

राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE

AX1 /160th SLBC /2023-24 /



संयोजक / CONVENOR

बँक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बँक

Date : 04.11.2023

All Member Banks  
All Lead Managers  
SLBC, Maharashtra

Madam / Sir,

**Re : Minutes of 160<sup>th</sup> SLBC Meeting**

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 160<sup>th</sup> SLBC meeting held on 18/10/2023 for your perusal and necessary action if any.

Further you are requested to submit action taken report pertaining to your Bank/District/Dept. if any at the earliest.

Yours faithfully,

(D S Patil)  
Assitant General Manager,  
SLBC, Maharashtra.

Copy to:

- 1) O/o Hon'ble Chief Secretary GoM
- 2) Principal Secretary, Planning Dept. GoM
- 3) Commissioner Co-operation, GoM, Pune
- 4) Commissioner Agriculture, GoM, Pune
- 5) Commissioner, Animal Husbandry & Dairy, GoM Pune
- 6) Commissioner, Fishery, GoM, Mumbai
- 7) CGM NABARD, MRO Pune
- 8) General Manager, FIDD, MRO, Mumbai
- 9) General Manager, FIDD, NRO, Nagpur



No. AX1 / SLBC – 160 / Minutes / 2023-24

October,23, 2023

**Minutes of the 160<sup>th</sup> SLBC Meeting held at Meeting hall of Chief Secretary of Maharashtra, Mantralaya Mumbai on October 18, 2023**

160<sup>th</sup> Quarterly SLBC Meeting was held on 18.10.2023 at Meeting hall of Hon'ble Chief Secretary of Maharashtra, Mantralaya Mumbai, under the Chairmanship of Shri A B Vijayakumar, Executive Director, Bank of Maharashtra, Chairman SLBC Maharashtra and Shri. Manoj Sounik, Chief Secretary, Govt. of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2023-24, KCC disbursement and various initiatives undertaken by Central & State Govt.

Meeting was also attended by, Shri. Rajesh Kumar, Additional Chief Secretary, Co-operation, GoM, Shri Anoop Kumar, Additional Chief Secretary, Agriculture, GoM, Dr Rajagopal Devara, Additional Chief Secretary, Revenue, GoM, Shri Ashish Kumar Singh, Additional Chief Secretary, Accounts & Treasury Finance, GoM, Shri Saurabh Vijay Principal Secretary, Planning, Gom, Shri Eknath Davale, Principal Secretary, Panchayati Raj & Rural Development, Shri Tukaram Mundhe, Principal Secretary, Animal Husbandry, Dairy & Fisheries, Dr K H Govinda Raj, Principal Secretary, Urban Development, Shri Anil M Kawade, RCS & Commissioner, Co-operation GoM, Shri Ruchesh Jaivanshi, CEO, MSRLM, Dr. Indurani Jakhar, Managing Director MAVIM, Shri Mangesh Mohite, MD Annasaheb Patil Arthik Magas Vikas Mahamandal, Ms. Sushila Pawar, Dy. Secretary, UDD, GoM, Shri Aviral Jain Regional Director, Reserve Bank of India, Maharashtra, MRO, Shri Sibbo Nekhini, General Manager, FIDD, RBI, Mumbai, Ms Rashmi Darad, General Manager, NABARD MRO, Pune., Smt Swati B Sharma, Dy General Manager FIDD Reserve Bank of India NRO Nagpur.(  
^Attended meeting virtually).

The meeting was also attended by Executives and senior officials of various Member Banks, LDMS, Executives & officials of various Govt. departments, Corporations and Agencies.

Shri Deepak Patil, Assistant General Manager, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

**Shri A B Vijayakumar, Executive Director, Bank of Maharashtra and Chairman** of the SLBC Meeting, initiated the dialogue by welcoming the dignitaries, and informed the house that focus of the discussions during the meeting would be ACP achievement by Member Banks, achievement of various Financial Inclusion Schemes, Saturation drive on Jansuraksha schemes, KCC Saturation drive of beneficiaries of Animal Husbandry, Dairy & Fisheries, achievement under Atmanirbhar Bharat Scheme and various other initiatives by the State and Central Governments. He made a quick review of achievements under ACP 2023-24 up to June 2023 and informed that the achievement under Priority Sector is 33 % of annual target. He apprised the house that the overall achievement to that of annual Target of Member Banks under credit disbursal for Agriculture and MSME in the State, as of 30<sup>th</sup> June 2023, is 33 %



and 41 %, respectively. Further he apprised that achievement under crop loan disbursement is 78 % of the Kharif target as of 30/09/2023.

