



No. AX1 / SLBC – 158 / Minutes / 2022-23

March,18, 2023

**Minutes of the 158th SLBC Meeting held at Yashwantrao Chavan, Centre Mumbai on
March 17, 2023**

158th Quarterly SLBC Meeting was held on 17.03.2023 at Yashwantrao Chavan, Centre, Mumbai, under the Chairmanship of Shri A B Vijayakumar, Executive Director, Bank of Maharashtra, and Dr. Rajagopal Devara, Additional Chief Secretary, Planning Govt. of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2022-23, KCC disbursement and various initiatives undertaken by Central & State Govt.

Meeting was also attended by, Shri. Narendra Patil, Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal, Shri Shrikant Namdeo, Director^ Dept. of Financial Services, Ministry of Finance, Govt. of India, Ms Shaila A, Secretary, Financial Reforms, GoM, Shri. Anil Kawade, Commissioner Co-operation, GoM, Shri Sunil Chavan, Commissioner, Agriculture, GoM, Shri S P Singh Commissioner^ Animal Husbandry & Dairy Govt. of Maharashtra, Shri Ajay Michyari Regional Director, Reserve Bank of India, Maharashtra, Shri G. S. Rawat, Chief General Manager, NABARD, Maharashtra Regional Office, Pune, Smt. Kalpana More, General Manager, FIDD Reserve Bank of India, MRO, Mumbai, Shri.S Chellapandi, 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 R D Deshmukh, Dy. General Manager, Member Secretary, 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, opening of Banking outlet & Brick and Mortar branches and various other initiatives by the State and Central Governments. He made a quick review of achievements under ACP 2022-23 and informed that the achievement under Priority Sector is 80 % 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 31st Dec 2022, is 85 % and 94 %, respectively. Further he apprised that achievement under crop loan disbursement is 89 % of annual target as of 28/02/2023.

He appealed Member Banks and Lead District Managers in the State to actively participate in ongoing KCC saturation program. 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. He appreciated Member Banks for active participation and State Govt. machineries for support in disbursement of 1 Lakh PMSVANidhi cases in Greater Mumbai jurisdiction.

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 made a special mention of initiatives of State Govt. in its Budget announcement for F.Y. 2023-24 to support farmers by way of paying the Insurance premium of Crop and contributing additional Rs 6000 for PM Kisan Sanman beneficiaries.

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

Dr Rajagopal Devara, Additional Chief Secretary, Planning, Govt. of Maharashtra, in his opening remark congratulated Member Banks for achieving higher % of credit disbursal and insisted that Banks to continue their endeavor to exceed the ACP targets. He further deliberated that, the various initiatives announced by State Govt. during budget be implemented from first month of next financial year, Govt. sponsored schemes to be focused as in some cases Govt. is providing interest subvention. He also informed that, online charge creation portal will be made available to Banks in couple of months.

Shri Shrikant Namdeo, Director Dept. of Financial Services, Ministry of Finance, GoI, in his opening remark, deliberated on various aspects, he expressed his satisfaction over performance of Banks in the State and urged to achieve 100 % of targets allotted. Also he deliberated that, PM Flagships schemes to be focused and saturation to be achieved. Also Financial inclusion and financial literacy be ensured by extending Banking services to untapped area, during AZADI KA AMRIT MAHOTSAV. Women beneficiaries to be targeted and credit be provided to them through SHGs, SUI etc.

Shri. Narendra Patil, Chairman Annasaheb Patil Arthik Vikas Mahamadal in his opening remark deliberated that, Member Banks to sponsor applicants under the scheme as credit guarantee and interest subvention being provided by the corporation and credit guarantee fee as well is being provided by the corporation itself. Further he deliberated that, scheme guidelines to be circulated to all branches. Every Bank to stipulate respective Bank specific scheme code so that system based extraction of report of Bank finance under the scheme is enabled. He requested Member Banks to sensitize & pursue the branches to achieve the set target of APAMVM.

Shri Ajay Michyari, Regional Director, Reserve Bank of India, Maharashtra Region, in his opening remark apprised the forum on following points, issues & concerns

- Svamitva Scheme, be focused to meet the credit need of rural areas



- MBs performance under Agriculture Infrastructure Fund is not encouraging. Scheme needs focused attention and convergence with other scheme to enhance credit uptake.
- Review of MBs ACP performance be stretched to number of accounts besides disbursal amount.
- Stand Up India scheme be also focused and target be achieved under the scheme.
- Delinquencies in the data submission to SLBC be minimized.
- Attention to Deepening of digital payment be given more specifically in identified districts as it is a need of hour.
- Reserve Bank of India's CFLs are furthering financial literacy, across the State.
- Banks to make a use of Modified Interest Subvention Scheme to boost their agriculture lending.
- Role of Lead District Managers is important in the field as it will lead to overall development of District in co-ordination with Officials of District Administration, LDO of Reserve Bank of India and DDM of NABARD.
- Active participation of Member Banks in DCCs and DLRCs be there for fruitful implementation of Lead Bank scheme.

Shri G S Rawat, CGM NABARD in his opening remark apprised the forum on following lines.

- Districts having CD ratio below 60 % be focused to rise it at to a level of above 60 %.
- Gap between PM Kisan beneficiaries to that of KCC beneficiaries be minimized to achieve saturation under the scheme.
- Online charge creation facility be implemented at the earliest so as to improve TAT in agriculture financing.
- KCC to Animal Husbandry, Dairy and Fishery is to be focused to meet their working capital need. MBs to adopt innovative practices to dovetail & converge the schemes suitably to improve Bank credit disbursal.
- He urged Member Banks to lower viability criteria for the branch opening at locations of Nandurbar & Gadchiroli as these are the special area being the Aspirational Districts and have got special importance for opening of branches in those identified locations.

Shri Vijaykumar Kamble, 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 on that are included at respective agenda point.

The meeting concluded after vote of thanks proposed by Shri B. V. Barve, 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 157 th SLBC Meeting dated. 14.12.2022	The minutes of 157 th SLBC Meeting dated. 14.12.2022 were placed as an annexure in the agenda. Minutes of 157 th SLBC meeting were confirmed.	--	--
2	<p>Review of Credit Disbursements by Banks</p> <p>a) Achievement under ACP of the State, Priority Sector Lending</p> <p>Achievement in MSME, under Priority Sector Lending</p> <p>b) Crop Insurance under PMFBY Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry & Fishery</p>	<p>An analytical presentation on ACP for the last 3 years & for the quarter ended Dec 2022 was done. It was highlighted that as against ACP target of Rs. 5,22,073 Crore under Priority Sector, the credit disbursal was of Rs 417876 Cr i.e. 80 % of Annual Target.</p> <p>Achievement under Agriculture sector was at 85 % and under MSME sector it was at 94 % of annual target. It was deliberated that, Member Banks have to achieve the targeted number of accounts along with targeted amount.</p> <p>Further is it deliberated that, NPA under agriculture sector was a major concern. The prompt repayment incentive scheme of State Govt. was helpful in inculcating the habit of regular repayment.</p> <p>Additional Chief Secretary, Planning, GoM, deliberated that, KCC disbursement needs to be increased substantially to the tune of amount of the fund infused by Govt. of Maharashtra by way of Debt waiver and incentive scheme to the farmers. The lending under crop loan to be increased and threshold level be crossed. He also urged large private Banks to contribute more in Crop loan disbursement.</p>	<p>All concerned Member Banks to continue their efforts to achieve & surpass the annual target under ACP 2022-23</p> <p>MBs to achieve targeted number as well as amount under MSME.</p> <p>Member Banks to extend KCC to the farmers in order to meet working capital requirement of farmers. Also PMKISAN beneficiaries be focused.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Convenor SLBC deliberated that, Member Banks are focusing on investment credit apart from crop loan financing, so as to have a sustainable development.</p> <p>CGM NABARD, deliberated that, extending KCC to uncovered PM Kisan beneficiaries will help to increase KCC finance beyond threshold level.</p> <p>Punjab National Bank had low achievement of 58% under KCC. Representative of PNB reverted that, they have started a special campaign for increasing agricultural advances and it will help them to achieve the set target.</p> <p>Convenor SLBC requested PNB, to improve its performance under KCC at par with the State average.</p> <p>Performance of HDFC Bank under KCC disbursement was low at 55%. In response, representative of HDFC Bank replied that, they will improve their performance.</p> <p>Performance of Kotak Mahindra Bank was not satisfactory representative of Kotak Mahindra Bank could not present Banks say. It was also revealed that State Representative of Kotak M Bank was not present. Convenor SLBC expressed that, there should be, Senior level participation from all Member Banks for SLBC meetings for fruitful deliberations. He also insisted that State representative of Member Banks (MBs) should be aware of the subject matter, performance, data & strategies to improve thereof of various important issues.</p>	<p>Punjab National Bank to improve performance under KC / Crop loan disbursement, and to achieve set target.</p> <p>HDFC Bank to improve performance under Crop loan disbursement, and to achieve set target.</p> <p>Kotak Mahindra Bank to improve performance under KCC / Crop loan disbursement, and to achieve set target. Also senior level participation of Kotak M Bank as well all other MBs should be there for SLBC meetings.</p>	<p>Punjab National Bank</p> <p>HDFC Bank</p> <p>Kotak Mahindra Bank. All Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Additional Secretary Planning, Govt. of Maharashtra also concurred the view of Convener SLBC and advised that, Member Banks to have a senior level participation along with requisite data for SLBC meetings. He also deliberated that, it will be beneficial if the same person who attended the previous meetings attends the next meeting to ensure continuity of discussions.</p> <p>Forum also deliberated that Small finance Banks have to contribute in KCC disbursement.</p> <p>CGM NABARD deliberated that, performance under KCC be improved by MBs in those Districts where their performance is less than State average. Accordingly, at the District viz. Palghar, Nagpur & Gadchiroli MBs have to improve KCC disbursement. Further, he observed Regional imbalance in KCC disbursement and advised MBs to take care of the same.</p> <p>Forum deliberated on KCC to Animal Husbandry, Dairy and Fishery. Convener SLBC opined that, quality proposals are to be forwarded under Animal Husbandry Dairy and Fishery so as to avoid higher rejection. He reiterated that KCC is meant for working capital need and hence proposals of investment credit be submitted separately.</p> <p>Commissioner AH & Dairy deliberated that, Banks to give proper reason while rejecting the proposals of KCC so that the compliance of requisite papers can be undertaken while resubmitting the proposals. He also impressed upon promotion of NLM on the part of MBs.</p>	<p>Small Finance Banks to contribute in KCC disbursement.</p> <p>Member Banks & LDMS working in Palghar, Nagpur and Gadchiroli Districts to improve KCC performance.</p> <p>Member Banks to sanction KCCs to Animal Husbandry and Fishery.</p> <p>Animal Husbandry and Fishery Dept. to help the farmers to submit quality proposals, for working capital need.</p> <p>Member Banks to give proper reason while rejecting the proposals of KCC</p>	<p>Small Finance Banks</p> <p>Member Banks & LDMS working in Palghar, Nagpur and Gadchiroli Districts</p> <p>Member Banks</p> <p>Animal Husbandry & Fishery Dept.</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>c) Lending towards Government Sponsored Schemes (GSS)</p>	<p>It is deliberated that, All Member Banks to perform and achieve their set target under the various GSS</p> <p>Additional Chief Secretary Planning, deliberated that, performance of proposals under the Annasaheb Patil Arthik Vikas Mahamandal needs to be improved. He informed that State Govt. is supporting the proposals under APAMVM by way of Interest subvention (IS) and contributing Guarantee fee. He opined that Bankers have to change their mindset towards GSSs.</p> <p>CGM NABARD, deliberated that, there is ample scope of convergence of coverage under PMMY and scheme of Annasaheb Patil Arthik Vikas Mahamandal and or other relevant schemes so as to mitigate the risk of recovery by way of I S & Credit Guarantee.</p> <p>Convener SLBC deliberated that, Lead District Manager have to play pivotal role in implementation of GSS and more particularly that of Annasaheb Patil Arthik Magas Vikas Mahamandal. He expressed that representatives of Corporation are also required to participate in BLBCs so as to have a meaningful discussion and awareness amongst the branch Officials.</p> <p>Lead District Manager, Kolhapur deliberated that, there is a requirement of online portal to have a proper Track record of applications.</p>	<p>Member Banks to perform and achieve set targets under GSS</p> <p>Member Banks to improve performance under Annasaheb Patil Arthik Vikas Mahamandal</p> <p>Member Banks to use convergence of various schemes for availing benefits</p> <p>Lead District Managers to take one of agenda point in BLBC on Annasaheb Patil Arthik Magas Vikas Mahamandal also representatives of Annasaheb Patil Arthik Vikas Mahamandal to attend the BLBC meetings.</p> <p>Annasaheb Patil Arthik Vikas Mahamandal, to make a provision at portal for tracking the applications submitted.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Lead District Managers</p> <p>Annasaheb Patil Arthik Magas Vikas Mahamandal</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>d) Flow of credit to affordable housing</p> <p>e) Education Loan</p> <p>f) Progress under SHG Bank linkage</p>	<p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and Member Banks.</p> <p>SVAMITVA scheme was put before the forum, the scheme is of national importance and aims at bringing financial stability by providing property card to be used as asset for availing loans and other financial benefits</p> <p>The House was informed about position of disbursement of Education loans as of 31.12.2022.</p> <p>Executive Director, Bank of Maharashtra, deliberated that, performance under Education loan is very poor and needs improvement in it.</p> <p>The House was informed about performance of MBs under SHG credit Linkage as of 31/12/2022. Executive Director, Bank of Maharashtra highlighted the gap between saving linked and credit linked accounts which is huge. He requested all Banks to go through their operative SHG accounts portfolio and to ensure credit linkage of all eligible accounts. He also observed that the overall balance in these SHGs accounts is enormous and lending is minimal thereby, it's time to lend to these SHGs which are not credit linked and he also requested Member Banks to provide Social Security Schemes to individual members of SHGs.</p> <p>Convener SLBC, has deliberated that, Banks to follow Reserve Bank of India guidelines while sanctioning first</p>	<p>.</p> <p>Member Banks to extent finance against the property card, under Svamitva Scheme</p> <p>Member Banks to improve performance under Education loan scheme. Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance</p> <p>Member Banks to focus on SHG finance and focus be oriented to Term lending. Reserve Bank of India guidelines to be followed while extending Bank credit to SHGs.</p>	<p>Member Banks</p> <p>All Member Banks</p> <p>All Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	g) Pledge Financing against NWRs to farmers - Progress as of 31.12.2022	<p>dose of loan to SHGs.</p> <p>CGM NABARD, deliberated that, Term lending to SHGs be focused. He also impressed MBs to provide dual authentication facility to SHGs for their transaction purpose.</p> <p>GM, Reserve Bank of India, deliberated that, benefit of interest subvention, be extended to all eligible SHGs. She made a critical observation that Rate of Interest (ROI) on SHGs be displayed on Banks Web site and ROI displayed on Web Site of ICICI Bank is on higher side than the applicable to SHGs.</p> <p>Representative of ICICI Bank clarified that the ROI displayed on its web site is indicative as per Banks policy. However, ROI charged to SHGs is as per eligibility of individual SHGs.</p> <p>It is also discussed that, Rate of interest in case of GSS is on higher side in few of the Banks and deprives the applicants from the availing benefits of these schemes. In this connection Additional Chief Secretary planning, GoM has advised, to discuss issue once again in sub committee meeting and seek clarification/guidance from Reserve Bank of India.</p> <p>The House was informed about District wise / Bank wise performance under pledge financing against Negotiable Warehouse Receipts (NWRs) as of 31.12.2022.</p>	<p>Member Banks to extend benefit of interest subvention to SHGs and applicable ROI be displayed on Bank web site. Member Banks, to apply interest rate judiciously to the credit facilities under Govt. sponsored schemes.</p> <p>Member Bank to extend credit against NWR</p>	<p>Member Banks.</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>h) Need for Credit to revitalize handloom and handicraft industry</p> <p>i) Implementation of MJPSKY</p> <p>j) Financing under Credit Guarantee scheme</p>	<p>Directions for Need for Credit to revitalize handloom and handicraft industry are on record.</p> <p>Executive Director Bank of Maharashtra, congratulated State Govt. for extending an incentive to the regular repaying farmers and it is deliberated that, the scheme helped in inculcating habit of regular repayment in the farmers.</p> <p>Financing under Credit Guarantee Schemes is a flagship programme of Govt. of India for formation of 10,000 FPOs under central sector scheme. In order to have an enabling environment, Govt. of India is imparting lot of financial assistance to this project for financing of these FPOs. Member Banks can use fund of credit guarantee scheme for financing which can mitigate the risk. In addition to that State Govt. under SMART and Govt of India under AIF, these FPOs are eligible for Interest Subvention.</p>	<p>All Member Banks to finance under credit guarantee schemes of NABARD</p>	<p>Member Banks</p>
3	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	<p>The House was informed that State is having robust C D ratio at 98%. It was also informed that as of 31.12.2022, only one district i.e. Gadchiroli is having CD ratio below 40% i.e. 37 %. Gadchiroli Lead District Manager was advised to ensure that the CD ratio of the district is 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.</p>	<p>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</p>	<p>LDM of Gadchiroli District & Member Banks working in Gadchiroli</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
			improvement in CD Ratio are chalked out for improvement in CD Ratio.	
4	Position of NPAs in respect of Schematic Lending,	<p>The House was informed about NPAs under MSME & MUDRA.</p> <p>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 overall rise in NPAs can be arrested effectively.</p>	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 / suggestions that can be adopted for arresting rise in NPAs effectively.	Member Banks
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 Dec 2022.</p>	---	--
6	<p>Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy</p> <p>a) 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>Dept. of Financial Services, GoI had provided list of 33 villages having population above 3000 in Maharashtra State for opening of Brick and Mortar branches by 31/12/2022. Convener SLBC informed that out of these 33 villages having population above 3000 in Maharashtra, at 27 villages Branches have been opened and at 6 villages branches are yet to be opened.</p> <p>ACS, Planning, GoM advised to open all pending branches</p>	Member Banks to whom, these 6 village/s have been allotted for opening of branch, are requested to open Brick and Mortar branch/s at the earliest in respective village.	BOB (1), CBI (1), Axis Bank (1), PNB (1), HDFC (1), ICICI (1),



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		latest by 31/03/2023. He advised all defaulting Banks to take help of concerned Hon'ble District Collectors for sorting out issues of opening the branches. He also deliberated that, he will have a talk with Collector Nandurbar in the matter, for providing wayout.		
6 conti..	b) Review of operations of Business Correspondents – Hurdles / issues involved	It was deliberated that Banks to strictly observe RBI guidelines on BCAs operations so that BCA services are made available at allotted villages itself.	Member Banks to ensure that BCA should work from their allocated village invariably.	Member Banks
6 conti...	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	The forum was apprised that the connectivity issue in the State, was discussed in detail during the Sub Committee meeting on DDP held in the month of Nov. 2022.	In case of any connectivity related issue at allotted village, Member Bank may approach respective TSP through DoT for resolution.	Member Banks
6 cont...	d) Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	The house was informed about Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	Members Banks to create / spread awareness about Aadhaar seeding of accounts, through conduct of literacy camps, especially, through Financial Literacy Centers	Members Banks
6 conti...	e) Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by Banks	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.	Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school	Education dept., Govt of Maharashtra



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	(Particularly Digital Financial Literacy)		curriculum in subjects like Economics, Political Science and Civil Governance	
6 conti...	f) Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	The House was informed about various schemes, subsidies implemented by the Central and State Government	Member Banks to note the various schemes, subsidies implemented by the Central and State Government	Member Banks
6 conti	g) Status of Financial Inclusion in the State of Maharashtra A) PMJDY B) PMMY	It was informed that as of 31.12.2022, Banks in Maharashtra have opened more than 3.25 crore accounts. Balance in PMJDY accounts is to the tune of Rs. 11042 crores. No. of RuPay cards issued are 2.22 crore (68%) and 2.86 crore accounts (88%) have been seeded with Aadhaar number. Convener, SLBC requested Member Banks to go on campaign mode for funding and operations in zero balance & in operative PMJDY accounts. The House was informed about progress under implementation of PMMY in the State. It was observed that performance under PMMY is higher than that during corresponding period of previous year. Member Banks were requested to make concerted efforts for improvement in performance under Kishor and Tarun category of MUDRA loans.	Member Banks to target every individual adult member to cover under PMJDY and to conduct campaign for funding / operations in zero balance / inoperative PMJDY accounts. Member Banks and LDMs to target every adult individual to open PMJDY account, who are left out of mainstream of Banking facility. Member Banks to make concerted efforts to enhance credit disbursal of Kishor and Tarun category beneficiaries of MUDRA loan	Member Banks Member Banks & LDMs Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
...	C) Stand Up India (SUI)	The House was informed about achievement under Stand Up India as of 31.12.2022. Although there is recent rise in sanctions / disbursement the cumulative performance is not satisfactory. Member Banks were urged upon to make concerted efforts for achieving the simple target of one SC / ST and one-woman beneficiary per branch. It was suggested that Urban and Metro branches of Banks may give more thrust on sanctioning the proposals under SUI.	Member Banks to note the recent changes in SUI and ensure to achieve target under SUI. Besides, have to update the portal on regular basis.	Member Banks
	D) APY	The House was informed about importance of Pension scheme, especially for persons from the unorganized sector. Convener SLBC informed that, target allotted is 8.64 Lakh for the State and achievement is 6.04 Lakh (70 %) as on 31 st Dec 2022. The performance of VKGB is exceptionally good. Requested all Member Banks to achieve saturation.	MBs to continue scouting for enrollments under APY and popularize the scheme. Lead District Managers of the district having low penetration of APY should strive hard to improve APY enrollment in the concerned districts to achieve allotted target.	Member Banks & LDMS
	E) PMJJBY / PMSBY	The House was informed about progress under implementation of PMJJBY and PMSBY in the State. It was also informed that Dept. of Financial Services vide its communication dated 27-09-2021 has launched an ambitious saturation campaign of Janasuraksha schemes from 02-10-2021 to 30-09-2024. Member Banks are requested to ensure fresh enrollments of all eligible adults including those in the age range of 18 to 21 years as well as renewals under PMJJBY & PMSBY during this period.	Member Banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premium in time.	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>i) Identification of Digital District for the State of Maharashtra</p> <p>j) List of villages identified as inadequately covered or uncovered by Banking infrastructure on Jan Dhan Darshak GIS App</p>	<p>Dharashiv and Washim districts were identified to be digitally enabled. The progress in respect of digital ecosystem of Dharashiv and Washim District was placed before the forum.</p> <p>In addition to this, Sangali and Gadchiroli are the newly identified Districts.</p> <p>As on date there is no any village pending for coverage as per JDD app</p>	<p>Lead District Managers of Dharashiv, Washim, Gadchiroli & Sangali and Member Banks to initiate necessary steps to ensure awareness among different stakeholders regarding Objective & Timeline of the programme along with strategies to on-board individuals/merchants/traders/businesses/utility service providers through (a) provision of digital modes of payment, (b) creation of necessary digital infrastructure for handling transactions, (c) spread of digital financial literacy among individuals and businesses for encouraging them to adapt digital modes of payment.</p>	<p>Lead District Managers, Dharashiv, Washim, Gadchiroli, Sangali and Member Banks working in these Districts.</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	k) Targeted Financial Inclusion Intervention programme	<p>The house was informed about TFIIIP programme which is implemented in all Aspirational Districts (ADs) i.e. Nandurbar, Dharashiv Gadchiroli & Washim districts.</p> <p>Nandurbar is identified among ten worst performing districts PAN India by DFS on the basis of KPIs. More intense and focused intervention is needed to bring it at par with other districts that are performing well in these parameters, so as to reach State average within one year i.e. February 2023 and national average in three years' timeline i.e. February 2025</p>	<p>LDMs of all aspirational districts to regularly conduct DLCC meetings in respect of TFIIIP and as also distribute Block wise targets to Banks and upload TFIIIP progress on the portal created by Mission Office, Dept. of Financial Services on regular basis</p> <p>Member Banks having branches in Nandurbar district and LDM Nandurbar to devise strategy and work on focused approach collectively to improve the KPIs within the specified timeline.</p>	<p>LDMs of Aspirational Districts</p> <p>Member Banks in Nandurbar district and LDM Nandurbar</p>
7	<p>Discussion on improving rural infrastructure/ credit absorption capacity</p> <p>AIF & PMFME</p>	<p>Commissioner Agriculture Congratulated Bank of India, BoM, SBI, HDFC and MGB for their contribution in PMFME.</p> <p>Besides, he deliberated that, Bank of Baroda, Indian Bank, Indian Overseas Bank, Punjab & Sindh Bank, ICICI Bank, DCCB & VKGB to improve their performance and achieve their allotted target.</p> <p>He further impressed upon to disburse the sanctioned proposals at the earliest and that the ticket size is to be improved.</p>	<p>Member Banks to sanction and disburse proposals under AIF and PMFME on priority and rejection should not be on flimsy ground.</p> <p>Banks having high rejection ratio should avoid undue rejections.</p>	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Under AIF the gap between number one ranking State i.e. Madhya Pradesh State and number two State i.e. Maharashtra State is wide and it is to be bridged.</p> <p>ACS planning deliberated that, practices adopted by Madhya Pradesh State is to be studied and undertaken for improvement in performance under AIF, also he urged Member Banks to perform and achieve the target.</p> <p>Executive Director Bank of Maharashtra, deliberated that, teams to be formed in order to visit and study various parameters from the few of the States.</p> <p>CGM NABARD deliberated that, Convergence of different schemes to be used and requested Member Banks to convey and guide their branches for the same.</p>		
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>Skill Development The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>RSETIs It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd 22.02.2023.</p> <p>Executive Director Bank of Maharashtra informed the house that, the RSETI building construction process has impediments such as land allotment at 4 districts & building construction permission at 2 Districts. He requested GoM to intervene by providing land to Pune, Gondia, Kolhapur and Wardha RSETIs. Further he emphasized importance of Bank credit linkage to the</p>	In order to ensure Credit linkage of the RSETI trained personnel, Banks may give preferential treatment to successful RSETI trainees for their viable projects under agricultural and or MSME sector. Accordingly, Member banks have been advised to allocate proportionate target of credit linkage to their respective branches in the district.	Member Banks LDMs



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		RSETI trained candidates. FLCs It was informed that a detailed review of functioning of FLCs was taken during the SLBC sub-committee meeting dtd. 22.02.2023.	Member Banks to advise their Rural branches for conduct of at least one Financial Literacy camp (F L Camp) in a month. MBs to ensure regular & timely submission of F L camp reports to SLBC	Member Banks
9	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	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 & Department Land Records, (SC & DLR) Pune. Regarding availability of utility for online creation of charge: - A State Level Committee consisting of officials from SC & DLR, IGR, Cooperation, Chatrapati Sambhaji nagar & Nashik Collector office including NIC, NIC Pune, Lead Banks, one Pvt Sector Bank, LDMs of Chatrapati Sambhaji nagar & Nashik formed on 19.01.2022. Forum was apprised that, RFP was floated for development of utility.	Remaining Public Sector Banks, Pvt Sector Bank & DCCBs to enter into MoU with the SC & DLR regarding sharing of 7/12 extracts State Govt to make facility available at the earliest.	Concerned Member Banks SC& DLR & State Govt.
10	Management of Data Flow at LBS Fora - Procedure	General Manager & Convener SLBC Maharashtra urged the Member Banks to submit the error free MIS data on the New MIS system. As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr. ended December 2022. Discrepancies in data submission by Member Banks as per New MIS system – • Delayed data submission.	Member Banks are requested to upload timely & error free data of each quarter on New MIS system on or before the 15 th day of the month succeeding every quarter.	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<ul style="list-style-type: none"> Inconsistency in data submitted (in terms of reported values as Rs actuals/ lakh / Crores). 		
11 & 12	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	No any specific issue was discussed		
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
14	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Success Story shared by Lead District Manager Chatrapati Sambhajinagar was placed in the agenda booklet.	The success story depicts a classic case of convergence of various schemes and financing to Women.	Member Banks
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. Referring CIBIL (Report/Score) for Crop Loans	It was deliberated that, most of the Banks are referring CIBIL as a due diligence part. Few Banks viz. Central Bank of India, IDBI have specified score for fresh lending and not for renewal. Further, it was deliberated that, CIBIL to be referred for Due diligence part as per Reserve Bank of India guidelines.	Member Banks to refer CIBIL for due diligence purpose	Member Banks



Annexure II

List of Participants for 158th SLBC Meeting held at Mumbai on 17.03.2023

SN.	Name of the Participant	Designation / Institution
Central Government		
1	Shri Shrikant Namdeo	Director, DFS, Ministry of Finance Gol
State Government		
1	Dr. Rajagopal Devara	Additional Chief Secretary, Planning, GoM
2	Shri Narendra Patil	Chairman Annasaheb Patil Arthik Magas Vikas Mahamandal
3	Ms Shaila A	Secretary, Financial Reforms, GoM
4	Shri. Anil Kawade	Commissioner, Co-operation, GoM
5	Shri Sunil Chavan	Commissioner, Agriculture
6	Shri S P Singh	Commissioner, Animal Husbandry & Dairy
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, Maharashtra Region
2	Smt Kalpana More	General Manager, FIDD, MRO, Mumbai
3	Shri.S Chellapandi	Deputy General Manager, FIDD, NRO, Nagpur
4	Mr. Subhan Basha	Assistant General Manager, FIDD, MRO, Mumbai
5	Shri Piyush Goyal	Manager, FIDD, MRO, Mumbai
6	Shri P P Limbekar	Assistant, FIDD, MRO, Mumbai
NABARD		
1	Shri G S Rawat	Chief General Manager, MRO, Pune
2	Smt Rashmi Darad	General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri A B Vijayakumar	Executive Director
2	Shri V N Kamble	General Manager & Convenor, SLBC
3	Shri R D Deshmukh	DGM, Member Secretary, SLBC, Maharashtra
4	Shri Bharat V Barve	Asst. Gen. Manager, FI & SLBC
5	Shri Anandraje Patil	Chief Manager, FI & SLBC
6	Shri Satish Phatak	Senior Manager, Financial Inclusion
7	Shri Sunil Kulkarni	Senior Manager, SLBC
8	Shri Amit Teke	Senior Manager, SLBC
9	Shri Imteyaz Ali	Senior Manager, SLBC
APEX Bodies		
1	Shri R B Rahate	Dy General Manager SIDBI
2	Ms. Vaijayanti Mahabale	Deputy Gen. Manager, HUDCO
3	Shri Manohar Miryala	Deputy General Manager, NHB



Commercial Banks		
1	Shri Yogendra Singh	Chief General Manager, Union Bank of India
2	Shri Jogindar Pal	General Manager, State Bank of India
3	Shri Rakeshkumar Goyal	Dy General Manager, State Bank of India
4	Shri. G. Unnikrishnan	Deputy General Manager, Bank of India
5	Shri Sandipta Patel	Deputy General Manager, Central Bank of India
6	Shri Manoj Meena	Dy General Manager, Canara Bank
7	Shri Mahfooz Nishat	Deputy General Manager, Bank of Baroda
8	Shri. Rajesh Mundra	Deputy General Manager, Indian Bank
9	Shri Ashish Karmarkar	Deputy Zonal Head, Punjab National Bank
10	Shri Nandkishor Badsiwai	Assistant General Manager, Indian Overseas Bank
11	Shri Sanjeev Sudhakar	Assistant General Manager, UCO Bank
12	Shri Bhagwan Chowdari	Assistant General Manager Punjab & Sindh Bank
13	Shri Shankar Kalpekar	Assistant General Manager, State Bank of India
14	Smt Falguni Joshi	Chief Manager, Punjab National Bank
15	Shri Manoj Yelpale	Chief Manager, Union Bank of India
29	Shri Kapil Channa	Sr. Manager Union Bank of India
30	Shri Parag Gavande	Sr. Manager, Bank of Baroda
31	Shri Pankaj Ranpise	Manager, Bank of India
16	Shri Kalyan Akuka	Deputy General Manager, IDBI Bank
17	Shri Shivkumar Ramgiri	Sr. Vice President, HDFC Bank Ltd.
18	Shri Sandeep Chavan	Sr. Vice President, HDFC Bank Ltd.
19	Shri Abhishek Gautam	Vice President, HDFC BANK
20	Shri K Manjunath	Chief Manager, Karur Vaisya Bank
21	Shri Kripa Salien	Nodal Manager, Yes Bank
22	Shri Vilas Dhurandhar	Zonal Head ICICI Bank
23	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
24	Shri Ajay Ankaikar	Vice President, Zonal Head Axis Bank
25	Shri Jitendra V Pawar	State Head, Agriculture, CSB Bank
26	Shri Vijay Dubey	AVP, AXIS Bank
27	Shri Sunny George	DGM- RH, Dhanlaxmi Bank
28	Shri Ajit Madhukar Deshpande	DVP II, Federal Bank
32	Shri Sarin Hari	Senior Manager, Karnataka Bank
33	Ms Geeta Thadani	Sr. VP, Indus Ind Bank
34	Shri Dhiraj Talesara	SBM, Kotak Bank
35	Shri Syed Ali Abbas	CH, Bandhan Bank, Mumbai



Small Finance Banks		
1	Shri Sachin Malbari	VP, AU SFB
2	Shri Rajeev Kurup	AVP, ESAF SFB
3	Shri Sandeep Jadhav	Branch Manager, Equitas SFB
4	Shri Amit Dahra	Cluster Head, Utkarsh SFB
5	Shri Shashikant Rathi	ROL, Jana SFB
6	Shri Vijay Pratap	CBM, Suryoday, SFB
7	Shri Vinay Kayande	Sr. Manager, Fincare, SFB
8	Shri Gautam Jadhav	RH Fino, SFB
9	Shri Kailas Andhale	Dy. Manager, Ujjivan, SFB
Payments Banks		
1	Shri Rajendra Aghav	Branch Manager, IPPB
2	Shri Vijay Bansal	Head Customer Service, Airtel Payment Bank
Regional Rural Banks		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Vijoykumar Verma	Chairman, Vidharbha Konkan Gramin Bank
3	Shri Anilkumar Srivastava	General Manager, Vidharbha Konkan Gramin Bank
M.S. Cooperative BANK		
1	Mrs. Tejal Korade	Deputy General Manager, MS Co-operative Bank
Lead District Managers		
1	Shri Chandan Kumar Mangalam	LDM, Ahmednagar
2	Shri Nandkishor Patil	LDM, Ratnagiri
3	Shri Prakash Dongale	LDM, Chandrapur
4	Shri Yuvraj Patil	LDM, Satara
5	Shri Nayan Sinha	LDM, Akola
6	Shri Jitendrakumar Jha	LDM, Amravati
7	Shri Mangesh Kedar	LDM, Chatrapati Sambhaji Nagar
8	Shri Arun Prakash	LDM Jalgaon
9	Shri Sachin Sasane	LDM, Dharashiv
10	Shri Sachin Gangurde	LDM, Nandurbar
11	Shri Anil Gachake^	Lead District Manager, Nanded
12	Shri Naresh Hedau	LDM, Buldhana
13	Shri M.K. Das	LDM, Dhule
14	Shri Yuvraj Tembhone	LDM, Gadchiroli
15	Shri Uday Khardenawis	LDM, Gondia
16	Shri Shashikant Sawant^	LDM, Hingoli
17	Shri Vaibhav Lahane	LDM, Wardha
18	Shri Preshit P Moghe	LDM, Jalna
19	Shri Prashant Nasikkar	LDM, Solapur



20	Shri Ganesh Godase	LDM ,Kolhapur
21	Shri Nilesh D. Vaite	LDM, Mumbai City
22	Shri Naresh Patel	LDM, Mumbai Suburb
23	Shri Rajesh Patil	LDM, Nasik
24	Shri Vikrant Patil	LDM, Palghar
25	Shri Sunil Hattekar	LDM, Parbhani
26	Shri Shrikant Karegaonkar	LDM, Pune
27	Shri Vijaykumar Kulkarni	LDM, Raigad
28	Shri Mahesh Harne	LDM, Sangli
29	Shri Mukesh Meshram	LDM, Sindhudurg
30	Shri Nagendra Manchal	LDM, Thane
31	Shri Dinesh Barapatre	LDM, Washim
32	Shri Mohit Gedam	LDM,Nagpur
33	Shri Amar Gajbhiye	LDM, Yavatmal
Other Agencies		
1	Shri Akash More	DGM APAMVM
2	Shri Santosh Mayekar	Desk Officer KVIB
3	Shri Amol Chidrawar	State Head, PMFME
4	Ms. T Nambi Alwar	Dy Manager AIC of India
5	Shri Mahesh Kokare	Dy Manager MAVIM
6	Shri Anand S Lomate	DGM,MSOBC
7	Shri Anand Malusare	AGM,MSOBC

ॐ ॐ ॐ