

राज्य स्तरीय बँकर समिती, महाराष्ट्र

राज्य स्तरीय बँकर समिती, महाराष्ट्र

State Level Bankers' Committee, Maharashtra

संयोजक संयोजक Convener

H.O. Lokmangal,  
1501, Shivaji Nagar, Pune 411005



बँक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बँक

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AX1 / SLBC / 2015-16 / 2128 - 2258

15.07.2015

**All Members, SLBC – Maharashtra**

Dear Sir,

**Sub : Minutes / Action Points – 127<sup>th</sup> SLBC meeting held on 24.06.2015 at Mumbai**

Please find attached Minutes / Action Points of the 127<sup>th</sup> SLBC meeting held on 24.06.2015 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 20.08.2015 for appraising in the next SLBC meeting.

The minutes are also being uploaded on SLBC website at the following URL :  
<<<http://www.bankofmaharashtra.in/SLBC-Meetings.asp>>>

Yours faithfully,

Chief Manager,  
SLBC, Maharashtra.





**Minutes of the 127<sup>th</sup> SLBC Meeting held on June 24, 2015 at Mumbai**

127<sup>th</sup> SLBC meeting was convened on 24.06.2015. The meeting had a focused agenda to finalise State Annual Credit Plan for 2015-16 including crop loan disbursements.

Chief Guest of the meeting was Hon'ble Chief Minister, Maharashtra State, Shri Devendra Fadnavis. Shri Sushil Muhnot, Chairman, SLBC and Chairman & Managing Director, Bank of Maharashtra chaired the meeting. Shri Eknath Khadse, Minister for Agriculture, Shri Sudhir Mungantiwar, Minister for Finance & Planning, Shri Ram Shinde, Minister of State for Agriculture & Horticulture, Dr. P.S. Meena, Additional Chief Secretary (Admin, O & M), Dr. Sudhir Kumar Goel, Additional Chief Secretary (Agri & Marketing), Shri Sudhir Shrivastava, Additional Chief Secretary (Finance), Shri D.K. Jain, Additional Chief Secretary (Information Technology), Shri S.K. Sharma, Principal Secretary (Cooperation), Shri Bijay Kumar, Principal Secretary (Financial Reforms), Shri Chandrakant Dalvi, Commissioner (Cooperation) and other senior officials of the State Government attended the meeting.

The Reserve Bank of India was represented by Shri G.P. Borah, Chief General Manager and Shri C. Patnaik, General Manager.

NABARD was represented by Dr. U.S. Saha, Chief General Manager, MRO, Pune.

IDBI Bank was represented by Shri SKV Srinivasan, Executive Director. The meeting was also attended by Shri Pramod Karnad, Managing Director, MSC Bank, Shri U.R. Rao, Chairman, Maharashtra Gramin Bank, Shri SDS Carapurcar, Chairman, Vidarbha Konkan Gramin Bank and other senior officials of Reserve Bank of India, various banks and Lead District Managers in the State.

Shri L.M. Deshmukh, General Manager, Financial Inclusion, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants & the important dignitaries and thanked the members for utilizing the SLBC forum actively.

The Chairman of SLBC and Chairman & M.D. of Bank of Maharashtra, Shri Sushil Muhnot while welcoming the dignitaries initiated the discussions and informed the house that focus of the discussions during the meeting would be on finalization of State Annual Credit Plan (ACP) 2015-16 including Crop Loan Disbursements. He hoped that at Rs.



1,86,620 /- crore for Priority Sector, the State Annual Credit Plan for 2015-16 would also be at the first rank in the country as earlier years. He informed that for 2015-16, the target for disbursement under Agriculture was set at Rs. 66,748/- crore of which Crop Loans constituted Rs. 44,319/- crore and Investment loans constituted Rs.22,429/- crore. He informed the house that despite various natural calamities faced by the State during the past many seasons, the achievement of the State under ACP 2014-15 was 89% of the target for total Priority Sector and that for Agriculture was 93% of the target; achievement under other priority sector being 88% of the target. He appealed all member banks to give necessary relief to all the farmers affected due to natural calamities before stipulated date and to report the position of the relief given to SLBC immediately. He felt that the various relief measures for the farmers were of temporary nature and the effective debt burden on the farmers was not getting reduced. He appealed the State Government to arrive at some permanent solution so that the farmer community could be successfully pulled out of the debt trap. He felt that there was a need for Natural Calamity Fund with the help of which interest burden of the farmers could be eased.

