



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

Convenor - SLBC Maharashtra

महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
State Level Bankers' Committee Maharashtra State

संयोजक
संयोजक
Convener



बँक ऑफ महाराष्ट्र
बँक ऑफ महाराष्ट्र
Bank of Maharashtra

Priority Sector Department: 'Lokmangal', 1501,
Shivajinagar, Pune-411005.

प्राथमिकता विभाग, प्रधान कार्यालय, 'लोकमंगल', 1501,
शिवाजीनगर, पुणे-411005.

फॅक्स Fax : 25513813 टेलि. Tel. No. 25513813 / 25513121

ई मेल Email : dgmmkt@mahabank.co.in वेबसाइट Web Site : www.bankofmaharashtra.in

AX1/Priority/SLBC/Minutes/2010-11/1103

Date:17.3.2011

CGM, RBI, RPCD, Mumbai, Regional Director, RBI, Nagpur, CGM, NABARD, Pune
Additional Chief Secretary, Govt. of Maharashtra, Principal Secretary, Planning
& Institutional Finance (Lead Bank), GOM

Secretary, RDD / Housing Dept., GOM

Chairmen of State Minority / SC / ST Commission

Commissioner of Coop. & Registrar of Cooperative Societies, Maharashtra State

Commissioner of Industries, GOM, Commissioner of Agri., GOM

MD / CEO / Director / Deputy Director of Sponsoring Agencies / Dev. Corporations

General Manager, Priority Sector, SCBs

Chairmen of RRBs

General Manager, MSCB Ltd., Mumbai

All LDMs in Maharashtra

All Members, SLBC – Maharashtra

(Fax / Courier / Speed Post)

Dear Sir,

**Re: 110th SLBC meeting held on 08.03.2011 at Bank of Maharashtra,
"Lokmangal", Pune : Minutes & Action Points**

We forward herewith the "Minutes & Action Points" of the 110th SLBC meeting held on 08.03.2011 at Bank of Maharashtra "Lokmangal", Pune for your perusal & initiate necessary action wherever applicable.

You are further requested to inform the action taken report to SLBC on or before 15.04.2011 for appraising in the next SLBC.

Please acknowledge.

Yours faithfully,

Cd/-

(Phillip D'silva)

Deputy General Manager

F.I. RRB & Member Secretary, SLBC

Encl: as above



SLBC - Maharashtra

**MINUTES & ACTION POINTS OF THE 110th SLBC MEETING HELD
ON March 08, 2011 AT Pune**

- The 110th SLBC meeting was held on 8.3.2011 at Joag Hall, Central Office, Bank of Maharashtra, Pune.
- The meeting was chaired by Shri AS Bhattacharya, Chairman & Managing Director, Bank of Maharashtra. The list of other participants is enclosed in annexure.
- Mr. VK Gupta; General Manager; Credit Priority, Bank of Maharashtra & Convenor SLBC - Maharashtra welcomed the participants & in his welcome address he highlighted some of important announcements made in union budget 2011-12, which are relevant to SLBC forum.
 - Increase allocation for lending to Agriculture sector from ` 375000 Crore to ` 475000 Crore i.e. an increase of 25%. The effect of this is that all banks in State have to disburse additional credit to Agriculture.
 - Increase in additional interest subvention on timely repayment of Agriculture loans to 3% from 2%, effective rate of interest on agricultural advances to reduce to 4%. Banks may expect regular repayment in agriculture loans on timely repayment is rewarded in the form of lower interest rate.
 - Housing loans eligible for priority sector increased to ` 25 lakh from present ` 20.00 lakh. This will help banks to improve level of priority sector lending.
 - ` 5000 crore given to SIDBI FOR refinancing incremental lending by banks to MSME. Banks will be more inclined to increase lending under MSME.
 - Target of providing banking facilities at all 73000 habitation having population of over 2000 to be completed by 2011-12. Banks have to speed up the procedure of extending banking services through BC Model in villages in State.
- He then requested Shri AS Bhattacharya, Chairman & Managing Director of Bank of Maharashtra to initiate the proceedings of the meeting as per agenda. The issues discussed with timeframe for compliance emerged out of the discussions are enclosed for ready reference.



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
1	Confirmation of minutes of last SLBC meeting (109th)	The minutes of 109 th meeting of SLBC held on 23.12.2010 were placed as an annexure in agenda. Representative from IDBI Bank informed that their bank is given only one district i.e. Satara in the State for setting up R-SETI, instead of 3 districts as reported in the minutes.	The minutes of last SLBC meeting were confirmed with the following changes. "IDBI has been allotted only one district i.e. Satara instead of three districts in State for setting up of R-SETI under item of R-SETIs" on page no. 14	-N.A.-
	Issues Pending with Govt. of Maharashtra	The Chairman of SLBC informed that top level participation in SLBC meeting both from Banks & Govt. Dept. is required to deliberate on pending / new issues related to priority sector lending in State	Smt I.A.Kundan Joint Secretary, Planning, Govt. of Maharashtra informed the forum that Co-ordination Committee is formed at State level to sort out issues relating to Banks & Govt. agencies. The meeting will be convened by Principal Secretary, Planning & Institutional Finance, GoM. The Committee will deliberate on pending issues with Govt. of Maharashtra and pursue for early decision	Action: Banks & Govt. Dept.



