



No. AX1 / SLBC – 155 / Minutes / 2022-23

July 01, 2022

Minutes of the 155th SLBC Meeting held at Sahyadri Guest House, Mumbai on May 30, 2022

155th Quarterly SLBC Meeting was held on 30.05.2022 at Sahyadri Guest House, Mumbai, under the Chairmanship of Shri A. S. Rajeev, Managing Director & CEO and Chairman, SLBC, Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2021-22, Launch of Annual Credit Plan for the FY 2022-23 and various initiatives undertaken by Central & State Govt.

Shri Udhav Thackeray, Hon'ble Chief Minister, Maharashtra State graced the meeting as Chief Guest and addressed the forum on behalf of State Govt. The forum was also guided by Shri Ajitdada Pawar, Hon'ble Dy Chief Minister, Maharashtra, Shri Dadaji Bhuse, Hon'ble Agriculture Minister, Maharashtra, Shri Balasaheb Patil, Hon'ble Cooperation Minister, Maharashtra.

Meeting was also attended by Shri Manu Kumar Srivastava, Chief Secretary, Govt. of Maharashtra. Addl Chief Secretaries, Principal Secretaries, Secretaries and Commissioners of Cooperation, Planning, Finance, Revenue, Agriculture departments were also present & deliberated during the meeting.

Reserve Bank of India was represented by Smt. Kalpana More, General Manager, FIDD Mumbai and Ms Rehmat Parkar DGM FIDD Nagpur.

NABARD was represented by Shri G. S. Rawat, Chief General Manager, Maharashtra Regional Office, Pune.

The meeting was also attended by Shri A. B. Vijayakumar, Executive Directors, Bank of Maharashtra and other senior officials of various Member Banks and LDMS.

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.S. Rajeev, MD & CEO, Bank of Maharashtra and Chairman, SLBC Maharashtra, initiated the dialogue by welcoming the dignitaries, and informed the house that focus of the discussions during the meeting would be on launching of State Annual Credit Plan (ACP) 2022-23. He proceeded by taking a quick review of achievements under ACP 2021-22 and informed that the achievement under Priority Sector and Agri sector was 92% of annual target. He appraised the house that the overall achievement of Member Banks credit disbursement in the State was 135% of the total Annual Target. In the backdrop of Special Packages and various measures being undertaken by the Central and State Governments, he expressed confidence of resurgence during days to come. He then apprised the house about proposed State ACP 2022-23.



He proposed Priority Sector Annual Credit Plan of Rs. 5,19,100 Crore, for the F Y 2022-23 for the State of Maharashtra. He assured the house that Banks in the State are committed to live up to the expectations of the State Government. He praised the State Government for their enormous efforts in tackling the various difficult situations that have arisen due to natural calamity & pandemic and assured full support from the Bankers in their endeavor.

Shri G S Rawat, Chief General Manager, NABARD in his opening remarks raised following issues:

- Definitely there is rise in Bank loan disbursement during 2021-22 vis-a-vis 2020-21. and the momentum was gained during the Post-pandemic situation.
- The steps & focus areas expressed for credit flow enhancement were:
 - i. Conducting KCC saturation on a mission mode & to cover the uncovered farmers.
 - ii. Enhancing Credit linkage of SHGs. Coverage of meager 28% credit linking of the total saving linked SHGs is of major concern.
 - iii. Focus on Increasing CD ratio of four districts viz; Gondia, Chandrapur, Bhandara and Gadchiroli .
 - iv. Special focus on the four Aspirational Districts viz. Washim, Nandurbar, Gadchiroli and Osmanabad with an aim to achieve 100% Financial Inclusion.
 - v. Member Banks to avail the facilities of support under Financial Inclusion Fund (FIF) with NABARD to promote Financial Inclusion.
 - vi. Expanding the banking network in the areas with lesser spread through brick & mortar / business correspondents / mobile vans.
 - vii. Implementation of financial and digital literacy programmes
 - viii. DCCBs/RRBs to avail support from NABARD for deploying mobile vans in under-served areas.
 - ix. Inculcating the recovery culture through the incentive for prompt repayment.
 - x. Sponsoring departments of the State Government to make due diligence while identifying the beneficiaries so as to reduce the rejection of the proposals/applications by banks.
 - xi. Efforts for maintaining the top position attained by the state in the areas such as Credit Disbursement, Food Processing, Agricultural Infrastructure etc.
 - xii. Districts where there is an additional scope for crop loan disbursement may be explored on the basis of the potential.

