



एक कदम स्वच्छता की ओर

'स्वच्छता अभियान'
की सफलता हेतु हम प्रतिबद्ध है



AX1 / SLBC / 2019-20 / 12451 - 640

29.02.2020

All Members, SLBC – Maharashtra

Dear Sir,

**Sub : Minutes / Action Points – 146th SLBC meeting held on 25.02.2020
at Mumbai**

Please find attached Minutes / Action Points of the 146th SLBC meeting held on 25.02.2020 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 29.03.2020 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,

Asstt. General Manager,
SLBC, Maharashtra.





No. AX1 / SLBC – 146 / Minutes / 2019-20

February 26, 2020

Minutes of the 146th SLBC Meeting held on February 25th, 2020 at Mumbai

146th SLBC meeting for the State of Maharashtra was convened on 25.02.2020 at Mumbai. Shri Hemant Tamta, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Shri Ajoy Mehta, Chief Secretary, Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Government of Maharashtra, Smt. Abha Shukla, Principal Secretary, Cooperation, Government of Maharashtra, Shri Narendra Patil, Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit, Smt. R. Vimala, CEO, Maharashtra State Rural Livelihoods Mission, Shri A.M. Kawade, Commissioner, Cooperation & RCS, Shri B.K. Mishra, Regional Director, Maharashtra & Goa, Reserve Bank of India and Shri U.D. Shirsalkar, Chief General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri B.V. Barve, Asstt. General Manager, SLBC welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Chief Secretary, Government of Maharashtra welcomed all the stakeholders. He informed that he would comment on important issues as per Agenda of the Meeting.

During the course of discussion, he expressed concern over areas like Crop Loan disbursements, overall Agricultural lending, Coverage of villages / setting up of banking touch points, performance under Stand Up India and stressed upon the importance of timely submission and analysis of various data and statistics for proper review and monitoring.

Chairman, SLBC, 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 informed the House about strengthening of SLBC Sub-Committees and conduct of related meetings, as per the guidelines of Reserve Bank of India. He requested the State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika) Nagar Panchayats under Section 58 (f) of Transfer of Property Act, 1882 for creation of Equitable Mortgage in the State of Maharashtra and amendment in 'The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act, 1974' / introduction of



a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks. He informed the House about achievements during the third quarter of FY 2019-20 under Annual Credit Plan and gave an analytical deliberation with thrust on low performance under various important parameters. He assured the State Government that Banker Community would stand strongly, to supplement efforts of the State Government in achieving targets under ACP of the State. He urged the Member Banks to accord top priority for opening of brick and mortar branches at few of the remaining identified centres and covering the allotted uncovered villages with banking touch points. He informed the House about present status of the ongoing KCC Saturation Campaign to cover PM-KISAN Beneficiaries and wished the best to all concerned in their endeavor. He informed that Bankers are looking forward for speedy implementation of Mahatma Jotirao Phule Shetkari Karjamukti Yojana (MJPSKY), 2019 that will enable Bankers to finance more number of existing farmers under Crop Loans.

Shri N.S. Deshpande, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussion. 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.

CGM, NABARD, in his concluding remarks, stressed the need for increasing share of finance under investment credit, where capital investment and formation is more. He briefed the House about recent decision of CCEA, wherein a scheme to form and finance 10,000 FPOs in next 5 years was approved. He indicated that a Credit Guarantee fund of Rs. 1,000 Crore and Rs. 500 crore, respectively would be parked with NABARD and NCDL for the purpose. He also informed that house that the criterion of minimum membership was relaxed to 300 from present 500 for FPOs.

Regional Director, Reserve Bank of India, Maharashtra & Goa, in his concluding remarks advised Member Banks to expedite compliance of data submission as per revised formats.

Asstt. General Manager, SLBC 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	Confirmation of minutes of 145 th SLBC Meeting dt. 20.11.2019	The minutes of 145 th SLBC Meeting dtd. 20.11.2019 were placed as an annexure in the agenda. The minutes of 144 th 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	Convener, SLBC gave an analytical presentation on ACP for the last 3 years & for the quarter ended December, 2019. He highlighted that the State ACP for Rs. 4,24,029 crore under Priority Sector was one of the highest in the country and the achievement was 51% of the annual target. He urged Member banks to make all out efforts to cover up for the low performance during the remaining period of the FY. Convener, SLBC presented a 3 year comparative performance under crop loan disbursement as of 31.01.2020. Principal Secretary, Cooperation observed that disbursements under	Member Banks to make all out efforts to achieve / surpass the set target under ACP 2019-.20. Member Banks to make all out efforts to achieve / surpass the set target of Crop loan disbursement. Member Banks to finance projects detailed in Area Development	Member Banks Member Banks Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>crop loans were coming down continuously for the past four years. She opined that lot of potential is available for issue of Kisan Credit Card under the ongoing KCC Saturation Campaign and Bankers should make full use of the opportunity to improve performance.</p> <p>Hon'ble Chief Secretary expressed grave concern over performance under crop loan disbursement and advised that the same must improve.</p> <p>While discussing low credit disbursement for Agriculture, CGM, NABARD informed that NABARD had prepared 68 Area Development Schemes (ADSs) in the State. Bankers should participate, wholeheartedly in implementation of these ADSs, which would not only improve credit performance but also help in capital formation. He suggested that the performance under ADSs be reviewed regularly at DLCC and BLBC level.</p> <p>Hon'ble Chief Secretary advised to form a committee of Major Banks and NABARD to come out with suggestion on improving credit off-take under Agriculture.</p>	<p>Schemes of NABARD.</p> <p>SLBC to form a Committee of Major Banks and NABARD to come out with suggestion on improving credit off-take under Agriculture.</p>	<p>SLBC</p>



