.J. Khakhar	Accounts Officer	GWEDC
27	P.N.Gor	AFO	GWEDC
28	K.K.Dave	Accounts Officer	GRHB
29	Nikunj Meena	Asst. PF Commissioner	EPFO, Ahmedabad
30	Mangkumar Karayi	Sr. SSA	EPFO, Ahmedabad
31	R.D. Barhatt	Dy. Comm. Of Industries	Industries Commissionerate
32	V.V.Rathod	Sr.Ind.Inspector	Ind. Comm.
33	Prakash Rathod	Jt.Div. of Agri.	Govt. of Gujarat
34	B.K.Kumar	CEO, D-SAG	Govt. of Gujarat
35	Sandeep Panwar	General Manager	GLPC
36	S.K. Makwana	Counselor	Indext-C
37	M.J.Mehta	Assistant	CCI
38	Vijendra Singh	Nodal Officer	KVIC

39	V.M.Shethwala	Dy.Sec.Panchayat	Govt. of Gujarat
40	M.V.Trivedi	Dy.Director	DCWO
41	Neelkanth Mattar	Administrator Project Manager	Dept. of Panchayat
<b>Banks</b>			
42	Fareed Ahmed	General Manager	Corporation Bank
43	K.P.Acharya	General Manager	Union Bank of India
44	V.S. Renganathan	General Manager	Canara Bank
45	V.P.Srivastav	DGM	Bank of Baroda
46	Ajeet Singh	DGM	Central Bank of India
47	V.K.Gupta	DGM	Oriental Bank of Commerce
48	Rishi Mehta	DGM	State Bank of India
49	S M Argare	DGM	Bank of Maharashtra
50	Dipankar Das	DGM	Allahabad Bank
51	V.M.Gupta	AGM	Bank of Baroda
52	R. Sreenivas	AGM	State Bank of Hyderabad
53	Nilamani Jha	AGM	United Bank of India
54	Sunil Shah	AGM	State Bank of India
55	P.C.Kalaria	AGM	State Bank of India
56	S.N.Ahamed	AGM	Syndicate Bank
57	A.A.Vaidya	AGM	IDBI Bank
58	M.N. Subramanyam	AGM	Vijaya Bank
59	Vijay Kumar	AGM	Allahabad Bank
60	Umesh Kumar	Dy. Circle Head	Punjab National Bank
61	P.D. Chandradre	Dy. Zonal Manager	Indian Bank
62	B.R.Patel	Chairman	BGGB
63	C.B.Sawant	Chairman	SGB
64	Balbir Singh Luthra	Chairman	DGGB
65	P.K.Kanani	Chief Manager	Bank of Baroda
66	P.G.Rajendran	Chief Manager	South Indian Bank
67	Rakesh Nolakha	Chief Manager	SBBJ
68	R. Edward	Chief Manager	Tamilnad Mercantile Bank
69	ISS Murthy	Chief Manager	Andhra Bank
70	P K	Chief Manager	Punjab & Sindh Bank
71	B.M.Patel	Chief Manager	Dena Bank
72	Rohit Patel	LBO	Indian Ove. Bank
73	Surendar Saharan	Manager	Union Bank of India
74	Yogesh Sharma	Manager	Bank of India
75	Kamal Kapadia	Manager	Central Bank of India
76	Naishadh N. Desai	Manager	State Bank of India
77	F.M.Sethi	Manager	Indian Bank
78	D.S.Suman	Manager	Karur Vyasa Bank
79	Saurabh Maurya	Manager	Allahabad Bank
80	S.K. Sharma	Sr. Br. Manager	Bhartiya Mahila Bank
81	V.D. Dhami	Sr. Manager	GSC Bank
82	Harish Gundekar	Sr. Manager	Syndicate Bank