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
2	Follow up of Action Points of last SLBC meeting (ATR)			
	(a) Waiver of Stamp duty on loans to male SHGs up to Rs. 50,000/- (b) for all types of credit facilities up to Rs. 5.00 Lakhs under priority sector to SC / ST / SF / MF / Artisans / Minority communities (c) for all loans disbursed under SGSY (d) for all crop loans against Hypothecation	During discussions on the matter, the Commissioner Coop., Govt. of Maharashtra informed that the matter is related to revenue Dept. & hence the appropriate decision will be taken by Revenue Dept. on approval of Cabinet / Competent authority.	Chairman SLBC requested State Govt. to communicate suitable decision prior to 31.3.2011.	Action: Revenue Dept., Govt. of Maharashtra Timeframe: 31.3.2011
	CD ration of Chandrapur & Gadchiroli district (Less than 40%)	Forum was informed about Chandrapur & Gadchiroli districts having CD ratio less than 40%. It was further informed that these districts have recorded CD ration of 39.11% & 37.40% respectively for the quarter ended Dec. 2010. The forum noted about the Sub-Committee meeting of DLCC held on 09/11/2010 at Chandrapur. The LDM of Gadchiroli district was not present, details about Sub-Committee meetings conducted by them , outcome of the meeting could not be furnished to the forum.	The Sub-Committee meeting of DLCC of these two districts to be continued to review the performance of these two districts for improving CD ratio & confirm to SLBC on quarterly basis.	Action: LDMs of Chandrapur & Gadchiroli district Time frame:30.04.2011



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
	The concerned Govt. Dept. would speed up the steps for interlinking of sub Registrar offices in the city / town with a specified timeframe	The issue of interlinking of Sub-Registrar offices in the city / town is pending with State Govt since 94th SLBC held on 14.12.2006. The matter was discussed during this SLBC meeting.	It was informed by the Commissioner of Co-operation & Registrar of Co-op. Societies that the matter is under consideration and take some more time for decision	Action: State Govt. Timeframe: 30.04.2011
	Issuance of uniform guidelines to Dist. Magistrates on role of local administration under sec.14 of SARFAESI Act, 2002 to ensure disposal of requests from banks / FI	The matter is pending with Govt. since 109th SLBC held on 23.12.2011	It was informed by Smt. I.A.Kundan, Joint Secretary, Planning Dept., GoM that the matter is under consideration & instruction will be issued soon.	Action: State Govt. Timeframe: 30.04.2011
3	Lead Bank Scheme – Conduct of State Level Bankers’ Committee (SLBC) meetings	Calendar of programme for SLBC for 2011-12 was placed for consideration. Forum approved the same. During discussions, Chairman of SLBC requested for higher level participation from Banks as well as State Govt for effective functioning of SLBC	Banks & Govt. Dept. to act as per calendar.	Action: Banks, State Govt. & SLBC
4	Review of progress under Financial Inclusion	The forum discussed the progress on implementation of FIP and observed that the progress is far from satisfactory. Only 421 villages are covered as of Dec. 2010 as against target of 2767 villages for 2010-11 as per FIP of State. The progress in terms of percentage to total villages works out to 15.21%	All member banks were requested to gear up their machinery for coverage of 2767 villages as per FIP of the State by March 2011 without deviation & report monthly progress to SLBC	Action: Member Banks Timeframe:31.03.2011



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe																														
		<p>Bankwise review was undertaken by the Chairman of SLBC for assessing the present position of participating banks which is given below:</p> <table border="1" data-bbox="527 443 1136 998"> <thead> <tr> <th>Name of the Bank</th> <th>No of Villages Covered at present</th> </tr> </thead> <tbody> <tr><td>BOM</td><td>288</td></tr> <tr><td>UBI</td><td>105</td></tr> <tr><td>BoI</td><td>365</td></tr> <tr><td>CBI</td><td>65</td></tr> <tr><td>WKGB</td><td>65</td></tr> <tr><td>UCO</td><td>12</td></tr> <tr><td>ICICI Bank</td><td>21</td></tr> <tr><td>Dena</td><td>3</td></tr> <tr><td>IDBI</td><td>22</td></tr> <tr><td>Syndicate</td><td>16</td></tr> <tr><td>SBH</td><td>3</td></tr> <tr><td>Indian Bank</td><td>9</td></tr> <tr><td>OBC</td><td>4</td></tr> <tr><td>SBI</td><td>46</td></tr> </tbody> </table>	Name of the Bank	No of Villages Covered at present	BOM	288	UBI	105	BoI	365	CBI	65	WKGB	65	UCO	12	ICICI Bank	21	Dena	3	IDBI	22	Syndicate	16	SBH	3	Indian Bank	9	OBC	4	SBI	46		
Name of the Bank	No of Villages Covered at present																																	
BOM	288																																	
UBI	105																																	
BoI	365																																	
CBI	65																																	
WKGB	65																																	
UCO	12																																	
ICICI Bank	21																																	
Dena	3																																	
IDBI	22																																	
Syndicate	16																																	
SBH	3																																	
Indian Bank	9																																	
OBC	4																																	
SBI	46																																	
	Nomination of Secretary, Finance as Nodal Officer for monitoring the FIP & channelising NREGA / EBT / Social Security payments	Matter of Nomination of Nodal officer for monitoring the implementation of FIP & Electronic benefit transfetr through bank channel was discussed.	Smt. I.A. Kundan, Joint Secretary informed the forum that the matter is under progress and order will be issued soon.	Action: .Govt. of Maharashtra to issue order soon Timeframe: 31.03.2011																														



