

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



संयोजक / CONVENER
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बैंक

प्र.का.: 'लोकमंगल', 1501, शिवाजीनगर, पुणे- 411005.
H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

AX1 / SLBC / 2016-17 / 1338-1467

25.05.2016

All Members, SLBC – Maharashtra

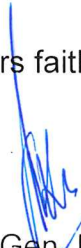
Dear Sir,

**Sub : Minutes / Action Points – 131th SLBC meeting held on 11.05.2016
at Mumbai**

Please find attached Minutes / Action Points of the 131st SLBC meeting held on 11.05.2016 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 20.08.2016 for appraising in the next SLBC meeting.

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

Yours faithfully,


Dy. Gen. Manager,
Member Secretary,
SLBC, Maharashtra.



Minutes of the 131st SLBC Meeting held on May 11, 2016 at Mumbai

131st SLBC meeting was convened on 11.05.2016. The meeting had a focused agenda to finalise State Annual Credit Plan for 2016-17 including crop loan disbursements.

Chief Guest of the meeting was Shri Devendra Fadnavis, Hon'ble Chief Minister, Maharashtra State,. Shri Sushil Muhnot, Chairman, SLBC and Chairman & Managing Director, Bank of Maharashtra chaired the meeting. Shri Chandrakant Patil, Minister for Cooperation, Shri Dadaji Bhuse, Minister of State for Cooperation, Shri Swadheen Kshatriya, Chief Secretary, Shri D.K. Jain, Additional Chief Secretary (Finance), Shri Sunil Porwal, Additional Chief Secretary (Planning), Dr. Bhagwan Sahay, Additional Chief Secretary (Agri & Marketing), Shri Rajgopal Deora, Secretary (Cooperation), Shri Chandrakant Dalvi, Commissioner (Cooperation), Shri Vikas Deshmukh, Commissioner, Agriculture and other senior officials of the State Government attended the meeting.

The Reserve Bank of India was represented by Shri S. Ramaswamy, Regional Director, Maharashtra & Goa and Smt. J.M. Jivani, Regional Director, Nagpur.

NABARD was represented by Dr. R.N. Kulkarni, Chief General Manager, MRO, Pune.

The meeting was also attended by Shri Pramod Karnad, Managing Director, MSC Bank, Shri SDS Carapurcar, Chairman, Vidarbha Konkan Gramin Bank and other senior officials of Reserve Bank of India, various banks and selected Lead District Managers in the State.

Shri C.B. Arkatkar, Dy. General Manager and Member Secretary, 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) 2016-17 including Crop Loan Disbursements. He hoped that at Rs. 2,54,903 /- crore for Priority Sector, the State Annual Credit Plan for 2016-17 would also



be at the first rank in the country as earlier years. He informed that for 2016-17, the target for disbursement under Agriculture was set at Rs. 77,458/- crore of which Crop Loans constituted Rs. 51,235/- crore and Investment loans constituted Rs.26,223/- 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 107% of the target for total Priority Sector and that for Agriculture was 109% of the target; achievement under other priority sector being 106% of the target. He informed the house that, for the first time, more than 58 lakh farmers availed bank finance during the year 2015-16. He informed that this year onwards, bankers' focus would be to cover maximum number of farmers under formal agricultural credit channels which would help not only in increasing agricultural credit numbers, in terms of accounts and amount, but also bring majority of farmers under the mandatory and better crop insurance cover i.e. the newly launched Pradhan Mantri Fasal Beema Yojana. He requested extension in time limit for conversion of eligible crop loan accounts up to 31.07.2016 as the task was enormous and needed to be undertaken carefully. He also requested the State Government to provide district wise list of drought affected villages to SLBC, for advising respective banks to take up this task on war footing in villages allotted to them.