Shri Eknath Khadse, Minister for Agriculture opined that there are various issues pertaining to the farmers, the State Government and the bankers that need to be addressed on a priority basis. He stressed the need for making timely finance available to the farmer community. He felt that, as the condition of many of the District Central Cooperative Banks was weak, the finance to farmers who up till now were catered by the DCCBs must be undertaken by other banks.

Shri Sudhir Mungantiwar, Minister for Finance & Planning, in his review of accounts opened under Pradhan Mantri Jan Dhan Yojana, emphasized to ensure that Maharashtra should be a totally banked State and no household should be without having a bank account. He expected the staff of bank branches to be very courteous towards customers especially with the rural folk. He observed that the stressed districts having more farmer suicides must be concentrated upon when allotting targets and monitoring achievements under Annual Credit Plans. He informed the house that many Gram Panchayats were being upgraded by the Government to Nagar Panchayats and appealed the Banks to expand their branch network accordingly. He suggested to explore the possibility of insuring the 1.31 crore farmers in the State under Pradhan Mantri Suraksha Beema Yojana and informed that the State would be ready to pay the requisite premia on their behalf. He appealed the bankers to finance small industries so that more employment could be generated and to follow best practices of other States in this regard. He felt that various targets must not only be number related but proper



guidance is also needed to be provided, so that the cycle pertaining to loan and its repayment can function properly.

The Chief Minister while delivering his key note address expressed deep concern over the present circumstances. He felt that the situation about rescheduling / rephasing of term loans was very alarming as more than 25000 villages were declared as drought hit by the State Government and the rephasing of loans must have been to the tune of 40 to 60% by now which was only 15 to 20%. He advised immediate review of the situation warranting immediate steps for rephasing of all eligible loans within the stipulated time line and fresh disbursements thereon. He expected that the benefit must pass on to the farmers in the drought hit areas immediately and their credit worthiness must be improved. He also felt that the achievement as on 15.06.2015 by banks under crop loan disbursement was very low and all concerned must strive hard to make timely credit available to the farmers particularly when the monsoon season has started off well. He felt the need for sensitizing the field level bankers for handling all cases in a very sensitive and proactive manner. In his opinion, in times of crisis, the banks should go beyond their regular business activities and use the present situation as a good opportunity as the crop would be good and so would be the returns. He was of the firm opinion that good agricultural returns were sure to fuel good demand in the overall economy and good growth prospects thereafter. He appealed all concerned to take on this big challenge together by going in for long term future planning. He insisted upon decisions taken in important forum like SLBC to be percolated to the ground level.

Shri S.K. Sharma, Principal Secretary, Cooperation suggested to explore the possibility of allowing District Central Cooperative Banks (DCCBs) to finance farmers directly, allowing a DCCB in sound condition to disburse loans in the command area of neighbouring weak DCCB, arrangement of credit camps, strengthening of role played by MS Cooperative Bank in disbursement of crop loans and availability of District Collectors on every second Monday for interaction with public, bankers etc.

Shri G.P. Borah, CGM, Reserve Bank of India urged that the progress under FI should be reviewed in the format LBS-MIS-V. He advised all bankers to complete the process of providing banking services in unbanked villages with population below 2000 by August 14, 2015 in line with the PMJDY instead of March 2016 as prescribed earlier. He mentioned that mere opening of accounts under various social security schemes would not help true financial inclusion in the absence of banking structure and stressed the need for ensuring that all the appointed Bank Mitras were operational and there's improvement number of transactions done by them.



Dr. U.S. Saha informed about bank wise and district wise distribution of target of 50,000 for 2015-16, for group financing under Joint Liability Groups, climate change programme, NABARD's efforts to promote drip irrigation to overcome drought like situation and improvement in investment credit. He assured that NABARD would work in close coordination with Cooperation Dept. of Government of Maharashtra for providing all refinance support that may be required.