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
	Submission of Progress reports on FIP for monthly / Quareterly by Banks	<p>It was also observed by the forum that submission of month wise rollout plan is one time exercise while on monthly basis progress report is to be submitted by member banks to SLBC in prescribed format already provided by SLBC.</p> <p>Similarly member banks are not observing time schedule of submission of quarterly report – district wise/ bank wise by Lead banks in state to SLBC (only 9 banks submitted reports).</p> <p>As banks are not submitting the reports in time, SLBC is finding it difficult to appraise the GOI / RBI / forum of the progress regarding FIP.</p> <p>In view of the above, H.O.s of Member banks/LDMs were requested to take note of the same and ensure timely submission of returns/information to SLBC.</p>	To ensure timely submission of monthly (GOI format) as well as quarterly reports (RBI format) on FI in prescribed format maximum by 10th day of succeeding month/quarter. Report for quarter ended Dec 2010 was due on 10.01.2011	Action: Member Banks Timeframe: As per periodicity Monthly /quarterly before 5 th of succeeding month / Quarter
	Chennelising payment of MNREGA / EBT/ Social Security Benefits	The recommendations of the Sub-Committee of FIP on channelising the payment of wages under MNREGA / EBT /Social security benefit to beneficiaries in M.S. was placed before the forum for discussions & approval. The recommendations "One district multiple banks model" was unanimously accepted by the forum	All banks & implementing agencies of Govt. of Maharashtra to follow "one district multiple Banks model"	Action: Implementing agencies of State Govt. & Banks



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
	Channelising the payment of Social Security Payments in the State.	The issue of Channelising Social Security Benefits to beneficiaries in M.S. was discussed during the meeting. It was made very clear that "One district multiple banks model" would be followed though the same was objected by Shri. G.K.Wagh, Dy. Secretary, GoM . It was also made clear that decision of SLBC would be binding on all concerned involved in the process.	All Banks and Social Welfare Dept. of Govt. of Maharashtra to follow "one district multiple Banks model"	Action: Social Welfare Dept & Banks
	Aadhar & Financial Inclusion –Overlap of villages.	The issue of overlap of villages under Financial Inclusion and Aadhar – SLBC to decide which banks would use the UIDAI enrollment data for opening financial inclusion bank accounts in the rural area. SLBC forum opined that State Govt. & all PSBs / FI are registrar to UIDAI for Aadhar enrollment :the model adopted for implementation of FIP while doing UIDAI enrollment for opening Financial Inclusion bank a/cs in rural areas	It was unanimously decided that allocation of villages as per FIP be continued for use of UIDAI enrollment data for opening financial inclusion bank accounts in rural areas	All Registrars of UIDAI in State.
	FIP – Extending banking services to villages having population 1000 plus & < 2000.	Review of State specific FIP – extending banking services to villages having population 1000 plus – Maharashtra State. As LDMs were already advised by SLBC to identify such unbanked villages from their district & allocate to various banks in the State.	LDMs to speed up the process of identification and allocation of villages having population 1000 plus.	Action: LDMs Timeframe: 30.04.2011



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
	Setting up of FLCCs	During discussions it was decided that banks should take lead in opening of FLCCs in their respective lead districts. It was informed by Lead Banks as under:	All Lead Banks were requested to ensure setting up FLCCs within time frame.	
		i) Bank of Maharashtra has already opened three FLCCs after 109 th SLBC meeting. BoM further informed to start FLCC at Satara, Thane & Jalna by 30.06.2011	BoM to open 3 FLCCs by 30.06.2011.	Action: BoM Timeframe: 30.06.2011
		ii) SBI to open FLCCs at Washim, Nandurbar & Osmanabad by 30.06.2011	SBI to open 3 FLCCs by 30.06.2011	Action: SBI Timeframe: 30.06.2011
		iii) CBI has agreed to open FLCC at Ahmednagar, Dhule, Akola, Jalgaon & Yavatmal on or before 31.03.2011	CBI to open 5 FLCCs by 31.03.2011	Action: CBI Timeframe: 31.03.2011
		iv) BoI has proposed to open 2 FLCCs at Kolhapur & Solapur by 31.03. 2011	BoI to open 2 FLCCs by 31.03.2011	Action: BoI Timeframe: 31.03.2011
5	Setting up of RSETI centres in Maharashtra	The forum discussed on the issue & noted the progress in setting up of R-SETIs by different banks as below:		
		BOM: Out of seven districts, R-SETIs at five centers have started functioning viz. Pune, Nasik, Aurangabad, Nagpur & Amravati. Jalna will be covered by Aurangabad centre	BOM to set up RSETI at Thane on allocation of land & completion of formalities like demarcation and possession of committed / allotted land. MOU.	Action: BoM, Timeframe:30.06.2011
		SBI: Out of five districts allotted, R-SETIs at Latur & Nanded have started functioning.	SBI to setup three RSETIs. at Washim, Nandurbar & Osmanabad districts by 31.03.2011	Action:SBI Timeframe:31.03.2011