He appreciated SLBC Maharashtra for its coordinated efforts to pursue the Member Banks towards the focused areas.

(Action by Member Banks)

Shri M. A. Kabra, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussions and Shri B. V. Barve, Assistant General Manager, SLBC, Maharashtra anchored the proceedings of the meeting.



Shri M. A. Kabra, General Manager & Convener SLBC Maharashtra apprised the house on following agenda items and highlighted the importance of SLBC meetings:

- State Profile of Maharashtra
- Agricultural Sector & Development in the State
- Banking Scenario of Maharashtra State
- Review of Credit Disbursements by Banks
- Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements
- Implementation of Economic Packages & initiatives of Central & State Govt.
- Launch of Annual Credit Plan 2022-23 (Proposed)

Detailed discussion took place in respect of Review of Credit Disbursement under Agriculture in Maharashtra, Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements and Launch of Annual Credit Plan 2022-23 which are summarized below:-

Banking Scenario of Maharashtra State (Agenda point no.3) :

Convener, SLBC, Maharashtra informed house about large branch network of Banks in the State with 16,549 branches having overall CD ratio of the state at 88 % out of it CD ratio of SCBs and Co-op Banks is at 88 % & 61 % resp. CD ratio of Districts viz; Chandrapur, Gadchiroli, Gondia and Bhandara was less than 40%. Member Banks in these districts were requested to strive hard for improvement of CD ratio by arranging special camps for increasing lending in the districts..

Chief Secretary, Govt. of Maharashtra enquired about Banking access to 1800 unbanked village in Maharashtra. In turn, Convener, SLBC, Maharashtra submitted that recently a list of 56 villages was provided by Department of Financial Services, Ministry of Finance, Government of India, New Delhi. Same is already shared to concerned Member Banks for coverage of unbanked villages either by branch/ Business correspondent (BCs)/ IPPB. Of the list of uncovered 56 villages, 31 villages were remained to be covered. He ensured that SLBC shall coordinate for concerted efforts by Member Banks to ensure coverage of all uncovered villages by banking touch points within 5 km radius within a reasonable time period.

(Action by – Member Banks, LDMs).

Review of Credit Disbursements by Banks in the State (Agenda Point No.4) :

Convener, SLBC informed the house that the achievement of Crop loan disbursement was 81% of the Annual Crop Loan Target with 3.34% positive YoY growth. Overall achievement during the same period of the previous year was to the extent of 76%.



Hon'ble Dy Chief Minister expressed his concern over coverage of less number of farmers by SCBs as compared to Co-op Banks and advised SCBs to cover maximum number of farmers.

Further, Hon'ble Dy Chief Minister and Hon'ble Co-operation Minister, advised the forum that, the districts where DCC Banks are weak, Commercial Banks have to work proactively and coverage of Maximum number of farmers be ensured under crop loan. This issue was seconded by ACS Co-operation.

Additional Chief Secretary, Revenue raised the issue of non-lending of Crop loans to the tribal farmers for the cultivation of crops on the leasehold land/compartment land of forest area in the Maharashtra state and urged the Banks to issue crop loans to tribal farmers. In the context CGM, Nabard Pune, opined that, JLG mechanism can be used for financial assistance to these Adiwasi farmers. Alternatively, urged member Banks to extend the crop loan to individual forest land owners on receipt of lists from State Govt.

Additional Chief Secretary, Finance raised issue of indifferent approach on the part of Bank Branches in the tribal districts and advised that, Member Banks should sensitize their Branches and Lead District Managers in the Adiwasi Districts for issuance of crop loan to tribal having forest land.

Convener SLBC, has informed the forum that, SLBC has already instructed Member Banks to lend crop loans to the tribal farmers on the forest land. He appealed Member Banks to conduct camps in specific areas to extend crop loan to the Tribal farmers with the help of revenue & forest authorities on receipt of lists of Tribal farmers to whom leasehold rights are issued by Govt. of Maharashtra.

