

MINUTES OF 151st MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE QUARTER ENDED SEPTEMBER, 2016 HELD ON 19th DECEMBER'2016 AT 11.00 AM AT DENA LAXMI BHAVAN, ASHRAM ROAD, AHMEDABAD

The above meeting was presided over by **Shri Ramesh S Singh**, Chairman, SLBC & Executive Director, Dena Bank and attended, among others, by **Shri Sanjay Prasad**, IAS, Principal Secretary, Agri.& Co-operation Deptt, GoG, **Shri M.K.Das**, IAS, Principal Secretary, Food, Civil Supplies & Consumer affairs, GoG, **Dr.(Mrs.) Jayanti Ravi**, IAS, Principal Secretary & Commissioner, Rural Development Deptt., GoG, **Shri Millind Torwane**, Secretary, Housing & Nirmal Gujarat, GoG, **Shri J.K.Dash**, Regional Director, RBI, **Shri R Sundar**, CGM, NABARD, **Shri Vikramaditya Singh Khichi**, Convenor-SLBC and Field General Manager, Dena Bank, **Shri Ramesh Kumar Agrawal**, General Manager, SBI, **Shri L K Jain**, Dy. 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 Azad Singh**, General Manager, Indian Bank and other Senior Officials from various Departments of State Govt. as well as executives from various Banks, Insurance Companies, Lead District Managers etc. The list of participants is enclosed.

At the outset, **Shri V.S. Khichi**, Convenor-SLBC, extended hearty welcome to Chairman, SLBC, other dignitaries on the dais and off the dais and all participants in the meeting. Further, he requested **Shri Ramesh S Singh**, Chairman, SLBC to deliver the keynote address.

Starting his address, **Shri Ramesh S Singh** extended hearty welcome to all participants in the meeting and said that with announcement of Demonetization on 08th November'2016, a big change has taken place in financial system of our country and the journey towards the "cash-less economy" has been started with much thrust on Digital Banking. He appreciated the Banks for showing an exemplary spirit and courage while meeting the public demand for currency, after withdrawal of the Specified Bank Note (SBN). He further extended sincere thanks to State Govt. for providing the Police Protection Support for managing the huge rush of public at Bank branches/ ATMs and also appreciated the commendable job done by RBI in meeting the unprecedented demand of currency arising after the announcement of demonetization.

Moving on, he said that to manage the currency demand after announcement of demonetization, a big effort is required to put to bring the account holders on "Digital Banking Platform". He also appreciated the steps taken by Banks and State Govt. so far, for spreading the awareness about the "Digital Banking Mode" and also encouraging the people to adopt these modes. He also added that while spreading the awareness, people should necessarily be informed about the "Secure usage of digital mode of Banking" so that they do not fall prey to any fraudsters.

Deliberating upon the performance of Banks under PMJDY and BC-ICT model implementation, he stressed upon the following :

- a. Regular Banking Services to be provided in the villages by deploying an effective BC model
- b. Active BCs with Micro-ATM enabled with updated features as AEPS, RuPay card activation and transaction (Inter and Intra Bank) and e-KYC to be deployed in all SSAs.

- c. Member Banks to initiate the measures as per the action plan prepared to accelerate the Aadhaar & Mobile No. seeding and RuPay card activation
- d. In view of the issue of big deposits arisen in PMJDY accounts, Banks to take due precaution whenever any big transactions are initiated in these accounts and also be guided with the RBI guidelines released in this regard.

Paying attention to the slow progress under **Social Security Schemes**, he said that Banks need to put more effort to increase the enrollment under these schemes. He said that as Banks are opening account of laborers in view of the Government directives to ensure payment to the laborers of unorganized sector only through the banking channel from December'16 onwards, so a big needy target group for coverage under Social Security Scheme is getting associated with the Banks. Banks may spread awareness about the benefits of these schemes amongst these laborers and encourage them to join these schemes. Besides enrollment, Banks and insurance companies to also put the concerted effort for timely settlement of the claims under the insurance schemes.

Noting the 40% achievement under **Pradhan Mantri MUDRA Yojana** as of Sept-16, he urged the Banks to step-up the efforts for achieving the given targets in remaining three months of the financial year.

Regarding "**Pradhan Mantri Fasal Bima Yojana**", he said that the detailed guidelines for implementation of PMFBY for crop season Rabi-Summer, 2016-17 has already been released by State Govt. and advised Banks to ensure that all eligible loanee farmers are covered as per the guideline.

Citing the importance of "**Financial Literacy Programmes**" in giving a big push to all these scheme, he advised Banks to ensure that the FLCs and bank branches conduct the "Financial Literacy Programme" as per the RBI guideline and spread awareness amongst the needy target groups.