He appealed Member Banks and Lead District Managers in the State to actively participate in ongoing KCC saturation program i.e. Ghar Ghar KCC Abhiyan. He apprised Member Banks to go for convergence of various NABARD and Central and State Govt. schemes for interest subvention, Subsidy, various Guarantee schemes etc. wherever feasible, for lowering the risk and increasing recovery prospective. Further he deliberated that, RSETIs plays vital role in growth and development of rural economy. Financial literacy empowers the poor who are at the bottom of strata. He put forth the recently launched initiatives of Central Govt, RBI etc.

He appreciated the initiatives, support & constant persuasion of State Govt., its Departments & Agencies for promoting KCCs, SHGs & linking Bank credit disbursal under Atmanirbhar Packages.

He assured the Government officials that Banks in the State, will continue to participate wholeheartedly, in disbursements under Crop loans, Priority Sector Lending as well as in other programmes of the Central and State Governments.

**Shri Manoj Sounik, Chief Secretary, Govt. of Maharashtra**, in his opening remark deliberated that, this year will be a good year for the business for the Bankers and congratulated Member Banks for good credit disbursal in first quarter of CFY. Further he insisted that Banks to continue their endeavor to exceed the ACP targets, self-employment generation and rural credit.

**Shri Aviral Jain, Regional Director, RBI MRO, Mumbai** in his opening remark, deliberated on various aspects, he expressed his satisfaction over performance of Banks in the State during last year and expected same a good performance by the Banks in current year also. Major points of the deliberations are as under,

- During June 2023, performance of Commercial Banks excluding DCCBs and RRBs in the Kharip KCC disbursement is 50 % only, RRBs and DCCBs are having good performance under Kharip KCC disbursement and it is at 104 % & 83 % respectively.
- Banks need to finance more in KCCs to Animal Husbandry and Fishery.
- Finance to MSMEs is good and it is at 40 % of the annual target at the end of June 2023 quarter and insistence is for financing new units and Banks to improve their performance in this regard during CFY.
- Banks in the State to cover all the Districts 100 % digitally enabled in a time bound manner. SLBC has proposed timeline of 31<sup>st</sup> March 2024, accordingly Banks in the State will cover all their SB and CA with at least one digital channel, in order to recognize State of Maharashtra 100 % digitally enabled.
- RBI is developing a digital public platform to enable frictionless delivery of credit. KCC digitalization on pilot basis is started by RBI and communication has been sent by RBI to State Govt. requesting them to provide access to APIs of land records.



- RBI is creating various initiatives such as launching of UDGAM portal for the benefit of public for their unclaimed deposits lying with the RBI and various Banks.
- During quarterly review with the select Member Banks, the concerns raised by few of the Banks that, some instances reported, that the same land is mortgaged by borrower with more than one Bank, without obtaining consent of first Bank, wherein Bank may lose recovery recourse against defaulting borrower. In such cases, GoM to take necessary steps.
- Conduct of various SLBC meetings under Lead Bank scheme, to be in line with stipulated RBI guidelines and manner. Co-ordination among all the Stake Holders should be there in arranging various SLBC meetings under Lead Bank Scheme.
- Recently there are some instances where the fake loan waiver campaign was run by some miscreants in some Districts, Govt. to look into it.

Shri Rajesh Deshmukh, Dy. General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussions. Various Government officials provided their valuable inputs during the course of discussions and deliberations are included in respective agenda point.

The meeting concluded after vote of thanks proposed by Shri D S Patil, Asst. General Manager, SLBC, Maharashtra.

