



SLBC - Maharashtra

MINUTES & ACTION POINTS OF THE STATE LEVEL REVIEW COMMITTEE (SLRC) MEETING HELD On October 21, 2011 at Mumbai

- The SLRC meeting was held on 21.10.2011 at M.V.M. Banquets, Mumbai.
- Shri. Anup S. Bhattacharya, Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC – Maharashtra presided over the meeting. The meeting was attended by Regional Directors, RBI, Shri. J.B.Bhoria, Mumbai and Ms. P. Kumar, Nagpur, Shri. M.V.Ashok, CGM, NABARD, Shri. V. Giriraj, Principal Secretary, EGS & Water Conservation, Shri. Sudhir Thakre, Secretary, RDD, General Managers & other senior officials of banks, senior Govt. officials & all the LDMs. The Chief Executive Officers and Project Directors of some of the districts also were present.
- Mr. S.D. Arya, General Manager, Credit Priority, Bank of Maharashtra & Convenor SLBC – Maharashtra welcomed the dignitaries & Govt. & Bank officials, LDMs & all other participants. He informed that this SLRC meeting is convened specifically to review progress under various Govt. sponsored schemes. He observed that banks have been achieving targets under Govt. schemes almost every year. However, mid-term review assumes significance in the light of the fact that our attention remains focused on the targets and last minute sanctions should not dilute the quality.
- While initiating the Agenda point-wise discussions, Chairman Shri. Bhattacharya complimented Bankers, Govt. officials & Lead District Managers for doing excellent work in increasing credit flow to agriculture specifically for crop loans during kharif season. He observed that Scheduled Commercial Banks have disbursed crop loans to the extent of 78% against their target for Kharif during current year. He particularly complimented all the LDMs for effective coordination.

While initiating the discussions on Govt. sponsored schemes, Chairman mentioned that SLRC is a forum for cooperation & collaboration between banks & Govt. Depts. He urged all implementing agencies and banks to work together to achieve the targets and initiated scheme-wise review as under:



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
1A i)	Swarnjayati Gram Swarojgar Yojana (SGSY)	<p>Shri. Thakre, Secretary, RDD, GoM informed three basic issues in implementation of SGSY as under:</p> <p>Pendancy of applications : more than four months against the stipulation of one month.</p> <p>Regarding the pending applications, the matter was discussed at length. It was decided that priority should be given for disposal of applications pending for more than 6 months.</p> <p>Chairman Shri. Bahttacharya suggested that applications received up to 30th Sep. 2011 should be disposed off latest by 15th Dec. 2011</p>	<p>Applications should be disposed off by banks with-in the time limit i.e. one month under any circumstances</p> <p>Bank wise and branch wise list of pending applications be provided to the respective DLCC by DRDAs for periodical review.</p> <p>Banks to dispose off all applications received up to Sep. 2011 by 15th Dec.2011</p>	<p>Action: Banks</p> <p>Action: DRDA & Banks</p> <p>Action: Banks & DRDA</p>



Convenor - SLBC Maharashtra

ii)		<p>Credit Subsidy Ratio</p> <p>It was informed by the Secretary, RDD that credit subsidy ratio in Maharashtra State is 2.33 at present against the stipulation of 3.00. Forum expressed the view that credit subsidy ratio should be increased up to 3.00</p>	<p>Banks to provide finance to the beneficiaries as per the requirement of the project.</p>	<p>Action: Banks</p>												
iii)		<p>Zero lending branches / lending under SGSY below 25%</p> <p>Secretary, RDD brought to the notice of forum that in 19 districts some branches of banks have sanctioned no cases under SGSY or achievement was below 25%. The observation of RDD was based on achievement of last three years as under:</p> <table border="1" data-bbox="430 776 940 951"> <thead> <tr> <th>Sr. No.</th> <th>Year</th> <th>No. of branches</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2008-09</td> <td>77</td> </tr> <tr> <td>2</td> <td>2009-10</td> <td>124</td> </tr> <tr> <td>3</td> <td>2010-11</td> <td>107</td> </tr> </tbody> </table> <p>During the discussion, forum expressed the view that RDD should provide the list of such branches to concerned banks for necessary action. However, as the data about sponsoring of cases to such "Nil" financing branches was not readily available, the Chairman suggested that review be taken at LDM level & corrective steps be taken.</p>	Sr. No.	Year	No. of branches	1	2008-09	77	2	2009-10	124	3	2010-11	107	<p>RDD to furnish list of such branches to respective banks</p> <p>Concerned Banks to analyse the reasons for zero sanctioning of cases or where achievement is less than 25%</p>	<p>Action: RDD</p> <p>Action : Concerned Bank LDMs</p>
Sr. No.	Year	No. of branches														
1	2008-09	77														
2	2009-10	124														
3	2010-11	107														