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
		BOI: Out of eleven districts, R-SETIs have started functioning at 10 districts i.e. Sindhudurg, Solapur, Ratnagiri, Wardha, Sangli, Kolhapur, Chandrapur, Gadchiroli, Bhandara & Gondia	Bol to set up R-SETI at Raigad by 31.03.2011	Action: Bol Timeframe: 31.03.2011
		CBI: Out of six districts allotted, CBI could start functioning at Buldana, Akola & Yavatmal	CBI to set up R-SETI at Ahemadnagar, Dhule & Jalgaon by 15.03.2011. The performance of CBI in State in setting of R-SETI is far from satisfactory.	Action: CBI Timeframe: 31.03.2011
		SBH: Out of three districts allotted, R-SETIs have started functioning at Parbhni & Beed	SBH to set up R-SETI center at Hingoli by 31.03.2011	Action: SBH Timeframe: 31.03.2011
		IDBI: They have been allotted one district i.e. Satara & could not start the same.	Representative from IDBI informed that they are going to start R-SETI at Satara by 31.03.2011 in their own building	Action: IDBI Timeframe: 31.03.2011
6	Review of performance of ACP 2010-11	Performance under ACP 2010 –11 as of 30.09.2010 was discussed and noted by forum.		
		During the deliberations, forum noted the achievements (Provisional) under priority sector as 60% & under total plan as 79% for the quarter ended December 2010.	All members were requested to achieve the ACP targets on various parameters by all member banks by March'11 without any deviation.	Action: All Member Banks Timeframe: 31.03.2011
		Sector wise position was reviewed under ACP 2010-11 as compared to 2009-10. Decline in performance under crop loan from 73% to 61% was a matter of concern for the forum		



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
		<p>The issue of stepping up of agril. credit and more particularly of crop loans by scheduled commercial banks was raised by the Commissioner of Co-operation & Registrar of Co-op. Societies. He pointed out that share of Scheduled Commercial banks in disbursement of crop loan / Agril. credit is less as compared to other State like AP / TN and suggested to find out the reasons, why crop loan disbursement is not picking up for Scheduled Commercial Banks.</p>		
		<p>General Manager, RBI, RPCD, Mumbai made a reference of survey undertaken in two districts of Goa State to identify the farmers to be financed for agriculture. State Bank of India being Convenor of Goa State was requested to provide the format for collection of data on land use pattern by the farmers</p>	<p>LDMs to form a Sub Committee at district level for increasing agril. lending especially crop loans and discuss suitable strategies to increase crop loans / KCC in their respective districts.</p>	<p>Action : LDMs & Banks</p>
		<p>During the discussions, it was felt necessary that for increasing agril. lending in general and crop loans in particular, Sub Committee be formed at district level comprising major banks and Agril Dept of Govt.</p>		
		<p>The Sub-committee will undertake regular meetings to suggest the measures for increasing agril. lending. The said committee will undertake analytical review of disbursement to agri and find out the reasons for decreasing levels of crop loans</p>		



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
		Further RBI Director, Nagpur suggested special efforts required to be taken for Bhandara district under priority sector as achievement was just 21% of the annual target.	LDM, Bhandara district was requested to undertake analytical review of disbursement as the progress under ACP 2010-11 was poor under priority sector. He should apprise the SLBC for steps initiated for increasing priority sector lending after undertaking the study. Banks were requested to dispose off the pending proposals so as to improve the disbursement position	Action: LDM, Bhandara & Banks in the District
		The forum pointed out that Banks have not provided the data on disbursement of crop loans on the basis of amount financed vis-à-vis number of accounts as advised in last SLBC meeting	Banks to furnish SLBC the data on disbursement of crop loans on the basis of amount financed vis-à-vis number of accounts SLBC has already circulated revised format for reporting purpose. SLBC to monitor the progress under crop loan disbursement on the basis of amount financed vis-à-vis number of accounts	Action: SLBC Action: Member Banks