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

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



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 159 <sup>th</sup> SLBC Meeting dated. 28.07.2023	The minutes of 159 <sup>th</sup> SLBC Meeting dated. 28.07.2023 were placed as an annexure in the agenda.  Minutes of 159 <sup>th</sup> SLBC meeting were confirmed.	--	--
2	Review of Credit Disbursements by Banks <b>a) Achievement under ACP of the State, Priority Sector Lending</b>  Achievement in MSME, under Priority Sector Lending  <b>b) Crop Insurance under PMFBY</b> Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry & Fishery	An analytical presentation on ACP for the last 3 years & for the quarter ended June 2023 was done. It was highlighted that as against ACP target of Rs. 6,86,256 Crore under Priority Sector, the credit disbursal was Rs 2,17,576 Cr i.e. <b>33 %</b> of Annual Target for June 2023.  Achievement under Agriculture sector was at <b>33 %</b> and under MSME sector it was at <b>41 %</b> of annual target. Whereas, achievement under other priority is lower i.e. <b>10 % only</b> . It was deliberated that, Member Banks have to achieve the targeted number of accounts along with targeted amount.  Additional Chief Secretary, Agriculture Dept. GoM deliberated that, Crop loan disbursement under Rabi season required improvement during coming period.  Additional Chief Secretary, Co-operation, GoM, deliberated that, there is less disbursement under crop loan segment in the Districts viz. Gondia, Nagpur, Ahmednagar, Gadchiroli and Parbhani and forum advised Banks to focus for the disbursement under crop loan in those Districts.	All concerned Member Banks to continue their efforts to achieve & surpass the annual target under ACP 2023-24  MBs to achieve targeted number as well as amount under MSME.  Member Banks and LDMs to ensure improvement under crop loan disbursement in upcoming period.  Member Banks and LDMs to working in the Districts viz. Gondia, Nagpur, Ahmednagar, Gadchiroli and Parbhani to ensure improvement of disbursement under crop	Member Banks  Member Banks  Member Banks  Member Banks and LDMs to working in in the Districts viz. Gondia, Nagpur, Ahmednagar, Gadchiroli and



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Additional Chief Secretary, Agriculture Dept. GoM, deliberated that, CIBIL is insisted for crop loans.</p> <p>In response of the same ED Bank of Maharashtra and Chairman SLBC deliberated that, we have already informed the Banks the CIBIL be used for due diligence purpose only.</p> <p>Assistant General Manager, RBI deliberated that, score may not be specified by the Banks for financing KCC, but for due diligence purpose CIBIL can be referred by Member Banks.</p> <p>Additional Chief Secretary, Co-operation Dept. GoM deliberated that, the rejection in case of KCC to fishery is on higher side and it is to be looked into.</p> <p>Principal Secretary Animal Husbandry and Dairy, deliberated that, KCC to Animal Husbandry and Dairy to be a focused area, sanction and disbursement be increased and rejection should not be on flimsy ground.</p> <p>In response to the same Convenor, SLBC deliberated that, Banks are receiving applications for Vendors under KCC to Fishery as well as for purchase of animals under KCC to Animal husbandry and as per the guidelines as a KCC to be provided as a production credit and same should not be extended for a vendor as a business loan, hence the rejection % is on higher side.</p>	<p>loan</p> <p>Rejection in case of KCC to fishery and animal husbandry should not be on flimsy ground and eligible cases to be sanctioned and disbursed on priority.</p>	<p>Parbhani</p> <p>Member Banks &amp; LDMS</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Loans to Vendors and Purchase of cattle may be financed under PMSVANidhi and PMMY by following scheme guidelines.</p> <p>Chief Secretary of the State concurred views of the Convener SLBC and advised to share the insights with the respective Departments of State Govt. which can help in identifying issues in the matter. Further he deliberated that, performance of SCBs in case of KCC be improved.</p> <p>Regional Director RBI, MRO, Mumbai, deliberated that, frictionless credit utility of RBI, will enable applicant to make a credit available in shorter time and it to be pushed in order to make it available at the earliest.</p> <p>ACS Agriculture, deliberated that, SCBs to improve performance under PMFME and average ticket size be increased.</p> <p>Convener, SLBC deliberated that, we have already sensitized Member Banks to sanction eligible cases under the PMFME scheme, and requested Member Banks to sanction and disburse eligible cases under the scheme at the earliest.</p> <p>Official In charge, General Manager, NABARD deliberated that, A new campaign "Ghar Ghar Kisan Abhiyan: (GGKA) has been launched by Hon'ble Minister of Finance and Corporate Affairs and Hon'ble Minister of Agriculture and Farmers Welfare on 01 October 2023. The campaign period is from 01 October 2023 to 31 December 2023, during which banks may attempt to cover all PM Kisan</p>	<p>Performance of SCBs be improved in KCC disbursement.</p> <p>Performance of SCBs be improved in PMFME disbursement.</p> <p>Planning Dept GoM to issue suitable communications to respective DCs to call for DCCs also list of Vanpatta right beneficiaries be provided to the Bankers for extending KCC to</p>	<p>SCBs.</p> <p>SCBs.</p> <p>State Govt.</p>



