

AX1 / SLBC / 154th SLBC / 2022-23

13.04.2022

All Members, SLBC – Maharashtra

Madam / Sir,

Sub : Minutes / Action Points – 154th SLBC meeting held on 17.03.2022

Please find attached Minutes / Action Points of the 154th SLBC meeting held on 17.03.2022 through VC for your perusal & to initiate necessary action wherever applicable.

You are further requested to inform the action taken to SLBC on or before 20.04.2022 for appraising in the next SLBC meeting.

The minutes are also available on SLBC website at the following URL :
<<https://www.bankofmaharashtra.in/slbc_meetings>>

Yours faithfully,



(M A Kabra)
General Manager &
Convenor, SLBC, Maharashtra

No. AX1/SLBC – 154/Minutes/2021-22

17th March 2022

Minutes of the 154th SLBC Meeting held through VC on 17th March 2022

154th SLBC meeting for the State of Maharashtra was convened on 17.03.2022 through Video Conferencing. Shri A.B. Vijayakumar, Executive Director, Bank of Maharashtra presided over the meeting.

The meeting was attended by Shri Manukumar Srivastava, Chief Secretary, Govt. of Maharashtra, Shri Suchindra Misra, Additional secretary, Dept. of Financial Services, Govt. of India, Shri Anoop Kumar, Additional Chief Secretary, Cooperation & Marketing, Shri Rajgopal Devara, Principal Secretary, Finance, Shri Eknath Dawale, Principal Secretary, Agriculture, Dr. Hemant Vasekar, CEO, Maharashtra State Rural Livelihoods Mission, Shri Anil Kawade, Commissioner, Cooperation & RCS, Shri S P Singh, Commissioner, Animal Husbandry, Govt. of Maharashtra, Shri Ajay Michyari, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. Sujata Lal, CGM, O-I-C, Nagpur, Reserve Bank of India and Shri G S Rawat, Chief General Manager, MRO, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri R. D. Deshmukh, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Shri A.B. Vijayakumar, Executive Director, Bank of Maharashtra welcomed the dignitaries and informed the house about agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He applauded the State Government towards its resolution of formation of State Level Committee on Facility of Online Charge creation on 7/12 extracts in the State of Maharashtra. He informed the house with an analytical overview of achievements under Annual Credit Plan up to the third quarter of FY 2021-22, Special Economic Packages under Atmanirbhar Bharat, KCC Saturation Campaign and Financial Inclusion with progress, thereon. He requested for wholehearted support from stakeholders on various initiatives launched by Central Govt. like Swamitva Scheme, Ethanol Blending programme, Digital Banking points proposed in Union Budget 2022-23 & DBT Mode of payment for Govt. procurement of Agri produce. He assured the Government officials that Banks in the State will continue to participate wholeheartedly in

disbursements under Annual Credit Plan as well as in other programmes of the State and Central Governments.

Shri M.A. Kabra, General Manager, Bank of Maharashtra & Convenor, SLBC, Maharashtra anchored the proceedings of the meeting and piloted the agenda wise discussions. He apprised the house on agenda items and highlighted the importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the Member Banks shall continue to work, hand in hand with the State Government and other stake holders, to attain new heights for the State under the present challenging scenario.

Shri Manukumar Srivastava, Chief Secretary, Govt. of Maharashtra in his opening remarks informed house that banking sector plays a very vital role in overall development of the State and appreciated bankers for their performance under Total Priority Sector lending at 68% with actual year on year growth of 41%. He appreciated bankers for rendering their continuous financial services during COVID-19 pandemic despite of challenges being faced by bankers & appealed for urgent action on following points :

- i. Partnering with number of Central & State Govt. initiatives to boost economic activities in the State along with employment generation, poverty alleviation & development of rural areas.
- ii. Raised concern over overall achievement under crop loan disbursement at 68% as of 31.01.2022 & advised commercial banks to push themselves for further achievement during remaining part of the FY. He observed that overall performance of RRBs and DCCBs is better compared to commercial banks.
- iii. Out of 114 lakh PM Kisan beneficiary farmers, coverage under crop loans is around 80 lakh (71% coverage) and advised to cover remaining uncovered farmers.
- iv. Refinance / Fresh finance to farmers benefitted under MJPSKY, 2019 debt waiver scheme.
- v. All pending applications under Govt. Sponsored Scheme proposals to be cleared before 31.03.2022.
- vi. Progress under AIF scheme is very slow with percentage achievement of 13% and requested banks to gear up for its further improvement.
- vii. To ensure timely & hassle free credit to all entrepreneurs/needly people under priority sector.

(Action by- Member Banks)

Shri Suchindra Misra, Additional Secretary, Dept. of Financial Services, Govt. of India in his opening remarks stressed need for coverage of uncovered farmers engaged in Animal Husbandry, Dairy & Fisheries under KCC during on going KCC saturation campaign. He requested State Govt. & concerned stakeholders to push forward Digital Charge Creation project on priority in the State, so as to create healthy atmosphere among farmers to avail loans under agriculture sector. He further advised Lead District Managers of Aspirational Districts(AD) to work in co-ordination with District Authorities & Banks to achieve minimum KPIs under Targeted Financial Inclusion Intervention Programme (TFIIP) within timeline. Amongst the AD's he impressed that the focus is on Nandurbar District which is one of the bottom / worst performing district in the State, identified by Dept. of Financial Services & closely monitored by PMO & NITI Ayog. **(Action by- Member Banks, Lead District Manager, Nandurbar)**

Shri Ajay Michyari, Regional Director, Reserve Bank of India, Maharashtra & Goa in his opening remarks highlighted the importance of this meeting in bringing together all the implementing agencies, banks and administration together, for the development of banking in the State and for betterment in lives of common citizens of Maharashtra. He further informed forum about with the suppression of third wave of COVID-19 resulting in normalization of various activities and a great opportunity for bankers to deliver on the ACP targets that had been committed.

Reserve Bank of India, as a regulator, has always supported and facilitated developmental activities in the country. Apart from promoting and regularly reviewing the achievements under Priority Sector Lending, RBI along with the government took a slew of measures for supporting the economy and enterprises during the COVID-19 pandemic. Under the Atmanirbhar Bharat Package, the Government of India has introduced various schemes like Emergency Credit Line Guarantee Scheme (ECLGS), broadening of MSME definition and one very crucial PMSvaNidhi Scheme through which it has tried to support even the most micro enterprises of the country. Bankers are appealed to take all these efforts in the right earnest and supplement them with our efforts on the field. **(Action by- Member Banks)**

It is observed that crop loan disbursement during Kharif season was satisfactory at 81%, but the figures for the Rabi season at **41% (as on January 31, 2022)** are not up to the mark. This huge difference between achievements and the target, point out at the quantum of

efforts that we need to undertake during the remaining days of this financial year. (**Action by- Member Banks**)

Regional Director, Reserve Bank of India, Maharashtra & Goa briefed house on two sets of expectations from the bankers, one are achievable immediately and other are for short term.

First - Member Banks through their Zonal Offices to pass on suitable communications/orders to their branch offices with regards to following points:

1) There are many instances where SHGs are suffering due to unnecessary documents sought by the bank branches. Documentary requirements with reference to opening of savings bank account for SHGs should be as per the guidelines laid down in RBI Master Directions on KYC, 2016 (updated time to time).

2) Many bank branches are demanding collateral for MSME loans even upto Rs 10 lakhs which is not in accordance with the RBI Master Direction on Lending to Micro, Small and Medium Enterprises (MSME) Sector dated July 24, 2017 (updated as on April 25, 2018).