Convenor - SLBC Maharashtra

iv)		<p>During the deliberations, it was pointed out that applications not supported with required papers is also the reason for pendency. Forum felt that such applications should be immediately returned to sponsoring agency.</p>		Action: Banks
		<p>CEO of Nandurbar district informed pendency of cases for more than 6 months in Nandurbar district.</p>		Action: concerned banks.
		<p>LDM, Satara informed that branches of IDBI bank are not having sanctioning powers & hence occurrence of delay in sanctioning the cases.</p> <p>Representative from IDBI informed that all the branch Heads have been given adequate powers.</p>		
		<p>It was reported by LDMs that many a times Branch Managers do not attend BLBC meetings which affects review about disposal of cases, etc. All banks should direct their Branch Mangers to necessarily attend the BLBC meetings.</p>	<p>Controlling offices of the banks to issue necessary instructions to their field offices for regular attendance of B.Ms. in BLBC meeting</p>	Action: All Banks
vi)		<p>During the deliberations it was pointed out that monthly Progress report under SGSY provides district wise information & does not reflect Bank wise position.</p> <p>It was suggested that monthly progress report should reflect Bank wise position so as to enable the controlling offices of the banks to monitor disposal of cases effectively.</p>	<p>Monthly progress report of RDD & DRDA of the district should reflect Bank wise position also.</p>	Action: RDD at State level Action: DRDA at district level



Convenor - SLBC Maharashtra

1.B i)	Swarna Jayati Shahari Rojgar Yojana (SJSRY)	During the deliberations it was observed that targets are not given by Director of Municipal Administration (DOMA) under SJSRY. It was informed by the representative of concerned Dept. that targets will be given with-in 10 days	DOMA to convey targets to SLBC immediately.	Action: DOMA
ii)		Issue of cases pending for disbursement was raised by the representative from concerned Dept. in Akola district It was clarified by the LDM, Akola that the cases sanctioned in April & May 2011 are pertaining to dairy activity and are pending because cattles are not available in Market. It was felt by the forum that disbursements be made when milch animals are available.	Disbursement in sanctioned cases should not be held up without valid reasons.	Action : Banks
1C i)	Prime Minister Employment Generation Programme (PMEGP)	i)Representative from MSME Dept. informed that in some cases existing units are financed by Banks. As per PMEGP guidelines, "existing units (Under PMRY, REGP or any other scheme of the Govt. of India or State Govt.) and the units that have already availed Govt. subsidy under any other scheme of Govt. of India or State Govt. are not eligible."	Banks to follow the guidelines scrupulously	Action : Banks
		Some individual cases were cited by the concerned Govt. dept. The forum suggested that these should be sorted out with respective banks.	Representative from Depts of State Govt. to sort out the issue with Banks	Action: Concerned Dept. of State Govt. & banks.
iii)		It was reported that branches are claiming full margin money after the release of very meager amount as first instalment.		
		Large number of cases are rejected without assigning any reasons, and in some cases margin money is not credited by Nodal branches. After discussions on certain specific cases, the forum suggested that these matters be sorted out at Local levels and unresolved issues be raised in SLBC.	KVIB to furnish the list of such unresolved cases to SLBC	Action: KVIB