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		<p>beneficiaries with KCC. In this connection, SLBC has already conducted a special SLBC Meeting on 28 September 2023 wherein all banks were explained the details of SOP. The same has also been circulated to all the LDMs and the banks. Considering the major role of the District Administration in identifying left out beneficiaries, a request was made to the Planning Department, Government of Maharashtra to issue suitable communication to all District Collectors to call DCC Meeting at the earliest in order to enable LDMs and DDMs to sensitize bankers and line departments regarding their roles in making the campaign successful in the district. Further the District Administration were issuing Vanpatta rights for cultivation of crops to tribal farmers. The Government of Maharashtra was also requested to advise the DSAO of the District to issue the list of beneficiaries with Vanpatta rights to bankers to enable them to identify and finance such beneficiaries with KCC.</p> <p>Also, the land issues regarding RSETIs' in the state need early resolution from the viewpoint of providing hostel facilities for the participant trainees, as the programs of RSETIs' are residential in nature.</p> <p>Further, the system of online charge creation may be expedited so as to curtail the malafide land transfers/sales and double finance.</p> <p>ACS agriculture deliberated, that, 14<sup>th</sup> installment of PM Kisan beneficiaries extended to the 85,60,282 farmers and 100.15 lakh was the initial figure and later on it is reduced due to various filters.</p>	<p>eligible beneficiaries.</p>	





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		Principal Secretary Animal Husbandry deliberated that, performance under National Livestock Mission is to be improved, and Banks to finance viable proposals under NLM in order to create entrepreneurship.	Performance under National Livestock Mission be improved and Banks to finance viable proposals under NLM in order to create entrepreneurship.	Member Banks
3	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed that State is having robust C D ratio at 95.24 %. It was also informed that as of 30.06.2023, only one district i.e. Gadchiroli is having CD ratio below 40%. Gadchiroli Lead District Manager was advised to ensure that the CD ratio of the district be improved & maintained above 40%. He was advised to continue implementing the strategies to improve CD ratio in consultation with the Banks operating in the area. Member Banks having branches in Gadchiroli District were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improving their CD ratio.	Lead District Manager of Gadchiroli District to ensure that position is reviewed in every Block level / District level meeting, so that CD ratio of the district does not slip below and is improved to 40% & above. Gadchiroli Lead District Manager also to ensure that meetings of DLCC (SCC) be held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.	LDM of Gadchiroli District & Member Banks working in Gadchiroli
4	Position of NPAs in respect of Schematic Lending,	The House was informed about NPAs under MSME & MUDRA.  All Member Banks were requested to ensure that position of NPAs be submitted to SLBC, without fail so that the same can be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and	Member Banks were requested to ensure that position of NPAs is submitted to SLBC, without fail so that the same can be reviewed, to have corrective measures	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		overall rise in NPAs can be arrested effectively.	/ suggestions that can be adopted for arresting rise in NPAs effectively.	
5	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>The house was informed about Reserve Bank of India guidelines dated 17.10.2018 on relief measures to be initiated by Banks in the natural calamity affected villages</p> <p>Convener SLBC informed that, no natural calamity declared in the State during quarter ending June 2023.</p> <p>CS Maharashtra deliberated that, Govt of Maharashtra has taken a note of unfavorable Kharip season and yield will reduce drastically. In view of this Banks in the State may focus in KCC finance during Rabi Season.</p>	---	--
6	<p>Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy</p> <p><b>a)</b> Status of Opening of Banking outlets in un Banked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)</p>	<p>Status of opening of Banking outlet in un Banked Rural Centres (URCs) was placed before the forum. No URC is pending for opening of Banking outlets.</p> <p>Chief Secretary deliberated that, Banks to explore possibility of opening Brick and Mortar branch in 17 URCs which were covered by BCs.</p> <p>DFS has provided List of 33 villages for opening of Brick and Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick and Mortar branches at given location. Accordingly, out of these total 42 villages, 29 villages are covered by Brick and Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of Brick and Mortar branches within given timeline.</p>	Member Banks to whom, these 11 village/s have been allotted for opening of branch, are requested to open Brick and Mortar branch/s at the earliest in respective village.	CBI (1), Axis Bank (1), PNB (2), HDFC (1), ICICI (1), BOM (2) SBI (2) BOI (1)



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		<p>Hon'ble Chief Secretary advised that, all concerned Banks to open pending branches at the earliest.</p> <p>Covenor SLBC deliberated that, there are some issues in the Nandurbar District for opening of Brick &amp; Mortar branches, where the premises are not available and requested State Govt. to help in providing premises in Nandurbar District.</p> <p>Target under National Strategy of Financial Inclusion (NSFI): 2019-24 was discussed and it was observed that coverage of three villages with banking services is still pending in the state of Maharashtra. Out of three villages, two were assigned to SBI and the third one was assigned to VKGB</p>	SBI and VKGB to ensure coverage of these pending villages by Banking services at the earliest and inform the same to SLBC	SBI & VKGB
6 conti..	<b>b)</b> Review of operations of Business Correspondents – Hurdles / issues involved	<p>It was deliberated that Banks to strictly observe RBI guidelines on BCAs operations so that BCA services are made available in all allotted villages.</p> <p>Issue of acceptance of deposit by CSCs was discussed in the meeting and forum advised to check the possibility of acceptance of cash deposit Off us.</p>	Member Banks to ensure that BCA should work from their allocated village invariably.	Member Banks
7	Discussion on improving rural infrastructure/ credit absorption capacity  AIF & PMFME	ACS agriculture deliberated that, there should be a convergence of PMFME proposals with the AIF in order to promote the schemes.	Member Banks to sanction and disburse proposals under AIF and PMFME on priority and rejection should not be on flimsy ground. Banks having high rejection ratio should avoid undue rejections.	Member Banks



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8	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	<p><b>Skill Development</b> The House was informed about various Government Schemes launched for skill development of youth which will help them towards employment generation.</p> <p><b>RSETIs</b> It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting held recently.</p> <p>Convener, SLBC informed the house that, the RSETI building construction process has impediments such as land allotment in few districts &amp; building construction permission in few Districts. He requested GoM to intervene by providing land for RSETIs at Amravati, Pune and Gondia.</p>	State Govt to help in allotment of land to RSETIs at Amravati, Pune and Gondia.	State Govt.
9	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data pertaining to Signing of MoU with Settlement Commissioner &amp; Department Land Records, (SC &amp; DLR) Pune.</p> <p>Regarding availability of utility for online creation of charge: - A State Level Committee consisting of officials from SC &amp; DLR, IGR, Cooperation, Chatrapati Sambhaji nagar &amp; Nashik Collector office including NIC, NIC Pune, Lead Banks, one Pvt Sector Bank, LDMS of Chatrapati Sambhaji nagar &amp; Nashik formed on 19.01.2022.</p>	<p>Remaining Public Sector Banks, Pvt Sector Bank &amp; DCCBs to enter into MoU with the SC &amp; DLR regarding sharing of 7/12 extracts</p> <p>State Govt to make facility available at the earliest.</p>	<p>Concerned Member Banks</p> <p>SC&amp; DLR &amp; State Govt.</p>
10	Management of Data Flow at LBS Fora - Procedure	<p>Dy General Manager &amp; Convener SLBC Maharashtra urged the Member Banks to submit the error free MIS data on the New MIS system.</p> <p>As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS</p>	Member Banks are requested to upload timely & error free data of each quarter on New MIS system on or before the	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		System for the qtr. ended June 2023.  <b>Discrepancies in data submission by Member Banks as per New MIS system –</b> <ul style="list-style-type: none"> <li>• Delayed data submission.</li> <li>• Inconsistency in data submitted (in terms of reported values as Rs actuals/ lakh / Crores).</li> </ul>	15 <sup>th</sup> day of the month succeeding every quarter.	
11 & 12	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	The issue of multiple financing or selling of land despite having a charge on it, as submitted by SBI, was discussed. Submission of such cases to SLBC was advised to SBI	SBI to submit such cases to SLBC	SBI
13	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	Member Banks were apprised about the various policy initiatives of the Central/ State Govt./ RBI for the benefit of all, through agenda Book.	All concerned to go through the various policy initiatives of the Government.	All Members of SLBC
14	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	No success story shared by any of the Member Bank and LDM.	It is requested to Member Banks & LDMs to share the success story if any.	Member Banks & LDMs
15 & 16	Discussion on Market Intelligence Issues	Member Banks were requested to share their views on the topics related with Market Intelligence.	Member Banks to share issues related to Market Intelligence to SLBC for noting and dissemination.	Member Banks
17	Any other Issues with permission of Chair.			



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>1) Provisions &amp; Applicability of Shops &amp; Establishment act on Banks.</p> <p>2) Exemption of Stamp Duty to KCCs.</p>	<p>Issue was discussed in the meeting and it was advised to raise the issue in written and submit to GoM for examination of applicability.</p> <p>During a discussion of Agri Subcommittee meeting dated 06/09/2023 an issue was discussed that, Govt. to consider the waiver of Stamp duty to farmers for KCC facilities in order to have uptake in the KCC.</p> <p>Forum has not accepted the proposal of exemption of Stamp duty on KCCs.</p>	<p>SLBC to send a communication to State Govt. to examine the issue.</p>	<p>SLBC</p>



**Annexure II**

**List of Participants for 159<sup>th</sup> SLBC Meeting held at Mumbai on 18.10.2023**

SN.	Name of the Participant	Designation / Institution
<b>State Government</b>		
1	Shri Manoj Sounik	Chief Secretary, Maharashtra State
2	Shri. Rajesh Kumar	Additional Chief Secretary, Co-operation
3	Shri Anoop Kumar	Additional Chief Secretary, Agriculture
4	Dr Rajagopal Devara	Additional Chief Secretary, Revenue
5	Shri Ashish Kumar Singh	Additional Chief Secretary, Accounts & Treasury Finance
6	Shri Saurabh Vijay	Principal Secretary, Planning, Gom,
7	Shri Eknath Davale	Principal Secretary, Panchayati Raj & Rural Development
8	Shri Tukaram Mundhe	Principal Secretary, Animal Husbandry, Dairy & Fisheries
9	Dr K H Govinda Raj	Principal Secretary, Urban Development
10	Ms Shaila A	Secretary, Financial Reforms, GoM
11	Shri Anil M Kawade	RCS & Commissioner, Co-operation
12	Shri Ajay Gulhane^	Commissioner MGNAREGA
13	Shri Ruchesh Jaivanshi	CEO, MSRLM
14	Dr. Indurani Jakhar	Managing Director MAVIM
15	Shri Mangesh Mohite	MD Annasaheb Patil Arthik Magas Vikas Mahamandal
16	Ms. Sushila Pawar	Dy Secretary UDD GoM
17	Shri Dhanwant Mali^	US Umed
18	Ms Archana Kothari^	Dy. Director CMEGP
<b>Reserve Bank of India</b>		
1	Shri Aviral Jain	Regional Director, MRO, Mumbai
2	Shri Sibho Nekhini	General Manager, FIDD, MRO, Mumbai
3	Ms Swati B Sharma	Deputy General Manager, FIDD, NRO, Nagpur
4	Mr. Subhan Basha	Assistant General Manager, FIDD, MRO, Mumbai
<b>NABARD</b>		
1	Ms Rashmi Darad	CGM Incharge, MRO, Pune
2	Mr Yogesh Gokhale	Assistant General Manager, MRO, Pune
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri A B Vijayakumar	Executive Director
2	Shri R D Deshmukh	Dy General Manager & Convenor, SLBC
3	Shri Deepak S Patil	Asst. Gen. Manager, FI & SLBC
4	Shri Anandraje Patil	Chief Manager, FI & SLBC
5	Shri Amit Teke	Senior Manager, SLBC



<b>APEX Bodies</b>		
1	Shri Anjanikumar Sriwastava	General Manager SIDBI
2	Ms. Vaijayanti Mahabale	Deputy Gen. Manager, HUDCO
3	Shri Anuj Rastogi	Deputy General Manager, NHB
<b>Commercial Banks</b>		
1	Shri Rakesh Yadav	General Manager, State Bank of India
2	Mrs Sowmya Sridhar	General Manager, Union Bank of India
3	Shri Rakeshkumar Goyal	Dy General Manager, State Bank of India
4	Shri. Atul Satpute	Deputy General Manager, Bank of India
5	Shri Sandipan Dasgupta	Deputy General Manager, Central Bank of India
6	Shri Pradeep Agarwal	Sr VP Axis Bank
7	Shri Vijay Dubey	Asst V P Axis Bank
8	Shri Nanjay Bhatia	Sr. V P HDFC Bank
9	Shri Vilas Dhurandar	Zonal Head ICICI Bank
10	Shri Sameer Kulkarni	Regional Head ICICI Bank
11	Shri Akula Kalyan	Dy General Manager IDBI
12	Shri Mahfooz Nishat^	Deputy General Manager, Bank of Baroda
13	Shri. Panchanan Mahapatra^	Deputy General Manager, Canara Bank
14	Shri Anil Raut^	Asst General Manager, Indian Bank
15	Shri Bhagwan Chowdari^	Assistant General Manage Punjab & Sindh Bank
16	Shri Shailesh Joshi^	Dy General Manager, Punjab National Bank
17	Shri Rakesh Kumar Singh^	UCO Bank
18	Shri R Vardharajan^	Sr Executive V P Kotak Mahindra Bank
19	Ms Abhidnya Inje^	Manager, Indian Overseas Bank
20	Shri Sanjeev Sudhakar^	Assistant General Manager, UCO Bank
21	Shri Rajshekhar ^	Sr. Manager, Karur Vaisya Bank
22	Shri Sreekumar Menon^	Dhanlaxmi Bank
23	Shri Sunil Joshi^	Assistant General Manager, State Bank of India
24	Ms Ashwini Gunjal^	Sr Manager Federal Bank
25	Shri Rahul Kadam^	CSB Bank
26	Ms Geeta Thadani^	Indusind Bank
27	Shri Amar Bhaganagare^	RH Yes Bank
28	Shri Shekhar Jha	Bandhan Bank
<b>Small Finance Banks^</b>		
1	Shri Milind Rangari	Area Manager, Equitas SFB
2	Shri Siddhesh Mhatre	ROM, Fincare SFB
3	Shri Vishal Birla	RH, Fino Payment Bank
4	Shri Sathiathan	ESAF Bank





5	Shri Krishnakant Rane	Ujjivan Small Finance Bank
<b>Payments Banks</b>		
1	Shri Rajendra Aghav	Branch Manager, IPPB
2	Shri Vijay Bansal	Head Customer Service, Airtel Payment Bank
<b>Regional Rural Banks^</b>		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Anilkumar Srivastava	General Manager, Vidharbha Konkan Gramin Bank
<b>M.S. Cooperative BANK</b>		
1	Mr A M Bhuibhar	General Manager, MS Co-operative Bank
<b>Lead District Managers^</b>		
	All LDMs through virtual Mode	
<b>Other Agencies^</b>		
1	Shri Ashok Chavan	SDR, RSETi
2	Shri Sunil Kasture	SDR RSETi
3	Shri Dhirajkumar	DGM, CGTMSE

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