83	Apoorv Kumar	Sr. Manager	Yes Bank
84	R.P. Behera	Sr. Manager	Andhra Bank
85	Sangeeta Kumari	Sr. Manager	Dena Bank
86	Chirag Patel	Sr. Manager	Dena Bank
87	Thomson Jose	Sr. V.P, Regional Head	HDFC Bank
88	Gajendra Ganolia	Sr. Manager	Corporation Bank
89	B.Pardha Saradhi	Sr. Manager	Karur Vyasa Bank
90	S.K.Jain	Zonal Manager	UCO Bank
91	Beejal Joshi	Cluster Manager	DCB Bank
92	Hardik Gandhi	Cluster Head	Bandhan Bank
93	Maheshkumar	CRM	Indian Ove. Bank
94	Sagar Burman	Deputy Manager	Bank of Maharashtra
95	Hari Prakash	Agriculture Officer	Vijaya Bank
96	Prashant Dole	AM	Federal Bank
97	Ajay Gupta	Associate Executive	J & K Bank
98	Amit Rathod	Asst. Manager	Catholic Syrin Bank
99	Pratik Bulsara	Asst. V.P	Axis Bank
100	Alpa Kothari	Asst. V.P	HDFC Bank
101	Vinod V. Shah	General Manager	GSC Bank
102	Kalpita Shah	ABM	Karnataka Bank Ltd.
<b>LDMs</b>			
103	C.B.Deodhar	LDM (Asst.), Baroda	Bank of Baroda
104	Mukesh Sharma	LDM, Anand	Bank of Baroda
105	R.B.Muniya	LDM, Bharuch	Bank of Baroda
106	Jayesh Chauhan	LDM, Bhulsar	Bank of Baroda
107	P.G. Oganja	LDM, Chotaudepur	Bank of Baroda
108	R.R.Ada	LDM, Dahod	Bank of Baroda
109	A.A. Paliwala	LDM, Dang	Bank of Baroda
110	Kanubhai Maheria	LDM, Kheda	Bank of Baroda
111	M.M.Patel	LDM, Mahisagar	Bank of Baroda
112	Bhupendra Gohil	LDM, Narmada	Bank of Baroda
113	Bhupendra C Shah	LDM, Navsari	Bank of Baroda
114	Kundan Lal	LDM, Panchmahal	Bank of Baroda
115	S.T. Solanki	LDM, Surat	Bank of Baroda
116	J.A. Chotalia	LDM, Tapi	Bank of Baroda
117	Dharamveer Yadav	LDM (Asst.), Gandhinagar	Dena Bank
118	R.K.Patel	LDM, Banaskantha	Dena Bank
119	M.P.Gupta	LDM, Sabarkantha	Dena Bank
120	M.J.Patel	LDM, Mehsana	Dena Bank
121	Dr. Abhishek Parmar	LDM, Ahmedabad	Dena Bank
122	Ashok Gohil	LDM, Arravali	Dena Bank
123	Sanjay K. Sinha	LDM, Bhuj	Dena Bank
124	P.Prabhu Dass	LDM, Botad	Dena Bank
125	J. P. Oza	LDM, Dwarka	Dena Bank
126	R.S.Mishra	LDM, Sabarkantha	Dena Bank

127	K.V. Sanjot	LDM (Asst.), Jamnagar	State Bank of India
128	B.L. Jatolia	LDM, Amreli	State Bank of India
129	S.V.Trivedi	LDM, Bhavnagar	State Bank of India
130	D.D. Yadav	LDM, Junagadh	State Bank of India
131	S.P.Chauhan	LDM, Morbi	State Bank of India
132	K.R.Raval	LDM, Porbandar	State Bank of India
133	Anil Kuntar	LDM, Rajkot	State Bank of India
134	B.R.Shah	LDM, Surendranagar	State Bank of India

<b>RBI /NABARD/SIDBI</b>			
135	A.Kamath	General Manager	RBI
136	Kuldeep Singh	General Manager	RBI
137	Shishir K. Mishra	DGM	RBI
138	S.T.Ravikumar	DGM	NABARD
139	Kirti Jain	DGM	SIDBI
140	Sangeeta Das	Director ( DGM )	RBI
141	Ashish Gogia	AGM	RBI
142	Goda Ravishankar	AGM,FIDD	RBI
143	S.K.Jain	Manager	RBI
144	Prabha Jadav	Research Officer	RBI
<b>INSURANCE COMPANIES</b>			
145	Dinesh Solanki	Branch Manager	LIC of India
146	Shashi Rajan	A.O	NIA
147	D.M.Dala	A.O	UIIC
148	R.R.Mishra	Manager	UICL
149	K.D.Trivedi	Asst.Manager	AIC of India
150	D.G.Halve	Dy.GM	AIC of India
151	Anjani Rai	Regional Manager	HDFC ERGO
152	Amit Purohit	Asst. Manager	HDFC ERGO