Reviewing the performance of Banks under Key Banking Parameters for the quarter ended Sept-2016, he deliberated following points before the House:

- a. Total Bank branches in the State stood at 9,176 and average population per branch stood at 6,582 for the quarter ended Sept-2016.
- b. Banks to expedite the branch opening in the identified villages with population above 5000, without having branch of any scheduled commercial Bank as per the timeline of the roadmap.
- c. Total Bank business in the State during the quarter under review, stood at Rs.10.15 lakh crores, of which deposits constitutes Rs.5.67 lakh crores and advances Rs.4.48 lakh crores and CD Ratio stood at 79.05%. He congratulated the Banks for crossing the business figure of 10 lakh crores in the quarter gone by.
- d. Amongst 10 districts having CD ratio below 40%, notable progress has been made in Devbhoomi Dwarka district, where the CD ratio as of Sept-2016 improved by around 6% over March-2016 and with little effort it would cross the 40% mark by December-2016 quarter. Such endeavors to be also put in other districts for crossing the benchmark level of 40%.
- e. The achievement under Service Area Credit Plan stood at around 66% of the target. The achievement under Agriculture Sector remained at 63% and also the total outstanding under agriculture reached to 16.32% against the benchmark level of 18%. Banks to keep the efforts continue for achieving the disbursement and outstanding targets alongwith the

targets of advances to Small & Marginal Farmers, which amounts to 8% of the total advances by the year ending March-2017.

- f. Achievement of Banks under MSME finance stood at 84% which indicates that Banks would certainly surpass the given targets for the current year. However, Banks to ensure that the outstanding targets for micro enterprises which is 7.5% of the net advances as of March-2017 is also achieved.
- g. Under Govt. Sponsored Schemes, the Banks are lagging much behind the given targets in many of the schemes, therefore, all out efforts to be put so that the given targets under all Govt. Sponsored Schemes can be achieved within remaining three months of the financial year.
- h. The Gross NPA as of September-2016 stood at 6.52%. Support from any quarter like State Govt., DRT and Block level officers would be very much helpful for Banks, especially for making recovery in cases filed under State Recovery Act and SARFAESI Act.
- i. Banks to take note of the recent RBI guideline regarding providing an additional 60 days to small borrowers, beyond what is applicable for recognition of a loan account substandard, specifically for the dues payable between November 01, 2016 to December 31, 2016. Banks to strictly observe this guideline so that the small borrowers may get some more time to repay their loan.
- j. Regarding establishment of RSETIs, Rural development Deptt. and GLPC to extend necessary support for handing over the land possession in Surat and Panchmahal districts and approval of lay out plan in Ahmedabad district, which is pending since long.
- k. RSETI Mehsana, Kheda and Patan are leading the way with settlement ratio above 70% and other RSETIs to also improve upon the same. As per the grading report approved by MoRD for FY2015-16, 17 RSETIs have obtained AA grading out of 28 RSETIs present in the State. Remaining 11 RSETIs to make necessary effort and improve their grading during FY2016-17.

With this brief review of performance of banks for the quarter ended Sept-2016, Shri Ramesh Singh concluded his address.

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

Addressing the House, **Shri Dash** deliberated the following points with a request to the members to take immediate steps on the action points concerned to them :

- a. **Shri Dash** exhorted the Banks to identify and target large groups of cash receivers in industrial and rural belts as well as more homogeneous groups of farmers in specific terms and include them in less-cash transaction ecosystem. Similar approach to be also adopted for all the APMCs, other such specific groups and cash guzzling centres.

(Action : Member Banks)

- b. **Shri Dash** appreciated the intensive efforts of State Government authorities to migrate citizens to digital payment platforms, particularly by mandating institutional bodies such as educational institutions, petrol pumps, etc. to offer digital payment options to the consumers. Further, he expressed the opinion that if essential services and essential commodities sellers could also be incrementally covered under such drive, the hardships of the common public in unexpected events could be minimal.

(Action: State Govt.)

- c. He also cited that if 4-5 top urban centres, with ready digital payment infrastructure, could come aboard in a targeted approach in collaboration with SLBC members, about 70% cash requirement in the State could be reduced.
- d. On the issue of reported non-viability of brick and mortar branches in villages having population above 5000, he advised the banks to come up with alternatives to serve such areas such as through use of more cost effective branch banking or starting branches in cluster of such villages.