Lead District Managers of 7 districts viz Shri V.T. Hude, Ahmednagar District (102%), Shri Sube Singh, Chandrapur District (102%), Shri M.G. Kulkarni, Kolhapur District (102%), Shri Jain, Sr. Manager, Bank of Maharashtra, Pune District (107%), Shri S.S. Bandivadekar, Ratnagiri District (121%), Shri S.S. Wagh, Satara District (106%) and Shri K.B. Jadhav, Sindhudurg District (116%) were felicitated at the hands of Hon'ble Chief Minister for surpassing yearly target for crop loan disbursements during 2014-15.

Dr. P.S. Meena, Additional Chief Secretary, Admin, O & M, Government of Maharashtra summed up the proceedings. He stressed the need for out of box thinking, pooling of resources of the banks and the State Government, micro planning at branch level, arrangement of loan melas for achieving good results, online system for disbursement of loans, sensitization of bank staff working at rural branches and timely availability of credit.

Shri V.U. Mhaske, Dy. General Manager, Bank of Maharashtra proposed vote of thanks.

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**



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Follow up of action points special core committee meeting dtd 07.04.2015	Rephasement / Reschedulement / Postponement of loan installment of all eligible accounts.	Banks to rephase all eligible accounts on or before the stipulated date.  Data of rephased accounts to be submitted by all banks to SLBC as per communication and format already sent.	Member Banks
2	State Profile of Maharashtra	For information of all member banks.	--	--
3	Agricultural Development in the State	Convener, SLBC informed the house about important issues to be addressed so as to ensure smooth flow of credit to agriculture. Some of the important issues were as under: <ul style="list-style-type: none"> <li>Banks need to cover credit requirements of farmers for investment, allied activities and consumption purposes under revised KCC scheme.</li> <li>Scales of Finance are decided by State Level Technical Committee (SLTC) and are now on realistic basis. Banks may consider 20% upward variation in the scale of finance depending on merits of each case.</li> <li>A strong integrated marketing system needs to be established to avoid exploitation by the middlemen. State</li> </ul>	All concerned agencies to take note of the issues involved.	All Banks NABARD Govt. Agencies



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Government has initiated projects for integrated marketing and storage along with modernization programmes for APMCs under World Bank Project.</p> <ul style="list-style-type: none"><li>• Good scope exists for marketing of agro-processed products because of growing urbanization, change in food habits and improvement in the standard of living. There is good scope for export in organic farming.</li><li>• SHG and JLG movement needs to be strengthened. The workshops are being conducted to create awareness about the programme.</li><li>• There is a need to consider dissemination of information of various bank schemes as well as Government schemes through mass media.</li></ul>		
4	Banking Scenario of Maharashtra State	<p>Convener, SLBC informed the house about</p> <ul style="list-style-type: none"><li>• List of unbanked villages with population above 5000 being available on SLBC website and urged the bankers to inform SLBC so that the list can be updated as and when branches are opened at these centres.</li></ul>	<p>Banks to refer to the list of unbanked rural centres on SLBC website and inform SLBC about branches opened so that the list can be updated on a continual basis. In case, opening of a brick and mortar is not feasible, an Ultra Small Branch (USB) may be opened as per guidelines.</p>	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<ul style="list-style-type: none"> <li>• Opening of bank accounts of all households in the State, the State being declared as saturated as of December 2014 and continuation of the process for leftover families if any.</li> <li>• Pradhan Mantri MUDRA Yojana (PMMY) for development of Micro units and its components viz Shishu, Kishor &amp; Tarun.</li> <li>• Good network of branches and more than 13000 Bank Mitras in the State.</li> </ul> <p>Convener, SLBC also informed the house that the Total Business as of March 2015 of Banks in Maharashtra was to the tune of Rs.29.91 lakh crore and CD Ratio of the State was very good at 96.26% including Mumbai and at 96.71% excluding Mumbai. District wise position shows CD Ratios of Chandrapur &amp; Gadchiroli districts to be lower than 40% which was because of large amount of Government deposits. LDM, Chandrapur District informed that banking activity in the district was concentrated away from the district in Metro centres which was the cause of low CD ratio.</p>	<p>Banks to continue opening of accounts of left over families if any</p> <p>Banks to concentrate upon sanctioning loans up to Rs.10 lakh under PMMY.</p> <p>Bank branches in Chandrapur &amp; Gadchiroli districts must strive hard to improve the CD ratio of the respective district.</p>	<p>All Banks</p> <p>All Banks</p> <p>All Banks operating in Chandrapur and Gadchiroli districts</p>
5	Finance for Agriculture in Maharashtra	Hon'ble Chief Minister expressed deep concern over position of crop loan disbursements as of 15.06.2015 and status of rephasing of loans. He felt that at 35% the	All banks to strive hard for making timely credit available to the farmers and achieving allotted targets well in advance.	All Banks