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	b) KCC loan, Crop Insurance under PMFBY			
	KCC to Animal Husbandry and Fishery farmers	Convener, SLBC informed that this is one of the thrust areas of Department of Financial Services and Reserve Bank of India and urged to extend KCC finance to Animal Husbandry and Fishery farmers.	Member Banks to saturate the sector by financing to Animal Husbandry and Fishery farmers under KCC.	Member Banks
	Crop Insurance under PMFBY	Convener, SLBC informed that detailed discussion was held during SLBC sub-committee meeting dt 14.02.2020.	Member Banks to note the action points emerged during sub-committee meeting dtd 14.02.2020 for compliance.	Member Banks
	c) Lending towards Government Sponsored Schemes (GSS)	Convener, SLBC 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. He also urged the member Banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.	Lead District Managers to spread awareness about the schemes Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2019-20.	LDMs Member Banks
	c 1) MSRLM	CEO, MSRLM took bank wise and district review of performance under SHG Credit Linkage and observed that the same was low and in many cases, below 50%. State average. She urged	All Member banks to ensure that (i) there is no pendency in opening of accounts and sanctioning of proposals, (ii) all SHG loan accounts are reviewed / monitored regularly to ensure timely	Member Banks



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		<p>Member Banks to step up efforts so as to show good results at the end of the current FY.</p> <p>She also expressed concern over the following issues : –</p> <ul style="list-style-type: none">• High NPA level• Opening of accounts of SHGs pending• Number of proposals pending for sanction / disbursement also high• Updation of information on Portal not regular <p>CEO, MSRLM informed about Bank Sakhi Model and urged Member Banks to make use of Bank Sakhis identified by MSRLM for a variety of work related to SHG Bank linkage programme. A Bank Sakhi working with Bank of India from Bhandara District shared her experience.</p> <p>Hon'ble Chief Secretary advised that Bank Sakhis are local women and may be very effectively used by Banks for various purposes, including as a Bank Mitra (BC)</p>	<p>repayment thereby arresting slippages, (iii) HO / Controlling Offices of all Banks are regularly updating information on NRLM / MSRLM Portal and (iv) performance under SHG Credit linkage is improved by implementing innovative models. Member Banks also to make effective use of Bank Sakhi model.</p>	



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	c 2) LASDC	Convener, SLBC urged all Corporations to ensure that targets for 2019-20 with Bank wise and District wise details have been informed to all concerned. He also urged them to provide monthly progress reports in similar formats for ease in reviewing and monitoring the progress.	All Government Corporations to ensure that Bank wise and District wise targets for 2019-20 have been informed to all.	All Government Corporations	
	c 3) MSOBCFDC			All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.	Member Banks
	c 4) LIDCOM		Lead District Managers to ensure that targets informed by SLBC are disaggregated bank wise in their respective Districts and informed to all concerned. Position of achievement against the target be reviewed in all block level / district level meetings.		All LDMs
	c 5) MPBCDC				
	c 6) PMEGP		Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit (APAMVMM) appreciated the efforts being taken by Member Banks to popularize the Interest Reimbursement Scheme and stressed the importance of creating and spreading awareness about it. He requested to take certain steps to overcome language barrier that was faced by some of the borrowers in case of Non-Maharashtrian Branch Heads.		Convener, SLBC assured that in the
	c 7) Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit				
	c 8) APAMVMM				



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	d) Flow of credit to MSMEs and for affordable housing	State of Maharashtra, most of the staff members from branches are local and as such outright non-communication on account of language barrier is rare.		
	MSMEs	Convener, SLBC informed about achievements under credit to MSME sector. He also informed about minutes of related SLBC sub-committee meeting held on 14.02.2020 being included in the agenda notes.	Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 14.02.2020 for compliance.	Member Banks LDMS
	Affordable Housing	Representative, Department of Industries, Government of Maharashtra apprised the House about progress under CMEGP, which is a flagship programme of the State Government. He urged Member Banks for quick decision in respect of all pending CMEGP and PMEGP proposals so that performance as at the end of FY 2019-20 would show improvement.	Member Bank to ensure quick disposal of all pending proposals under CMEGP and PMEGP.	Member Banks
		Convener, SLBC informed the House about achievements under CLSS Scheme of Pradhan Mantri Aawas Yojana (PMAY) as informed by HUDCO, NHB and member banks.	Member Banks to popularize Credit Linked Subsidy Scheme (CLSS) and extend the benefit of the subsidy under PMAY to all eligible beneficiaries.	Member Banks