The Chief Minister while delivering key note address expressed happiness over the performance of the year 2015-16. However, he felt that, though the performance was improving, much ground needed to be covered. He opined that the micro level indicators must improve along with the macro level ones. He informed that share of Agriculture in Maharashtra was 11%, but 45%-50% people dependent on Agriculture which puts pressure on economy as there was negative growth in agri sector. He hoped for good monsoons this year and appealed all the stake holders to work together for improvement of performance of each and every sector so that farmers will be in a position to repay their loans and pressure on bank finance would decrease. He informed the Government's expectations about increasing the coverage of farmers and bringing up to 80% of the farmers under institutional credit. He also asked to bring those farmers under institutional credit who were earlier granted loans but had gone out of the system for bringing them out of the debt trap and giving them an opportunity to reap advantages of good monsoons. He observed that in absolute terms, number of farmers covered by District Central Cooperative Banks (DCCBs) was more. He urged the commercial banks to focus on covering more number of farmers as well as amount of finance. He felt that the DCCBs facing liquidity crunch must come out of the difficult situation as a large number of farmers were dependent on their finance. He opined that plan of allocation of



branches by the banks must be proper and well spread out so that credit availability in all parts of Maharashtra would be easy. He reassured the gathering that expansion in economy would ultimately help bankers to perform better which in turn would help the State and the Country. He wished best to all for excellent performance during the year ahead.

Lead District Managers of 13 districts viz Shri Vijay Jangda, Wardha District (100%), Shri V.T. Hude, Ahmednagar District (101%), Shri Ram Kharatmal, Parbhani District (102%), Shri Sube Singh, Chandrapur District (103%), Shri A.D. Chavan, Nasik District (103%), Shri M.Y. Shirolkar, Satara District (104%), Shri R.S. Pujari, Sangli District (110%), Shri T. Madhusudana, Raigad District (111%), Shri G.G. Wakade, Jalna District (115%), Shri M.G. Kulkarni, Kolhapur District (116%), Shri K.B. Jadhav, Sindhudurg District (117%), Shri S.S. Bandivadekar, Ratnagiri District (118%) and Shri D.B. Deshmukh, Pune District (127%) were felicitated at the hands of Hon'ble Chief Minister for surpassing yearly target for crop loan disbursements during 2015-16.

Shri Swadheen Kshatriya, Chief Secretary, Government of Maharashtra summed up the proceedings. He expressed satisfaction over the fruitful discussions that took place during the course of the meeting. He observed that the goal of the Government and the banking fraternity was the same and working together, it was easily possible to achieve the objective of increasing coverage of farmers and making institutional credit available to them on time thereby achieving a double digit growth this year.

Member Secretary, SLBC, 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	State Profile of Maharashtra	For information of all member banks.	--	--
2	Agriculture Sector and Development in the State	<p>Member Secretary, SLBC informed the house about position of agri sector in the State as under:</p> <ul style="list-style-type: none">➤ Irrigated land 18 %➤ Number of operative land holders 1.37 crs , totaling 197.67 lac hectares , average land holding 1 h 44 r➤ 78.56 % farmers are small & marginal farmers.➤ 75 % of operating land holding in cultivation in kharip season , and 24 % cultivation in rabi➤ Area under cultivation of major crops Cotton 27 % , Soyabean 23 % , rice 10.5% , tur 8 % <p>He enumerated the salient features of cultivation practices undertaken by farmers in Maharashtra and impact of the practices on production.</p> <ul style="list-style-type: none">➤ Use of improved seeds chemical fertilizers and pesticides appears to be going down➤ Due to consecutive droughts, water availability dwindling	All concerned agencies to take note of the position and strive hard to reverse the negative growth trend in agriculture by taking advantage of prospects of good monsoons this year.	All Banks NABARD Govt. Agencies