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		<p>disbursement was too low and the progress under rephasing of loans was also not satisfactory. He advised Reserve Bank of India and NABARD to be more pro active and take cognisance of the situation from time to time.</p> <p>Convener, SLBC assured that by 30.06.2015, the situation would improve to a great extent and by end of July 2015, almost 70% loans would be disbursed. He informed that share of commercial banks in crop loan disbursements was continuously increasing. As regards, rephasing of loans, he informed that sincere efforts were being put up by the bankers but reporting was not proper and the performance was not being reflected. He urged the member banks to submit relevant data immediately and periodically. He expected full cooperation from the farmer community as well for successful completion of the exercise. He opined that if the State Government increases the Scale of Finance, corresponding rise could be achieved in disbursement of crop loans.</p> <p>C &amp; MD, Bank of Maharashtra and Chairman, SLBC informed the house that the deadline for completing the exercise of rephasing / rescheduling / conversion of crop loans / postponement of term loan installment etc. has been extended up to 31.07.2015 owing to unanimous demand of the bankers in the State</p>	<p>All banks to submit requisite data on rephasing / rescheduling of loans as per format already sent by SLBC.</p>	<p>All Banks</p>



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		<p>and appealed to complete it positively before the extended date and submit requisite data to SLBC.</p> <p>Performance of State Bank of Hyderabad under disbursement of crop loans was particularly reviewed during the meeting by the Agriculture and Cooperation departments of Government of Maharashtra. As of 15.06.2015, the achievement by SBH branches in Maharashtra was only 10% of the Kharif target. With a good network of branches especially in Aurangabad, Nanded, Beed and Latur districts of Maharashtra, this performance needs tremendous improvement. The data pertaining to rephasing of terms loans has also not been submitted by the bank.</p> <p>Hon'ble Chief Minister advised to concentrate upon distressed and suicide prone districts like Yavatmal while allotting targets and monitoring performance as the performance of Yavatmal district during 2014-15 was lowest in the State.</p>	<p>Branches of State Bank of Hyderabad in the State to make focused efforts for improvement in performance, achievement of targets and submission of data.</p> <p>SLBC to write to Managing Director, State Bank of Hyderabad for his intervention.</p> <p>Bank branches in Yavatmal district to strive hard to achieve the allotted targets. Lead District Manager, Yavatmal District to closely monitor the performance and ensure timely submission of requisite data to SLBC.</p>	<p>State Bank of Hyderabad</p> <p>SLBC</p> <p>All Banks LDM, Yavatmal</p>
6	State Annual Credit Plan 2015-16	Convener SLBC informed that Overall ACP targets were being achieved since last 3-4 years, Priority Sector target had also been achieved last year and total Priority Sector disbursement in the state in 2014-15 were	Bank branches in the districts with achievement below 75% to improve performance and achieve all targets set for the year 2015-16.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by														
		<p>provisionally Rs.1,40,771/- crore at 89% achievement of the target of Rs.1,57,292/- crore.</p> <p>Hon'ble Chief Minister suggested to concentrate on distressed districts while allotting targets and monitoring thereof.</p> <p>Commissioner, Cooperation suggested that bank wise review of performance be taken instead of State as a whole, which would help in further improvement of the performance.</p> <p>Convener, SLBC informed about State Annual Credit Plan 2015-16 being consolidated at Rs.1,86,620 crore on the basis of District Credit Plans received from Lead District Managers. He explained that the district credit plans were prepared well in advance based on actual achievements as at end of December of earlier calendar year. Rs.44,319 crore to be disbursed as crop loans and total agricultural credit deployment would be to the tune of Rs. 66,748 crore.</p> <p>Hon'ble Chief Minister expressed that at 19% growth over last year's Plan for Priority Sector, the Plan was satisfactory and approved it.</p>	<p>State Annual Credit Plan 2015-16 stands approved as under :</p> <p style="text-align: right;">Rs. In Crore</p> <table border="1" data-bbox="1165 857 1690 1101"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>66,748</td> </tr> <tr> <td>Of which Crop Loans</td> <td>44,319</td> </tr> <tr> <td>Other Priority</td> <td>1,19,872</td> </tr> <tr> <td><b>Total Priority</b></td> <td><b>1,86,620</b></td> </tr> <tr> <td>Non Priority</td> <td>1,65,861</td> </tr> <tr> <td><b>Grand Total</b></td> <td><b>3,52,481</b></td> </tr> </tbody> </table> <p>All concerned to note and achieve all annual targets.</p>	Particulars	Amount	Agriculture	66,748	Of which Crop Loans	44,319	Other Priority	1,19,872	<b>Total Priority</b>	<b>1,86,620</b>	Non Priority	1,65,861	<b>Grand Total</b>	<b>3,52,481</b>	<p>All LDMs All Banks</p>
