

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



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

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

AX1 / SLBC / 2017-18 / 311 - 440

28.04.2017

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 134th SLBC meeting held on 14.03.2017
at Mumbai

Please find attached Minutes / Action Points of the 134th SLBC meeting held on 14.03.2017 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 15.05.2017 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,

(Signature)

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



Minutes of the 134th SLBC Meeting held on March 14th, 2017 at Mumbai

134th SLBC meeting was convened on 14.03.2017 at Mumbai. Shri D.K. Jain, Additional Chief Secretary, Finance & Agriculture, Government of Maharashtra attended the meeting as a special invitee. Shri Ravindra Marathe, MD & CEO, Bank of Maharashtra and Chairman SLBC presided over the meeting. The meeting was attended by Shri S.S. Sandhu, Additional Chief Secretary, Cooperation, Government of Maharashtra, Shri Bijay Kumar, Additional Chief Secretary, Agri & Marketing, Government of Maharashtra, Shri Shyam Tagade, Principal Secretary, Minorities Development, Government of Maharashtra, Smt. R. Vimala, CEO, Maharashtra State Rural Livelihoods Mission, Government of Maharashtra, Smt Richa Bagla, CEO, KVIB Mumbai. Dr S Rajagopal, Regional Director, Reserve Bank of India, Mumbai & Goa, Smt. J.M. Jivani, Regional Director, Nagpur, Reserve Bank of India, Shri Chandrakant Dalvi, Commissioner, Cooperation, Government of Maharashtra and other State Government officials, Dr.R.N.Kulkarni, CGM Nabard, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD & other member Banks and Lead District Managers also attended the meeting.

Shri M.K. Biswal, General Manager, HRM, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed all dignitaries and participants and requested all to actively participate in the SLBC meeting. He appraised the house about agenda items that would be discussed and 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 even under the challenging Scenario.

The MD & CEO of Bank of Maharashtra and Chairman, SLBC, Shri Ravindra Marathe while welcoming the dignitaries initiated the discussions and informed the house that in the last meeting many issues were discussed in which the major issue was demonetization and informed that now the Bank functioning has returned to normalcy. He also informed that from 13th March 2017, RBI has lifted all the controls on withdrawal of cash. He said that Union budget has declared on 1st February 2017 which shows fiscal prudence without giving any sops or incentives to any particular segment or industry. He also informed that in RBI policy the Key rates have been kept unchanged and GST is set to be rolled out from 1st July 2017. He said that the Banking industry is passing through challenging times more particularly related to asset quality and this position may continue for couple of quarters, Pace of addition to NPAs has slightly got reduced and told that the major worry for banking industry is credit pick up which is at a very low level. He also informed that as per data received from Reserve Bank of India non food credit growth is lowest at 3.5 % as compared to last year's 9.8% and



deposits are increasing at 13% which show mismatch between deposits and advances. Growth of advance to industries is negative i.e – 5.1%, Service sector is 8.1%, personal and housing loans is 12%, So achieving credit targets in any segment therefore is a challenge for bankers.

He also informed the house about the formation of Sub Committees of MSME Sector and Agriculture Sector for which the meetings have been held where detailed review of those sectors are taken, he requested the concerned functionaries to share the outcome of these meetings and also informed the house about the uploading of the data of farmers which was one of the issues for the last SLBC meeting is underway and mapping of villages is almost completed in 35000 villages out of 43000. He urged the bankers to upload the farmer data on portal which will be helpful in taking the various issues of farmers. He also informed about the digitization in banking as another agenda in our mind and all banks have taken efforts for digitization during demonetization period and informed that Rupay cards and Kisan Credit Cards were issued during the demonetization period. He informed about the Cyber crime frauds which are on rise and should be kept in mind.