3) At many places the Business Correspondents (BC) are not working in the allotted village, rather they are working in and around the bank branches due to which, villages allotted to them are suffering. This needs to be immediately corrected.

(**Action by- Member Banks**)

Second set of expectations which are short term are:

1) As per the RBI roadmap for covering of villages with population above 5000 by a banking outlet, the due date was December 31, 2017, however, banking outlets in eight of the URCs are yet to be opened. The concerned bankers are advised to do the needful in this regard and submit a report on fortnightly basis to RBI with a copy to SLBC Maharashtra. (**Action by -State Bank of India, Axis Bank, Canara Bank, Punjab National Bank**)

2) In terms of the NSFI guidelines and the RBI Master Circular on Lead Bank Scheme, banking access to every village within a 5 KM radius / hamlet of 500 households in hilly areas must be provided. Banks and SLBC Maharashtra are advised to accord high priority to the same and progress must be monitored scrupulously.

(**Action by –Member Banks and SLBC, Maharashtra**)

3) There are many banks which are yet to sign a MOU with the Department of Land Records (DLR), GoM for facility of downloading 7/12 extracts online. This is a very important issue because this will not only make the processing of crop loan applications faster but will also take the burden off the shoulders of the farmers.

(Action by –BoB, Indian Bank, IOB, UCO Bank, Axis, Bandhan, CSB, DCB, Dhanlaxmi, Federal, IDFC First, IndusInd, Karnataka Bank, Karur Vyasya Bank, RBL, Yes Bank)

4) Lead District Officers (LDOs) of Reserve Bank of India visited to several bank branches, rural areas and interacted with a lot of stakeholders; from there it has emerged that the capacity building of the bankers, need more attention. Reserve Bank of India is implementing a program NAMCAB where same is undertaken but the banks also need to put it in focus and devise suitable strategy for the same. *(Action by – Member Banks)*

5) Awareness among the bankers regarding Agriculture Infrastructure Fund (AIF), PM Formalisation of Micro food processing Enterprises Scheme (PM FME), Stand Up India (SUI), Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC) and developmental schemes for Minorities need to be enhanced. *(Action by – Member Banks)*

In the end, he acknowledged the good work done by the bankers in Maharashtra during the recent COVID-19 period and appreciated the efforts and risks undertaken by the bankers towards fulfilment of their duty.

CGM, NABARD in his opening remarks congratulated bankers for their performance/growth under credit delivery during the FY 2021-22 till Dec 2021. As of 28.02.2022, bankers in the State have crossed agriculture disbursement of more than Rs.1 lakh crores placing State of Maharashtra at 5th position on PAN India. The State Govt. has made provisions in the State Budget for 2022-23, in the areas such as the Cash incentive to farmers who repay their loans regularly, Dr.Punjabrao Deshmukh Interest Concession Scheme, Employment Generation schemes, schemes for improving rural roads connectivity, Food Processing and Agricultural Infrastructure development, which have a bearing on credit flow in agriculture sector and will improve recovery culture in the state. Meetings and campaigns of bankers and respective State Govt. Depts. may be conducted in a well-coordinated manner in the beginning of the next FY i.e. first quarter of 2022, to sort out the issues encountered in the implementation of various schemes at Bank and the State Govt. level so that the pendency in various important schemes like KCC for AH & Fisheries and Agricultural Infrastructure Fund, etc. may be brought down and early sanction and disposal of cases can take place causing maximum percolation of the benefits of the Central, State Govt. and bank schemes among farmers and eligible beneficiaries. Agriculture sector has immense potential in Maharashtra and has been the saving grace of the economy even during COVID pandemic times. Focus may be given to finance the entire value chain to include post-harvest, processing and marketing of the agricultural produce so as to increase the agricultural productivity and enhance farmers' income. *(Action by- Member Banks)*

Various Government officials provided their valuable inputs during course of discussions.

The meeting concluded after vote of thanks proposed by Shri B. V. Barve, Asst. General Manager, SLBC, Maharashtra.

Agenda Item-wise discussions and action points are given in the **Annexure – I**

The list of officials who participated in the meeting is given in the **Annexure – II**

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 153 rd SLBC Meeting dt. 26.11.2021	The minutes of 153 rd SLBC Meeting dt. 26.11.2021 were placed as an annexure in the agenda. The minutes of 153 rd SLBC meeting were confirmed.	--	--
2	Review of Credit Disbursements by banks a) Achievement under ACP of the State, Priority Sector Lending Disbursement of Crop Loans under Annual Credit Plan	An analytical presentation on ACP for the last 3 years & for the quarter ended Dec., 2021 was given to the house. It was highlighted that as against ACP target of Rs. 4,61,080 crore under Priority Sector, the achievement is 68 % for the third quarter. Member banks were urged to make all out efforts to achieve the set goals during the remaining period of the FY. A 3-year comparative performance under crop loan disbursement as of 31.01.2022 was presented to the House and it was informed that achievement is 68 % of the Total FY target. Observations of CGM, NABARD on	Member Banks to make further efforts to achieve / surpass the set target under ACP 2021-22	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>achievement under ACP & Crop Loan disb :</p> <p>1. The Bankers may be appreciated for having regained the momentum in credit delivery during the ongoing 2 years lag due to COVID pandemic & have surpassed the level of credit disbursed in the previous year in Total Agriculture, MSME and Total Priority Sector disbursements.</p> <p>2. Banks in the state have performed remarkably well in the disbursement of agricultural loans, having exceeded disbursement of Rs. 1 Lakh crore under Agriculture for the first time. The state ranks fifth in Agriculture Credit disbursement all over India, is a major producer of agricultural commodities, is highest exporter in agriculture & has highest number of controlling offices and branches of banks. It therefore has the opportunity to further improve its performance with respect to the credit to Agricultural sector through increasing the coverage of farmers enrolled under PM KISAN under the KCC scheme, increasing the per capita agricultural credit and providing credit for post-harvest marketing infrastructure. This will</p>	<p>Member Banks to focus more on Districts like Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nandurbar, Osmanabad, Palghar, Parbhani to improve their performance under crop loan disbursement to balance regional disparity</p> <p>Member Banks are advised to submit Dr. Punjabrao Deshmukh Interest Subvention Claims pertaining to crop loans on regular basis & ensure that no farmer beneficiary is left out on want of non-submission of claims by banks</p> <p>Wide publicity be given to Dr. Punjabrao Deshmukh Interest Subvention scheme thereby appealing farmers to avail benefit of 0 % ROI for KCC/ Crop loans up to Rs.3.00 lakh.</p> <p>Banks in the State to improve their performance with respect to the credit to Agricultural sector through increasing the coverage of farmers enrolled under PM KISAN under the KCC scheme, increasing the per capita agricultural credit and providing credit for post-harvest marketing</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>bring more farmers under the fold of formal banking, so that they get the benefits of more and more Central & State Govt. Schemes, which will in turn enhance the agricultural productivity, and also better price realization.</p> <p>3. Controlling offices of banks may align their corporate targets with the ACP targets so as to achieve the desired progress during 2022-23.</p> <p>4. Keeping in view the concerns raised by Hon'ble CM in the State Credit Seminar pertaining to regional imbalances in credit flow, especially to Konkan and Vidarbha region, a special committee to focus on resolving the regional imbalances in credit flow in the state may be constituted.</p> <p>5. Bankers may adopt the new Scale of Finance for 2022-23 from 1st April 2022.</p> <p>6. The suggestion made by SLBC convener to conduct a campaign in April 2022 for addressing the issues of pendency in KCC – AH & Fisheries applications and the gap in the farmers enrolled under PM KISAN & covered under KCC may be appreciated. A coordinated effort is required at the district level to</p>	<p>infrastructure.</p> <p>Controlling offices of banks may align their corporate targets with the ACP targets so as to achieve the desired progress during 2022-23.</p> <p>A special committee to focus on resolving the regional imbalances (Konkan & Vidarbha regions) in credit flow in the state may be constituted</p> <p>A coordinated effort is required at the district level to identify the reasons for the gap between the coverage of PM KISAN and KCC and to bring down pendency of applications under KCC saturation of Animal Husbandry & Fisheries.</p>	<p>Member Banks</p> <p>SLBC</p> <p>LDMS and Member Banks</p>



