



AX1 / SLBC / 2018-19 / ३२६२ - ३३३१

15.09.2018

All Members, SLBC – Maharashtra

Dear Sir,

**Sub : Minutes / Action Points – 140th SLBC meeting held on 24.08.2018
at Mumbai**

Please find attached Minutes / Action Points of the 140th SLBC meeting held on 24.08.2018 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 15.10.2018 for appraising in the next SLBC meeting.

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

Yours faithfully,

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





Minutes of the 140th SLBC Meeting held on August 24, 2018 at Mumbai

140th SLBC meeting was convened on 24.08.2018 at Mumbai. Shri A. C. Rout, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Shri D.K. Jain, Chief Secretary, Govt. of Maharashtra, Dr. S Rajagopal, Regional Director, Reserve Bank of India, Maharashtra & Goa and Smt. Indrani Banerjee, Regional Director, Nagpur, Reserve Bank of India. Shri U.D. Shirsalkar, CGM NABARD, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD, other member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri A.B. Thorat, Dy. General Manager, Member Secretary, SLBC welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about the agenda items that would be covered during the course of the meeting. He informed house that SLBC Maharashtra may be the first SLBC to adopt the new agenda as per the new agenda prescribed by Reserve Bank of India vide their circular dtd. 06.04.2018 on Revamping of Lead Bank Scheme. He quickly recapitulated the achievements under ACP, crop loan disbursements, network of branches in the State etc. for the quarter ended June 2018. He informed house that Crop loan disbursement as on 15.08.2018 is 44% as against 38% during corresponding period of last year. He also highlighted that achievement under ACP, agriculture sector is better as compared to corresponding period of the last year and assured house that fresh disbursements, recovery, reschedulements if any etc. will pick up during the coming months. He further insisted and requested all Lead District Managers and member banks to submit data pertaining to regular periodic returns like crop loan disbursements, Reserve Bank of India MIS, key indicators etc. well within stipulated time schedule so as to enable SLBC to consolidate it for onward submission to the Central / State Governments and Reserve Bank of India. He flagged important issue of covering the unbanked rural centres with opening of CBS enabled banking outlets and requested concerned to speed up the same. He informed the house about requests received by SLBC for various kinds of data / information. He appealed members for allowing sufficient time for compilation of data that was not readily available with SLBC and to check SLBC website for available data before putting in any request. He urged member banks to submit a status report in respect of opening of CBS enabled banking outlets at the allotted centres and to put up a status note to Reserve Bank of India and SLBC. He requested new private sector banks and Small Finance Banks to submit their branch network, deposits, advances, contact details of district coordinators etc. to the Lead District Managers so that they can finalise their DCPs more meaningfully.



Further, he requested the State Government to:

- (1) Look into the long standing demands of the bankers in respect of notifying all District Headquarter Towns, all Talukas / Tehsil Headquarter Towns etc. for creation of Equitable Mortgage in the State of Maharashtra and
- (2) Introduce a new Maharashtra State Revenue Recovery Act so as to encompass recovery proceedings by banks.

Chief Secretary, Govt. of Maharashtra raised issue of slow pace of banks in covering of CSMSSY 2017 benefited farmers under fresh finance and emphasized to bring all uncovered famers under the ambit of regular institutional network which is the main objective of the State Government. He shared experience of various public meetings arranged by MPs, MLAs that banks are not treating well the farmers or other prospective farmers and expected that sensitization of branch staff is necessary to look towards needy people with empathy. He further informed that the said issue has been raised in Nagpur Assembly also and expected that interactions of Govt. Dept. with Regional / Zonal heads of the banks should be percolated to the field staff positively.

Shri U.R. Rao, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted agenda wise discussions. He apprised 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.

Asstt. General Manager, FI & SLBC, Bank of 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**