Hon'ble Dy Chief Minister has advised that, NABARD shall extend financial support to the DCC Banks where they are not in position to lend crop loans. In response of the same CGM NABARD stated that, they will provide financial assistance to Banks where CRAR is positive and opined that, State Co-op Bank can also directly lend to farmers.

Hon'ble Minister for Agriculture, raised issue of lesser fresh finance to the MJPSKY beneficiaries as compared to receipt of Debt waiver amount in the beneficiary farmers' accounts. Convener SLBC appraised the house that on account of linked NPA accounts of the beneficiary farmers of MPSKY subsequent fresh finance to these farmers is getting affected. Further, he informed that, many Banks have brought OTS scheme for these farmers in order to make them eligible for fresh finance. Convener SLBC requested Member Banks to advise their branches to conduct credit camps in order to cover MJPSKY beneficiaries.

Hon'ble Dy Chief Minister appraised the house about incentive of Rs.50000/- to the prompt repaying farmers with an objective to inculcate habit of regular repayment amongst the farmers. Convener SLBC has appreciated the scheme and informed the house that this



being good initiative may lead to reduction in NPA % & increase in crop loan renewals in the state.

Hon'ble Dy. Chief Minister raised issue of low disbursement of crop loans by Indian Bank, Punjab & Sindh Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank, Ratnakar Bank and advised these Banks to improve performance under Crop loan disbursement.

Hon'ble Minister Agriculture requested to the Banks to bring OTS scheme for NPA borrowers of Shed Net accounts. Convener SLBC requested to member Banks for formulation of such scheme for the benefits of NPA borrowers of Shed net accounts.

Hon'ble Minister for Agriculture opined that, APP may be developed for raising application of crop loan with particular Bank Branch. In response of the same convener SLBC has replied that, process for providing facility for online application for crop is already started and it will be made available to farmers at the earliest.

Additional Chief Secretary to Chief Minister pointed out low CD ratio of the SLBC Convener Bank and desired Bank to raise its credit portfolio in the State. Executive Director of Bank of Maharashtra, Shri A. B Vijayakumar assured that, Bank will take requisite steps to improve CD ratio and will be visible in forthcoming quarters.

(Action by – Member Banks, Lead District Managers, NABARD).

Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements (Agenda Point No.5):

Convener, SLBC drew attention of State Govt. towards Dept. of Financial Services, Govt. of India directions regarding Digitization of Land Records & online Creation of Bank Charge on 7/12 extracts, which will help in quick processing of Crop Loan proposals and reducing the instances of frauds / multiple financing on the same piece of land.

Additional Chief Secretary, Revenue & Forest, Government of Maharashtra informed the house that subject matter pertaining to enabling of Online Charge creation facility on 7/12 extracts by Banks in the State, is under consideration. Committee has been formed for deciding its modalities. First meeting of the committee was held on 22/03/2022 and next meeting of the committee will be held very soon to take up the matter ahead.

Executive Director Bank of Maharashtra, Shri A B Vijayakumar expressed his gratitude for taking initiative for online charge creation facility.

(Action by – Dept. of Revenue & Forest, Govt. of Maharashtra).

Implementation of Economic Package announced under Atma Nirbhar Bharat (Agenda Point No. 6)



Convener SLBC, appraised the house about the performance of the Banks under various schemes of central and state government in the state. Hon'ble Minister of Agriculture Maharashtra State appraised the house about initiatives undertaken by Govt of Maharashtra for promoting Agriculture Infrastructure, Food processing and Value addition and that, all schemes are brought under one roof and formed Agri and Food Processing Directorate. It will study cropping pattern of Maharashtra state and will accordingly formulate the policy. Further he said that Maharashtra is the topper state in sanctioning proposals of PMFME and appreciated the performance of state and urged the Banks for sanctioning maximum number of proposals.,

SLBC convener narrated the performance of Member Banks in sanctioning of ECLGS and PMSvanidhi in the State. Principal Secretary, Urban Development, raised the issue of low pace in the sanctioning and disbursement of PMsvanidhi applications and advised Member Banks to clear pendency at the earliest. Further she raised concern on returned 1,00,000 applications by the Member Banks. As per the scheme these applications will be resubmitted for taking suitable decision at Bank end.