Shri. S S Sandhu, Additional Chief Secretary, Cooperation, Government of Maharashtra took bank wise and district wise review of Agriculture Loans and expressed concern over the performance of the banks regarding crop loans. He appreciated the performance of District Cooperative Banks and urged all the bankers to step up their efforts to achieve targets for March 2017. He also expressed to the bankers that there must be a mechanism which will provide all the data for Crop Loans, Agriculture Term loans, Short term loans, Restructuring of accounts and NPA data any time as there is firefighter exercise all the time whenever this data is called from bankers. He urged the bankers to focus on this issue. He expressed happiness for the formation of Sub Committee on Agriculture sector and enquired about the discussions and action taken after conducting the meetings. He also discussed about the preparation of annual credit plan for 2017-18 and urged the Bankers and Lead District Managers to give realistic figures which can be easily achieved by respective Banks and Districts.

Chairman, SLBC summed up the proceedings. He express satisfaction over the fruitful discussions that took place during the course of the meeting.

Convener, SLBC proposed vote of thanks.

Shri C.B. Arkatkar, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, Maharashtra piloted agenda wise discussions.

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 taken
1	Confirmation of minutes of 134 th SLBC meeting held on 14.03.2017	The minutes of 133rd SLBC meeting held on 30.12.2016 were placed as an annexure in the agenda.	The minutes of 133 rd meeting were confirmed.	--
2	Disbursement of Crop Loans under ACP	<p>An analytical presentation of crop loan disbursements as of 31.12.2016 was put up by SLBC before the house. Performance of top performing banks and districts was appreciated and laggards were advised to make up by concentrating on achievement of all targets during the remaining period.</p> <p>Member Secretary, SLBC informed that a Sub Committee on agriculture is already formed and two meetings are already held.</p> <p>Additional Chief Secretary, Cooperation expressed concern and observed that the disbursement performance was not at par with performance during corresponding period of</p>	<p>All Member banks to fully achieve annual target well in advance.</p> <p>All Member banks to note and low performing banks to improve.</p>	<p>--</p> <p>Sub Committe on Agriculture Sector is formed to take detail review of Agriculture loans. The first meeting was held on 30.01.2017.Second meeting was held on 09.03.2017 in which detailed review was taken and</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action taken
	<p>Review of Annual Credit Plan</p> <p>The comparative position of Annual Credit Plan for the last 3 years</p> <p>Review of performance under ACP 2016-17</p>	<p>last year. He appealed the bankers to found the reasons for the same. He also told that SLBC must have monitoring mechanism for the same.</p> <p>Member Secretary, SLBC informed the house that a three year comparison showed overall targets were exceeded every year and expressed confidence in exceeding all annual targets for 2016-17 too.</p> <p>Member Secretary, SLBC informed that banks in Maharashtra had achieved Priority Sector targets under ACP 2016-17 to the extent of 68% as at the end of the third quarter and appealed to strive hard for exceeding all annual targets. Total agriculture loan disbursement 92% of annual target.</p>	<p>All Banks to achieve / exceed the allotted annual targets under all sectors.</p>	<p>all Lead District Managers were advised to instruct the low performing banks in their district to strive hard and achieve the targets before March 2017.</p> <p>The achievement for the third quarter of the current year is 68% of the priority sector target and the achievement of Agriculture sector is 92%.</p> <p>Detailed review has already been taken in meeting dated 30.01.2017 and 09.03.2017.</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action taken												
		Agricultural loan annual target may be achieved in March quarter.														
3	Financial Inclusion Pradhan Mantri Jan Dhan Yojana Mudra loans/ Standup India/Startup India	Member Secretary, SLBC informed the house that banks have opened as many as 1.80 crore PMJDY accounts and still counting, of this 49 % of accounts are in rural areas. Total 1.31 crore rupay cards are issued (73%) and 1.42 crore accounts are adhar seeded (79%). He also informed that the State level financial inclusion committee is formed and the meeting was held at Mumbai on 22.12.2016. Member Secretary, SLBC informed that Maharashtra State under MUDRA was in top three states pan India last year and banks should continue with same zeal. He also told that Stand up India and Start Up India schemes are yet to pick	All Banks to strengthen BC network in all sub service area . Also issue rupay cards to all PMJDY accounts on priority basis and adhar seeding of all saving accounts in general, including MGNREGA accounts and PMJDY accounts in particular. All banks must popularize merchant POS, QR code, adhar based payments, USSD, UPI and other modes for less cash society.. All the banks to arrange camps at all the districts with emphasis on shishu loans and must step up efforts to achieve targets under all the schemes.	There are 10127 active Bank Mitras. 14338 camps for an organized labour were conducted in various districts and 232066 account opening forms were collected. For December quarter total 18,03,552 PMJDY acs were opened , 22,00,699 acs were adhar seeded and 6,56,104 Rupay cards were issued. As on 31.03.2017 Mudra loan data is as under: Rs. In Crore <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Sishu</th> <th>Kishore</th> <th>Tarun</th> </tr> </thead> <tbody> <tr> <td>Acs</td> <td>2969121</td> <td>201330</td> <td>58406</td> </tr> <tr> <td>Dis.</td> <td>6664.42</td> <td>4405.82</td> <td>4374.3</td> </tr> </tbody> </table>	Sr. No.	Sishu	Kishore	Tarun	Acs	2969121	201330	58406	Dis.	6664.42	4405.82	4374.3
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	Roadmap for opening brick and mortar branches	up. Chairman, SLBC observed that the actual number of brick and mortar branches opened under Roadmap March 2017 is very low. He also said that the major reasons might be concerns of profitability, Most of the banks have posted losses for three quarters and NPA stress is increasing, the small finance banks are given licenses and payment banks are going to open their branches.	Banks to peruse the list and submit a status report on opening of their branches at the allotted centers by 31.03.2017 to Reserve Bank of India with a copy endorsed to SLBC. Banks to inform the respective Lead District Managers as and when their branches are opened at the allotted centers.	As per roadmap total 16 branches are opened till December 2016 and 6 branches in the December quarter. All Lead District Managers are requested to submit report for March 2017 at the earliest.
4	Setting up and functioning of RSETI and FLCs in Maharashtra	RSETIs State Director for RSETIs informed the house about the status of land allotted and construction pertaining to RSETIs at various centers and told that at 2 centers land has been identified by the Government but has not been allocated. He also informed the house that there are some problems in other 5 centres and requested the Government	State Director, RSETIs to look into the matter as per discussion.	State Director for RSETIs has already written letter to Chief Secretary to look into the matter. He is also advised to contact Shri. D K Jain , ACS, Finance & Agriculture to take up the matter with concerned authorities.