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		<p>identify the reasons for the gap between the coverage of PM KISAN and KCC and to bring down pendency of applications under KCC saturation of Animal Husbandry & Fisheries.</p> <p>7. The controlling offices of banks may assign targets for sanction of fresh KCC and may continuously follow up with their branches for achievement of the target.</p> <p>Commissioner, Cooperation, Govt. of Maharashtra observed as under :</p> <p>i. Banks to monitor performance of low performing branches, thereby devising & targeting such branches for disbursement of crop loans in timeline.</p> <p>ii. There is a still scope for coverage of PM Kisan beneficiaries under KCC/ Crop loan.</p> <p>iii. Owing to non-submission of Dr. Punjabrao Deshmukh Interest Subvention Claims by Bank branches to respective Asst. Registrar / DDR offices, farmers are deprived of interest incentive benefit.</p> <p>iv. Dovetailing of PLP of NABARD for crop loans (Rs.79,000 cr) with that</p>	<p>Member Banks to ensure achievement of annual targets pertaining to crop loans, KCC to Animal Husbandry, Dairy and fisheries and coverage of left out PM Kisan beneficiaries.</p>	<p>Member Banks</p>



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		<p>of ACP for crop loans being prepared by LDMs for the FY 2022-23. Fine equilibrium be maintained between potential available to that of ACP while preparing ACP for the FY 2022-23 be maintained for coming year taking into consideration increased cost of production and increase in requirement of loan amount thereof. This will ultimately benefit in improving CD ratio in districts like Gadchiroli, Bhandara, Gondia & Chandrapur.</p> <p>Addl Chief Secretary, Cooperation, Govt. of Maharashtra observed as under :</p> <p>i. To improve performance during Rabi season, banks and concerned stakeholders to promote double cropping in Rainfed areas. LDMs to take into account this point in mind while preparing ACP for the FY 2022-23. As against the target of 21.43 lakh farmers for Rabi season, only 7.30 lakh accounts, were financed.</p> <p>ii. Regional disparity – Rabi Crop loan disbursement in Marathwada, Amaravati, Nagpur & Konkan</p>	<p>LDMs to take into account allocation of targets for the FY 2022-23 during Rabi season based on cropping pattern in various regions</p>	<p>LDMs</p>



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		<p>regions is very low as compared to rest of Maharashtra during Rabi season.</p> <p>iii. Drew attention of Member Banks towards discussions held in Assembly session wherein Hon'ble Members have stressed need for inclusion of left out Small & Marginal farmers under institutional credit, as these farmers are approaching money lenders for their basic needs related to farming. During the FY 2020-21 & 2021-22 farmers have availed loans of Rs.1755 crores & Rs.1356 crores (upto 31.12.2021), respectively requested for diversion of these farmers towards institutional credit.</p> <p>iv. Proper implementation of subsistence farming by focusing on small & marginal farmers under KCC and inclusion of this issue in financial inclusion policy of banks.</p> <p>v. Despite of back to back Debt Waiver schemes (CSMSSY, 2017 & MJPSKY, 2019) , coverage of farmers under crop loan disbursement is not up to expected levels & advised for refinance of these beneficiaries.</p> <p>vi. To encourage farmers to avail crop loan finance, publicity of availability</p>	<p>Coverage of S & M farmers under crop loan/institutional credit thereby diverting these farmers from availing need based loan from money lenders at higher ROI</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>b) Crop Insurance under PMFBY</p> <p>Saturation of PM- KISAN beneficiaries under Kisan Credit Cards</p>	<p>of 0% ROI to crop loans upto Rs.3.00 lakhs be made aggressively.</p> <p>vii.NABARD & SLBC to guide & monitor the performance of bankers on regular basis.</p> <p>General Manager & Convenor, SLBC, Maharashtra requested member banks to popularize Dr. PDIS scheme among farmers.</p> <p>The House was informed that the scheme is being implemented from Kharif, 2016 in the State in which 15 Kharif and 6 Rabi crops were covered</p> <p>The House was informed about ongoing KCC Saturation Campaign & progress thereof.</p> <p>General Manager & Convenor, SLBC, Maharashtra informed house about holding of District Level Credit Camps from 15.11.2021 to 15.02.2022 in coordination with concerned State Govt. Departments to cover farmers engaged in Animal Husbandry, Dairy & fishery activities. Forum was also briefed about the present status of receipt of applications & processing of these applications in terms of sanction,</p>	<p>NABARD & SLBC to guide & monitor the performance of bankers on regular basis.</p> <p>Member Banks to cover the crop loan disbursement achievement gap during remaining period of FY 2021-22.</p> <p>Member Banks to note the important changes and follow the guidelines strictly and attend weekly sensitization PMFBY sessions</p> <p>Member Banks to reconcile data on portal with actual proposals received and accord fresh KCC sanctions as per guidelines issued by DFS / IBA / RBI from time to time.</p> <p>Lead District Managers to review the position of KCC applications received during camps in all Block level / District level meetings & ensure that no application is pending for its</p>	<p>NABARD & SLBC</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>LDMs</p>

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		<p>rejection, etc. He further observed that % of rejection of KCC applications is very high & needs better scrutiny of applications by LDMs during camps as per check list of Dept. of Financial Services guidelines. He further raised issue of representation made by Hon'ble MP, North Mumbai towards non-sanctioning of KCC applications under Fishery and informed forum that till date 86 applications are sanctioned by banks in North Mumbai and requested Member Banks to continue to focus on financing to fishermen doing fishing activity in Mumbai region.</p> <p>Commissioner, Animal Husbandry, Govt. of Maharashtra informed his observations during his visit to 4 divisions in the State, that owing to suspension of camps by Govt. of India, LDMs are not receiving KCC applications from DAHOs and requested Lead Banks to advise their LDMs to accept these applications</p> <p>General Manager & Convenor, SLBC, Maharashtra responded and requested Dept of AHDF to advise their DAHOs to guide applicants/farmers to approach directly to the concerned bank branches to process their KCC</p>	<p>processing beyond 15 days</p> <p>Since the District Level Camps are now over, LDMs and DAHOs to guide farmers to approach concerned bank branches for availing KCC under AHDF</p>	LDMs & DAHOs