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	Pradhan Mantri Awas Yojana – Gramin (PMAY-G)	Convener, SLBC informed about the latest status of implementation of PMAY-G in the State.	HUDCO and NHB to provide bank wise and district wise data pertaining to Loans Sanctioned / Disbursed, along with data pertaining to release of subsidy.	HUDCO NHB
	e) Grant of Education loans	Convener, SLBC informed position of disbursement of Education loans as of 31.12.2019 to the House.	--	--
	f) Progress under SHG Bank linkage	Convener, SLBC informed the House about performance under SHG Bank Linkage Programme as of 31.12.2019. He also informed about minutes of concerned SLBC Sub-Committee meeting held on 14.02.2020 being included in the agenda notes.	Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.	Member Banks
			Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 14.02.2020 for compliance.	Member Banks LDMs
3	Saturation of PM- KISAN beneficiaries under Kisan Credit Cards	Convener, SLBC informed about initiative of the Central Government to saturate PM-KISAN Beneficiaries under Kisan Credit Cards. He explained role of the branches, Head / Zonal / Circle Offices and Lead District Managers, in detail. He requested the Lead District Managers to conduct	Member Banks to issue fresh KCC / in-principle sanction to PM Kisan beneficiaries. Lead District Managers to coordinate the activity.	Member Banks LDMs



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		awareness campaigns, Special District Level Bankers' Committee meetings to issue fresh KCC / in-principle sanction to PM Kisan beneficiaries.		
4	Review of Mahatma Jotirao Phule Karjmuksi Yojana, 2019 (MJPSKY,2019)	<p>Principal Secretary, Cooperation Dept., Govt. of Maharashtra informed house that MJPSKY, 2019, being a time bound programme, all Banks to cooperate for successful implementation of the scheme. Further, she informed that till date, only 8 Banks have submitted their Acceptance Letter, as decided during various meetings dated 03.01.2020, 07.01.2020 and 29.01.2020, to the State Govt. and requested remaining Banks to submit the same at the earliest.</p> <p>Further, she expected Banks to provide fresh crop loan finance by Delinking Crop Loans from other loans of a farmer / borrower, even if, any other loan is Overdue or NPA. As such, Bankers must provide fresh finance to farmers, despite one or more existing accounts are overdue/ NPA.</p> <p>General Manager, Reserve Bank of India, MRO, Mumbai informed that, they have already clarified their views to</p>		



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		<p>SLBC.</p> <p>General Manager & Convenor, SLBC informed that, if we sanction and disburse KCC to those farmers, who are having multiple loan accounts and one or more of which is overdue / NPA as on date, then immediately their new KCC account also becomes NPA (as per Reserve Bank of India guidelines dated 01.07.2015).</p> <p>Principal Secretary, Cooperation Dept., Govt. of Maharashtra highlighted that process of Aadhaar linking with respective loan accounts by Banks in respect of 1.60 lakh accounts is yet to be completed. Further, she pointed out that there is a discrepancy on the part of Banks regarding multiple Aadhaar linking with one loan account and corrected data needs to be uploaded by Banks up to first week of March, 2020.</p> <p>Deputy General Manager, Bol informed the House that their Board of Directors has given approval / acceptance letter, subject to observance of Reserve Bank of India guidelines. Further, he requested clarification on eligibility of regular restructured accounts, which otherwise would have been overdue</p>		



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		<p>and eligible for debt waiver under MJPSKY, 2019.</p> <p>Hon. Chief Secretary, Govt. of Maharashtra insisted to treat Kisan Credit Card (KCC) as a 'Lifeline Loan' for the farmers and make Debt Waiver beneficiaries creditworthy, through fresh disbursement, even if their other loan accounts are overdue / NPA. Further, he directed to send any other issue in this regard to Cooperation Dept. Government of Maharashtra for clarification / guidance.</p> <p>As regards, submission of Acceptance Letter by Banks, it is resolved that remaining Banks to submit the same by 29.02.2020, positively.</p>	<p>"Acceptance Letter" to be submitted by remaining Banks by 29.02.2020 positively.</p>	<p>Member Banks (Except Bol, Bank of Maharashtra, IDBI, Axis Bank, ICICI Bank, Allahabad Bank, RBL Bank, VKGB)</p>
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-	Convener, SLBC informed the House about CD Ratio of Maharashtra State. He also informed that as of 31.12.2019, four Districts viz Bhandara,	Lead District Managers of Bhandara, Chandrapur, Gadchiroli and Gondia Districts to ensure that position is monitored in every Block level / District	LDMS of Bhandara, Chandrapur, Gadchiroli and



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	Committees of (SSCs) DCC	<p>Chandrapur, Gadchiroli and Gondia are having CD ratio below 40%. He observed that CD Ratio of all 4 Districts showed improvement over that of Sep 2019 quarter. He requested the concerned Lead District Managers to ensure that the CD ratio of the district is maintained above 40% and is improved further. He suggested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area and Government officials like Collector, BDO, etc.</p> <p>He suggested that Member Banks in these Districts may explore other avenues like SHG Credit linkage so that quantum of credit and thereby CD Ratio would improve.</p> <p>Lead District Manager, Gadchiroli District informed that on account of absence of any major economic activity / unit or cash crops, the ticket size of advance is very low resulting into low level of credit outstanding.</p> <p>Hon'ble Chief Secretary advised MSRLM to focus upon SHG Credit linkage in the 4 Districts.</p>	<p>level meeting, CD ratio of the district does not slip below 40% and is improved further.</p> <p>Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts so that SHG Credit Linkage, KCC saturation, finance to Animal Husbandry, Stand Up India etc. would improve CD Ratio of the Districts.</p> <p>MSRLM to focus on Bhandara, Chandrapur, Gadchiroli and Gondia Districts so as to ensure that SHG Credit Linkage in these Districts is</p>	<p>Gondia Districts</p> <p>Member Banks</p> <p>MSRLM</p>