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		<p>officials to look into the matter and give instructions to District Authorities which will facilitate for the process.</p> <p>Additional Chief Secretary Finance & Agriculture has assured that he will facilitate the meeting of State Director, RSETIs with the Revenue Secretaries as the four issues out of five are handled by the Revenue Secretaries. He also told State Director, RSETIs to send e-mail to them for this issue to take up the matter.</p> <p>Member Secretary, SLBC informed the house about the detailed status of RSETIs at various centers being placed in the agenda and also informed that 111082 swarojgaris are trained and 45493 started their own enterprise & others gainfully employed.</p>	<p>All Lead Banks, Maharashtra Gramin Bank and Vidarbha Konkan Gramin Bank to submit information as per revised RBI circular dated. 14.01.2016 which has been already circulated by SLBC.</p>	<p>Data as per revised format as on December 2016 is received from all Lead banks and MKGB & Vidarbha Konkan Gramin Bank and submitted to RBI. The data for March 2017 is been called.</p>



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		<p>FLCs</p> <p>Member Secretary, SLBC informed the house about the progress of FLCs in the State as of 31.12.2016. He also informed that the Digidhan melas were conducted in three places in Maharashtra and about 2000 accounts were opened and 2100 accounts were aadhar seeded, also rupay cards were issued in the melas. He told that DFS, Ministry of Finance, New Delhi has appreciated the work done by bankers in the melas.</p> <p>General Manager, RBI draw attention of bankers towards the circular issued by RBI on March 02, 2017 about the Financial Literacy by FLCs and Rural Branches in which RBI has advised to conduct special camps for the period of one year from April 1, 2017 on " Going Digital " through UPI and *99#(USSD). He urged the bankers to go through the Circular and follow the instructions.</p>	<p>Lead District Offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p> <p>All LDMs and Member Banks are requested to take note of the instructions.</p>	<p>FLC camps are being conducted at various rural branches. Digital literacy is also being spread in these camps. All LDMs and Member Banks are requested to give top priority for issuing rupay cards and Aadhar seeding of accounts and educate customers for using alternate delivery channels like POS, QR code, aadhar enabled payments, UPAI for less cash society.</p> <p>Circular has been sent to all LDMs and Member banks for information and necessary action and all Member banks are requested to follow instructions and start conducting special camps from April 2017.</p>