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
7	Review of performance under Govt. Sponsored Schemes			
	SGSY	<p>Review of performance under Govt. Sponsored Schemes was taken as per agenda & progress was noted.</p> <p>During the discussions following action points emerged.</p> <p>In number of cases pendency with the banks is beyond the stipulated period. Hence the cases should be disposed off with in stipulated time.</p> <p>Deputy Secretary, RDD discussed the issue of SGSY & informed the house that for the year 2010-11, performance under SHGs is good but it is only 41% under individual swarozgaris. Total pending proposals (SHGs + Individual) with banks are 26113.</p>	<p>All Banks & Lead District Managers to take up the issue of pending proposals under various Govt. schemes with respective branches for disposal of all pending cases by 20.3.2011.</p> <p>Banks to follow time frame of disposal of pending proposals under various Govt. schemes strictly as per RBI guidelines.</p> <p>Considering highest pendency of SGSY proposal both under SHG & individual, all Banks are requested to take up the issue on priority & issue necessary instructions to their branches for expeditious disposal.</p> <p>SLBC, Convenor to write to all GM – Priority Sector Adv. Of member banks to dispose off all proposals by 20.3.2011</p>	<p>Action: All Member Banks Timeframe: 20.3.2011</p> <p>Action: SLBC Timeframe: 15.03.2011</p>



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
	Prime Ministers' Employment Generation Programme	<p>CEO, KVIB reported that Banks have to verify the details provided by KVIB & clarify the correct position.</p> <p>Bank-wise & district-wise lists are provided by KVIB on 5.3.2011 by E-mail & copies of the same are distributed to all Banks & Lead District Managers prior to the meeting.</p>	<p>KVIB has submitted the Bank-wise & district-wise lists of proposals pending under PMEGP to SLBC for further follow up.</p> <p>All Member banks have to dispose off pending proposals by 20.3.2011 & report to SLBC</p>	Action: Member banks Timeframe: 20.3.2011
		Position of the details of double claim of margin money of SBH. The representative of SBH i.e. AGM Mumbai will meet KVIB & resolve the issue by 20.3.2011.	AGM-SBH to meet officials of KVIB & resolve the matter	Action: SBH & KVIB Timeframe: 20.3.2011
8	Executive Summary of the Study Report on Verification of Borrowers & End Use of Funds under Government Sponsored Schemes	<p>RBI copy of the executive summary of the study report on verification of borrowers & end use of funds under Govt. Sponsored Schemes was enclosed as agenda item for information of the bankers.</p> <p>All Banks are requested to note the same & make consistent efforts to develop the micro & rural credit sector by expanding the outreach & increasing coverage through credit for the larger benefit of the poor households.</p>	The issue is noted by all the banks & implementing agencies	NA



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
9	Review of Implementation of Interest subsidy scheme for Urban Poor (ISHUP)	During discussions it was informed to the forum that for implementation of ISHUP scheme, necessary notification for Nodal agency will be issued within 8 days.	Housing Dept., Govt. of Maharashtra to issue necessary notification within 8 days.	Action: Secretary Housing Dept., Govt. of Maharashtra Timeframe: 15.3.2011
		The requisite loan application form under ISHUP as decided by NHB is acceptable to Govt. of Maharashtra & the revised district-wise targets are submitted during the meeting.	The loan application form under ISHUP designed by NHB is approved by forum & SLBC to convey the revised target to all Lead District Managers.	Action: SLBC Timeframe: 15.3.2011
10	Dairy Entrepreneurship Development Scheme	On the basis of issue referred by Secretary, Ministry of Agriculture, Govt. of India, the issue was kept as an agenda item. All bankers are requested to give active support in promoting the scheme. The scheme is launched to promote investment in the dairy sector & is being implemented through NABARD. NABARD has distributed the copies of gist of the scheme to the house & all member Banks are requested to implement the scheme in true spirit.	All banks are requested to implement the scheme in proper spirit	Action: All Member Banks
11	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.	The issue of pending subsidy to be released under Rajiv Gandhi Gramin Niwara Yojana was discussed wherein the forum requested Under Secretary, Housing to release the interest subsidy within a fortnight through MHADA.	Under Secretary, Housing, Govt. of Maharashtra informed that the scrutiny is going on & decision will be communicated within 8 days. Chairman SLBC requested State Govt. to release the pending claims by 31.3.2011.	Action: The Secretary Housing Dept., Govt. of Maharashtra Timeframe: 31.3.2011
Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by &



Convenor - SLBC Maharashtra

				Timeframe
12	Waiver Scheme for loans disbursed under various Backward Class Development Corporations of Govt. of Maharashtra	<p>Concerned Govt. agencies were requested to appraise the forum the present position & release of funds under the waiver scheme as there is constant follow up from the Member Banks.</p> <p>MPBCDC officials informed the status of claims as under.</p>	<p>MPBCDC officials requested for early submission of correct claims as per laid down procedure, for further release of funds under waiver scheme for loans disbursed & are overdue as per norms.</p> <p>MPBCDC informed the position of claims is as under.</p> <ol style="list-style-type: none"> 1. Syndicate Bank : Claim figures to be reconciled 2. Central Bank of India : Will be released within 15 days 3. Bank of Baroda : In process 4. Corporation Bank : Released 5. Union Bank of India : Additional claim of ` 3.61 lakh is received 6. Bank of India : Not recd. Chairman SLBC requested to submit the same urgently, with a copy to SLBC 7. Bank of Maharashtra : Additional claim of ` 99.00 lakh <p>Position of 7 banks is tallied & fund has been released. MPBCDC was advised to release pending claims immediately.</p>	<p>Action: MPBCDC Timeframe: 31.3.2011 By</p>
Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by &