(Action: Member Banks)

- e. Regarding Government of India resolve for “**Doubling of farmer’s income by 2022**”, he advised the Banks to work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans, keeping the above target in consideration. Further, this should be included as a regular agenda in various Lead Bank Forums. Lead banks may use the benchmarks provided by NABARD for the purpose of monitoring and reviewing the progress.

(Action: Member Banks & Lead Banks)

- f. Referring to the notifications issued by Revenue Department wherein some areas (villages) were declared as semi-scarcity or semi draught, he highlighted that the percentage of crop loss has not been indicated therein. As a result of this the DCCs or SLBC Gujarat could not initiate any relief measures in accordance with the RBI Master Circular as per which the relief measures require to be taken if the crop loss is 33% or more. He requested Gujarat Govt. (Revenue as well as Agricultural Department) to indicate the percentage of crop loss for the notified areas.

(Action: State Govt.)

- g. Showing concern over the negative growth and the rising no. of the pre-paid loans in MSME advances and simultaneous increase in other advances like Agriculture loan, Gold Loan etc., he advised Banks to identify the reasons and take the caution measures accordingly. He also introduced the House to recently announced framework for Certified Credit Counselors for MSMEs.
- h. Highlighting the big gap under implementation of Framework for Revival & Rehabilitation of Micro, Small & Medium Enterprises (MSMEs), he urged the Banks to take necessary measures for it’s proper implementation.

After presenting these views, **Shri Dash** concluded his address.

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

1. Confirmation of Minutes of 150th SLBC 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. No. of Bank branches, Deposits, Advances, CD Ratio, Agri & MSME etc. Referring to the address of Regional Director, RBI regarding decline in MSME portfolio, **Shri Khichi** explained that one of the reason for significant reduction in MSME portfolio is that the six member banks have reported substantial reduction in their bills discounting portfolio, mainly in cotton ginning and export segment.

On the matter of branch opening, **Shri Sanjay Prasad** flagged off the matter of branch opening in Subir block of Dangs district, to this **Shri B R Patel, Chairman, BGGB** responded

that they will open the branch in current quarter. **Shri Prasad**, however, advised that other Banks to also explore the possibility to open branch in that block. Joining this discussion, **Shri Kuldeep Singh, GM, FIDD, RBI** also raised the matter of branch opening in Vill. – Chandrana, Block- Khedbrahma, Dist. – Sabarkantha.

Taking note of these issues, **Shri Khichi** advised LDM, Dangs and Sabarkantha district to take up the matter of branch opening in DLCC meeting for further action by the Banks.

(Action : LDM, Dangs & Sabarkantha)

3. Follow-up actions on decisions taken in last meeting:

Taking up this agenda, **Shri Khichi** informed the House about follow-up action on decisions taken in 150th SLBC meeting. He enumerated the following action points and requested the concerned members to take necessary steps for timely compliance:

a. Submission of SHG Census Report. (Action : GLPC)

Informing the House about action taken in this regard, **Dr. (Smt.) Jayanti Ravi** said that the final approval of SHG census report is pending and after receiving the same, the report will be shared with the Banks. She also advised that it is to be ensured that the credit linkage of the identified active SHG accounts in the census report is done in the timely manner.

Talking further on SHG matter, she said that during “**Vibrant Gujarat Global Summit-2017**”, Banks may enter into a MoU with State Govt. for “SHG-Bank linkage” and endeavor should be made for materializing these MoUs.

(Action : Member Banks)

She also advised that Banks should prepare a full-year calendar for training of SHGs, keeping main focus on their credit linkage and the RSETIs to be also involved in this work. She also informed that Rural Development Deptt., Govt. of Gujarat is preparing the plan for conducting the SHG training programme in each district of the State, where participation of Banks is much sought for.

b. Difficulties faced by Banks in registration of Police Complaints in the matters related to Bank Frauds (Action : State Govt.)

Apprising the House about development in this matter, **Shri Khichi** informed that the Finance Department, Govt. of Gujarat vide letter dtd. 21st October, 2016 requested the Addl. Chief Secretary, Home Dept., GoG and Director General of Police, Gandhinagar to take necessary action in the matter. He also said that this would provide a great relief to Banks and if any Bank still faces any difficulty in registering the police complaint, they may take up the matter at appropriate level.

c. Increasing the Aadhaar seeding in Bank Accounts

Deliberating on this action point, **Shri Khichi** said that satisfactory progress has been made in the State under Aadhaar seeding, however, there is still a big gap to be covered by the Bank.