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		<p>General Manager, NABARD also bring to the notice of the house that some of the support is also available from NABARD for Financial Inclusion , he told about the pilot project of Nabard to incentivize aadhar based biometric transaction through financial inclusion fund and deployment of POS terminals in tier 5 & tier 6 centres were Nabard is going to make available some financial assistance to banks. He urged the bankers to take benefit of the schemes.</p> <p>He also discuss the issue of awarding the financial literacy code to Cooperative banks and told that we have already written letter to SLBC for the issue as Financial Literacy codes are made available by SLBC to Commercial Banks but not to District Central Cooperative Banks. He requested SLBC to do the needful in the matter for allotting the FLC codes. He also informed the house that Conduct of Financial Literacy Camps will</p>	<p>All LDMs and Member Banks are requested to take note of the instructions and arrange camps for Financial Literacy and KCC cards distribution.</p>	<p>All Member banks are informed to conduct camps and complete targets before March 2017.</p>



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		also be supported by Nabard under Financial Inclusion fund & requested SLBC to complete the mapping of the schools in Maharashtra State . He also discuss about the issuance of KCC cards to all KCC account holders before March 2017, he expressed concern about the progress of DCCBs banks about issuance of KCC Cards and requested Maharashtra State Cooperative banks to monitored the progress and achieve the targets before March 2017.		
5	Review of performance under various Government sponsored Schemes	Member Secretary, SLBC informed that progress under various GSS was mentioned in 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. Smt Richa Bagla, CEO, KVIB inform the house about the	All implementing agencies to provide data regularly at fixed periodic intervals. All banks to process and dispose proposals under Government	Implementing agencies are requested to provide data immediately. All Lead District Managers and Member Banks are advised to quickly



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	<p>NULM / SULM</p> <p>MSRLM/MAVIM</p>	<p>pending proposals and expressed concern over the same. She urged the bankers to process and dispose proposals quickly.</p> <p>Member Secretary, SLBC informed that the officials of NULM to inform the progress of the scheme. Director, NULM informed the house that 9090propoals are pending with the banks and urged to dispose off the proposals quickly.</p> <p>CEO, MSRLM gave an informative presentation about SHG credit linkage in Maharashtra under MSRLM . She told that Private banks are giving more attention for giving SHG loan to Womens where Public Sector banks, RRBs & Cooperative banks are not very proactive to give loans. She urged all the bankers to strive hard to achieve the targets by March 2017. She also informed that the Cash Credit accounts opened in 2014 if renewed by</p>	<p>Sponsored Schemes quickly within the prescribed time norms.</p> <p>Lead District Managers to review the position of pendency of NULM proposals in each block level / district level meeting.</p> <p>All LDMs are requested to ensure the renewal of the CC accounts and their enhancements as per guidelines of banks so as to achieve the targets. Banks are also requested to share requisite data on NRLM portal ensuring speedy disposal of all pending proposals. All Banks to make concerted efforts for making the SHG Bank linkage programme sustainable and successful.</p>	<p>dispose off the proposals under Government sponsored Schemes within the prescribed time norms.</p> <p>SLBC has advised all the Lead District Managers to review the position of pendency of NULM proposals and dispose off the proposals quickly.</p> <p>As per report received from MAVIM there is 70% achievement for Amount of Bank Linkages for ICICI & Non ICICI and 55% for other banks. Latest reports received from MAVIM & MSRLM were provided to all LDMs and Member Banks through agenda booklet which are also uploaded on website of SLBC. All Member banks and LDMs are requested to strive hard to achieve the targets.</p>