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		<p>CEO, MSRLM informed that they have already started work in Chandrapur and Gadchiroli Districts and efforts for Bhandara and Gondia Districts would follow shortly.</p> <p>CGM NABARD suggested that financing investment credit activities and Area Based Schemes in these 4 District would help in improving CD Ratio.</p>	<p>improved.</p> <p>Member Banks to finance investment credit activities and Area Based Schemes. District wise Potential Linked Plan prepared by NABARD may be referred for the same.</p>	Member Banks
6	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	<p>Convener, SLBC informed that figures pertaining to NPAs under Agri, Crop Loans, MSME and MUDRA were included in the agenda notes and opined that those in respect of Agri and Crop Loans were particularly worrisome. He requested for the help of State Government and suggested that Government officials may participate in Block level and District level meetings and interact with the participants so that they can use the feedback in creating / spreading awareness among people about timely repayment of loans thereby reducing the level of NPAs.</p> <p>Additional Chief Secretary, Planning Department observed that the data</p>		



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		<p>compilation was Bank wise and advised to provide District wise data so that the District Machinery can help.</p> <p>Convener, SLBC requested all Member Banks to ensure that District wise 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.</p>	<p>Member Banks to submit district wise NPA data as per prescribed format without fail.</p>	<p>Member Banks</p>
7	<p>Review of restructuring of loans in natural calamity affected districts in the State, if any</p>	<p>Convener, SLBC informed that the matter was discussed during the Sub-committee Meeting on Agriculture Sector held at Pune on 14.02.2020 with officials from Cooperation Department, Government of Maharashtra and it is informed that all Banks have submitted requisite data to Cooperation Department and relief payment will be released by the Government shortly.</p>	<p>--</p>	<p>--</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
8	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)	<p>Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. He apprised the House that branches were opened at 60 centres, out of the identified 280 and 186 centres were treated as 'banked' as branches of DCCBs and IPPB are operative there. He informed that 16 more centres are recommended to be treated as banked and decision on the same is awaited from Reserve Bank of India. He further informed that Member Banks need to open brick and mortar branches or CBS enabled outlets at 15 centres as per allotment.</p> <p>Hon'ble Chief Secretary advised to open these branches on top priority basis and in a time bound manner.</p>	<p>Member Banks to open branches / CBS enabled outlets as per allotment and submit a status report to SLBC.</p> <p>Lead District Managers to review the status of opening of branches / CBS enabled banking outlets in BLBC / DLCC meetings</p>	<p>Member Banks</p> <p>LDMs</p>
	b. Review of operations of Business Correspondents – Hurdles / issues	Convener, SLBC informed that the main issues of Bank Mitras are very low commission paid, due to which attrition rate of Bank Mitras is very high.	Member banks to look into remuneration paid to the Bank Mitras at respective Bank & to take-up at Industry level.	Member Banks



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	<p>involved</p> <p>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</p> <p>d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding &</p>	<p>He suggested that the rate of attrition can be arrested by deciding to pay fixed minimum remuneration to BCs working in remote areas, irrespective of number of transactions.</p> <p>CEO, MSRLM suggested that Bank Sakhis and women members of SHGs can be used as BCs also.</p> <p>Convener, SLBC asked member banks to identify such villages which are facing connectivity issues and inform DoT</p> <p>Convener, SLBC informed the House that in case of DBT, Aadhaar Seeding and Aadhaar authentication is an ongoing process.</p>	<p>Member Banks to use Bank Sakhis / women members of SHGs to address the issues like attrition / inactiveness of Bank Mitras.</p> <p>Member banks to identify villages which are facing connectivity issues and share the list with DoT to resolve the issue.</p> <p>Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps, especially, through Financial Literacy</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	<p>Authentication.</p> <p>e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)</p> <p>f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy</p> <p>g. Review of efforts towards end to end projects involving all stakeholders in the supply chain</p>	<p>Government of Maharashtra, Education Department is requested to explore the possibility of including Financial Education in the school Curriculum.</p> <p>Convener, SLBC informed the house about various schemes, subsidies implemented by the Central and State Government</p> <p>Reserve Bank of India and NABARD have already provided guidance to Member Banks as under:</p> <p>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.</p>	<p>Centres.</p> <p>Government of Maharashtra, Education Department to design leaflets of Financial Literacy initiatives by banks to educate primary students.</p> <p>Member banks to note the various schemes, subsidies implemented by the Central and State Government</p> <p>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 discussed.</p>	<p>Education Dept. GoM</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>A) PMJDY</p> <p>B) PMMY</p> <p>C) Stand Up India (SUI)</p>	<p>Convener, SLBC informed the House about progress under implementation of PMJDY in the State.</p> <p>Convener, SLBC informed the House about progress under implementation of PMMY in the State. He informed that Department of Financial Services has informed PAN India PMMY Targets for FY 2019-20 to all PSBs and Private Sector Banks and requested to inform PMMY target for the State of Maharashtra to SLBC urgently.</p> <p>He observed that share of Shishu is more than Kishore and Tarun Loans and suggested to convince the Shishu borrowers to upgrade to Kishore and Tarun loans gradually by repaying earlier loans in a time bound manner.</p> <p>Hon'ble Chief Secretary observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch.</p>	<p>--</p> <p>Member Banks to urgently inform PMMY target 2019-20 for the State of Maharashtra to SLBC.</p> <p>Member Banks to make all out efforts for improving performance under the Scheme.</p>	<p>--</p> <p>Member Banks</p> <p>Member Banks</p>