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<ul style="list-style-type: none"> ➤ Production of crops like jowar, cotton, soyabean rice reduced ➤ Per hectare revenue generated from sales of these crops, going down indicating severe stress in farm sector in major parts of state ➤ Fluctuation in sugarcane crop comparatively lower ➤ Vast disparity in value of farm produce of sugarcane crop and other crops <p>He quoted the source of the information as Economic Survey of Maharashtra.</p> <p>Chairman, SLBC and C & MD, Bank of Maharashtra appealed member banks to ensure coverage of small and marginal farmers to maximum possible extent so as to avoid penal actions like investment in RIDF.</p>	<p>All banks to ensure maximum coverage of small and marginal farmers.</p>	<p>All Banks</p>
3	Banking Scenario of Maharashtra State	<p>Member Secretary, SLBC informed the house about banking scenario in the State of Maharashtra as under:</p> <ul style="list-style-type: none"> ➤ Maharashtra State has largest network of 15312 bank branches excluding urban cooperative banks. ➤ Of these 73.83% are scheduled commercial bank branches and 26.17% are district central coop banks. ➤ 60.5 % branches are in Rural and Semi 		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Urban areas</p> <ul style="list-style-type: none"> ➤ Average population covered per branch 10121 ➤ CD Ratio of SCBs at 99.10% and that of COOP Banks at 73.56 % ➤ In addition, banking correspondents , ATMs and mobile phones are other available channels indicating adequate banking coverage in the State ➤ Plan to cover all villages with population above 5000, with brick and mortar branch as per road map submitted to Reserve Bank of India. <p>Secretary, Cooperation, Government of Maharashtra observed that though the CD Ratio of the State was good, it was important to monitor district wise CD Ratio as it was necessary for balanced growth of the State. He further observed that CD Ratio of some of the districts like Gadchiroli and Chandrapur was very low. He opined that at least an average CD Ratio of 70% be maintained by all districts.</p>	<p>Bank branches in districts with CD Ratio below 40% viz Chandrapur (39.28%), Bhandara (38.95%), Palghar (37.01%) and Gadchiroli (29.34%) to strive hard to improve the CD ratio of the respective districts. Lead District Managers of these districts to take review in each DLCC meeting.</p>	<p>All Banks having branches in Chandrapur, Bhandara, Palghar & Gadchiroli districts. Concerned LDMs</p>
4	Finance for Agriculture in Maharashtra	<p>Member Secretary, SLBC explained the important points in respect of finance for Agriculture in Maharashtra as under:</p> <ul style="list-style-type: none"> ➤ Agricultural loans disbursement in 2015-16 was 109 % of target 	<p>All banks to strive hard for making timely credit available to the farmers and achieving allotted targets well in advance.</p> <p>Bank branches in Gadchiroli, Palghar, Solapur and Yavatmal districts to make</p>	<p>All Banks</p> <p>All Banks having</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<ul style="list-style-type: none">➤ Crop loans achievement was 92 % due to lower sown area in kharip and rabi season which indicated that banks were increasing lending to investment credit in agriculture.➤ Share of SCBs was 61 % in disbursement➤ DCCBs extend finance to 58.59 % of farmers➤ 13 districts achieved more than 100 % of the allotted target➤ Gadchiroli, Palghar, Solapur and Yavatmal districts have lower crop disbursements➤ Number of farmers are well distributed with Konkan area having least number of farmers availing crop loans	all out efforts to achieve the allotted targets. Concerned Lead District Managers to closely monitor the performance and ensure timely submission of requisite data to SLBC.	branches in Gadchiroli, Palghar, Solapur and Yavatmal districts and concerned LDMS
5	Coverage of Farmers	<p>Member Secretary, SLBC informed the house about coverage of farmers in Maharashtra under institutional credit as under:</p> <ul style="list-style-type: none">➤ Coverage of 80 % of farmers under institutional credit is target of the State Government this year➤ 66 % of farmers are already covered.➤ Camps for covering these farmers have already begun. <p>He requested the State Government authorities to share talukawise / districtwise list of farmers with SLBC / banks for faster tracking and targeting uncovered farmers.</p>	Banks to focus on coverage of farmers in large gap area like Konkan, Nasik, Kolhapur, Amravati and Nagpur divisions.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Hon'ble Chief Minister noted the coverage of farmers as 66% and observed that about 20% of the data may pertain to defaulting farmers who were covered earlier but have now gone out of the institutional credit mechanism. He urged to cover these farmers by way of rescheduling their accounts and bringing them back into the institutional credit fold.	Banks to issue suitable instructions to their branches for covering such farmers who were financed earlier but were now ineligible owing to default on earlier loans. Suitable measures like rescheduling of eligible accounts be taken.	All Banks
6	State Annual Credit Plan 2015-16	<p>Member Secretary informed the house about preparation of State Annual Credit Plan 2016-17. He informed that the plan was prepared on the basis of Potential Linked Plan (PLP) of NABARD for each district and a bottom up approach was adopted. ACP was prepared at block level, then at district level and at last consolidated at state level. He further informed that Priority Sector plan envisaged a growth of 36.59% where MSME, Agriculture and Housing thrust areas in line with Government priorities of Start Up India, Stand Up India, MUDRA loans, and Pradhan Mantri Awas Yojana were taken into consideration.</p> <p>State Annual Credit Plan 2016-17 was put up for approval as under :</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by														
		<p style="text-align: right;">Rs. In Crore</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>77,458</td> </tr> <tr> <td>Of which Crop Loans</td> <td>51,235</td> </tr> <tr> <td>Other Priority</td> <td>1,77,445</td> </tr> <tr> <td>Total Priority</td> <td>2,54,903</td> </tr> <tr> <td>Non Priority</td> <td>1,97,351</td> </tr> <tr> <td>Grand Total</td> <td>4,52,254</td> </tr> </tbody> </table> <p>Secretary Cooperation observed that it was priority of the Government to increase coverage of farmers. As such, he suggested proportionate increase in crop loan targets to the tune of Rs. 15,000 crore. He further suggested that the increase in targets be proportionately distributed amongst DCCBs with strong position and commercial banks.</p>	Particulars	Amount	Agriculture	77,458	Of which Crop Loans	51,235	Other Priority	1,77,445	Total Priority	2,54,903	Non Priority	1,97,351	Grand Total	4,52,254	<p>Additional 1,500 Crore Crop Loan disbursement seems difficult as many Co-operative Banks and RRB's will have to assess their capital availability and funds position.</p> <p>Same is the case with PSB's whose capital adequacy norms are made stringent from this year.</p>	<p>By individual banks depending on their capital adequacy and funds position.</p>
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7	Help to distressed farmers by way of conversion of loans	<p>Member Secretary, SLBC informed the house about drop in yield of rain fed crops, reduction in per hectare yield, consecutive droughts and the alarming situation in Maharashtra. However, with prospects of good monsoons, he informed that member banks of SLBC proposed to offer extraordinary help to farmers by conversion crop loans disbursed in 2015-16, respect of crop loans disbursed in 26491 draught affected villages.</p>																