Intervening in the ongoing matter, **Dr. (Smt.) Jayanti Ravi** raised the matter of Aadhaar seeding pending in account of around 5.00 lacs MNREGA workers. Responding to this matter, **Shri Khichi** said that after going through the MIS report of the MNREGA workers received from the concerned department, it is found that the actual gap is around 1.00 lacs. However, he advised the LDMs to co-ordinate with the concerned Govt. Deptt. and Member Banks and ensure that wherever the consent form is lying at the branches, Aadhaar seeding is done on immediate basis.

(Action : Lead District Manager)

Expressing his opinion, **Shri Sanjay Prasad** said that considering the fact that the Aadhaar is already available with 90% population of the State, the current progress in Aadhaar seeding of the accounts needs much improvement. He also said that as the “Digital Banking Mode” is in big demand after demonetization and Aadhaar Enabled Payment Services (AEPS) is one of them, so this is very right and result yielding time for making efforts for Aadhaar seeding.

(Action : Member Banks)

Sharing his experience, **Shri B R Patel, Chairman, BGGB** said that they are unable to maximize the Aadhaar seeding in Tapi, Dangs, Dahod and Panchmahal districts as the Aadhaar no. is not available with many people. On this matter, **Shri M K Prasad** said that the enrollment of around 90% population of the State has already been done and it may be the case that many people have not kept the Aadhaar details properly. He also explained about the tool wherein by feeding some basic details of the person, the Aadhaar issuance status can be checked/ e-Aadhaar can be generated. Usage of this tool can help the Banks to maximize Aadhaar Seeding, after taking consent of the account holder.

d. Constitution of State Level Implementation Committee – Stand Up India

Taking up this action point, **Shri Khichi** informed that the The Finance Department, Govt. of Gujarat vide letter dtd. 21st October, 2016 requested the Principal Secretary, Social Justice & Empowerment Dept., GoG to take necessary action in the matter but communication regarding formation of the committee is awaited.

Giving updates on this, **Shri Anil Kumar Yadav**, Addl. Secretary, Finance Deptt., GoG said that the committee is already in place and the SLBC Deptt. has to do necessary co-ordination with the Deptt. of Social Justice & Empowerment and Tribal Development for convening meeting of the committee. **Shri Khichi** then requested to provide the written communication regarding formation of the committee alongwith the details of the Members for onward information to DFS, MoF, Gol as well as for holding the first meeting of this committee.

(Action : Finance Deptt., Govt. of Gujarat)

4. Pradhan Mantri Jan-Dhan Yojana :

Shri Khichi presenting the performance of Banks under PMJDY in the State of Gujarat, urged the Banks to expedite the measures for Aadhaar Seeding of the accounts so as reach above National average by March-2017.

Regarding RuPay card distribution and activation, which is one of the main concern under PMJDY, **Shri Khichi** said that considering the high need to promote the ‘Digital Banking Mode’ after demonetization, Banks to improve upon the RuPay card issuance, distribution & activation in time bound manner. For usage of the card by account holders, Financial Literacy to be necessarily imparted to the account holders.

(Action : Member Banks)

Shri R Sundar joining the discussion said that looking to the present “Less- cash” environment, providing the RuPay KCC Card to farmers has become imperative so that they can make hassle-free purchase of agricultural inputs, without getting dependent on availability of cash. Expressing consent with this view, **Shri Sanjay Prasad** said that now as the Fair Price Shops (FPS) and Fertilizer shops are getting equipped with PoS, therefore, availability of RuPay cards with farmers will provide them much ease of banking.

Responding to this, **Shri Khichi** said that it would not be inconvenient for farmers to manage various Cards and PIN for different kind of banking services, therefore, it would be better if all accounts are linked to a single RuPay card and urged the Banks to explore it's possibility.

(Action : Member Banks)

Taking up another matter, **Shri Sanjay Prasad** informed that various complaints have been received from farmer's community and APMC about considerable delay in getting the cheque book from various Bank branches.

Responding to this, **Shri Khichi** said that the system of providing cheque book to the customers varies across Banks and in many Banks, it is provided upfrontly to the customers, whereas, in centralized system the cheque book comes from the designated centres which cause some delay. **Shri Khichi** then advised the LDMs to pass-on the necessary directives to the Bank branches in their district that cheque book should be easily made available to the customers. In case of centralized system, either the customer is to be provided multiple cheque books on demand or effort should be made to reduce the transit time.

(Action : Lead District Manager)

5. Progress under Social Security Schemes

Shri Khichi presented the performance of Banks under Social Security Schemes and said that these schemes require regular effort of Banks for adding more and more people under Social Security Coverage as well as for giving regular reminder to the enrolled members for timely premium/ contribution payment.