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	D) APY	<p>Representatives of Member Banks informed that number of Rural and Semi Urban branches was more in the State of Maharashtra and it was difficult to find borrowers worthy of extending credit in the range of Rs. 10 lakh to Rs. 1 crore as per scheme guidelines.</p> <p>Convener, SLBC suggested that Urban and Metro branches of Banks may give more thrust to sanctioning proposals under SUI.</p> <p>Convener, SLBC informed that the scheme is very good, especially for persons from the unorganized sector and urged member banks to make all out efforts for popularizing the scheme. He suggested that contract workers from the firms of Corporate Borrowers of Banks may be targeted for the purpose.</p> <p>Representative of PFRDA informed the House that performance of Maharashtra State was lower than National Average and a little more thrust was needed to achieve the same.</p>	Member Banks to continue scouting for enrollments under APY and popularize the scheme.	Member Banks



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	<p>E) PMJJBY / PMSBY</p> <p>F) UIDAI</p> <p>i. Identification of Digital District for the State of Maharashtra</p>	<p>Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested to ensure fresh enrollments as well as renewals. He also requested to ensure collection of premia on time.</p> <p>Convener, SLBC informed the House about communication dt. 14.02.2020 from UIDAI about Draft Policy and SoP for Home Enrolment / update of infirm / bed ridden patients / pregnant women / physically challenged persons / senior citizens, etc. and requested Member Banks to provide their inputs / suggestions directly to UIDAI.</p> <p>Convener, SLBC informed the House about selection of Nandurbar District as the District to be 100% Digitally enabled by 15.08.2020.</p> <p>He also informed that the issue was discussed, in detail during SLBC Sub-Committee meeting on Deepening of Digital Payments held on 13.02.2020 and urged all Member Banks to make concerted efforts to achieve 100% digitization by 15.08.2020.</p>	<p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time.</p> <p>Member Banks to provide their inputs / suggestions directly to UIDAI.</p> <p>All Member Banks to make concerted efforts to achieve the goal. Further, process flow as suggested by Indian Banks' Association to be followed.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	j. Villages inadequately covered or uncovered by financial infrastructure on Jan Dhan Darshak GIS App updated as on 08th July 2019 based on inputs provided by banks.	<p>Convener, SLBC informed about list of 248 villages uncovered as of 11.02.2020 shared by Department of Financial Services, New Delhi. He also informed that the list, along with Bank wise mapping has been shared with all Member Banks.</p> <p>He urged member Banks to address issues like low population of allotted centres, low connectivity, appointment / reactivation of Bank Mitras, etc. on priority basis and to update coverage on Jan Dhan Darshak GIS Application.</p>	Member Banks to complete the exercise of covering the allotted centres with banking touch points on priority basis and update coverage on Jan Dhan Darshak GIS Application under their login.	Member Banks
9	Discussion on improving rural infrastructure / credit absorption capacity	<p>Convener, SLBC briefed the House on various Government Policies for information of all concerned stakeholders.</p> <p>CGM, NABARD, MRO, Pune informed the House about additional irrigation potential of about 15 lakh Ha. created as also about improved rural connectivity in the state through NABARD's RIDF, LTIF and NIDA projects implementation. He indicated that these outcomes have resulted in creation of additional Credit absorption capacity and opportunities in project areas. Details of all projects were</p>	<p>Member Banks to make focused efforts for financing projects pertaining to development of Rural Infrastructure.</p> <p>State Government to take steps to address infrastructure and other gaps highlighted in the State Focus Paper 2020-21.</p>	<p>Member Banks</p> <p>GoM</p>



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		<p>hosted on SLBC website and Bankers should strategise their credit plans accordingly and take benefit.</p> <p>He informed about the State Focus Paper for 2020-21 released by NABARD on 20th February, 2020 during the State Credit Seminar and requested the State Government to take steps to address infrastructure and other gaps highlighted in the document.</p>		
10	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>Convener, SLBC briefed the house on various Government Schemes launched for skill development of the youth which will help them towards employment generation. He informed the house that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 14.02.2020.</p> <p>Lead District Manager, Gondia District requested for allotment of land for RSETI building on priority basis. Dy. General Manager, Bank of India, Lead Bank for Gondia District informed about continuous follow up with District Administration for the same.</p>		



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		<p>State Director for RSETIs informed about land allotment issue in respect of four Districts viz. Thane, Gondia, Raigad and Nagpur.</p> <p>Additional Chief Secretary, Planning Department, Government of Maharashtra assured to take up the matter with Rural Development Department.</p>	<p>Rural Development Department, Government of Maharashtra is requested to issue suitable instructions to District Administration of Thane, Gondia, Raigad and Nagpur Districts for allotment of suitable land for construction of RSETI building.</p>	<p>RDD, GoM</p>
11	<p>Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements</p>	<p>Convener, SLBC informed the house about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP) and the constraints faced by users while accessing site of Mahabhulekh.</p> <p>Dy. Collector & State Coordinator, E-Ferfar Project, Government of Maharashtra, informed that only five Member Banks have entered into MoU with the State Government, so far and remaining Member Banks need to follow at the earliest for access to the website of the State Government by server-to-server integration.</p>	<p>Concerned Department of Government of Maharashtra is requested to address the issue of problems faced by the users (e.g. no connectivity, direct charge noting by Banks, etc.) while accessing site of Mahabhulekh.</p> <p>Remaining Member Banks to enter into MoU with the State Government and complete all related formalities by 31.05.2020.</p>	<p>GoM</p> <p>Member Banks</p>



