

## State Level Bankers' Committee, Dena Bank, Gujarat

**MINUTES OF 155<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE QUARTER ENDED SEPTEMBER, 2017 HELD ON 28<sup>TH</sup> DECEMBER' 17 AT 11.30 AM AT DENA LAXMI BHAWAN, DENA BANK, ASHRAM ROAD, AHMEDABAD**

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The above meeting was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman & Managing Director, Dena Bank and attended among others by **Ms. Mona Khandhar, IAS, Secretary & Commissioner, Rural Development Deptt., GoG, Shri Milind Torwane, IAS, Secretary, Expenditure, GoG, Shri Vishal Gupta, IAS, Dy. Secretary, Budget, Finance Dept., GoG, Shri J.K.Dash, Regional Director, RBI, Shri Sunil Chawla, CGM, NABARD, Shri Dukhbandhu Rath, CGM, SBI, Shri Vikramaditya Singh Khichi, Convenor-SLBC and Field General Manager, Dena Bank, Shri J V Mehta, GM, BoB**, and other Senior Officials from various Departments of State Govt., 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 welcomed the Chairman, SLBC, other dignitaries on the dais, off the dais and all participants present in the meeting. Further, he requested **Shri Ashwani Kumar, Chairman, SLBC** to deliver the keynote address.

Extending welcome to all participants, **Shri Ashwani Kumar** said that during this meeting, performance of Banks for the quarter ended September-2017 will be reviewed and areas of priority for remaining months of the year will be decided. While addressing the House, **Shri Ashwani Kumar** highlighted following important areas where Banks need to focus in the days to come:

**1. Performance under various schemes like PMJDY, PMMY, PMAY, Social Security Schemes etc. and other issues related to it:**

- i. **Aadhaar Seeding and Authentication:** Only 72% of the CASA accounts opened in the state are seeded with Aadhaar and Aadhaar authentication has been done in 44% CASA accounts, against the national average of 76% and 49% respectively. Banks to increase the pace of Aadhaar seeding & authentication so as to complete this process within stipulated timeline.
- ii. **Non-credit of scholarship amount under DBT:** On this issue, Banks were advised that in accordance with the RBI circular, Banks to open the Scholarship accounts in specific "Product Code", which are free from following restrictions :
  - a. In operative/dormant due to non-operation
  - b. Restrictions of "total credit limit"
  - c. Charges for not maintaining the "Minimum Balance"
- iii. **Banking Outlets:** Under the roadmap for opening of Banking Outlets in villages having population above 5,000, there are still around 300 villages where "Banking Outlets" are yet to be opened by the Banks. As the given timeline for this exercise is December-2017, therefore, Banks may expedite the process of opening of "Banking Outlet" in identified villages.
- iv. **Social Security Schemes:** As the insurance schemes like PMJJBY and PMSBY are available at nominal premium and the settlement ratio under these schemes are also high, therefore, Insurance companies alongwith Banks to put more efforts to cover a large number of public under these insurance schemes. The pace of enrollment under APY also needs to be expedited as, on an average only 20% of the given targets are achieved by the Banks so far. Further, it was also informed that only 12 Banks in the State have on-boarded on e-NPS platform, therefore, remaining Banks may co-ordinate with their respective Head Offices for getting on-boarded on this platform.

- v. **Pradhan Mantri Mudra Yojana (PMMY):** Around 51% of the given target is achieved till November-2017 and Banks to put all out efforts to achieve the given targets during remaining months of the current financial year. As a result of wide spread awareness created through MUDRA Protsahan Yojana, good numbers were arrived under the schemes as of November, 2017 which was widely appreciated.
- vi. **Pradhan Mantri Awas Yojana (PMAY):** Informing about the changes made in the PMAY scheme regarding increase in carpet area and extension of effective period of the scheme, Banks were advised to make efforts to include more number of beneficiaries under this scheme.
- vii. **Doubling of Farmers' Income by 2022:** To have proper evaluation of progress made to achieve targets of Doubling of Farmers' Income by 2022, NABARD was requested to provide the final benchmarks for monitoring and review of the progress under the scheme.

**(Action: NABARD)**

## **2. Performance under Service Area Credit Plan (SACP)**

- i. Banks could achieve around 69% of the annual SACP targets by the quarter ended Sept-2017.
- ii. The achievement under Agriculture Sector is reported at 63% against the given targets.
- iii. Under MSME finance, Banks have surpassed the targets and as of Sept-2017 the achievement stood at 103%. With increasing credit off-take under certain section of the economy, higher credit growth could be expected in MSME segment in the coming quarters. Further, the enactment of Gujarat Single Window Clearance Act in August'2017 for speedy process for issuance of various licenses, clearances and certificates required for setting up of Industrial undertaking, it is expected that the credit offtake by MSMEs will get a big boost.