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	<p>c) Lending towards Government Sponsored Schemes (GSS)</p> <p>1) MSRLM</p>	<p>applications as being done in regular course, since the District Level Camps are now not being held. Also, controlling offices of Member Banks to advise their branches to accept KCC applications submitted by DAHOs through the beneficiary concerned to the bank branches.</p> <p>The House was informed that the targets and progress under various GSSs were mentioned in the Agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. Member Banks were urged for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>CEO, MSRLM has highlighted few of the following concerns in respect of SHG Bank Linkage programme :</p> <ol style="list-style-type: none"> 1. Appreciated bankers for achievement of physical & financial targets at 97% and 89 %, respectively and appealed for 100% achievement during remaining period of FY 2021-22. 2. 12,000 SHG SB account applications are pending at various 	<p>Controlling offices of Member Banks to advise their branches to accept KCC applications submitted by DAHOs through the beneficiary concerned to the bank branches.</p> <p>Lead District Managers to spread awareness about the schemes and review bank wise / branch wise pendency of proposals under GSS during DLCC meetings as regular agenda point.</p> <p>Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2021-22.</p> <p>All Member banks to ensure that there is no pendency in opening of accounts under SHGS as well as credit linkage thereof</p> <p>Member Banks to sensitize field functionaries to process SHG loans</p>	<p>Member Banks</p> <p>LDMs & Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>bank branches in the State resulting in non passing of benefits/other services to be given by MSRLM in terms of revolving credit to these SHGs.</p> <p>3. 100% Coverage of all eligible SHG members under PMJJBY (80% achvt) & PMSBY insurance schemes & requested to hasten claim settlement process.</p> <p>4. Appealed bankers to focus on SHG financing in Marathwada region as % achievement in the region is only 50%.</p> <p>5. Requested for reiteration of Reserve Bank of India guidelines pertaining to opening of SHG SB accounts, as few of the Banks are demanding additional documents over and above as prescribed by Reserve Bank of India.</p> <p>6. Forum was informed about recovery camps arranged by MSRLM during the period Dec 2021 to Jan 2022 wherein amount of Rs.8.0 crores was recovered in SHG overdue loan accounts.</p> <p>7. Achievement under processing of online SHG loan applications is only 30% & requested Member Banks to focus on further processing of online SHG loan applications.</p>	<p>and SB account opening forms within stipulated time period. Banks to also focus on reducing NPAs under SHGs by devising suitable strategies & handholding of SHG members through awareness camps.</p> <p>Member Banks are requested to ensure that documents of Customer Due Diligence (CDD) as prescribed by Reserve Bank of India are used to open SHG's SB accounts</p> <p>Member Banks to focus on online processing of SHG loans.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	<p>d) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p> <p>Affordable housing</p>	<p>8. Observed that RSETIs are imparting trainings to young people however trained candidates are not being financed by banks up to the expected level and therefore requested for its inclusion in ACP for the FY 2022-23.</p> <p>Executive Director, Bank of Maharashtra informed forum about number of SHG camps being held by Bank of Maharashtra in the State wherein sanctions of more than Rs.200 crores were given resulting in disbursement of Rs.120 crores.</p> <p>Position of 31.12.2021 was informed to SLBC forum wherein achievement under MSME sector is 70% at Rs.1,75,313 cr as against the total FY target of Rs.2,49,137 cr.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and Member Banks.</p> <p>Implementation of SWAMITVA Scheme - SLBC drew attention of</p>	<p>Member Banks to finance RSETI trained candidates.</p> <p>Member Banks to ensure quick disposal of all pending proposals under CMEGP, PMEGP, ECLGS, PMSVANidhi, etc. and ensure that there is no time lag between sanctions and disbursements.</p> <p>Member Banks to upload subsidy details of LIG & EWS beneficiaries on or before 31.03.2022 as per the guidelines issued by HUDCO & NHB from time to time</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>forum towards directions from Ministry of Panchayati Raj, Govt. of India dated 27.10.2021 that SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April, 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme is of national importance and aims at bringing financial stability by providing property card to be used as asset for availing loans and other financial benefits. Request was made to concerned department of State Govt. to update the progress in the subject matter.</p> <p>It has been observed that out of 43,237 villages in the State, work of preparation of Property cards is done in 1777 villages.</p> <p>PMAY Gramin - Forum was informed that SLBC is coordinating a Rural & Semi Urban Branch network of around 9500 bank branches which are fully prepared for disbursing loans under PMAY – G, subject to notification from Govt. of Maharashtra in respect of modalities on sanctioning of loans by banks</p>	<p>Rural Housing Dept of Rural Development Dept is requested for issuance of guidelines on modalities on sanctioning of loans by banks under PMAY-G</p>	<p>Rural Housing Dept of Rural Development Dept</p>