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		<p>enhancing the limit the targets may be achieved by all banks. She told that MSRLM has disaggregated this list by Districtwise, Branchwise, Blockwise and has communicated to all LDMs ,PDs and CEOs. She requested all the LDMs to ensure at least all CC accounts are renewed and enhanced limit takes place so that MSRLM will be able to achieve targets in time. She observed that performance of banks was not reflected on the NRLM Bank linkage portal as data is not being shared by the banks. She cautioned that SHGs will not get Interest Subvention if SHG data is not shared on NRLM portal. She also informed the house that almost 1000 and more Aple Sarkar Seva Kendras are there in Maharashtra which may also be used by banks as banking corresponding nodes.</p> <p>The representative form MAVIM informed the house that MAVIM is the implementing agency for NULM and urged the bankers to</p>	<p>All LDMs are requested to instruct banks in their district to dispose off the proposals quickly.</p>	<p>All Member banks to dispose off the proposals quickly and achieve targets before March 2017.</p>



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		afford priority for NULM proposals and dispose of the pending proposals.		
6	Impact of Low Level Credit Services in Scheduled Areas	Member secretary informed the house that block wise potential in the scheduled areas along with activities to be financed are made available by NABARD in PLPs and District administration to prepare special viable schemes in those areas.	Lead District Managers to review the progress of finance and ACP achievements in PESA blocks in DLCC meetings regularly.	Data regarding PESA blocks has been called form Lead District Managers of specified districts.
7	Regular issues to be discussed during SLBC meetings Dairy Entrepreneurship Development Scheme	GM, NABARD informed progress upto 31 st January 2017 under various schemes to the House. He urged banks to submit utilization certificates in prescribed format . He also told that the issue was already discussed in the last SLBC meeting and yet many banks have not submitted the certificates. GM, NABARD inform that the schemes like dairy development and poultry development envisages something like interest free loan , interest free loan is to be repaid by banks to NABARD and is to be done on	All Member banks to note. All Member Banks to note. NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken.	All the member have been advised to submit the utilization certificate immediately. All Member banks are requested to submit the data.



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		pro rata basis. Unfortunately there is no response from bankers and he requested all the bankers to ensure that wherever the recovery has come to banks they must pass on the recovery to NABARD on prorata basis.		
	Establishment of Agri clinics and Agri business centers(ABABC)	All concerned banks are requested to dispose of all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency.	All concerned banks to dispose of all the pending proposals under ACABC Scheme and report compliance to NABARD	All concerned banks are advised to dispose off all the pending proposals immediately and report compliance to NABARD.
	Review of Weaver Credit Card (WCC) Scheme	All Banks are requested to submit the position of WCCs to NABARD. Member Seretary, SLBC informed the house that the above schemes are now replaced by Mudra loans , Mudra cards & other schemes and requested the house to discontinue this particular agenda point from next SLBC meeting as there is very few data available for this schemes. This request was considered as	NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.	Progress report regarding the position of WCCs has been called from NABARD.



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		agreed as their was no objection from the house.		
8	Pradhan Mantri Awas Yojana (PMAY)	<p>Deputy General Manager, National Housing Bank gave an information pertaining to Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY) and Highlighted the changes in guidelines which have come to effect from 01st January 2017.</p> <p>Representative from HUDCO inform the house about the PMAY scheme and requested all the Lead District Managers to include PMAY as one of the agenda point in the DLCC meeting and review the progress in the DLCC meeting. He also urged the member banks the information about the scheme must be known to each and every bank branches.</p>	<p>All Member banks to note the provisions for implementation of the scheme.</p> <p>All Lead District Managers and Member banks to note</p>	<p>All the Member banks and Lead District Managers have already informed about the scheme.</p> <p>All Lead District Managers and Member banks are requested to note.</p>
9	Important issues flagged by Reserve Bank of India	GM Reserve Bank of India informed the house about the issue of sickness certificate that State Government is issuing sickness certificate to industries	All the Member banks and Lead District Managers to note.	Reserve Bank of India to get the position on the issue and inform SLBC in the matter.