## **3. Performance under Key Banking Parameters:**

- i. Total Bank branches in the state stood at 9250 as of September 2017, which results in population per branch of 6534.
- ii. Mix business of the state stood at Rs 11.20 lakh crores of which deposits constitute Rs 6.31 lakh Crores & advances stood at Rs.4.89 lakh Crores. The CD ratio stood at 77.54%.
- iii. **NPA Menace & Pending cases of recovery under SARFESAI Act:** Drawing attention of the State Govt. Representative towards the letter of Additional Secretary, DFS, MoF addressed to Chief Secretary of the state to direct District Magistrate to dispose of the applications received from Banks under SARFESAI act within stipulated time limit, it was highlighted that it is not getting complied. The State Govt. authorities were requested to reiterate these instructions to the concerned authorities which would help the Banks to take timely possession of the property and proceed for the subsequent actions thereof. Member Banks were also advised to report district wise pending cases under SARFESAI act to SLBC, which would enable them to compile the same and submit to Finance Deptt., GoG.

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

- iv. **Financing under SHG Bank linkage Programme:** Highlighting the issue of increasing NPA under SHG Finance, concern members were advised to comply the action points emanated from the meeting convened by NABARD over this issue. Appreciating NABARD and GLPC for the project of "Digitization of SHGs", Banks were requested to capitalize this development by increasing the %age achievement under SHG credit linkage.

**(Action : Members of SHG Sub-Committee)**

- v. **Rural Self Employment Training Institute (RSETI):** Grading of 23 out of 28 RSETI of the state under "AA" category was given very wide applause. Concern was also raised over pending approval of layout plan of RSETI, Ahmedabad and Representative from Rural Development Dept. of Govt. of Gujarat and GLPC were requested to facilitate the approval at the earliest.  
**(Action: State Govt.)**

vi. **Govt. Sponsored Schemes :**

Good performance was reported under PMEGP and Vajpayee Bankable Scheme during the quarter under review and the Y-o-Y performance under other schemes like JGVY (Jyoti Gramudhyog Vikas Yojana) and DTAISY (Dattopant Thengdi Artisan Interest Subsidy Yojana) also improved reasonably. While highlighting the rationalization of targets under various Govt. Sponsored Schemes, it was suggested to adopt other measures like proportionate sponsoring of the applications to all bank branches available in an area which would help to increase the performance under various Govt. Sponsored Schemes.  
**(Action: State Govt.)**

**Then, taking the meeting forward, Shri V S Khichi requested Shri Sunil Chawla, CGM, NABARD to address the House.**

In his address, Shri Sunil Chawla deliberated upon the following points:

- i. Besides appreciating achievement of half yearly target under Agriculture advances (63%) in terms of amount, concern was raised over not having growth in terms of number of accounts financed. For this, banks were requested to find out reasons and to make efforts so that small & marginal farmers are adequately financed by the banks. Concern was also expressed over low proportion of term finance (23%) under agriculture advances which is affecting the asset creation under agriculture category adversely.
- ii. NABARD is providing the grant assistance for various Financial Inclusion activities; however, very few banks are making use of this financial assistance being extended by NABARD. Member Banks may make use of this grant assistance to give thrust to the Financial Inclusion Activities and conducting the Village Level Programs (VLPs).
- iii. To achieve the objectives set under doubling of farmers' income, besides other measures, thrust to be given on promoting the allied agriculture activities.
- iv. A Good number of Warehouses issuing the Negotiable Warehouse Receipt are available in the State; however, the finance under the Negotiable Warehouse Receipt is zero, which is a matter of concern and necessary measures to be taken to give thrust to the financing under NWR.
- v. Total 119 Farmer Producer Organisations (FPO) are promoted by NABARD and Banks to come forward for financing these FPOs.
- vi. Measures are also required to be taken for improving the performance under SHG Bank linkage Programme and JLG financing.