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		<p>Executive Director, Bank of Maharashtra informed forum about one of the important flagship scheme of Central Govt. rolled out in Solapur District i.e. RAY Nagar project, wherein 30,000 housing units are visualized by the Govt. to be constructed over a period of 3 to 4 years. In the first phase, 10,000 dwelling units will be ready for living within 6 months of which work was started in the year 2019. Initiatives of VKGB (Rs.5 cr), BOI (Rs.5 cr) & Bank of Maharashtra (Rs.12 cr) were appreciated for sanctioning loans to EWS category applicants and appealed other member banks operating in Solapur District to sanction & disburse housing loans to EWS category eligible applicants for completion of their dwelling units within timeline, as it is being directly followed up by PMO office.</p>	<p>Member Banks operating in Solapur District to sanction & disburse housing loans to EWS category eligible applicants for completion of their dwelling units in RAY Nagar project for completion of their dwelling units within timeline</p>	<p>Member Banks operating in Solapur District</p>
	<p>e) Grant of Education loans</p>	<p>The House was informed about position of disbursement of Education loans as of 31.12.2021.</p>	<p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p>	<p>Member Banks</p>
	<p>f) Progress under SHG Bank linkage</p>	<p>The House was informed about performance under SHG Bank Linkage Programme as of 31.12.2021.</p>	<p>Member Banks to sensitize field functionaries to process SHG loans and SB account opening within stipulated time period.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>g) Pledge Financing against NWRs to farmers - Progress as of 31.12.2021</p> <p>h) Need for Credit to revitalize handloom and handicraft industry</p>	<p>The House was informed about District wise / Bank wise progress report as of 3.12.2021 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes.</p> <p>The house was informed regarding rolling out of use of Block Chain Technology while financing NWRs, which will help Banks to avoid possible frauds arising out of physical receipts, owing to use of encrypted data through block chain by Maharashtra Warehouse Corporation, Govt. of Maharashtra and requested Member Banks to onboard on platform created by MSWC on the lines of M S Cooperative Bank to start financing in online mode.</p> <p>ACS, Cooperation & Marketing requested banks to partner with MSWC for issuing e-NWRs through block chain technology.</p> <p>To enable the handloom agencies and weavers to withstand their profession, the Ministry of Textiles is implementing various schemes through the Office of the Development Commissioner for</p>	<p>Member Banks (except M S Coop Bank) to onboard themselves on the Online Platform created by Maharashtra State Warehouse Corporation to finance pledge loans under NWRs through Block Chain Technology</p> <p>Member Banks are requested to cover maximum weavers under MUDRA weaver scheme to fulfill their credit needs and submit quarterly disbursement data under handloom</p>	<p>Member Banks (except M S Coop Bank)</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>i) Implementation of MJPSKY, 2019 Debt Waiver Scheme</p>	<p>Handlooms across the country., Member Banks are requested to cover maximum weavers under MUDRA weaver scheme to fulfill their credit needs</p> <p>The forum was informed about Cooperation Department's advisory to waive of eligible loan amount up to Rs.1000/- uploaded on MJPSKY portal under MJPSKY, 2019 loan waiver benefit scheme by banks in the State. Total accounts having ledger balance up to Rs.1000 are 32,127 amounting 1.90 cr.</p> <p>ACS, Cooperation & Marketing, GoM appealed bankers to clear the entries of loan amount up to Rs.1000 punched on MJPSKY, 2019 portal on or before 31.03.2022 for smooth closure of the scheme and also, making these farmers eligible for fresh loans from the banks. It has been requested that Convenor, SLBC to monitor the progress for closure of such accounts on or before 31.03.2022.</p> <p>Commissioner, Cooperation & RCS, GoM requested bankers for closure of other issues/grievances w.r.t. MJSPKY, 2019 debt waiver scheme at the</p>	<p>industry to SLBC on regular basis</p> <p>Member Banks are requested to clear the entries of loan amount up to Rs.1000 punched on MJPSKY, 2019 portal on or before 31.03.2022 and make these farmers eligible for fresh loans from the respective banks with the approval of respective Bank's Board of Directors.</p> <p>Member Banks to clear off all pending issues under MJSPKY, 2019 debt waiver scheme for its smooth closure at the earliest</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		earliest		
3	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed about the CD Ratio of Maharashtra State. It was also informed that as of 31.12.2021, two Districts viz. Chandrapur, and Gadchiroli were having CD ratio below 40%. Concerned Lead District Managers were advised to ensure that the CD ratio of the district is maintained above 40% and is improved further. They were requested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area. Member Banks having branches in these two Districts were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.	Lead District Managers of Chandrapur, and Gadchiroli Districts to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip further below and is improved to > 40%. Concerned Lead District Managers also to ensure that meetings of DCC (SCC) are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.	LDMs of Chandrapur, and Gadchiroli District
4	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	The House was informed about NPAs under DAY-NRLM, DAY-NULM, PMEGP, SHG, SUIP, MSME & MUDRA were included in the agenda notes. All Member Banks were requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures	Member Banks were requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.		
5	Review of restructuring of loans in natural calamity affected districts in the State, if any	The house was informed about Reserve Bank of India guidelines dated 17.10.2018 on relief measures to be initiated by banks in the natural calamity affected villages	Member Banks to ensure restructuring of all eligible Agri. advances as per extant Reserve Bank of India guidelines.	Member Banks
6	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	Status of opening of Banking outlet in Unbanked Rural Centres (URCs) was placed before the forum. At 8 URCs Banking Outlets are yet to be opened. At one of the recently covered URC i.e. at village Vadafalya, BOI has opened its branch and is operational since 20 th Jan 2022. Issue of opening of Branches i.e. District wise locations proposed for opening of Bank branch was placed before the forum. Hon'ble ED, Bank of Maharashtra expressed his concern and urged Member Banks to open branches in Nandurbar district as it is lagging in various KPIs as compared to other districts. Social security schemes and other Govt. sponsored schemes should be popularized to achieve the expected target within stipulated time	Axis Bank, Canara Bank, PNB & SBI to look into opening of banking outlets at allotted centers in the State on priority and ensure that same is complied by 31 st March 2022 Allotted Member Banks for opening of Bank branch. In respect of Nandurbar concerned MBs are Axis Bank, Canara Bank, PNB, SBI Bank, ICICI Bank	Axis Bank, Canara Bank, PNB & SBI Axis Bank, Canara Bank, PNB, SBI Bank, ICICI Bank & other concerned MBs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		frame.		
	b. Review of operations of Business Correspondents – Hurdles / issues involved	Hon'ble Regional Director, RBI Mumbai informed the house that it is being observed that BCs are working at Bank branches and not at the allocated villages. He advised Banks to strictly observe RBI guidelines on BCAs operations so that BCA services are made available at allotted villages itself.	Member Banks to ensure that BCA should work from their allocated village invariably.	Member Banks
	c. Progress in increasing digital modes of payment in the state, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state	To address the connectivity issue in the State, detailed discussion was done during the Sub Committee meeting on DDP held on 8 th Feb 2022.	In case of any connectivity related issue at allotted village, Member Bank may approach respective TSP through DoT for resolution.	Member Banks
	d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	The house was informed about Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	Members Banks to create / spread awareness about Aadhaar seeding of accounts, through conduct of literacy camps, especially, through Financial Literacy Centers	Members Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.	Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school curriculum in subjects like History, Marathi, Math, Geography, Economics, Political Science and Civil Governance	Education depart, Govt of Maharashtra
	f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	The House was informed about various schemes, subsidies implemented by the Central and State Government	Member banks to note the various schemes, subsidies implemented by the Central and State Government	Member Banks
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain	Reserve Bank of India and NABARD have already provided guidance to Member Banks as under: Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved. (Reference-145 th SLBC Meeting dated 20.11.2019)	Member Banks are requested to study the aspects involved and issues, if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be suitably discussed.	Member Banks
	h. Status of Financial Inclusion in the State of Maharashtra A) PMJDY	It was informed that as of 31.12.2021, Banks in Maharashtra have opened more than 3.09 crore accounts of which 1.74 crore accounts are from Rural area. Balance in PMJDY accounts is to the tune of Rs. 10,670 crores. No. of	Member Banks to target every individual adult member to cover under PMJDY Member Banks and LDMS to target every adult individual to open PMJDY	Member Banks Member Banks & LDMS