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>He once again requested for list of affected villages to the State Government for completion of conversion exercise for loans sanctioned in 2015 – 16 immediately and well within sowing season. He proposed that conversion be done for 5 years to mitigate repayment stress on farmers and fresh crop loan finance be given to such farmers, who were eligible as per norms, after due diligence. Owing to the enormity of the task on hand, he requested the State Government and Reserve Bank of India for postponement of last date from 30.04.2016 to 31.07.2016 for completion of the exercise of restructuring and conversion of agricultural loans disbursed during 2015-16 in affected villages.</p> <p>Member secretary, SLBC further informed the house about initiative of SLBC for guiding the banks to undertake rescheduling of installments of investment loans and conversion of loans of earlier years viz 2012-13 and 2013-14. However, he explained that the matter of conversion of old crop loans was unique, without any precedence and hence was beyond the purview of SLBC. Therefore it was requested of the State Government to seek guidance from Reserve Bank of India</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Hon'ble Chief Minister observed that the proposals for postponement of date up to 31.07.2016 and conversion of earlier loans were acceptable to the State Government. He also directed officials of the State Government to make list of affected villages available to SLBC for sharing with member banks.</p> <p>Chief Secretary, Maharashtra State observed that owing to prospects of good monsoons farmers were very eager and requested Reserve Bank of India to issue necessary guidelines at the earliest.</p>	<p>State Government to make district wise list of affected villages available to SLBC for sharing with member banks.</p> <p>LDM's to procure List of affected Villages from respective Collector & report to SLBC.</p> <p>Reserve Bank of India to issue necessary guidelines for postponement of last date up to 31.07.2016 and considering conversion of earlier loans as a special case at the earliest.</p>	<p>GoM</p> <p>LDM's</p> <p>RBI</p>
8	Review of Pradhan Mantri Jan Dhan Yojana, Social Security Schemes & MUDRA	<p>Member Secretary, SLBC informed the house about progress under PMJDY, Social Security Schemes and MUDRA as under:</p> <ul style="list-style-type: none"> ➤ State has already been declared as saturated for opening one account per family. ➤ Account opening under P M J D Y is still continued for left over and new entrants in State. ➤ 1.39 crore accounts are opened , RuPay cards are being provided to these account holders. ➤ Last mile delivery is being strengthened for convenience of these people. ➤ Banks in State have done good work in social security schemes like PMJJY , 	Bankers to strive hard for popularizing various initiatives by the Government under PMJDY, Social Security Schemes and MUDRA.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>PMSBY, and APY.</p> <ul style="list-style-type: none"> ➤ The State was at first rank in disbursement of MUDRA loans. ➤ Banks were advised to work in same zeal for applicable renewals and new cases in the social security schemes in 2016-17 		
9	Pradhan Mantri Awas Yojana (PMAY)	Member secretary, SLBC, informed the house about Pradhan Mantri Awas Yojana (PMAY) launched on an all India basis w.e.f. 17.06.2015 and it was operational in all statutory towns and planning areas as notified with respect to the statutory town and which surrounds the concerned municipal areas.	All member banks to note the provisions for implementation of the scheme.	All Banks
10	Progress Under Financial Inclusion LBS – MIS V	Member Secretary, SLBC informed the house about progress as of 31.03.2016 under FI : LBS – MIS V.	Banks to implement financial inclusion programme wholeheartedly to make various initiatives by the Government a grand success.	All Banks
11	Ground Level Credit Target for Agriculture – 2016-17	Member Secretary, SLBC informed the house about Ground Level Credit Target for Agriculture 2016-17 for the State of Maharashtra as Rs. 64,715 crore as informed by NABARD. However, he informed that as the State Annual Credit Plan 2016-17 Target of Rs. 77,458 crore for Agriculture was already higher than the GLC target, the same would be considered as target for the State for monitoring purpose.	For information	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
12	Other Issues	<p>Secretary, Cooperation informed that some stray incidences in respect of insistence of mortgage for crop loans by bankers were reported. He urged that guidelines issued by Reserve Bank of India were quite clear and bankers were not to insist on mortgage while sanctioning / disbursing crop loans.</p> <p>Bankers represented that decision of bankers were dependent on details of each case and amount of loan involved. They felt that the root cause may be the stamp duty / registration charges involved in proper documentation of crop loan. They appealed to the State Government to waive stamp duty / registration charges on crop loans instead of doing away with mortgage formalities.</p> <p>Hon'ble Chief Minister, Maharashtra observed that it was a good suggestion and assured that the Government would certainly look into it.</p>	Concerned department of the State Government to study the proposal and issue suitable instructions.	GoM



