

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



एक कदम स्वच्छता की ओर

'स्वच्छता अभियान'
की सफलता हेतु हम प्रतिबद्ध है



संयोजक / CONVENER

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

AX1 / SLBC / 2020-21 /9371-9487

19.03.2021

All Members, SLBC – Maharashtra

Dear Sir,

**Sub : Minutes / Action Points – 150th SLBC meeting held on 12.03.2021
Through Video Conferencing (VC)**

Please find attached Minutes / Action Points of the 150th SLBC meeting held on 12.03.2021 through VC for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 10.04.2021 for appraising in the next SLBC meeting.

The minutes are also available on SLBC website at the following URL :
<<https://www.bankofmaharashtra.in/slbc_meetings>>

Yours faithfully,



(B S Tavhare)
Dy. General Manager,
Member Secretary,
SLBC, Maharashtra.



No. AX1/SLBC – 150/Minutes/2020-21 March 18, 2021

Minutes of the 150th SLBC Meeting held through VC on March 12, 2021

150th SLBC meeting for the State of Maharashtra was convened on 12.03.2021 through Video Conferencing. Shri A. B. Vijayakumar, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Shri Baldev Singh, Principal Secretary, Industries, Shri Eknath Dawale, Secretary, Agriculture, Dr. Hemant Wasekar, CEO, Maharashtra State Rural Livelihoods Mission, Shri Anil Kawade, Commissioner, Cooperation & RCS, Dr. Atul Patne, Commissioner, Fishery Dept, Shri Ajay Michyari, Regional Director, Maharashtra & Goa, Reserve Bank of India, Ms Sangeeta Lalwani, Regional Director, Nagpur, Reserve Bank of India and Shri L L Raval, Chief General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri B.S. Tavhare, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He requested the State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas / Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika), etc. for creation of Equitable Mortgage in the State of Maharashtra, amending 'The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act, 1974' / introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks and Timely disposal of applications by District Magistrates under Section 14 of SARFAESI Act for physical possession of secured assets. He gave the House an analytical overview of achievements under Annual Credit Plan up to the third quarter of FY 2020-21, Special Economic Packages under Atmanirbhar Bharat, KCC Saturation Campaign and MJPSKY, 2019 with progress thereon. He also requested for treating Bank employees at par with other frontline workers like Medical, Police, Army Staff and to include their name for COVID vaccination on priority. He assured the Government officials that Banks in the State, will

continue to participate wholeheartedly in disbursements under Annual Credit Plan as well as in other programmes of the State and Central Governments.

Shri B.S. Tavhare, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, Maharashtra anchored the proceedings of the meeting and piloted the agenda wise discussions. He apprised the house on agenda items and highlighted the 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 under the present challenging scenario.

Commissioner, Cooperation & RCS, Government of Maharashtra urged Member Banks to cover all left out beneficiaries of Mahatma Jotirao Phule Shetkari Karjamukti Yojana, 2019 with fresh finance under crop loan and also to achieve the set goals well before the end of current Rabi season.

Various Government officials provided their valuable inputs during course of discussions.

The meeting concluded after Shri Mangesh Kedar, Senior Manager, SLBC, 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 149 th SLBC Meeting dt. 20.11.2020	<p>The minutes of 149th SLBC Meeting dtd. 20.11.2020 were placed as an annexure in the agenda.</p> <p>The minutes of 149th SLBC meeting were confirmed.</p>	--	--
2	Review of Credit Disbursements by banks a) Achievement under ACP of the State, Priority Sector Lending	<p>An analytical presentation on ACP for the last 3 years & for the quarter ended December 2020 was given to the House. It was highlighted that the State ACP for Rs. 4,74,511 crore under Priority Sector was one of the highest in the country and the achievement was 47% of the annual target despite lockdown on account of COVID-19 pandemic during first two quarters. Member banks were urged to make all out efforts to achieve the set goals during the remaining period of the FY.</p> <p>Joint Secretary, DFS, Gol drew attention of house towards announcements of various schemes during budget 2021-22 along with enhancement of targets under</p>	<p>Member Banks to make further efforts to achieve / surpass the set target under ACP 2020-21.</p> <p>Member Banks to focus more on financing under Term Loan segment of agriculture sector during ensuing FY 2021-22, with more focus on various schemes launched under Atmanirbhar</p>	<p>Member Banks</p> <p>Member Banks</p>



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	Disbursement of Crop Loans under Annual Credit Plan	<p>agriculture sector & requested for diversification of ACP with focus on financing under agri. allied activities & Agriculture Infrastructure Fund scheme. She requested for enhancing credit under SHGs & to have separate discussion on the same. She also opined that individual SHG members may also be considered for financing under Stand Up India Scheme to have more off take in MSME Sector.</p> <p>Secretary, Agriculture, GoM observed that Investment Credit Disbursement under Agriculture sector is not up to the mark and advised to increase finance under Agriculture Infrastructure Fund Scheme to enable achievements under Term Loan segment on higher side. He further advised to assign appropriate targets under ACP for the FY 2021-22 which will include various packages announced under Atmanirbhar Bharat & more specifically, AIDF and also dovetailing of NABARD's PLP with that of ACP.</p> <p>A 3 year comparative performance under crop loan disbursement as of 31.01.2021 was presented to the House and it was informed that achievement of 68% of the Total</p>	Baharat Economic Package.	



