

महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य  
महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य  
State Level Bankers' Committee Maharashtra State

संयोजक  
संयोजक  
Convener



बँक ऑफ महाराष्ट्र  
बँक ऑफ महाराष्ट्र  
Bank of Maharashtra

Priority Sector Department, 'Lokmangal', 1501,  
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AX1/PSD/SLBC/2012/

Date: 07/02/2012

CGM-in -Charge ,RBI, RPCD, Mumbai, Regional Director, Maharashtra & Goa State, RBI,  
Mumbai & Regional Director, RBI, Nagpur, CGM, NABARD, Pune  
Chief Secretary, Govt. of Maharashtra, Principal Secretary, Planning & Institutional Finance  
(Lead Bank), GoM  
Secretary, RDD / Housing / Agriculture / Co-op. & Marketing / Water Conservation & EGS /  
Finance / Revenue Dept., GoM  
Chairmen of State Minority / SC / ST Commission  
Commissioner of Coop. & Registrar of Cooperative Societies, Maharashtra State  
Commissioner of Industries, GoM, Commissioner of Agri., GoM,  
Commissioner of Sugar, GoM & Commissioner of Fisheries, GoM  
MD / CEO / Director / Deputy Director of Sponsoring Agencies / Dev. Corporations  
General Manager, Priority Sector, SCBs  
Chairmen of RRBs  
General Manager, MSCB Ltd., Mumbai / MASCARD, Mumbai  
All LDMs in Maharashtra  
All members, SLBC – Maharashtra (Fax / Courier / Speed Post/e-mail)

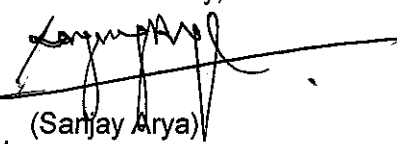
Dear Sir,

Reg : **114<sup>th</sup> SLBC meeting held on 30.01.2012 at M.V.M. Banquets Hall at Mumbai:  
Minutes & Action Points**

We forward herewith the "Minutes & Action Points" of the 114<sup>th</sup> SLBC meeting held on 30.01.2012 at  
M.V.M. Banquets Hall, Mumbai for your perusal & to initiate necessary action wherever applicable. You  
are further requested to inform the action taken to SLBC on or before 07.03.2012 for  
appraising in the next SLBC.

Please acknowledge.

Yours faithfully,

  
(Sanjay Arya)

General Manager,  
Credit Priority & Convenor SLBC.



Encl: as above



No. AX1/SLBC-114/Minutes/2012

January 31, 2012

**Minutes of the 114<sup>th</sup> SLBC Meeting  
held on January 30, 2012  
at Mumbai**

Shri Anup S. Bhattacharya, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the 114<sup>th</sup> SLBC meeting held on 30.01.2012 at MVM Banquets Hall, Mumbai.

The meeting was co-chaired by Shri Narendra Singh, Chairman and Managing Director (Designate) Bank of Maharashtra, Dr. S.K. Goel, Principal Secretary, Agri & Marketing, Government of Maharashtra; Ms. Phulan Kumar, Regional Director, RBI, Nagpur; Ms. S. Pattanaik, CGM, RBI, Mumbai and senior officials of banks and Government of Maharashtra.

The SLBC forum expressed satisfaction about financing to crop loan in the state. Banks have achieved 75% of crop loan targets and have plans to achieve 100% of the target by end of March 2012.

The performance of commercial banks under crop lending has shown YoY growth of 61% (crop loan as of 31.12.2011 has gone up to Rs.7025.15 crore as against Rs.4376 crore as of 31.12.2010).

Shri A.S. Battacharya, Chairman SLBC as well as Dr S.K. Goel, Principal Secretary, Agriculture, expressed satisfaction over the performance. However they appealed to all the Banks to focus on investment credit to Agriculture sector to increase productivity.

LDM, Beed and LDM, Satara were felicitated at the hands of the Dr. S.K. Goel, Principal Secretary, for excellent overall performance of their districts.

Dr S.K. Goel informed about Government package through various schemes for development of agriculture in the state. He also informed about packages for soya-bean, cotton and paddy growers in the state.



Under financial Inclusion Phase-I to cover villages with population above 2000, banks have achieved coverage of 3839 villages out of 4292. All the Banks assured to cover remaining 453 villages by February 2012.

The executives of LIC and GIC were also present in view of Government of India guidelines for preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Ms. Phulan Kumar, Regional Director, RBI, Nagpur made a special mention of the invaluable contribution of Shri A.S. Bhattacharya, Chairman, SLBC in ensuring coordination amongst various agencies for smooth implementation of Government of India / Reserve Bank of India guidelines which is reflected in improved performance of banks on various fronts.

Shri Narendra Singh, Chairman and Managing Director (Designate), Bank of Maharashtra thanked Shri A.S. Bhattacharya for energizing the SLBC, Maharashtra for coordinated implementation of various programmes. He summed up the proceedings with vote of thanks.

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

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



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 113 <sup>th</sup> SLBC held on 25.11.2011	The minutes of 113 <sup>th</sup> meeting of SLBC held on 25.11.2011 were placed as an annexure in agenda.	The minutes of last SLBC meeting were confirmed.	N.A.
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>1. Refund of penalty Assistant Commissioner, Cooperation informed that they have released the amount of ₹ 1.70 crore to SBI &amp; 3 claims are pending with them. He assured to settle remaining claims within a month.</p> <p>Credit flow to Micro &amp; Small enterprises &amp; rehabilitation of potentially viable sick MSE units.</p> <p>Settlement of Debt Waiver claims by various Govt. Corporations within one month.</p>	<p>Chairman SLBC requested Principal Secretary to look into the matter. It is decided to settle all pending claims within a month.</p> <p>SLBC to call a meeting during the month of February 2012</p> <p>Chairman SLBC requested Principal Secretary to look into the matter &amp; he informed that the claims will be released by all Corporations within a month.</p>	<p>Action : Coop. Department Timeframe : 1 month</p> <p>Action : SLBC Timeframe : 1 month</p> <p>Action : Various Govt. Corporations Timeframe : 1 month.</p>
3	Review of Progress under lending for crop Loans	Chairman, SLBC expressed satisfaction about 75% achievement of targets and appealed all he banks to step up their efforts to achieve 100% this year. Principal Secretary, Agri. & Marketing informed that the credit disbursements under crop loans are certainly increasing but banks should also focus on	Bank-wise review was taken by Chairman SLBC & asked Allahabad Bank, Bank of India, Indian Bank, IDBI Bank, ING Vysya Bank, Karur Vysya Bank, OBC, Punjab & Sindh Bank, Syndicate Bank, United Bank of India, UCO Bank,	Action : All concerned Banks Timeframe : By 31.3.2012



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Horticultural crops and project finance. He also informed that Government of Maharashtra is providing assistance to cotton growers in Maharashtra to the extent of ₹ 2,000 crore. 50% of this will be released before 31.03.2012 and the rest in first week of April 2012.</p> <p>G.M. NABARD suggested that considering the weak financial condition of DCCBs in the state, commercial banks may take up financing for crop loans through PACSs. These PACSs can be made as banking correspondents as per RBI guidelines. The lending through PACSs by commercial banks may be classified as 'direct agricultural finance' by RBI.</p>	<p>HDFC Bank, ICICI Bank &amp; AXIS Bank to increase their crop lending in remaining 2 months so as to achieve the annual targets.</p>	
4	<p>Implementation of Strategies &amp; Guidelines under Financial Inclusion:</p> <p>i. Review of Progress in Financial Inclusion Plan</p>	<p>Chairman SLBC informed that the progress of the State under Financial Inclusion is satisfactory as Bank of Maharashtra, Canara Bank, Corporation Bank, Indian Bank, Punjab National Bank, UCO Bank, Vijaya Bank, WKGB, HDFC Bank, Karnataka Bank Ltd., Bank of Baroda, Dena Bank has covered all the villages with a population above 2000 under Phase -I.</p>	<p>Remaining Banks have assured to cover all the villages by February 2012.</p>	<p>Action : Concerned Banks Timeframe : By 29.02.2012</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	ii. Preparation of Comprehensive Financial Services Plan for the District	Chairman, SLBC urged the involvement of insurance companies in preparation of comprehensive financial Services plan. He also suggested that the local agents of LIC should get in touch with the Lead District Managers for an awareness program.	Local LIC agents to get in touch with Lead District Managers in their districts.	<ol style="list-style-type: none"> <li>1. Representatives of general insurance companies who are members of core committees constituted for preparation of comprehensive financial services plan in all 33 districts of Maharashtra.</li> <li>2. LIC of India</li> </ol>
	iii. Opening of branches in Financial Inclusion Villages	Banks to open branches as per para 5.3 of strategies and guidelines on Financial Inclusion issued by Government of India.	Progress of opening of branches to be informed as per format provided.	All member banks under Financial Inclusion Plan. Progress report to be submitted by 10 <sup>th</sup> of every month.
	iv. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India	The state Government is still to identify these schemes.	State Government should identify the schemes at the earliest.	Government of Maharashtra
	v. NREGA payments under Electronic Benefit Transfer	The concept of 'One Block – Many Banks – One Leader Bank' has not been properly understood by banks in the 8 pilot blocks. Banks should coordinate with each other to implement the concept properly. For all purposes, the bank nominated for pilot of the block may be treated as leader bank for the block. BDOs /	Government of Maharashtra to give all lists of beneficiaries to banks by 15.02.2012 for all villages in pilot blocks. Banks to complete appointment of CSPs and opening of accounts of beneficiaries. Payments to NREGA	EGS, Government of Maharashtra All concerned Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	vi. Uploading of Service Area Plan on district Website	<p>Tahsildars should be involved in the process.</p> <p>Chandrapur &amp; Jalgaon Districts have already uploaded the data &amp; LDM Nagpur &amp; Nandurbar assured to upload the same by 31.1.2012 &amp; other LDMs assured to do the same within a week</p>	<p>beneficiaries through bank accounts to start from first week of March 2012.</p> <p>To ensure uploading of service area plan on district website.</p>	<p>Action : LDM Ahmednagar, Amravati, Beed, Buldana, Dhule, Nagpur, Nandurbar, Ratnagiri and Sindhudurg. Timeframe : within a week</p>
5	Setting up of RSETI Centres in Maharashtra	<p>Chairman SLBC informed that the setting up of RSETIs in the State is satisfactory.</p> <p>He urged that where land is allotted, construction work of RESTI be started without any further delay.</p> <p>He suggested the banks to keep SLBC updated about functioning of FLCCCs set up by the banks.</p>	<p>State Govt. RD Dept. is requested to allocate the land in all sanctioned cases. Gondia &amp; Beed LDMs are requested to sort out their issues at their end during the DLCC meetings.</p>	<p>Action : LDM Gondia &amp; Beed</p> <p>Action : All concerned Banks</p> <p>Action : All concerned Banks</p>
6	Review of Govt. Sponsored Schemes Review of performance under various Government Sponsored Schemes	<p>Chairman SLBC expressed that, except 'SGSY Individuals', the progress under all other schemes is dismal. However, the concerned Corporations clarified that there are no problems with banks.</p>	<p>GM, RBI suggested to take review in revised formats &amp; Chairman requested all Corporations, Banks &amp; LDMs to submit the data in prescribed format to SLBC.</p>	<p>Action : All Sponsoring Agencies, All Banks &amp; All Lead District Managers</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>LDM Satara reported that they have not received subsidy &amp; Margin Money claims from VJNTDC &amp; MPBCDC since 2 years. He also informed that the District Collector, Satara has written a D.O. letter to all concerned corporations about this issue.</p> <p>Chairman SLBC requested all the Lead District Managers to keep the District Collector of their respective districts informed about such issues.</p>		Action : All LDMs
7	Implementation of Interest subsidy scheme for Urban Poor (ISHUP)	Chairman SLBC requested Banks to dispose off all the pending cases.	Housing Dept., Govt. of Maharashtra is requested to release the amount immediately	Action : Housing Dept., Govt. of Maharashtra
8	Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra			Timeframe : 1 month As per Agenda Item No. 2(3)
9	Implementation of Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009 – Settlement of claims			As per Agenda Item No. 2(1)





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
10	Requirement of space for locating Debt Recovery Tribunals	Chairman SLBC informed all members to take a note of the same	All members of SLBC	NA
11	New Scheme for Issuance of Weaver Credit Card	Chairman SLBC informed all members to take a note of the same	All members of SLBC	NA
12	Instructions of Hon'ble Finance Minister during the meeting dated 17.9.2011	Chairman SLBC informed all members to take a note of the same	All members of SLBC	The issues are covered under various Agenda Items.
13	Standard Loan Application Form for loans under Agri Clinics & Agri. Business Centres (ACABC) Scheme of Govt. of India	Chairman SLBC informed all members to take a note of the same	All members of SLBC	NA
14	Status of Action Taken Points raised in Special SLBC on 10.8.2011 Chaired by Hon'ble Governor, RBI	Chairman SLBC informed all members to take a note of the same	All members of SLBC	1. The issues are covered under various Agenda Items. 2. Banks to submit data of branches opened to confirm that 25% branches are opened in villages having population of less than 10,000.
15	Financing to Self Help Groups – MAVIM Credit Plan	Chairman SLBC informed all members to take a note of the same. He also informed that Annual Credit Plan 2012-13 of the state will include targets under MAVIM credit plan.	To include targets under MAVIM credit plan in District Credit Plan 2012-13	Action : All LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
16	Government of India scheme for Promotion & support of Women Self Help Groups in Backward Districts of India	Chairman SLBC informed all members to take a note of the same	All members banks to submit data in revised format.	NA
17	New Format for Govt. Sponsored Schemes (GSS) as proposed by RBI	GM, RBI suggested to take review in revised formats & Chairman requested all Corporations, Banks & LDMS to submit the data in prescribed format to SLBC.	All members of SLBC	Action : All Sponsoring Agencies, All Banks & All LDMS
18	Government of India scheme for Revival, Reform, and Restructuring Package for Handloom Sector	Chairman SLBC informed all members to take a note of the same.  General Manager, NABARD suggested that the agenda may be continued as regular agenda.	All members Banks & LDMS	Action : SLBC to include the matter as regular Agenda Item.
19	Review of Performance of ACP 2011-12 for December 2011	Principal Secretary, Agriculture & Marketing expressed that the Crop Loan performance is good as compared to Agri. Sector. However, he stressed on increasing term loans to increase investments / capital formation in agriculture. For example, financing for sugarcane harvestors, polyhouses, irrigation wells / equipments, warehousing etc.		Action : All Banks



Annexure II

List of Participant 114<sup>th</sup> SLBC Meeting held on 30/01/2012 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri. A.S. Bhattacharya	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri. Narendra Singh	C & M D Designate, Bank of Maharashtra
<b>Reserve Bank of India</b>		
1	Smt. S. Pattanaik	CGM, MRO, Mumbai
2	Smt. Phulan Kumar	Regional Director , Nagpur
3	Shri. P.K. Das	General Manager, RPCD, Mumbai
4	Shri. H.N. Dhanurkar	Asst. Gen. Manager, RPCD, Mumbai
5	Shri. L.S. Karande	Asst. Gen. Manager, RPCD, Mumbai
<b>NABARD</b>		
1	Dr. P.M. Ghole	General Manager, MRO, Pune.
2	V. Shankar	Dy. Gen. Manager
<b>State / Central Govt. &amp; Corporations</b>		
1	Dr. Sudhir Kumar Goel	Principal Secretary, Agri Marketing
2	Shri. S.E.A. Hashmi	Secretary, Minority Commission, Maharashtra State
3	Shri. S.P. Kanade	Joint Secretary, Financial Dept. GOM
4	Smt. Meenal Pednekar	Under Secretary, Finance Dept. GOM
5	Shri. S.M. Ranadive	State Coordinator (ATMA), Agriculture Dept.
6	Shri. K.V. Deshmukh	Joint Director, Agriculture Dept
7	Shri. Dinesh Oulkar	Addl. Commissioner of Co-operation
8	Shri. A.D. Kale	Vice CMD, MAVIM
9	Smt. Pushpa Khande	Dy. Manager- Micro Finance, MAVIM
10	Shri. S.R. Shinde	MD, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
11	Shri. R.L. Nama	A.O. MHADA
12	Shri. Karol M. S.	Dev. Officer, KVIC
13	Shri. S.G. Hanuwate	Deputy CEO, KVIB
14	Shri. Anilkumar Chandorikar	Deputy Director, Dir. of Industries, GOM
15	Shri. Ashok Bageshwar	Deputy Director, Dir. Of Municipal
16	Shri. R.D. Bikkad.	Desk Officer, Co-op Dept.
17	Shri. D.K. Magar	DGM, LASDC.
19	Shri. R.V. Dhavakar	ADO, KVIC
20	Shri. V.A. Ranpise	Asstt. Dir. Handloom, Dir. of Textiles, GOM, Nagpur.
21	Shri. S.J. Tawade	Asstt. Director, GOM
22	Shri. T.P. Hirlekar	Desk Officer, Planning Dept, GOM
<b>Scheduled Commercial / Apex Banks.</b>		
1	Shri. N.K. Sahoo	GM, Canara Bank
2	Shri. A. K. Khadke	GM, Central Bank of India
3	Dr. R.C. Lodha	GM, Union Bank of India
4	Shri. CMA Vijay Bagwe	GM, M.S.C Bank
5	Shri. Ashwani Mittal	GM, Andhra Bank
6	Shri. N. J. Mathure	GM, IDBI Bank
7	Shri. Mukesh Kumar Jain	GM, Dena Bank
8	Shri Ravindra Joshi	GM, State Bank of India



Sr. No.	Name of the Participant	Designation / Institution
9	Shri Sagar Mazumdar	DGM, State Bank of India
10	Shri. N.C. Gandhre	DGM, Bank of India
11	Shri. D.Mani	DGM, Indian Bank
12	Shri. C.Satish Ballal	DGM, Vijaya Bank
13	Shri. Prasanna Mukne	DGM, IDBI Bank
14	Smt. Parvati	DGM, IDBI Bank
15	Shri. Mukesh	DGM, ICICI Bank
16	Shri. S.K. Bahal	DGM, Punjab National Bank
17	Shri. V.N. Shambhag	DGM, Syndicate Bank
18	Shri. R. Seetharama	DGM, UCO Bank
19	Shri. S.L.N. Prasad	AGM, Allahabad Bank
20	Smt. Parvati Balakrishnan	AGM, Indian Overseas Bank
21	Shri.S.A. Devdhar	Deputy Vice President , Axis Bank
22	Shri. A.L. Paranjape	Chief Manager, Bank of India
23	Shri. V.S. Mathur	Chief Manager, Bank of Baroda
24	Shri. G.G. Pimpale	Chief Manager , Central Bank of India
25	Smt. Kalyani R Rao	Chief Manager, Karnataka Bank Ltd.
26	Shri. Navin Kumar	Chief Manager, United Bank of India
27	Shri. P. Dikshit	Head, Product, ICICI Bank Ltd.
28	Shri. M.M. Kamble	Sr. Manager, Central Bank of India
29	Shri. U.R. Varahagiri	Sr. Manager, Bank of Maharashtra
30	Shri. D.S. Tulankar	Sr. Manager, Union Bank of India
31	Shri. Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
32	Shri. L.Vasu	Sr. Manager, Corporation Bank
33	Shri. Pavitar Sen	Sr. Manager, Punjab & Sindh Bank
34	Shri. R.R. Nakhole	Sr. Manager, Syndicate Bank
35	Shri. Kamlesh P.B	Sr. Manager, HDFC Bank
36	Shri. D.D. Sawant	Sr. Manager, UCO Bank
37	Shri. H.A. Sonwalkar	Manager, Indian Overseas Bank
38	Shri. Venkatesh H. T	Manager, Vijaya Bank
39	Shri. Rajiv S. Pradhan	Manager, Indian Bank
40	Shri. Pawan Kumar Gosavi	AFO, Karnataka Bank Ltd.
41	Shri. D.Y. Karnataki	Oriental Bank of Commerce
42	Shri. R.M. Mone	Cluster Head, HDFC Bank
43	Shri. Nitin Kadam	Asstt. Manager, ICICI Bank Ltd.
44	Shri. M.Gopalkrishnarao	Credit Support officer, ING Vysya Bank Ltd.
45	Shri Milind Deshpande	Regional Manager, National Housing Bank
46	Shri. M.Y. Sawant	Project Co-ordinator, RSETI
<b>Insurance Companies</b>		
1	Shri. M.Mohana Perumal	Secretary (MI), LIC
	Shri D.S. Tulankar	Sr. Div. Manager, United India Insurance Co. Ltd.
2	Shri. Paritosh Deb	Branch Manager, United India Insurance Co. Ltd.
3	Smt. R. P. Rao	Administrative Officer, LIC
<b>Regional Rural Banks</b>		
1	Shri. Philip D'silva	Chairman, Maharashtra Gramin Bank
2	Shri. M.A. Salam	Chairman, Vidharbha Kshetriya Gramin Bank



Sr. No.	Name of the Participant	Designation / Institution
3	Shri. K.N. Tambe	Chairman, Wainganga Krishna Gramin Bank
4	Shri. A.N. Khan	Vidharbha Kshetriya Gramin Bank
<b>Lead District Managers</b>		
1	Shri. A.R. Ghate	LDM, Aurangabad
2	Shri. V.R. Sontakke	LDM, Ahmednagar
3	Shri. Y.K. Mishra	LDM, Akola
4	Shri. P.R. Ramdasi	LDM, Beed
5	Shri. M.N. Patke	LDM, Buldhana
6	Shri. V.P. Virulkar	LDM, Chandrapur
7	Shri. D.K. Nikam	LDM, Dhule
8	Shri. B.G. Tayade	LDM, Gadchiroli
9	Shri. V.S. Lakhote	LDM, Gondia
10	Shri. R.D. Dusane	LDM, Jalna
11	Shri. A.R. Savardekar	LDM, Kolhapur
12	Shri. C.N. Patwekar	LDM, Latur
13	Shri. Vilas Purohit	LDM, Nagpur
14	Shri. S.V. Vivrekar	LDM, Nandurbar
15	Shri. V.R. Turke	LDM, Nanded
16	Shri. H.A. Mazire	LDM, Pune
17	Shri. Anil C. Gote	LDM, Parbhani
18	Shri. S.S. Kadam	LDM, Raigad
19	Shri. S.G. Ondkar	LDM, Sangli
20	Shri. S.M. Nanal	LDM, Satara
21	Shri. M.R. Mane	LDM, Singhudurg
22	Shri. H.D. Dongre	LDM, Wardha
23	Shri. S.R. Barapatre	LDM, Washim
24	Shri. V.N. Dongre	LDM, Thane
<b>Convenor Bank – Bank of Maharashtra</b>		
1	Shri. V.K. Gupta	Advisor, Bank of Maharashtra
2	Shri. H.N. Sukhdeve	DGM, FI, RRB & Member Secretary, SLBC
3	Shri. S.G. Hiremath	CM, LBS, RRB & SLBC
4	Shri. D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
5	Shri. S.R. Pande	Manager, FI Cell
6	Shri. P.M. Walunjkar	Dy. Manager, LBS / RRB Cell