(Action : Member Banks)

6. Progress under Pradhan Mantri MUDRA Yojana

Presenting the performance of Banks under this scheme, **Shri Khichi** urged upon the Banks to ensure that in remaining months of the current financial year, the given targets are achieved.

(Action : Member Banks)

7. Demonetization and Promotion of Digital Banking Modes

Deliberating upon this agenda, **Shri Khichi** informed the House about the instructions given to the Banks and Lead District Managers to manage currency demand effectively as well as to give big thrust to "Digital Banking Mode". He also apprised the House about the various initiatives taken by the State Govt. to promote the "Digital Banking Mode".

Informing the initiative of NABARD in this area, **Shri R Sundar** said that NABARD has planned to organize **digital Financial Literacy Awareness Programmes (dFLAP)** in around 1,700 villages of the State. He also said that as a support measure for Banks, NABARD is providing the grant for installing 2 PoS device in villages having population below 10,000.

Regarding the PoS device, **Shri M K Das** informed that all it's Fair Price Shops (FPS) have now been computerized and Govt. is planning to install PoS at all these centres. Installing PoS at these centres would not only enable the customers for making digital payment but would also enable these centres to function as BC, which will provide the ease of Banking to the customers. He also urged upon the support of Banks in making the PoS available at all these centres in time bound manner.

(Action : Member Banks)

8. Availability of Bank Mitras in SSAs :

Shri Khichi informed the House that the Call Centre established by SLBC is making regular verification calls to the BCs engaged by all Banks in the State. The deficiencies found in the BC model is shared with the concerned Banks with a request to resolve the deficiencies as early as possible and provide confirmation to SLBC. He also requested Banks to take serious note of the advice given by Chairman, SLBC regarding providing the adequate infrastructure to BCs for doing the banking transactions.

(Action : Member Banks)

Apprising the recent development in this matter, **Shri Khichi** said that DFS, MoF, GoI has advised the Banks for engaging the Fair Price Shops (FPS) as BCs and the Standard Operating Procedure for engaging the FPS as BCs has also been provided. Further, he requested **Shri M K Prasad** to throw more light on this matter for better information of the members. **Shri M K Prasad** then explained all modalities and mutual benefit of Banks as well as Fair Price Shops (FPS), if they are engaged as BCs.

Regarding engagement of alternate channels as BCs, **Shri Anil Kumar Yadav** said that recently a letter has been issued by **Principal Secretary, Panchayat, Rural Housing and Rural Development** regarding engagement of CSCs as Bank BCs and requested the Banks to take this into consideration. Reacting on this, **Shri Khichi** said that SLBC has time-to-time issued instructions to the Member Banks in this regard and many Banks have already engaged CSCs as BCs, who are doing the Banking operations successfully.

9. Roadmap- opening of Brick & Mortar branches in villages with population above 5000 and without a Bank branch of Scheduled Commercial Bank

Informing the House about status of Branch opening in villages having population above 5,000 and without a Bank branch of Scheduled Commercial Bank, **Shri Khichi** said that amongst 39 identified viable centers, branch has been opened only at one location and urged the Banks to open the branch at remaining centres within the timeline of Roadmap.

(Action : Member Banks)

Regarding branch opening, **Shri Sanjay Prasad** said that there are several such areas in Tribal districts where one Bank branch is providing banking services to a big cluster of villages which makes the branch visit by the customers very difficult and time-consuming. Acknowledging this issue, **Shri Khichi** said that for opening the branch at any location, the viability study needs to be carried based on which the Bank board provides the approval for branch opening. Generally, in the viability study carried out for branch opening at such places, it is observed that the break-even couldn't be reached even in a very longer duration of time. However, if there is high demand for branch opening in these areas, the LDMs may further examine this matter and may take-up this matter during BLBC/ DLCC meeting.

(Action : Lead District Manager)

10. Implementation of "Stand Up India" scheme

Deliberating upon the performance of Banks under this scheme, **Shri Khichi** urged the Banks to put concerted efforts for achieving the targets and to also upload the data of sanctioned cases on "Stand-up Mitra" portal timely.

(Action : Member Banks)

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

Starting the presentation over this agenda item, Shri Khichi requested Shri Millind Torwane to deliberate upon this scheme. **Shri Millind Torwane** reiterated the benefits available to the people under this scheme and urged that citing the secured nature of Housing loans, Banks should go a big way under this scheme. National Housing Bank (NHB) alongwith Ministry of Urban development is also planning to conduct sensitization programme about this scheme which will also give a push to the progress under this scheme.

Shri Khichi comparing the amount of subsidy released to Banks and Housing Financing Companies (HFC) said that Banks are lagging much behind in terms of performance and there is big room for improvement.