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		<p>Annual Target was the highest compared to that of the past three years. It was observed that all Banks were showing positive growth over corresponding period of earlier year except Small Finance Banks.</p> <p>Chief General Manager, NABARD observed that Maharashtra State has recorded a good crop loan achievement (as on 31 Jan, 2021) of 68% with good YoY growth of 65% and outstanding performance by RRBs & DCCBs. But the commercial banks have to gear up with respect to the crop loan disbursement in the state. Several CBs have shown below than the State's average performance and with the current year drawing to a close, concerted efforts may be taken to improve the crop loan disbursement.</p> <p>Commissioner for Cooperation and RCS urged Member Banks to focus upon remaining part of the ongoing Rabi season for achievement of target. He suggested taking PM Kisan data as a base to determine focus area and consider proposals under Animal Husbandry, Dairy, and Fisheries as well. He also suggested devising / fixing Crop Loan disbursement targets</p>	<p>Commercial Banks to make further efforts to achieve / surpass the set target of Crop loan disbursement.</p> <p>LDMs to take into consideration PLP prepared by NABARD while preparing ACP for the FY 2021-22 along with PM KISAN data as a base for finalizing Crop Loan disbursement targets on Physical & Financial terms.</p>	<p>Commercial Banks (other than DCCBs & RRBs)</p> <p>LDMs</p>



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		<p>in Physical as well as financial terms from the FY 2021-22. He also observed that as compared to Kharif season, crop loan disbursement target achievement during Rabi season is very low and requested to focus on 10 low performing districts during remaining part of Rabi season viz. Buldhana, Dhule, Hingoli, Jalgaon, Latur, Nanded, Nandurbar, Osmanabad, Solapur, Washim.</p> <p>Commissioner for Fisheries, GoM requested Member Banks to focus on pending applications under fishery sector on urgent basis & requested Member Banks to provide reasons for the same. He also observed that number of rejections under fishery are on higher side and requested Banks to kindly initiate necessary measures to process the proposals positively.</p> <p>Representative of Bank of India informed that out of total 6,300 KCC applications under fishery, around 3322 applications are received & 1883 applications are rejected, till date.</p> <p>Member Secretary, SLBC, Maharashtra informed house that on 3rd & 4th March, 2021, a VC meetings with</p>	<p>LDMs of Buldhana, Dhule, Hingoli, Jalgaon, Latur, Nanded, Nandurbar, Osmanabad, Solapur, Washim are requested to coordinate with Dist Coordinators of Member Banks for bridging the gap between Target vis-à-vis achievement.</p> <p>Member Banks to process KCC proposals received under fishery sector on priority before the end of FY 2020-21</p> <p>Dept of fisheries to share Bank- branch wise list of pendency under fishery sector to SLBC</p>	<p>LDMs of Buldhana, Dhule, Hingoli, Jalgaon, Latur, Nanded, Nandurbar, Osmanabad, Solapur, Washim</p> <p>Member Banks</p> <p>Dept of fisheries Member Banks</p>



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		<p>all LDMs in three lots were held wherein LDMs have been advised to devise & fix Physical as well as financial targets under Crop Loan (including KCCs to Agri allied activities) for the FY 2021-22. He also informed house that, during the meeting, LDMs were advised to dovetail PLP of NABARD while preparing ACP. He requested Dept of fisheries to share Bank – branch wise data to SLBC for having proper follow up with concerned Member Banks.</p> <p>CGM NABARD requested SLBC & LDMs to consider following points while preparation of the ACP 2021-22 :</p> <p>a. Hon'ble Chief Minister's action point during the State Credit Seminar held on 28th Jan, 2021 that the regional imbalances in credit flow needs to be addressed with concerted efforts by all the stake holders.</p> <p>b. DFS, Govt. of India vide Letter No. F. No. 12/4/2016 – AC dated 16 Feb 2021 – has conveyed the All India GLC targets for crop loan, term loan, and Total Agriculture credit are Rs. 965000 crore, Rs. 685000 crore and Rs. 16,50,000 crore respectively,</p>	<p>Low performing Banks under ACP as well as crop loan disbursement as of 31.12.2020 to achieve target during remaining part of FY 2020-21 positively.</p> <p>Member Banks to ensure achievement of annual targets pertaining to crop loans, Agri term loans, KCC to Animal Husbandry, Dairy and fisheries and coverage of PM Kisan beneficiaries.</p> <p>LDMs to take into consideration points raised by NABARD while preparing ACP for the FY 2021-22.</p>	<p>Member Banks</p> <p>Lead District Managers</p>



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		<p>while the targets for the state of Maharashtra are Rs. 61,483 crore, Rs. 68,000 crore and Rs. 1,29,483 crore, respectively. In addition to the GLC targets for agriculture (agency wise and region wise crop loan and term loan targets), Govt. of India has also given targets for various sectors under allied activities like Dairy, Poultry, Sheep, Goat, Piggery & Fisheries for the year 2021-22. The total proposed target for allied activities for the State is Rs. 6,300 crores. Keeping in view the employment opportunities under allied sector, a higher allocation may be made for the State.</p> <p>c. Keeping in mind the importance of Agriculture Infrastructure in the development of rural economy, the Agriculture Infrastructure Development Fund Scheme has been introduced by Gol. Under AIF, a target of Rs. 8460 cr has been allotted for the State of Maharashtra for the period of four years from 2020-21. Accordingly, financing Agriculture Infrastructure may be given special focus while preparing ACP for 2021-22.</p>		



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		<p>d. Finance against SVAMITVA Property Cards: NABARD, HO has forwarded the DO letter No. 19011/7/2021 – Governance dated 1st March 2021 received from Joint Secretary, GoI, Ministry of Panchayat Raj, New Delhi on Finance against SVAMITVA - Property Cards, vide which they have advised that while undertaking the credit planning exercise, bank finance against “Property Card” of village property owners may be taken into account. The SVAMITVA - Property Card scheme envisages that the property cards would provide the ‘record of rights’ to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Bank. Subsequent to this, GoI, Ministry of Panchayati Raj has desired that the credit needs of the segment who would use such property cards be included in the credit planning exercise at the district level. Accordingly, the finance against SVAMITVA - Property Cards may be</p>		