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7	Review of Pradhan Mantri Jan Dhan Yojana	<p>Convener SLBC informed that PMJDY was launched on 28.8.2014 by Hon. Prime Minister with an aim to cover all the families with at least one bank account.</p> <p>All the families in the state are covered. The opening of a/cs is still continued in case of leftover families if any.</p> <p>The state has been declared saturated on 29.12.2014</p> <p>More than 100 lakh a/cs have been opened in the State.</p> <p>13127 SSAs have been created &amp; Bank Mitras have been appointed in the SSAs.</p>	Banks to continue opening of accounts for left over families if any.	All Banks
8	Social Security Schemes	<p>Convener, SLBC informed about declaration of 3 Social Security Schemes by Hon'ble Prime Minister viz Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). The launching in the State was at Mumbai on 9.5.2015. He informed about salient features of all the schemes being available on SLBC website. The latest position of Maharashtra State indicates 73.96 lakh enrollments. However, efforts were required to be strengthened for implementation of Atal Pension Yojana as the progress was very</p>	Bankers to strive hard for popularizing the social security schemes.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>slow.</p> <p>Upholding the views expressed by Minister for Finance &amp; Planning, Shri Eknath Khadse, Minister for Agriculture suggested to explore the possibility of extending blanket cover of PMSBY to all the 1.31 crore farmers in the State and informed that the State Government would bear the premium of Rs.12/- per farmer in such case.</p> <p>Bankers informed about procedural difficulties in extending such cover without applications and acceptance by the farmers.</p>		
9	Suggested Action Points on Relief Measures in Maharashtra	<p>SLBC has requested all member Banks to take following measures on priority basis where the paisewari is less than 50 paise:</p> <ul style="list-style-type: none"><li>• Conversion of crop loans / Kisan Credit Card limits into term loans</li><li>• Postponement / reschedulement of installment of term loans</li><li>• Providing additional finance to short term and term loans in all eligible cases wherever necessary.</li></ul> <p>In view of the guidelines issued by RBI and considering the critical situation in these districts, banks were also requested to take proactive steps in the interest of the farmer's</p>	All member Banks to pass on the benefits to eligible affected farmers on or before the stipulated date. All data in respect of rephasing of accounts to be submitted to SLBC as per communication and format already sent.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>community in the State. The following steps were suggested for tackling the situation.</p> <ul style="list-style-type: none"><li>▪ Lead District Managers of the affected Districts has taken up the matter with District Collectors and called for immediate meetings of DLCC to review the situation. The decision as regards the adoption of relief measures are taken with clear guidelines as regards the names of villages / blocks / entire concerned districts.</li><li>▪ All banks are advised to refer to the RBI circular for any further clarifications.</li><li>▪ Government of Maharashtra has issued necessary guidelines and number of villages declared in each district.</li></ul>		
10	Other	<p>Representative of Punjab National Bank informed about Farmers' Training Centre started by the Bank in Latur District.</p> <p>Shri Sudhir Mungantiwar, Minister for Finance &amp; Planning appealed all banks to approach Planning Department, Government of Maharashtra so that such initiatives could be implemented by pooling resources of the banks and the Government.</p>	<p>All banks to approach Planning Department, Government of Maharashtra for joint implementation of CSR initiatives by the Banks.</p>	All Banks