(Action : Member Banks)

12. Pradhan Mantri Fasal Bima Yojana :

Shri Khichi informed the House that Agriculture & Co-operation Department, Government of Gujarat has issued detailed guidelines for implementation of the PMFBY for crop season Rabi-Summer, 2016-17 in the state and explained it's broad features. He also requested Members Banks to take note of the provisions and ensure that all the eligible farmers are covered under the scheme.

Shri Khichi then requested **Shri Sanjay Prasad** to elaborate more on this Scheme. **Shri Prasad** advising the Banks to follow all the guidelines of the scheme, said that many complaints have been received from insurance companies regarding remittance of the premium by branches after the stipulated timeline and advised the Banks to instruct the branches to remit the premium timely. He also informed that Comptroller Auditor General (CAG) in it's 2015-16 report has highlighted several deficiencies in implementation of Crop insurance scheme, one amongst them is payment of insurance claim to farmers by branches with considerable delay and urged the Banks to ensure timely payment of the insurance claim to the farmers.

(Action : Member Banks)

13. Doubling of Farmers Income by 2022

Presenting this agenda, **Shri Khichi** urged the Banks to ensure to act upon the strategy suggested by RBI so that the above goal can be achieved.

14. Rural Self-Employment Training Institute:

Taking up this agenda, **Shri Khichi** reiterated the advice given by Chairman about increasing the training-settlement ratio and grading of RSETIs and urged the Lead Banks to take necessary measures in this regard.

(Action: Lead Banks)

Drawing the attention of representative of Rural Development Department and GLPC, **Shri Khichi** highlighted the long pending issue of approval of lay-out plan of RSETI, Ahmedabad and handing over the possession of land for RSETI, Surat and Panchmahals and urged to resolve these issues as early as possible.

(Action : Rural Development Department and GLPC)

15. Other Agenda :

Shri Vijendra Singh, Nodal Officer, PMEGP, KVIC presenting the agenda of KVIC said that with support of Banks and State Govt., 80% of the given target for FY2016-17 has been already achieved in the State. He also informed that Govt. of India has given additional an additional target of Rs.12.00 crores and requested the Banks to achieve the same.

(Action : Member Banks)

Presenting the agenda of NABARD, **Shri R Sundar** said that under the Solar Pumpset Scheme of MNRE, the progress is not satisfactory and urged the Banks to improve upon the same.

(Action : Member Banks)

Shri Sundar also informed the House about recall of subsidy, wherever the project is found ineligible.

The representative from GULM also urged the Member to dispose-off the pending application under DAY-NULM scheme in time bound manner which will help them to achieve the given targets under the scheme.

(Action : Member Banks)

Pointing towards the inclusion of following organizations in State Level Bankers' Committee, **Shri Kuldeep Singh, GM, FIDD, RBI** said that it is to be examined that whether it compiles the guidelines of Lead Bank Scheme and matter may be referred to RBI :

- a. Department of Food and Civil Supplies
- b. Department of Posts

Winding up the Presentation, Shri Khichi requested the representatives of concerned departments of Govt. of Gujarat to make following presentation :

- a. Signing of various MoUs by Banks during Vibrant Gujarat Global Summit -2017
- b. Showcasing the Pavilion for "Transition to a Cash-less Economy" during Vibrant Gujarat Global Summit -2017

After completion of the above presentation, meeting ended with Vote of Thanks by **Shri Ramesh Kumar Agrawal, General Manager, SBI.**

LIST OF PARTICIPANTS OF THE 151st

**MEETING OF SLBC HELD ON 19.12.2016 AT DENA BANK, ASHRAM ROAD, AHMEDABAD TO REVIEW
THE PROGRESS FOR THE QUARTER ENDED SEPTEMBER-2016.**