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		<p>He noted that details like revised Draft of MoU and contact details of person to be contacted for the purpose as provided by the State Government are included in Agenda Booklet.</p> <p>Hon'ble Chief Secretary advised that all Banks must complete all related formalities for going live by 31.05.2020. He also advised to arrange a meeting with Dy. Collector, E-Ferfar Project and sort out issues if any.</p>		
12	Doubling of Farmers' Income by 2022	<p>CGM, NABARD informed that NABARD has Developed benchmarks for monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022". He suggested to review the progress on yearly basis in terms of certain parameters based on actual performance as at the end of FY 2019-20.</p> <p>Convener, SLBC put forth certain issues faced in the State of Maharashtra viz. extreme vagaries of nature and debt waiver atmosphere owing to which farmers were not coming forward even for their KCC review / renewals as well as for new</p>	Member banks to focus on increasing finance towards investment credit, where there is more capital formation, Group Farming and FPOs, Area Development Schemes etc. so as to achieve Doubling of Farmers' Income by 2022.	Member Banks



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		investment credit activities. However, he opined that owing to the initiatives of the State Government like Unnat Sheti-Samruddha Shetkari Campaign, Group Farming Scheme, Nanaji Deshmukh Krishi Sanjeevani Prakalp, SMART Project, etc. the hurdles can be overcome to achieve set goals.		
13	Management of Data Flow at LBS Fora - Procedure	<p>Convener, SLBC informed about status of implementation of the standardized system for data flow. He also informed that, till date only 4 Banks have completed the preparatory steps for integration of the new system with CBS environment. He further informed that Banks were not able to complete the exercise of mapping of Block Codes with their branches to the fullest extent as District Codes / Block Codes of Mumbai City and Suburban Districts as well as of two Blocks viz. Thane and Ulhasnagar were missing from the LG Directory.</p> <p>He urged the State Government to look urgently into the matter for making unique codes available for the missing Districts and Blocks as the same formed the very basis for implementation of the new MIS system.</p>	<p>Government of Maharashtra to make available unique codes for Mumbai City & Suburban Districts and Thane & Ulhasnagar Blocks, urgently.</p>	<p>Concerned Department of GoM</p>



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		<p>Additional Chief Secretary, Planning Department, GoM assured to look into the matter.</p> <p>He informed about two Implementation Committee meetings held by SLBC and extent of follow up with Member Banks in this regard and urged for Reserve Bank of India's intervention for instructing Member Banks suitably for timely implementation.</p> <p>Regional Director, Maharashtra & Goa, Reserve Bank of India assured of all help form Mumbai Regional Office of RBI and advised Member Banks for immediate resolution of issues if any and quick and smooth implementation of the new system.</p>	<p>All remaining Member Banks to take up the matter with their Data Centres / IT Departments for immediate migration to the new system.</p>	<p>Member Banks</p>
14	Implementation of digital E-stamping facility on Bank Guarantees	<p>Convener, SLBC informed about Working Group of IBA that has come out with Automated E-Stamping facility for Bank Guarantees. He also informed that the matter is already taken up with Inspector General of Registration and Controller of Stamps, Government of Maharashtra.</p> <p>However, representative from IGR's Office was not available for discussion.</p>	<p>Inspector General of Registration & Controller of Stamps, Government of Maharashtra to look into the matter for implementation of Digital E-Stamping facility for Bank Guarantees, in the State of Maharashtra.</p>	<p>IGR, GoM</p>



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		Dy. Collector, Land Records, Government of Maharashtra assured to take up the matter with IGR's Office.		
15	Issues flagged by Member Banks and LDMs	<p>Convener, SLBC informed about representation of Gadchiroli District Central Cooperative Bank received through Maharashtra State Cooperative Bank. It was informed that GDCC Bank has not been able to cover the allotted villages with banking touch points and map the same on Jan Dhan Darshak GIS Application owing to difficulties pertaining to lack of infrastructural facilities like connectivity, roads, etc.</p> <p>Convener, SLBC requested Lead District Manager, Gadchiroli District to take up the matter for discussion during the forthcoming block level / district level meeting and to reallocate these villages for coverage by banking touch points, immediately.</p>	LDM, Gadchiroli District to reallocate villages originally allotted to GDCC Bank.	LDM, Gadchiroli District
16	Issues Remaining Unresolved at DCC / DLRC meeting	Convener, SLBC informed the house that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 31.12.2019 has been escalated to SLBC. He requested member Banks to	Member banks to escalate District Level issues, only if unresolved at DLCC level through Lead District Manager.	Member Banks LDMs



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		escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.		
17	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	Convener, SLBC informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same has been incorporated in the agenda for perusal by all concerned.	All concerned to go through the various policy initiatives of the Government.	All Members
18	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Convener, SLBC informed the house that various schemes are launched by the Central and State Governments to help the youth to start their own business units viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio preferably under MSME. He requested Member Banks and Lead District Managers to share inspirational success stories for inclusion in the agenda booklet.	Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMs



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19	Discussion on Market Intelligence Issues	<p>Convener, SLBC asked Member Banks to share their views on the topics related with Market Intelligence.</p> <p>Under Credit Related Frauds, he informed about fraudulent activities in the name of Pradhan Mantri Jan Dhan Yojana (PMJDY) and requested to exercise caution as per communication dt. 24.12.2019 already circulated by SLBC.</p>	<p>Member Banks to make PMJDY account holders well aware to prevent them from falling prey to any such fraudulent activities in future and to sensitise all branches and Bank Mitras to create customer awareness.</p>	<p>Member Banks</p>
20	Any other item, with the permission of the Chair	--	--	--



Annexure II

List of Participants for 146th SLBC Meeting held on 25.02.2020 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Shri J.P. Menon	Dy. Gen. Manager, ECGC
2	Ms Bhagyashree Sathe	Dy. Director, MSME Dev. Institute
3	Smt. Vaijayanti Mahabale	Dy. Gen. Manager, HUDCO
4	Shri V.T. Subramanian	Regional Chief, HUDCO
5	Ms Dipti Yadav	Dy. Director, UIDAI
6	Dr. Ashish Dongare	Manager, PFRDA
7	Shri Manoj Singhal	ADG, DOT
8	Shri Sandeep Tandale	ADET, DoT
State Government		
1	Shri Ajoy Mehta	Chief Secretary
2	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
3	Smt Abha Shukla	Principal Secretary, Cooperation
4	Shri Narendra Patil	Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
5	Smt R. Vimala	CEO, Maharashtra State Rural Livelihoods Mission
6	Shri Ramdas Jagtap	State Coordinator, E-Ferfar, Maharashtra, SC & DLR
7	Shri A.M. Kawade	Commissioner, Cooperation & RCS
8	Shri D.S. Salunke	Dy. Registrar, RCS Office
9	Dr. B.A. Shaikh	Dy. Commissioner, Animal Husbandry
10	Shri D.M. Zombade	General Manager, LASDC Ltd.
11	Shri Anand Lomte	Dy. General Manager, MSOBCFDC
12	Shri Dattaraj Shinde	Asstt. Gen. Manager, MPBCDC Ltd.
13	Shri N.T. Shisode	Director, Commissionerate of Agriculture
14	Shri V.L. Rajale	Addl. Director of Industries
15	Shri Vilas S.Lade	Dy. Director, KVIC
16	Shri G.U. Patne	Textile Inspector
17	Ms Ashwini Yamgar	Under Secretary, Dept of Social Justice
18	Ms Aruna Anil Dalvi	Sr. Asst., KVIB
19	Shri. Suresh R Londhe	SIO, Dept. of Industries
20	Ms Sonali Deore	Dy. Director, Industries
21	Shri T.M. Kulkarni	Regional Manager, LIDCOM
22	Mrs A.S. Puranik	Manager, LIDCOM
23	Shri Mahesh Kokare	Dy. Manager, MAVIM
24	Dr. Rajesh Jogdand	Dy. Director, MSRLM
25	Shri Gopaldas Jhanwar	SMM, MSRLM
26	Ms Prachi Reelkar	State Consultant, Financial Inclusion, MSRLM
27	Shri P.D. Sigedar	Dy. Director, Agriculture
28	Shri Ramesh Warudkar	Advisor, Banking, MGNREGS, Nagpur
29	Shri Rahul Kankaria	Fintech Head, Maha IT
30	Shri Gaurav Singhal	Incubation Manager, Maha IT
31	Ms Manasi Vora	Manager, Maha IT
Reserve Bank of India		
1	Shri B.K. Mishra	Regional Director, Maharashtra & Goa
2	Shri R.K. Mahana	General Manager, Mumbai
3	Shri Suresh Satpute	General Manager, Nagpur



Sr. No.	Name of the Participant	Designation / Institution
4	Shri B.K. Singh	Asstt. General Manager, Nagpur
5	Shri M.K. Moon	Asst. Gen. Manager, FIDD,MRO
NABARD		
1	Shri U.D. Shirsalkar	Chief General Manager, MRO, Pune
2	Shri L.L. Rawal	General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri Hemant Tamta	Executive Director, Bank of Maharashtra & Chairman, SLBC, Maharashtra
2	Shri N.S. Deshpande	General Manager, Convener, SLBC
3	Shri B.V. Barve	Asstt. Gen. Manager, FI & SLBC
4	Shri Amit Teke	Senior Manager, SLBC
5	Shri Mangesh Kedar	Senior Manager, SLBC
6	Shri P.M. Walunjkar	Manager, SLBC
Apex Banks		
1	Shri N.C. Das	Asstt. Gen. Manager, SIDBI
2	Shri B. Venu Babu	Asstt. Manager, SIDBI
Commercial Banks.		
1	Ms Pavan Lata Kaul Mam	Dy. Gen. Manager, Allahabad Bank
2	Shri S. Ravikumar	Asstt. Gen. Manager, Andhra Bank
3	Shri Swapnil Jangitwar	Manager, Andhra Bank
4	Shri J.K. Pattjoshi	Asstt. Gen. Manager, Bank of Baroda
5	Shri Vaibhav Kavitate	Sr. Manager, Bank of Baroda
6	Shri M.D. Kulkarni	Dy. Gen. Manager, Bank of India
7	Shri S.N. Mohanty	Asstt. Gen. Manager, Canara Bank
8	Shri S. P. Kulkarni	Asstt. Gen. Manager Central Bank of India
9	Shri M.M. Kamble	Chief Manager, Central Bank of India
10	Ms Neeta Kale	Chief Manager, Corporation Bank
11	Shri Amit Tikriya	Sr. Manager, Indian Bank
12	Shri Anil Kumar	Dy. Gen. Manager, Indian Overseas Bank
13	Shri Mahesh Ghule	Manager, Indian Overseas Bank
14	Shri Sunil Mistry	Chief Manager, Oriental Bank of Commerce
15	Shri V.K. Kaushik	Dy. Gen. Manager, Punjab National Bank
16	Shri Chandrakant P.	Manager, Punjab and Sindh Bank
17	Shri S.K. Mohapatra	Dy. Gen. Manager, State Bank of India
18	Shri Sunil Revandkar	Manager, State Bank of India
19	Shri Kulwinder Singh	Dy. Zonal Head, Syndicate Bank
20	Shri Saurabh Verma	Sr. Manager, Syndicate Bank
21	Shri H.K. Arora	Dy. Gen. Manager, UCO Bank
22	Shri Mohan Shinde	Sr. Manager, UCO Bank
23	Shri M Raghunath Reddy	Asst. Gen. Manager, Union Bank of India
24	Shri Manoj Yelpale	Sr. Manager, Union Bank of India
25	Shri Mnajit Singh Kochar	Dy. Gen. Manager, United Bank of India
26	Shri Vijay Dubey	Asst. Vice President, Axis Bank
27	Shri Kunwar Priyesh	Branch Head, Bandhan Bank
28	Shri R. Harikumar	General Manager, CSB Bank
29	Shri S.S. Chakravarty	Manager, CSB Bank
30	Shri M.G. Menon	Branch Head, DCB Bank
31	Shri M.S. Ciyad	DVP, Federal Bank