**Annexure II**

**List of Participants of 127<sup>rd</sup> SLBC Meeting held on 24.06.2015 at Mumbai**

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Devendra Fadnavis	Chief Minister, Maharashtra Chief Guest
2	Shri Eknath Khadse	Minister for Agriculture
3	Shri Sudhir Mungantiwar	Minister for Finance & Planning
4	Shri Ram Shinde	Minister of State for Agriculture & Horticulture
5	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
<b>State Government</b>		
1	Dr. P.S. Meena	Additional Chief Secretary, Admin, O & M
2	Dr. S.K. Goel	Additional Chief Secretary, Agriculture & Marketing
3	Shri Sudhir Shrivastava	Additional Chief Secretary, Finance
4	Shri D.K. Jain	Additional Chief Secretary, Information Technology
5	Shri Bijay Kumar	Principal Secretary, Financial Reforms
6	Shri S.K. Sharma	Principal Secretary, Cooperation
7	Shri Chandrakant Dalvi	Commissioner, Cooperation
8	Shri K.V. Deshmukh	Director of Agriculture
9	Shri D.S. Salunke	Dy. Registrar, Cooperation
10	Shri Santosh Patil	Officer on Special Duty
11	Shri Vasant Kulkarni	Under Secretary, Planning
12	Shri D.M. Chinchkar	Sub Editor, DGIPR
<b>Reserve Bank of India</b>		
1	Shri G.P. Borah	Chief General Manager, MRO
2	Shri C. Patnaik	General Manager, FIDD, Mumbai
3	Shri ASV Kameswar Rao	Dy. General Manager, Nagpur
4	Shri M.D. Sangavikar	Asstt. General Manager, FIDD, Mumbai
5	Shri DBV Raju	Asstt. General Manager, Nagpur
<b>NABARD</b>		
1	Dr. U.S. Saha	Chief General Manager, MRO, Pune
2	Shri U.D. Shirsalkar	General Manager, MRO, Pune
<b>Scheduled Commercial / Apex Banks.</b>		
1	Shri SKV Srinivasan	Executive Director, IDBI Bank
2	Shri SLN Prasad	Asstt. General Manager, Allahabad Bank
3	Shri A.E. Raghu Prasad	Asstt. Gen. Manager, Andhra Bank
4	Shri N. Saketh Kumar	Manager, Andhra Bank
5	Shri S.K. Arora	General Manager, Bank of Baroda
6	Shri Agyey Kumar Azad	Gen. Manager, Bank of India
7	Shri Venkatesh Prabhu L	Divisional Manager, Canara Bank
8	Shri R.B. Gupta	Gen. Manager, Central Bank of India
9	Shri C.S. Meena	General Manager, Dena Bank