Annexure II

List of Participants of 131st SLBC Meeting held on 11.05.2016 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Devendra Fadnavis	Chief Minister, Maharashtra Chief Guest
2	Shri Chandrakant Patil	Minister for Cooperation
3	Shri Dadaji Bhuse	Minister of State for Cooperation
4	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
State Government		
1	Shri Swadheen Kshatriya	Chief Secretary
2	Shri D.K. Jain	Additional Chief Secretary, Finance
3	Shri Sunil Porwal	Additional Chief Secretary, Planning
4	Dr. Bhagwan Sahay	Additional Chief Secretary, Agri & Marketing
5	Shri Pravin Pardeshi	Principal Secretary, Chief Minister's Secretariat
6	Shri Rajgopal Deora	Secretary, Cooperation
7	Shri Prabhakar Deshmukh	Secretary, Water Conservation
8	Shri Chandrakant Dalvi	Commissioner, Cooperation
9	Shri Vikas Deshmukh	Commissioner, Agriculture
10	Shri D.S. Salunke	Dy. Registrar, Cooperation
11	Shri Santosh Patil	Officer on Special Duty
12	Shri Nagnath Bhoge	Dy. Secretary, Planning
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Ms. J.M. Jivani	Regional Director, Nagpur
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
NABARD		
1	Dr. R.N. Kulkarni	Chief General Manager, MRO, Pune
2	Shri U.D. Shirsalkar	General Manager, MRO, Pune
3	Shri Lalit Jadhav	Dy. General Manager, MRO, Pune
Scheduled Commercial / Apex Banks.		
1	Shri M.S. Khalsa	Asstt. General Manager, Allahabad Bank
2	Shri Akshay Mishra	Dy. Gen. Manager, Andhra Bank
3	Shri N. Saketh Kumar	Manager, Andhra Bank
4	Shri Nagesh Srivastav	General Manager, Bank of Baroda
5	Shri B.K. Mohanty	Gen. Manager, Bank of India
6	Shri D.P. Mishra	Gen. Manager, Bank of India
7	Ms. Prema T.	Asstt. Gen. Manager, Bank of India
8	Shri A.J. Gogoi	Chief Manager, Bharatiya Mahila Bank