Chief secretary Maharashtra has raised issue of meager sanctioning of proposals under AIF and higher rejection in the state under these schemes.

Convener SLBC responded that, in upcoming days there will be improvement in Sanctioning of proposals under AIF and PMFME.

(Action by Member Banks)

Launch of Annual Credit Plan (Agenda Point No.7):

Convener, SLBC presented ACP for the FY 2022-23 along with last two years' Target vis-à-vis achievement under Annual Credit Plan. The State Annual Priority Sector Credit Plan of F Y 2022-23 was proposed to be Rs.5,19,100 Cr. Showing growth of 12.58 % over the previous year. Whereas proposed plan for crop loan for FY 2022-23 was Rs. 61,032 Cr against last years' target of Rs. 60,860 Cr. He further expressed that in view of ACP achievement of Priority sector was at 92 % of target of 2021-22, the projected State ACP for Priority at Rs. 5,19,100 Cr for the FY 2022-23 seems very reasonable. Accordingly, he appealed Hon'ble CM Sir for announcing the Launch of State ACP of Priority Sector amounting Rs.5,19,100 Crore and of total outlay inclusive of Non Priority amounting Rs 20,11,854 Cr for the F Y 2022-23.

Chief Secretary suggested the issue that, in view of favorable forecast of ensuing Monsoon, Govt incentive to regular farmer etc. to be reflected in projecting ACP to an overall level of at least 80 % of the PLP and accordingly ACP of crop loan should be enhanced. In response



the same Convener SLBC responded that the Plan is the aggregation of District Credit Plans prepared by Lead District Managers.

Hon'ble Dy Chief Minister of Maharashtra advised that, targets for FY 2022-23 should be more than previous years. Further he informed that, in recent past there was increase in Irrigation facilities due to completion of new projects and that will result into increase in area under cultivation. There was rise in FRP of Sugarcane over the few years there by definitely there will be rise in plantation area of Sugarcane. He observed that, proposed Total ACP of F Y 2022-23 amounting Rs.20,11,854 Crore is less than that of achievement of ACP of the previous year 2021-22 of amount Rs.24,37,962 Crore. Thereby, rise in overall plan was also envisaged.

Additional Chief Secretary, Finance, advised that, proposed ACP for Non-priority sector needs to be increased substantially to surpass previous years' achievement level.

Principal Secretary, Agriculture asked for granular presentation of achievement under Agril Term loan to know real benefit to farmers.

Hon'ble Minister for agriculture stated that, Govt. of Maharashtra has brought scheme for 0 % interest for the crop loan up to Rs.3.00 Lakh & on account of good monsoon in last 2-3 years there is an increase in water level which is likely to result into increase in cultivable area by 3.00 to 4.00 lk Ha during coming Kharif season etc. and these aspects should reflect in increase in Crop loan.

In view of the above CGM Nabard elaborated that, after making aggregation of plan from Districts the proposed ACP was summed up to Rs. 58,000 Crore and afterwards it has been increased to be Rs. 61032 Crore during Subcommittee meeting of agriculture. Still there is a scope for increase of ACP under crop loan up to Rs. 64,000 Crore on the basis of district having better achievements during last year. Based on district specific potentials and past track & status of DCCBs crop loan targets be realigned district wise to arrive at desired level.

Hon'ble Dy Chief Minister insisted on increase of Crop loan target to Rs 64000 Cr and total plan up to Rs.26,00,000 Crore after increasing the target of Non-priority sector over & above that of previous years' achievement under Non Priority.

Convener SLBC accepted revised ACP with sector wise totals as below and requested Hon'ble CM to launch ACP of F Y2022-23. Revised ACP of FY 2022-23 launched at the hands of Hon'ble CM was as below.



(Amt in Crore)

Particulars	Target 2021-22	Acht.	% Acht.	Proposed ACP	% Growth	Revised ACP	% Growth
				2022-23	(compared to FY 2021-22)	2022-23	(compared to FY 2021-22)
Crop Loans	60860	48999	81	61032	0.28	64000	5.16
Term Loans	58060	60690	104	62058	6.89	62058	6.89
Agriculture	118920	109689	92	123090	3.51	126058	6.00
Other Pri.	342160	313683	92	396010	15.74	396010	15.74
Total Pri.	461080	423372	92	519100	12.58	522068	13.23
Non priority	1350097	2014589	149	1492754	10.57	2110932	56.35
TOTAL PLAN	1811177	2437962	135	2011854	11.08	2633000	45.38

Any Other issues: -

Hon'ble Dy Chief Minister raised issue of discontinuation of 2 % Interest subvention for crop loans by Central Govt. and shown his concern over increase of interest burden on farmers.

Hon'ble Minister for Agriculture, Maharashtra made following remark in his address:

- No of Bank Branches & Branch network should be increased to provide banking facilities to maximum extent.
- Minimum required documentation be obtained for Crop loan as per provision and It should be disbursed in time to meet credit requirement of farmers and pace should be increased in order to achieve set targets
- SCBs and Pvt. Sector Banks should achieve their crop loan targets.
- SHGs and Unemployed youths be focused for providing credit assistance. Account opening of SHGs should be streamlined. Banks have to make efforts to provide finance to SHGs, due to laxity on part of Banks, there is an increase in finance from NBFCs and Private Money lenders and it may lead to recovery issues on account of exorbitant rate of Interest.
- The districts where DCC banks are in financial crisis the possibility of direct financing to PACS from Maharashtra State Co-op Banks may be assessed.

(Action by – Member Banks).

MSC Bank representative stated that, their Bank has formulated scheme for direct finance to PACS directly from MSC Bank.

Hon'ble Minister for Co-operation, Maharashtra made following remark in his address:



- SCBs to increase pace of crop loan disbursement and have to achieve their target.
- Crop loan should be disbursed timely.

(Action by – Member Banks).

Hon'ble Dy Chief Minister, Maharashtra made following remark in his address

- With the timely onset of monsoon during Kharif season, 2022 and with the readily available agriculture inputs through Agriculture Dept. of Govt. of Maharashtra in the State, Banks have to pro-actively finance crop / KCC loan to the farmers (Action by – Member Banks).
- Share of Small & Marginal Farmers in the State is around 80% and therefore, Banks to give priority to Small & Marginal Farmers for agriculture financing. (Action by – Member Banks)
- In view of ongoing Kharif, 2022 season, NABARD to refinance DCCBs of Dhule - Nandurbar, Nagpur, Nashik, Osmanabad, Buldhana, Beed districts, since these are having liquidity issue to finance agriculture sector. (Action by – NABARD)

Chief Minister, Maharashtra State advised SLBC forum as under:

- All pending cases for sanction of Crop loans be sanctioned on priority
- PMFME/AIF cases should be sanctioned on priority and adequate finance be ensured under these scheme.
- Various Schemes of Govt should be implemented in true spirits.
- Finance to be given for Allied activities, as well.
- State Government to write to Central Govt. for reconsideration of discontinuation of 2 % interest subvention on crop loans.
- Fresh finance to MJPSKY beneficiaries be given on priority
- Frequency of meeting should be increased.

(Action by – Member Banks, LDMs, State Govt.)

Various Government officials provided their valuable inputs during the course of discussion.

The meeting concluded after vote of thanks proposed by Shri B V Barve, Asst. General Manager, SLBC, Maharashtra.