Sr.	Name S/Shri/Smt.	Designation	institution
1	Ramesh S. Singh	Chairman SLBC & ED	Dena Bank
2	Sanjay Prasad	Principal Secretary, Agri. & Co.op.	Govt. of Gujarat
3	M.K.Das	Principal Secretary, Food, Civil Supplies and Consumer Affairs	Govt. of Gujarat
4	Dr.Jayant Ravi	Principal Secretary & Commissioner, Rural Development Deptt.	Govt. of Gujarat
5	Milind Torwane	Secretary (Housing & Nirmal Gujarat)	Govt. of Gujarat
6	J.K.Dash	Regional Director	Reserve Bank of India
7	R Sundar	Chief General Manager	NABARD
8	Ramesh Kumar Agrawal	General Manager	State Bank of India
9	Vikramaditya Singh Khichi	Convenor – SLBC & FGM(Guj.)	Dena Bank
Government Departments			
10	B.Gahan	Asst. Director	MSME, Govt. of India
11	P.K.Solanki	CEO, GMFB	Govt. of Gujarat
12	U.D.Singh	CEO, GSWMA, RDD	Govt. of Gujarat
13	S.K.Makwana	Consultant	Indext-C
14	V.M.Shethwala	Deputy Secretary, Panchayat & Rural	Govt. of Gujarat
15	M.J.Mehta	Development Office	CCI
16	Nishi Garg	DGM (F)	HUDCO
17	Anilkumar Yadav	DIF/AS, Finance Dept.	Govt. of Gujarat
18	Dr.B.R.Shah	Director Agri, Agri & Co.Op	Govt. of Gujarat
19	M.K.Parmar	DO	GWEDC
20	Dr. Farooq Panj	Dy. Director	Dept. of Horticulture, GoG
21	Narendra N.	Dy. Secretary & State Nodal Officer	Govt. of Gujarat
22	Sandeep Panwar	GM-GLPC	GLPC
23	Prashant Kevadia	Horticulture Officer	Dept. of Horticulture, Govt. of Gujarat
24	Dhaval M. Parikh	Joint Comm. Of Industries	Industries Commissioner
25	Harish Kumar	Junior Telecom Officer	Dept. of Telecommunication
26	A.R.Patel	Manager	Guj.SC Dev. Corp.
27	Vijendra Singh	Nodal Officer, PMEGP	KVIC
28	D.G.Purohit	Officer	GSCARDB
29	Jignesh Chaudhari	Officer	GSCARDB
30	R.N.Nayak	OS, Office of Supdt. of Stamp	Govt. of Gujarat
31	Vrandan Shah	Project Manager	GLPC
32	Vandana Raj	Representative	Vama Communication
33	Anjan Makim	SDR	NACER & MORD
34	Avnish Mishra	SRP, UIDAI	UIDAI
35	Nilesh Patel	Techo Manager	COE, Govt. of Gujarat

Banks			
36	K.P.Acharya	General Manager	Union Bank of India
37	V.S.Renganathan	General Manager	Canara Bank
38	Azad Singh	General Manager	Indian Bank
39	R.K.Mitra	General Manager	Bank of India
40	A.K.Mohanty	Dy.General Manager	Dena Bank
41	N.K.Parihar	Dy.General Manager	Indian Overseas Bank
42	G.Malleswara Rao	Dy.General Manager	Andhra Bank
43	Abinash Mohan	Dy. General Manager	Union Bank of India
44	Ajeet Singh	Dy. General Manager	Central Bank of India
45	K.K.Sriwastawa	Dy.General Manager	State Bank of India
46	Rishi Mehta	Dy.General Manager	State Bank of India
47	S.S.Anandammusunuri	Dy.General Manager	Corporation Bank
48	A.N.Shivaswami	Dy.General Manager	Syndicate Bank
49	L.K.Jain	Dy. General Manager	Bank of Baroda
50	B.R.Patel	Chairman	Baroda Gujarat Gramin Bank
51	C.B.Sawant	Chairman	Saurashtra Gramin Bank
52	Vinod V. Shah	General Manager	Gujarat State Co.Op. Bank
53	Rakesh Chalavariya	General Manager	Dena Gujarat Gramin Bank
54	Umesh Kumar	Dy.Circle Head	Punjab National Bank
55	M.N.Subramanyam	Asst. General Manager	Vijaya Bank
56	R.C.Trivedi	Asst. General Manager	GSC Bank
57	Amala Vaidya	Asst. General Manager	IDBI Bank
58	V.M.Gupta	Asst.General Manager	Bank of Baroda
59	Sunil Shah	Asst.General Manager	State Bank of India
60	P.C.Kalaria	Asst.General Manager	State Bank of India
61	Pratik Bulsara	Asst. Vice President	Axis Bank
62	Pradip Vora	CEO	Gujarat State Co.Op. Bank
63	Ajay Gupta	Associate Executive	J & K Bank
64	Prashant Dole	Asst. Manager	Federal Bank
65	B.M.Patel	Chief Manager	Dena Bank
66	P.G.Rajendran	Chief Manager	South Indian Bank
67	K.P.Singh	Chief Manager	Indian Bank
68	Hardik Gandhi	Cluster Head	Bandhan Bank
69	Mithilesh Jha	Regional Manager	ICICI Bank
70	S.K.Jain	Zonal Manager	UCO Bank
71	Shankar Lal Sirvi	AEO	Canara Bank
72	Hari Prakash	AM	Vijaya Bank
73	Vishal Shah	Asst. Manager	Dhanlaxmi Bank
74	Alpa Kothari	Asst. VP	HDFC Bank
75	Ajay Uthappa	Branch Manager	KBL
76	Sangita Kumari	Sr. Manager	Dena Bank
77	Chirag Patel	Sr. Manager	Dena Bank
78	K.K.Vikani	Sr.Manager	Indian Overseas Bank
79	R.P.Behra	Sr.Manager	Andhra Bank