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 139 th SLBC Meeting dtd. 10.05.2018	The minutes of 139 th SLBC Meeting dtd. 10.05.2018 were placed as an annexure in the agenda.	The minutes of 139 th SLBC meeting were confirmed.	--
2	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorisation Policy and observed that branches were opened only at 45 centres of the identified 280. He informed that the detailed list of district wise centres where bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested member banks to update SLBC with the current status of opening of brick and mortar branches / CBS enabled outlets at the allotted centres for putting up a status note to Reserve Bank of India.	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India with a copy endorsed to SLBC. Lead District Managers to review the status of opening of CBS enabled banking outlets in BLBC / DLCC meetings	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>b. Review of operations of Business Correspondents – hurdles / issues involved</p>	<p>Few banks raised issue of PCA by RBI may be the hindrance towards opening of new branches</p> <p>Members Banks raised issue of connectivity issue while working in the field through BCAs and more particularly in the districts with dense forest / mountain area.</p> <p>CEO, MSRLM informed house that 100 SHG members are trained to work as BCA for working along with banks</p> <p>Convener, SLBC informed house that there connectivity issues at various BC locations and need to be taken care. Most of the banks has deployed VSAT in such locations for installation of VSAT and banks are receiving funds from FIF of NABARD</p>	<p>As per RBI Clarification letter No. FIDD.CO.S.No.272/19.01.001/2017-18 dated 20th April 2018 there is no bar on opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank whether it is under PCA or not. The same has been communicated to all member banks via SLBC Letter No.AX1/SLBC/2018-19/1598-1643 dtd.13th June 2018</p> <p>Connectivity issue of telecommunication operators be resolved at the earliest possible time for betterment of reaching banking services at the remote area as well.</p> <p>Banks and LDMS are asked to share the list of such blocks / villages where there is continuous disruption of the connectivity.</p> <p>MSRLM is requested to share the list of such trained candidates who are willing to work as BCA in banks</p> <p>Department of Telecommunication is requested look into connectivity issues at interior locations.</p>	<p>Member Banks</p> <p>Department of Telecommunication</p> <p>Member Banks and LDMS</p> <p>MSRLM and Member Banks</p> <p>Department of Telecommunication</p>



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	<p>c. Progress in increasing digital modes of payment in the state, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state</p> <p>d. Status of rollout of Direct Benefit Transfer in the state, Aadhaar Seeding & Authentication.</p> <p>e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks</p>	<p>Chief Secretary, Govt. of Maharashtra flagged importance of Aadhaar seeding and authentication for smooth flow of all DBTs and urged bankers to do this activity mandatorily to avoid fraudulent activities due to non-authentication of Aadhaar number linked to bank account.</p> <p>CGM, NABARD reiterated that henceforth amount of KCC interest subvention would be credited on DBT transfer mode and raised concern that Gramin Banks are lagging behind in this task</p> <p>Govt. of Maharashtra, Education department to include Financial Education in the school Curriculum</p>	<p>Member banks are requested to cover all SSAs with BC locations.</p> <p>Member Banks to link and authenticate all SB accounts with Aadhar number</p> <p>Member Banks to link Aadhaar Number of the farmers with KCC/ Crop loan accounts for rolling out of interest subvention on DBT transfer mode</p> <p>Govt. of Maharashtra, Education department is requested to design leaflets of Financial Literacy initiatives by banks to educate primary students</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks/ Gramin Banks</p> <p>Member Banks</p>



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	<p>(Particularly Digital Financial Literacy)</p> <p>f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy</p> <p>g. Review of efforts towards end to end projects involving all stakeholders in the supply chain</p> <p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>PMJDY</p>	<p>The house was open for discussion</p> <p>Chairman, SLBC Maharashtra requested Reserve Bank of India to guide the participants in respect of end to end projects involving all stakeholders in the supply chain.</p> <p>Convener, SLBC informed the house about progress under implementation of PMJDY in the State. He urged for immediate issuance of the cards to the remaining account holders and clear off the backlog urgently. He requested all banks to ensure that all their Bank Mitras are equipped with latest RuPay Card Enables Micro ATMs (PoS Machines)</p>	<p>--</p> <p>Reserve Bank of India assured to get back on the said agenda later on</p> <p>Banks to clear off the backlog in issuance of RuPay cards urgently and concentrate on activation of cards too.</p>	<p>--</p> <p>Reserve Bank of India</p> <p>Member Banks</p>



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	PMMY	<p>During the thorough discussions, it is resolved that every adult member of the family must be covered under PMJDY account involving all stakeholders and monitoring will be done based on the specific target and achievement on the grounds of EGSA</p> <p>Convener, SLBC informed the house about progress under implementation of PMMY in the State. He informed that on the lines of Central Govt., State Govt. is introducing MUDRA portal and it is requested that data pertaining to the same must reach to the Govt. latest by 10th Sept 2018 to assess the progress under PMMY regularly</p> <p>Chairman, SLBC urged bankers to focus on Kishore and Tarun category of loans instead of Shishu loans where mortality rate is more than 50%. He pointed out that to make this scheme more successful, role of LDMs gains more importance in effective implementation of the scheme at grass root level.</p>	<p>MSRLM is requested to share the list of left out adult members of the family not covered under PMJDY and will share the same with banks and will coordinate for covering left out eligible adults</p> <p>Data pertaining to launch of MUDRA portal by the member Banks must reach State Govt. by 10.09.2018 through SLBC</p> <p>SIDBI is requested to follow for allotment of target among member banks and collection of required data from banks for launching MUDRA portal</p> <p>Lending under Kishore and Tarun category of MUDRA loans be focused by Member Banks.</p> <p>LDMs are requested to reach at grass root level to percolate benefits of the scheme to young entrepreneurs</p> <p>Banks to share MUDRA success stories with GoM.</p>	<p>MSRLM / Member Banks</p> <p>Member Banks / SLBC</p> <p>SIDBI</p> <p>Member Banks</p> <p>LDMs</p> <p>Member Banks / LDMs</p>