Sr. No.	Name of the Participant	Designation / Institution
10	Shri Niranjana Mathure	General Manager, IDBI Bank
11	Shri Vipon Malhotra	General Manager, Indian Bank
12	Shri P. Venkatesa Perumal	Dy. Gen. Manager, Indian Bank
13	Shri K. Swaminathan	Gen. Manager, Indian Overseas Bank
14	Shri Arun Kumar	Asstt. Gen. Manager, Oriental Bank of Commerce
15	Shri Vivek Jha	General Manager, Punjab National Bank
16	Shri Jasmeet Singh Pasricha	Asstt. Gen. Manager, Punjab & Sind Bank
17	Shri Ranbir Singh Bajaj	Chief Manager, Punjab & Sind Bank
18	Shri P.N. Pandey	Dy. Gen. Manager, State Bank of Hyderabad
19	Ms Sanjukta Rajguru	General Manager, State Bank of India
20	Shri K.S. Anbalgan	Dy. Gen. Manager, State Bank of India
21	Shri Suresh Nayak	Dy. Gen. Manager, Syndicate Bank
22	Shri R.K. Walvi	Asstt. Gen. Manager, UCO Bank
23	Shri Suman Kumar	Manager, UCO Bank
24	Shri S.K. Jain	Gen. Manager, Union Bank of India
25	Shri Ravi Kumar Gupta	Dy. Gen. Manager, Union Bank of India
26	Shri S.M. Gopale	Sr. Manager, Union Bank of India
27	Shri. Murali Ramaswami	Gen. Manager, Vijaya Bank
28	Shri Pradeep Agrawal	SVP, Axis Bank
29	Shri Ashish Ganorkar	DVP, Axis Bank
30	Shri N. Mohan	Communication Head, Federal Bank
31	Shri Ravi Narayanan	Sr. Exec. Vice President, HDFC Bank
32	Shri Sameer Agrawal	DVP, HDFC Bank
33	Shri Pankaj Arora	DVP, HDFC Bank
34	Shri Rajinder Babbar	SVP, HDFC Bank
35	Shri Sanjay Kapse	AGM, ICICI Bank
36	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
37	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
38	Shri M Gopalkrishnarao	Sr. Manager, CSO, Kotak Mahindra Bank
39	Shri Nagaraja Rao B.	Dy. Gen. Manager, Karnataka Bank Ltd.
40	Shri Manoj Rawat	Head, Agri Business, RBL Bank
41	Shri Naresh Kumar	Vice President, RBL Bank
42	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
43	Shri Bhavsar	Dy. Gen. Manager, MS Cooperative Bank
44	Shri K. Mohan	Dy. Gen. Manager, Karur Vysya Bank
45	Ms Shoby John	Chief Manager, Catholic Syrian Bank
46	Ms Geeta Thadani	VP, IndusInd Bank
47	Shri Rajshree Shetty	Regional Head, IndusInd Bank
48	Shri JS Sivasubramanian	Br. Manager, City Union Bank
49	Shri S. Ramachandran	Asstt. Manager, City Union Bank
50	Shri Sajjad Malik	AVP, J & K Bank
51	Shri Samir Kumar	Chief Manager, State Bank of Patiala
<b>Regional Rural Banks</b>		
1	Shri U.V. Rao	Chairman, Maharashtra Gramin Bank
2	Shri SDS Carapurcar	Chairman, Vidharbha Konkan Gramin Bank





Sr. No.	Name of the Participant	Designation / Institution
<b>Lead District Managers</b>		
1	Shri V.T. Hude	LDM, AHMENAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri Anant Khorgade	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri S.M. Pathak	LDM, BHANDARA
7	Shri P.M. Shende	LDM, BULDHANA
8	Shri Sube Singh	LDM, CHANDRAPUR
9	Shri S.S. Ekhare	LDM, DHULE
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri Dilip Thakur	LDM, JALGAON
14	Shri P.S. Kutwal	LDM, JALNA
15	Shri M.G. Kulkarni	LDM, KOLHAPUR
16	Shri A.M. Mahajan	LDM, LATUR
17	Shri S.S. Kadam	LDM, MUMBAI CITY
18	Shri S.V. Patki	LDM, MUMBAI SUBURB
19	Shri M.B. Mashankar	LDM, NAGPUR
20	Shri B.U. Waghmare	LDM, NANDED
21	Shri L.R. Khedekar	LDM, NANDURBAR
22	Shri A.D. Chavan	LDM, NASIK
23	Shri B.R. Dupargude	LDM, OSMANABAD
24	Shri S.D. Patil	LDM, PALGHAR
25	Shri Jeevraj Jain	Sr. Manager, LDMO, PUNE
26	Shri S.P. Wakchaure	Officer, LDMO, RAIGAD
27	Shri S.S. Bandivadekar	LDM, RATNAGIRI
28	Shri S.S. Wagh	LDM, SATARA
29	Shri K.B. Jadhav	LDM, SINDHUDURG
30	Shri S.P. Patki	LDM, SOLAPUR
31	Shri R.G. Joshi	LDM, THANE
32	Shri V.K. Jangda	LDM, WARDHA
33	Shri S.S. Mehta	LDM, WASHIM
34	Shri G.G. Pimpale	LDM, YAVATMAL
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri L.M. Deshmukh	GM, FI, Govt. Business & Convener, SLBC
2	Shri V.U. Mhaske	DGM, Priority
3	Shri EVR Murthy	AGM, Priority
4	Shri D.B. Deshmukh	Chief Manager, SLBC
5	Shri P.M. Walunjkar	Manager, SLBC