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	<p>b) KCC loan, Crop Insurance under PMFBY</p> <p>KCC (Crop Loan)</p> <p>Crop Insurance under PMFBY</p> <p>c) Lending towards Government Sponsored Schemes (GSS)</p> <p>c 1) MSRLM</p>	<p>taken into consideration while devising the ACP targets for the year 2021-22.</p> <p>As per agenda item no. 2 (a)</p> <p>The House was informed that the scheme was being implemented from Kharif, 2016 in the State in which 15 Kharif and 6 Rabi crops were covered.</p> <p>The House was informed that the targets and progress under various GSSs were mentioned in the Agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. Member Banks were urged for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>CEO, MSRLM has highlighted few of the following concerns in respect of SHG Bank Linkage programme :</p> <p>i. Average advance per SHG in the</p>	<p>Member Banks to note the important changes and follow the guidelines, strictly including extended timeline and daily sensitization training sessions.</p> <p>Lead District Managers to spread awareness about the schemes and review bank wise / branch wise pendency of proposals under GSS during DLCC meetings as regular agenda point.</p> <p>Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2020-21.</p> <p>All Member banks to ensure that there is no pendency in opening of accounts SHGS as well as credit linkage thereof.</p>	<p>Member Banks</p> <p>LDMs</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>State is Rs.1.30 lakh as against PAN India avg. advance of Rs.2.00 lakh.</p> <p>ii. To ensure clearing of pendency under SHG loans & account opening on priority basis.</p> <p>iii. At few of the places like Amravati District, Union Bank of India and State Bank of India are demanding extraordinary deposits while opening SHG SB accounts. Whereas, Bank of Maharashtra has demanded PAN card while opening of SHG SB accounts.</p> <p>iv. Use of IIBF certified Bank Sakhis by banks as Business Correspondent Agents (BCAs). At present only 880 Bank sakhis are working as BCs out of 1583 Bank sakhis.</p> <p>Launch of Maha Samruddhi Mahila Sashaktikaran Yojana :</p> <p>To empower women in rural Maharashtra, state govt. has started Mahasamruddhi Mahila Sashaktikaran Scheme on 8 March 2021. In order to give a boost to confidence of women, state govt. will promote listing the</p>	<p>SBI, Union Bank of India and Bank of Maharashtra to take note of the observations of made by CEO, MSRLM and advise concerned branches suitably</p>	<p>SBI, Union Bank of India and Bank of Maharashtra</p>



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	<p>c 2) LASDC</p> <p>c 3) MSOBCFDC</p> <p>c 4) LIDCOM</p> <p>c 5) MPBCDC</p>	<p>names of wives alongside their husbands on the 7/12 extract. The saat baara utara in Maharashtra is official agricultural land record of an individual or family registered with the government's revenue department. The inclusion of wives names on house property documents will also be promoted. Maharashtra State Rural Development department will be the nodal body for implementing Maha Samruddhi Mahila Sashaktikaran Yojana. All other government departments will also be involved in implementation of this women empowerment scheme.</p> <p>Member Secretary, SLBC requested MSRLM to share Bank Sakhi list to SLBC, so as to enable SLBC to share the same amongst Member Banks for their perusal and necessary appointment of Bank Sakhis as BCs, wherever required.</p> <p>Corporations / agencies were requested to provide Bank wise and District wise targets vis-à-vis achievements for FY 2020-21 through monthly progress reports in standard formats for ease in reviewing and monitoring the progress.</p>	<p>Corporations / agencies to provide monthly Bank wise and District wise progress reports pertaining to targets vis-à-vis achievements regularly to SLBC.</p>	<p>Government Corporations / Agencies</p>



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	c 6) PMEGP	<p>Addl. Director Industries, GoM informed house that performance of Member Banks under CMEGP is very good in terms of sanctions (7000 sanctions against 10,000 target) and requested for quick disbursement of around 4000 sanctioned proposals before the end of FY 2020-21, positively, so as to enable Govt. disburse Margin Money against disbursed loans.</p> <p>Member Banks were requested for quick disposal of loan applications received under various Government Corporations. In case of rejection of loan application if any, it was suggested to give due justification for rejection.</p>	<p>All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.</p> <p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 17.02.2021 for compliance.</p> <p>Member Banks to ensure quick disposal of all pending proposals under CMEGP, PMEGP, ECLGS, PMSVANidhi, etc. and ensure that there is no lime lag between sanctions and disbursements.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>
	c 7) Shabari Adivasi VaVitta Vikas MahamandalMa ryadit	<p>Managing Director, APAMVMM requested for training of APAMVMM candidates in RSETIs.</p>	<p>RSETIs to consider eligible beneficiaries under APAMVMM for training in RSETIs</p>	<p>RSETIs</p>
	d) Flow of credit to MSMEs and for affordable housing MSMEs	<p>The House was informed about achievements under credit to MSME Sector through regular channels as well as through Emergency Credit Line</p>	<p>Member Banks to popularize Credit Linked Subsidy Scheme (CLSS) and extend the benefit of the subsidy under PMAY to all eligible beneficiaries.</p>	<p>Member Banks</p>



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	<p>Affordable Housing</p> <p>e) Grant of Education loans</p> <p>f) Progress under SHG Bank linkage</p>	<p>Guarantee Scheme (ECLGS) SUI and Pradhan Mantri Street Vendors' AtmaNirbhar (PMSVANidhi) Scheme. It was also informed about minutes of related SLBC sub-committee meeting held on 16.02.2021 being included in the agenda notes.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB, HUDCO and Member Banks. It was also informed that under Atma Nirbhar Bharat Package, the Government had given boost of Rs. 70,000 crore to housing sector and middle income group through extension of CLSS up to 31.03.2021.</p> <p>The House was informed about position of disbursement of Education loans as of 31.12.2020 to the House.</p> <p>The House was informed about performance under SHG Bank Linkage Programme as of 31.12.2020. It was also informed that minutes of the related SLBC Sub-Committee meeting held on 17.02.2021 were included in the agenda notes.</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 17.11.2021 for compliance.</p> <p>Member Banks to consider eligible proposals under the scheme and strive to improve performance.</p> <p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p>	<p>Member Banks LDMs</p> <p>Member Banks</p> <p>Member Banks</p>



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	g) Pledge Financing against NWRs to farmers - Progress as of 31.12.2020	<p>Chief General Manager, NABARD observed that under SHG Bank Linkage programme, while all India achievement is above 50%, Maharashtra is lagging behind with a credit linkage of 19.56% as at the end of the December quarter. Though the state has registered a good performance under the JLG credit linkage, bankers may focus on processing of pending applications of SHG credit linkage. Bankers may also take the help of EShakti portal of NABARD for enhancing the credit linkage of SHGs in the state.</p> <p>The House was informed about District wise / Bank wise progress report as of 31.12.2020 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes.</p> <p>Joint Managing Director, Maharashtra State Warehouse Corporation informed house regarding rolling out of use of Block Chain Technology while financing NWRs, which will help Banks to avoid possible frauds arising out of physical receipts, owing to use of</p>	<p>Member Banks to strive hard for enhancing Credit Linkage under SHGs on priority. Banks to make use of E-Shakti portal for enhancing the credit linkage of SHGs in the state.</p> <p>Member Banks to onboard themselves on the Online Platform created by Maharashtra State Warehouse Corporation to finance more under NWRs</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>encrypted data through block chain. He further requested Member Banks to board on platform created by MSWC on the lines of M S Cooperative Bank to start financing in online mode.</p>		
3	<p>Saturation of PM- KISAN beneficiaries under Kisan Credit Cards</p>	<p>The House was informed about extension of KCC Saturation Campaign upto 31.12.2020 & progress thereof.</p> <p>Progress under the subject matter as regularly reviewed by Dept. of Financial Services on weekly basis was also informed to the House.</p> <p>It was informed that SLBC has independently held VC with Member Banks including that of RRBs and DCCBs, thereby interacting directly with the KCC Nodal Officers of these Banks so as to improve issuance of KCC to PM Kisan beneficiaries.</p> <p>Commissioner, Cooperation & RCS, GoM requested SLBC to explore the possibility of creating a common platform for accessing covered & uncovered PM KISAN beneficiary farmers (approximately 16 lakh) under KCC by Member Banks & LDMS and to set target of coverage of 100 %</p>	<p>Member Banks to reconcile data on portal with actual proposals received and accord fresh KCC sanctions as per guidelines issued by DFS / IBA / RBI from time to time.</p> <p>Member Banks to create awareness among farmers pertaining to activation of RuPay cards given to KCC account holders as well as activation of inoperative KCCs.</p> <p>Lead District Managers to review the position in all Block level / District level meetings, spread awareness and coordinate the activity.</p> <p>SLBC to explore the possibility of creating common portal at State Level to cover uncovered PM KISAN beneficiary farmers under the ambit of KCC by way of having access to portal to Banks, LDMS & concerned stakeholders</p>	<p>Member Banks LDMS</p> <p>SLBC</p>



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		uncovered PM KISAN beneficiaries. He also stressed need for activation of inoperative KCCs by making awareness among farmers as well as issuance & activation of RuPay Cards to KCC account holders.		
4	Review of Debt Waiver Scheme (MJPSKY, 2019 & CSMSSY, 2017)	<p>Commissioner for Cooperation and RCS pressed need for coverage of all eligible MJPSKY, 2019 beneficiaries under Fresh Finance before the end of March, 2021.</p> <p>Member Secretary, SLBC requested State Govt. to intervene for the issues raised by Member Banks to cover all eligible farmers under CSMSSY, 2017</p> <p>Commissioner, Cooperation & RCS advised to have separate meeting with Mahaonline / MahaIT, Member Banks and SLBC</p>	<p>Member Banks to ensure that all eligible beneficiary farmers are provided fresh finance during the remaining part of the FY 2020-21</p> <p>SLBC to arrange for separate meeting with Mahaonline / MahaIT & Member Banks for resolving issues of CSMSSY, 2017 debt waiver scheme</p>	<p>Member Banks</p> <p>SLBC</p>
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed about the robust CD Ratio of Maharashtra State. It was also informed that as of 31.12.2020, four Districts viz. Bhandara, Chandrapur, Gadchiroli and Gondia were having CD ratio below 40%. Concerned Lead District Managers were advised to ensure that	Lead District Managers of Bhandara, Chandrapur, Gadchiroli and Gondia Districts to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip below 40% and is improved further. Concerned Lead District Managers also to ensure that	LDMs of Bhandara, Chandrapur, Gadchiroli and Gondia Districts



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		<p>the CD ratio of the district is maintained above 40% and is improved further. They were requested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area. Member Banks having branches in these 4 Districts were requested to analyse / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.</p>	<p>meetings of SCCs of DCCs are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.</p> <p>Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts in coordination with respective Lead District Managers and District Machinery by adopting measures like SHG Credit Linkage, KCC saturation, finance to Dairy, Animal Husbandry, scouting and sanctioning proposals under MUDRA / Stand Up India etc. for improvement in CD Ratio of their branches and consequently of respective Districts.</p>	<p>Member Banks</p>
6	<p>Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs</p>	<p>The House was informed that figures pertaining to NPAs under Agri, Crop Loans, MSME and MUDRA were included in the agenda notes.</p> <p>All Member Banks were requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.</p>	<p>Member Banks & more particularly M S Cooperative Bank to submit NPA data as per prescribed format without fail.</p>	<p>Member Banks/ M S Cooperative Bank</p>



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7	Review of restructuring of loans in natural calamity affected districts in the State, if any	The House was informed about declaration of Korchi Taluka of Gadchiroli District as Naturally Affected area & requested Banks to restructure all eligible Agri advances as per extant Reserve Bank of India guidelines.	Member Banks to ensure to restructure all eligible Agri advances as per extant Reserve Bank of India guidelines.	Member Banks
8	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)	The House was informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. It was informed that in Nandurbar District, Punjab National Bank, Canara Bank, Bank of India, ICICI Bank & Axis Bank are still to open CBS enabled outlets as per allotment during DLCC meeting. Further, it was also informed that out of 286 URCs, 23 URCs are yet to be provided with basic banking facilities as envisaged by Reserve Bank of India	Punjab National Bank, Canara Bank, Bank of India, ICICI Bank & Axis Bank to open CBS enabled outlets as per allotment in Nandurbar District Concerned Banks to refer their allotted URCs and start Fixed Point BCs, accordingly.	PNB, Canara Bank, BOI, ICICI & Axis Bank Member Banks
	b. Review of operations of Business Correspondents –	The House was informed that the main issues of Bank Mitras were delay in resolution of technical hurdles relating	Member Banks in coordination with their respective vendors to resolve the issues faced by BCs on priority	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Hurdles / issues involved	to PoS machine, debit card reader, printer, etc. Member Banks in coordination with their respective vendors to resolve the issues faced by BCs on priority		
	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	It was opined that in case of DBT, Aadhaar Seeding and Aadhaar authentication was an ongoing process and credit of benefits to accounts of intended beneficiaries was a well-established process in Banks where no manual intervention was involved. Joint Secretary, Dept. of Financial Services advised to raise Connectivity issues at Central Level as well	Member banks to identify villages which are facing connectivity issues and share the list with DoT through respective Lead District Managers to resolve the issue. LDMs / Member Banks to raise c Connectivity issues at Central Level as well, through SLBC	Member Banks LDMs/ MBs/ SLBC
	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 their various camps, especially, through Financial Literacy Centers	Members Banks
	e. Review of inclusion of Financial Education in the school Curriculum,	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial	Education Department, Government of Maharashtra to inform further progress in the matter	Education Dept., Govt. of Maharashtra



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)	Education in the school Curriculum. Government of Maharashtra, Education Department vide letter dtd. 25.08.2020 to Reserve Bank of India has informed that the matter was under their consideration.		
	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
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain	Reserve Bank of India and NABARD have already provided guidance to Member Banks as under: Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.	Member Banks are requested to study the aspects involved and issues, if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be suitably discussed.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>A) PMJDY</p> <p>B) PMMY</p>	<p>The House was informed about progress under implementation of PMJDY in the State. Percentage of Aadhaar seeding in these accounts is at 85.60 % and issuance of RuPay Cards to the account holders at 70%. The urgent need for improvement in these areas was stressed upon.</p> <p>The House was informed about progress under implementation of PMMY in the State. It was also informed that Department of Financial Services has informed PAN India PMMY Targets for FY 2020-21 to all PSBs and Private Sector Banks and requested to inform PMMY target for the State of Maharashtra to SLBC urgently.</p> <p>It was observed that performance under PMMY was lower than that during corresponding period of previous year. The same was attributed to lockdown during major part of the first two quarters of the current FY and Member Banks were requested to make concerted efforts for</p>	<p>Member Banks to inform PMMY target 2020-21 for the State of Maharashtra to SLBC.</p> <p>Member Banks to make concerted efforts and implement innovative strategies suggested during sub-committee meeting on MSME to improve performance under PMMY.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	C) Stand Up India (SUI)	<p>improvement in performance.</p> <p>The House was informed about achievement under Stand Up India as of 31.12.2020 and observed that the performance was not up to the mark. Member Banks were urged 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 to sanctioning proposals under SUI.</p>	<p>Member Banks to make all out efforts for improving performance under the Scheme.</p>	<p>Member Banks</p>
	D) APY	<p>Joint Secretary, Dept. of Financial Services advised Member Banks to make use of recent amendments in SUI scheme in terms in reduction in margin from 25 to 15 % and addition of agri. allied activities for coverage under SUI.</p> <p>The House was informed that the scheme was very good, especially for persons from the unorganized sector. Member Banks were urged to make all out efforts for popularizing the scheme. It was suggested that contract workers from the firms of Corporate Borrowers of Banks may be targeted for the</p>	<p>Member Banks to note changes in SUI and act accordingly</p> <p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>E) PMJJBY / PMSBY</p> <p>i. Identification of Digital District for the State of Maharashtra</p>	<p>purpose.</p> <p>Representative of PFRDA appreciated the efforts of Member Banks and Lead District Managers in the State for progress of APY enrollment. He informed the House that performance of Maharashtra State is good at 76% under ongoing APY campaign and more thrust was needed to achieve the same during remaining part of the FY.</p> <p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. Member Banks were requested to ensure fresh enrollments as well as renewals. It was also requested to ensure collection / remittance of related premia on time.</p> <p>The House was informed that Nandurbar was selected as the District to be 100% Digitally Enabled by 31.03.2021. The House was also informed about the detailed discussions on this issue during SLBC Sub-Committee meeting on Deepening of Digital Payments held on 16.02.2021. Member Banks were requested to escalate connectivity</p>	<p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premia on time.</p> <p>All Member Banks to make concerted efforts to achieve the set goal.</p> <p>Member Banks to report connectivity issues if any to DoT through Lead District Manager, Nandurbar District.</p> <p>LDM and DoT to coordinate for resolving connectivity issues.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>LDM, Nandurbar District and DoT</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>j. List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App</p> <p>k. Targeted Financial Inclusion Intervention programme</p>	<p>issues in Nandurbar Districts owing to its hilly nature, to DoT through Lead District Manager.</p> <p>The House was informed that all pending 17 villages uncovered as of 31.10.2020 shared by Department of Financial Services, New Delhi are now covered by concerned banks.</p> <p>The house was informed that in addition to Nandurbar & Osmanabad Districts, Gadchiroli & Washim districts are also included under TFIIIP programme. LDMS of these aspirational districts are advised to regularly hold DLIC Meetings & distribute block wise targets among Banks. They are also requested to update Dept. of Financial Services portal on regular basis.</p>	<p>-</p> <p>LDMS of all aspirational districts to regularly hold DLIC 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>-</p> <p>LDMS of Aspirational Districts</p>
9	Discussion on improving rural infrastructure/ credit absorption capacity	<p>The House was informed about various Government Policies for information of all concerned stakeholders.</p> <p>In respect of Model Land Leasing Act, 2016, Govt. of Maharashtra is requested to present the status of the same.</p>	<p>State Government is requested to inform further progress in respect of Implementation of Model Land Leasing Act, 2016 in the State.</p>	GoM