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>B) PMMY</p> <p>C) Stand Up India (SUI)</p>	<p>RuPay cards issued are 2.15 crore (70%) and 2.71 crore accounts (87%) have been seeded with Aadhaar number. Maharashtra stood 5th Pan India in terms of PMJDY enrolments. ED, Bank of Maharashtra expressed that State can improve the count of PMJDY accounts by proactive and collaborative efforts of member Banks.</p> <p>The House was informed about progress under implementation of PMMY in the State.</p> <p>It was observed that performance under PMMY is higher than that during corresponding period of previous year. Member Banks are requested to make concerted efforts for improvement in performance under Kishor and Tarun category of MUDRA loans.</p> <p>The House was informed about achievement under Stand Up India as of 31.12.2021 and observed that the performance was not commendable. Member Banks were urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. It was suggested that Urban and Metro branches of Banks may give more</p>	<p>account, who are left out of mainstream of banking facility.</p> <p>Member Banks to make concerted efforts to enhance contribution of Kishor and Tarun category beneficiaries under total MUDRA loan</p> <p>Member Banks to note changes in SUI and ensure to complete target under SUI</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	D) APY	<p>thrust to sanctioning proposals under SUI.</p> <p>The House was informed about importance of Pension scheme, especially for persons from the unorganized sector. AGM, PFRDA informed that more than 30 lakhs new enrolment has been done so far in the State in F.Y. 2021-22. The performance of RRBs is exceptionally good. SLBC and Bank of Maharashtra are in the verge of reaching 100% target by 31st March 2022.</p> <p>Executive Director, Bank of Maharashtra suggested that every Member Bank to enhance the customer wallet with more number of products/services such as debit card, Mobile Banking app, Aadhar seeding and three SSSs (as per eligible age) etc.</p>	<p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p>	<p>Member Banks</p>
	E) PMJJBY / PMSBY	<p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. It was also informed that Dept. of Financial Services vide its communication dated 27-09-2021 has launched an ambitious saturation campaign of Janasuraksha schemes</p>	<p>Member Banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premium in time.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	i. Identification of Digital District for the State of Maharashtra	<p>from 02-10-2021 to 30-09-2022. Member Banks are requested to ensure fresh enrollments as well as renewals and also ensure that all eligible adults including those in the age range of 18 to 21 years are to be covered under PMJJBY & PMSBY during this period.</p> <p>CGM, NABARD informed that a scheme is introduced by NABARD to cover all PMJDY account holders under PMJJBY & PMSBY in Aspirational Districts . The scheme is incentive based both for the Banks and BCs. He advised Member Banks to adopt community based model for wider coverage. FPO and SHG members to be targeted for maximum enrolment. Member Banks to come forward to claim the incentive from NABARD's Financial Inclusion Fund (FIF). AGM, PFRDA requested NABARD to introduce APY in the incentive scheme.</p> <p>Osmanabad and Washim districts are identified to be digitally enabled. Nandurbar has already achieved 100 Percent digital status as of 30.09.2021. The progress in digital frontier of Osmanabad and Washim District is</p>	<p>All Member Banks to to avail maximum benefits of NABARD scheme in their concerted efforts to achieve the set goal.</p> <p>Lead District Managers of Osmanabad & Washim and Member Banks to initiate necessary steps to ensure awareness among different stakeholders regarding Objective & Timeline of the programme along with</p>	<p>Member Banks</p> <p>Lead District Managers, Osmanabad & Washim and Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>j. List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App</p> <p>k. Targeted Financial Inclusion Intervention programme</p>	<p>placed before the forum.</p> <p>Performance of Osmanabad district in digital onboarding is 84.25% in SB accounts and 55.94% in CA accounts.</p> <p>Performance of Washim district in digital onboarding is 67.86% in SB accounts and 49.76% in CA accounts.</p> <p>Department of Financial Services, GOI has informed a list of 33 villages uncovered as of 31.01.2022 on Jan Dhan Darshak App. It was also informed that all villages are covered by Banks through BCs, however at few of the allocated centres/villages, there is a difference in Latitude and Longitude with that of NIC and are not reflected in nearby touch point menu of Jan Dhan Darshak GIS App</p> <p>The house was informed TFIIP programmes are being implemented in all Aspirational Districts (ADs) i.e. Nandurbar, Osmanabad Gadchiroli & Washim districts. Washim district has achieved benchmarks under PMJJBY, PMSBY & APY set up by DFS.</p> <p>Nandurbar is being identified among</p>	<p>strategies to on-board individuals/merchants/traders/businesses/utility service providers through (a) provision of digital modes of payment, (b) creation of necessary digital infrastructure for handling transactions, (c) spread of digital financial literacy among individuals and businesses for encouraging them to adapt digital modes of payment.</p> <p>The matter has been raised with NIC to look into.</p> <p>LDMs of all aspirational districts to regularly hold DLIC meetings in respect of TFIIP and as also distribute Block wise targets to Banks and upload TFIIP progress on the portal created by Mission Office, Dept. of Financial Services on regular basis</p> <p>Member Banks with branches in Nandurbar district and LDM Nandurbar</p>	<p>NIC</p> <p>LDMs of Aspirational Districts</p> <p>Member Banks in Nandurbar</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>ten worst performing districts by DFS on the basis of KPIs. More intense and focused intervention is needed to bring it at par with other districts that are performing well in these parameters, so as to reach State average within one year and national average in three years timeline.</p>	<p>to devise strategy and work on focused approach collectively to improve the KPIs within the specified timeline.</p>	<p>district and LDM Nandurbar</p>
7	<p>Discussion on improving rural infrastructure/ credit absorption capacity</p>	<p>The House was informed about various Government Policies for information of all concerned stakeholders including progress under Atmanirbhar Bharat Economic Package like Agriculture Infrastructure Development Fund Scheme, PMFME, etc.</p> <p>Convenor, SLBC expressed concern over the performance of Member Banks under AIF Scheme, PMFME & Micro Food Processing Enterprises Scheme and impressed the Member Banks to improve performance in the scheme and clear all the pendency so that the target is achieved by March 2022.</p> <p>CGM, NABARD informed the forum that Banks may make efforts for convergence of various Central and State Govt. Schemes for financing the Agriculture Infrastructure with the</p>	<p>Member Banks and LDMs are requested to observe 9th of every month as AIF day and process & sanction proposals under AIF and PMFME</p> <p>Member Banks in the State are requested to sensitize field functionaries not to keep proposals pending under AIF scheme and canvass agriculture investment credit</p>	<p>Member Banks and LDMs</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Agriculture Infrastructure Fund (AIF) Scheme, so that the benefits of both capital subsidy and interest subvention reach the ultimate beneficiary and bankers may also achieve their targets under AIF, ultimately leading to increase in disbursement of credit to the Agriculture Sector in the State. 45% of the total disbursement for Agricultural Infrastructure in the state in 2021-22 is from Mumbai region. Banks may make efforts to increase the credit flow under Agriculture Infrastructure to other districts of the state as well which are basically production centres.</p> <p>Principal Secretary, Agriculture expressed concern over the performance of Member Banks under AIF and PMFME. Secondly, he urged MBs to cover all eligible Bank Finance under AIF & PMFME and to update validated data on portal regularly. He requested all the Members Banks to go through the guidelines of both the scheme and requested SLBC to share the guidelines to all the Member Banks once again to clear the confusion in the minds of Member Banks.</p> <p>Convenor, SLBC requested State</p>	<p>portfolio to find out eligible proposals under AIF for uploading on AIF portal</p> <p>SLBC to share the guidelines of AIF & PMFME Schemes to all the Member Banks once again.</p> <p>State Government is requested to</p>	<p>SLBC</p> <p>GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Government to look into the implementation of Model Land Leasing Act, 2016 which will allow owners to lease out agricultural land to tenant farmers without any fear of losing it which would allow unused land to be used productively, and enable tenant farmers to invest in the land and access credit and insurance.	inform further progress in respect of Implementation of Model Land Leasing Act, 2016 in the State.	
8	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	<p>Skill Development</p> <p>The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>RSETIs</p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 09.02.2022.</p>	<p>In order to ensure Credit linkage of the trained personnel, banks may cover ASCI-certified & R-SETI Trained candidates under their lending programs for the purpose of extending credit to promote successful and viable rural enterprises in agricultural sector.</p> <p>Member Banks to fulfill the credit needs of RSETI trained candidates</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>FLCs</p> <p>It was informed that a detailed review of functioning of FLCs was taken during the SLBC sub-committee meeting dtd. 09.02.2022.</p>	<p>as per their requirement</p> <p>Member Banks to advise Rural branches for conduct of at least one Financial Literacy camp (F L Camp) in a month. MBs to ensure regular & timely submission of F L camp reports to SLBC.</p>	<p>Member Banks</p>
9	<p>Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements</p>	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data pertaining to Signing of MoU with Settlement Commissioner & Land Records, Pune.</p> <p>State Level Committee consisting of officials from SC & DLR, IGR, Cooperation, Aurangabad & Nashik Collector office including NIC, NIC Pune, Lead Banks, one Pvt Sector Bank, LDMS of Aurangabad & Nashik formed on 19.01.2022 & accordingly, first round of meeting was held on 24.01.2022.</p>	<p>Remaining Public Banks, Pvt Sector Bank & 9 out of 31 DCCBs to enter into MoU with the State Government regarding sharing of 7/12 extracts</p> <p>Meeting of all the stake holders be convened at the earliest to finalize the outline for Online Charge Creation (OCC) facility.</p>	<p>Member Banks viz; BoB, Canara Bank, Indian Bank, IOB, UCO, Axis, Bandhan, CSB, IDFC, Indusind Bank, Karnataka, RBL, Yes Bank & leftover nine DCCBs.</p> <p>SC& DLR & SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
10	Doubling of Farmers' Income by 2022	The House was informed about benchmarks developed by NABARD for monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022."	All Member Banks to provide data for the FY 2020-21 for inclusion and discussion during forthcoming Qtly SLBC Meetings	Member Banks
11	Management of Data Flow at LBS Fora - Procedure	<p>General Manager & Convener SLBC Maharashtra urged the Member Banks to submit the error free MIS data on the New MIS system.</p> <p>As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr. ended Dec. 2021.</p> <p>Discrepancies in data submission by Member Banks as per New MIS system –</p> <ul style="list-style-type: none"> • Variation in data submission as compared to OLD MIS system. • Delayed data submission. • Non consistency data submitted (in terms of reported values as Rs actuals/ lakh / Cores). 	Member Banks are requested to upload timely & error free data of each quarter on New MIS system on or before the 15 th day of the month succeeding the last month of the quarter.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
12 & 13	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	<p>Forum was informed on the issue of exorbitant ROI charged by ICICI Bank on proposals of Govt. sponsored Schemes. General Manager & Convener SLBC Maharashtra appealed ICICI Bank to redress the issue and also urged the Member banks to follow the latest RBI guidelines issued vide its Master circular dated 14.03.2022 on regulatory framework for Microfinance loans.</p> <p>Representative of ICICI Bank informed the house that at present 2% ROI is reduced by bank on GSSs and assured to relook into the issue.</p>	<p>ICICI Bank to relook into the matter to reduce ROI applicable on GSSs.</p> <p>Member Banks to follow the RBI guidelines in letter & spirit.</p>	<p>ICICI Bank</p> <p>Member Banks</p>
14	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	<p>Member Banks were informed about the various policy initiatives of the Central/ State Govt./ RBI for the benefit of all.</p> <p>Additional Chief Secretary, Cooperation requested the forum to include the Agriculture export policy and discuss the same in next SLBC meeting. He informed the forum that the details of the scheme will be shared</p>	<p>All concerned to go through the various policy initiatives of the Government.</p> <p>Cooperation Department to share the details of Agriculture Export Policy for information to all. SLBC to discuss Agri. export policy of Maharashtra State in the next SLBC meeting.</p>	<p>All Members</p> <p>Cooperation Department & SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>to SLBC at the earliest.</p> <p>Convenor, SLBC placed issues raised by “IBA Standing Committee on Agriculture & Allied Activities” dated 29.01.2022 which are mainly pertaining to DBT mode. He informed the forum that currently, majority of the transactions, including payment from State Govt. agencies against procurement of Agri produce are being undertaken in non-DBT mode and highlighted that Punjab State had implemented DBT against the Agri produce which had resulted in higher renewal of KCC accounts besides entitling farmer beneficiaries for interest subventions. Further, he requested Cooperation department to provide the inputs.</p> <p>Additional Chief Secretary, Cooperation informed the forum that they have taken note and will work on the same.</p>	<p>Cooperation Department to share their view points on enabling DBT mode of payments towards sale of agri produce by farmers</p>	<p>Cooperation Department</p>
15	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the	Members were informed that various schemes viz. MUDRA, Stand-up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. are launched by the Central and State Governments to help the youth to	Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet of SLBC.	Member Banks & LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	State	start their own business units. Member Banks and Lead District Managers were requested to share the success stories and new initiatives at district level for inclusion in the agenda booklet of SLBC.		
16	Discussion on Market Intelligence Issues	Member Banks were requested to share their views on the topics related with Market Intelligence.	Member Banks to share issues related to Market Intelligence to SLBC for noting and dissemination.	Member Banks
17	Calendar of Quarterly SLBC meetings for the calendar year 2022	Calendar of conduct of SLBC Meetings for the calendar year 2022 was put up once gain for approval as per advise received from Reserve Bank of India.	The calendar of holding of Qtly SLBC Meetings was approved.	-
18	Any other item, with the permission of the Chair	a. Principal Secretary, Agriculture appealed Members Banks to assess coverage of defaulted NPAs accounts of Green House, Poly House & Shade beneficiary farmers under Bank specific One Time Settlement (OTS) scheme. b. Deputy General Manager, Bank of India proposed to request National Housing Board to extend the date of punching in portal for raising the subsidy claim of PMAY borrowers under CLSS scheme.	Member Banks are requested to cover defaulted / NPA accounts of Green House, Poly House & Shade Net beneficiary farmers within their respective Bank's board approval policies. SLBC to place request for extension of timeline for raising PMAY subsidy under CLSS of beneficiaries.	Member Banks SLBC