Sr. No.	Name of the Participant	Designation / Institution
32	Shri Sudesh Jaysinghani	Zonal Head, HDFC Bank
33	Shri Ajay Bhuvad	AVP, HDFC Bank
34	Shri Amit Bajpai	Sr. Manager, HDFC Bank
35	Shri Rajesh Kharche	ZH, ICICI Bank
36	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
37	Shri Joogulappa Venumala	Dy. Gen. Manager, IDBI Bank
38	Ms Rupali Pawar	Manager, IndusInd Bank
39	Shri Satheesha Shetty	Dy. Gen. Manager, Karnataka Bank
40	Shri Tribhuwan C Sharma	Zonal Head, RBL Bank
41	Shri Ketan Ghate	AVP, Yes Bank
Small Finance Banks		
1	Shri Nilesh Baralkar	AVP, AU
2	Shri Santosh Mhatre	Regional Manager, Equitas
3	Shri Manish Chaudhari	Sr. Manager, ESAF
4	Shri Kashi Prasad	RM, Jana
5	Shri Shib Modi	RH, Jana
6	Shri Tariq Khan	AVP II, Jana
7	Shri Tapan Thacker	Zonal Head, Utkarsh
8	Shri Yogesh B Panchal	AVP, Suryoday
Payments Banks		
1	Shri Ashish Khare	Chief Manager, India Post Payments Bank
Regional Rural Banks		
1	Shri Bidyut Kundu	Chairman, Vidarbha Konkan Gramin Bank
2	Shri M.A. Kabra	Chairman, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri Dilip N Dighe	Gen. Manager
2	Shri S.B. Jadhav	Manager
Lead District Managers		
1	Shri S.M. Walawalkar	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Shrikant Karegaonkar	LDM, Aurangabad
5	Shri Vijay Chavan	LDM, Beed
6	Shri Ashok Kumbhalwar	LDM, Bhandara
7	Shri Vinod Mehere	LDM, Buldhana
8	Shri S.N. Jha	LDM, Chandrapur
9	Shri M.K. Das	LDM, Dhule
10	Shri P.M. Bhosale	LDM, Gadchiroli
11	Shri Uday Khardenawis	LDM, Gondia
12	Shri S.C. Dixit	LDM, Hingoli
13	Shri N.M. Ilamkar	LDM, Jalna
14	Shri Rahul Mane	LDM, Kolhapur
15	Shri P. Srinivasulu	LDM, Latur
17	Shri Nilesh Vaite	LDM, Mumbai City
18	Shri D.M. Patil	LDM, Mumbai Suburb
19	Shri Vijaysingh Bais	LDM, Nagpur
20	Shri Ganesh Pathare	LDM, Nanded
21	Shri. Jayant W. Deshpande	LDM, Nandurbar
22	Shri Ardhendu Shekhar	LDM, Nasik



Sr. No.	Name of the Participant	Designation / Institution
23	Shri Nilesh M. Vijaykar	LDM, Osmanabad
24	Shri P.N. Ninawe	LDM, Parbhani
25	Shri Anand Bedekar	LDM, Pune
26	Shri Anand Nimbalkar	LDM, Raigad
27	Shri Nandkishor Patil	LDM, Ratnagiri
28	Shri Rajendra Yadav	LDM, Sangli
29	Shri M.Y. Shirolkar	LDM, Satara
30	Shri Amol Sangle	Manager, LDO, Solapur
31	Shri A.K. Jha	LDM, Sindhudurg
32	Shri Virendra Kumar	LDM, Wardha
33	Shri Dattatray Ninawkar	LDM, Washim
Insurance Companies		
1	Shri Nitin Kumar	A.O. AIC of India
Others		
1	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
2	Ms Priti Nipane	Bank Sakhi, Bol, Andhalgaon, Bhandara

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