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		and DIC is issuing such certificates in their Districts. He also informed that the matter is refer to Chief Secretary, Government of Maharashtra and he has assured that some solution will be definitely provided at the earliest. He requested SLBC to amend the said point form the agenda of SLBC as the matter was examined and the issue was brought to the notice of Chief Secretary, Government of Maharashtra.		
10	Issues raised by Lead District Manager Ratnagiri District	Member Secretary, SLBC informed the house about the issues raised by Lead District Manager , Ratnagiri District for noting of charge with SRO and making chiplun as notified centre for Equitable mortgage. He requested Government officials to look into the matter and early action.	Government officials of concerned department to take action.	Government officials are request to look into in the matter.
11	Flow of Credit to Micro and Small Enterprises	Member Secretary, SLBC informed that data has been compiled from information submitted by banks. All targets and sub targets under this area	As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no	MSME sub-committee is formed to discuss these issues in detail. All Lead District Managers are requested to submit the information to SLBC.



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		<p>have to be achieved.</p> <p>Member Secretary, SLBC informed about the Unidentified clusters that the suitable monitoring mechanism will be created and the progress will be monitored through the Sub Committee on MSME sector.</p>	<p>variation between the data being submitted to RBI and to SLBC.</p>	
12	<p>Monitoring Flow of Credit to Various Sectors of Economy and Credit to Minority Communities</p>	<p>Member Secretary, SLBC informed that progress under flow of credit to various sectors of economy & credit to Minority Communities was mentioned in agenda notes .</p> <p>Principal Secretary, Minority Development, GoM took bank wise review of achievements of 31.12.2016 under flow of credit to minority communities and expressed concern over the progress of banks. He urged banks to take corrective steps to achieve the minimum expected level of 15% of PSL to minority communities. He also informed about the Padho Pardes</p>	<p>All Banks to take note and do the needful.</p>	<p>All Member banks are requested to strive hard to achieve the targets and update the data for Padho Pardes Scheme on Portal.</p>



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		scheme launched by Government of India for the students pursuing higher education at foreign Universities.		
13	Demands made by District Magistrate, Pune & Latur District for taking physical possession of secured assets under Section 14 of the SARFAESI Act 2002	Member Secretary, SLBC informed the house about the demands made by District magistrates in Pune and Latur and told that SLBC has already refer the matter to Chief Secretary, Government of Maharashtra and requested Shri. D K Jain , ACS , Government of Maharashtra to look into the matter.	Additional Chief Secretary, Finance & Agriculture assure that they will look into the matter.	The SLBC has already sent letter to Chief Secretary, Government of Maharashtra on 12.01.2017.