80	Gajendra Gawolia	Sr.Manager	Corporation Bank
81	Harish Gandekar	Sr.Manager	Syndicate Bank
82	Sandip M. Chauhan	Sr.Manager	Bank of Baroda
83	S.K.Sharma	Sr. Manager	BMB Bank
84	Virat P. Chhaya	Sr.Manager	RBL Bank
85	V.D.Dhami	Sr.Manager	GSC Bank
86	Thomson Jose	Sr.Vice President	HDFC Bank
87	Naishadh N. Desai	Manager	State Bank of Patiala
88	Kamal Kapadia	Manager	Central Bank of India
89	Surendra Saharan	Manager	Union Bank of India
90	Yogesh Sharma	Manager	Bank of India
91	Benu	Manager	Punjab & Sind Bank
92	Devi Shankar Suman	Manager	Karur Vysya bank
93	Ashok Chaudhary	Officer	Catholic Syrian Bank
94	S.N.Padhya	Officer	Bank of Baroda
95	K.C.Inani	Representative	Oriental Bank of Commerce
LDMs			
96	P.G.Oganja	LDM, Chhotaudepur	Bank of Baroda
97	S.T.Solanki	LDM, Surat	Bank of Baroda
98	Mukesh Sharma	LDM, Anand	Bank of Baroda
99	P.R.Sharma	LDM, Baroda	Bank of Baroda
100	K.R.Maheria	LDM, Kheda	Bank of Baroda
101	A.A.Paliwala	LDM, Dang	Bank of Baroda
102	J.A.Chotalia	LDM, Tapi	Bank of Baroda
103	Jayesh Chauhan	LDM, Valsad	Bank of Baroda
104	B.C.Shah	LDM, Navsari	Bank of Baroda
105	M.M.Patel	LDM, Mahisagar	Bank of Baroda
106	R.R.Ada	LDM, Dahod	Bank of Baroda
107	Kundan Lal	LDM, Panchmahal	Bank of Baroda
108	Kishore S. Solanki	LDM, Bharuch	Bank of Baroda
109	Bhupendrasinh I. Gohil	LDM, Narmada	Bank of Baroda
110	A.L.Jetawat	LDM, Gandhinagar	Dena Bank
111	Dr.A.V.Parmar	LDM, Ahmedabad	Dena Bank
112	S.K.Sinha	LDM, Kutch	Dena Bank
113	P.Prabhu Doss	LDM, Botad	Dena Bank
114	R.S.Mishra	LDM, Sabarkantha	Dena Bank
115	J.P.Oza	LDM, Dwarka	Dena Bank
116	Ashok Gohil	LDM, Aravalli	Dena Bank
117	M.J.Patel	LDM, Mehsana	Dena Bank
118	M.P.Gupta	LDM, Patan	Dena Bank
119	R.K.Patel	LDM, Banaskantha	Dena Bank
120	P.K.Jha	LDM, Jamnagar	State Bank of India
121	Ramesh Chauhan	LDM, Rajkot	State Bank of India
122	N.R.Makwana	LDM, Veraval	State Bank of India
123	S.P.Chauhan	LDM, Morbi	State Bank of India
124	D.D.Yadav	LDM, Junagadh	State Bank of India

125	R.K.Bhatt	LDM, Porbandar	State Bank of India
126	B.L.Jatolia	LDM, Amreli	State Bank of India
RBI /NABARD/SIDBI			
127	A.Kamath	General Manager, DBS	RBI
128	Kuldeep Singh	General Manager, FIDD	RBI
129	Sangeeta Das	Dy. General Manager	RBI
130	Prabha Jadav	Research Officer	RBI
131	Goda Ravishankar	LDO	RBI
132	S.K.Jain	LDO	RBI
133	M.J.Modi	LDO	RBI
134	S.T.Ravikumar	Dy. General Manager	NABARD
INSURANCE COMPANIES			
135	Dr.A.K.Kapoor	Manager	National Insurance Co.
136	R.R.Mishra	Manager	Oriental Insurance
137	M.K.Damani	AO	National Insurance Co.
138	Sanjay G.	Asst. Commissioner	EPFO, Ahmedabad