Convenor - SLBC Maharashtra

				Timeframe
13	Registration of conveyances : Pune City	CMD, United Bank of India has written a letter to SLBC with a request to take up the issue with Govt. of Maharashtra & accordingly the issue was kept as agenda item. However no representative from United Bank of India was present. Planning & Institutional Finance Dept., Govt. of Maharashtra has informed that the proposal is under active consideration of the Govt.	Commissioner Coop. informed that the matter is under consideration of Govt.	Action: Revenue Dept., Govt. of Maharashtra Timeframe : 30.6.2011
14	Stimulus Package to MSME, housing & Auto sector	SLBC has been advised by RBI to monitor progress in credit flow to new MSME and performance in Micro and Small enterprises vis-à-vis mandatory targets including sub targets as fixed by Govt. of India. However the information was received from very few banks SLBC has been advised to monitor the progress in rehabilitation of potential viable sick MSE units	Member Banks to furnish the information to SLBC urgently for the quarter ended Dec. 2010 so as to undertake regular review of credit flow to Micro and small enterprises	Action ;Member Banks Action: member Banks
	Extending banking network in unbanked centres	At grass root level, there are problems of lease lines by BSNL & power cut problems are regularly faced by the banks. The issue was taken with the concerned Dept. by SLBC. As the information was awaited from the concerned Dept, it was decided that representative of these Depts be called to next SLBC meeting as special invitees to apprise the forum	SLBC to invite the representatives of BSNL and MSEB as special invitees for next SLBC	Action: SLBC



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
15	Effectively monitoring credit flow to various sectors of Economy	As advised by Govt. of India, the SLBC forum has reviewed & noted credit flow to various sector of economy as a part of monitoring relating to 21 banks	Noted by forum	
16	Credit Flow to Minority Communities	The forum observed that % achievement of credit flow to minority communities is 6.29% of the priority sector lending as against the stipulation of RBI of 15%.	All member banks to draw suitable strategies and ensure the level of lending of 15% of priority sector lending to minority communities by 31.03.2011 keeping in mind the letter dt. 28/02/2011 of Shri. S.K.Sharma, Secretary, Govt. of India, Dept. of Financial Services in this regard	Action: All Member Banks in the State
17	Any other issue with the permission of the chair			
	Recovery of bank dues especially under Govt. sponsored schemes.	Commissioner Coop. informed that necessary instructions are passed on to district administration.	All bankers & Lead District Managers to ascertain & make use of the issued guidelines in their districts & seek co-operation from Govt. official in recovery of Bank dues.	NA
	Inclusion of Maharashtra Gramin Bank in PMEGP Programme from the year 2011-12	PMEGP scheme is implemented in both rural & urban areas of the state from the year 2008-09. As mentioned in the scheme the cooperative & regional rural banks can also be allowed to implement the scheme. CEO KVIB, Mumbai has requested SLBC to take up the issue of MGB for implementation of PMEGP Scheme in the State. Forum accepted the issue & since 1.4.2011 the targets will be allotted to MGB for PMEGP scheme.	KVIB, Mumbai to allot the target to MGB wef 1.4.2011 & MGB to consider the loan proposals since 1.4.2011	Action: KVIB, Mumbai & MGB



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
TA 1	Lokshahir Annabhau Sathe Development Corporation Ltd., Mumbai – Bank-wise progress report as of January 2011	MD, LASDC informed that the physical target will be achieved, but the financial will not be achieved as against the target of ` 15.00 crore, the achievement is only ` 2.00 crore. Considering the issue of Aurnagabad District, CMD requested MD to cooperate in the matter & extend necessary cooperation to bankers in smooth implementation of scheme	The information is noted by the bankers & Lead District Managers. In case of pressure groups involved in forcing banks to consider the unviable proposals, such matter is to be brought to notice of Local District Collector for suitable action.	Action : LDMS & District Collectors
TA 2	Follow-up of action points emerged in the last SLBC Meeting (ATR) after finalization of main agenda	Commissioner Coop. informed the forum that the waiver claim of OBC Bank is settled & claim under relief will be settled in due course	Forum noted the same	NA
TA 4	Implementation of Govt. of Maharashtra Debt Waiver & Debt Relief Scheme 2009, Review of Pending claims under the scheme	Commissioner, Coop. informed that released the amount of ` 25.20 lakh under waiver scheme & ` 52.00 crores will be released within a week subject to submission of audited claims by the banks. Coop. Dept. also informed that amount of ` 101.00 crore is with Govt. of Maharashtra & the funds will be distributed to banks before March 2011.	CMD requested the banks to submit the audited claims immediately. Banks to submit the audited claims to Coop. Dept. & the Dept. to release the claims immediately	Action: Banks & Coop. Dept Timeframe: Banks: 15.3.2011 Coop. Dept.: 31.3.2011
TA 5	Issues suggested by NABARD under Table Agenda	Issues suggested by NABARD were taken for discussions as under:		
		1) Non receipt of quarterly GLC data in time	Banks at district level to submit disbursement details to LDMS timely	Action: Banks
			LDMS to submit Lead Bank Returns (LBR-II) to SLBC timely	Action: LDMS



Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
		2) Appointment of Business facilitators (BFs) / Business Correspondents (BCs) by Banks	Member banks to explore the feasibility of engaging Farmers Clubs constituted by them to act as BF / BCs & appointing PACs as BCs as per RBI guidelines.	
		3) Submission of pilot projects based on ICT solutions as well as CBS for getting FITF from NABARD	MGB, VKGB & WKGB to act accordingly	
		4) Ensuring improvement in progress of SHGs	Member banks to take note of the same	
		5) Ensuring percolation of guidelines under Govt. sponsored schemes (CSS) and dairy Entrepreneurship Development Schemes (DEDS)	Member banks to take note of the same	



Convenor - SLBC Maharashtra

Shri. M. G. Sanghvi, Executive Director, Bank of Maharashtra summed up the proceedings & highlighted following points.

- 1) Timely submission of data by banks, LDMS & Govt. Depts..
- 2) Necessity of coordinated efforts by banks & Govt. Dept. for mapping the progress in Agriculture field
- 3) Banks to dispose off all pending proposals by the end of March 2011 under Govt. sponsored schemes / programmes. So also Govt. Depts to observe discipline in sending proposal to banks
- 4) Govt. to resolve the long pending issues like giving exemption in stamp duty, interlinking of Sub – Registrar's offices.
- 5) Financial Inclusion is the high potential area for future growth. Agril. sector has also been identified as an thrust area in Union budget 2011-12.

The meeting concluded with vote of thanks.



List of the Participants
110th SLBC Meeting held on 08.03.2011 at Pune

Sr. NO.	Name of the Participants	Designation / Institution
01	Shri. A.S. Bhattacharya	Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC - Maharashtra
02	Shri M.G. Sanghvi	Executive Director, Bank Of Maharashtra
Reserve Bank of India		
01	Smt. Phulan Kumar	Regional Director, Reserve Bank of India, Nagpur
02	Shri. A. K. Pandey Gen	General Manager, Reserve Bank of India
03	Smt. Kaushalya	General Manager, Reserve Bank of India
NABARD		
01	Shri. H.N. Bhuyan	GM, NABARD
02	Shri. C. Gokhale	AM, NABARD
03	Smt. Snehal Bansod	NABARD
State/Central Government & Corporations		
01	Shri. V. Giriraj	Principal Secretary water conservation & EGS GoM
02	Shri. Rajgopal Devra	Commissioner of cooperation, GOM
03	Smt. Kundan I.A	Joint Secretary, GoM
04	Shri. S.B. Patil	Joint Secretary, Cooperative Department, GoM
05	Shri. Avinash Subhedar.	Dy. Secretary RDD, GoM, Mumbai
06	Shri. G.K. Wagh	Dy. Secretary, Maharashtra Social Justice, Mumbai
07	Shri. V. R. Shirsat	Dy Emp & SED, Anna Saheb Patil Corp.
08	Shri. S. R. Shinde	Managing Director, LASDC
09	Shri. A. P. Mandke	DGM, LASDC, Pune
10	Shri. D.K. Khude	Regional Manager, LASDC, Pune
11	Shri. S.S.Dhapate	Under Secretary, Housing Department, GOM
12	Shri Dinesh Oulkar	Additional Commissioner, Commissioner Co-operation, Pune
13	Shri. Uday Deshmukh	Joint Director of Agriculture (Extn)
14	Shri A.R. Chandorikar	Dy. Director of India, Mumbai
15	Shri. B.K. Shrivastava	Asst. Director of KVIC. Mumbai
16	Shri. Vikas V. Khamkar	Asst. Director, MHADA
17	Shri. Tukaram Mundhe	CEO, KVIB
18	Shri. B.S. Manwar	DGM, MPBCDC. Mumbai
19	Shri. V. N. Bhat	Regional Manager, LIDCOM Ltd
20	Shri V.R. Bhalerao	Technical Manager, MSCARD
21	Shri. Dhananjay Doiphode.	Dy. Registrar, Co-op Dept.
22	Shri. K.M. Salim	Development Officer, KVIC, Mumbai
23	Shri. A.K. Haral	Project Coordinator, MSHMPB (NHM), Pune
24	Shri. U.D. Deshmukh	Agriculture Department
Scheduled Commercial / Apex Banks.		
01	Shri. N.D. Patil	GM, Maharashtra State Coop. Bank
02	Shri. S.K. Bhargav	GM, Union Bank of India