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	Stand Up India	Convener, SLBC observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. He also urged to update data on SUI portal regularly so as to reflect correct position.	Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time	Member Banks
	APY	Chief Secretary, Govt. of Maharashtra was unsatisfactory over the performance under SUI Scheme and urged bankers to sensitize field staff to achieve the set target	Member banks are requested to achieve the set target	Member Banks
	APY	Chairman, SLBC and Convener, SLBC urged bankers to take benefit of the handsome incentive given by PFRDA for sourcing funded APY and cover & source maximum number of eligible customers under scheme	Member banks are requested to enroll maximum number APYs by focusing on SHG members, contract labours, unorganized sector , etc.	Member Banks
	PMJJBY / PMSBY	Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested to ensure fresh enrollments as well as renewals. He also requested to ensure collection of premia on time.	Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time.	Member Banks



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3	Review of Credit Disbursements by banks Achievement under ACP of the State, Priority Sector Lending	Convener, SLBC given analytical presentation of ACP for the last 3 years & for the quarter ended June 2018 and highlighted that performance for the Quarter ended June 2018 is not satisfactory and achievement is only 23% of the total target given and requested member banks to focus on improving disbursements under Agriculture and other priority sector advances.	Member Banks to achieve the set target under ACP 2018-19.	Member Banks
	Disbursement of Crop Loans under Annual Credit Plan	Convener, SLBC presented comparative performance under crop loan disbursement as of 15.08.2018 with that of 15.08.2017 and informed house that Y-O-Y percentage growth is 24 %.	Member Banks to achieve the target of Crop loan disbursement.	Member Banks
		Principal Secretary and Commissioner, Cooperation opined that comparison of Crop loan disbursement data of FY 2017-18 is not aggregable and suggested to compare crop loan disbursement data as of 2015-16 and 2016-17 as well.	Latest crop loan disbursement achievement data be compared with that of last three years i.e. from 2015-16 to 2017-18.	SLBC
	Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY) 2017	Chairman, SLBC appealed all member banks to complete the process of CSMSSY 2017 at the earliest and provide all beneficiaries	Member Banks to give fresh finance to all CSMSSY 2017 beneficiary farmers at the earliest.	Member Banks



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		<p>with fresh finance immediately. He also raised concern of few of the banks, where they are stating that the beneficiaries are not coming to avail fresh finance from the banks and opined that banks must proactively reach at the doorstep of the beneficiaries through all possible modes of communication and awareness campaign.</p> <p>Commissioner, Cooperation raised issue that few banks are not following scale of finance while sanctioning crop loans and asked to follow the same as per the DLCC guidelines. He informed that till date 39 lakh farmers are benefited under CSMSSY 2017 of which fresh finance to only 24 lakh farmers is given and asked to give fresh finance to remaining farmers urgently.</p> <p>He further informed house that some banks are recovering interest from the accounts w.e.f. 01.08.2017 that are eligible for waiver under CSMSSY 2017 and about his advice to ensure that banks are not recovering interest from these accounts.</p>	<p>Crop loan disbursement be done as per the Scale of finance as decided in the DLCC meeting in every district.</p> <p>Member Banks to strictly follow guidelines of the State Govt. with regards to non-recovering of interest from the waiver eligible farmers from 01.08.2017.</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>Representative of Bank of Baroda informed that they are having some queries while implementing above mentioned guidelines of waiver of interest. He informed that Government of Maharashtra has already been apprised about the same and their decision was awaited.</p> <p>Chief Secretary, Govt. of Maharashtra reiterated to member banks that interest should not be recovered from CMSSY 2017 waiver eligible beneficiaries after 01.08.2017. He also expressed concern over "write off" status of OTS settled accounts under waiver scheme in CIBIL Report; which needs to be addressed at the earliest.</p> <p>Convener, SLBC drew attention of the house to SLBC's letter dtd. 09.02.2018 and requested member banks to ensure that the guidelines were implemented in letter and spirit. He also requested to report compliance of implementation of the guidelines directly to Government of Maharashtra under copy to SLBC.</p>	<p>Bank of Baroda has sought clarification from State Govt. Cooperation Department with regards to application of interest to waiver eligible accounts w.e.f.01.08.2017</p> <p>Member banks are requested to address the issue of "write off" status of OTS settled account in CIBIL Report.</p>	<p>Cooperation Dept.</p> <p>Member Banks</p>



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	Lending towards Govt. Sponsored Schemes	<p>Chairman, SLBC suggested that all banks should implement various guidelines of the State Government in a uniform way and accordingly inform compliance.</p> <p>Convener, SLBC informed that the targets for 2017-18 and progress under various GSSs were 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.</p> <p>He further requested to settle old pending MM claims in respect of PMEGP units financed prior to 2015-16 and sending report of action taken under the loan waiver scheme of MPBCDC Ltd. He also informed house about latest guidelines of KVIC on upgrading the Existing Unit, wherein the units already set up under PMEGP/MUDRA and performing very well would be selected for upgradation through 2nd loan</p>	<p>Member banks to increase flow of credit towards GSSs and complete the allotted target for the FY 2018-19.</p> <p>Member Bank are requested to process pending MM claims in respect of PMEGP loans and send action taken report under loan waiver scheme of MPBCDC.</p> <p>Member Banks to implement latest guidelines of KVIC scheme for upgradation of existing unit financed under PMEGP/MUDRA.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Flow of credit to MSMEs and for affordable housing</p> <p>Crop Insurance under PMFBY</p>	<p>Convener, SLBC informed house progress report of MSME Sector as of 30.06.2018 and shared that % achievement is 24%.</p> <p>Convener, SLBC requested NHB /HUDCO representative to apprise the house about progress of implementation of PMAY / finance for affordable housing and asked to share quarterly progress report to SLBC regularly.</p> <p>Representative, NHB informed house that as of 30.06.2018, 17775 household units are being disbursed Rs.4900 crores as interest subsidy amount under PMAY. He highlighted that share of housing finance companies is more in disbursement under housing loans and claiming interest subsidy under PMAY.</p> <p>Commissioner, Agriculture informed house that during Kharif 2017, 82.73 farmers are covered under PMFBY and claims were settled by different insurance companies. He also raised issue of non-credit of claim amount of few farmers into the accounts of the claimants on account of mismatch in aadhaar numbers of the farmers and</p>	<p>National Housing Bank is requested to share the Quarterly progress report under PMAY to SLBC.</p> <p>Member Banks are requested to complete aadhaar updation and authentication process in case of accounts where claim amounts are being credited.</p>	<p>National Housing Bank</p> <p>Member Banks</p>



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		<p>asked banks to address the issue urgently.</p> <p>Deputy General Manager, SBI informed house that claims under PMFBY are being rejected by insurance companies on account of minute mistakes and hence bank has to pay claims out of their pockets to the farmers in few cases.</p> <p>Representative of HDFC bank informed house regarding communication of rejection of claims by insurance companies to the Govt. of India and Govt. of Maharashtra and requested govt. to intervene. He also requested that insurance premiums of rejected cases be given back to the particular bank immediately.</p> <p>Commissioner, Agriculture assured that claims won't be rejected on account of minute mistakes / non-technical errors except mistakes which are outside the ambit of operational guidelines and asked to submit say to Agri. Dept with necessary documents.</p>	<p>Insurance Companies are requested to reconsider such claims which are rejected on account of minute mistakes of the banks which are outside the ambit of operational guidelines under PMFBY.</p> <p>Member banks to list out issues related with rejection of premium/</p>	<p>Insurance Companies</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Grant of Education loans</p> <p>Progress under SHG Bank linkage</p>	<p>Chief Secretary, Govt. of Maharashtra requested member banks to list out such issues related with rejection of premium/ claims by insurance companies and communicate to Govt. of India</p> <p>Convener, SLBC informed house position of disbursement of Education loans as of 30.06.2018</p> <p>Convener, SLBC informed the house that various issues pertaining to SHG bank linkage were discussed in detail during the SLBC sub-committee meeting held on 13.08.2018 at Pune.</p> <p>CEO, MSRLM gave a detailed presentation on implementation of SHG bank linkage programme in the State. She informed that MSRLM is implementing interest subvention scheme for SHGs covered under MSRLM and asked bankers to submit the claims for further processing. She pointed out that share of Private Sector Banks in funding to SHGs is more as compared to Public Sector Banks. She also raised concern over increase in NPA percentage under SHGs in Maharashtra State. She</p>	<p>claims by insurance companies and communicate to Govt. of India</p> <p>Member Banks are requested to claim interest subvention under MSRLM SHGs and to increase funding under SHGs on the lines of Private sector banks.</p> <p>Member Banks to canvass the portfolio of SHGs and find out those big accounts of SHGs which are turned to NPA to see the correctness of the data.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	Annasaheb Patil Aarthik Vikas Mahamandal	<p>opined that due to inclusion of big accounts under SHG, share in NPA percentage might have increased.</p> <p>CGM, NABARD gave presentation about E-Shakti portal of NABARD which was a one stop solution for all problems in respect of finance to SHGs. He urged bankers to make extensive use of the same as it was designed to take considered decision on real time basis.</p> <p>Representative of APAM briefed house on latest guidelines of the scheme including interest subvention scheme. He also informed that premium of CGTMSE paid by the banks would be reimbursed by the Govt. and clarified that cooperative banks are also able to finance under this scheme.</p> <p>Chief Secretary, Govt. of Maharashtra appealed all member banks to take the benefit of this scheme to finance young entrepreneurs and asked APAM to strengthen the process of interest subsidy payment to the banks.</p>	<p>Member Banks are requested to make extensive use of E-shakti portal of NABARD and take decisions on real time basis</p> <p>Member banks are requested to take the benefit of the APAM scheme to finance young entrepreneurs.</p> <p>APAM department is requested to come with detailed guidelines on reimbursement of CGTMSE claims</p>	<p>Member Banks</p> <p>Member Banks</p> <p>APAM</p>



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		Convener, SLBC requested APAM representative to issue detailed guidelines on reimbursement of CGTMSE claims and interest subsidy by the State Govt. to the banks.	and interest subsidy by the State Govt. to the banks.	
4	Doubling of Farmers' Income by 2022	<p>CGM, NABARD informed house that it is the ambitious programme launched by Govt. of India with the aim of doubling productivity of the farmers by 2022. He highlighted that currently banks are relying more on disbursement of crop loans under agriculture and stressed need for increasing share of finance under investment credit where capital investment and formation is more. He also shared that last year NABARD has developed two Area Based Schemes for each district and are available with all district managers of NABARD, which will improve in investment credit financing.</p> <p>He further informed utilization of RIDF fund in improvement of Rural Infrastructure like rural roads, watershed development programmes, godowns, small and big irrigation projects. Most of the</p>	Member banks are requested to increase financing towards investment credit where there is more capital formation and to support Government's noble initiative of Doubling of Farmers' Income by 2022	Member Banks



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		<p>work is being done in Maharashtra State as compared to other states of India and appealed banks to grab this opportunity and treat it as additional potential in rural area to be financed.</p> <p>Commissioner, Agriculture briefed house on two important schemes launched by State Govt. i.e. Chief Minister Agro and Food Processing Scheme and Micro-irrigation Special Scheme for Sugarcane Crop and asked banks to take the benefit of these schemes to increase investment credit portfolio.</p>	<p>Member banks are requested to utilize these schemes for financing under food processing scheme to young entrepreneurs and farmers from Sugarcane belt under micro irrigation scheme.</p>	<p>Member Banks</p>
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special sub-committees of DCC (SCC)	Convener, SLBC briefed house on position of Maharashtra on CD Ratio of all banks and informed that as of 30.06.2018, no district in the State is having CD ratio below 40%. He urged LDMs of Bhandara, Chandrapur, Nandurbar, Gondia and Sindhudurg districts to monitor the position closely so that CD ratios of these districts dose not slip below 40%	LDMs of Bhandara, Chandrapur, Nandurbar, Gondia and Sindhudurg districts to monitor the position of CD Ratios to maintain level at 40% & above.	LDMs
6	Position of NPAs in respect of Schematic	Convener, SLBC requested RBI to include the data pertaining to NPAs	RBI is requested to prepare MIS formats to obtain data pertaining to	RBI



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	Lending, Certificate Cases and Recovery of NPAs	in respect of Schematic lending, Certificate Cases and Recovery of NPAs in MIS formats so that the same can be uniformly collected and monitored.	NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs to be obtained from Member Banks	
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	Convener, SLBC requested all Member Banks to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format immediately after 31.08.2018	Member Banks are requested to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format immediately after 31.08.2018	Member Banks
8	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	Convener, SLBC informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same has been incorporated in the agenda for perusal by all concerned. Principal Secretary, IT, Govt. of Maharashtra presented newly developed FinTech policy of IT Department of Govt. of Maharashtra in brief and asked member banks to come forward and open up for APIs and on board the same.	All concerned to go through the various policy initiatives of the Govt. for perusal Member Banks are requested to open up for APIs (Application programming Interface) and on board the services offered by IT dept. of Govt. of Maharashtra in the banks.	All Members Member Banks



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9	Discussion on improving rural infrastructure/ credit absorption capacity	<p>CGM, NABARD informed member banks to send pending Rural godown subsidy claims for processing as early as possible.</p> <p>He asked banks to make use of portal of NABARD developed exclusively for punching loan sanctioned details of DEDS Scheme (Dairy Entrepreneurship Devt. Scheme).</p> <p>He also stressed need for wholehearted efforts of banks towards processing of ACABC (Agriclinic and Agri business centre) loans where agriculture graduates can be benefited at large and which will in turn help banks to foster growth of investment credit portfolio.</p>	<p>Member banks to submit claims at the earliest</p> <p>Member Banks are requested to punch DEDS subsidy claims online and process the proposals of ACABC at large benefiting agriculture graduate youth at large</p>	<p>Member Banks</p> <p>Member Banks</p>
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	Convener, SLBC briefed house on various Government Schemes launched for skill development of the youth which will help them towards employment generation. He informed the house that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 13.08.2018	----	---



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11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	Convener, SLBC informed house about the progress made so far under the Central Government's ambitious programme of Digital India Lan Record Modernization programme (DILRMP) and the constraints faced by users while accessing site of Mahabhulekh.	Revenue Department of Govt. of Maharashtra is requested to address the issue of problems faced by the users while accessing site of Mahabhulekh.	Revenue Dept., Govt. of Maharashtra
12	Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State	Convener, SLBC informed house that various schemes are launched by Govt. of India and Govt. of Maharashtra to attract youth to start their own business units. To name a few are MUDRA, Stand up India, PMEGP, APAM (Annasaheb Patil Aarthik Vikas Mahamandal), etc. and requested banks to make use of these schemes to increase advances portfolio preferably under MSME.	Member Banks are requested to go through the various Govt. schemes targeting youth entrepreneurs and increase advances by giving advances to youth entrepreneurs	Member Banks
13	Discussion on Market Intelligence Issues	Convener, SLBC asked member banks to share their views on the topics related with Market Intelligence. Chairman, SLBC asked banks to review their IT systems and procedures to check loopholes in the system and initiate corrective measures if necessary immediately.	Member Banks are requested to review their IT systems and procedures to check loopholes in the system and initiate corrective measures.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>He also shared minutes of the VC conducted by DFS on launching of preloaded vault cards and security features of the same which needs to be taken into accounts. He requested banks to inform SLBC if they come across any fraud to escalate the same at appropriate authority.</p> <p>Principal Secretary, IT, Govt. of Maharashtra informed house that mobile SIM cards are being replaced by telecom companies without any due diligence.</p> <p>Few banks shared their experience of frauds through cloning of Debit/ Credit cards. Representative of Canara bank and IDBI bank informed new development in their banks as regards to avoid / minimize frauds through debit cards i.e. the facility of switch off/ on system through mobile app as per the convenience of the customer.</p>		
14	Issues Remaining Unresolved at DCC / DLRC meeting	Lead District Manager, Nasik district raised issue of restrictions on fresh lending by Dena bank including Govt. sponsored schemes and		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>requested house to guide on the same.</p> <p>Regional Director RBI asked LDMs to reallocate service area villages with other nearby banks of those banks which are put under PCA by RBI with a clause of restrictions on fresh lending.</p> <p>Chairman, SLBC asked Bank of Baroda to brief the house on the letters written to four branches of Nasik district.</p> <p>Representative from Bank of Baroda informed the house that there are no restrictions on Agriculture and Govt. Sponsored Schemes advances and assured to issue fresh instructions clarifying the same to those four branches.</p>	<p>LDMs are advised to reallocate service area villages with other nearby banks of those banks which are put under PCA by RBI with a clause of restrictions on fresh lending.</p> <p>Bank of Baroda to clarify instructions given to four of their branches in Nasik district as regards to restrictions on lending.</p>	<p>LDMs</p> <p>Bank of Baroda</p>
15	Timely Submission of data by Banks, Adhering to the Schedule of SLBC Meetings	Chairman, SLBC urged member banks to submit requisite data to SLBC within stipulated time limits so that compilation of agenda notes and quarterly submissions to Reserve Bank of India could be undertaken in time accordingly.	Member banks to submit data within stipulated time limits.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Convener, SLBC appealed all the stakeholders to convey issues to be taken up, queries, data from implementing agencies etc. at least two weeks in advance so as to include the same in the agenda notes of the meeting.	All stake holders to submit issues to be taken up, queries, data etc. at least two weeks in advance to SLBC.	All Stakeholders
16	Management of Data Flow at LBS Fora	SLBC has already developed a portal for submission of Reserve Bank of India MIS (I, II & III), Key Indicators as well as Crop Loan Data. As per the guidelines, the data is generated by banks from their CBS and is entered on the portal.	--	--
17	Any other issues	Convener, SLBC appealed house to raise issue which remained to be discussed. Communication of All India State Bank Officers Federation to Hon'ble Governor, Reserve Bank of India in respect of actions under IPC in respect of farm loans in Osmanabad District has been discussed. Commissioner, Cooperation assured to look into the issue in depth and expected congenial atmosphere to all while working in the field.	Cooperation Dept. is requested to look into the issues of the bank staff while working in the field.	Cooperation Department



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Principal Secretary, Cooperation appealed all bankers to complete the remaining procedure of online ledger updation up to 31.08.2018 along with reconciliation of the same.	Member banks are requested to complete the process of ledger updation and reconciliation of the waiver data till 31.08.2018	Member Banks



Annexure II

List of Participants of 140th SLBC Meeting held on 24.08.2018 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Shri V. Ashok Kumar	NRP, NRLM, MoRD New Delhi
2	Shri Anil Chauhan	Asst. PF Commissioner, EPFO
State Government		
1	Shri D.K. Jain	Chief Secretary, Govt. of Maharashtra
2	Shri U.P.S. Madan	Additional Chief Secretary, Finance, Govt. of Maharashtra
3	Shri Bijay Kumar	Addl. Chief Secretary, Agri.& Mktg., Govt. of Maharashtra
4	Shri S.V.R Srinivas	Principal Secretary, Department of IT Government of Maharashtra & Chairman, MahaIT Corporation Limited
5	Mrs. Abha Shukla	Principal Secretary, Cooperation
6	Shri S. P. Singh	Commissioner, Agriculture, Maharashtra State
7	Dr. Vijay Zade	Comm. for Coop .& Registrar of Coop Societies
8	Smt. R. Vimala	CEO, Umed – MSRLM & State Mission Director
9	Shri P.D. Sigedar	Dy. Director, Agri. Department, Pune
10	Shri D.K.Magar	General Manager, LASDC
11	Shri R.M. Meshram	Asst. General Manager, MSOBCFDC
12	Shri B.L. Meena	Director, KVIC
13	Dr. Kiran R. Uikey	Dy. Director, KVIC
14	Shri Karol M Salim	Asstt. Director, KVIC
15	Shri Rajeev Khanna	Asstt. Director, KVIC
16	Shri D.K. Jagtap	Officer, DIC
17	Shri Rajkumar Dungar	Addl. CEO, KVIB
18	Shri D.B. Shinde	Regional Manager, MPBCDC
19	Mrs.A.S. Puranik	Manager, SRLIDCOM
20	Shri T.M. Kulkarni	Asst. Manager, LIDCOM
21	Ms Suniti Nanda	Officer, FINTECH Dept, Govt. of Maharashtra
22	Shri Gopaldas Jhanwar	SMM (FI), MSRLM- Mumbai
23	Shri P.D. Jadhav	Asst, MSRLM
Reserve Bank of India		
1	Dr. S. Rajagopal	Regional Director, Maharashtra & Goa
2	Smt. Indrani Banerjee	Regional Director, Nagpur
3	Shri Madhukar Jadhav	General Manager, FIDD, Mumbai
4	B Manjula	Dy. Gen. Manager, FIDD, Nagpur
5	Shri Mohan Sangavikar	Asstt. General Manager, FIDD, Mumbai
NABARD		
1	Shri U.D. Shirsalkar	Chief General Manager, MRO, Pune
2	Shri Raymond B D'Souza	Dy.Gen Manager, NABARD, Pune
Apex Banks		
1	Smt. Rekha Surti	Regional Manager, National Housing Bank
2	Shri A.C. Mohli	Deputy General Manager, SIDBI
Commercial Banks.		
1	Shri A.C. Rout	Executive Director, Bank of Maharashtra & Chairman, SLBC, Maharashtra
2	Shri S.L. Jain	FGM, Allahabad Bank
3	Shri C.K.Sahu	Chief Manager, Allahabad Bank



Sr. No.	Name of the Participant	Designation / Institution
4	Shri Sandesh Pawar	Manager, Allahabad Bank
5	Shri Navesh K Dhawan	Dy.Gen. Manager, Andhra Bank
6	Shri Ajay A. Ankaikas	Regional Head, Axis Bank
7	Shri Vicky Dubey	Asst. Vice President, Axis Bank
8	Shri V.P. Mandekar	Senior Manager, Bank of Baroda
9	Shri K.S.M. Sastri	Deputy General Manager, Bank of India
10	Ms Sasmita Swain	Branch Manager, Bandhan Bank
11	Shri S.J.Gawane	Dy. Gen. Manager, Canara Bank
12	Shri Jaywant Phule	Sr. Manager, Canara Bank
13	Shri S.R. Khatik	Field General Manager Central Bank of India
14	Shri S.B. Humne	Chief Manager, Central Bank of India
15	Shri Mahesh R	VP & Regional Head, Federal Bank
16	Shri V. Joogulappa	Dy. Gen. Manager, IDBI Bank
17	Shri Anil Kumar	Dy.Gen. Manager, IOB
18	Shri Anil M.Hedar	Sr. Manager, Indian Bank
19	Shri Mahesh Ghule	IDBI, Indian Overseas Bank
20	Shri Sachin T Raskar	Regional Manager, Indusind Bank
21	Shri Amit Patni	Deputy General Manager, ICICI Bank
22	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
23	Shri Pinal Shah	Sr Vice President, HDFC Bank
24	Dr. Sameer Agrawal	Vice President (Retail, Agri.), Bank
25	Shri Anand Tapadia	AVP, HDFC Bank
26	Shri Ajay Bhuvad	Sr Manager, HDFC Bank
27	Shri Satheesha Shetty	Dy. Gen. Manager, Karnataka Bank
28	Shri M.A. Kabra	Chairman, Maharashtra Gramin Bank
29	Shri Mayank S Merchant	Sr Manager, Oriental Bank of Commerce
30	Shri Avneash Nepalia	Dy. Gen. Manager, Punjab National Bank
31	Shri D. Kannan	Zonal Manager, Punjab & Sind Bank
32	Shri Ashish Kumar	P & S Head, RBL Bank
33	Shri Baldev Prakash	GM (NW-IV), SBI
34	Shri Santosh K Mohapatra	Dy. Gen. Manager (Agri.), State Bank of India
35	Shri Vitthal Rao	Dy. Gen. Manager, Syndicate Bank
36	Shri R.P.Arora	Dy. Gen. Manager, SBI
37	Shri S.K. Raj	Dy. Gen. Manager, Union Bank of India
38	Shri H.C. Mittal	FGM, Union Bank of India
39	Shri Prafulla Kumar Kar	Asst. Gen. Manager, United Bank of India
40	Shri Rahul Pandey	Chief Manager, Vijaya Bank
41	Shri Atul Sawant	Agri. Officer, Vijaya Bank
42	Shri J.K.V. Menon	Asst. Gen. Manager, UCO Bank
43	Shri Nishant Shelar	Vice President, Kotak Mahindra Bank
44	Shri Vijay Parab	Nodal Officer, Yes Bank
Small Finance Banks		
1	Shri Tapan Thcker	Zonal Head Utkarsh SF Bank
2	Shri Prashant Shinde	Regional Manager, AU SF Bank
3	Shri A Jatu	Regional manager, Equitas SF Bank
4	Shri Jeyakumar Johnson	AVP, ESAF SFB
5	Shri Yogesh Panchal	AVP, Suryoday SF Bank
6	Shri Yogesh Dixit	CRF, Suryoday SF Bank



Sr. No.	Name of the Participant	Designation / Institution
7	Shri Parimal Raval	RSM, Ujjivan SFB
8	Shri Sachin Gupta	Vice President, Jana SFB
Regional Rural Banks		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri M.A. Kabra	Chairman, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri Vidyadhar Anaskar	Chief Administrator
2	Shri S.B. Jadhav	Joint Manager
Lead District Managers		
1	Shri Tukaram Gaikwad	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendra Kumar Jha	LDM, Amaravati
4	Shri Vijay Chavan	LDM, Beed
5	Shri R.S. Khandekar	LDM, Bhandara
6	Shri Uttam Manwar	LDM, Buldhana
7	Shri S.N. Jha	LDM, Chandrapur
8	Shri M.K.Das	LDM, Dhule
9	Shri P.M. Bhosale	LDM, Gadchiroli
10	Shri D.K. Silare	LDM, Gondia
11	Shri N.M. Ilamkar	LDM, Jalna
12	Shri K. K. Patankar	LBO,LDM office, Kolhapur
13	Shri S.R. Burde	LDM, Latur
14	Shri S. V. Sapte	LDM, Mumbai City
15	Shri Gadadhar Sethi	LDM, Mumbai Suburb
16	Shri Sharad Barapatre	LDM, Nagpur
17	Shri V.U. Ushir	LDM, Nanded
18	Shri D.H. Barot	LDM, Nandurbar
19	Shri B.V. Barve	LDM, Nasik
20	Shri Nilesh M. Vijaykar	LDM, Osmanabad
21	Shri S.R. Hattekar	LDM, Parbhani
22	Shri A.V. Bedekar	LDM, Pune
23	Shri Anand Nimbalkar	LDM, Raigad
24	Shri S.U. Adsul	LDM, Ratnagiri
25	Shri C.B. Gudaskar	LDM, Sangli
26	Shri M.Y. Shirolkar	LDM, Satara
27	Shri Arun Kumar Jha	LDM, Sindhudurg
28	Shri R.D. Chandanshive	LDM, Solapur
29	Shri J.N. Bharti	LDM, Thane / Palghar
30	Shri Virendra Kumar	LDM, Wardha
31	Shri V.M. Bhagat	LDM, Yavatmal
Other		
1	Shri Sunil Kasture	State Director, RSETIs
Insurance		
1	Shri S.G. Dahiwale	Secretary (P & GS), LIC of India, Mumbai
2	Shri D. A. Agnihotri	Asst. Secretary (P & GS), LIC of India, Mumbai
3	Shri Joya Sathish	Chief Manager, New India Assurance Co. Ltd.
MSME		
1	Shri. A.R.Gokhe	Director, MSME, Mumbai



Sr. No.	Name of the Participant	Designation / Institution
Convener Bank – Bank of Maharashtra		
1	Shri U.R. Rao	General Manager, Convener, SLBC
2	Shri V.U. Mhaske	Advisor, Bank of Maharashtra
3	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
4	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Mangesh Kedar	Senior Manager, SLBC
7	Shri P.M. Walunjkar	Manager, SLBC