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>In turn, Deputy General Manager, NHB informed the forum that the date of punching the subsidy under CLSS scheme as per loan disbursal date in the portal is already been communicated by NHB vide its letter dated 15.03.2022. He requested all the Member Banks abide by that timeline for punching the details of borrowers. Further, requested extension may please be placed separately with Higher authorities for positive consideration.</p> <p>Chief General Manager, NABARD informed the forum about recall of subsidies of Rural Go down schemes from Member Banks and requested all the Member Banks to inform the status to NABARD.</p>	<p>Member Banks are requested to send back the subsidies under Rural Godown scheme sanctioned by NABARD and inform the status to NABARD.</p> <p>Member Banks to inform their respective status of Rural Godown subsidy to NABARD.</p>	<p>Member Banks</p> <p>Member Banks</p>

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Annexure II

List of Participants for 154th SLBC Meeting held through VC on 17.03.2022

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Shri Suchindra Misra	Additional Secretary, DFS
2	Smt. Vaijayanti Mahabale	Dy. Gen. Manager, HUDCO
3	Ms Rekha Surti	Regional Manager, NHB
4	Shri Manohar Miryala	Dy. General Manager, NHB
5	Shri Ashish Dongare	Asst. General Manager, PFRDA
6	Shri Naveen Agrawal	Dy. Gen. Manager, Head IT, CERSAI
State Government		
1	Shri Manukumar Srivasatava	Chief Secretary
2	Shri Anoop Kumar	ACS, Cooperation, Marketing & Textile Dept.
3	Shri Rajgopal Devara	Principal Secretary, Finance
4	Shri Eknath Dawale	Principal Secretary, Agriculture
5	Shri A.M. Kawade	Commissioner, Cooperation & RCS
6	Shri S. P. Singh	Commissioner, Animal Husbandry
7	Shri N K Sudhanshu	Settlement Commissioner & Director of Land Records
8	Ms Sarita Narke	Dy Collector & State Coordinator E-Ferfar Project
9	Dr. Hemant Vasekar	CEO, Maharashtra State Rural Livelihoods Mission
10	Shri Parmeshwar Raut	COO, Maharashtra State Rural Livelihoods Mission
11	Shri Dhanwant Mali	Under Secretary, MSRLM
12	Shri D R Dingale	Managing Director, LIDCOM
13	Shri D.S. Salunke	Dy. Registrar, RCS Office
14	Shri Akash More	Dy General Manager, APAVM
15	Shri Anand Lomte	Dy. General Manager, MSOBCFDC
16	Shri M N Devraj	SIO, Dept. of Industries
17	Shri Suresh R Londhe	SIO, Dept. of Industries
18	Shri Umesh Kahate	District Coordinating officer, MAVIM
19	Shri P.D. Sigedar	Dy. Director, Agriculture
20	Shri Rohidas Dorkulkar	Dy. Director, DAY-NULM DMA
21	Shri Nilesh Dange	State Mission Manager, DAY-NULM DMA
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, Maharashtra & Goa
2	Ms Sujata Lal	Chief General Manager, O-I-C, Nagpur
3	Ms Kalpana More	General Manager, FIDD, Mumbai
4	Shri Suresh Satpute	General Manager, Nagpur
5	Shri Piyush Goyal	Manager, Mumbai
6	Shri Narendra Kokare	Manager, Mumbai
NABARD		
1	Shri G S Rawat	Chief General Manager, MRO, Pune
2	Ms Rashmi Darad	General Manager, MRO, Pune
3	Shri Yogesh Gokhale	Asst. General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri M A Kabra	General Manager
2	Shri R D Deshmukh	DGM & Member Secretary, SLBC, Maharashtra
3	Shri Bharat V Barve	Asst. Gen. Manager, SLBC
4	Shri Mangesh Kedar	Chief Manager, SLBC