Annexure II

List of Participants of 134th SLBC Meeting held on 14.03.2017 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Ravindra Marathe	MD & CEO, Bank of Maharashtra & Chairman, SLBC
State Government		
1	Shri D.K. Jain	Additional Chief Secretary, Agri & Finance
2	Shri S.S. Sandhu	Additional Chief Secretary, Cooperation
3	Shri Shyam Tagade	Principal Secretary, Minorities Development
4	Smt. R. Vimla	CEO, MSRLM
5	Shri Chandrakant Dalvi	Commissioner, Cooperation
6	Shri Veerendra Singh	Commissioner, DOMA
7	Shri. Pramod Shinde	Dy. Secretary Mantralaya, GOM
8	Shri. A.B. Yamgar	Under Secretary, GOM
9	Shri. M.N. Hire	Director of Muncipal Dept, D.O.M.A
10	Shri T M Kulkarni	Asst. Manager, LIDCOM
11	Shri. Nitin Shukla	Asstt. Gen. Manager, S I D B I Pune
12	Shri. D.K. Magar	Asstt. Gen. Manager, S.L.A.S.Dev Corp. LTD
13	Shri. Rajesh Singaria	Asstt. Gen. Manager, IFCI LTD.
14	Shri. Sadashiv Survase	Jt. Director Ind, Directorate of Ind
15	Smt. K.V.Kharat	Dy. Director Ind, , D I Mumbai
16	Shri. S.K.Kenjale	Asstt. CEO, MSKVIB
17	Shri. Rudrasish Roy	Chief Manager, N I A
18	Shri. Karol M Salim	Asstt. Director, K.V.I.C.
19	Shri. S.S.Ingle	A.D. II (BT) , K.V.I.C.
20	Shri. V.A. Jadhav	Dy. Gen. Manager, M.P.B.C.D.C. Ltd
21	Miss. Varsha Gourkar	Asstt. Commissioner, MGNREGS- Comm, Nagpur
22	Shri. P.B. Temghare	MM (FI) , MSRLM- Mumbai
23	Shri. A.C.Nawathale	State Mission Manager (FI), MSRLM- Mumbai
24	Smt. Arati S. Puranik	Manager (Vikas), Sant Rahidas Leather Corp.
25	Shri. R.B.Rahate	Dy. Gen. Manager, MUDRA
26	Indra Mallo	VC & MD, MAVIM
27	Shri. Anup K Nair	Senior Manager, NPCI
28	Shri. Anurag Mishra	D.M., NPCI
29	Shri. V.T. Valavan	E D, HUDCO
30	Shri. R.M. Meshram	Asstt. General Manager, MSOBCFDC
Reserve Bank of India		
1	Dr. S. Rajagopal	R.D. for Maharashtra
2	Smt. J.M. Jivani	Regional Director, Nagpur
3	Shri C. Patnaik	General Manager, FIDD, Mumbai
4	Shri. Sistla Prabhakar	General Manager,
5	Shri. A.S.V. Kameswar Rao	Dy. Gen. Manager
6	Shri Mohan Sangavikar	Asstt. General Manager, FIDD, Mumbai



Sr. No.	Name of the Participant	Designation / Institution
NABARD		
1	Shri R N Kulkarni	Chief General Manager, MRO, Pune
2	Shri U.D. Shirsalkar	General Manager, MRO, Pune
3	Shri Raymond B D'Souza	Dy.Gen Manager, NABARD, Pune
Apex Banks		
1	Shri V Sambamurthy	Dy.Gen Manager. National Housing Bank
2	Rekha Surti	Regional Manager
Scheduled Commercial Banks.		
1	Shri. Anith Thomas Zaehmen	Asstt. Gen Manager, Andhra Bank
2	Shri. Raj Kumar	Asstt. Manager, Andhra Bank
3	Shri K S Prakash	Dy. General Manager, Bank of India
4	Shri. A.D. Parulkar	General Manager, Bank of Baroda
5	Shri. T.G. Boraiah	Dy. Gen. Manager, Canara Bank
6	Shri. J.S. Phule	Senior Manager, Canara Bank
7	Shri Narender Singh	General Manager Central Bank of India
8	Shri P.K. Sahu	Dy. Gen. Manager, Dena Bank
9	Shri. Reyazul Haque	Asstt. Gen. Manager, Indian Overseas Bank
10	Shri N Narendra Nath	Senior Manager, Indian Overseas Bank
11	Shri Neelam Tike	Dy.Gen. Manager, Oriental Bank of Commerce
12	Shri. C.P. Agal	Dy. Gen. Manager, Punjab National Bank
13	Shri. Shashank Salve	Senior Manager, Punjab And Sind Bank
14	Shri. T.K. Berry	Dy. Gen. Manager , State Bank of India
15	Shri K.S. Anbalagan	Dy. Gen. Manager, State Bank of India
16	Shri. K. Jagdish Shenay	Chief Manager, Syndicate Bank
17	Shri. Vinay Nirwani	Senior Manager, Syndicate Bank
18	Shri. M.Venkatesh	F.G.M., Union Bank Of India
19	Shri. S. S. Chahande	Dy. Gen. Manager, UCO Bank
20	Shri. Atul S Sawant	Asstt. Manager, Agri, Vijaya Bank
21	Shri Subhasis Biswas	Dy.General Manager & CRM United Bank of India
22	Shri. Parvez Balaporia	D.V.P., Axis Bank
23	Shri. Vishwas Mandage	Asstt. Manager, Axis Bank
24	Shri. R. Varadajan	Head Key Ates, HDFC Bank
25	Shri Ajay Bhuwad	HDFC Bank
26	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
27	Shri. Abhay More	Regional Manager, ICICI Bank
28	Shri. B.D. Paranjape	Gen Manager PSG Agri, IDBI Bank
29	Shri. P.K.Rege	Dy. Gen. Manager, IDBI Bank
30	Shri. Nagaraja Rao B.	Dy. Gen. Manager, Karnataka Bank Ltd
31	Shri. Ritesh Balan	Manager, Karnataka Bank Ltd.
32	Shri. Philip Abraham	Asstt. Gen. Manager, Federal Bank
33	Shri. Vinaychandra	SVP & ZH, Equitas SF Bank
34	Shri Rishi Jha	EVP & Zonal Head, Equitas SF Bank



Sr. No.	Name of the Participant	Designation / Institution
Regional Rural Banks		
1	Shri S D S Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
2	Shri U.V. Rao	Chairman, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri Pramod Karnad	Managing Director
2	Shri S.B. Jadhav	Joint Manager
Lead District Managers		
1	Shri R.M. Dayma	LDM, AHMEDNAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri Vijay Chavan	LDM, BEED
4	Shri Vijay Bagde	LDM, BHANDARA
5	Shri P.N. Shrote	LDM, BULDHANA
6	Shri Ishwar Giradkar	LDM, CHANDRAPUR
7	Shri Pradeep Gilankar	LDM, DHULE
8	Shri R.S. Khandekar	LDM, GADCHIROLI
9	Shri Anil Kumar	LDM, GONDIA
10	Shri. P R Shinde	LDM, HINGOLI
11	Shri S G Kininge	LDM, KOLHAPUR
12	Shri A.M. Mahajan	LDM, LATUR
13	Shri S. V. Sapate	LDM, Mumbai City
14	Shri Gadadhar Sethi	LDM, MUMBAI SUBURB
15	Shri Ayub Khan	LDM, NAGPUR
16	Shri Mahesh Hari Prabhu	LDM, NANDURBAR
17	Shri Vijay Uttam Ushir	LDM, NANDED
18	Shri A.D. Chavan	LDM, NASIK
19	Shri Nilesh Mohan Vijaykar	LDM, OSMANABAD
20	Shri A.B. Sawant	LDM, PALGHAR
21	Shri Ram Kharatmal	LDM, PARBHANI
22	Shri D.B. Deshmukh	LDM, PUNE
23	Shri T. Madhusudana	LDM, RAIGAD
24	Shri S S Bandivadekar	LDM, RATNAGIRI
25	Shri R.S. Pujari	LDM, SANGLI
26	Shri M. Y. Shirolkar	LDM, SATARA
27	Shri Kishorkumar.B. Jadhav	LDM, SINDHUDURG
28	Shri S V Shriram	LDM, SOLAPUR
29	Shri R.G. Joshi	LDM, THANE
30	Shri W H Kohad	LDM, WARDHA
31	Shri Vijay H Nagrale	LDM, WASHIM
32	Shri Prashant Deshpande	LDM, YAVATMAL
Insurance Companies		
1	Shri D D Dange	Regional Manager, A I C of India Ltd.
Other		
1	Shri Sunil Kasture	State Director, RSETIs
2	Representative	IFCI Ltd.
3	Shri Anup K Nair	Senior Manager – AePS & eKYC, NPCI



Sr. No.	Name of the Participant	Designation / Institution
Convener Bank – Bank of Maharashtra		
1	Shri M.K. Biswal	GM, HRM & Convener, SLBC
2	Shri C.K. Verma	GM, Priority
3	Shri C.B. Arkatkar	DGM, Member Secretary, SLBC
4	Shri Ahilaji Thorat	DGM, FI, SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri S.S.Gounder	Senior Manager, SLBC