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

**Shri Dash deliberated on following points in his address :**

- i. It was pointed out that there was decline in number of rural banking outlets by 99 and overall decline by 75 during the first half of current financial year. He advised all banks with declining rural outlets to furnish the dates of approval by the respective DCC/DLRC in case of merger/shifting/closure of branches along with reporting to RBI. SLBC convenor bank was advised to compile the information received from member banks in this regard and submit the same to RBI by January 15, 2018.  
**(Action: Banks reported reduction in number of Rural branches & SLBC Convenor Bank)**
- ii. Shri Dash expressed serious concern over the decline in Priority Sector Advances as well as advances to MSME Sector during first half of the current financial year despite improvement in

CD ratio. In Gujarat, five districts viz. Dang, Navsari, Anand, Porbandar and Tapi repeatedly accounted for CD ratio below 30%, which requires focused attention.

**(Action: All Banks)**

- iii. The overall agriculture advances increased by 8.40% which is a satisfactory performance, however, the downturn reported by many Banks under this category is a matter of concern. All Banks having shortfall in agriculture credit to take necessary measures to improve upon this parameter.
- iv. **Light was also thrown on few aspects of Lead Bank Scheme that drew attention of RBI Central Office :**
  - a. Maintaining right periodicity of SLBC / DCC / DLRC Meeting and calendar thereof and convening of DCC and DLRC meetings separately.
  - b. Invitation to academicians, researchers as special invitees in SLBC meetings.
  - c. Presentation of success stories of NGOs in SLBC meetings.
  - d. Timely updation of SLBC website.
  - e. Concrete plan of action for doubling of farmer's income by 2022.
  - f. Adoption of MSME clusters by lead banks.

**(Action: SLBC Convenor Bank and other Lead Banks)**

- v. **Certain pending issues with State authorities :**
  - a. In-ordinate delay by Ahmedabad Municipal Corporation (AMC) in approval of layout plan for RSETI, Ahmedabad
  - b. Recovery orders under SARFAESI Act signed by officers other than the District Magistrate which fail scrutiny in the Court of law.

**(Action: State Govt.)**

Moving ahead, **Shri Khichi** started the power point presentation for review and discussion over the agenda items.

### **1. Confirmation of Minutes of 154<sup>th</sup> SLBC meeting :**

**Shri Khichi** requested the House to confirm the minutes of the 154<sup>th</sup> SLBC as no amendments were received from Members. The House confirmed minutes of the 154<sup>th</sup> SLBC meeting.

### **2. Review of Key Banking Parameters and Achievements under Service Area Credit Plan:**

**Shri Khichi** presented the important highlights of achievement of Banks under various Key Banking Parameters:

- i. Reviewing the Bank branches present in the state, it was presented that there is reduction in number of Bank branches in the State, particularly in rural areas. **Shri Khichi** said that as advised by RD, RBI in his address all Banks with declining rural outlets to furnish the dates of approval by the respective DCC/DLRC in case of merger/shifting/closure of branches along with reporting to RBI to SLBC.

**(Action: Banks reporting reduction in number of Rural branches)**

- ii. Presenting the achievement under Service Area Credit Plan, **Shri Khichi** said that Priority Sector Advances has shown a downturn as of September 2017 over March 2017 and reviewing the Bank wise position it was observed that major downturn was reported by SBI and ICICI. He further requested SBI and ICICI to submit the reasons for major reduction in Priority Sector Advances.

**(Action: SBI & ICICI)**

- iii. Deliberating upon the CD ratio, it was highlighted that three districts viz. Tapi, Kutch & Panchmahal reported negative growth in quarter ended Sept-2017 over March-2017. Analyzing the reasons for this decline, it was figured out that these three districts have reported growth in deposits and decline in credit off take which consequently resulted in low CD ratio. While

presenting this, **Shri Khichi** suggested that as a measure to increase the CD ratio, State Govt. to make presentation about the opportunities being created in the district where Banks can extend finance. Funding of Banks in various projects being undertaken in these low CD ratio districts would help to increase the same. **(Action: State Govt.)**

### **3. Follow-up action on pending issues :**

#### **i. Pending Land related issues of RSETI:**

The representative from RDD, GoG & GLPC was requested to facilitate the approval of layout plan of RSETI- Ahmedabad which is pending for a very long time. Reference was also made to the letter dated 04<sup>th</sup> December, 2017 written by RBI, addressing Chief Secretary, Govt. of Gujarat to arrange the said approval.

**(Action: Finance Dept., Govt. of Gujarat)**

#### **ii. Development of online portal for sponsoring and tracking of applications of State Govt. Sponsored Schemes:**

To have a proper track of the applications sponsored under various govt. schemes and its onward flow to the branch for sanction-disbursement, a committee was constituted by the Govt. of Gujarat for "Developing a common Web Portal for Bankable Scheme of Govt. of Gujarat". The committee held two meetings on 10<sup>th</sup> August, 2016 & 25<sup>th</sup> October, 2016; however, till date roll out of such portal is pending. State Govt. representative were once again requested to expedite roll out of this portal.

**(Action: Finance Dept., Govt. of Gujarat)**

### **4. Aadhaar Seeding & Authentication and Mobile No. Seeding:**

Referring the address of Chairman on captioned matter, **Shri Khichi** reiterated that Banks need to give thrust to Aadhaar Seeding & Authentication and Mobile No. seeding so as to achieve the given targets within the stipulated timeline.

In reference to this matter, the representative from Food & Civil Supply Deptt., GoG raised the issue of onboarding of District Central Co-operative Banks (DCCBs) on AePS Platform. Acknowledging this issue, **Shri Khichi** requested the representative of UIDAI to resolve this matter as early as possible. **(Action: UIDAI)**

### **5. Progress under Social Security Schemes:**

Taking up this agenda, **Shri Khichi** deliberated the performance of Banks under this scheme before the House and requested Member Banks & Insurance Companies to take necessary measures to maximize the enrollment under these schemes as these schemes have a settlement ratio of above 90%.

### **6. Pradhan Mantri MUDRA Yojana (PMMY)**

Presenting statistics of performance under MUDRA scheme, **Shri Khichi** requested Banks to give more thrust so that performance under this scheme may surpass the given targets.

### **7. Stand-up India Scheme:**

**Shri Khichi** informed the House that in terms of performance under this schemes, Gujarat stood at 3<sup>rd</sup> Position at all India level. He also added that Banks may encourage the branches so that each & every branch may achieve the target by sanctioning 2 cases i.e. one of woman and one of SC/ST.

### **8. Rationalisation of Branch Authorisation Policy:**

Taking up this agenda, **Shri Khichi** said that for identification of Unbanked Rural Centers, SLBC (Gujarat) has introduced a portal to consolidate Banking Outlet details and member banks, including small finance banks are requested to update the details of "Banking Outlet" on SLBC

portal so that the URCs are enlisted and displayed on the SLBC website. However, despite several reminders from SLBC, many Banks have yet not completed this work. Controlling Head of such Banks were requested to arrange the submission of this information on SLBC portal.

**(Action : Member Banks)**

He further informed that as per directives of RBI, the "Banking Outlet" is to be opened in villages having population above 5,000 by Dec-2017, however, there are still more than 300 centres where Banking outlet has been not opened yet. He also added that if the BC-ICT model deployed by the Banks is classified/ upgraded to "Banking Outlet", these centres would get covered easily. On this, Chairman, SLBC advised SLBC secretariat to :

- i. Call the information from Member Banks regarding issues involved in classifying/ upgrading BC model as "Banking Outlet".
- ii. The Regional Office, RBI may be requested to take up the matter with their Central office which in turn may take up the matter with Head Office of all Banks regarding issues in classifying/ upgrading the BC-ICT model as "Banking Outlet".

**(Action: SLBC)**

### **9. Pradhan Mantri Fasal Bima Yojana(PMFBY):**

After briefing the House about the implementation of PMFBY during the crop season Kharif-2017, **Shri Khichi** highlighted following issues :

- i. Due to inordinate delay in finalization of Implementing Agency (IA) by the State Government and subsequent delay in submission of Bank account details by Insurance Companies, branches do not get sufficient time for remittance of crop insurance premium to Insurance Companies.
- ii. Under PMFBY scheme, there is provision that different Insurance Company can be engaged for crop insurance in different clusters/ districts. These different Insurance Companies follow different operational procedures for implementation of the scheme. Following these different operational procedures under a single scheme becomes cumbersome for Banks, especially for those which extend crop loan finance in more than one district. Sometimes, it leads to lapse of any important procedure by Banks which consequently affect payment of insurance claim.
- iii. Banks are not being given sufficient time (after the cutoff date of submission of proposal form by farmers to Banks) for uploading of data / information on i-khedut portal. As most of the updation on portal are being done by Banks, sufficient time after the cut-off date for submission of proposal form by farmers to Banks should be permitted to Banks.
- iv. There is no Grievance Redressal Mechanism in place, to sort out the issues being faced by Banks while uploading data of farmers on KCC portal and remitting the insurance premium to the insurance companies. A District Nodal Officer to be nominated by the State Govt. for redressal of various issues arising in implementation of PMFBY.

Responding to the issue of Grievance Redressal Mechanism, **Shri Milind Torawane**, Secretary, Finance Deptt., GoG instructed that District Agriculture Officer to be nominated as District Nodal Officer for redressal of grievances that may arise while implementing the scheme. Shri Torawane also said that from next season onwards, a mandatory provision of Grievance Redressal Mechanism and a Call Center for providing the information must be included in tender agreement of Engagement of Implementing Agency under the scheme.