Convenor - SLBC Maharashtra

iv)		It was informed by KVIC representative that in spite of clear cut guidelines, some of the branches of financing banks have sent Margin Money claims to KVIC state office, Mumbai instead of their designated nodal bank's branches where the KVIC / DIC/ KVIB has placed sufficient funds in advance. This causes undue delay in release of Margin Money	Controlling offices of financing Banks to issue suitable instructions to their branches, not to send Margin Money claims to the implementing agencies and to send the same directly to the designated Nodal branches.	Action: Controlling offices of the Banks
iv)		Representative from KVIC, Nagpur informed that new activities be encouraged by banks. He cited the example of bee keeping activity which has good potential in some of the districts.		Action: All Banks
vi)		It was pointed out to the forum during the discussion that KVIC representative does not attend BLBC meetings.	KVIC to issue necessary instructions to their field functionaries for regular attendance in BLBC meetings	Action: KVIC
1D)	Maharashtra State Other Backward Class Development Programme (MSOBC)	It was informed to the forum that there were no specific issues except some pending applications.		Action: MSOBC & Banks



Convenor - SLBC Maharashtra

1E	Mahatma Phule Bckward Classes Development Programme (MPBCDC)	Shri. M.T.Shelke, DGM, MPBCD informed that implementation of the scheme is smooth & hence there are no specific issues. Forum noted the progress under the scheme.		
1F	Lokshahir Annabhau Sathe development Programme (LASDC)	Managing Director, LASDC informed that implementation of the scheme is smooth & there are no specific issues. Forum noted progress under the scheme.		Action: LASCD / Banks
1G	Shabari Adivasi Yojana	Representative from Shabari Adivasi Corporation was not present. It was observed that representative from Shabari Adivasi Corporation does not attend BLBC / DLCC meeting. LDM, Nasik informed that targets are not allotted by the Corporation	Representative from Shabari Adivasi development Corporation to attend DLCC / BCBC meetings regularly.	Action: Shabari Adivasi development Corporation
2A	Credit Flow to crop Loans during Kharif season	<p>Progress of credit flow to agriculture specially crop loans as on 30th Sep. 2011 was reviewed during the meeting. Forum expressed satisfaction about over all achievement of 93. 84 % against the kharif target.</p> <p>However, forum felt that following districts having achievement below 75% for SCBs should complete the shortfall during Rabi season.</p> <p>Amravati, Bhandara, Dhule, Gadchiroli, Kolhapur, Pune, Osmanbad, Raigad, Sangli, Washim & Yavatmal</p> <p>All Member banks were requested to make up the shortfall of</p>	Participating banks	Action: member Banks



Convenor - SLBC Maharashtra

		kharif season during Rabi season and achieve 100% targets for the year 2011-12.	to achieve 100% annual targets for crop loans	
2B	Financial Inclusion – Allocation of villages in terms of Gram Panchayat	The village Action plan as advised by the Govt. of India was discussed with LDMs with specific reference to reallocation based on Gram Panchayat.		Action: LDMs of Beed, Hingoli, Latur, Nandurbar & Osmanbad
2C	Status of issuance of KCCs to all eligible farmers	The position was discussed with LDMs and they were advised to ensure coverage of farmers in DLCC / BLBC meetings.	LDMs were requested to furnish the information urgently	Action: LDMs Following LDMs were yet to finalise it. 1) Latur 2) Parbhani 3) Osmanbad They promised to submit by 31.10.2011
3 i)	NPA position under various Govt. sponsored schemes	Forum expressed serious concerns about mounting NPAs under various Govt. Schemes. It was suggested by the LDM, Beed for issue of recovery notices under joint signature of Govt. sponsoring agency, Tahsildar, BDO & Branch Manager. However the Forum felt that recovery notices under joint signature of District Collectors will be more effective	District Collector to issue joint notices for recovery with BDO & Branch Managers	Action: Revenue Dept BDO office & Banks