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

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Annexure I

List of Participants of 155th SLBC Meeting held on 30.05.2022

State Government		
S.N.	Name of the Participant	Designation / Institution
1	Shri Uddhavji Thackeray	Hon'ble Chief Minister, Maharashtra
2	Shri Ajit Pawar	Hon'ble Dy. Chief Minister, Maharashtra
3	Shri Dadaji Bhuse	Hon'ble Minister, Agriculture, Maharashtra
4	Shri Balasaheb Patil	Hon'ble Minister, Cooperation, Maharashtra
5	Shri Manu Kumar Srivastava	Chief Secretary
6	Shri. Sitaram Kunte	Principal Advisor to Hon'ble Chief Minister
7	Shri Ashish Kumar Singh	Additional Chief Secretary to Hon'ble Chief Minister
8	Shri Manoj Saunik	Additional Chief Secretary, Finance
9	Shri Nitin Gadre	Additional Chief Secretary (A and S), Home Department, Additional Charge of Planning Department
10	Dr. Nitin Kareer	Additional Chief Secretary, Revenue
11	Shri Anoop Kumar	Additional Chief Secretary, Cooperation
12	Shri Vikas Kharge	Principal Secretary to Hon'ble Chief Minister
13	Dr. Soniya Sethi	Principal Secretary, Urban Development
14	Shri Eknath Dawale	Principal Secretary, Agriculture
15	Shri A.M. Kawade	Commissioner, Cooperation
16	Shri S. P. Singh	Commissioner, Animal Husbandry
17	Shri. Parmeshwar Raut	COO, Maharashtra State Rural Livelihoods Mission
18	Ms Shraddha Joshi	Managing Director, MAVIM
19	Shri Shriram Parvekar	OSD, Mantralaya
20	Shri Mahesh Kokare	Dy Manager, MAVIM
Reserve Bank of India		
1	Smt Kalpana More	General Manager, FIDD MRO
2	Ms Rehmata Parkar	Dy General Manager, FIDD NRO
3	Mr. Arivukarasan Anabalgan	Manager, FIDD MRO
NABARD		
1	Shri G.S. Rawat	Chief General Manager
2	Shri. Yogesh Gokhale	Assistant General Manager
Convener Bank – Bank of Maharashtra		
1	Shri A.S. Rajeev	MD & CEO, Bank of Maharashtra & Chairman, SLBC
2	Shri A. B. Vijayakumar	Executive Director, Bank of Maharashtra
3	Shri M A Kabra	General Manager
4	Shri R.D. Deshmukh	DGM & Member Secretary, SLBC, Maharashtra
5	Shri B.V. Barve	Asstt. Gen. Manager, SLBC
6	Shri Anandraje Patil	Chief Manager, SLBC
7	Shri Amit Teke	Senior Manager, SLBC
APEX Bank SIDBI		
1	Anjani Kumar Srivastav	General Manager
Scheduled Commercial / Apex Banks.		
1	Shri. Ajay Kumar Singh	Chief General Manager, SBI
2	Shri B B Mutreja	General Manager, Central Bank of India
3	Shri Kabir Bhattacharya	General Manager, Union Bank of India



4	Shri SSP Roy	General Manager, Indian Bank
5	Ms M Mini T	General Manager, Bank of Baroda
6	Shri Puskar Tarai	General Manager, Punjab National Bank
7	Shri Subrata Kumar Roy	General Manager, Bank of India
8	Shri Lakhbir Singh	General Manager, Canara Bank
9	Shri Anjani Kumar	Dy General Manager, Indian Overseas Bank
10	Shri Milind M. Gavasane	Dy General Manager, Bank of India
11	Shri Rakesh Goyal	Dy. General Manager, State Bank of India
12	Shri Rajesh Nagar	Dy. General Manager, UCO Bank
13	Shri Bhagwan Chowdhri	Asst. General Manager, Punjab & Sindh Bank
14	Ms Pramila Soujanya	State Head, IDBI
15	Mr. Kalyan Akula	DGM, IDBI
16	Shri Sandeep Chavan	Sr .Vice President HDFC, Bank
17	Shri Amit Patni	Zonal Head, ICICI Bank
18	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
19	Shri Pradeep Agarwal	Senior Vice President, Axis Bank
20	Shri Ajaykumar Ankaikar	Dy Vice President, Axis Bank
21	Shri Suraj Pramanik	Vice President, Indusind Bank
22	Shri Vikranth Dhiman	Vice President, Kotak Mahindra Bank
23	Shri Umang Shah	Vice President, RBL
24	Ms Neeti Jain	Regional Head, Yes Bank
25	Shri Nilanjan Jhariat	Zonal Head, Bandhan Band
Small Finance Banks		
1	Shri Vishnu P Baby	BH, ESAF
2	Shri Yogesh Dixit	EVP, Suryoday
Regional Rural Banks		
1	Shri Milind Gharad	General Manager & Chairman MGB
2	Shri Bidyut Kundu	Dy General Manager & Chairman VKGB
M.S. Co-operative Bank		
1	Shri Ajit Deshmukh	Managing Director
Lead District Managers		
1	All Lead District Managers	

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