Sr. No.	Name of the Participant	Designation / Institution
9	Shri V. Jayakumar	Dy. Gen. Manager, Canara Bank
10	Shri P. Bhaskara Rao	DM, Canara Bank
11	Shri Narendra Singh	Gen. Manager, Central Bank of India
12	Shri D. Purnachandra Rao	Gen. Manager, Corporation Bank
13	Shri K.C. Chhipa	General Manager, Dena Bank
14	Shri Suresh Khatanhar	Chief General Manager, IDBI Bank
15	Shri B.D. Paranjape	General Manager, IDBI Bank
16	Shri S. Ravi	Dy. Gen. Manager, Indian Bank
17	Shri V.J. Ganguli	Chief Manager, Indian Bank
18	Shri K. Swaminathan	Gen. Manager, Indian Overseas Bank
19	Shri M. Nagraj	Sr. Manager, Indian Overseas Bank
20	Shri D.V. Malhotra	Asstt. Gen. Manager, Oriental Bank of Commerce
21	Shri Sachin Birje	Officer, Oriental Bank of Commerce
22	Shri Chandra Prakash Agal	Dy. Gen. Manager, Punjab National Bank
23	Shri A.K. Pandey	Dy. Gen. Manager, State Bank of Hyderabad
24	Shri V.P. Joshi	State Bank of Hyderabad
25	Shri V. Ramling	General Manager, State Bank of India
26	Shri K.S. Anbalgan	Dy. Gen. Manager, State Bank of India
27	Shri S.K. Gulati	Dy. Gen. Manager, State Bank of India
28	Shri T. Ravindran	Field Gen. Manager, Syndicate Bank
29	Shri K. Venkatachalam	Gen. Manager, UCO Bank
30	Shri Suman Kumar	Sr. Manager, UCO Bank
31	Shri S.K. Jain	Gen. Manager, Union Bank of India
32	Shri Vimlesh Jain	Dy. Gen. Manager, Union Bank of India
33	Shri Navin Kumar	Chief Manager, Union Bank of India
34	Shri S.M. Gopale	Sr. Manager, Union Bank of India
35	Shri. R.K. Miglani	Gen. Manager, Vijaya Bank
36	Shri Prakash Shroff	VP, Axis Bank
37	Shri Ashish Ganorkar	DVP, Axis Bank
38	Shri Anil Kumar	EVP, Axis Bank
39	Shri K.R. Narayanan	Asstt. Gen. Manager, Federal Bank
40	Shri R. Vardharajan	Head, Key Accounts, HDFC Bank
41	Shri Michael Andrare	EVP, HDFC Bank
42	Shri Pankaj Arora	VP, HDFC Bank
43	Shri Sanjay Kapse	AGM, ICICI Bank
44	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
45	Shri Sunil Bamane	Chief Manager, Kotak Mahindra Bank
46	Shri Nagaraja Rao B.	Dy. Gen. Manager, Karnataka Bank Ltd.
47	Shri Naresh Kumar	Vice President, RBL Bank
48	Shri Ashwin Pokharkar	Manager, RBL Bank
49	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
50	Shri S.B. Jadhav	Joint Manager, MS Cooperative Bank
Regional Rural Banks		
1	Shri SDS Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
2	Shri Sachin Dharm	General Manager, Maharashtra Gramin Bank



Sr. No.	Name of the Participant	Designation / Institution
Lead District Managers		
1	Shri V.T. Hude	LDM, AHMENAGAR
2	Shri Sube Singh	LDM, CHANDRAPUR
3	Shri G.G. Wakade	LDM, JALNA
4	Shri M.G. Kulkarni	LDM, KOLHAPUR
5	Shri A.D. Chavan	LDM, NASIK
6	Shri Ram Kharatmal	LDM, PARBHANI
7	Shri D.B. Deshmukh	LDM, PUNE
8	Shri T. Madhusudana	LDM, RAIGAD
9	Shri S.S. Bandivadekar	LDM, RATNAGIRI
10	Shri R.S. Pujari	LDM, SANGLI
11	Shri M.Y. Shirolkar	LDM, SATARA
12	Shri K.B. Jadhav	LDM, SINDHUDURG
13	Shri V.K. Jangda	LDM, WARDHA
Convener Bank – Bank of Maharashtra		
1	Shri C.B. Arkatkar	DGM, Member Secretary, SLBC
2	Shri Amit Teke	Senior Manager, SLBC
3	Shri P.M. Walunjkar	Manager, SLBC