Convenor - SLBC Maharashtra

ii)		Chairman suggested for organizing regular joint recovery capmps with sponsoring agencies, banks and revenue authorities.	LDMS to finalise the dates of recovery camps during BLBC rounds in presence of respective branch managers & district Managers of concerned implementing agencies.finalise the dates	Action: LDMS, Revenue Authorities & Banks.
iii)		Deputy General Manager of State Bank of Hyderabad informed about the cases of misutilisation of loan amount. It was suggested by the forum that few cases should be taken on pilot basis to file FIRs jointly by the sponsoring agencies and concerned branch Managers , which will serve as deterrent to others.	Sponsoring agencies & Concerned B.Ms jointly to file FIR against the beneficiaries for misutilisation of loan amount	Action: Sponsoring agency & concerned B.Ms.
T1	Revised Bank wise & District wise data of maharashtra Rajya Itar magasvargiya Vitta Ani Vikas mahamandal Ltd.for Sep. 2010	Forum noted the Bank wise & district wise progress for Sep. 2011		



Convenor - SLBC Maharashtra

T2 i)	Waiver Scheme for loans disbursed under various development Corporations of Govt. of Maharashtra	The correspondence made by Bank of Maharashtra vide their letter dt. 12/09/2011 with following Depts for claims under Debt Waiver were discussed.		The concerned Dept. to release the funds	Action: Concerned Dept. of State Govt.		
		1	Secretary, Social justice & Special assistance Dept, GoM, Letter to			Pertaining to releasing additional budget to MPBCDC for pending claims	Could not be discussed as the representative was not present
		2	M.D. of MPBCDC			Pertaining to non release of funds amounting to Rs. 99,49,775	MPBCDC representative informed that Matter is under process
		3	MD of Lokshahir Annabhau Sathe			Rs. 5,63,09,420	Matter is under process



Convenor - SLBC Maharashtra

ii)		Many other banks reported that their claims for Debt waiver by various Corporations have not been settled. The claims particularly from LASDC are long pending.		Action: Security Social Justice
T3	Implementation of Interest Subsidy scheme for Urban Poor (ISHUP)	Representative from DOMA informed that their Dept. will take the Lead and act as Nodal Agency for ISHUP. He further informed that Housing Dept. of Govt. of Maharashtra has issued a letter in this regard.	Housing Dept. should formally inform the SLBC.	Action: Housing Dept.of State Govt.
T4 i)	Implementation of Rajiv Gandhi Niwara Yojana (RGGNY) No. II & release of pending subsidy.	The issue of pending subsidy was discussed in the meeting. It was informed by the representative of MHADA that subsidy claims of Rs. 1,32,60,665/- are under process.	MHADA to release the subsidy claims immediately.	Action: MHADA
ii)	Submission of information / Data	Chairman of SLBC urged banks for timely submission of information. Shri. P.K. Das, General Manager, RBI expressed the need for data on NPA position, total demand, overdues, credit disbursement, credit outstanding to various segments of economy to be made available to RBI for analytical review. Forum opined to have prescribed format for the same.	Member banks to submit the information to SLBC with-in time limit RBI may submit format for discussion in the SLBC	Action: Member Banks Action: RBI



Convenor - SLBC Maharashtra

Identification of Blocks for NREGA payment in Maharashtra State

Shri. V. Giriraj, Principal Secretary, Water Conservation & EGS, Govt. of Maharashtra expressed an urgent need for NREGA payment through the bank accounts of beneficiaries for which Banks & State Govt. to establish the linkages. He informed that guidance to BDOs & Tahsildars is necessary from LDMs as they are not aware of the technological advancement & latest developments in banking industry. He stressed the need for visible impact of BC model.

He further informed that following blocks have been allotted to NREGA payments on pilot basis under RBI guidelines for EBT like a concept of "one District – many banks – one leader Bank".as under:

Sr.No.	Name of Leader Bank	Name of Block	Name of district
1	BoM	Jawhar	Thane
2	SBI	Akkalkuwa	Nandurbar
3	BoI	Mohadi	Bhandara
4	BoI	Jat	Sangli
5	CBI	Pandharkawda	Yavatmal
	--do--	Chikhaldara	Amravati
6	Union Bank of India	Sakri	Dhule

It was made clear by above banks that the amount received from the Govt by them will be passed on to the concerned Lender Bank bank for crediting to beneficiaries accounts with various other banks.

Concerned banks to speed up the process of Financial inclusion so as to start the payments of NREGA from 1st of Dec. 2011

Action: Concerned Banks

The meeting was concluded with vote of thanks



List of the Participants

Sr. No.	Name of the Participants	Designation / Institution
1	Shri. A.S. Bhattacharya	Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC - Maharashtra
Reserve Bank of India		
1	Shri.J.B.Bhoria	Regional Director, M.S. & Goa, Reserve Bank of India
2	Smt. Phulan Kumar	Regional Director , Reserve Bank of India, Nagpur
3	Shri. P.K. Das	GM, Reserve Bank of India, Mumbai
4	Shri. H.N. Dhanurkar	AGM, Reserve Bank of India, Mumbai
5	Shri. L.S. Karande	AGM, Reserve Bank of India, Mumbai
NABARD		
1	Shri. M.V.Ashok	CGM, NABARD
State / Central Govt. & Corporations		
1	Shri. V. Giriraj	Principal Secretary water conservation & EGS GoM
2	Shri. Sudhir Thakre	Secretary, RDD, Govt. of Maharashtra
3	Shri. S E A Hashmi	Secretary, Minority Commission, Maharashtra State
4	Shri. Madhukar Chaudhary	Commissioner of Co-operation & Registrar of Co-op. societies M.S. Pune
5	Smt. Kundan I.A.	Joint Secretary, Planning
6	Shri. S.B. Patil	Joint Secretary, Cooperation
7	Shri. A.N. Mali	State Minority Commission, Maharashtra State
8	Shri. Subhash Sonavane	Chief Executive Officer, Khadi & Villages Indus. Board.
9	Shri. D.P. Badgeri	Under Secretary, Housing Dept, GOM
10	Shri. M.K. Kendre	Under Secretary, U.S. P Dept. GOM
11	Shri. Vijaykumar Barbade	Dy. Director of Agriculture, Commissionerate of Agri. Pune
12	Shri. Kulkarni R G	CEO, Nandurbar
13	Shri. Rajiv Jadhav	Director of Muncipal Administration, (DOMA),GOM
14	Shri. Bharat Shendge	Deputy Commissioner (Dev) Pune
15	Shri. C.J. Gudewal	Deputy Commissioner Nasik
16	Shri. P.A. Devrushu	Deputy Commissioner (Dev) Kokan Bhavan
17	Shri. Suresh Bedmutha	Deputy Commissioner, Aurangabad
18	Shri. S.R. Shinde	MD, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
19	Shri. Mangesh S Shinde	MD, Maharashtra Rajya Itar Magas Vargiya Vitta Ani Vikas Mahamandal Ltd
20	Shri. S.K. Faruqui	CEO, Anna Saheb Patil AMV Mahamandal
21	Shri. M.T. Shelke	DGM, MPBCDC
22	Shri. M.S. Shinde	Managing Director, OBC Corporation
23	Dr. D.G. Bakwad	Director of Horticulture
24	Shri. P.R. Brahmane	Director, Statistic KVIC
25	Shri. M.T.Wakode	Director, KVIC Nagpur



26	Shri. B.K. Shrivastav	Asst. Director, KVIC, Mumbai
27	Shri. R.L. Nama	Asst. FC/ A MHADA
28	Shri. R.M. Meshram	AGM, OBC Corporation
29	Shri. Karol M Salim	Deputy Officer, KVIC, Mumbai
30	Shri. A.C. Kadwedkar	Supdt. PMEGP, KVIC
31	Shri. C.P. Singh	Deputy Develop.Officer / Divisional Officer KVIC, Nagpur
32	Shri. Anilkumar Chandorikar	Deputy Director, Industries
33	Shri. S.A. Keoare	Assi. Director, Ministry of MSME, Mumbai
34	Shri. Pratap J. Rathod	P.D. Yavatmal
35	Shri. A.N. Ingale	DRDA. Yavatmal
36	Shri. Subhash Pawar	Additional CEO & P.D. Washim
37	Dr. Prakash B. Pawar	Project Manager, NHM, Pune
38	Shri. N.L. Thorat	Project Manager,PD, DRDA Jalna
39	Dr. P.T. Patil	Assistant project officer, DRDA Buldhana
40	Shri. C.M. Kshirsagar	Asst. Project Manager, DRDA, Latur
41	Shri. B.M. Shelar	Manager, LIDCOM Ltd
42	Shri. CA Sunil C Mone	Financial Controller, Pradhan Mantri Gram sadak yojna
43	Shri. Vijay G. Chandekar	Section Officer,
44	Shri. Prakash S. Dhawle	Assistant.
45	Shri. T.P. Hirlekar	Desk Officer, GOM
46	Shri. S.V. Kale	Reserch Officer, Planning Dept. GOM
47	Shri. lalit RG	State Dept. Fish
48	Shri. A.T. Gaikwad	State Dept. Fish
Scheduled Commercial / Apex Banks.		
1	Shri. N.K.Sahoo	GM, Canara Bank
2	Shri. A T M Philip Joseph	GM, Indian Bank
3	Shri. M.K. Jain	GM, Dena Bank
4	Shri. V.M. Bagwe	GM, M.S.C Bank
5	Shri. I.C.Agasti	Chief General Manager, IDBI Bank
6	Shri. Mukesh Kumar Jain	Field General Manager, Dena Bank
7	Shri. N.C. Gandhre	DGM, Bank of India
8	Shri. S.K. Bahal	DGM, Punjab National Bank
9	Shri. Ajay Naqib	Deputy General Manager, State Bank of Hyderabad
10	Shri. A. Diwakara Rao	Deputy General Manager, Indian Overseas Bank
11	Shri. C. Sathish Ballal	DGM, Vijaya Bank
12	Shri. C.H. Gaushal	AGM, State Bank of India
13	Shri. K. Achari	AGM, Central Bank of India
14	Shri. Eknath Patil	AGM, Union Bank of India
15	Shri. Amar deep Sinha	AGM, United Bank of India
16	Shri. K. Achar	AGM, Canara Bank
17	Shri. J.N. singh	AGM, Central Bank of India
18	Shri. Vilas Potdar	AGM, IDBI Bank
19	Dr. S.C. Jain	AGM, UCO Bank
20	Shri. S.L.N. Prasad	AGM, Allahabad Bank