Sr. No.	Name of the Participant	Designation / Institution
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Imteyaz Ali	Senior Manager, SLBC
7	Shri S V Sonsale	Senior Manager, SLBC
8	Shri Sunderraj Gounder	Senior Manager, SLBC
Apex Banks		
1	Shri Anjani Srivastava	General Manager, SIDBI
Commercial Banks.		
1	Shri Manish Kaura	General Manager, Bank of Baroda
2	Ms Sukhwinder Kaur	General Manager, State Bank of India
3	Shri Sandipta Patel	Dy. Gen. Manager, Central Bank of India
4	Shri Panchanan Mohapatra	Dy. Gen. Manager, Canara Bank
5	Shri Milind Gavasane	Dy. Gen. Manager, Bank of India
6	Shri Rajesh Nagar	Dy. Gen. Manager, & Zonal Head, UCO Bank
7	Shri Hamsa Dhawja	Dy. Gen. Manager, & Zonal Head Union Bank of India
8	Shri Gopal S	Dy. Gen. Manager, Indian Overseas Bank
9	Shri Shanker Kalpekar	Asst. Gen. Manager, State Bank of India
10	Shri Prakash Nimje	Asst. Gen. Manager & Zonal Head, Indian Bank
11	Shri S P Lal	Asst. Gen. Manager, Punjab National Bank
12	Shri Ranjan Singh	Asst. Gen. Manager, Punjab National Bank
13	Shri Rajeshwar Patil	Asst. Gen. Manager, State Bank of India
14	Shri Sunil Humne	Chief Manager, Central Bank of India
15	Shri Manoj Yelpale	Chief Manager, Union Bank of India
16	Shri Mahadev Dhakne	Sr. Manager, Indian Bank
17	Shri Girish Gupta	Sr. Manager, Punjab and Sindh Bank
18	Shri Ajay Kumar Ankaikar	DVP, Axis Bank
19	Shri Girish Hailkar	Sr. Manager, Axis Bank
20	Shri Sameer Mulye	Regional Head, Bandhan Bank
21	Shri Jitendra Pawar	State Head, CSB Bank
22	Shri Anand Kalkonde	Cluster Head, DCB Bank
23	Shri Sunny George	DGM, & Regional Head, Dhanalaxmi Bank
24	Shri Prasad M K	Manager, Credit Monitoring, West, Dhanalaxmi Bank
25	Shri Ryan Pereira	AVP, DBS Bank
26	Shri Ciyad M S	DVP, Federal Bank
27	Shri Ravindra Hegde	Senior Vice President-II, HDFC Bank
28	Shri Anil Pawar	Vice President, HDFC Bank
29	Shri Sandeep Bhopatkar	Vice President, HDFC Bank
30	Shri Vikram Deewan	Zonal Head, ICICI Bank
31	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
32	Shri Abhay More	Relationship Manager, ICICI Bank
33	Shri Akula Kalyan	Dy. Gen. Manager, IDBI Bank
34	Shri Chandrasekhar Gaitonde	Manager, IDBI Bank
35	Shri Vishveshvar Patkar	Regional Manager, IDFC Bank
36	Shri Jayanagaraja Rao S	DGM & Regional Head, Karnataka Bank
37	Shri Pramod Srivastava	Chief Manager, Karnataka Bank
38	Shri Jiwaji Bhinge	Sr. Manager, Karnataka Bank
39	Shri P V Ravindranath	Manager, Karur Vysya Bank
40	Shri Sagar Kulkarni	Cluster Head, RBL Bank
41	Shri Amitesh Pratap Singh	DVP, Bandhan Bank



Sr. No.	Name of the Participant	Designation / Institution
42	Shri Amar Bhagangare	CSRL, Yes Bank
43	Shri Sujit Kurup	VP, Kotak Mahindra Bank
44	Shri Suraj Kumar Pramanik	Asst. Vice President, IndusInd Bank
Small Finance Banks		
1	Shri Rasmirajan Sarangi	AVP, AU
2	Shri Dinesh Dhobale	Area Manager, Equitas
3	Shri Milind Rangari	Area Manager, Equitas
4	Shri Sunil Jadhav	AVP, Janalaxmi
5	Shri Raveendran O	Chief Manager, ESAF
6	Shri Ravi Arunachalam	AVP, Suryoday
7	Shri Krishnakant Rane	State Head, Ujjivan
8	Shri Akhilesh Iyer	Cluster Head, Utkarsh
9	Shri Kapil Shelke	Regional Head, Jana Small Finance Bank Ltd
10	Shri Bhargin Kothadiya	Nodal officer, Fincare
Payments Banks		
1	Shri Snehal Meshram	Manager, IPPB Maharashtra Circle Office, Mumbai
Regional Rural Banks		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri Rajeev Kumar	General Manager, Vidharbha Konkan Gramin Bank
3	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
4	Shri S J Patil	Chief Manager, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Dr. Tejal Korde	Dy. General Manager, MS Co-operative Bank
Lead District Managers		
1	Shri Prakash Shende	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Digambar Mahadik	LDM, Aurangabad
5	Shri Shridhar Kadam	LDM, Beed
6	Shri Ashok Kumbhalwar	LDM, Bhandara
7	Shri Naresh Hedau	LDM, Buldhana
8	Shri Prashant Dhongle	LDM, Chandrapur
9	Shri M.K. Das	LDM, Dhule
10	Shri Yuvraj Tembhone	LDM, Gadchiroli
11	Shri Uday Khardenawis	LDM, Gondia
12	Shri Shashikant Sawant	LDM, Hingoli
13	Shri Arun Prakash Nauriyal	LDM, Jalgaon
14	Shri Preshit P Moghe	LDM, Jalna
15	Shri Ganesh Shinde	LDM, Kolhapur
16	Shri Shri Anant Kasbe	LDM, Latur
17	Shri Sanjay Kesarkar	LDM, Mumbai City
18	Shri Naresh Patel	LDM, Mumbai Suburb
19	Shri Mohit Gedam	LDM, Nagpur
20	Shri Ganesh Pathare	LDM, Nanded
21	Shri. Jayant W. Deshpande	LDM, Nandurbar
22	Shri Rajesh Patil	LDM, Nashik
23	Shri Nilesh M. Vijaykar	LDM, Osmanabad
24	Shri Vikrant Patil	LDM, Palghar
25	Shri Sunil Hattekar	LDM, Parbhani



Sr. No.	Name of the Participant	Designation / Institution
26	Shri Shrikant Karegaonkar	LDM, Pune
27	Shri Vijaykumar Kulkarni	LDM, Raigad
28	Shri Nandkishor Patil	LDM, Ratnagiri
29	Shri Mahesh Harne	LDM, Sangli
30	Shri Yuvraj S Patil	LDM, Satara
31	Shri Prashant Nashikkar	LDM, Solapur
32	Shri P.K. Pramanic	LDM, Sindhudurg
33	Shri J N Bharati	LDM, Thane
34	Shri Vaibhav Lahane	LDM, Wardha
35	Shri Dattatray Ninawkar	LDM, Washim
36	Shri Amar Gajbhiye	LDM, Yavatmal
Insurance Companies		
1	Shri Nitin Kumar	A.O. AIC of India
Others		
1	Shri Raju R Wate	Manager, LIDCOM
2	Ms Aarti S Puranik	Manager, LIDCOM

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