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
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	<p>Skill Development</p> <p>The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>Member Secretary, SLBC informed the House about Pradhan Mantri Kaushalya Vikas Yojana (PMKVY) and urged all Member Banks to consider proposals under PMKVY favourably.</p> <p>RSETIs</p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 17.02.2021.</p> <p>Joint Secretary, Dept. of Financial Services requested for maintaining list of RSETI Trained participants by each RSETI & explore the possibility of financing to them according to their requirement .</p> <p>State Director for RSETI informed that trained candidates' applications are</p>	Member Banks & RSETIs to fulfill the credit needs of RSETI trained candidates as per their requirement	Member Banks & RSETIs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>sponsored to respective Banks for their favourable consideration for their credit needs on the last day of training. He also informed that detailed list of participants is available with every RSETI.</p> <p>Representative of Bank of Maharashtra informed house that Bank is giving in-principle sanctions to RSETI trainees on the last day of training itself.</p> <p>Member Secretary, SLBC informed house that in the State of Maharashtra Settlement & Credit Linkage Ratio of candidates is 71% and 50% respectively.</p> <p>MD, Annasaheb Patil Arthik Magas Vikas MahamandalMaryadit (APAMVMM) requested for inclusion of their candidates for training in RSETI programmes.</p> <p>FLCs</p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 17.02.2021</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data-Signing of MoU with Settlement Commissioner & Land Records, Pune.</p> <p>It was also requested that State Govt. to create facility for Online Creation in respect of 7/12 extracts as per advise of Dept. of Financial Services, Govt. of India</p> <p>The State Government was once again requested to arrange to notify all District Headquarter Towns, all Talukas/ Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of Maharashtra. Lead District Manager, Gondia District reiterated the request for Gondia District</p> <p>Joint Secretary, Dept. of Financial Services, Govt. of India advised SLBC to share pending issues with State Govt. for intervention from Dept. of Financial Services</p>	<p>Remaining Member Banks to enter into MoU with State Government regarding sharing of 7/12 extracts.</p> <p>Dept of Settlement Commissioner & Director of Land Records, Govt. of Maharashtra to initiate necessary steps for Creation of Online Charge facility</p> <p>Revenue Department, Government of Maharashtra to notify all District Headquarter Towns, all Talukas / Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of Maharashtra.</p> <p>SLBC to share pending issues with Govt. of Maharashtra to Dept. of Financial Services, Govt. of India</p>	<p>Member Banks</p> <p>DSC & DLR, GoM</p> <p>Member Banks</p> <p>SLBC</p>
12	Doubling of Farmers'	The House was informed about	All Member Banks to provide data for	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Income by 2022	<p>benchmarks developed by NABARD for monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022".</p> <p>CGM, NABARD advised all bankers towards data submission for Doubling of Farmers Income 2020. The data collection format for the Doubling of Farmers Income 2020 had been devised by NABARD in consultation with the Govt. of India and RBI. The submission of complete data in the format would help in understanding and analyzing the performance of banks with respect to Doubling Farmers Income. The submission of the data in the format circulated by SLBC vide their email dated 17 July 2020 may also be discussed as a regular agenda item in the DLCC meetings so as to ensure timely data submission.</p>	inclusion and discussion during Qtly SLBC Meetings	
13	Management of Data Flow at LBS Fora - Procedure	It was informed that as per the instructions of Reserve Bank of India, till date, five Implementation Committee Meetings were held with the Member Banks, LDMS and officials from Reserve Bank of India and NABARD. As per latest available reporting, some of the Member Banks could	Remaining Member Banks to upload MIS data as per New MIS system for quarter of Dec., 2020 & be in readiness for March, 2021 Quarter data from next quarter onwards.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>successfully test data as per prescribed formats on SLBC Website.</p> <p>Remaining Member Banks to upload MIS data as per new MIS system before 31.03.2021 and be in readiness for uploading data of March, 2021 quarter from next quarter onwards.</p> <p>CGM, NABARD observed that RBI has devised a new MIS in which data pertaining to various sectors and subsectors would be submitted by various banks. As on date, only 29 member banks out of 41 have tested the new MIS system. All banks are requested to submit the data as per the new MIS system devised under the directions of RBI which would enable capturing of sub-sector wise granular data for analyzing the current GLC flow and devise new strategies to improve the credit flow to the sectors which are neglected or those which have greater potential in the State.</p>		
14 & 15	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	It was informed that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 30.09.2020 was escalated to SLBC. Member Banks were requested to	Member Banks to escalate District Level issues, only if unresolved at DLCC level through Lead District Manager.	Member Banks LDMs