21	Shri. Y.P. Rao	AGM, Andhra Bank
22	Shri. K. Balasubramanian	AGM, Syndicate Bank
23	Shri. R. Selvamani	Divisional Manager, Canara Bank
24	Shri. Anil Nath	Sr. Vice President , HDFC Bank
25	Shri. Michael Andrade	Sr. Vice President , HDFC Bank
26	Shri. Prashant Mehra	Retail Credit, HDFC Bank
27	Shri.N.V. Gallani	Vice President , Axis Bank
28	Shri. Navneet Ralli	Vice President , Axis Bank
29	Shri. V.A. Puranik	Deputy Vice President, Axis Bank
30	Shri. Pankaj Arora	Asst. Vice President, HDFC Bank
31	Shri. A.L. Paranjape	Chief Manager, Bank of India
32	Shri. V.S.Mathur	Chief Manager, Bank of Baroda
33	Shri. Atul Tripathi	Chief Manager, OBC
34	Smt. Kalyani R Rao	Chief Manager, Karnataka Bank
35	Shri. N.Mohan	Chief Manager, Federal Bank
36	Shri. S.K.Dhawan	Chief Manager, P& S Bank
37	Shri. A.L. Paranjape	Chief Manager, Bank of India
38	Shri. M.M. Kamble	Sr. Manager, Central Bank of India
39	Shri. N.N. Abhang	Sr. Manager, Union Bank of India
40	Shri. Nilesh S Sardesai	Sr. Manager, United Bank of India
41	Shri. Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
42	Shri. Manoj Vithal Rangle	Sr. Manager, Punjab national Bank
43	Shri. Shabbir Mehsania	Sr. Manager, Corporation Bank
44	Shri. D.D. Sawant	Sr. Manager, UCO Bank
45	Shri. Venkatesh H. T	Manager, Vijaya Bank
46	Shri. S Sengupta	Manager, Allahabad Bank
47	Shri. Nitin Kadam	Relationship Manager, ICICI Bank
48	Shri. R.S. Pradhan	Manager, Indian Bank
49	Shri. V.R. Bhalerao	Manager (Tech), MSCARD
50	Shri. M.Gopalkrishnarao	Credit Support officer, ING Vysya Bank
REGIONAL RURAL BANKS		
1	Shri. Philip D'silva	Chairman, Maharashtra Gramin Bank.
2	Shri. M.A. Salam	Chairman, Vidharbha Kshetriya Gramin Bank
3	Shri. S.V.Kakade	Senior Manager, Wainganga Krishna Gramin Bank
LEAD DISTRICT MANAGERS		
1	Shri. A.R. Ghate	LDM, Aurangabad
2	Shri. M.P. Parwate.	LDM, Akola
3	Shri R.K.Joshi.	LDM, Ahmednagar
4	Shri. A.B. Shastry	LDM, Amravati
5	Shri. P.R. Ramdasi	LDM, Beed
6	Shri. S.S. Bansod	LDM, Bhandara
7	Shri., Y.K. Mishra	LDM, Buldhana
8	Shri. V.P. Virulkar	LDM, Chandrapur
9	Shri. R.P. Bhadane	LDM, Dhule



Convenor - SLBC Maharashtra

10	Shri. M.A. Bagwan	LDM, Jalna.
11	Shri. Avinash Athaley	LDM, Jalgaon
12	Shri. B.G. Tayade	LDM, Gadchiroli
13	Shri. V.S. Lakhote	LDM, Gondia
14	Shri. D.J. Klalke	LDM, Hingoli
15	Shri. A.R. Savardekar	LDM, Kolhapur
16	Shri. C.V. Patwekar.	LDM, Latur
17	Shri Vilas Purohit	LDM, Nagpur
18	Shri. H.A. Mazire	LDM, Nasik
19	Shri. S.V. Vivrekar	LDM, Nandurbar
20	Shri. V.R. Turke	LDM, Nanded
21	Shri. R.B. Bhosale	LDM, Osmanabad
22	Shri. A.A. Mali	LDM, Pune
23	Shri. Anil C. Gote	LDM, Parbhani
24	Shri. S.S. Kadam	LDM, Raigad
25	Shri. S.S. Bandivadekar	LDM, Ratnagiri
26	Shri. S.G. Ondkar	LDM, Sangli
27	Shri. S.M. Nanal	LDM, Satara
28	Shri. M.G. Korwar	LDM, Solapur
29	Shri.M.R. Mane	LDM, Singhudurg
30	Shri. H.D.Dongre	LDM, Wardha
31	Shri. S.R. Barapatre	LDM, Washim
32	Shri. V.N. Dongre	LDM, Thane
33	Shri. R.A.Gajbhiye	LDM, Yavatmal

CONVENER BANK – BANK OF MAHARASHTRA

1	Shri. S.D. Arya	General Manager, Credit Priority & Convenor SLBC
2	Shri. H.N.Sukhdeve	DGM, FI, RRB & Member Secretary of SLBC
3	Shri. S.R. Junankar	Sr. Manager, LBS / RRB Cell
4	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
5	Shri. A.D.Chavan	Sr. Manager, F.I. LBS / RRB Cell
6	Shri. S.R. Pande	Manager, F.I.