**(Action: Agri & Co.op. Deptt., State Govt.)**

**Shri Khichi** further informed that for the crop season 2017-18, the GR for premium reduction for Kharif, Rabi and Summer season was issued on 01/04/2017. Also, for Rabi-Summer season, the implementing agency was finalized vide GR dtd. 23/10/2017. All Banks were requested to deduct premium of all the eligible loanee farmers compulsorily for Rabi-Summer season and submit the consolidated declaration alongwith the premium amount to Insurance Company/ies within the cut-off date.

**(Action : Member Banks)**

## **10. Declaration of Natural Calamity in Banaskantha and Patan Districts by Government of Gujarat :**

The Agriculture, Farmers welfare & Co-operation Dept., Govt. of Gujarat has issued a notification dated 16<sup>th</sup> August, 2017 declaring Banaskantha & Patan as Natural Calamity Affected Districts and Banks were advised to extend relief measures to the affected people by 15<sup>th</sup> December, 2017. To prepare consolidated data for onwards submission to Government & RBI, LDMs of these two districts were advised to collect data about relief measures extended by the banks present in these two districts and submit the requisite information to SLBC. Further, Member Banks were also requested to provide the district wise data of relief measures extended in Natural Calamity affected areas to SLBC for onward submission to RBI.

**(Action: LDMs Banaskantha & Patan and Member Banks)**

## **11. Pradhan Mantri Awas Yojana(PMAY) & PMAY- Grameen:**

While giving updates on performance of Banks under PMAY scheme, **Shri Khichi** also informed the House about the following changes/ development in the scheme:

- i. Increase in carpet area of the House which is financed under the scheme
- ii. Extension of the implementation period of the MIG-I & MIG-II component of the scheme
- iii. Introduction of a new category MIG-III under PMAY

**Shri Khichi** said that these changes are providing the opportunities to the Banks to extend benefits of this scheme to more number of people.

Taking part in discussion, **Smt. Mona Kandhar, Secretary & Commissioner, Rural Development Deptt., GoG** said that there is an urgent need to give thrust to the scheme PMAY-Grameen because the performance under this scheme is not satisfactory so far. She also advised that a separate meeting is to be convened for discussion of the issues involved in implementation of this scheme and also to chalk out the strategy to give thrust to this scheme.

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

## **12. Implementation of Interest Subsidy Scheme on Education loan declared by Govt. of Gujarat:**

Shri Khichi informed that the Govt. of Gujarat vide notification dated 04<sup>th</sup> July, 2017 has announced interest subsidy scheme on education loan for the fiscal year 2017-18. The detailed guideline has been circulated amongst the Banks. He further informed that in the notification issued by the Govt. of Gujarat regarding this scheme it is categorically mentioned that the loanee students of only the "Scheduled Banks" are eligible to get benefit of this scheme, therefore, the loanee students of DCCBs are getting deprived of this benefit. The representation is received from DCCBs to include them under this scheme so that loanee students of their Bank may also get this interest subvention benefit, it is therefore requested to the Education Deptt. to acknowledge this representation with positive consideration.

**(Action: Education Deptt., Govt. of Gujarat)**

## **13. Treatment of accounts opened for credit of Scholarship amounts under Government Schemes:**

Reiterating the address of Chairman in this context, **Shri Khichi** requested Banks to confirm that the specific Product Code has been designed by their respective Bank for opening of Scholarship accounts which is free from following restrictions :

- i. In operative/dormant due to non-operation
- ii. Restrictions of "total credit limit"
- iii. Charges for not maintaining the "Minimum Balance"

**(Action: Member Banks)**

#### **14. RSETIs:**

Briefing the performance of RSETIs, **Shri Khichi** said that the low settlement ratio of trained candidates through RSETIs is a matter of concern and requested all stakeholders to take necessary measures so as to increase the settlement ratio of RSETI trained candidates.

**(Action: Member Banks)**

In this context, MD, GLPC raised the matter of construction of RSETI premises in newly carved out districts viz. Aravali, Botad, Devbhoomi Dwarka, Gir Somnath & Morbi. Responding to this, Shri Khichi said that as MoRD, Gol has brought a closure clause for the infrastructure development aspect of the RSETIs w.e.f. 01.04.2015, Lead Banks in remaining 5 newly carved districts (Aravalli, Botad, Devbhoomi Dwarka, Gir Somnath and Morbi) have decided to impart necessary trainings as per existing set up. Adding to this, the Chairman, SLBC said that the Lead Bank may think on the aspect of construction of RSETIs in these districts subject to the condition that MoRD may again reintroduce the Grant support for construction of RSETIs.

**(Action:GLPC and MoRD, Gol)**

#### **15. Pradhan Mantri Employment Generation Programme (PMEGP)**

**Shri Vijendra Singh, Nodal Officer PMEGP, KVIC** informed the house that Ministry of MSME/KVIC has recently revised the targets under the scheme for FY2017-18 and the District wise/ Bank wise targets has already been circulated amongst LDMs/ Member Banks.

He further informed that with cooperation of all stakeholders, approximately 75% of revised targets of the current financial year has already been achieved and with this pace Bank would surpass the given targets by end of the year. He also added that Gujarat State has Backlog of SC/ST targets under this scheme and requested the Banks to achieve this target as well.

**(Action: Member Banks)**

With these discussions, presentation over the agenda items of 155<sup>th</sup> SLBC meeting was completed.

**After this, the House bid farewell to the Chairman Shri Ashwani Kumar. Shri Ashwani Kumar served as Chairman of SLBC, Gujarat from 01<sup>st</sup> January'2013 to 31<sup>st</sup> December'2017.**

Concluding the meeting, **Shri Khichi** requested Shri Dukhbandhu Rath, Chief General Manager, SBI to present Vote of Thanks.

**The meeting ended with Vote of Thanks by Shri Dukhbadhu Rath, CGM, SBI.**

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State Level Bankers' Committee, Dena Bank, Gujarat

**LIST OF PARTICIPANTS OF THE 155<sup>th</sup> MEETING OF SLBC HELD ON 28.12.2017**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
1	Ashwani Kumar	Chairman SLBC & CMD	Dena Bank
2	Mona Khandhar	Secretary & Commissioner (Rural Dev. Dept.)	Govt. of Gujarat
3	Milind Torawane	Secretary (Exp.)	Govt. of Gujarat
4	Vishal Gupta	Dy. Secretary (Budget, Finance Dept.)	Govt. of Gujarat
5	J.K.Dash	Regional Director	Reserve Bank of India
6	Sunil Chawla	CGM	NABARD
7	Dukhbandhu Rath	CGM	State Bank of India
8	J.V.Mehta	GM	Bank of Baroda
9	Vikramaditya Singh Khichi	Convenor – SLBC , FGM (Gujarat)	Dena Bank
<b>Government Departments</b>			
10	J.G.Hingrajia	MD - GLPC	Govt. of Gujarat
11	Rajesh I. Chavda	Jt.Industries Commissioner (Industries)	Govt. of Gujarat
12	Narendra Nandani	Dy. Secretary (GAD, Sachivalay)	Govt. of Gujarat
13	H.N.Mejiyatar	Jt. Secretary	WCD Dept.
14	Manoj Shroff	Under Sec. (Food & Civil Supplies Dept.)	Govt. of Gujarat
15	P.S.Rabari	Jt. Div. of Agri.	Govt. of Gujarat
16	M.G.Patel	Dy. Dir. Of Agri	Govt. of Gujarat
17	Manoj R. Tank	Assi. Director of Horti.	Govt. of Gujarat
18	Rakesh Patel	Dy. Dir. Animal Husbandry	Govt. of Gujarat
19	B.Gahan	Assit. Director, MSME- D	Govt. of India
20	M.J.Mehta	Dy. Director	CCI, Gandhinagar
21	Swapnil A.	ADG	UIDAI
22	Ashwin Desai	Application Analyst, UIDAI	UIDAI, Mumbai
23	Sanjay C Shah	Chief Inspector	Stamp Duty Dept.
24	Hardip C. Patel	CAO,EGVGS Society	Govt. of Gujarat
25	R.M.Asodiya	Jt. RCS	RCS Office
26	S.D.Brahmbhatt	GM	GSCDC
27	Manjula Parmar	DO Gandhinagar	GWEDC
28	Anjan Makim	State Director for RSETI	MoRD/ NACER
29	Vimal Kumar Sharma	Dy. General Manager	HUDCO
30	S.Durudatta	Regional Chief	HUDCO
31	Subhash	Regional Manager	NHB
32	H.V.Zadafia	SE	GHB - UDD
33	P.R.Amin	EM	GHB - UDD
34	Neha Pandya	SMM - SEP	NULM
35	Dr. P.R.Patel	OSD, KCG	Education Dept.

**State Level Bankers' Committee, Dena Bank, Gujarat**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
36	Apexa Shah	HOI, KCG	Education Dept.
37	Vijendra Singh	Nodal Officer	KVIC
38	Devi Shanker Suman	Manager	KVB
39	Kaushik K. Dave	Account Officer	GRHB, Gandhinagar
40	Jignesh Chaudhari	Officer	GSCARDB
41	D.G.Purohit	Officer	GSCARDB
<b>RBI /NABARD/SIDBI</b>			
42	Kuldeep Singh	General Manager, FIDD	Reserve Bank of India
43	D.K.Nalband	Dy. General Manager, DBS	Reserve Bank of India
44	D.B. Singh	Dy. General Manager, FIDD	Reserve Bank of India
45	Ashwani Kumar	Dy. General Manager	NABARD
46	Parvej Akhtar	Dy. General Manager	SIDBI
47	Sudershan Jain	Asst. General Manager	Reserve Bank of India
48	Alok Ekka	Asst. General Manager	Reserve Bank of India
49	Vimal Prakash Dubey	Asst. General Manager	SIDBI
50	A.B.Barot	Manager	Reserve Bank of India
51	S.A.Anand	Manager (LDO)	Reserve Bank of India
52	Sangeeta Das	Dir. (GM)	Reserve Bank of India
53	Prabha Jadav	Research Officer	Reserve Bank of India
54	Prakash Darji	Manager	Reserve Bank of India
<b>INSURANCE COMPANIES &amp; OTHERS</b>			
55	M.R.Makwana	Chief Manager	AIC of India
56	Chirag Mehta	Sr. Manager	Iffco Tokio GIC Ltd.
57	Rajan Desai	Ad. Officer	The Oriental Ins. Co
58	Girdhari Lal	AO	The New India Assu.
59	Ashish Sengupta	Manager	SBI General Ins.
60	R.A.Shaikh	Asst. Supdt.	Dept. of Post
<b>BANKS</b>			
61	V. Muthukrishnan	Chief General Manager	Corporation Bank
62	S.M.Awale	Chief General Manager	IDBI Bank
63	R. Balasubramaniam	General Manager & ZM	Indian Bank
64	Rishi Mehta	Dy. General Manager	State Bank of India
65	L.P.Pedhy	Dy. General Manager	Bank of Baroda
66	V. Leeladhar	Dy. General Manager	Andhra Bank
67	D.S.Shekhawat	Dy. General Manager	Bank of India
68	Vibha Aren	Dy. General Manager	Punjab National Bank
69	Bhuwan Chandra	Dy. General Manager	Indian Overseas Bank
70	N.L.Sonkaria	Dy. General Manager	IDBI Bank
71	Abhinash Mohan	Dy. General Manager & CRM	United Bank of India
72	Manoj M. Patel	Dy. General Manager	GSC Bank

**State Level Bankers' Committee, Dena Bank, Gujarat**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
73	Rajiva Ranjan	Asst. General Manager - SLBC	Dena Bank
74	P.C.Kalaria	Asst. General Manager	State Bank of India
75	Jitesh N. Pandya	Asst. General Manager (Out Reach)	State Bank of India
76	V.M.Gupta	Asst. General Manager	Bank of Baroda
77	H.P.Mahawar	Asst. General Manager	Central Bank of India
78	Vijay Kumar	Asst. General Manager	Allahabad Bank
79	D.L.Kasera	Asst. General Manager	Bank of Maharashtra
80	G.V.Rama Brahman	Asst. General Manager	Canara Bank
81	M.N.Subrahmanyam	Asst. General Manager	Vijaya Bank
82	Vineet K. Dudeji	Chairman	Baroda Gujarat Gramin Bank
83	Balbir Singh Luthra	Chairman	Dena Gujarat Gramin Bank
84	I.G.Gohil	General Manager	Saurashtra Gramin Bank
85	Thomson Jose	SVP	HDFC Bank
86	Lalit Pareek	SVP	HDFC Bank
87	Pratik Bulsara	Asst. V.P	Axis Bank
88	Alpa Kothari	AVP	HDFC Bank
89	D. Palanisami	Regional Manager	Syndicate Bank
90	Arem Jeet Singh	Executive	J & K Bank
91	M.Mathikaraw	Asst. General Manager	TMB
92	B.M.Patel	Chief Manager	Dena Bank
93	Sangita Kumari	Chief Manager	Dena Bank
94	R.K.Solanki	Chief Manager	UCO Bank
95	Kapileshwar Prasad	Chief Manager	Indian Bank
96	L. Panigrahi	Chief Manager	United Bank of India
97	Kiriti Banerjee	Dy. Zonal Head	Union Bank of India
98	T.K.Aachrya	Dy. Zonal Manager & AGM	UCO Bank
99	Chirag Patel	Sr. Manager	Dena Bank
100	Gajendra Ganolia	Sr. Manager	Corporation Bank
101	Badeliya Vipul	Sr. Manager	Punjab National Bank
102	Harish G. Gunderkar	Sr. Manager	Syndicate Bank
103	R.P.Behera	Sr. Manager	Andhra Bank
104	Dheeraj Meena	Sr. Manager	Vijaya Bank
105	Vishal Shah	Asst. Manager	Dhanlaxmi Bank
106	Naman Shah	Asst. Manager	South Indian Bank
107	Sagar Burman	Dy. Manager	Bank of Maharashtra
108	Hardik Gandhi	Cluster Head	Bandhan Bank
109	Nitin Mathur	Area Manager	Kotak Mahindra Bank
110	Anurag Sharma	AM	Federal Bank
111	Sagar Soni	Manager	Dena Bank
112	Amit K. Singh	Manager	Union Bank of India
113	V.K.Yadav	Manager	Bank of India
114	Arun Sarvaiya	Manager	Oriental Bank of Comm.
115	Vishnubhai C. Patel	Manager	GSC Bank

**State Level Bankers' Committee, Dena Bank, Gujarat**

No.	Name S/Shri/Smt.	Designation / Department	Institution / Organisation
116	Ladu Ram	Manager	Canara Bank
117	Chitrakant Patel	Manager	Central Bank of India
118	Saurabh Maurya	Manager	Allahabad Bank
119	Bijal Joshi	Manager	DCB Bank
120	Mithilesh Jha	Reg. Manager	ICICI Bank
121	Archna Thosar	CH	Yes Bank
122	K.K.Vikani	Nodal Officer	Indian Overseas Bank
123	Mandar Juvekar	Nodal Officer	Indusind Bank
124	Amit Patil	SH	Yes Bank
<b>LEAD DISTRICT MANAGER</b>			
125	Kundan Lal	LDM, Baroda	Bank of Baroda
126	Kiran Chauhan	LDM, Panchmahals	Bank of Baroda
127	Pradeep Lakra	LDM, Mahisagar	Bank of Baroda
128	R.B.Muniya	LDM, Dahod	Bank of Baroda
129	V.B.Vasava	LDM, Narmada	Bank of Baroda
130	Kishore S. Solanki	LDM, Bharuch	Bank of Baroda
131	Paresh V. Arvadia	I/C, LDM, Navsari	Bank of Baroda
132	C.M.Chotalia	LDM, Surat	Bank of Baroda
133	J.A.Chotalia	LDM, Tapi	Bank of Baroda
134	Divyesh Parikh	LDM, Kheda	Bank of Baroda
135	Deepak Brahmhatt	LDM, Anand	Bank of Baroda
136	R.M.Patel	LDM, Dang	Bank of Baroda
137	Sachin	LDM, Valsad	Bank of Baroda
138	Dr.Abhishek Parmar	LDM, Ahmedabad	Dena Bank
139	Dr. Kamlesh Nandasana	LDM, Devbhoomi Dwarka	Dena Bank
140	A.L.Jetawat	LDM, Gandhinagar	Dena Bank
141	S.B.Karandikar	LDM, Aravalli	Dena Bank
142	R.S.Mishra	LDM, Sabarkantha	Dena Bank
143	Sanjay K. Sinha	LDM, Kutch	Dena Bank
144	A.L.Goswami	LDM, Banaskantha	Dena Bank
145	Deependra Singh	LDM, Mehsana	Dena Bank
146	M.J.Patel	LDM, Patan	Dena Bank
147	Kushal Parikh	LDM, Botad	Dena Bank
148	S.V.Trivedi	LDM, Bhavnagar	State Bank of India
149	Girish K. Oza	LDM, Rajkot	State Bank of India
150	Udaykumar P. Shukla	LDM, Jamnagar	State Bank of India
151	J.M.Parmar	LDM, Morbi	State Bank of India
152	R.K.Bhatt	LDM, Porbandar	State Bank of India
153	V.N.Darji	LDM, Amreli	State Bank of India
154	A.F.Gadve	LDM, Gir Somnath	State Bank of India
155	K.K.Rathod	LDM, Junagadh	State Bank of India
156	P.B.Joshi	LDM, Surendranagar	State Bank of India