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		escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.		
16	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	It was 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 was incorporated in the agenda for perusal by all concerned.	All concerned to go through the various policy initiatives of the Government.	All Members
17	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Members were informed that various schemes are launched by the Central and State Governments to help the youth to start their own business units viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio. Member Banks and Lead District Managers were requested to share inspirational success stories for inclusion in the agenda booklet.	Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMs
18	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 with Market Intelligence to SLBC for noting and dissemination.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
19	Any other item, with the permission of the Chair	Representative of COIR Board shared progress report on pendency of proposals under COIR Member Secretary, SLBC, Maharashtra requested official from COIR board to share Bank-wise and Dist -wise progress report on regular basis	COIR board to share Bank-wise and Dist -wise progress report on regular basis	COIR Board

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Annexure II

List of Participants for 150th SLBC Meeting held through VC on 12.03.2021

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Ms Vandita Kaul	Jt. Secretary, DFS, New Delhi
2	Shri Vishnu Khanolkar	Branch Manager, ECGC
3	Ms Bhagyashree Sathe	Dy. Director, MSME Dev. Institute
4	Smt. Vaijayanti Mahabale	Dy. Gen. Manager, HUDCO
5	Shri V.T. Subramanian	Regional Chief, HUDCO
6	Shri Manohar Miryala	Dy. General Manager, NHB
7	Ms Dipti Yadav	Dy. Director, UIDAI
8	Dr. Ashish Dongare	Manager, PFRDA
9	Shri Rajeev Gautam	ADG, DOT
10	Shri Avinash Gandhi	RPFC-I, EPF
11	Shri Naveen Agrawal	Head IT, CERSAI
State Government		
1	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
2	Shri Baldev Singh	Principal Secretary, Industries
3	Shri Eknath Dawale	Secretary, Agriculture
4	Dr. Atul Patne	Commissioner, Fisheries
5	Shri A.M. Kawade	Commissioner, Cooperation & RCS
6	Shri Dheeraj Kumar	Commissioner, Agriculture
7	Ms Shraddha Joshi	Managing Director, MAVIM
8	Dr. Hemant Wasekar	CEO, Maharashtra State Rural Livelihoods Mission
9	Shri Anil Patil	Managing Director, APAMVMM
10	Mrs Mansi Borkar	COO, Maharashtra State Rural Livelihoods Mission
11	Shri D R Dingale	Managing Director, LIDCOM
12	Shri D.S. Salunke	Dy. Registrar, RCS Office
13	Shri D K Khude	General Manager, LASDC Ltd.
14	Shri Anand Lomte	Dy. General Manager, MSOBCFDC
15	Smt Vaishali A Jadhav	Dy. Gen. Manager, MPBCDC Ltd.
16	Shri Dilip Muglikar	Executive Engineer, PMAY
17	Shri Rajeev Khanna	Nodal Officer (PMEGP), SO, KVIC
18	Shri. Suresh R Londhe	SIO, Dept. of Industries
19	Shri B S Joshi	Addl. Director of Industries, DIC
20	Shri T.M. Kulkarni	Regional Manager, LIDCOM
21	Shri Mahesh Kokare	Dy. Manager, MAVIM
22	Shri P.D. Sigedar	Dy. Director, Agriculture
23	Ms Suniti Nanda	Fintech officer, Maha IT
24	Shri Gaurav Singhal	Incubation Manager, Maha IT
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, Maharashtra & Goa
2	Ms Sangeeta Lalwani	Regional Director, Nagpur
3	Shri R.K. Mahana	General Manager, Mumbai
4	Shri Suresh Satpute	General Manager, Nagpur
5	Shri M.K. Moon	Asst. Gen. Manager, FIDD, MRO
6	Shri Suraj Ponshe	Manager, FIDD, MRO
7	Shri Anupam Singh	Manager, FIDD, Nagpur



Sr. No.	Name of the Participant	Designation / Institution
NABARD		
1	Shri L.L. Rawal	Chief General Manager, MRO, Pune
2	Dr P Ushamani Madam	General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri R. P. Khatavkar	General Manager,
2	Shri N.S. Deshpande	General Manager,
3	Shri Balasaheb S Tavhare	Dy. General Manager, Member Secretary, SLBC, Maharashtra
4	Shri Sunderraj Gounder	Senior Manager, SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Mangesh Kedar	Senior Manager, SLBC
Apex Banks		
1	Shri Deepak Kumar	Manager, SIDBI
Commercial Banks.		
1	Shri Sanjay Shrivastav	General Manager, State Bank of India
2	Shri K Satyanarayanan	Field General Manager, Central Bank of India
3	Shri M.D. Kulkarni	Gen. Manager, Bank of India
4	Shri Subodh Kumar	General Manager, Canara Bank
5	Shri Harmohan K Arora	General Manager, UCO Bank
6	Shri Mohinder Basson	Dy. Gen. Manager, State Bank of India
7	Shri Gopal S	Dy. Gen. Manager, Indian Overseas Bank
8	Shri D Kananan	Dy. Gen. Manager, Punjab and Sindh Bank
9	Shri. D Raja Sekhar	Dy. Zonal Head, Union Bank of India
10	Shri Baiju K C	Dy. Gen. Manager, Canara Bank
11	Mr. M Satyanarayana	Asstt. Gen. Manager, Bank of Maharashtra
12	Shri Rambabu Mishra	Asstt. Gen. Manager, Canara Bank
13	Shri Pralhad Malgaonkar	Asst. Gen. Manager, State Bank of India
14	Shri M.M. Kamble	Chief Manager, Central Bank of India
15	Ms. Shikha Kumari Jain	Chief Manager, Punjab National Bank
16	Shri Sumit Kumar	Chief Manager, Indian Bank
17	Shri Manoj Yelpale	Sr. Manager, Union Bank of India
18	Shri Ajay Kumar Ankaikar	DVP, Axis Bank
19	Shri Amit Kinhikar	Manager, Axis Bank
20	Shri Vinayak Tushyal	DVP, Bandhan Bank
21	Shri Jitendra Pawar	State Head, CSB Bank
22	Shri Ajoy Kumar	Cluster Head, CSB Bank
23	Shri Uddhav Shinde	Cluster Head, DCB Bank
24	Ms Rakhi Dekate	Assistant Manager, Dhanlaxmi Bank
25	Shri Ryan Pereira	AVP, DBS Bank
26	Shri Chetan Chintamani Aphale	AVP, Federal Bank
27	Shri Sudesh Jaysinghani	Zonal Head, HDFC Bank
28	Sameer Agarwal	Product Head, HDFC Bank
29	Shri Rajesh Kharche	ZH, ICICI Bank
30	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
31	Shri Venumala Joogulappa	Dy. Gen. Manager, IDBI Bank
32	Shri Chandrasekhar Gaitonde	Manager, IDBI Bank
33	Shri Manish Atri	Cluster Head, IDFC Bank
34	Shri Vasantha Kumar C	Chief Manager, Karnataka Bank



Sr. No.	Name of the Participant	Designation / Institution
35	Shri P V Ravindranath	Manager, Karur Vysya Bank
36	Shri Tribhuwan C Sharma	Zonal Head, RBL Bank
37	Shri Sunny Kumar	CSRL, Yes Bank
Small Finance Banks		
1	Shri Nilesh Bahalkar	AVP, AU
2	Shri Milind Hiranman Rangari	Area Manager, Equitas
3	Shri Suresh K P	AVP, ESAF
4	Shri Sumit Wani	AVP, Janalaxmi
5	Shri Yogesh Dixit	EVP, Suryoday
6	Shri Krishnakant Rane	State Head, Ujjivan
7	Shri Akhilesh Iyer	DVP, Utkarsh
Payments Banks		
1	Shri Ashish Khare	Chief Manager, India Post Payments Bank
Regional Rural Banks		
1	Shri S T Sawant	General Manager, Vidarbha Konkan Gramin Bank
2	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
3	Shri S J Patil	Chief Manager, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri S.B. Jadhav	Manager, MSCooperative Bank
Lead District Managers		
1	Shri S.M. Walawalkar	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Shrikant Karegaonkar	LDM, Aurangabad
5	Shri Shridhar Kadam	LDM, Beed
6	Shri Ashok Kumbhalwar	LDM, Bhandara
7	Shri Vijay Gawli	Assistant Manager, LDO, Buldhana
8	Shri S.N. Jha	LDM, Chandrapur
9	Shri M.K. Das	LDM, Dhule
10	Shri Nelson Baskey	Manager LDO, Gadchiroli
11	Shri. Manoj Khotale	Agri officer ,LDO, Gondia
12	Shri Shashikant Sawant	LDM, Hingoli
13	Shri Amitosh Kumar	Sr Manager, LDO, Jalgaon
14	Shri N.M. Ilamkar	LDM, Jalna
15	Shri Rahul Mane	LDM ,Kolhapur
16	Shri Pradeep Kulkarni	LDM, Latur
17	Shri Surendra Pagare	LDM, Mumbai City
18	Shri D.M. Patil	LDM, Mumbai Suburb
19	Shri Pankaj Deshmukh	LDM, Nagpur
20	Shri Ganesh Pathare	LDM, Nanded
21	Shri. Jayant W. Deshpande	LDM, Nandurbar
22	Shri Ardhendu Shekhar	LDM, Nasik
23	Shri Nilesh M. Vijaykar	LDM, Osmanabad
24	Shri K D Birar	LDM, Palghar
25	Shri Sunil Hattekar	LDM, Parbhani
26	Shri Anand Bedekar	LDM, Pune
27	Shri Anand Nimbalkar	LDM, Raigad
28	Shri Nandkishor Patil	LDM, Ratnagiri
29	Shri Dhananjay Jadhav	LDM, Sangli



Sr. No.	Name of the Participant	Designation / Institution
30	Shri Yuvraj S Patil	LDM, Satara
31	Shri Prashant Nashikkar	LDM, Solapur
32	Shri P.K. Pramanic	LDM, Sindhudurg
33	Shri J N Bharati	LDM, Thane
34	Shri Vaibhav Lahane	LDM, Wardha
35	Shri Dattatray Ninawkar	LDM, Washim
36	Shri Amar Gajbhiye	LDM, Yavatmal
Insurance Companies		
1	Shri Nitin Kumar	A.O. AIC of India
2	Shri T. R. Mallick	Regional Manager (P&GS), LIC
Others		
1	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
3	Shri. Srinivas V Bitlingu	Officer in Charge, COIR Board
4	Shri Sunil Kasture	State Director, RSETI
5	Shri K P Kashyap	State Director, RSETI

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