Convenor - SLBC Maharashtra

03	Shri. K. V. Raghav Kamat	GM, Corporation Bank
04	Shri. P.K. Agarwal	DGM, SIDBI
05	Shri. K. D. Joshi	DGM, Bank of Baroda
06	Shri. S. A. Ghadge	DGM, OBC
07	Shri. S.K. Chopra	DGM, Punjab National Bank
08	Shri. Srinivas Rao	DGM, Andhra Bank
09	Shri. Prabhakar Shenoy	DGM, Syndicate Bank
10	Shri. D. Mahapatra	Zonal Manager, Bank of India
11	Shri. Mathew Abraham	Zonal Head, HDFC Bank
12	Shri. M.G. Deshsule	Regional Manager, National Housing Bank
13	Shri. Kanwar Adarsh Salaria	AGM, OBC
14	Shri. C.N. Gaushal	AGM, State Bank of India
15	Shri. S.K. Goyal	AGM, UCO
16	Shri. S.C. Bhoyan	AGM, Central Bank of India
17	Shri. Vilas H. Joshi	AGM, IDBI Bank
18	Shri. Ashish Mehrunkar	Branch Manager, HDFC Bank
19	Shri. Rahul Mone	Cluster Head, HDFC Bank
20	Shri R.K. Karode	Chief Manager, ICICI Bank
21	Shri. G. Rajeshwara Reddy	Chief Manager, Allahabad Bank
22	Shri. M.M. Kamble	Chief Manager, Central Bank of India
23	Shri. B.K. Joshi	Chief Manager, Indian Bank
24	Shri. S.N. Shivaraya	Chief Manager, Vijaya Bank
25	Shri. D.S. Rao	Sr. Manager, Bank of India
26	Shri. A.M. Rao	Sr. Manager, Corporation Bank
27	Shri. N.N. Abhang	Sr Manager, Union Bank of India
28	Shri. D.S. Kadam	Sr. Manager, IOB
29	Shri. Manoj V. Rangle	Sr. Manager, Punjab National Bank
30	Shri. Jasmit Singh	Sr. Manager, Punjab & Sind Bank
31	Shri. A.T. Malusare	Deputy Manager, OBC
32	Shri R.S. Pradhan	Manager, Indian Bank
33	Shri. J.S. Phule	Manager, Canara Bank
34	Shri. R.R. Chambly	Officer, United Bank of India
35	Shri. A.S. Mane	Agriculture Officer, Agriculture Development
36	Shri. M.A. Bagwan	LDM, Jalna.
37	Shri. S.R. Barapatre	LDM, Washim
38	Shri. P.R. Ramdasi	LDM, Beed
39	Shri. A.P. Kulkarni.	LDM, Latur
40	Shri. E. S. Umale	LDM, Wardha
41	Shri. A.D. Gaikwad	LDM, Jalgaon
42	Shri. M.G. Korwar	LDM, Solapur
43	Shri. M.P. Parwate.	LDM, Akola
44	Shri. Hemant P. Kher	LDM, Ratnagiri
45	Shri. S.S. Kadam	LDM, Raigad
46	Shri. A.R. Ghate	LDM, Aurangabad
47	Shri Vilas Purohit	LDM, Nagpur
48	Shri. H.A. Mazire	LDM, Nasik



Convenor - SLBC Maharashtra

49	Shri Anil Gote	LDM, Parbhani
50	Shri. M.P. Mendhewar	LDM, Hingoli
51	Shri. R.P. Bhadane	LDM, Dhule
52	Shri. V.N. Dongre	LDM, Thane
53	Shri., Y.K. Mishra	LDM, Buldhana
54	Shri. H.S. Potdar	LDM, Sangli
55	Shri. S.V. Vivrekar	LDM, Nandurbar
56	Shri. A.R. Savardekar	LDM, Kolhapur
57	Shri V.D. Shinde	LDM, Ahmednagar
58	Shri. V.R. Turke	LDM, Nanded
59	Shri. A.B. Shastry	LDM, Amravati
60	Shri. A.L. Ambat	Dist. Co-coordinator, UCO Bank
61	Shri. D. T. Deshmukh	Dist. Co-coordinator, Dena Bank
01	Shri. S.C. Singh	Chairman Vidarbha Kshetyriya Gramin Bank
Regional Rural Banks		
02	Shri. K. N. Tambe	Chairman Wainaganga Krishna Gramin Bank
03	Shri. P.J. Mishra	GM, Maharashtra Gramin Bank
Convenor Bank – Bank of Maharashtra		
01	Shri. V.K. Gupta	General Manager, Credit Priority & Convenor SLBC
02	Shri Phillip D'silva	DGM, FI, RRB & Member Secretary of SLBC
03	Shri. S.R. Junankar	Sr. Manager, LBS / RRB Cell
04	Shri A. D. Chavan	Sr. Manager, LBS / RRB Cell
05	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell