

# State Level Bankers' Committee Maharashtra State

Agenda & Background Papers of  
**124<sup>th</sup> SLBC MEETING**

**Date**

**26 September 2014**

**CONVENER**



**बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra**

भारत सरकार का उद्यम

**एक परिवार एक बैंक**

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

संयोजक संयोजक Convener

Planning Department,  
H.O. Lokmangal,  
1501, Shivaji Nagar, Pune 411005



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Bank of Maharashtra  
आपला बँकर आपला घडामोड  
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AX1 / PLN / SLBC / 2014-15 / 2371 - 2498

09 / 09 / 2014

**All Members, SLBC - Maharashtra**

Dear Sir,

**Re: 124<sup>th</sup> Meeting of the State Level Bankers' Committee (SLBC)**

This is to inform you that 124<sup>th</sup> meeting of the State Level Bankers' committee is scheduled as under:

Date : 26<sup>th</sup> September 2014, Friday

Time : 11.00 AM

Venue : M.V.M. Banquets,  
Next to Y.B. Chavan Centre,  
General Jagannath Bhosale Marg,  
Near Mantralaya, Mumbai 400021.  
Ph. (022) 22813658, (022) 22814625

Agenda for the meeting will be intimated separately. Kindly make it convenient to attend the meeting. Meeting will be followed by lunch.

Confirmation of participation with name, designation and e-mail id of the person attending the meeting may please be sent at the earliest by e-mail to [bomfislbc@mahabank.co.in](mailto:bomfislbc@mahabank.co.in) & [bomfislbc@gmail.com](mailto:bomfislbc@gmail.com).

Yours faithfully,

( L. M. Deshmukh )  
Deputy General Manager,  
& Member Secretary SLBC.



1. Agenda Notes will be placed on our website <http://www.bankofmaharashtra.in/SLBC.asp>
2. Hard copies will be provided at the time of meeting.



**List of Members in SLBC for Maharashtra State**

Sr No	Institution
<b>Banks (SCBs)</b>	
1	Allahabad Bank
2	Andhra Bank
3	Bank of Baroda
4	Bank of India
5	Bank of Maharashtra
6	Bharatiya Mahila Bank
7	Canara Bank
8	Central Bank of India
9	Corporation Bank
10	Dena Bank
11	IDBI Bank
12	Indian Bank
13	Indian Overseas Bank
14	Oriental Bank of Commerce
15	Punjab & Sind Bank
16	Punjab National Bank
17	State Bank of Hyderabad
18	State Bank of India
19	Syndicate Bank
20	UCO Bank
21	Union Bank of India
22	United Bank of India
23	Vijaya Bank
24	Axis Bank
25	Federal Bank
26	HDFC Bank
27	ICICI Bank
28	ING Vysya Bank
29	Karnataka Bank Ltd.
30	RBL Bank
<b>RRBs</b>	
1	MGB
2	VKGB
<b>Co-operative Banks</b>	
1	M.S.Co-op.Bank
2	MSCARDB
<b>Local Area Bank</b>	
1	Subhadra Local Area Bank
<b>Apex Banks</b>	
1	State In-Charge, National Housing Bank
2	State In-Charge, Small Industries Develop. Bank of India (SIDBI)
3	President, Maharashtra Urban Coop. Bank Fed. Ltd.
<b>Convener Bank - Bank of Maharashtra</b>	
1	Chairman & Managing Director & Chairman of SLBC
2	Executive Director
3	General Manager & Convener, SLBC
4	Deputy General Manager & Member Secretary



5	Asst. Gen. Manager, FI
6	Chief Manager, SLBC
<b>RBI</b>	
1	CGM- in-Charge RBI RPCD, CO, Mumbai
2	Regional Director, RBI Mumbai
3	Regional Director, RBI, Nagpur
4	GM, RBI, RPCD,MRO, Mumbai
<b>NABARD</b>	
1	Chief General Manager
<b>Govt of India</b>	
1	Joint Secretary, Ministry of Finance, Dept. of Financial Services
2	Director, Financial Services, Ministry of Finance, Govt. of India
3	Under Secretary, Ministry of Urban Develop. & Poverty Alleviation
4	Director, Medium, Small & Micro Enterprises (MSME), MoMSME, Gol
<b>Govt of Maharashtra</b>	
1	Chief Secretary, Govt of Maharashtra
2	Additional Chief Secretary, Planning
3	Additional Chief Secretary, Agriculture & Marketing
4	Additional Chief Secretary, Finance
5	Additional Chief Secretary, Revenue
6	Principal Secretary, Rural Development
7	Principal Secretary, Water Conservation & EGS
8	Principal Secretary, Housing
9	Principal Secretary, Urban Development
10	Secretary, Cooperation
11	Secretary, Information Technology & Nodal Officer for State, DBT
12	Secretary, Social Justice & Special Assistance
13	Commissioner of Agriculture
14	Commissioner of Industries
15	Commissioner of Fisheries
16	Commissioner of Sugar
17	Commissioner of Co-op. & Registrar of Coop. Societies.
18	Director, Directorate of Municipal Administration.
19	Development Commissioner, Textiles, Nagpur
20	Inspector General of Registration & Controller of Stamps of India
21	Chairman / Secretary of M.S. Minorities Commission
22	Chairman of SC / ST Commission
23	Joint Secretary, Revenue & Forests
<b>State / Central Govt. Corporations</b>	
1	Chief Executive Officer, M.S. K.V.I.B
2	State Director, M.S. K.V.I.C.
3	Manager, Sant Rohidas Leather Industries & Charmakar Development Corporation Ltd.
4	Managing Director, Mahatma Phule Backward Class Development Corporation
5	Managing Director, Shabari Adivasi Vitta Va Vikas Mahamandal
6	Managing Director, Maharashtra State Other Backward Class Finance & Development Corporation



7	Managing Director Maulana Azad Alpsankhyak Arthik Vikas Mahamandal Maryadit
8	Managing Director, Laokshahir Annabhau Sathe Vikas Mahamandal
9	Managing Director, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
10	Managing Director, Mahila Arthik Vikas Mahamandal Ltd (MAVIM)
11	Managing Director, State Small Farmers' Agri-Business Consortium (SFAC)
13	Regional Manager, Agril. Insurance Company of India Ltd.
15	Managing Director, Maharashtra State Horticulture & Medicinal Plants Board
16	Assistant Director, National Horticulture Board
17	National Commission for Scheduled Tribes, Regional office at Bhopal for M.P., Maharashtra, Karnataka, Goa, Dadra & Nagar Haveli & Lakshadweep
18	Industrial Finance Corporation of India
19	CEO, Maharashtra State Rural Livelihood Mission
20	Regional Chief, Housing & Urban Development Corporation Ltd. (HUDCO)
21	C.O.O, Central Registry of Securitisation Asset Reconstruction & Security Interest of India (CERSAI)
<b>Insurance</b>	
1	Life Insurance Corporation of India
2	United India Insurance Company Ltd.
<b>Lead District Managers (LDMs)</b>	
1-35	Lead District Managers of 35 States in Maharashtra
<b>Other</b>	
1	Important NGOs
2	Organisations with important schemes, sectors, activities in the State
3	Academicians
4	Mr. MY Sawanth, H-2, Flora City, Khandage Nagar, Talegaon Dabhade - 410507



Agenda for 124<sup>th</sup> SLBC meeting dtd. 26.09.2014 at Mumbai

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**Agenda No. 1**

**Confirmation of minutes of 123<sup>rd</sup> SLBC held on 17.6.2014**

The minutes of the 123<sup>rd</sup> SLBC meeting held on 17.6.2014 at Mumbai have been circulated to all members vide our letter No. AX1/SLBC-123/Minutes/2014-15 dated 18.6.2014. A copy of the minutes is enclosed as **Annexure 1** to this agenda note.

The Minutes of 123<sup>rd</sup> SLBC meeting are taken on record.



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

SLBC -Maharashtra

**Annexure - 1**

<b>राज्य स्तरीय बैंकर समिती, महाराष्ट्र राज्य स्तरीय बैंकर समिती, महाराष्ट्र</b> <b>State Level Bankers' Committee, Maharashtra</b> संयोजक संयोजक Convener		
Planning Department, H.O. Lokmangal, 1501, Shivaji Nagar, Pune 411005	 <b>बैंक ऑफ महाराष्ट्र</b> <b>Bank of Maharashtra</b> भारत सरकार का उद्यम एक परिवार एक बैंक	आयोजना विभाग, प्र.का. लोकमंगल, 1501, शिवाजी नगर, पुणे 411005.
फॅक्स Fax : 020-25536748 टेलि. Tel No. 020-25513813 (SLBC Cell) / 020-25513121 (DGM) ई मेल e-mail : bomfisbc@mahabank.co.in वेबसाईट website : <a href="http://www.bankofmaharashtra.in/SLBC.asp">http://www.bankofmaharashtra.in/SLBC.asp</a>		

AX1 / PLN / SLBC / 2014-15 / 1669 - 1793

30.06.2014

**All Members, SLBC – Maharashtra**

Dear Sir,

**Sub : Minutes / Action Points – 123<sup>rd</sup> SLBC meeting held on 17.06.2014 at Mumbai**

Please find attached Minutes / Action Points of the 123<sup>rd</sup> SLBC meeting held on 17.06.2014 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 30.07.2014 for appraising in the next SLBC meeting.

The minutes are also being uploaded on SLBC website at the following URL :  
<<<http://www.bankofmaharashtra.in/SLBC-Meetings.asp>>>

Yours faithfully,

Asstt. Gen. Manager,  
Priority.







No. AX1/SLBC-123/Minutes/2014-15

June 18, 2014

**Minutes of the 123<sup>rd</sup> SLBC Meeting held on June 17, 2014 at Mumbai**

123<sup>rd</sup> SLBC meeting was convened on 17.06.2014. The meeting had a focused agenda to ensure adequate flow of credit to agriculture, especially crop loans during current kharif season in Maharashtra State and finalization of State annual Credit Plan Targets for 2014-15.

Chief Guest of the meeting was Hon'ble Chief Minister, Maharashtra State, Shri Prithviraj Chavan. Shri Sushil Muhnot, Chairman, SLBC and Chairman & Managing Director, Bank of Maharashtra chaired the meeting. Shri Harshvardhan Patil, Minister for Cooperation & Parliamentary Affairs, Shri Balasaheb Thorat, Minister for Revenue & Khar Lands, Shri J.S. Saharia, Chief Secretary, Shri K.P. Bakshi, Additional Chief Secretary (Planning), Shri Swadhin Kshatriya, Additional Chief Secretary (Revenue), Dr. Sudhir Kumar Goel, Additional Chief Secretary (Agri & Marketing), Shri Sudhir Shrivastava, Additional Chief Secretary (Finance), Shri Sanjay Kumar, Principal Secretary (Higher & Technical Education), Shri Rajgopal Deora, Secretary (Cooperation), Smt. Ashwini Bhide, Secretary (School Education & Sports), Shri R.D. Shinde, Secretary (Social Justice & Spl. Assistance), Shri Umakant Dangat, Commissioner (Agriculture), Shri S. Chokalingam, Divisional Commissioner, Pune, Dr. Shrikar Pardeshi, Inspector General of Registration and Controller of Stamps, Shri S.P. Hardikar, CEO, MERLM, Shri D.L. Oulkar Addl. Commissioner (Cooperation) and other senior officials of the State Government attended the meeting.

The Reserve Bank of India was represented by Shri S. Ramaswamy, Regional Director, Maharashtra & Goa and Smt. J.M. Jivani, Regional Director, Nagpur.

NABARD was represented by Dr. U.S. Saha, Officer In Charge, MRO, Pune.

Four banks were represented by their Executive Directors viz Shri P.S. Rawat, ED, Canara Bank, Shri Rakesh Sethi, ED, Union Bank of India, Shri SKV Srinivasan, ED, IDBI Bank and Shri Kaizad Bharucha, ED, HDFC Bank.

The meeting was also attended by Shri Pramod Karnad, Managing Director, MSC Bank, Shri S.K. Saha, CGM, Maharashtra Gramin Bank, Shri SDS Carapurcar, Chairman, Vidarbha Konkan Gramin Bank and other senior officials of State Government, Reserve



Bank of India, various banks and Lead District Managers of some of the districts in the State.

Shri S. Bharatkumar, General Manager, Resource Planning, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants and the important dignitaries. He briefly informed the house about progress made by banks in Maharashtra during the year ended 31.03.2014. He thanked the members for utilizing the SLBC forum actively.

Bank of Maharashtra launched MAHA e-SBTR (e-Secured Bank and Treasury Receipt) on this occasion. This facility for payment of Registration Fee and Stamp Duty in Maharashtra was inaugurated by Shri Prithviraj ji Chavan, Hon'ble Chief Minister of Maharashtra State. Dr. Shrikar Pardeshi, Inspector General of Registration and Controller of Stamp Duty, Maharashtra, Shri S. Chokalingam, Divisional Commissioner, Pune & former IGR and Shri S. Bharatkumar, General Manager, Resource Planning, Bank of Maharashtra & Convener, SLBC, Maharashtra gave informative presentations about e-SBTR. Shri S. Bharatkumar informed the house that the facility was being started in 308 branches of Bank of Maharashtra initially of which 108 were from Pune & Mumbai. He thanked Government of Maharashtra for giving this opportunity to Bank of Maharashtra.

Shri Sushil Muhnot, C & MD, Bank of Maharashtra & Chairman, SLBC, thanked Hon'ble Chief Minister and expressed happiness for being part of e-SBTR which is immensely helpful to the society. He briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities i.e. review of performance under Annual Credit Plan 2013-14, Referring to the difficult situation faced by the farmer community because of hailstorm and untimely rains, he hoped that there would be good and well distributed rains during this year though the forecast is for 93% of long term average rainfall. He informed how SLBC took proactive role in the fight against all the critical conditions in earlier years. The issue of farmers affected due to hailstorm was discussed in detail during the SLBC meeting conducted on 12.03.2014. On the basis of guidelines given by Chief Secretary, the relief measures were adopted by SLBC and instructions were given to all the bankers immediately on 15.03.2014. He felt that under the able leadership of Hon. Chief Minister, the state will come up again and production losses suffered during the year will definitely be compensated during this Kharif season. On behalf of all the bankers he assured full cooperation in respect of Annual Credit Plan disbursements for the year 2014-15. He informed about 90% achievement of that crop loan targets during the last financial year showing a rise of 25% over the earlier year. He also informed about the steady increase in the share of Scheduled commercial banks in crop loan disbursements. Achievement



by RRBs was to the extent of 96% and he appealed for treating RRBs at par with commercial banks so that the pending issues like parking of Government funds with RRBs and release of funds under Debt Waiver Schemes could be satisfactorily concluded. He requested the Government for early disposal of other pending matters including waiver of stamp duty on loans disbursed for upliftment of the poor. He informed about the finance for drip irrigation and sprinklers being considered within the KCC as per revised KCC scheme formulated by RBI. He informed the house about State Annual Credit Plan 2014-15 being consolidated at Rs.1,32,856 crores on the basis of District Credit Plans received from Lead District Managers and proposed the total State Credit Plan outlay of Rs. 1,57,292 crores against that submitted by the LDMs in the state of which Rs. 39,432 crore to be disbursed as crop loans and total agricultural credit deployment would be to the tune of Rs. 57,292 crores. He also proposed that major share of the enhanced portion be shared by all Banks excluding DCCBs including crop loan lending in the state. He felt that one of the biggest challenges before the banks was to restrict the delinquencies from its credit portfolio and as such, formulation of a State Recovery Act was utmost necessary. He requested the Government for early implementation of the State Recovery Act.

Shri Harshvardhan Patil, Minister for Cooperation and Parliamentary Affairs welcomed the participants and thanked Bank of Maharashtra, Convener, SLBC for convening the Special SLBC meeting thereby giving an opportunity for exchange of views between the State Government and the Bankers. He directed NABARD to look into the issues pertaining to refinance in applicable cases on a priority basis. He expressed concern over the unavailability of data on number of rescheduled loan accounts and advised that the data be compiled urgently. He felt that the working of various committees be conducted in a time bound manner and decisions of the committees must be implemented immediately by all concerned. He also felt that the agenda of the meeting should be suitably changed with the changing scenario in Maharashtra and should reflect Government's expectations. He advised that ACP targets of 3 districts under directions from Reserve Bank of India and 3 districts with weak DCCBs be reallocated among commercial banks immediately. He assured that pending issues of the banks with Government of Maharashtra will be dealt with at the earliest. He asked to explore the possibility of arranging biannual meetings of bankers with Hon'ble Chief Minister for more meaningful discussions and overall speedy disposal of pending issues. He thanked Hon'ble Chief Minister for his able guidance to the bankers' forum over the years.

In his keynote address, Shri Prithviraj Chavan, Hon'ble Chief Minister, Maharashtra State expressed happiness regarding participation of Executive Directors and other senior officials of major PSBs in the State, complimented the Commercial Banks in the State for



their robust performance during the last year and thanked all for their participation in the meeting at this crucial time of the ongoing Kharif season. He observed that the share of Commercial Banks in disbursement of crop loans has been continuously improving over the past few years. He appreciated the State Annual Credit Plan of Rs.1.57 lakh crore for 2014-15 as an ambitious one and extended his best wishes for achieving the same. He stressed importance of Agriculture for the State of Maharashtra that is facing grave natural challenges one after the other in form of droughts, hailstorms and paucity of drinking water. However, with progressive nature of the farmers in the State and continual support of the commercial banks, he felt that the Government can successfully face the challenges. He informed about the massive drive launched by the State Government for providing drinking water to the affected villages and advocated various approaches and techniques like innovative agricultural practices, nallah bunding, use of micro and drip irrigation systems, construction of large no. of decentralised reservoirs etc. to be adopted for conservation of water in a scientific manner. He opined that though the vagaries of the nature can not be controlled, various counter measures to fight the challenges can be taken. He expressed overall satisfaction over the performance of Commercial Banks. However, as huge investment is involved in such projects, the Chief Minister expected banks to concentrate on increasing their investment credit portfolio along with crop loans. He informed that power tariffs were quite high in Maharashtra and the Government was providing power to the agri sector at subsidized rates. However, he was of the opinion that all schemes must not be completely subsidy driven but the component of loan must also be strong to make the schemes successful. In case of 3 weak DCCBs, he informed that the Government was keenly watching their performance and efforts were on so that they would not face the same fate of the other 3 DCCBs whose licenses have been cancelled by the Reserve Bank of India. He informed that the Government was taking steps to quash the traditional 'savkari' system in Maharashtra. He also informed that the thrust of the Government was on providing quality education and improving quality of the teachers who in turn will part quality education to the students. Though a little late, he hoped for good monsoons. He remarked that the Government was looking forward to all the technological advances in Maharashtra and once again thanked all for participating in large number.

After detailed agenda wise discussions, the meeting ended with vote of thanks by Shri R.K. Gupta, Executive Director, Bank of Maharashtra.

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**



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	State Profile of Maharashtra	For information of all member banks.	--	--
2	Agricultural Development in the State	<p>Member secretary, SLBC informed the house about important issues to be addressed so as to ensure smooth flow of credit to agriculture. Some of the important issues were as under :</p> <ul style="list-style-type: none"> <li>• Revised KCC that takes care of credit requirements of farmers for investment, allied activities and consumption</li> <li>• Realistic Scales of Finance</li> <li>• Strong integrated Agri Marketing System</li> <li>• Promotion of JLGs / SHGs-KCC linkage programme</li> <li>• NABARD's Potential Linked Plan that will identify block wise potential which will suffice the purpose of PESA districts also.</li> </ul>	All concerned agencies to take note of the issues involved.	All Banks NABARD Govt. Agencies
3	Banking Scenario of Maharashtra State	Member Secretary, SLBC informed the house that the Total Business as of March 2014 of Banks in Maharashtra was to the tune of Rs.29.57 lakh crore with growth of 27% and CD Ratio of the State at 95.53%. District wise position shows CD Ratios of Bhandara, Chandrapur & Gadchiroli districts to be lower than 40%. This was because of large amount of Government deposits.	Bank branches in these districts must strive hard to improve the CD ratio of the respective district.	All Banks operating in Bhandara, Chandrapur and Gadchiroli districts



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Opening of Branches in FI villages	<p>Member Secretary, SLBC informed the house that during 2013-14, banks in Maharashtra opened 750 branches in the state of which 320 were in rural areas.</p> <p>Hon'ble Minister for Cooperation observed that rural branches were not being opened as per requirement.</p> <p>Member Secretary, SLBC explained Central Government and RBI's guidelines and informed that SLBC has identified 308 unbanked rural centres in Maharashtra that conform to these guidelines. He appealed bankers to refer to the list of these centres put up on SLBC website and open branches accordingly. He informed the house that the number of bank branches serving the population of Maharashtra is better than the national average.</p>	<p>Banks to refer to the list of unbanked rural centres on SLBC website and inform SLBC about branches opened so that the list can be updated on a continual basis. In case, opening of a brick and mortar is not feasible, an Ultra Small Branch (USB) may be opened as per guidelines.</p>	All Banks
4	Finance for Agriculture in Maharashtra	<p>Member Secretary, SLBC informed the house that banks in Maharashtra have achieved target in respect of agriculture lending to the extent of 79% and the increase over last year was 29%. Crop loan disbursement targets have been achieved to the extent of 90% despite natural calamities like drought &amp; hailstorms and rise over last year was 25%. A 5 year agency wise</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	ACP review 2013-14	<p>comparison shows that the share of commercial banks in lending for crop seasons has increased from 40% to 60% whereas that of cooperative banks has come down from 60% to 40%.</p> <p>Hon'ble Minister for Cooperation enquired about classification of advances to sugar factories. Bankers informed that these advances are classified as Non Priority.</p> <p>Hon'ble Chief Minister opined that differentiation should be made by Reserve Bank of India in respect of private and cooperative sugar factories.</p> <p>It was observed that farmers are financed through farmers' cooperative societies as there is a problem of recovery in case of direct finance to individual farmers.</p> <p>Member Secretary, SLBC informed the house that achievements under ACP 2013-14 being 131% for priority sector and overall achievements were 362% of the target. 12 districts surpassed the annual targets, 9 were in the range of 75%-100% and 12 districts registered achievement below 75%.</p> <p>Member Secretary, SLBC observed that one of the major reasons for low off take of</p>	<p>Reserve Bank of India to issue clear guidelines.</p> <p>Bank branches in the districts with achievement below 75% to improve performance and achieve all targets set for the year 21014-15.</p>	<p>RBI</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>investment credit is comparatively very low rate of interest for crop loans which tends to be availed more by the farmers and assured that this year focused attention will be paid by the bankers for substantial increase in investment credit.</p> <p>CGM, SBI opined that for investment credit to increase, there should be adequate demand from the farmer community.</p> <p>Hon'ble Chief Minister pointed out that there was robust demand for drip irrigation projects for which the Government has been offering substantial subsidy and assured boost in productivity by 100%.</p> <p>Additional Chief Secretary, Agri &amp; Marketing observed that Bankers were not aware of various Government schemes pertaining to cold storages, warehouses, National Mission on Mechanization and Integrated Development of Agriculture etc. and directed NABARD to communicate all such schemes to them. He informed that the outlay involved in implementation of these schemes was to the tune of Rs. 25,000/- crore.</p>	<p>Bankers to concentrate on investment credit and strive to achieve the targets set for investment credit under ACP 2014-15</p> <p>NABARD to consolidate and communicate all Government Schemes applicable in Maharashtra to bankers</p>	<p>All Banks</p> <p>NABARD</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by														
5	State Annual Credit Plan 2014-15	<p>Member Secretary, SLBC informed about State Annual Credit Plan 2014-15 being consolidated at Rs.1,32,856 crores on the basis of District Credit Plans received from Lead District Managers. He explained that the district credit plans are prepared well in advance based on actual achievements as at end of December of earlier calendar year and as such tend to be on lower side. He informed that SLBC proposes the total State Credit Plan outlay of Rs. 1,57,292 crores at 20% growth over actual achievements as at the end of march 2014 against that submitted by the LDMS in the state of which Rs. 39,432 crore to be disbursed as crop loans and total agricultural credit deployment would be to the tune of Rs. 57,292 crores. He also proposed that major share of the enhanced portion be shared by all Banks excluding DCCBs including crop loan lending in the state.</p> <p>Hon'ble Chief Minister expressed that the Plan is an ambitious one and approved it.</p> <p>Additional Chief Secretary, Agri &amp; Marketing enquired about the strategy to be adopted in case of the districts where DCCBs were under restrictions.</p> <p>Hon'ble Minister for cooperation enquired</p>	<p>State Annual Credit Plan 2014-15 stands approved as under :</p> <p style="text-align: right;">Rs. In Crore</p> <table border="1" data-bbox="820 524 1059 1048"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>57,292</td> </tr> <tr> <td>Of which Crop Loans</td> <td>39,432</td> </tr> <tr> <td>Other Priority</td> <td>1,00,000</td> </tr> <tr> <td><b>Total Priority</b></td> <td><b>1,57,292</b></td> </tr> <tr> <td>Non Priority</td> <td>1,42,708</td> </tr> <tr> <td><b>Grand Total</b></td> <td><b>3,00,000</b></td> </tr> </tbody> </table> <p>All concerned to note and achieve all annual targets.</p>	Particulars	Amount	Agriculture	57,292	Of which Crop Loans	39,432	Other Priority	1,00,000	<b>Total Priority</b>	<b>1,57,292</b>	Non Priority	1,42,708	<b>Grand Total</b>	<b>3,00,000</b>	All LDMS All Banks
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Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>about the strategy to be adopted in case of the districts where DCCBs were weak.</p> <p>Additional Chief Secretary, Agri &amp; Marketing enquired about the crop loan disbursement target of Rs. 190.61 crore allotted to Nagpur DCC bank.</p> <p>Member Secretary, SLBC explained that the target was as per approval of DLCC, Nagpur and in view of restriction imposed by RBI, the target was being reallocated amongst commercial banks.</p> <p>It was decided that in Buldhana, Nagpur and Wardha Districts, where DCCBs were under restrictions, 100% targets of the DCCBs would be reallocated amongst commercial banks. In case of Beed, Osmanabad and Solapur districts where DCCBs were weak, 25% targets of the DCCBs would be reallocated among commercial banks.</p>	<p>LDMs of the concerned districts to submit revised plans to SLBC accordingly and SLBC to consolidate revised plan and inform all concerned.</p>	<p>All LDMs SLBC</p>
6	<p>Status of Disbursement of Crop Loans in Three Districts where DCCBs have been put under restriction</p>	<p>Member Secretary, SLBC informed that achievement by three districts viz Buldhana, Nagpur and Wardha under crop loan disbursements was 87% of the target and the same was 85% of the target in the other three districts viz Beed, Osmanabad &amp; Solapur where DCCBs were weak; as against achievement of the State at 90% of</p>	<p>Bank branches in the 6 districts to strive hard to achieve all targets with support from SLBC and Cooperation Department, GoM. LDMs to monitor progress.</p>	<p>All Banks All LDMs</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
8	Initiatives by Government	<p>Secretaries, Secretaries and Deputy Secretaries of respective Government departments.</p> <p>Hon'ble Chief Minister directed to nominate member of NABARD on these core committees.</p> <p>Hon'ble Minister for Cooperation felt that one more committee should be formed to focus on increasing Investment Credit.</p>	<p>Concerned department of GoM to form one more committee for focusing on increasing Investment Credit.</p>	GoM
		<p>Waiver of stamp duty on loans to SHGs up to Rs.50,000/-, on priority sector loans up to Rs. 5 lakh to minority communities and on all crop loans up to Rs. 3 lakh; is a long pending demand of the bankers. Similarly bankers have been requesting the Government to implement State Recovery Act at the earliest. Bankers informed that stamp duty is exempted in states like Punjab and Haryana. Similarly, Recovery Acts are in place in States like Madhya Pradesh since long.</p> <p>Hon'ble Chief Minister directed to assess the revenue loss if stamp duty as requested by bankers is exempted.</p>	<p>Inspector General of Registration and Controller of Stamps to assess the revenue loss and put up a status note.</p>	IGR, GoM, Pune



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
9	Issues of member banks	<p>Long pending issues of member banks include settlement of claims under Agri Debt Waiver &amp; Debt Relief Scheme and other schemes including interest subvention, refund of penal interest and treating RRBs at par with nationalized banks for the purpose of sanction of claims and parking of Government funds.</p> <p>Secretary Cooperation observed that sizable amount is pending with Banks.</p> <p>General Manager, Priority, Bank of Maharashtra opined that the two issues were different and should not be linked.</p> <p>Hon'ble Minister for Cooperation assured the house that all pending issues of the banks with the Government will be dealt with at the earliest.</p>	<p>Cooperation department, GoM to put up a status note on pending claims by the banks.</p>	<p>Cooperation Dept. GoM</p>
10	Implementation of Strategies and Guidelines on Financial inclusion	<p>Member Secretary, SLBC informed the house about status of DBT in 12 districts of Maharashtra and position of Aadhaar seeding.</p> <p>He also informed the position of opening of accounts under One Family One Account concept in 7 identified districts of Maharashtra. The achievement is in the</p>	<p>Accounts of all remaining households to be opened by the 7 identified banks for the concerned districts by 31.07.2014</p>	<p>BoM, BoI, CBI, SBI, ICICI, Union Bank &amp; BoB</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
11	Legal Framework of Land Rights, Computerisation of Land records	<p>Additional Chief Secretary, Revenue pointed out that the relevant section pertaining to mutation is Section 150 of the Maharashtra Land &amp; Revenue act 1966 and not Section 50 as mentioned in agenda notes. He informed that necessary infrastructure and training has been provided to the Talathis for implementation of the project pilot of which will be launched shortly as Maha Bhui Abhilekh. He also informed that all 7/12 extracts have already been computerized. To the bankers' demand of granting access into the system at branch level, he replied that presently, the same could not be considered favourably from security point of view.</p> <p>Chief Secretary, GoM has already directed that classification of records on the basis of urban and rural holdings be done with categorization viz tribal / landless etc.</p>	<p>The State Government is requested to launch the pilot of the project at the earliest for early full fledged implementation subsequently.</p>	<p>Dept of Revenue &amp; forests &amp; Dept of Land Records, GoM</p>
12	Other Issues	<p><b>Data on rescheduled loans</b></p> <p>Member Secretary, SLBC informed that</p>	<p>All banks to inform district wise data on</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>rescheduled loans are not considered as fresh disbursement. He also informed that so far approximately Rs. 42 crore worth of loans have been rescheduled in the State and data on number of rescheduled loan accounts was not readily available. The same will be compiled and put up for review in the next meeting.</p> <p><b>MSRLM</b></p> <p>CEO, Maharashtra State Rural Livelihood Mission (MSRLM) expressed concern over achievement to the tune of Rs.400 crore in respect of credit linkage of SHGs as against the target of Rs. 1300 crore and appealed all banks for 100% achievement of targets. He also stressed the need for cleaning the data on SHGs. He informed that online transfer facility of reimbursement of interest subvention claims has been introduced by MSRLM.</p> <p><b>Investment Credit</b></p> <p>Additional Chief Secretary, Agriculture &amp; Marketing observed that though the achievement in respect of crop loan disbursement by banks was commendable, investment credit was not going up with a growth rate of only 1%. He was of the</p>	<p>rescheduled loans to SLBC</p> <p>All banks to achieve targets under SHG bank finance</p> <p>All Banks</p> <p>All banks to concentrate on agri term loans to increase investment credit. All banks to enter into MoU with State Warehousing Corporation.</p> <p>All Banks</p>	



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>opinion that credit to agriculture would not flourish if investment credit does not go up. Finance by banks to irrigation projects, farmer cooperative societies and exposure to credit having a combination of crop loans and investment loans would certainly help in this respect. He directed the bankers to finance warehousing projects being a 100% secure finance. He informed that 5 banks had already entered into a Mou with Maharashtra State Warehousing Corporation and urged other member banks to join at the earliest to tap business worth Rs.10,000 crore. He informed that the corporation had warehouses at 168 locations across Maharashtra, were electronically connected and had facility for cleaning grains.</p> <p>Hon'ble Minister for Cooperation felt that a separate committee should be formed to focus on increasing Investment Credit.</p> <p><b>Education (CSR Activity)</b></p> <p>Hon'ble Chief Minsiter informed that the thrust of the Government was on providing quality education and improving quality of the teachers who in turn will part quality education to the students. Secretary, School Education &amp; Sports stressed the need for</p>	<p>Concerned department of GoM to form a separate committee for focusing on increasing Investment Credit.</p> <p>Bank to extend helping hand as part of CSR activity.</p>	<p>GoM</p> <p>All Banks</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>development of IT hardware infrastructure in order to achieve the objectives of the Government as the thrust was offering digital content for interactive e-learning. She felt that this was the area where banks can come forward for help. She informed the house about the help being received by the Government from Corporate Houses in form of free content, adoption of schools, making their training facility available for teachers etc. She appealed the banks for help by adopting any of the models.</p> <p><b>RBI Circular No. RPCD.RCB.BC.No. 110/07.51.020/2013-14 dtd. June 5, 2014</b></p> <p>Citing the circular dtd 5<sup>th</sup> June 2014 issued by RBI, Managing Director, Maharashtra State Cooperative Bank informed that the provisions of the circular would make funds management extremely difficult for the State Coop Bank. He requested the Government to look into the matter.</p> <p>Hon'ble Chief Minister opined that the provisions of the circular may prove to be a blow to the cooperative sector and directed RBI to look into the matter and reconsider the provisions.</p>	<p>Reserve Bank of India to look into the matter and reconsider the provisions.</p>	<p>RBI</p>



**Annexure II**

**List of Participants of 123<sup>rd</sup> SLBC Meeting held on 17.06.2014 at Mumbai**

<b>Sr. No.</b>	<b>Name of the Participant</b>	<b>Designation / Institution</b>
1	Shri Prithviraj Chavan	Chief Minister, Maharashtra Chief Guest
2	Shri Harshvardhan Patil	Minister for Coop. & Parliamentary Affairs
3	Shri Balasaheb Thorat	Minister for Revenue & Khar Lands
4	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
5	Shri R. Athmaram	Executive Director, Bank of Maharashtra
6	Shri R.K. Gupta	Executive Director, Bank of Maharashtra
<b>State Government</b>		
1	Shri J.S. Saharia	Chief Secretary
2	Shri K.P. Bakshi	Additional Chief Secretary, Planning
3	Shri Swadhin Kshatriya	Additional Chief Secretary, Revenue
4	Dr. S.K. Goel	Additional Chief Secretary, Agriculture & Marketing
5	Shri Sudhir Shrivastava	Additional Chief Secretary, Finance
6	Shri Sanjay Kumar	Principal Secretary, Higher & Technical Education
7	Shri Rajgopal Deora	Secretary, Cooperation
8	Ms. Ashwini Bhide	Secretary, School Education & Sports
9	Shri R.D. Shinde	Secretary, Social Justice & Spl. Assistance
10	Shri Mahesh Pathak	Secretary, Animal Husbandry
11	Shri Umakant Dangat	Commissioner, Agriculture
12	Shri S. Chokalingam	Divisional Commissioner, Pune
13	Dr. Shrikar Pardeshi	Insp. Gen. of Registration & Controller of Stamps
14	Shri S.P. Hardikar	CEO, MSRLM
15	Shri D.L. Oulkar	Addl. Commissioner, Cooperation
16	Shri D.S. Salunke	Dy. Registrar, Cooperation
17	Shri Santosh Patil	Officer on Special Duty
18	Shri M.K. Kendre	Under Secretary, Planning
19	Shri V.G. Amolkar	Section Officer
20	Shri A.R. Jagtap	Desk Officer, Women & Child Development
<b>Reserve Bank of India</b>		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Ms. J.M. Jivani	Regional Director, Nagpur
3	Shri C. Patnaik	General Manager, RPCD, Mumbai
4	Shri M.D. Sangavikar	Asstt. General Manager, RPCD, Mumbai
5	Shri DBV Raju	Asstt. General Manager, Nagpur
<b>NABARD</b>		
1	Dr. U.S. Saha	OIC, MRO, Pune
2	Shri Pramod Ghole	General Manager, MRO, Pune
3	Shri Lalit Jadhav	DGM, MRO, Pune



Sr. No.	Name of the Participant	Designation / Institution
<b>Scheduled Commercial / Apex Banks.</b>		
1	Shri P.S. Rawat	Executive Director, Canara Bank
2	Shri Rakesh Sethi	Executive Director, Union Bank of India
3	Shri SKV Srinivasan	Executive Director, IDBI Bank
4	Shri Kaizad Bharucha	Executive Director, HDFC Bank
5	Shri Sanjay Aggarwal	Field General Manager, Allahabad Bank
6	Shri K. Ranganath	Dy. Gen. Manager, Andhra Bank
7	Shri K.C. Pradhan	Zonal Manager, Andhra Bank
8	Shri N. Saketh Kumar	Dy. Manager, Andhra Bank
9	Shri K.M. Manvi	Chief General Manager, Bank of Baroda
10	Shri. E.H. Rahiman	Gen. Manager, Bank of Baroda
11	Shri Vikas Pande	Gen. Manager , Bank of India
12	Shri U.M. Bangera	Dy. Gen. Manager, Canara Bank
13	Shri V.P. Kalbhor	Dist. Coordinator, Canara Bank
14	Shri Balakrishna Alse S	Dy. Gen. Manager, Corporation Bank
15	Shri R.N. Das	General Manager, Dena Bank
16	Ms. Jaya Chakraborty De	Dy. Gen. Manager, Dena Bank
17	Shri Niranjan Mathure	General Manager, IDBI Bank
18	Shri M. Karthikeyan	Dy. Gen. Manager, Indian Bank
19	Shri M.K. Grover	Dy. Gen. Manager, Indian Bank
20	Shri K.K. Acharya	Gen. Manager, Oriental Bank of Commerce
21	Shri B.M. Sharma	Dy. Gen. Manager, Oriental Bank of Commerce
22	Shri S.J. Birje	Officer, Oriental Bank of Commerce
23	Shri Ashok Pradhan	Circle Head, Punjab National Bank
24	Shri Gurnam Singh	Dy. Gen. Manager, Punjab & Sindh Bank
25	Shri Sudhir Dubey	Chief General Manager, State Bank of India
26	Shri C.H. Gaushal	Asstt. Gen. Manager, State Bank of India
27	Shri Suresh Nayak	Regional Manager, Syndicate Bank
28	Shri B.B. Sahay	Gen. Manager, UCO Bank
29	Shri B.P. Dimri	Gen. Manager, Union Bank of India
30	Shri Ranbir Singh	Gen. Manager, Union Bank of India
31	Shri V. Sundaresan	Gen. Manager, United Bank of India
32	Shri Nagendra	Chief Manager, United Bank of India
33	Shri. Murali Ramaswami	Gen. Manager, Vijaya Bank
34	Shri P.V. Rao	VP, Axis Bank
35	Shri S.A. Deodhar	DVP, Axis Bank
36	Shri Varinder Gulati	Addl Gen. Manager, Federal Bank
37	Shri Michael Andrade	Sr. Vice President, HDFC Bank
38	Shri Anil Kaul	Senior Gen. Manager, ICICI Bank
39	Shri Sameer Kulkarni	Senior Manager, ICICI Bank
40	Shri Amol Patil	Relationship Manager, ING Vysya Bank
41	Dr. Meera Aranha	Gen. Manager, Karnataka Bank Ltd.
42	Shri Nagaraja Rao B.	Dy. Gen. Manager, Karnataka Bank Ltd.
43	Shri Manoj Rawat	Senior Vice President, RBL Bank
44	Shri V.S. Mandalkar	Vice President, RBL Bank



Sr. No.	Name of the Participant	Designation / Institution
45	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
46	Shri B.A. Ubale	Dy. Gen. Manager, MS Cooperative Bank
<b>Regional Rural Banks</b>		
1	Shri S.K. Saha	CGM, Maharashtra Gramin Bank
2	Shri A.R. Shreshtha	Regional Manager, Maharashtra Gramin Bank
3	Shri SDS Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
<b>Lead District Managers</b>		
1	Shri G.B. Bokade	LDM, BEED
2	Shri M.N. Patke	LDM, BULDHANA
3	Shri D.K. Silare	LDM, GADCHIROLI
4	Shri Mohan Mashankar	LDM, NAGPUR
5	Shri B.R. Dupargude	LDM, OSMANABAD
6	Shri M.G. Korwar	LDM, SOLAPUR
7	Shri A.R. Mise	LDM, WARDHA
<b>Others</b>		
1	Shri Preetam Kale	Consultant, Accenture
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri S. Bharatkumar	G.M. Resource Planning & Convener, SLBC
2	Shri Philip D'Silva	G.M. Priority
3	Shri L.M. Deshmukh	DGM, Govt. Business & Member Secretary, SLBC
4	Shri Narayan Bhat	AGM, ABC
5	Shri EVR Murthy	AGM, Priority
6	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
7	Shri C.R. Kadu	Sr. Manager, FI
8	Shri Nitin Bajait	Sr. Manager, ABC
9	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell



**Agenda No. 2**

**Follow-up of action points emerged in the last SLBC Meeting (ATR)**

The action points emerged during the last SLBC meeting held on 17.6.2014 were informed to all members requesting them to take necessary action. The present status on some of the important action points are given below.

Sr. No.	Action Point	Relates to which Department	Present Status
1	Agenda Item No. 4 (ii)  ACP Review 2013-14  Additional Chief Secretary, Agri & Marketing observed that some of the Bankers at field level were not aware of various Government schemes pertaining to cold storages, warehouses, National Mission on Mechanization and Integrated Development of Agriculture etc. He directed NABARD to consolidate and communicate all such schemes to them. He informed that the outlay involved in implementation of these schemes was to the tune of Rs. 25,000/- crore.	NABARD	NABARD to consolidate and communicate all Government Schemes applicable in Maharashtra to bankers
2	Agenda Item No. 8  Waiver of Stamp Duty  Hon'ble Chief Minister directed to assess the revenue loss if stamp duty as requested by bankers is exempted.	IGR, Pune (GoM)	Inspector General of Registration and Controller of Stamps to assess the revenue loss and put up a status note.
3	Agenda Item No. 8  Long pending issues of member banks include settlement of claims under Agri Debt Waiver & Debt Relief Scheme and other schemes including interest subvention, refund of penal interest.  Further issue of treating RRBs at par with nationalized banks for the	Cooperation Dept. GoM  Finance Department	Cooperation department, GoM to put up a status note on pending claims by the banks.  Finance department to consider the demand of



Sr. No.	Action Point	Relates to which Department	Present Status
	purpose of sanction of claims and parking of Government funds.		Gramin banks as the same will be helpful for crop loan and other disbursements in the state as the decision will be affecting the liquidity position.
4	Agenda Item No. 11  Legal Framework of Land Rights, Computerisation of Land records	Dept of Revenue & forests & Dept of Land Records, GoM	The State Government is requested to launch the pilot of the project along with banks at the earliest for early full fledged implementation subsequently.



**Agenda No. 3**

**Disbursement of Crop Loans under Annual Credit Plan**

**A) Review of Progress under lending for Crop Loans under ACP 2014-15.**

Special emphasis is given to lending for crop loans so that each farmer in the state is provided with credit facility. The progress is reviewed frequently at various forums. The present status of achievement vis-à-vis targets for crop loans is as under:

**Comparative Performance**

₹ in crore

Sr. No.	Agency	31.08.2013			31.08.2014		
		Kharif Tgt	Ach	% Ach	Kharif Tgt	Ach	% Ach
1	Public Sector Banks	11695	8663	74	14708	8517	58
	Share	46	42		50	41	
2	Private Sector Banks	2451	464	19	1657	757	46
	Share	10	2		6	4	
	CBs	14146	9127	65	16364	9274	57
	Share	55	45		56	44	
3	RRBs	1329	1203	90	1715	1296	76
	Share	5	6		6	6	
	Sub total SCBs	15476	10330	67	18079	10569	58
	Share	60	51		61	50	
4	DCCBs	10117	10080	100	11323	10448	92
	Share	40	49		39	50	
	<b>Total</b>	<b>25593</b>	<b>20410</b>	<b>80</b>	<b>29402</b>	<b>21017</b>	<b>71</b>

The overall achievement by banks in the state is 71% of the kharif target. The same is 53% of the annual target of ₹ 39,432 crore which can be achieved by the end of the year with concerted efforts by all banks.

District wise, Bank wise and Agency wise position of crop loans as of 31.08.2014 as reported by Lead District Managers is given in **Annexure 2 to 4**.

Last year, there was draught condition in Maharashtra. This year the position of monsoon in major part of the state is satisfactory. However this year the arrival of monsoon was delayed by around 1 month hence achievement till August 2014 is slightly lower than that of last year. In spite of this there has been rise of around 3% over last year in crop loan disbursement in the State. Government of India as well as Government of Maharashtra have now allowed interest subvention to Private Sector Banks. The targets were allotted in view of the same. During the current year, these banks have shown considerable growth in crop loan disbursement over last year and need to gear up their machinery for achievement of targets.

We request all the bankers to speed up the process of disbursement of crop loans and surpass the targets at the earliest.



**B) Status of disbursement of Crop Loans in districts with weak DCCBs**

Crop loan disbursement position, as of 31.08.2014 informed by respective Lead District Managers, in the following affected districts of Maharashtra is as under:

₹ in crore

Sr. No.	District	Kharif Target	Achmnt	% Achmnt
1	BULDHANA	1150	625	54
2	NAGPUR	818	419	51
3	WARDHA	475	335	71
	<b>Sub - Total</b>	<b>2443</b>	<b>1379</b>	<b>56</b>
1	BEED	1382	891	64
2	DHULE	568	486	86
3	JALNA	848	578	68
4	NANDURBAR	470	286	61
5	OSMANABAD	529	338	64
	<b>Sub - Total</b>	<b>3797</b>	<b>2579</b>	<b>68</b>
	<b>Total for 8 Districts</b>	<b>6240</b>	<b>3958</b>	<b>63</b>
	<b>Maharashtra Total</b>	<b>29402</b>	<b>21017</b>	<b>71</b>

**Annual Credit Plan**

➤ The comparative position of Annual Credit Plan for the last 3 years is as under:

₹ in crore

Sector	2011-12			2012-13			2013-14		
	Tgt	Ach	% Ach	Tgt	Ach	% Ach	Tgt	Ach	% Ach
Agriculture	33424	24227	72	38206	30666	80	50129	39684	79
Of which Crop Loans	21606	18978	88	24739	24252	98	34888	31426	90
NFS	6402	6472	101	7449	8299	111	21601	74461	345
Other Priority	14832	15925	107	16570	17421	105	28270	16474	58
<b>Total Priority</b>	<b>54658</b>	<b>46624</b>	<b>85</b>	<b>62226</b>	<b>56386</b>	<b>91</b>	<b>100000</b>	<b>130619</b>	<b>131</b>
Non Priority	10314	21296	206	9068	24462	270	81478	527165	647
<b>Grand Total</b>	<b>64972</b>	<b>67920</b>	<b>105</b>	<b>71293</b>	<b>80848</b>	<b>113</b>	<b>181478</b>	<b>657784</b>	<b>362</b>

➤ **Review of Performance under ACP 2014-15**

According to data compiled under RBI New MIS, As of 30.06.2014, Banks have achieved Priority Sector target to the extent of 40% in the first quarter. Detailed information on disbursements and outstanding balances is given in MIS II & III formats. (Annexure 5 & 6). The highlights are given below:





₹ in crore

	Ann Tgt	Disb	% Achmnt	Outstndg
Agriculture	57,292	24,885	43	1,25,359
Other Pri	1,00,000	39,810	40	3,42,546
<b>Total Pri</b>	<b>1,57,292</b>	<b>64,695</b>	<b>41</b>	<b>4,67,905</b>
Non Priority	1,42,708	2,12,043	149	14,66,278
<b>Total Plan</b>	<b>3,00,000</b>	<b>2,76,738</b>	<b>92</b>	<b>19,34,183</b>

➤ **Rejection of banking license application of the unlicensed DCCBs by RBI – Alternate banking facilities**

As per the letter No. RPCD(NAG)No.989/11.02.015/2013-14 dated 22.5.2014 received from Assistant General Manager, RBI, Nagpur, the applications for issue of banking license under section 22 of BR Act, 1949(AACS) of the Buldana DCCB, Buldana, the Nagpur DCCB, Nagpur & the Wardha DCCB, Wardha have not been considered favorably by RBI & accordingly these DCCBs are precluded from carrying out banking business. In this connection following action plan is suggested-

- The share of Annual Credit Plan for the year 2014-15, if allocated to these three unlicensed DCCBs may be immediately reallocated to other banks.
- Local branches of other banks in the respective areas should open the accounts of members where the account holders are not having any accounts other than DCCB accounts.
- Other nearby bank branches should organize for making available of banking facilities either by opening ultra-small branch or through BC model as per the need at the center where no bank branch exists.

Accordingly, LDMs are advised to take immediate action in the matter & appraise RBI the developments under copy to SLBC.

The aforesaid issue is already communicated to concerned LDMs vide our letter No. AX1 / PSD / SLBC / 2014-15 / dated 27.5.2014



**Annexure - 2**

**SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA**

**ALL BANKS - MAHARASHTRA STATE**

**Disbursements under Crop Loans - 31.08.2014**

Rs. in Lakh

Sr. No.	District	Crop Loan Prov Target ACP 2014-15		Achievement from 01.04.14 to 31.08.2014				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	AHMENAGAR	194213	83235	243345	111438	0	0	57	0	277448	243345	111438	40
2	AKOLA	78802	4150	115388	64843	0	0	82	0	82951	115388	64843	78
3	AMRAVATI	156533	35717	110219	102749	0	0	66	0	192250	110219	102749	53
4	AURANGABAD	52440	48917	60830	40720	0	0	78	0	101357	60830	40720	40
5	BEED	138150	24380	200061	89098	0	0	64	0	162531	200061	89098	55
6	BHANDARA	43160	5477	72614	30618	0	0	71	0	48638	72614	30618	63
7	BULDHANA	115021	5477	119860	62533	0	0	54	0	120499	119860	62533	52
8	CHANDRAPUR	41032	17600	89281	51512	0	0	126	0	58632	89281	51512	88
9	DHULE	56837	24429	85332	48630	0	0	86	0	81266	85332	48630	60
10	GADCHIROLI	12028	1561	26705	10228	0	0	85	0	13589	26705	10228	75
11	GONDIA	16040	6874	39793	15086	0	0	94	0	22914	39793	15086	66
12	HINGOLI	58277	14569	97027	32833	0	0	56	0	72847	97027	32833	45
13	JALGAON	214682	20837	225489	165725	0	0	77	0	235520	225489	165725	70
14	JALNA	84830	21206	117295	57755	0	0	68	0	106035	117295	57755	54
15	KOLHAPUR	87462	87462	147554	90393	0	0	103	0	174924	147554	90393	52
16	LATUR	101943	25483	190638	84560	0	0	83	0	127426	190638	84560	66
17	MUMBAI CITY	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
18	MUMBAI SUBURB	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
19	NAGPUR	81765	20440	49784	41856	0	0	51	0	102205	49784	41856	41
20	NANDED	118849	20973	170365	93969	0	0	79	0	139822	170365	93969	67
21	NANDURBAR	46994	10954	33859	28597	0	0	61	0	57949	33859	28597	49
22	NASIK	211005	84413	280556	185948	0	0	88	0	295417	280556	185948	63
23	OSMANABAD	52906	35585	58489	33781	0	0	64	0	88490	58489	33781	38
24	PARBHANI	106810	23726	161249	60759	0	0	57	0	130536	161249	60759	47
25	PUNE	177608	76118	197087	142956	0	0	80	0	253725	197087	142956	56
26	RAIGAD	11974	1348	23681	10284	0	0	86	0	13323	23681	10284	77
27	RATNAGIRI	9697	22005	64316	21311	0	0	220	0	31702	64316	21311	67
28	SANGLI	76852	59500	124783	65073	0	0	85	0	136352	124783	65073	48
29	SATARA	108413	72275	263025	102432	0	0	94	0	180688	263025	102432	57
30	SINDHUDURG	15029	5565	31340	15061	0	0	100	0	20594	31340	15061	73
31	SOLAPUR	168105	111909	76167	80093	0	0	48	0	280014	76167	80093	29
32	THANE	18546	8512	33497	16324	0	0	88	0	27057	33497	16324	60
33	WARDHA	47526	5151	40306	33542	0	0	71	0	52676	40306	33542	64
34	WASHIM	67418	11899	89711	56139	0	0	83	0	79317	89711	56139	71
35	YAVATMAL	169266	5238	81349	54888	0	0	32	0	174505	81349	54888	31
	<b>Total</b>	<b>2940214</b>	<b>1002986</b>	<b>3720995</b>	<b>2101736</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>3943200</b>	<b>3720995</b>	<b>2101736</b>	<b>53</b>

**MAHARASHTRA - REGION WISE SUMMARY**

1	Konkan	55246	37430	152834	62980	0	0	114	0	92677	152834	62980	68
2	Marathwada	714205	214839	1055954	493476	0	0	69	0	929044	1055954	493476	53
3	Vidarbha	828591	119584	835010	523994	0	0	63	0	948176	835010	523994	55
4	Western Maharashtra	1342171	631133	1677197	1021286	0	0	76	0	1973304	1677197	1021286	52
	<b>Total</b>	<b>2940214</b>	<b>1002986</b>	<b>3720995</b>	<b>2101736</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>3943200</b>	<b>3720995</b>	<b>2101736</b>	<b>53</b>



Annexure - 3

SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA

ALL BANKS - MAHARASHTRA STATE

Disbursements under Crop Loans - 31.08.2014

Rs. in Lakh

Sr. No.	Bank	Crop Loan Prov Target ACP 2014-15		Achievement from 01.04.14 to 31.08.2014				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	Allahabad Bank	16703	4026	8986	8671	0	0	52	0	20728	8986	8671	42
2	Andhra Bank	5313	1607	2561	2247	0	0	42	0	6920	2561	2247	32
3	Bank of Baroda	66163	27270	21297	24973	0	0	38	0	93432	21297	24973	27
4	Bank of India	147721	68020	105690	80515	0	0	55	0	215741	105690	80515	37
5	Bank of Maharashtra	243297	96043	186764	201741	0	0	83	0	339339	186764	201741	59
6	Canara Bank	22216	9542	8742	13326	0	0	60	0	31759	8742	13326	42
7	Central Bank of India	153887	40520	96312	78168	0	0	51	0	194407	96312	78168	40
8	Corporation Bank	6104	3955	1556	2689	0	0	44	0	10059	1556	2689	27
9	Dena Bank	39069	16364	21178	29324	0	0	75	0	55433	21178	29324	53
10	IDBI Bank	36294	14416	11874	20629	0	0	57	0	50711	11874	20629	41
11	Indian Bank	6057	2558	3556	4002	0	0	66	0	8616	3556	4002	46
12	Indian Overseas Bank	12716	4832	4880	5996	0	0	47	0	17548	4880	5996	34
13	Oriental Bank of Commerce	3659	1637	1070	1973	0	0	54	0	5295	1070	1973	37
14	Punjab & Sindh Bank	650	145	37	37	0	0	6	0	795	37	37	5
15	Punjab National Bank	13843	3657	9672	8704	0	0	63	0	17500	9672	8704	50
16	State Bank of Hyderabad	159985	35230	108862	77852	0	0	49	0	195215	108862	77852	40
17	State Bank of India	423211	119905	278622	242528	0	0	57	0	543116	278622	242528	45
18	Syndicate Bank	10358	4183	3649	2928	0	0	28	0	14541	3649	2928	20
19	UCO Bank	14967	5412	5538	6669	0	0	45	0	20379	5538	6669	33
20	Union Bank of India	83705	31719	29932	32547	0	0	39	0	115425	29932	32547	28
21	United Bank of India	666	405	1678	2745	0	0	412	0	1070	1678	2745	256
22	Vijaya Bank	4178	1680	3752	3389	0	0	81	0	5857	3752	3389	58
	<b>Sub Total PSBs</b>	<b>1470762</b>	<b>493126</b>	<b>916208</b>	<b>851651</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>1963888</b>	<b>916208</b>	<b>851651</b>	<b>43</b>
23	Axis Bank	32979	16174	1772	15524	0	0	47	0	49152	1772	15524	32
24	Federal Bank	4048	3930	2119	2729	0	0	67	0	7978	2119	2729	34
25	HDFC Bank	45568	20242	6766	20961	0	0	46	0	65810	6766	20961	32
26	ICICI Bank	71275	35575	35939	26656	0	0	37	0	106850	35939	26656	25
27	ING Vysya Bank	826	183	8	140	0	0	17	0	1008	8	140	14
28	Karnataka Bank Ltd.	433	387	291	425	0	0	98	0	820	291	425	52
29	Ratnakar Bank	8755	8469	2150	8925	0	0	102	0	17223	2150	8925	52
	<b>Sub Total Pvt Sec Banks</b>	<b>163882</b>	<b>84960</b>	<b>49045</b>	<b>75359</b>	<b>0</b>	<b>0</b>	<b>46</b>	<b>0</b>	<b>248842</b>	<b>49045</b>	<b>75359</b>	<b>30</b>
<b>A</b>	<b>Total Commercial Banks</b>	<b>1636449</b>	<b>579183</b>	<b>965429</b>	<b>927362</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>2215632</b>	<b>965429</b>	<b>927362</b>	<b>42</b>
30	Maharashtra Gramin Bank	100747	29850	123626	79306	0	0	79	0	130596	123626	79306	61
31	Vidarbha Konkan Gramin Bank	70716	17084	78005	50253	0	0	71	0	87801	78005	50253	57
<b>B</b>	<b>Sub Total Gramin Banks</b>	<b>171463</b>	<b>46934</b>	<b>201631</b>	<b>129559</b>	<b>0</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>218397</b>	<b>201631</b>	<b>129559</b>	<b>59</b>
	<b>Total SCBs</b>	<b>1807912</b>	<b>626117</b>	<b>1167060</b>	<b>1056921</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>2434029</b>	<b>1167060</b>	<b>1056921</b>	<b>43</b>
33	M.S.Coop. / DCC Banks	1132302	376870	2553935	1044815	0	0	92	0	1509171	2553935	1044815	69
34	MSCARD	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
<b>C</b>	<b>Sub Total Co.Op Banks</b>	<b>1132302</b>	<b>376870</b>	<b>2553935</b>	<b>1044815</b>	<b>0</b>	<b>0</b>	<b>92</b>	<b>0</b>	<b>1509171</b>	<b>2553935</b>	<b>1044815</b>	<b>69</b>
35	Subhadra Local Area Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
36	Other Banks	1805	1096	176	353	0	0	20	0	2902	176	353	12
<b>D</b>	<b>Sub Total Other Banks</b>	<b>1805</b>	<b>1096</b>	<b>176</b>	<b>353</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>2902</b>	<b>176</b>	<b>353</b>	<b>12</b>
	<b>Grand Total</b>	<b>2940214</b>	<b>1002986</b>	<b>3720995</b>	<b>2101736</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>3943200</b>	<b>3720995</b>	<b>2101736</b>	<b>53</b>



Annexure - 4

SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA  
MAHARASHTRA STATE

Disbursements under Crop Loans - 31.08.2014

Sr. No.	District	Commercial Banks			Regional Rural Banks			Scheduled Commercial Banks (SCBs)			District Central Co.op Banks (DCCBs)			Total		
		Kharif Target	Achmnt	%	Kharif Target	Achmnt	%	Kharif Target	Achmnt	%	Kharif Target	Achmnt	%	Kharif Target	Achmnt	%
1	AHMENAGAR	116169	35283	30	323	380	118	116492	35663	31	7721	75775	97	194213	111438	57
2	AKOLA	34747	20637	59	8429	6750	80	43177	27387	63	35625	37456	105	78802	64843	82
3	AMRAVATI	108476	61191	56	144	692	482	108619	61883	57	47914	40866	85	156533	102749	66
4	AURANGABAD	29235	28373	97	7919	6862	87	37154	35235	95	15286	5485	36	52440	40720	78
5	BEED	89970	38420	43	16285	13403	82	106255	51823	49	31896	37275	117	138150	89098	64
6	BHANDARA	19354	4394	23	3703	2393	65	23058	6787	29	20103	23831	119	43160	30618	71
7	BULDHANA	100781	49966	50	14241	12567	88	115021	62533	54	0	0	#DIV/0!	115021	62533	54
8	CHANDRAPUR	15179	9630	63	3832	4142	108	19010	13772	72	22021	37740	171	41032	51512	126
9	DHULE	46743	34632	74	276	210	76	47020	34842	74	9817	13788	140	56837	48630	86
10	GADCHIROLI	5776	3890	67	1386	1294	93	7162	5184	72	4866	5044	104	12028	10228	85
11	GONDIA	4683	3568	76	3044	2104	69	7727	5672	73	8313	9414	113	16040	15086	94
12	HINGOLI	38407	18582	48	5651	5374	95	44058	23956	54	14219	8877	62	58277	32833	56
13	JALGAON	60990	35570	58	360	350	97	61350	35920	59	153332	129805	85	214682	165725	77
14	JALNA	60625	37157	61	14358	9829	68	74984	46986	63	9846	10769	109	84830	57755	68
15	KOLHAPUR	43274	21823	50	712	334	47	43986	22157	50	43476	68236	157	87462	90393	103
16	LATUR	52341	36054	69	6945	7495	108	59286	43549	73	42656	41011	96	101943	84560	83
17	MUMBAI CITY	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
18	MUMBAI SUBURB	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
19	NAGPUR	79048	40595	51	2717	1261	46	81765	41856	51	0	0	#DIV/0!	81765	41856	51
20	NANDED	87961	61642	70	17722	17288	98	105683	78930	75	13166	15039	114	118849	93969	79
21	NANDURBAR	34251	18310	53	1014	200	20	35266	18510	52	11729	10087	86	46994	28597	61
22	NASIK	76499	73620	96	425	374	88	76924	73994	96	134081	111954	83	211005	185948	88
23	OSMANABAD	31431	20044	64	15799	6985	44	47230	27029	57	5676	6752	119	52906	33781	64
24	PARBHANI	70028	33941	48	13551	10503	78	83579	44444	53	23231	16315	70	106810	60759	57
25	PUNE	72969	38841	53	14	9	65	72983	38850	53	104625	104106	100	177608	142956	80
26	RAIGAD	7598	4724	62	21	19	91	7619	4743	62	4355	5541	127	11974	10284	86
27	RATNAGIRI	6194	18536	299	905	1609	178	7099	20145	284	2598	1166	45	9697	21311	220
28	SANGLI	25112	27493	109	175	124	71	25287	27617	109	51565	37456	73	76852	65073	85
29	SATARA	49538	27692	56	72	36	50	49610	27728	56	58802	74704	127	108413	102432	94
30	SINHUJURG	5053	5237	104	658	902	137	5711	6139	108	9319	8922	96	15029	15061	100
31	SOLAPUR	94036	48190	51	7281	3030	42	101317	51220	51	66788	28873	43	168105	80093	48
32	THANE	4771	1575	33	82	25	30	4853	1600	33	13693	14724	108	18546	16324	88
33	WARDHA	46343	32447	70	1183	1095	93	47526	33542	71	0	0	#DIV/0!	47526	33542	71
34	WASHIM	30837	14830	48	9047	6376	70	39884	21206	53	27534	34933	127	67418	56139	83
35	YAVATMAL	88031	20473	23	13187	5544	42	101218	26017	26	68049	28871	42	169266	54888	32
	Total	1636449	927362	57	171463	129559	76	1807912	1056921	58	1132302	1044815	92	2940214	2101736	71



**Annexure - 5**

**LBS- MIS-II**

Statement showing Disbursements and Outstanding for the quarter ended 30.06.2014

No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

Sr. No	Sector	Sub-Sector	Disb up to end of Current Qtr		Out standing up to end of Current Qtr	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	885813	1199004	4245887	8467783
2		Agriculture & allied - Indirect	1616589	1289470	2004351	4068124
3		Agriculture & allied - Sub total = 1+2	<b>2502402</b>	<b>2488473</b>	<b>6250238</b>	<b>12535907</b>
4		MSE	110680	3431442	1086263	18534343
5		Education	9775	27446	179414	1103976
6		Housing	26240	381405	799806	12525997
7		Others	45353	140695	4928395	2090246
8		Sub-total = 4+5+6+7	<b>192048</b>	<b>3980988</b>	<b>6993878</b>	<b>34254562</b>
		<b>Total Priority</b>	<b>2694450</b>	<b>6469461</b>	<b>13244116</b>	<b>46790469</b>
9	Non-Priority	Heavy Industries	2706	5914314	58639	62471469
10		Medium Industries	14800	1129754	33011	8135612
11		Education	591	97348	8098	201158
12		Housing	24035	1965421	226452	10449356
13		Others	820898	12097421	4074842	65370241
14		Sub-total=9+10+11+12+13+14	<b>863030</b>	<b>21204258</b>	<b>4401042</b>	<b>146627836</b>
15	<b>Total=3+8+14</b>	<b>3557480</b>	<b>27673719</b>	<b>17645158</b>	<b>193418305</b>	

No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

**1. Public Sector Banks**

Sr. No	Sector	Sub-Sector	Disb up to end of Current Qtr		Out standing up to end of Current Qtr	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	380256	920954	3178712	7421431
2		Agriculture & allied - Indirect	5566	461356	62801	2087379
3		Agriculture & allied - Sub total = 1+2	<b>385822</b>	<b>1382310</b>	<b>3241513</b>	<b>9508811</b>
4		MSE	44829	2991250	582044	16881193
5		Education	8691	26835	169972	1084404
6		Housing	15989	334498	578584	10637845
7		Others	7563	44102	4690129	1376104
8		Sub-total = 4+5+6+7	<b>77072</b>	<b>3396685</b>	<b>6020729</b>	<b>29979546</b>
		<b>Total Priority</b>	<b>462894</b>	<b>4778995</b>	<b>9262242</b>	<b>39488357</b>
9	Non-Priority	Heavy Industries	2069	5777000	10899	59921442
10		Medium Industries	2295	1028063	17532	7809405
11		Education	475	97180	5706	196290
12		Housing	12897	1798753	156311	8667492
13		Others	84888	6833711	956864	56664230
14		Sub-total=9+10+11+12+13+14	<b>102624</b>	<b>15534707</b>	<b>1147312</b>	<b>133258859</b>
15	<b>Total=3+8+14</b>	<b>565518</b>	<b>20313702</b>	<b>10409554</b>	<b>172747216</b>	



No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

**2. Private Sector Banks**

Sr. No	Sector	Sub-Sector	Disb up to end of Current Qtr		Out standing up to end of Current Qtr	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	81532	129781	519088	619494
2		Agriculture & allied - Indirect	2424	76728	6554	767895
3		Agriculture & allied - Sub total = 1+2	<b>83956</b>	<b>206509</b>	<b>525642</b>	<b>1387390</b>
4		MSE	63135	427355	423779	1561250
5		Education	310	223	2832	3214
6		Housing	7541	36664	191593	1756014
7		Others	5377	4371	46456	372506
8		<b>Sub-total = 4+5+6+7</b>	<b>76363</b>	<b>468613</b>	<b>664660</b>	<b>3692985</b>
		<b>Total Priority</b>	<b>160319</b>	<b>675121</b>	<b>1190302</b>	<b>5080375</b>
9	Non-Priority	Heavy Industries	514	117056	47585	2457832
10		Medium Industries	12316	87537	11195	232617
11		Education	4	5	162	605
12		Housing	3614	164994	58772	1759794
13		Others	612342	4931196	2708275	7838069
14		<b>Sub-total=9+10+11+12+13+14</b>	<b>628790</b>	<b>5300789</b>	<b>2825989</b>	<b>12288917</b>
15		<b>Total=3+8+14</b>	<b>789109</b>	<b>5975910</b>	<b>4016291</b>	<b>17369292</b>

No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

**3. Gramin Banks**

Sr. No	Sector	Sub-Sector	Disb up to end of Current Qtr		Out standing up to end of Current Qtr	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	137285	91605	473636	314606
2		Agriculture & allied - Indirect	0	0	3	68
3		Agriculture & allied - Sub total = 1+2	<b>137285</b>	<b>91605</b>	<b>473639</b>	<b>314674</b>
4		MSE	2269	9097	38715	56916
5		Education	90	118	3704	6369
6		Housing	690	5123	18320	72211
7		Others	2038	2463	44260	25932
8		<b>Sub-total = 4+5+6+7</b>	<b>5087</b>	<b>16800</b>	<b>104999</b>	<b>161427</b>
		<b>Total Priority</b>	<b>142372</b>	<b>108405</b>	<b>578638</b>	<b>476101</b>
9	Non-Priority	Heavy Industries	0	0	0	0
10		Medium Industries	0	0	0	0
11		Education	0	0	8	640
12		Housing	0	0	270	406
13		Others	5104	6015	54119	48288
14		<b>Sub-total=9+10+11+12+13+14</b>	<b>5104</b>	<b>6015</b>	<b>54397</b>	<b>49334</b>
15		<b>Total=3+8+14</b>	<b>147476</b>	<b>114420</b>	<b>633035</b>	<b>525435</b>



No. in actuals , Amount in Lakhs						
Name of the State - Maharashtra						
4. Scheduled Commercial Banks (1+2+3)						
Sr. No	Sector	Sub-Sector	Disb up to end of Current Qtr		Out standing up to end of Current Qtr	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	599073	1142340	4171436	8355532
2		Agriculture & allied - Indirect	7990	538084	69358	2855343
3		Agriculture & allied - Sub total = 1+2	<b>607063</b>	<b>1680424</b>	<b>4240794</b>	<b>11210875</b>
4		MSE	110233	3427701	1044538	18499359
5		Education	9091	27176	176508	1093986
6		Housing	24220	376285	788497	12466071
7		Others	14978	50936	4780845	1774542
8		Sub-total = 4+5+6+7	<b>158522</b>	<b>3882098</b>	<b>6790388</b>	<b>33833958</b>
		<b>Total Priority</b>	<b>765585</b>	<b>5562522</b>	<b>11031182</b>	<b>45044832</b>
9	Non-Priority	Heavy Industries	2583	5894057	58484	62379274
10		Medium Industries	14611	1115600	28727	8042022
11		Education	479	97185	5876	197535
12		Housing	16511	1963747	215353	10427692
13		Others	702334	11770922	3719258	64550587
14		Sub-total=9+10+11+12+13+14	<b>736518</b>	<b>20841511</b>	<b>4027698</b>	<b>145597110</b>
15	<b>Total=3+8+14</b>		<b>1502103</b>	<b>26404033</b>	<b>15058880</b>	<b>190641942</b>
No. in actuals , Amount in Lakhs						
Name of the State - Maharashtra						
5. Cooperative Banks (MS Coop / DCCBs / MSCARD etc.)						
Sr. No	Sector	Sub-Sector	Disb up to end of Current Qtr		Out standing up to end of Current Qtr	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	286740	56664	74451	112251
2		Agriculture & allied - Indirect	1608599	751386	1934993	1212781
3		Agriculture & allied - Sub total = 1+2	<b>1895339</b>	<b>808049</b>	<b>2009444</b>	<b>1325032</b>
4		MSE	447	3742	41725	34984
5		Education	684	270	2906	9990
6		Housing	2020	5119	11309	59926
7		Others	30375	89759	147550	315704
8		Sub-total = 4+5+6+7	<b>33526</b>	<b>98890</b>	<b>203490</b>	<b>420604</b>
		<b>Total Priority</b>	<b>1928865</b>	<b>906939</b>	<b>2212934</b>	<b>1745637</b>
9	Non-Priority	Heavy Industries	123	20258	155	92195
10		Medium Industries	189	14154	4284	93590
11		Education	112	162	2222	3623
12		Housing	7524	1674	11099	21664
13		Others	118564	326499	355584	819654
14		Sub-total=9+10+11+12+13+14	<b>126512</b>	<b>362747</b>	<b>373344</b>	<b>1030726</b>
15	<b>Total=3+8+14</b>		<b>2055377</b>	<b>1269686</b>	<b>2586278</b>	<b>2776363</b>
Data of other cooperative banks received from LDMs have been clubbed with DCCB data						



**Annexure - 6**

**LBS-MIS-III**

Statement showing Achievement vis-à-vis Targets for the quarter ended 30.06.2014

No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

Sr. No	Sector	Sub-Sector	Yearly Targets under ACP		Achmnt upto end of the current qtr (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	13175341	5061739	7	24
2		Agriculture & allied - Indirect	404033	667461	241	161
3		Agriculture & allied - Sub total = 1+2	<b>13579374</b>	<b>5729200</b>	<b>14</b>	<b>43</b>
4		MSE	688824	5689453	16	60
5		Education	127541	493403	8	6
6		Housing	231457	1541612	11	25
7		Others	465080	2275531	10	6
8		<b>Sub-total = 4+5+6+7</b>	<b>1512902</b>	<b>10000000</b>	<b>13</b>	<b>40</b>
		<b>Total Priority</b>	<b>15092276</b>	<b>15729200</b>	<b>14</b>	<b>41</b>
9	Non-Priority	Heavy Industries	9633	5307207	28	111
10		Medium Industries	39423	1398225	38	81
11		Education	41628	618160	1	16
12		Housing	80771	1577500	30	125
13		Others	471969	5369708	174	225
14		<b>Sub-total=9+10+11+12+13+14</b>	<b>643424</b>	<b>14270800</b>	<b>134</b>	<b>149</b>
15		<b>Total=3+8+14</b>	<b>15735700</b>	<b>30000000</b>	<b>19</b>	<b>92</b>

No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

**1. Public Sector Banks**

Sr. No	Sector	Sub-Sector	Yearly Targets under ACP		Achmnt upto end of the current qtr (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	5425502	2631398	7	35
2		Agriculture & allied - Indirect	201612	411067	3	112
3		Agriculture & allied - Sub total = 1+2	<b>5627114</b>	<b>3042465</b>	<b>7</b>	<b>45</b>
4		MSE	293566	4523341	15	66
5		Education	102615	370450	8	7
6		Housing	171529	1139844	9	29
7		Others	279606	1885899	3	2
8		<b>Sub-total = 4+5+6+7</b>	<b>847316</b>	<b>7919535</b>	<b>9</b>	<b>43</b>
		<b>Total Priority</b>	<b>6474430</b>	<b>10962000</b>	<b>7</b>	<b>44</b>
9	Non-Priority	Heavy Industries	8127	4318478	25	134
10		Medium Industries	28246	1117852	8	92
11		Education	35601	528310	1	18
12		Housing	58060	1265653	22	142
13		Others	239937	4639922	35	147
14		<b>Sub-total=9+10+11+12+13+14</b>	<b>369970</b>	<b>11870214</b>	<b>28</b>	<b>131</b>
15		<b>Total=3+8+14</b>	<b>6844400</b>	<b>22832214</b>	<b>8</b>	<b>89</b>





No. in actuals , Amount in Lakhs						
Name of the State - Maharashtra						
2. Private Sector Banks						
Sr. No	Sector	Sub-Sector	Yearly Targets under ACP		Achmnt upto end of the current qtr (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	626860	509730	13	25
2		Agriculture & allied - Indirect	41611	82326	6	93
3		Agriculture & allied - Sub total = 1+2	<b>668471</b>	<b>592056</b>	<b>13</b>	<b>35</b>
4		MSE	287837	944805	22	45
5		Education	17044	90612	2	0
6		Housing	30479	296364	25	12
7		Others	72080	221681	7	2
8		<b>Sub-total = 4+5+6+7</b>	<b>407440</b>	<b>1553462</b>	<b>19</b>	<b>30</b>
	<b>Total Priority</b>	<b>1075911</b>	<b>2145517</b>	<b>15</b>	<b>31</b>	
9	Non-Priority	Heavy Industries	1505	988242	34	12
10		Medium Industries	8656	261815	142	33
11		Education	5976	88024	0	0
12		Housing	10630	259329	34	64
13		Others	80895	417231	757	1182
14	<b>Sub-total=9+10+11+12+13+14</b>	<b>107661</b>	<b>2014641</b>	<b>584</b>	<b>263</b>	
15	<b>Total=3+8+14</b>	<b>1183572</b>	<b>4160159</b>	<b>67</b>	<b>144</b>	
No. in actuals , Amount in Lakhs						
Name of the State - Maharashtra						
3. Gramin Banks						
Sr. No	Sector	Sub-Sector	Yearly Targets under ACP		Achmnt upto end of the current qtr (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	1308311	252272	10	36
2		Agriculture & allied - Indirect	11676	11590	0	0
3		Agriculture & allied - Sub total = 1+2	<b>1319986</b>	<b>263863</b>	<b>10</b>	<b>35</b>
4		MSE	63655	30918	4	29
5		Education	2852	6983	3	2
6		Housing	7580	23192	9	22
7		Others	14570	33486	14	7
8		<b>Sub-total = 4+5+6+7</b>	<b>88657</b>	<b>94579</b>	<b>6</b>	<b>18</b>
	<b>Total Priority</b>	<b>1408643</b>	<b>358442</b>	<b>10</b>	<b>30</b>	
9	Non-Priority	Heavy Industries	0	0	#DIV/0!	#DIV/0!
10		Medium Industries	907	1828	0	0
11		Education	31	195	0	0
12		Housing	1308	2818	0	0
13		Others	17671	16924	29	36
14	<b>Sub-total=9+10+11+12+13+14</b>	<b>19916</b>	<b>21765</b>	<b>26</b>	<b>28</b>	
15	<b>Total=3+8+14</b>	<b>1428559</b>	<b>380207</b>	<b>10</b>	<b>30</b>	



No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

4. Scheduled Commercial Banks (1+2+3)						
Sr. No	Sector	Sub-Sector	Yearly Targets under ACP		Achmnt upto end of the current qtr (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	7360673	3393400	8	34
2		Agriculture & allied - Indirect	254898	504983	3	107
3		Agriculture & allied - Sub total = 1+2	<b>7615571</b>	<b>3898384</b>	<b>8</b>	<b>43</b>
4		MSE	645058	5499064	17	62
5		Education	122511	468044	7	6
6		Housing	209589	1459401	12	26
7		Others	366256	2141067	4	2
8		Sub-total = 4+5+6+7	<b>1343414</b>	<b>9567576</b>	<b>12</b>	<b>41</b>
		<b>Total Priority</b>	<b>8958984</b>	<b>13465960</b>	<b>9</b>	<b>41</b>
9	Non-Priority	Heavy Industries	9632	5306720	27	111
10		Medium Industries	37808	1381495	39	81
11		Education	41608	616529	1	16
12		Housing	69997	1527799	24	129
13		Others	338502	5074077	207	232
14		Sub-total=9+10+11+12+13+14	<b>497547</b>	<b>13906620</b>	<b>148</b>	<b>150</b>
15	<b>Total=3+8+14</b>	<b>9456531</b>	<b>27372580</b>	<b>16</b>	<b>96</b>	

No. in actuals , Amount in Lakhs

Name of the State - Maharashtra

5. Cooperative Banks (MS Coop / DCCBs / MSCARD etc.)						
Sr. No	Sector	Sub-Sector	Yearly Targets under ACP		Achmnt upto end of the current qtr (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct	5814668	1668339	5	3
2		Agriculture & allied - Indirect	149135	162478	646	331
3		Agriculture & allied - Sub total = 1+2	<b>5963803</b>	<b>1830817</b>	<b>21</b>	<b>32</b>
4		MSE	43766	190389	1	2
5		Education	5030	25359	14	1
6		Housing	21868	82211	9	6
7		Others	98824	134465	31	67
8		Sub-total = 4+5+6+7	<b>169489</b>	<b>432424</b>	<b>20</b>	<b>23</b>
		<b>Total Priority</b>	<b>6133292</b>	<b>2263241</b>	<b>21</b>	<b>31</b>
9	Non-Priority	Heavy Industries	1	487	12300	4160
10		Medium Industries	1615	16730	12	85
11		Education	21	1631	539	10
12		Housing	10773	49701	70	3
13		Others	133467	295631	89	110
14		Sub-total=9+10+11+12+13+14	<b>145877</b>	<b>364180</b>	<b>87</b>	<b>100</b>
15	<b>Total=3+8+14</b>	<b>6279169</b>	<b>2627421</b>	<b>22</b>	<b>40</b>	



**Agenda No. 4**

**Implementation of Prime Minister Jan Dhan Yojana in the State of Maharashtra**

Pradhan Mantri Jan Dhan Yojana was launched in the state on 28-08-2014. The launching functions were arranged at all the District places in the State.

The State level function was arranged by SLBC at Mumbai on 28-08-2014. Similar functions were held at Pune, Nagpur, Thane district headquarters. All the functions were very successful. Similar functions were also arranged at all the District levels by Lead District Managers with the help of concerned District Collectors. The scheme was launched simultaneously at all the Districts in the State.

Total 7177 camps were arranged in the state on 28-08-2014 in Rural as well as Urban areas. Total cumulative camps were more than 13000. The bank wise details for camps conducted on 28-08-2014 is enclosed as **Annexure 7**.

The data for accounts opened in the State is collected and simultaneously reported to Department of Financial Services. Under PMJDY scheme total 14.42 lakh accounts have been opened by the Banks by 30-08-2014. There are 10,000 bank branches in the state. As per the directives received from Department of Financial Services, each branch was required to open 125 accounts by 30-08-2014. Total state target for all the banks was 12.50 lakhs accounts to be opened. Against the target of 12.50 lakhs accounts Banks have opened 14.40 lakhs accounts thus the target was exceeded. The consolidated Bank-wise position of the account opening is enclosed as **Annexure 8**. We congratulate all the banks in the state for their response. All the banks have participated in the programme and we expect that all the banks will continue the efforts till the goal is achieved.

As per the mission documents under PMJDY total 7.5 crore families are estimated to be covered under the programme. As per the census data of 2011 following is the position –

Particulars	Maharashtra State (in lakhs)	India (in lakhs)
Population	1123	12102
No. of Households	238	2467
Of Which Rural	130	1678
Of which Urban	108	789
With banking Rural	82	914
With banking Urban	82	534
With banking Total	164	1448
Without banking Rural	48	764
Without banking Urban	26	255
<b>Without banking Total</b>	<b>74 (31%)</b>	<b>1019 (41%)</b>

Financial inclusion is implemented in the state since long. All the member Banks have opened many accounts in the state in last 3 years. done excellent work under the PMJDY. Many families have been covered by banks by opening of the accounts for the purpose of MNEREGA, DBT, DBTL, subsidy purpose in the state. The drives were taken by the member Banks for covering maximum number of families during last 3 years.



SLBC meeting was conducted on 12-03-2014 at Mumbai and as per the instructions of Chief Secretary; it was decided to select few districts and try to cover all families in the district.

Accordingly 7 districts (Satara, Chandrapur, Jalgaon, Nanded, Sangli, Raigad, Ahmednagar) were selected where all families were to be covered. The districts were allotted to various banks for coordination. The banks have tried to cover maximum number of families in these districts. The coverage in these districts was in the range of 82% (Raigad District) to 95% (Chandrapur District) Door to Door survey work in all the districts is continued. These districts are being focused to declared them as fully covered under PMJDY in the initial stages.

Department of Financial Services, Government of India has estimated that as on date there are around 7.50 crore families (consisting of 6.00 crore in rural and 1.5 crore in Urban area), where no one from the family is having any account. The estimate for the State may be around 45 lakh families who are not having the Bank accounts. This may be around 35 lakhs in Rural and 10 lakh in Urban areas.

Earlier, It was decided to cover these 7.50 crore families with in a period from 15-08-2014 to 15-08-2015. However, during the speech of Hon'ble Prime Minister dated 28.8.2014, it was appealed that this task needs to be completed by 26<sup>th</sup> January, 2015. The banks need to accept the challenge and accordingly finalize the strategies for completion of the total exercise before 26<sup>th</sup> January, 2015. The task can be completed with the help of State Government. We have proposed following action plan for the same and circulated among the banks and LDMS. :-

1. There are 10014 bank Branches of all the Public Sector, Private Sector Banks and RRBs in the State.
2. There are around 45 lakh families to be covered by 26<sup>th</sup> January, 2015. It is felt that even though there may be duplication in opening of accounts this figure might have been reduced to some extent in last few days.
3. Average each branch should open 100 accounts per month of such families by working hard through door to door campaign. With the help of 10000 branches around 50 lakh accounts of such families can be opened. The scheme is to be implemented however Due to Election Code of Conduct, the camps are not to be conducted till code of conduct is over.
4. SLBC has already given the instructions to all the Banks in the State, for conducting the survey in their Sub Service Areas and Wards. The services of rural youth, gramsevaks, talathis can be used to conduct such survey. The services of existing Bank's BCs also can be utilised. Indicative format has also been provided with LDMS. The instructions are to be passed on to District Collectors through Planning Department, Government of Maharashtra for rendering all possible help to banks for completing the survey work.
5. Wherever possible, the accounts can also be opened simultaneously immediately with the help of the persons conducting survey.
6. The Gramsevak can also be of much help in this matter. The list of families in the villages can be provided by Gramsevak. This will facilitate the work of such survey.



7. We have written to Government of Maharashtra to issue suitable guidelines to the District Authorities so as to include the agenda in the Gramsabhas which are scheduled on 2.10.2014. Accordingly, Preparation of the list of such uncovered families should be the main agenda for the discussions in Gramsabhas which are to be conducted on 2nd October, 2014.
8. Banks have formed 13075 Sub Service Areas covering the 40000 villages of the state. Banks plans to appoint the BCAs in all these SSAs of the State.
9. Till date around 10153 BCAs have been appointed. Around 2923 SSAs are to be covered. The task should be completed immediately so as to cover all the families. There are some inactive BCAs, all these BCAs should be made active and should start work immediately.
10. State Government should start making the payment of all the benefits under various schemes strictly through Bank accounts.
11. District supply offices may also be of help in providing the list of families, which will be easier for the Branch Mangers of member Banks for account opening of the left out beneficiaries.
12. Public announcement (davandi) should be given in the rural areas, for awareness of the programme and necessary canvassing requesting them to open their accounts in the banks.
13. The survey work in the urban areas is more challenging and the necessary help can be obtained from Chief Officers of concerned Municipal Councils and Municipal Corporations. Banks have allotted total 5437 wards in the urban areas to various banks.
14. The State level Implementation committee has been formed for monitoring the progress of the scheme in the state. Additional Chief Secretary Planning will be the Mission Director, supported by Principal Secretary Finance. The committee will be meeting on 26-09-2014 to review the progress.
15. Since the Insurance is linked to RuPay Card issuance, all the banks are requested to issue RuPay cards to the account holders. All the banks should ensure that passbooks are issued to all these account holders.
16. Aadhar seeding work should be undertaken on priority basis.

A review meeting of PMJDY was called by SLBC on 6.9.2014. Various Bankers, Insurance Officials, BCs attended the meeting. Shri Anandrao Patil, Director, Department of Financial Services has taken threadbare review and the bottlenecks were discussed thoroughly. He also visited Satara, Sangli and Kolhapur districts for reviewing the position of implementation of PMJDY in Maharashtra State. During his visit, he has contacted various Branch Managers, LDMs, BCs and the beneficiaries also and appreciated the efforts put by SLBC.

The position of implementation of PMJDY is regularly reviewed by Department of Financial Services on weekly basis through Video Conferences. The important issues raised / sorted out /raised if any, during the Video Conferences are immediately communicated to all member Banks for smooth implementation of the PMJDY.



There were queries from the field offices and hence the matter of inclusion of Cooperative Banks for implementation of the PMJDY is referred to Department of Financial Services and as per the decision received from Department of Financial Services, Government of India, Banks fully with CBS platform, IFSC code, Aadhar Platform and Rupay Card issuance are eligible for participation in PMJDY for opening of accounts. Accordingly, Lead District Managers are requested to note the guidelines and some wards or some areas within the wards, Villages in SSAs may be allotted to these banks.

State Level bankers' Committee is confident of achieving the desired goals in coordination with all member Banks in the given time line with the help of State Government.



**Annexure - 7**

Annexure A- Data about the Camps being organised in the State- To be filled by SLBC Conveners

**PRIME MINISTER JAN DHAN YOJANA**

**PROGRESS REPORT ON NUMBER OF CAMPS UNDER PMJDY AS ON 28.08.02014**

**NAME OF STATE :Maharashtra**

S. NO	BANK	Rural	Urban	Total
1	Allahabad Bank	29	87	116
2	Andhra Bank	4	138	142
3	Bank of Baroda	102	284	386
4	Bank of India	354	551	905
5	Bank of Maharashtra	492	442	934
6	Canara Bank	101	380	481
7	Central Bank of India	699	121	820
8	Corporation Bank			0
9	Dena Bank			0
10	IDBI Bank	149	33	182
11	Indian Bank	16	73	89
12	Indian Overseas Bank			0
13	Oriental Bank of Commerce			0
14	Punjab & Sind Bank	0	47	47
15	Punjab National Bank			0
16	State Bank of Hyderabad	206		206
17	State Bank of India	773	365	1138
18	Syndicate Bank	85	44	129
19	UCO Bank	34	37	71
20	Union Bank of India	224	194	418
21	United Bank of India	0	50	50
22	Vijaya Bank	8	61	69
23	Axis Bank	2	55	57
24	Federal Bank	8	11	19
25	HDFC Bank	0	0	0
26	ICICI Bank	114	110	224
27	ING Vysya Bank			0
28	Karnataka Bank Ltd.	3	0	3
29	Ratnakar Bank	10	16	26
30	Maharashtra Gramin Bank	313	48	361
31	Vidarbha Konkan Gramin Bank	189	115	304
35	<b>Total</b>	<b>3915</b>	<b>3262</b>	<b>7177</b>

**SLBC CONVENER:Bank of Maharashtra**



**Annexure - 8**

ANNEXURE B										
PRIME MINISTER JAN DHAN YOJNA										
PROGRESS REPORT ON NO. OF ACCOUNTS OPENED UNDER PMJDY IN THE STATE AS ON DATE : 28.08.2014 Final										
NAME OF STATE: Maharashtra					NAME OF BANK : BANK OF MAHARASHTRA					
Bank	Target	NO OF ACCOUNTS OPENED						NO OF APPLICATION PROCESSED and ACCOUNTS OPENING PENDING)		TOTAL
		E-KYC		WITHOUT AADHAAR		TOTAL		RURAL	URBAN	
		RURAL	URBAN	RURAL	URBAN	RURAL	URBAN			
Allahabad Bank	13000	3300	15432	2950	12644	6250	28076	216	294	34836
Andhra Bank	12500			705	14241	705	14241			14946
Bank of Baroda	57400			12482	66011	12482	66011	12880	11746	103119
Bank of India	99300	728	612	46428	61741	47156	62353	0	82	109591
Bank of Maharashtra	145500	122116	58583	78626	27206	200742	85789			286531
Canara Bank	34500	4242	1865	17496	29188	21738	31053	300	1650	54741
Central Bank of India	74500			44697	8071	44697	8071			52768
Corporation Bank	20900			1938	4091	1938	4091			6029
Dena Bank	34500	1145	2288	26351	20372	27496	22660	7277	4396	61829
IDBI Bank	37000	22933	42228	19657	15599	42590	57827			100417
Indian Bank	13800	0	0	5507	25533	5507	25533			31040
Indian Overseas Bank	23500	1412	6071	854	3007	2266	9078	892	4500	16736
Oriental Bank of Commerce	16000			2105	6161	2105	6161			8266
Punjab & Sind Bank	3100				4246	0	4246			4246
Punjab National Bank	32500			24805	7198	24805	7198			32003
State Bank of Hyderabad	32400	9864	53927	11213	17226	21077	71153			92230
State Bank of India	162500			133807	13493	133807	13493			147300
Syndicate Bank	24100	7320	13540	6836	8467	14156	22007	4920	2580	43663
UCO Bank	19500	22628	1461	8332	4397	30960	5858	650	80	37548
Union Bank of India	60500	79	903	28533	21096	28612	21999			50611
United Bank of India	9100	0	0	0	2118	0	2118			2118
Vijaya Bank	13800	786	4962	525	3319	1311	8281			9592
Axis Bank	35800	0	0	0	0	0	0	89	968	1057
Federal Bank	10900	124	123			124	123	10	6	263
HDFC Bank	55300			323	4987	323	4987			5310
ICICI Bank	67500	39	37	2704	215	2743	252	0	0	2995
ING Vysya Bank	8500	0	0	0	0	0	0	0	0	0
Karnataka Bank Ltd.	3900	0	0	56	101	56	101	125	0	282
Ratnakar Bank	10500	2948	1913	2522	1204	5470	3117	721	150	9458
Maharashtra Gramin Bank	46800	37022	1743	12346	6968	49368	8711	5924	1045	65048
Vidarbha Konkan Gramin bank	37300			50320	5592	50320	5592			55912
<b>TOTAL</b>	<b>1250000</b>	<b>236686</b>	<b>205688</b>	<b>542118</b>	<b>394492</b>	<b>778804</b>	<b>600180</b>	<b>34004</b>	<b>27497</b>	<b>1440485</b>





**Agenda No. 5**

**Implementation of Strategies & Guidelines under Financial Inclusion:**

**i) Progress under Financial Inclusion Plan (FIP) 2013-16: MIS V FOR June 2014**

As per letter no.D.O.RPCD.CO.FID.No.7058/12.01.011/2012-13 Dated 14.01.2013 from Deputy Governor, Reserve Bank of India, all Banks were advised to draw up a financial inclusion plan for 2013-2016, which was again revised as per the observations made by Dy. Governor, RBI. As per the same Banks were asked to ensure in the next 3 years all villages in the country in the rural areas and all wards in the urban areas are linked to a banking outlet through a branch / BC / Other mode. It was also mentioned that adequate banking infrastructure must be placed to enable direct benefit transfers under Government programs. However banks will now be covering all the villages in next 2 months and will complete the job.

To review the progress RBI has asked all banks to submit progress under the board approved financial inclusion plan (LBS – MIS-V) on a quarterly basis and LBS-MIS-IV on annual basis to SLBC for further submission to RBI to take corrective action if any needed in time.

**ii) Implementation of NPS / Swavalamban for persons belonging to unrecognized sector with a view to provide old age income security.**

Government of India launched the NPS-Swavalamban scheme with the objective of securing pension to the vast population in the unorganized / informal sector as a measure of old age protection. Chairman, Pension Fund Regulatory and Development Authority has communicated to CMDs of all Public Sector Banks for involvement of branches in the implementation of this important major national programme of the Government of India.

Swavalamban scheme will not only help in securing old age income for the disadvantaged section of the population, but also help expansion of financial inclusion amongst the target groups.

Considering the good network of member Banks in the State, we appeal all the member Banks to play pivotal role in implementation of the Swavalamban scheme. PFRDA will be pleased to extend all necessary support and assistance by providing resource persons (including training their trainers programme). SLBC as a consultative and co-ordination body for implementation of various Government programmes can play an important role in promotion and implementation of the NPS-Swavalamban. Swavalamban scheme requires sustained engagement of all the stakeholders with the subscribers and all other intermediaries participating in the programme.



**Agenda No. 6**

**Setting up of RSETI & Financial Literacy centers in Maharashtra & review of progress made by Institutions / centres**

District wise position in regard to both RSETIs with the concerned bank is being collected every quarter.

In case of RSETIs, where the banks have already been allocated land & received finance from the Government, the process of completion of construction of RSETI property should be expedited with a time bound action plan. The concerned banks are furnishing information in this regard on quarterly basis to SLBC.

As of 30.06.2014, 52,204 swarojgaris have been trained in these institutions with 25,456 persons starting their micro enterprise or have been placed in some employment amounting to 48.76% of people trained.

The grading of all the RSETIs have been done recently. We are awaiting the final grading of all the RSETIs. The RSETIs below the grade of "B" need to have focused attention and ensure that the gradation is improved by adopting remedial measures.

The detailed position of RSETIs as of 30.06.2014 for all the Banks is given as **Annexure 9**.

A meeting of Sub Committee on RSETIs was held at Pune on 21.8.2014 and threadbare discussions took place on various issues related to RSETIs in the State of Maharashtra. Copy of the minutes is enclosed as **Annexure 10**.

State Project Coordinator, MORD, Government of India has written a letter to SLBC. Copy of the letter letter No.; 093/2014/SLBC/02 dated 22.6.2014 same is enclosed as **Annexure 11**.

All member Banks and Lead District Managers are requested to note the contents of the aforesaid letter and act accordingly.

**Setting up of FLCC Centers in Maharashtra**

Banks are requested to ensure that all the rural branches and FLCs prepare a calendar for conduct of Financial Literacy camps in the beginning of the year. All LDMs should ensure that the FLCs and rural branches of banks prepare the required calendar in their respective districts. Further, in order to ensure consistency in the messages reaching the target audience of financially excluded people during the Financial Literacy Camps, it is necessary for banks to use the Financial Literacy Guide as a standard curriculum to impart basic conceptual understanding of financial products and services. In addition to the camps conducted through FLCs, all the rural branches in the state are required to conduct minimum one Financial Literacy camp in their area. This is as per the guidelines issued by RBI and controlling offices needs to monitor this position periodically.

English & Hindi as well as Marathi version of Financial Literacy Material (FLM) viz, Financial Literacy Guide, Financial Literacy Diary & Financial Literacy Posters are delivered to all LDMs in the State for further distribution to FLCs & participating Banks in the District. More over during the implementation of PMJDY, Banks have also printed the Financial Literacy material. The use of this material should be done during the implementation.

SLBC reviews the financial literacy efforts undertaken by banks under their jurisdiction in its quarterly meetings and submits a Quarterly report on the functioning of FLCs to RBI. Revised format of report for the quarter ended June 2014 is attached as **Annexure 12**.



**Annexure - 9**

**SLBC Maharashtra - Convener : Bank of Maharashtra**  
**Status of RSETIs in Maharashtra as on 30.06.2014**

Sr No	District	Bank	Date of Op	Grade of RSETI as on 31.03.2013	No of Prog conducted during the year 2014-15 (as of 30.06.14)	No of Prog conducted since inception	Total No of Candidates trained since inception	No of trainees started self Micro Ent	Est with Bank Finance	Total		Settlement ratio %	Allotment of Land		Funds Received on	Status of Construction Where Land has been allotted	Completion of RSETI property	
										9+10	11		Dt of Allotment	Present Status				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
1	Pune	BoM	12/21/2001	AA 31.03.2014	4	183	3808	1418	1093	2511	66	13.03.2012	Possession taken	11.08.2009	Bank approved Bldg Plan prepared by architect. Plan submitted for approval from local authorities. Foundation stone laid (tested by 25.07.2013). Town Planning Office has turned down the application for want of approach road in layout map. The requisite formalities are to be got complied by DRDA Pune.	1 year after construction permission		
2	Aurangabad	BoM	12/10/2003	AA 31.03.2014	10	132	3044	1579	681	2260	74	14.03.2011	Possession taken	11.08.2009	Bank approved Bldg Plan prepared by architect. Applied for NOC from CIDCO, which is pending since 31.01.2014.	1 year after construction permission		
3	Nagpur	BoM	11/1/2003	AA 31.03.2014	4	118	2536	1361	223	1584	62	16.12.2011	Possession taken	11.08.2009	Bank approved Bldg Plan prepared by architect. Town Planning NIT Nagpur rejected conversion of land from no development Zone to N. A. category. Following which, CEO ZP has applied to NIT Nagpur for user change. Matter is pending with NIT Nagpur since 30.01.2014.	1 year after construction permission		
4	Nasik	BoM	3/5/2009	AB 31.03.2014	4	71	1571	980	47	1027	65	10.03.2011	Possession taken	11.08.2009	Building Construction started	Dec-14		
5	Amravati	BoM	4/3/2009	AB 31.03.2014	1	59	1281	800	13	813	63	Not yet	Possession Not yet taken	11.08.2009	Allotted land not yet transferred to DRDA. Hence MoU is not yet done.	15 months after possession of land		
6	Jalna	BoM	9/16/2012	A 31.03.2014	5	28	782	344	105	449	57	29.03.2012	Possession Not yet taken	Not yet	Land allotted. 7/12 extract & physical possession is expected shortly.	15 months after possession of land		
7	Thane	BoM	9/16/2012	B 31.03.2014	4	16	342	28	2	30	9	11.10.2011	Possession taken	Not yet	Site is having existing old structures. Structural stability report is obtained. ZP has objected for renovation of existing structure for RSETI's usage. We have clarified Bank's stand for renovation. However, ZP hasn't cleared their stand for renovation of old structures in allotted land.	Within 1 year after approval for renovation of buildings		
<b>Sub Total</b>											<b>65</b>							



Sr No	District	Bank	Date of Op	Grade of RSETI as on 31.03.2013	No of Prog conducted during the year 2014-15 (as of 30.06.14)	No of Prog conducted since Inception	Total No of Candidates trained since inception	No of trainees started self Micro Ent	Est with Bank Finance	Total		Settlement ratio %	Allotment of Land			Funds Received on	Status of Construction Where Land has been allotted	Completion of construction of RSETI property
										9+10	11		Dt of Allotment	Present Status	14			
8	Kolhapur	Bol	12/2/2007	BD	3	30	909	378	185	563	62	62	07.05.2011	Possession of land on 28.08.2012	41614	construction not started		
9	Solapur	Bol	7/3/2009	BB	3	56	1636	465	27	492	30	30	10.11.2011	Construction started, Gr. Floor is completed	10.01.2011	Ground floor is ready and they propose to shift in new premises within a short time.		
10	Wardha	Bol	3/17/2009	AC	5	101	2558	870	21	891	35	35	16.08.2011	Possession of land on 22.11.2011	40969	construction not started		
11	Rainagiri	Bol	3/31/2009	CD	0	65	2600	3	308	311	12	12	07.04.2011	Possession of land on 07.04.2011	09.09.2009	construction not started		
12	Sindhudurg	Bol	12/22/2009	BD	3	66	1989	377	230	607	31	31	26.11.2010	possession of land on	25.09.2012	construction not started		
13	Sangli	Bol	2/1/2010	BD	0	21	703	18	10	28	4	4	13.04.2013	possession of land on 04.02.2014	na	construction not started		
14	Gadchiroli	Bol	6/1/2010	No grading	0	10	234	19	0	19	8	8	05.05.2012	Possession of land on 05.05.2012	08.08.2011	construction not started		
15	Bhandara	Bol	8/3/2010	BD	3	44	1018	244	0	244	24	24	24.09.2011	Possession of land on 27.11.2012	26.08.2011	construction not started		
16	Chandrapur	Bol	3/21/2010	BC	2	32	809	201	61	262	32	32	15.07.2011	Possession of land dt 10.08.2011	40815	construction not started		
17	Raigad	Bol	12/21/2010	B	5	88	2667	354	152	506	19	19	19.10.2012	Possession of land on 19-10-2012	10.09.2012	Work order given to contractor.		
18	Gondia	Bol	3/1/2011	B	3	46	1084	107	1	108	10	10	na	Land is not allotted	na			
	<b>Sub Total</b>				<b>27</b>	<b>559</b>	<b>16207</b>	<b>3036</b>	<b>995</b>	<b>4031</b>	<b>25</b>	<b>25</b>						
19	Buldhana	CBI	1/26/2011	No grading	4	12	335	66	27	93	28	28	--	Land not Allotted	nil	not started	NA	
20	Yavatmal	CBI	1/26/2011	C	6	43	962	487	12	499	52	52	29.04.2013	51.87110187	29.04.2013	Possession taken. Plan submitted with Municipal Authorities for approval who demanded Rs. 2.08	Rs. 50 lacs on 12.11.2013	
21	Akola	CBI	1/3/2011	No grading	4	15	276	54	29	83	30	30	--	Land not Allotted	Nil	Not Started	Not Applicable	
22	Dhule	CBI	3/23/2011	B	2	30	922	424	74	498	54	54	17.03.2013	Land is allotted but it is under dispute matter is in	8/11/2011	0		
23	Ahmednagar	CBI	3/24/2011	A	3	42	1302	255	637	892	69	69	14.11.2011	DRDA has started process of allotment of 20 gunths	6/13/2012	Construction not started	-	
24	Jaigaon	CBI	3/28/2011	C	2	23	648	199	74	273	42	42	11.08.2011	Allotted	40756	Constructed up to lintel level. Further construction is in progress. For sanction of second installment of NID grant officials of NID have done the inspection and raised some queries which were answered but till ii install. Grant is not received.	28.02.15	
	<b>Sub Total</b>				<b>21</b>	<b>165</b>	<b>4445</b>	<b>1485</b>	<b>853</b>	<b>2338</b>	<b>53</b>	<b>53</b>						



Sr No	District	Bank	Date of Op	Grade of RSETI as on 31.03.2013	No of Prog conducted during the year 2014-15 (as of 30.06.14)	No of Prog conducted since inception	Total No of Candidates trained since inception	No of trainees started self Micro Ent	Est with Bank Finance	Total		Settlement ratio %	Allotment of Land			Tunds Received on	Status of Construction Where Land has been allotted	Completion of RSETI property
										9+10	11		12	Dt of Allotment	13			
25	Satara	IDBI	8/23/2011	B	2	58	1390	690	15	705	51	51	30.04.2013	Order dated 30/4/2013 for advance allotment of land has been received. Land is transferred in the name of DRDA. Related 7/12 Extract is received. However due to locational and operational inconvenience, we have requested for allotment of another land vide H.O.letter dated 4/10/2013. But DRDA expressed their inability for reallocation of land vide letter dt.5/2/2014. The matter is under consideration of IDBI Bank Head Office.				
<b>Sub Total</b>					<b>2</b>	<b>58</b>	<b>1390</b>	<b>690</b>	<b>15</b>	<b>705</b>	<b>51</b>	<b>51</b>						
26	Parbhani	SBH	12/31/2010	A	4	78	1893	127	1117	1244	66	66	07.05.2012	Final order for land allotment yet to be received	50 LAC Received	Land record office has given map which is submitted by PD DRDA to municipal corporation. After obtaining opinion of local body authority of municipal corporation, it'll be submitted to revenue authority to issue final possession order by Hon. District Collector.		
27	Beed	SBH	12/31/2010	B	4	42	868	200	43	243	28	28	NA	Yet to be allotted	Yes	New Proposal Submitted to Hon. Dist. Collector:Beed during October 2013. Issue discussed with Hon. Dist. Collector on 19.06.2014		
28	Hingoli	SBH	8/8/2011	A	5	62	1587	293	717	1010	64	64	NA	Under process	At H.O.	Construction not started.	NA	
<b>Sub Total</b>					<b>13</b>	<b>182</b>	<b>4348</b>	<b>620</b>	<b>1877</b>	<b>2497</b>	<b>57</b>	<b>57</b>						



Sr No	District	Bank	Date of Op	Grade of RSETI as on 31.03.2013	No of Prog conducted during the year 2014-15 (as of 30.06.14)	No of Prog conducted since inception	Total No of Candidates trained since inception	No of trainees started self Micro Ent	Est with Bank Finance	Total 9+10	Settlement ratio %	Allotment of Land		Funds Received on	Status of Construction Where Land has been allotted	Completion of RSETI property
												Dr of Allotment	Present Status			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
29	Nanded	SBI	8/3/2010	AA	4	52	1028	325	223	548	53	NA	Plans of alternate site yet to be approved.	1st instalment Rs. 49.50 lacs received on 30-08-2011	Plans of alternate site yet to approved.	
30	Latur	SBI	3/27/2010	AA	3	55	1382	440	193	633	46	29.10.2010	Construction complete. Only boundary wall to be constructed	Rs. 49.50 lacs rcvd on March 2011. Rs. 48.95 lacs rcvd on 12.05.2014	Occupancy certificate received.	NA
31	Nandurbar	SBI	3/15/2011	A	3	39	853	127	20	147	17	06.01.2014	Land allotted however not adequate	NA	Land allotted however not adequate	
32	Osmanbad	SBI	3/17/2011	B	4	40	1146	288	5	293	26	08.04.2011	Plans approved tender quoted	Rs. 49.50 lacs received on 26.09.2012	Tender quoted waiting for additional sanction	
33	Washim	SBI	3/29/2011	B	0	11	153	68	0	68	44	03.09.2012	Plans approved Bhumi Poojan scheduled on 01.08.2014.	Not received	Tender quoted waiting for additional sanction	
	<b>Sub Total</b>				<b>14</b>	<b>197</b>	<b>4562</b>	<b>1248</b>	<b>441</b>	<b>1689</b>	<b>37</b>					
34	Pune	BOB	1/6/2005	CC						0	#DIV/0!	NA				
35	Pune	Syndicate & Canara	12/11/1997	AA	3	281	7888	4669	853	5522	70	NA				
	<b>TOTAL</b>				<b>112</b>	<b>2049</b>	<b>52204</b>	<b>18258</b>	<b>7198</b>	<b>25456</b>	<b>49</b>					



**Annexure - 10**

**No. AX1/SLBC - Sub RSETI/Minutes/2014-15**

**August 22, 2014**

**Minutes of the SLBC Sub Committee Meeting on Strengthening of RSETIs in  
Maharashtra - Meeting Dt. August 21, 2014 at Pune**

A meeting of SLBC sub Committee on Strengthening of RSETIs in Maharashtra was held on 21.08.2014.

Shri S. Bharatkumar, General Manager, Resource Planning & Convener, SLBC, Maharashtra welcomed the participants. He appealed the participants to utilize the SLBC forum fully and provide inputs to SLBC as and when required so that important issues could be taken up by SLBC with Government of Maharashtra in a more structured manner.

The meeting was attended by Ms. Leena Bansod, COO, Umed - MSRLM, Shri R.W. Salunke, AGM, RPCD, MRO, RBI, Mumbai, Shri M.Y. Sawant, State Project Coordinator, MoRD Monitoring Cell, representatives of NABARD, MSRLM, State Bank of India, Central Bank of India and Bank of India.

Shri L.M. Deshmukh, Member Secretary, SLBC, Maharashtra informed the purpose of the sub committee meeting as to monitor the improvement in grading of RSETIs and to asses the work of construction of RSETI buildings wherever land has been allotted by the Government.

Shri Sawant, SPC opined that the Government should come forward and make free unencumbered land available which should be in a state of readiness to start construction of RSETI buildings. He informed that the grading of RSETIs for the year 2013-14 would be finalized by the MoRD monitoring Cell within a month's time. He opined that the RSETIs should be operated in such a way that the infrastructure would not remain idle at any point of time.

Ms. Bansod, informed that RSETI sponsored by IDBI bank, Satara was not accepting candidates sponsored by DRDA.

Member Secretary, SLBC opined that the matter could be referred to the concerned bank on receipt of any specific representation in this regard. He suggested that the RSETIs should have a mix of in-house and locational programmes maximum to the extent of 70% and 30% respectively. He appealed that all RSETI directors should update



their sponsoring banks with list of credit linked candidates, that bankers should not reject proposals of RSETI trained candidates and candidate of a RSETI of one bank may be granted credit facilities by other banks also. Shri Sawant, SPC concurred with the views.

The Member Secretary took review of status of construction of RSETIs at various places. The same is enclosed as **Annexure I**.

The sub committee meeting concluded with vote of thanks by Member Secretary, SLBC.

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





Annexure – I

Status of Construction of RSETI Buildings

Sr.No.	Bank	Dist	Present Status
1	Bank of Maharashtra	Pune	Bank approved Bldg Plan prepared by architect. Plan submitted for approval from local authorities. Foundation stone laid. Town Planning Office has turned down the application for want of approach road in layout map. The requisite formalities are to be got complied by DRDA Pune.
2	Bank of Maharashtra	Aurangabad	Bank approved Bldg Plan prepared by architect. Applied for NOC from CIDCO, which is pending since 31.01.2014.
3	Bank of Maharashtra	Nagpur	Bank approved Bldg Plan prepared by architect. Town Planning NIT Nagpur rejected conversion of land from no development Zone to N. A. category. Following which, CEO ZP has applied to NIT Nagpur for user change. Matter is pending with NIT Nagpur since 30.01.2014.
4	Bank of Maharashtra	Nasik	Building Costruction started
5	Bank of Maharashtra	Amravati	Allotted land not yet transferred to DRDA. Hence, MoU is not yet done.
6	Bank of Maharashtra	Jalna	Land allotted. 7/12 extract & physical possession is expected shortly.
7	Bank of Maharashtra	Thane	Site is having existing old structures. Structural stability report is obtained. ZP has objected for renovation of existing structure for RSET's usage. We have clarified Bank's stand for renovation. However, ZP has'nt cleared their stand for renovation of old structures in allotted land.
8	Bank of India	Kolhapur	Construction will start by end of September 2014 and will be completed by end of March 2015.
9	Bank of India	Solapur	Construction started.
10	Bank of India	Wardha	Construction will start by end of September 2014 and will be completed by end of March 2015.
11	Bank of India	Ratnagiri	NA permission yet to be received.
12	Bank of India	Sindhudurg	Construction will start by end of September 2014 and will be



Sr.No.	Bank	Dist	Present Status
			completed by end of March 2015.
13	Bank of India	Sangli	Construction will start by end of September 2014 and will be completed by end of March 2015.
14	Bank of India	Gadchiroli	Construction will start by end of September 2014 and will be completed by end of March 2015.
15	Bank of India	Bhandara	Problem of encroachment.
16	Bank of India	Chandrapur	Construction will start by end of September 2014 and will be completed by end of March 2015.
17	Bank of India	Raigad	Construction will start by end of September 2014 and will be completed by end of March 2015.
18	Bank of India	Gondia	Land not allotted.
19	Central Bank of India	Buldhana	Land allotted.
20	Central Bank of India	Yavatmal	Municipal authorities have demanded Rs. 2.08 lakh for approval of plan. Follow up for bearing this additional cost by appropriate agency is going on.
21	Central Bank of India	Akola	Land allotted
22	Central Bank of India	Dhule	New land allotted but pending at tehsil level. New 7/12 extract will be prepared.
23	Central Bank of India	Ahmednagar	Land belongs to polytechnic. Approval of Technical Board, Mumbai required.
24	Central Bank of India	Jalgaon	Construction started.
25	IDBI Bank	Satara	Land has been allotted. However due to locational and operational inconvenience, request for allotment of another land has been placed. DRDA has expressed inability for reallocation of land. The matter is under consideration of IDBI Bank Head Office.
26	State Bank of Hyderabad	Parbhani	Land record office has given map which is submitted by PD DRDA to municipal corporation. After obtaining opinion of local body authority of municipal corporation, it'll be submitted to revenue authority to issue final possession order by Hon. District Collector.
27	State Bank of Hyderabad	Beed	New Proposal Submitted to Hon. Dist. Collector, Beed during October 2013. Issue discussed with Hon. Dist. Collector on 19.06.2014
28	State Bank of Hyderabad	Hingoli	Construction not started.
29	State Bank of India	Nanded	Plans of alternate site yet to be



Sr.No.	Bank	Dist	Present Status
			approved.
30	State Bank of India	Latur	Construction complete.
31	State Bank of India	Nandurbar	Land allotted is not adequate. Needs to look into again.
32	State Bank of India	Osmanbad	Construction to be completed by March 2015.
33	State Bank of India	Washim	Construction to be completed by March 2015.




**Annexure II**

**List of Participants of Sub Committee Meeting on Strengthening of RSETIs in Maharashtra held on 21.08.2014 at Pune**

<b>Sr. No.</b>	<b>Name of the Participant</b>	<b>Designation / Institution</b>
1	Shri S. Bharatkumar	General Manager, Resource Planning & Convener, SLBC, Maharashtra
2	Shri L.M. Deshmukh	Dy. Gen. Manager, Member Secretary, SLBC, Maharashtra
3	Shri R.W. Salunke	AGM, RPCD, MRO, RBI, Mumbai
4	Shri. S.P. Sathaye	Dy. Gen. Manager, NABARD, MRO, Pune
5	Shri M.Y. Sawant	State Project Coordinator, MoRD Monitoring Cell
6	Ms Leena Bansod	COO, Umed - MSRLM
7	Shri D.N. Gunjal	Dy. Director, MSRLM
8	Shri Shakti Bhise	Mission Manager, MSRLM
9	Shri Manish Bijalwan	Mission Manager, MSRLM
10	Shri P. Dharmalingam	Dy. Gen. Manager, Central Bank of India
11	Shri Sunil Humne	Chief Manager, Central Bank of India
12	Shri G.P. Dixit	AGM, Bank of India
13	Shri A.P. Srivastava	Chief Manager, State Bank of India
14	Shri D.B. Deshmukh	Chief Manager, Bank of Maharashtra
15	Shri B.V. Barve	Chief Manager, Bank of Maharashtra
16	Shri P.M. Walunjkar	Manager, Bank of Maharashtra



**Annexure - 11**

 <p><b>Office of the State Project Co-ordinator MONITORING CELL for RSETIs NATIONAL ACADEMY OF RUDSETI (Under the aegis of MORD, Government of India)</b></p>	<p><b>M Y Sawa</b> <b>"Parth", Plot No 35, Swaraj Naga TalegaonDabhade, Pune -410 51</b></p>
--	--

Ref.:093/2014/SLBC/02

Date:22-06-2014

The Convener,  
State Level Bankers Committee Meeting  
Bank of Maharashtra  
Head Office  
PUNE.

Dear Sir,

Sub : Review of RSETI performance in SLBC

Our Monitoring Cell Bangalore, has communicated their observations that though our participation in SLBC is so far so good, the required agenda relating to the RSETIs is not discussed in the meetings thereby effectiveness of such forum is not visible. We are therefore advised to ensure that agenda relating to the conduct of the training programmes and credit linkage of the trained candidates is discussed in the meeting in the presence of the high level officials/executives of the bank and are subsequently followed up.

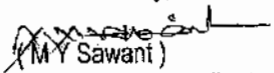
Similarly though the Directors of the RSETIs are participating in the DCC / DLRC/ BLBC meetings, but the agenda relating to the review of the RSETIs with special reference to sponsoring of candidates by Banks and the credit linkage of trained candidates is not discussed regularly and subsequently followed up.

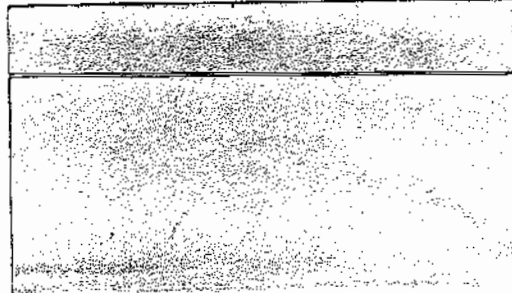
In order to improve the performance of RSETIs in training, settlements and credit linkage, Monitoring Cell has stressed the necessity that State Project Coordinator discuss this issue with the SLBC Convener with a request to LDMS in the state to ensure that the LDMS take up the review of performance of RSETIs as regular agenda with all seriousness and oblige inclusion of the above matters are ensured in the agenda and discussed. The LDMS also discuss the credit linkage of trained candidates as a regular agenda in the BLBC meetings and sort out issues if any in disposal of proposals of trained candidates.

We therefore request you kindly take note of the above while preparing the agenda for the ensuing SLBC meeting. Further, we may please be permitted to call on you and discuss the matter in person before the meeting agenda is finalized.

Thanking you.

Yours faithfully,

  
(M Y Sawani)  
State Project Coordinator



**Address & Phone No. of Monitoring Cell for RSETIs at Bangalore:**  
No.13, 1<sup>st</sup> Floor, 1<sup>st</sup> Main, 2<sup>nd</sup> Stage, B Krishnappa Layout, Vijayanagar Club Road, BANGALORE 560 040  
Phone No. 080-23101516, Telefax 080-23101515  
e-mail: [cpcnar@gmail.com](mailto:cpcnar@gmail.com), [mcnarbg@gmail.com](mailto:mcnarbg@gmail.com)



**Annexure - 12**

Annexure I

Quarterly report of Financial Literacy Camp conducted by Financial Literacy in Charge, for the quarter ending June 2014

SN	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of start of functioning	Name of sponsor Bank	No of literacy camps undertaken during the quarter as per RBI guidelines using standardised financial Literacy Material of RBI	No of persons participated in literacy camps during the quarter	Out of participated persons, number of persons already having bank accounts at the time of attending the camp	Out of participated persons, number of persons opened bank account after attending the camp
1		Pune	Urban	568, Narayanpeth, Kesariwada, 2 <sup>nd</sup> Floor Pune - 411030	14.12.2010	BOM	7	282	189	78
2		Aurangabad	Urban	C/O Bank of Maharashtra Zonal Office N-1, C-3, Town Centre, CIDCO, Aurangabad 431001.	31.12.2010	BOM	6	770	550	0
3		Nashik	Urban	C/O Bank of Maharashtra, Janamangal Building, 2 <sup>nd</sup> floor, Tilak Path Nashik 422001.	31.12.2010	BOM	20	957	350	492
4		Satara	Urban	BOM Satara Z O, LIC building Opp Collector Office, Koregaon RD Satara.	29.06.2011	BOM	9	371	72	299
5		Thane	Urban	B-37, Mahabank Bhavan, 1 <sup>st</sup> floor, Wagale Industrial Estate, Thane -400604	30.06.2011	BOM	7	380	220	160
6		Jalna	Urban	FLCC Center Jalna Dhanwala Bhavan Opp. Chiranjiw Hospital, Jalna 431203.	30.06.2011	BOM	2	120	52	68
		<b>Sub Total</b>					<b>51</b>	<b>2880</b>	<b>1433</b>	<b>1097</b>
7		Bhandara	Semi urban	Lead District office, Rajiv gandhi chowk	01.06.2012	BOI	3	117	67	21
8		Chandrapur	Urban	c/o LDM OFFICE, CHANDRAPUR.	01.09.2012	BOI	5	750	650	50
9		Gondia	urban	Wahave palace, Tirora Road, Gondia	28.03.2012	BOI	4	144	87	19
10		Solapur	urban	c/o LDM OFFICE, SOLAPUR	30.09.2012	BOI	NON FUNCTIONAL	0	0	0
11		Ratnagiri	semi urban	Shivaji Nagar, Ratnagiri	25.09.2012	BOI	27	2635	2472	163
12		Kolhapur	Urban	2728, a, Vinayak Apartment, behind Binkhambli, Ganesh mandir, Mahadwar Road, Kolhapur416012	31.03.2012	BOI	12	637	61	328
13		Gadchiroli	semoi urban	c/o LDM OFFICE MUL ROAD.	26.03.2012	BOI	Nil	0	0	0
14		Sindhudurg	Semi urban	C/O LDM OFFICE, SINDHUDURG	24.09.2012	BOI	12	470	385	70
15		Sangli	Urban	c/o lead District office, SANGLI.	26.09.2012	BOI	2	140	90	25
16		Nagpur	METRO	BOI building Shanke nagar, square Nagpur	26.03.2012	BOI	2	129	87	23
17		Wardha	urban	c/o lead district office,BOI, Jaiswal Bhavan Nagpur	07.09.2006	BOI	10	187	ALL	Nil
18		Raigad	semi urban	LDM OFFICE ALIGAG	31.08.2012	BOI	3	48	25	23
19		Mumbai	METRO	61, A, Sadanand 1st floor, above BOI, Dadar west	07.09.2006	BOI	Nil	0	0	0
		<b>Sub Total</b>					<b>80</b>	<b>5257</b>	<b>3924</b>	<b>722</b>



S N	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of start of functioning	Name of sponsor Bank	No of literacy camps undertaken during the quarter as per RBI guidelines using standardised financial Literacy Material of RBI	No of persons participated in literacy camps during the quarter	Out of participated persons, number of persons already having bank accounts at the time of attending the camp	Out of participated persons, number of persons opened bank account after attending the camp		
20	Maharashtra	Ahmednagar	U	Opp.Daimik Samachar Press,Laxmi Karanja,Ahmednagar	24.03.2011	CBI	60	3501	2300	1201		
21		AMRAVATI	URBAN	AYURVEDIC COLLAGE PREMISES ,DASTUR NAGAR ROAD AMRAVATI	21-12-2011	CBI	47	3593	2572	825		
22		DHULIA	U	CENT FLCC , 2102, Deore Building Lane No 6 ,Dhule 424001	23.03.2011	CBI	67	5686	288	No response for 2 <sup>nd</sup> camps by people.		
23		AKOLA	SU	FLCC, c/o Disha PrashikshanKendra, Khedkar Nagar Akola 444004	01.03.2011	CBI	9	433	270	85		
24		JALGAON	URBAN	GAT NO.59,PLOT NO.2.SHIV COLONYKOLHE NAGAR,NEAR VARDHMAN HIGHT,JALGAON-425002	5/9/2011	CBI	51	4873	2815	752		
25		BULDANA	SU	Jaistambh chowk behind panjab hotel	02.09.13	CBI	40	1061	925	60		
26		YAWATMAL	SU	Datey college chowk, Dahiwalkar Lay-Out,	26.01.11	CBI	73	1875	1447	225		
			<b>Sub Total</b>					<b>347</b>	<b>21022</b>	<b>10617</b>	<b>3148</b>	
27		Maharashtra	Beed	Urban	Heena Towers, C/O SBI Nagar Road Branch, Beed Nagar Road,Beed, Pin:431 122.	27.03. 12	SBI	1	210	36	52	
28			Latur	Semi-urban	Sarwat Palace, Barshi Road, Opposite Water Tank, LATUR, 413531.	24.09.11	SBI	1	150	24	41	
29			Nanded	Urban	Tuteja Complex, In front of Bafna Petrol Pump, NANDED 431604.	26.03.11	SBI	3	81	18	24	
30			Nandurbar	Urban	At Vavad, Post , Taluka & Dist. Nandurbar, Dhule Road Nandurbar 425 412.	12.09.11	SBI	10	450	54	81	
31			Parbhani	Urban	Sanskruiti 1066/1, First Floor. Gampati Chowk, Jintur Road, Parabhani 431 401..	27.03.12	SBI	3	148	34	52	
32			Hingoli	Semi-Urban	Shri Building, Naik Nagar, Behind Ramakrishna Hotel, Hingoli-431513.	28.03.12	SBI	1	24	8	12	
33			Osmanabad	Urban	OM Reje Complex, Yedasthi Road, Osmanabad 413 501.	06.09.11	SBI	2	95	21	36	
34			Washim	Urban	C/O Someshwar Kashte Building, Near Collector Office, Opposite Navodaya Vidyalaya, Washim444505	28.03.12	SBI	13	207	125	42	
				<b>Sub Total</b>					<b>34</b>	<b>1365</b>	<b>320</b>	<b>340</b>
				<b>Grand Total</b>					<b>512</b>	<b>30524</b>	<b>16294</b>	<b>5307</b>



Annexure II

Quarterly report of Financial Literacy Camp conducted by Rural Branches, for the quarter ending June 2014

S N	State	District	Number of Rural Branches in the district	Number of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized financial Literacy Material of RBI in the month	Number of literacy camps conducted during the quarter as per RBI guidelines using standardised financial Literacy Material of RBI	No of persons participated in literacy camps during the quarter	Out of participated persons, number of bank accounts at the time of attending the camp	Out of participated persons, number of persons opened bank account after attending the camp	
1		Pune	422	32	32	1772	1107	252	BoM
2	Maharashtra	Aurangabad	195	1	1	220	165	0	BoM
3		Nashik	310	1	2	100	90	7	BoM
4		Satara	336	19	40	972	142	151	BoM
5		Thane	184	6	8	410	337	73	BoM
6		Jalna	117	5	9	392	237	102	BoM
			<b>Sub Total</b>	<b>1564</b>	<b>64</b>	<b>92</b>	<b>3866</b>	<b>2078</b>	<b>585</b>
7	Maharashtra	Bhandara	69	2	3	117	67	21	BoI
8		Chandrapur	93	10	10	1300	1150	80	BoI
9		Gondia	83	2	4	144	87	19	BoI
10		Solapur		Nil	0	0	0	0	BoI
11		Ratnagiri	189	14	14	1366	1317	49	BoI
12		Kolhapur	44	2	2	148	80	18	BoI
13		Gadchiroli	94	0	0	0	0	0	BoI
14		Sindhudurg	90	90	25	1250	970	250	BoI
15		Sangli	464	14	14	2401	850	757	BoI
16		Nagpur	47	2	2	129	87	23	BoI
17		Wardha	102	3	3	187	187	Nil	BoI
18		Raigad	43	37	37	445	310	135	BoI
19			Mumbai	Nil	Nil	0	0	0	0





S N	State	District	Number of Rural Branches in the district	Number of Rural Branches which have conducted literacy camps as per RBI guidelines using statardized financial Literacy Material of RBI in the month	Number of literacy camps conducted during the quarter as per RBI guidelines using standardised financial Literacy Material of RBI	No of persons participated in literacy camps during the quarter	Out of participated persons, number of persons already having bank accounts at the time of attending the camp	Out of participated persons, number of persons opened bank account after attending the camp
		<b>Sub Total</b>	<b>1318</b>	<b>176</b>	<b>114</b>	<b>7487</b>	<b>5105</b>	<b>1352</b>
20	Maharashtra	AMRAVATI	87	1	1	45	40	5
21		AKOLA	36	3	9	433	270	85
22		Ahmednagar	170	40	60	3501	2300	1201
23		BULDANA	52	12	29	456	368	52
24		DHULIA	26	24	20	2928	824	563
25		JALGAON	95	37	61	13283	9356	1063
26		Yavatmal	86	30	73	1875	1447	225
			<b>Sub Total</b>	<b>552</b>	<b>147</b>	<b>253</b>	<b>22521</b>	<b>14605</b>
27	Maharashtra	Beed	8	1	1	210	36	52
28		Latur	8	1	1	150	24	41
29		Nanded	8	3	3	81	18	24
30		Nandurbar	5	10	10	450	54	81
31		Parbhani	2	3	3	148	34	52
32		Hingoli	4	1	1	24	8	12
33		Osmanbad	6	2	2	95	21	36
34		Washim	8	13	13	207	125	42
		<b>Sub Total</b>	<b>49</b>	<b>34</b>	<b>34</b>	<b>1365</b>	<b>320</b>	<b>340</b>
		<b>Grand Total</b>	<b>3483</b>	<b>421</b>	<b>493</b>	<b>35239</b>	<b>22108</b>	<b>5471</b>



**Agenda No. 7**

**Review of performance under various Government sponsored Schemes**

Implementation of various welfare schemes depend upon sponsoring of cases by the concerned nodal agency / corporation set-up exclusively for the purpose.

Progress under these schemes is monitored & reviewed in BLBC as well as DLCC meetings & all issues pertaining to sponsoring of adequate cases well spread over the period are sorted out at these forums. Banks are already lending to various welfare programmes. Summary of performance under Govt. sponsored schemes (all banks in the state of Maharashtra) is as under.

(Financial in Crore / Physical in Numbers)

Sr No	Scheme	Target		Achievement		%	
		Phy.	Fin. (MM / Sub / Int. Sub)	Phy.	Fin. (MM / Sub)	Phy.	Fin. (MM / Sub)
1	<b>Maharashtra State Rural Livelihoods Mission (Semi / Non Intensive)</b>						
	SHG-Bank Credit Linkage Target for Int. Subsidy (2014-15)		571.36				
2	<b>Prime Ministers Employment Generation Programme (PMEGP)</b>						
	KVIC, Mumbai (15.9.2014)	1214	16.27	104	3.11	8.57	19.11
	KVIB, Mumbai (15.9.2014)	1748	23.43	924	16.71	52.86	71.32
	DIC (15.9.2014)	2331	31.23	910	23.73	39.04	75.96
	<b>Total Mumbai</b>	<b>5293</b>	<b>70.93</b>	<b>1938</b>	<b>43.55</b>	<b>36.61</b>	<b>61.40</b>
	KVIC Nagpur (31.5.2014)	534	7.16	167	3.67	47.04	44.98
3	<b>Sahityaratna Lokshahir Annabhau Sathe Development Corporation (LASDC)</b>						
	50% Subsidy Scheme (Aug. 2014)	4250	4.25	937	0.94	22.05	22.12
	20% Seed Money Scheme (Aug. 2014)	750	9.75	394	5.03	52.53	51.59
4	<b>Maharashtra Rajya Itar Magasvargiya Vitta Ani Vikas Mahamandal Ltd.</b>						
	20% Seed Money Scheme (Aug. 2014)	3500	14.00	232	1.01	6.63	7.21
	45% Margin Money Scheme (Aug. 2014)	140	2.63	21	0.18	15.00	6.84



**Progress reports under various Govt. Sponsored Schemes.**

The latest position of receipt of data of various Govt. Sponsored Schemes is as under.

Sr No	Name of the Agency	Report as of	Annexure No.
1	Prime Ministers Employment Generation Programme (PMEGP)	15.9.2014	13
	KVIC Nagpur	May 2014	
2	Sahityaratna Lokshahir Annabhau Sathe Development Corporation Ltd. (LASDC)	Aug. 2014	14
3	Maharashtra Rajya Itar Magasvargiya Vitta Ani Vikas Mahamandal Ltd.	Aug. 2014	15

All member banks are requested to take note of the same & achieve the set targets at the earliest.

It is also observed that for some of the schemes, yearly targets are yet to be communicated by the concerned agencies. We request them to submit the same immediately. till date. SLBC further suggest that the various departments should propose a nodal officer for all the scheme of their department so that it will be easier to monitor the progress.



Annexure - 13

STATE OFFICE, MAHARASHTRA, KVJ, MUMBAI - 22  
DISTRICT WISE TENTATIVE TARGET FOR THE YEAR 2014-15 UNDER PMEGP FOR MAHARASHTRA

Sl. No.	Name of the District	KVJ/D.O. NAGPUR			KVJB			DVC			Total		
		No. of Proj.	Margin Money	Empl.	No. of Proj.	Margin Money	Empl.	No. of Proj.	Margin Money	Empl.	No. of Proj.	Margin Money	Empl.
1	AMBEDKAR	80	107.25	640	85	114.31	680	95	125.71	750	365	347.27	2540
2	AKOLA (D.O.NGP)	50	67.02	400	26	34.20	208	55	64.53	445	131	165.75	1052
3	AMRAVATI (D.O.NGP)	50	67.02	400	44	59.40	352	80	106.24	645	174	233.66	1392
4	AMBASAGAD	70	93.80	560	74	98.53	592	120	166.28	965	264	368.61	2172
5	BEED	60	80.40	480	57	76.67	456	70	95.90	560	187	252.97	1496
6	BHANDARA (D.O.NGP)	40	53.62	320	20	27.39	160	50	66.56	400	110	147.56	880
7	BULDHANA (D.O.NGP)	34	45.58	272	40	54.23	320	55	72.69	445	129	172.50	1032
8	CHANDRAPUR (D.O.NGP)	48	64.34	384	56	75.43	448	55	75.85	440	159	215.62	1362
9	DHULE	60	67.00	480	26	35.28	208	55	74.53	445	141	186.81	1048
10	GADCHIROLI (D.O.NGP)	40	64.34	384	20	28.10	160	40	56.10	320	100	148.54	864
11	GONDIA (D.O.NGP)	48	64.34	384	30	39.98	240	55	72.86	440	133	177.22	1064
12	HINGOLI	35	46.60	280	45	60.47	360	55	72.86	440	135	180.26	1000
13	JALGAON	80	80.40	480	73	97.86	584	95	125.61	765	228	299.67	1784
14	JALNA	45	60.38	360	52	69.11	416	60	84.77	480	157	214.26	1256
15	KOLHAPUR	85	113.96	680	80	107.17	640	130	177.16	1040	295	398.19	2360
16	LATUR	35	49.50	280	56	75.55	448	55	74.53	440	146	199.58	1168
17	NAGBUR (D.O.NGP)	80	107.24	640	59	79.54	472	85	115.47	680	224	292.25	1792
18	NANDED	60	80.40	480	65	86.53	520	90	125.71	720	215	292.64	1720
19	NANURBAR	30	40.20	240	31	41.52	248	40	54.56	320	101	136.28	808
20	NASIK	70	93.80	560	86	115.75	688	95	127.77	760	251	337.32	2092
21	OSMABAD	35	48.90	280	50	67.36	400	60	84.77	480	145	199.83	1160
22	PARBHANI	60	80.40	480	33	44.50	264	55	74.53	440	148	199.43	1184
23	PUNE	64	85.76	512	110	145.83	880	110	146.18	880	284	377.57	2272
24	RAIGADH	40	53.80	320	40	53.89	320	55	74.53	440	135	172.22	1056
25	RATNAGIRI	50	67.00	400	35	48.84	280	50	68.39	400	135	182.23	1080
26	SANGLI	60	67.00	480	44	59.07	352	60	84.77	480	164	219.84	1332
27	SATARA	50	67.00	400	64	85.61	512	60	84.77	480	174	237.58	1392
28	SINHAURG	70	93.80	560	44	58.84	352	40	54.85	320	154	206.79	1232
29	SOLAPUR	80	80.40	480	75	99.99	600	100	138.00	800	235	316.39	1880
30	THANE	55	73.70	440	110	147.32	880	65	88.98	520	230	309.99	1840
31	WARDHA (D.O.NGP)	48	64.34	384	30	40.49	240	55	74.53	440	133	178.36	1064
32	WASHIM (D.O.NGP)	40	53.62	320	45	60.93	360	70	95.00	560	155	209.55	1240
33	YAWATMAL (D.O.NGP)	48	64.34	384	43	57.34	344	70	97.05	560	161	218.73	1288
34	MUMBAI CITY	0	0.00	0	0	0.00	0	16	23.35	128	16	23.36	128
35	MUMBAI SUB	0	0.00	0	0	0.00	0	25	33.74	200	25	33.74	200
	Total	1748	2342.61	13984	1748	2342.61	13984	2334	3123.50	18648	5827	7809.72	48616

State Office Maharashtra  
KVJ

- 1. No. of Projects - 1214
- 2. MM Rs - 1628.61 Lakhs
- 3. Empl. Nos - 8912

Dist. Office Nagpur  
KVJ

- 1. No. of Projects - 234
- 2. MM Rs - 118.90 Lakhs
- 3. Empl. Nos - 1275



2014-15  
2

STATE OFFICE, MAHARASHTRA, KHADI & VILAGE INDUSTRIES COMMISSION, MUMBAI - 400020  
LATEST UPDATED PMEGP CUMULATIVE PERFORMANCE INCLUDING SC, ST & Women FOR THE YEAR -2014-15

Date: 15.09.2014

Sr. No	Agency	Revised Target for 2014-15		No. of applications received	No. of applications placed before DITFC	No. of applications recommended by DITFC	No. of applications forwarded to Banks	No. of sanctioned applications pending for disbursement during 2013-14	No. of applications sanctioned by Banks during 2014-15	No. of Applicants rejected by Banks	Details of Disbursement by Nodal Banks		Out of disbursement share of SC, ST & Women				EOP given	Total Pending claims with Banks as on date (Rs. in lakhs)	Remarks						
		Projects (Nos)	MMR (Rs. in lakhs)								Emps. (Nos)	Projects (Nos)	MMR (Rs. in lakhs)	Emps. (Nos)	SC	ST				Women					
		Projects (Nos)	MMR (Rs. in lakhs)	Emps. (Nos)	Projects (Nos)	MMR (Rs. in lakhs)	Emps. (Nos)	Projects (Nos)	MMR (Rs. in lakhs)	Emps. (Nos)	No. of Projects	MMR (Rs. in lakhs)	Emps. (Nos)	No. of Projects	MMR (Rs. in lakhs)	Emps. (Nos)	No. of Projects	MMR (Rs. in lakhs)	Emps. (Nos)						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1	KVIC	1254	1676.81	9712	2002	1695	1314	244	104	310.93	1	6.25	0	4	10.68	0	4	10.68	0	0.00	8	30.19	36	232.12	
2	KVIB	1748	2342.61	13984	6972	6972	4258	3337	924	1,671.27	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00	219	1131.54	
3	DIC	2351	3123.50	13648	9378	0	0	0	910	2372.84	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00	159	2022.84	
	Total	5293	7092.92	42344	18352	8657	5612	9381	1938	4955.04	1	6.25	0	4	10.68	0	4	10.68	0	0.00	8	30.19	414	3386.50	

Information from DIC awaited

No. SOM/PMEGP/8/week/1/2014-15

Date: 15.09.2014

To,

The Dy. Director /c (PMEGP)  
KVIC, Mumbai - 56.

Copy to:-

1. Development Commissioner (Industries), DIC, Mumbai-32
2. The Chief Executive Officer, MSKVIB, Mumbai-01
3. The It. CEO, KVIC, Mumbai-56
4. The Dy. CEO (IWZ), KVIC, Mumbai-56
5. The Dy. CEO (PMEGP), KVIC, Mumbai-56
6. The Eco. Officer, SOM, KVIC, Mumbai-20
7. The Supdt. (PMEGP), SOM, KVIC, Mumbai-20

State Director



Annexure - 14

अ.क्र.	योजनाचे नाव	सन २०१४-१५ ची अर्थसंकल्पीय तरतूद	सन २०१४-१५ मधील भौतिक उद्दिष्ट	सन २०१४-१५ मधील प्राप्त निधी	मागील महिना अखेर झालेले साध्य ब खर्च		माहे. ऑगस्ट २०१४ या चालू महिन्यातील साध्य व त्याअंतर्गत झालेला खर्च		माहे. एप्रिल २०१४ ते ऑगस्ट २०१४ पर्यंत साध्य व झालेला खर्च		टक्के
					भौतिक	आर्थिक	भौतिक	आर्थिक	भौतिक	आर्थिक	
१	विशेष केंद्रीय अर्थसहाय्य योजना	४	५	६	७	८	९	१०	११	१२	१३
१	अ अनुदान योजना (५०% अनुदान)	३६४५.००	४२५०	०.००	६९५	६९.५०	२४२	२४.२०	९३७	९३.७०	--
	ब प्रशिक्षण योजना मधील अनुदान	०.००	०	०.००	०	०.००	०	०.००	०	०.००	--
	क बीजभांडवल मधील अनुदान	०.००	०	०.००	०	२३.००	०	१६.००	०	३९.००	--
	ड थेट कर्ज योजने मधील अनुदान	०.००	०	०.००	०	३५९.९०	०	०.००	०	३५९.९०	--
	इ एनएसएफडीमधील अनुदान	०.००	०	०.००	०	३८७.४०	०	१.९०	०	३८८.५०	--
	एकूण	३६४५.००	४२५०	०.००	६९५	८३९.८०	२४२	४९.३०	९३७	८८९.९०	०.००
२	बीजभांडवल योजना	७५००.००	७५०	४५००.००	२३४	३४३.२९	१६०	१५९.६८	३९४	५०२.८९	--
	अ २०% बीजभांडवल कर्ज योजना	०.००	०	०.००	१९६७९	४३७३.२५	०	०.००	१९६७९	४३७३.२५	--
	ब थेट कर्ज योजने मधील बीजभांडवल	०.००	०	०.००	०	१९९.६९	०	२.४६	०	२०२.०७	--
	क एनएसएफडीमधील बीजभांडवल	७५००.००	७५०	४५००.००	२२९०५	४९६०.७७	१६०	१६९.९४	३२०६५	५०७७.२९	०.००
	एकूण	७५००.००	७५०	४५००.००	२२९०५	४९६०.७७	१६०	१६९.९४	३२०६५	५०७७.२९	०.००
३	एनएसएफडीसी योजना	०.००	०	०.००	४४८	६१६.२६	८	८.००	४५६	६२४.२६	--
	अ एनएसएफडीसी टर्मलोन	०.००	०	०.००	७	१.४०	१	०.३०	८	९.७०	--
	ब लघुश्रेण वित्त योजना	०.००	०	०.००	३४९९	६१६.४०	२	०.६०	३४२९	६१६.५०	--
	क महिला संपुर्ण योजना	०.००	०	०.००	०	०.००	३	४.६६	३	४.६६	--
	ड रक्षणीक कर्ज योजना	०.००	०	०.००	३८७४	१२८.०६	१४	१२.५६	३८८८	१९९.७६२	०
	एकूण	०.००	०	०.००	४४८	६१६.२६	१४	१२.५६	३८८८	१९९.७६२	०
	ग एकूण	११४६०.००	११०००	९०००.००	१६४७९	७७३९.५३	१९६	२१६.००	१६८९०	७९५९.९३	०.००

  
व्यवस्थापकीय संचालक



Annexure - 15

महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळ मर्यादित  
सन २०१४-१५ या आर्थिक वर्षासाठी २०% वीज भांडवल योजनेतर्गत भौतिक व आर्थिक उद्दीष्ट  
(रुपये लाखात)

अ.क्र.	जिल्हा	एकुण उद्दीष्ट सन २०१४ - १५ या आर्थिक वर्षासाठी		प्रकल्प रकम रु.१.५० लाख पर्यंत		प्रकल्प रकम रु.१.५० लाखापेक्षा जास्त	
		भौतिक	आर्थिक	भौतिक	आर्थिक	भौतिक	आर्थिक
१	मुंबई शहर	100	40.00	75	22.50	25	17.50
२	मुंबई उपनगर	100	40.00	75	22.50	25	17.50
३	ठाणे	100	40.00	75	22.50	25	17.50
४	रायगड	100	40.00	75	22.50	25	17.50
५	रत्नागिरी	100	40.00	75	22.50	25	17.50
६	सिंधुदुर्ग	100	40.00	75	22.50	25	17.50
७	पुणे	100	40.00	75	22.50	25	17.50
८	सातारा	100	40.00	75	22.50	25	17.50
९	सांगली	100	40.00	75	22.50	25	17.50
१०	सोलापूर	100	40.00	75	22.50	25	17.50
११	कोल्हापूर	100	40.00	75	22.50	25	17.50
१२	नाशिक	100	40.00	75	22.50	25	17.50
१३	धुळे	100	40.00	75	22.50	25	17.50
१४	नंदुरबार	100	40.00	75	22.50	25	17.50
१५	जळगाव	100	40.00	75	22.50	25	17.50
१६	अहमदनगर	100	40.00	75	22.50	25	17.50
१७	औरंगाबाद	100	40.00	75	22.50	25	17.50
१८	जालना	100	40.00	75	22.50	25	17.50
१९	परभणी	100	40.00	75	22.50	25	17.50
२०	हिंगोली	100	40.00	75	22.50	25	17.50
२१	बीड	100	40.00	75	22.50	25	17.50
२२	नांदेड	100	40.00	75	22.50	25	17.50
२३	उस्मानाबाद	100	40.00	75	22.50	25	17.50
२४	लातूर	100	40.00	75	22.50	25	17.50
२५	बुलडाणा	100	40.00	75	22.50	25	17.50
२६	अकोला	100	40.00	75	22.50	25	17.50
२७	वाशिम	100	40.00	75	22.50	25	17.50
२८	अमरावती	100	40.00	75	22.50	25	17.50
२९	यवतमाळ	100	40.00	75	22.50	25	17.50
३०	नागपूर	100	40.00	75	22.50	25	17.50
३१	वर्धा	100	40.00	75	22.50	25	17.50
३२	भंडारा	100	40.00	75	22.50	25	17.50
३३	गोंदीया	100	40.00	75	22.50	25	17.50
३४	चंद्रपूर	100	40.00	75	22.50	25	17.50
३५	गडचिरोली	100	40.00	75	22.50	25	17.50
	एकुण	3500	1400.00	2625	787.50	875	612.50



सन २०१४ - १५ या आर्थिक वर्षासाठी ४५% मार्जिन मनी योजनेतर्गत भौतिक व आर्थिक उद्दिष्ट  
(रु.लाखात)

अ.क्र.	जिल्हा	उद्दिष्ट	
		भौतिक	आर्थिक
१	मुंबई शहर	4	7.50
२	मुंबई उपनगर	4	7.50
३	ठाणे	4	7.50
४	रायगड	4	7.50
५	रत्नागिरी	4	7.50
६	सिंधुदुर्ग	4	7.50
७	पुणे	4	7.50
८	सातारा	4	7.50
९	सांगली	4	7.50
१०	सोलापूर	4	7.50
११	कोल्हापूर	4	7.50
१२	नाशिक	4	7.50
१३	धुळे	4	7.50
१४	नंदुरबार	4	7.50
१५	जळगांव	4	7.50
१६	अहमदनगर	4	7.50
१७	औरंगाबाद	4	7.50
१८	जालना	4	7.50
१९	परभणी	4	7.50
२०	हिंगोली	4	7.50
२१	बीड	4	7.50
२२	नांदेड	4	7.50
२३	उस्मानाबाद	4	7.50
२४	लातूर	4	7.50
२५	बुलडाणा	4	7.50
२६	अकोला	4	7.50
२७	वाशिम	4	7.50
२८	अमरावती	4	7.50
२९	यवतमाळ	4	7.50
३०	नागपूर	4	7.50
३१	वर्धा	4	7.50
३२	भंडारा	4	7.50
३३	गोंदीया	4	7.50
३४	चंद्रपूर	4	7.50
३५	गडचिरोली	4	7.50
	एकुण	140	262.50





**महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळ**  
**२०% बीज भांडवल योजना (सन २०१४-२०१५) माहे ऑगस्ट, २०१४**

अ. क्र.	जिल्हा	उद्दीष्ट		जि.क्र. प्राप्त प्रकरणे	बँकेकडे शिफारस केलेली प्रकरणे	बँक मंजूर प्रकरणे	बँक नामंजूर प्रकरणे	बँकांकडे प्रलंबित प्रकरणे	कार्यालया कडे प्रलंबित प्रकरणे	वाटप (रु.लाखात)		साध्य उद्दिष्ट टक्केवारी	
		भौ	आर्थिक							लाभार्थी	रक्कम	भौ	आर्थिक
१	मुंबई शहर	100	40.00	3	3	1	1	1	0	0	0.40	0.0	1.00
२	मुंबई उपनगर	100	40.00	11	11	2	2	7	0	1	0.98	1.0	2.45
३	ठाणे	100	40.00	10	10	0	0	10	0	1	0.70	1.0	1.75
४	रायगड	100	40.00	25	18	1	0	17	7	5	3.60	5.0	9.00
५	रत्नागिरी	100	40.00	2	2	0	0	2	0	8	4.97	8.0	12.43
६	सिंधुदुर्ग	100	40.00	4	4	3	0	1	0	6	3.30	6.0	8.25
७	पुणे	100	40.00	42	42	6	5	31	0	14	8.61	14.0	21.53
८	सातारा	100	40.00	5	2	0	0	2	3	3	1.10	3.0	2.75
९	सांगली	100	40.00	29	29	0	0	29	0	2	0.76	2.0	1.90
१०	सोलापूर	100	40.00	23	14	0	0	14	9	6	2.61	6.0	6.53
११	कोल्हापूर	100	40.00	40	40	17	0	23	0	13	8.26	13.0	20.65
१२	नाशिक	100	40.00	82	75	0	0	75	7	1	0.60	1.0	1.50
१३	धुळे	100	40.00	24	17	0	0	17	7	4	1.90	4.0	4.75
१४	नंदुरवार	100	40.00	4	0	0	0	0	4	2	1.20	2.0	3.00
१५	जळगांव	100	40.00	21	0	0	0	0	21	8	2.94	8.0	7.35
१६	अहमदनगर	100	40.00	24	14	1	0	13	10	0	0.00	0.0	0.00
१७	औरंगाबाद	100	40.00	101	101	15	36	50	0	7	4.35	7.0	10.88
१८	जालना	100	40.00	343	0	0	0	0	343	34	12.05	34.0	30.13
१९	परभणी	100	40.00	40	0	0	0	0	40	17	3.33	17.0	8.39
२०	हिंगोली	100	40.00	5	0	0	0	0	5	4	2.70	4.0	6.75
२१	बीड	100	40.00	16	0	0	0	0	16	19	9.28	19.0	23.20
२२	नांदेड	100	40.00	8	0	0	0	0	8	5	1.78	5.0	4.45
२३	उस्मानाबाद	100	40.00	21	3	0	0	3	18	10	3.50	10.0	8.75
२४	लातूर	100	40.00	6	0	0	0	0	6	2	0.60	2.0	1.50
२५	बुलडाणा	100	40.00	21	21	3	0	18	0	15	6.07	15.0	15.18
२६	अकोला	100	40.00	11	0	0	0	0	11	6	1.86	6.0	4.65
२७	वाशिम	100	40.00	35	27	4	1	22	8	14	5.56	14.0	13.90
२८	अमरावती	100	40.00	15	1	0	0	1	14	4	1.24	4.0	3.10
२९	यवतमाळ	100	40.00	52	29	1	1	27	23	4	1.03	4.0	2.58
३०	नागपूर	100	40.00	15	13	1	2	10	2	5	2.34	5.0	5.85
३१	वर्धा	100	40.00	8	3	0	0	3	5	1	0.20	1.0	0.50
३२	भंडारा	100	40.00	5	5	0	0	5	0	1	0.08	1.0	0.20
३३	गोंदीया	100	40.00	24	11	0	0	11	13	7	1.54	7.0	3.85
३४	चंद्रपूर	100	40.00	8	7	1	0	6	1	2	0.14	2.0	0.35
३५	गडचिरोली	100	40.00	7	7	0	0	7	0	1	1.00	1.0	2.50
एकुण		3500	1400.00	1088	509	56	48	405	579	232	100.58	6.8	7.18



**MAHARASHTRA RAJAYA ITAR MAGAS VARGIYA VITTA ANI VIKAS MAHAMANDAL**  
**BANKWISE PENDING CASES OF 20% SEED MONEY CAPITAL (1.04.2014 TO 31.03.2015) August -14**

Sr. No.	Dist.Name	B.O.M.	S.B.I.	S.B. Hyd.	B.O.B.	B.O.I	P.N. Bank	Synd Bank	C.B.I.	U.B.I.	Dena Bank	Indian Bank	Canara Bank	Alhab Bank	I.D. B.I.	Corpn Bank	I.O.B.	S.B. Mysr.	I.C. I.C.I.	UCO Bank	Vijaya Bank	Karna Itaka	O.B.C.	D.C.C. Bank	Gramin Bank	Other Banks	Total
1	Mumbai	1																									1
2	Mub.Sub								3		1	2	1														7
3	Thane	3	1			1			1						2							2					10
4	Raigad	1	5			6				2									1							2	17
5	Rainagiri	1				1																					2
6	Sindhudurg		1																								1
7	Pune	18	4			3			3	1			1														31
8	Satara					1			1						1												2
9	Sangli	4	4	1		2	2	2	3	1	1	1	2		1				3						2	29	
10	Solapur	3	3			5			2																1	14	
11	Kolhapur	4	3			3	7		1										2				1			1	23
12	Nashik	22	13	1		6	3	1	2	1	10	12	1	1	1					1							75
13	Dhule	1	2			2	2	1	1	4				3	1												17
14	Nandurbar																										0
15	Jalgaon																										0
16	Armednaga	5	2			2	1			3																	13
17	Aurangabad	10				8			8				2							2	2	2	2	2	4	8	50
18	Jalna																										0
19	Parbhani																										0
20	Hingoli																										0
21	Beed																										0
22	Nanded																										0
23	Osmanabad	1	1	1																							3
24	Latur																										0
25	Buldhana	2	8	1	1	3	0	0	1	0			1							1							18
26	Akola																										0
27	Washim	3	6			1	1		3	1			3												4	22	
28	Amravati	1																									1
29	Yavatmal	3	15			2	2	5																			27
30	Nagpur	1	3			3	1		1					1													10
31	Wardha	1				1	1																				3
32	Bhandara					4																					5
33	Gondia	1	5	1		3					1																11
34	Chandrapur	1				1						1			1					1							6
35	Gadchiroli	1	2			1				2															1		7
	<b>Total</b>	<b>88</b>	<b>79</b>	<b>13</b>	<b>23</b>	<b>44</b>	<b>7</b>	<b>5</b>	<b>31</b>	<b>25</b>	<b>16</b>	<b>5</b>	<b>11</b>	<b>3</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>5</b>	<b>4</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>5</b>	<b>18</b>	<b>405</b>



**महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळ**  
**४५% मार्जिन मनी योजना (सन २०१४-२०१५) माहे ऑगस्ट, २०१४**

अ. क्र.	जिल्हा	उद्दीष्ट		जि.का. प्राप्त प्रकरणे	बँकेकडे शिफारस केलेली प्रकरणे	बँक मंजूर प्रकरणे	बँक नामंजूर प्रकरणे	बँकाकडे प्रलंबित प्रकरणे	कार्यालया कडे प्रलंबित प्रकरणे	वाटप (रु.लाखात)		साध्य उर्विष्ट टक्केवारी	
		भौ	आर्थिक							लाभार्थी	रक्कम	भौ	आर्थिक
१	मुंबई शहर	4	7.50	0	0	0	0	0	0	0.00	0	0.00	
२	मुंबई उपनगर	4	7.50	1	1	1	0	0	0	0.00	0	0.00	
३	ठाणे	4	7.50	0	0	0	0	0	0	0.00	0	0.00	
४	रायगड	4	7.50	0	0	0	0	0	0	0.00	0	0.00	
५	रत्नागिरी	4	7.50	0	0	0	0	0	0	0.00	0	0.00	
६	सिंधुदूर्ग	4	7.50	1	1	0	0	1	0	6	3.30	150	44.00
७	पुणे	4	7.50	0	0	0	0	0	0	1	2.20	25	29.33
८	सातारा	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
९	सांगली	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
१०	सोलापूर	4	7.50	3	2	0	0	2	1	0	0.00	0	0.00
११	कोल्हापूर	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
१२	नाशिक	4	7.50	2	2	0	0	2	0	0	0.00	0	0.00
१३	धुळे	4	7.50	2	2	1	0	1	0	4	1.90	100	25.33
१४	महाराष्ट्र	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
१५	जळगाव	4	7.50	0	0	0	0	0	0	0	0	0	0.00
१६	अहमदनगर	4	7.50	2	2	0	0	2	0	1	2.25	25	30.00
१७	औरंगाबाद	4	7.50	19	19	4	4	11	0	0	0.00	0	0.00
१८	जालना	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
१९	परभणी	4	7.50	2	0	0	0	0	2	1	2.02	25	26.93
२०	हिंगोली	4	7.50	1	0	0	0	0	1	0	0.00	0	0.00
२१	बीड	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
२२	नांदेड	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
२३	उस्मानाबाद	4	7.50	3	0	0	0	0	3	1	0.60	25	8.00
२४	लातूर	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
२५	बुलडाणा	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
२६	अकोला	4	7.50	0	0	0	0	0	0	1	2.25	25	30.00
२७	वाशिम	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
२८	अमरावती	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
२९	यवतमाळ	4	7.50	1	1	0	0	1	0	0	0.00	0	0.00
३०	नागपूर	4	7.50	1	1	0	0	1	0	5	2.34	125	31.20
३१	वर्धा	4	7.50	2	1	0	0	1	1	0	0.00	0	0.00
३२	भंडारा	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
३३	गोंदीया	4	7.50	0	0	0	0	0	0	0	0.00	0	0.00
३४	चंद्रपूर	4	7.50	1	1	0	0	1	0	0	0.00	0	0.00
३५	गडचिरोली	4	7.50	0	0	0	0	0	0	1	0.90	25	12.00
	<b>एकुण</b>	<b>140</b>	<b>262.50</b>	<b>41</b>	<b>33</b>	<b>6</b>	<b>4</b>	<b>23</b>	<b>8</b>	<b>21</b>	<b>17.76</b>	<b>15</b>	<b>6.77</b>





**Agenda No. 8**

**Impact of Low level Credit Services in Scheduled Areas**

Please recollect the discussions took place during the 120<sup>th</sup> SLBC meeting held on 13.9.2013 at Pune.

Secretary to Hon. Governor, Maharashtra vide his letter dtd. 3.9.2014 has conveyed Hon. Governor's concern about meeting Priority issues for the State. A meeting was conducted by Hon. Governor Maharashtra State and has reviewed the position of low level credit in the scheduled areas of the state. It was opined that the state should complete the targets under Annual Credit Plan. However he emphasized the need for achievements of targets in the scheduled area. It was also directed that the percentage target of credit should not be less than the percentage population of that block to the total population of the District.

SLBC and State Government has to ensure that there is ample credit supply in Scheduled Areas. Similarly, the Block-wise figures of credit achievement in Scheduled Areas is to be provided to the Governor Office on quarterly basis and SLBC has to monitor the figures and ensure corrective action.

Accordingly the concerned Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) are requested to note the same and assure the data submission to SLBC henceforth on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra. Controllers of concerned districts are requested to take necessary regular review of the position of target vis-à-vis achievement in the Scheduled Areas.

Accordingly, the comparative position of the concerned blocks is as under. The latest data is enclosed as **Annexure 16** . We also suggest action points as under –

- 1) The block wise potential needs to be studied by NABARD and potential areas for financing should be informed.
- 2) Government with the help of District Collector should explore areas for increasing the potential finance. It is observed that the low level of credit in the area is due to schemes for finance.
- 3) The movement of SHG should be focused in the area so as to have community financing in the area.
- 4) The progress of finance and ACOP achievements be reviewed in DLC meetings regularly.

Similarly, corrective action should be initiated if there are specific issues in some blocks. The matter can be discussed during the DLCC/BLBC meetings of concerned blocks.



Annexure - 16

SLBC Maharashtra : Convener - Bank of Maharashtra

IMPACT OF LOW LEVEL CREDIT SERVICES IN SCHEDULED AREAS

Rs. in Lakh

District / Block	No. of Bank Brs	2010-11			2011-12			2012-13			2013-14			2014-15		June 2014		
		Pri Plan	Pri Achmnt	% Ach	Pri Plan	Pri Achmnt	% Ach	Pri Plan	Pri Achmnt	% Ach	Pri Plan	Pri Achmnt	% Ach	Pri Plan	% rise over Plan 2014	Pri Achmnt	% Ach	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	14	15	
<b>Thane</b>																		
Bhivandi	43	12221	6120	50	13600	13055	96	16001	10409	65	23389	15151	65	26569	14	2792	11	
Dahanu	33	5785	2317	40	7519	3180	42	11225	4848	43	9145	7141	78	10643	16	2412	23	
Jawhar	5	1712	299	17	920	1324	144	1220	1596	131	2899	1068	37	3320	15	376	11	
Mokhada	7	1712	299	17	3715	502	14	2972	758	26	1872	781	42	2159	15	138	6	
Murbad	14	3810	2998	79	5190	4224	81	6932	5378	78	3694	5266	143	4544	23	1627	36	
Palghar	36	22975	22710	99	13171	14214	108	19399	18964	98	20995	14875	71	23426	12	3247	14	
Shahapur	28	6187	2941	48	6476	4341	67	8336	8159	98	8707	5728	66	9876	13	2405	24	
Talasari	7	1041	554	53	1594	358	22	1899	714	38	2002	1081	54	2359	18	49	2	
Vasai	52	22975	22710	99	30468	20850	68	52629	44184	84	53305	48414	91	57219	7	6774	12	
Vikramgad	8	1185	138	12	1426	360	25	2278	436	19	2082	6392	307	2640	27	626	24	
Wada	20	6126	3109	51	6953	4352	63	7734	7262	94	9305	6337	68	11052	19	2792	25	
	<b>253</b>	<b>85729</b>	<b>64195</b>	<b>75</b>	<b>91032</b>	<b>66760</b>	<b>73</b>	<b>130625</b>	<b>102708</b>	<b>79</b>	<b>137395</b>	<b>112234</b>	<b>82</b>	<b>153807</b>	<b>12</b>	<b>23238</b>	<b>15</b>	
<b>Nasik</b>																		
Baglan		17503	21573	123	20981	27645	132	20795	32762	158	36678	27298	74	37970	4	10634	28	
Deoli		6122	1397	23	8898	2118	24	8971	4461	50	15109	10644	70	16514	9	4629	28	
Dindori		48435	28878	60	60932	30617	50	73185	35996	49	60463	40118	66	60982	1	20696	34	
Igatpuri		5115	3146	62	6376	4999	78	8289	7034	85	12075	5981	50	14087	17	2611	19	
Kalavan		11978	12618	105	14230	14417	101	12732	16463	129	17618	8865	50	12619	-28	3634	29	
Nasik		124581	203838	164	155580	293640	189	179584	336754	188	218253	333365	153	259455	19	98105	38	
Peth		1918	1193	62	1274	1555	122	1434	1655	115	2448	802	33	1663	-32	570	34	
Surgana		661	666	101	775	558	72	901	533	59	1006	389	39	1017	1	38	4	
Tyrambakeshwar		3589	497	14	4217	685	16	4915	4160	85	6143	3555	58	6162	0	1684	27	
	<b>0</b>	<b>219902</b>	<b>273806</b>	<b>125</b>	<b>273263</b>	<b>376234</b>	<b>138</b>	<b>310806</b>	<b>439818</b>	<b>142</b>	<b>369793</b>	<b>431017</b>	<b>117</b>	<b>410469</b>	<b>11</b>	<b>142601</b>	<b>35</b>	
<b>Dhule</b>																		
Sakri		15748	4467	28	14647	7638	52	20998	11391	54				#DIV/0!	#DIV/0!		#DIV/0!	
Shirpur		16713	6407	38	16645	11692	70	22785	13278	58				#DIV/0!	#DIV/0!		#DIV/0!	
	<b>0</b>	<b>32461</b>	<b>10874</b>	<b>33</b>	<b>31292</b>	<b>19330</b>	<b>62</b>	<b>43783</b>	<b>24669</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>
<b>Nandurbar</b>																		
Akkalkuva		1985	672	34	3281	863	26	2306	1008	44				#DIV/0!	#DIV/0!		#DIV/0!	
Akrani		594	302	51	732	35	5	1723	210	12				#DIV/0!	#DIV/0!		#DIV/0!	
Nandurbar		10609	9147	86	14464	16025	111	14638	17166	117				#DIV/0!	#DIV/0!		#DIV/0!	
Navapur		5430	3105	57	5330	3228	61	9615	5086	53				#DIV/0!	#DIV/0!		#DIV/0!	
Shahada		11560	25610	222	15710	13107	83	17762	14554	82				#DIV/0!	#DIV/0!		#DIV/0!	
Taloda		3903	1218	31	3733	3313	89	8459	1895	22				#DIV/0!	#DIV/0!		#DIV/0!	
	<b>0</b>	<b>34081</b>	<b>40054</b>	<b>118</b>	<b>43252</b>	<b>36570</b>	<b>85</b>	<b>54503</b>	<b>39920</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>
<b>Jalgaon</b>																		
Chopada		19806	7962	40	23846	10275	43	18776	18257	97				#DIV/0!	#DIV/0!		#DIV/0!	
Raver		9942	6371	64	13201	14152	107	25611	17403	68				#DIV/0!	#DIV/0!		#DIV/0!	
Yawal		20472	6060	30	25223	8035	32	25042	9336	37				#DIV/0!	#DIV/0!		#DIV/0!	
	<b>0</b>	<b>50220</b>	<b>20393</b>	<b>41</b>	<b>62270</b>	<b>32462</b>	<b>52</b>	<b>69429</b>	<b>44996</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>
<b>Ahmednagar</b>																		
Akole		11984	3317	28	15444	5548	36	24111	6308	26				#DIV/0!	#DIV/0!		#DIV/0!	
<b>Pune</b>																		
Ambegaon		16222	11185	69	20952	9612	46	22838	16582	73	31403	11336	36	39726	27		0	
Junnar		25792	16523	64	30377	10253	34	37885	26061	69	44189	22050	50	62644	42		0	
	<b>0</b>	<b>42014</b>	<b>27708</b>	<b>66</b>	<b>51329</b>	<b>19864</b>	<b>39</b>	<b>60723</b>	<b>42644</b>	<b>70</b>	<b>75592</b>	<b>33386</b>	<b>44</b>	<b>102370</b>	<b>35</b>	<b>0</b>	<b>0</b>	
<b>Nanded</b>																		
Kinvat		8185	4034	49	9255	8815	95	9990	9423	94				#DIV/0!	#DIV/0!		#DIV/0!	
Mahur		1377	1136	82	2016	1674	83	2065	1943	94				#DIV/0!	#DIV/0!		#DIV/0!	
	<b>0</b>	<b>9561</b>	<b>5169</b>	<b>54</b>	<b>11270</b>	<b>10489</b>	<b>93</b>	<b>12055</b>	<b>11366</b>	<b>94</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>



IMPACT OF LOW LEVEL CREDIT SERVICES IN SCHEDULED AREAS

Rs. in Lakh

District / Block	No. of Bank Brs	2010-11			2011-12			2012-13			2013-14			2014-15			June 2014		
		Pri Plan	Pri Achmnt	% Ach	Pri Plan	Pri Achmnt	% Ach	Pri Plan	Pri Achmnt	% Ach	Pri Plan	Pri Achmnt	% Ach	Pri Plan	% rise over Plan 2014	Pri Achmnt	% Ach		
<b>Yavatmal</b>																			
Arni		4149	1207	29	6378	4934	77	7887	3095	39			#DIV/0!		#DIV/0!		#DIV/0!		
Ghatanji		5051	2623	52	6774	4863	72	8230	6314	77			#DIV/0!		#DIV/0!		#DIV/0!		
Kelapur		6055	3413	56	9441	9417	100	11850	6423	54			#DIV/0!		#DIV/0!		#DIV/0!		
Maregaon		3674	3166	86	5168	3131	61	6224	3415	55			#DIV/0!		#DIV/0!		#DIV/0!		
Ralegaon		4196	3059	73	6173	4310	70	7459	9661	130			#DIV/0!		#DIV/0!		#DIV/0!		
Vani		10599	5003	47	14806	15497	105	16380	17066	104			#DIV/0!		#DIV/0!		#DIV/0!		
Zarijamani		4283	1534	36	5896	3837	65	7311	2486	34			#DIV/0!		#DIV/0!		#DIV/0!		
		<b>0</b>	<b>38007</b>	<b>20005</b>	<b>53</b>	<b>54636</b>	<b>45989</b>	<b>84</b>	<b>65341</b>	<b>48460</b>	<b>74</b>	<b>0</b>	<b>0</b>	#DIV/0!	<b>0</b>	#DIV/0!	<b>0</b>	#DIV/0!	
<b>Amravati</b>																			
Dharni	6	2818	1333	47	3445	1567	45	4012	3528	88	4685	3920	84	5390	15	4581	85		
Chikhaldara	5	1612	177	11	2220	624	28	2763	306	11	3152	1216	39	3624	15	2175	60		
	<b>11</b>	<b>4430</b>	<b>1510</b>	<b>34</b>	<b>5665</b>	<b>2191</b>	<b>39</b>	<b>6775</b>	<b>3834</b>	<b>57</b>	<b>7837</b>	<b>5136</b>	<b>66</b>	<b>9014</b>	<b>15</b>	<b>6756</b>	<b>75</b>		
<b>Gadchiroli</b>																			
Aheri		1724	958	56	2177	1380	63	2415	1983	82	2864	2189	76	3159	10		0		
Armori		2450	1859	76	2402	1547	64	1964	2255	115	2331	2491	107	2571	10		0		
Bhamragad		215	182	85	943	557	59	258	814	315	307	899	293	338	10		0		
Chamorshi		3708	2549	69	4438	3087	70	4539	4518	100	5385	4991	93	5940	10		0		
Desaiganj		3664	2107	58	3645	2269	62	3378	3318	98	4008	3666	91	4421	10		0		
Dhanora		1066	561	53	1577	980	62	1094	1104	101	1298	1220	94	1432	10		0		
Gadchiroli		562	333	59	742	424	57	607	654	108	720	723	100	795	10		0		
Itapalli		4941	3109	63	4340	2791	64	5107	4696	92	6059	5188	86	6683	10		0		
Korachi		393	285	73	920	581	63	576	627	109	684	693	101	754	10		0		
Kurkheda		2352	1520	65	3045	2067	68	2304	2788	121	2734	3080	113	3015	10		0		
Mulchera		330	201	61	847	427	50	779	936	120	924	1034	112	1018	10		0		
Sironcha		1548	1107	71	2938	1962	67	1433	1422	99	1700	1571	92	1875	10		0		
		<b>0</b>	<b>22953</b>	<b>14770</b>	<b>64</b>	<b>28014</b>	<b>18071</b>	<b>65</b>	<b>24456</b>	<b>25117</b>	<b>103</b>	<b>29013</b>	<b>27745</b>	<b>96</b>	<b>32000</b>	<b>10</b>	<b>0</b>		
<b>Chandrapur</b>																			
Rajura		7307	2534	35	8039	3208	40	8766	6700	76	9547	7638	80	9855	3		0		
Korapana		6972	3205	46	7669	3235	42	7968	2478	31	8599	3440	40	9602	12		0		
		<b>0</b>	<b>14279</b>	<b>5739</b>	<b>40</b>	<b>15708</b>	<b>6443</b>	<b>41</b>	<b>16734</b>	<b>9178</b>	<b>55</b>	<b>18146</b>	<b>11078</b>	<b>61</b>	<b>19457</b>	<b>7</b>	<b>0</b>		
<b>Summary</b>	<b>264</b>	<b>565621</b>	<b>487540</b>	<b>86</b>	<b>683175</b>	<b>639952</b>	<b>94</b>	<b>819341</b>	<b>799017</b>	<b>98</b>	<b>637776</b>	<b>620596</b>	<b>97</b>	<b>727117</b>	<b>14</b>	<b>172595</b>	<b>24</b>		

**Agenda No. 9**

**Maharashtra State Rural Livelihood Mission (MSRLM)**

Steering Committee meeting was called by CEO, MSRLM at Mumbai on 9.5.2014 & the important Action Points emerged related to LDMs and Member Banks are as under. The action points are already passed on to all LDMs and Member Banks vide our letter dated 13.5.2014.

- LDMs must assure 100% participation of Bankers as well as Government officials during BLBC meetings. The names of non attending officials are to be minutised & reported their higher ups. The issue must be brought to the notice of Chairman, DLCC.
- Prior to each DLCC meeting, a core committee to decide the strategies in implementation of the scheme in the district. The core committee to be formed includes CEO of Zilla Parishad as Chairman, Project Director, DRDA as Member Secretary, LDM and District Co-ordinators as members.
- The core committee to decide the block-wise potential activities to be financed in their areas.
- SHG wise data of the branches to be provided to Extension Officers of Panchayat Samitis to have the proper and full proof data under MSRLM.
- Necessary instructions are to be passed on to all Branch Managers for 100% participation in each BLBC meeting. Similarly, the District Co-ordinators be instructed to attend each DLCC meeting.
- The District Co-ordinator should be in touch with Lead District Manager to have a close co-ordination and liaison.
- It is reported that the instructions passed on by the SLBC to Head Offices / General Managers which in turn are not percolated down to all branches and sometimes the Branch Managers are denying accepting instructions passed on by SLBC / LDMs.
- SHG Bank Credit Linkage is a key agenda of Government of India and hence all out efforts should be put in for achieving the targets set for SHG Bank Linkage under MSRLM.

Chief Executive Officer, MSRLM vide their letter No. MSRLM/Non.In./Ja. Kra. 905/2014 dated 26 / 27.5.2014 has circulated the targets under Semi / Non-Intensive for the year 2014-15 to all PD DRDAs, CEOs of Zilla Parishads and LDMs.

All LDMs and Member Banks are requested to note the same and adhere to the guidelines strictly.

A Sub Committee meeting was held at Pune on 21.8.2014 and various issues related to SHG Bank Linkage were discussed thoroughly. Minutes of the Sub Committee are enclosed as **Annexure 17**.





**Annexure - 17**

**No. AX1/SLBC - Sub SHG/Minutes/2014-15**

**August 22, 2014**

**Minutes of the SLBC Sub Committee Meeting on SHG Bank Linkage Programme  
Meeting Dt. August 21, 2014 at Pune**

A meeting of SLBC sub Committee on SHG Bank Linkage Programme was held on 21.08.2014.

Shri S. Bharatkumar, General Manager, Resource Planning & Convener, SLBC, Maharashtra welcomed the participants. He opined that the SHGs in Maharashtra were among the best but there was a need to strengthen them further. He informed that PFRDA authorities expected active participation of SHGs in promoting the NPS Lite Scheme.

The meeting was attended by Ms Leena Bansod, COO, Umed – MSRLM, Dr. P.M. Ghole, General Manager, NABARD, representatives of MSRLM, Mumbai, MAVIM, MoRD, Delhi, Central Bank of India and Bank of India.

Dr. Ghole thanked Bank of Maharashtra, Convener, SLBC Maharashtra for convening the sub committee meeting as more focused discussion on issues under consideration was possible in such sort of meetings. He informed that though a large number of SHGs were formed in Maharashtra, there was a wide gap of about 3 lakh between the SHGs that were formed and the SHGs that were actually credit linked. He observed that the percentage of NPAs was very high in the credit linked SHGs. He suggested that high NPA areas needed to be identified, focused and this issue must be discussed in each DLCC meeting. He felt that there was a need to go to the micro level so that all issues could be identified and corrective measures could be taken. He opined that all kind of feedback, whether positive or negative, from the bankers was necessary so that defunct / dormant SHGs could be weeded out from the data base. He suggested that representatives of RRBs and MS Coop Bank be called for sub committee meetings.

Shri L.M. Deshmukh, Member Secretary, SLBC, Maharashtra opined that the invitations to the sub committee meetings should be issue based so that size of the sub committee was restricted and more meaningful discussions could be held.

Ms Bansod informed the participants that they had sent their teams in the field and forms were collected by them. This way, they could get data pertaining to 2.2 lakh live SHGs. She agreed that there was a huge gap in the number of SHGs. She suggested that



bankers need to take up a one time exercise of identification of Savings linked SHGs which was beneficial for them in the long run.

The Member Secretary observed that data received from different agencies was different and there was an urgent need of reconciliation of data received from different sources to avoid confusion. Representatives of participating banks suggested that savings linked SHGs could be identified from the core banking data bases of banks by giving search query on key words in account name like “Bachat Gat”, “Swayam Sahayata Gat” or “SamooH” etc. They also suggested to explore the possibility of providing common codes pertaining to NRLM / MAVIM identified SHGs for all banks.

Ms Bansod informed that mechanism / steps for identifying SHGs will be provided by MSRLM and MSRLM will share their data with controlling offices of banks for periodic monitoring.

Member Secretary, SLBC assured to circulate the inputs from MSRLM with all member banks.

Representatives of MSRLM, Mumbai and MoRD, Delhi gave presentations on constraints in SHG bank linkage and a comparative overview at the national level.

Dy. Gen. Manager, NABARD gave presentation on important issues and suggested action points. The same are enclosed as **Annexure I**. Specific issues pertaining to WSHGs are enclosed as **Annexure II**. NRLM related issues are enclosed as **Annexure III**.

The sub committee meeting concluded with vote of thanks by Member Secretary, SLBC.

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



**Annexure I**

**Important Issues and suggested Action Points**

Sr	Issue	Action Point
1	KYC to be taken as per RBI circular No. RBI/2014-15/61 RPCD. FID. BC.No.06/12.01.033/2014-15 July 01, 2014	Branches to ask for only one KYC document. KYC of only office bearers of the SHGs to be taken Separate KYC at the time of credit linkage not to be insisted
2	Banks insisting of opening of individual bank account of each member of the SHG before opening of SHG account.	Insisting on such requirement is against the micro credit guidelines of RBI/ NABARD. Even though, for the purpose of financial inclusion, NABARD is encouraging the NGOs to open individual savings accounts of all the SHG members, branches should not make it a precondition for opening Savings account of the SHG.
3	Banks insisting for submission of quotations for investment at the time of SHG credit linkage	Normally, the bank loan to SHGs should be a hassle free cash credit limit based on the SHG savings. Normally, it is not for one single activity but for a basket of activities to be decided by the individual members and also includes consumption needs. As per RBI circular RPCD. FID. BC.No.06/12.01.033 /2014-15 July 01, 2014 the bank credit should meet the entire credit requirements of members of the SHG ; covering (a) income generation activities, (b) social needs like housing, education, marriage, etc. and (c) debt swapping.
4	Banks refusing to finance the SHGs whose family members are defaulters	As per RBI instructions, ibid, The defaults by a few members of SHGs and/or their family members to the financing bank should not ordinarily come in the way of financing SHGs by banks provided the SHG is not in default to it. However, the bank loan may not be utilized by the SHG for financing a defaulter member to the bank. Banks can ask for an undertaking to this effect from the SHG
5	Banks asking for Collateral security	RBI/NABARD rules stipulate that no collateral security should be taken from SHGs by banks.
6	Banks insisting for up to three stamp papers for credit linkage from SHGs	Banks should not ask for unnecessary stamp papers. As per amendment in Bombay Stamp Act, 1958 vide order No. Mudrank-2003/C-R.494/M-1, dated 17.11.2003, Stamp duty is exempted on the instruments executed by Women's



		<p>Self Help Groups in favour of the Bank for obtaining loans.</p> <p>Mixed SHGs are also exempt of stamp duty for loans up to Rs. 50,000.</p>
7	Quantum of credit to SHGs very small and the limits are fixed for one year	As per instructions dated 17.11. 2011 of DFS, Ministry of Finance GoI, banks should fix SHG credit limit at least 4 times of the 5 years' notional savings of the SHG. Bank can fix annual drawing powers linked to 4 times of annual savings. Further, the credit limits should be sanctioned for a period of 5 years. RBI instructions also suggest meeting complete financial requirements of the SHGs wherein credit can be even more than 4 times of the savings.
8	Banks insisting all savings to be kept in savings account or routing all savings through savings account before internal lending.	The savings of the SHG should be reckoned from the savings register and the internal lending records of the SHG and not from the SB account balance. Insisting on routing all transaction through savings account is impractical and leads to harassment of the SHG and hence should not be insisted.
9	Banks insisting for 'No Dues' certificate of each members of the SHG from all the banks of the area before credit linkage.	Banks should not insist for such conditions that may lead to harassment of the SHGs. The spirit of RBI / NABARD guidelines advocating hassle free credit to SHGs should be kept in mind. Banks can explore possibility of information sharing on defaults from the nearby branches
10	Participation in implementation and Monitoring	Branch managers to participate in the PIMC meetings convened by the Nodal NGOs and attended by the DDM and LDM. Branches also to associate in identifying training needs and income generating activities for the SHGs in their area.
11	Interest subvention scheme in intensive districts of Gondia , Gadchiroli, Nandurbar , Jalna, Yavatmal and Osmanabad for women SHGs	The subvention is available for all Women SHGs formed under any programme if otherwise eligible as per the scheme. The subvention would be made by NABARD for the Cooperative banks and RRBs. The banks may accordingly review their rate of interest and submit claims.
12	Submission of SHG data to NABARD	As per RBI instructions the banks are expected to submit regular data to NABARD on the progress of SHGs. Banks are requested to make permanent arrangements for the purpose.



Annexure II

WSHG Scheme specific Issues

Sr	Issue	Action Point
1	Need to complete the project in time bound manner	Considering the importance given to the project by GoI, branches to ensure completion of the project through Savings and credit linkage of the SHGs formed
2	Non Payment of incentive to NGOs in WSHG districts.	The participating branches had entered into an agreement with the NGOs wherein the bank were to pay incentive to the NGOs @ 5% p.a. on the outstanding loans of the WSHG programme. The payment was to be made at monthly intervals without any application from NGO. However, no bank has made any payment to the NGOs. The payment is to be made as per as per the GOI guidelines (GOI F.No. 3/6/2011-AC dated 4 January 2012 para 10 B & C). Banks should immediately pay the eligible incentive to the NGOs.
3	Reimbursement of payment of incentive to NGOs in NRLM intensive districts of Gondia , Gadchiroli and Nandurbar	The SRLM would reimburse the incentive amount paid to the NGOs by the banks if the interest rate charged to the women SHGs is @ 7% p.a. Banks may accordingly review the interest rates charged and file claims with SRLM. In case of remaining districts of WSHG viz. Chandrapur, Dhule and Nanded there is no change.



**Annexure III**

**NRLM Related Issues**

**a. Interest subvention scheme in Category- I districts**

Applicable for districts of Gondia, Gadchiroli, Nandurbar, Jalna, Yavatmal and Osmanabad for women SHGs. The subvention is available for all Women SHGs formed under any programme if otherwise eligible as per the scheme. The subvention would be made by NABARD for the Cooperative banks and RRBs. While the other banks would submit claims to the SRLM. The banks are unaware about the process of NRLM in this regard.

**b. Reimbursement of payment of incentive to WSHG NGOs**

NABARD is implementing a Ministry of Finance promoted scheme of Women SHG (WSHG) in 6 districts viz. Gondia, Gadchiroli, Nandurbar, Chandrapur, Dhule and Nanded in Maharashtra. As per the MoU signed by the banks with the NGOs the banks are required to pay incentive of 5% to the NGOs on the outstanding credit to their promoted SHGs. Banks were free to load this cost to the interest chargeable from the SHGs. Now it has been decided by GoI that in Category-I districts of NRLM, this amount will not be loaded to the SHGs and the incentive would be paid from the NRLM. SRLM need to issue guidelines in this regard.

**c. Subvention in category II districts**

As per NRLM guidelines, states with specific interest subvention schemes are to be harmonised with NRLM. In this context the changes in pattern of assistance, if any, by MAVIM need to be finalized.



**Annexure IV**

**List of Participants of Sub Committee Meeting on SHG Bank Linkage Programme held on 21.08.2014 at Pune**

<b>Sr. No.</b>	<b>Name of the Participant</b>	<b>Designation / Institution</b>
1	Shri S. Bharatkumar	General Manager, Resource Planning & Convener, SLBC, Maharashtra
2	Shri L.M. Deshmukh	Dy. Gen. Manager, Member Secretary, SLBC, Maharashtra
3	Dr. P.M. Ghole	General Manager, NABARD, MRO, Pune
4	Shri. O.P. Dhondiyal	Dy. Gen. Manager, NABARD, MRO, Pune
5	Ms Leena Bansod	COO, Umed - MSRLM
6	Shri D.N. Gunjal	Dy. Director, MSRLM
7	Shri Shakti Bhise	Mission Manager, MSRLM
8	Shri Manish Bijalwan	Mission Manager, MSRLM
9	Ms Charulata Sharma	FI Programme Executive, MoRD, Delhi
10	Ms Rupa Mistry	Manager, MAVIM
11	Shri P. Dharmalingam	Dy. Gen. Manager, Central Bank of India
12	Shri Sunil Humne	Chief Manager, Central Bank of India
13	Shri K.N. Tambe	Dy. Gen. Manager, Bank of India
14	Shri. R.V. Bhujbal	Manager, Bank of India
15	Shri D.B. Deshmukh	Chief Manager, Bank of Maharashtra
16	Shri B.V. Barve	Chief Manager, Bank of Maharashtra
17	Shri P.M. Walunekar	Manager, Bank of Maharashtra



**Agenda No. 10**

**Regular issues to be discussed during SLBC meetings**

➤ **Central Sector Scheme of Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) – Revision of the Scheme**

Deputy Chief Executive, Indian Banks; Association, Mumbai vide their letter No. SP/CIR/SLBC/SRMS/GOVT./9380 dated 10.5.2014 has communicated regarding Implementation of revised Scheme.

As per instructions of Ministry of Finance, Govt. of India, we request you to take appropriate consequential measures to implement the revised Scheme in the State of Maharashtra. All member banks & LDMS are requested to earmark 1% of district level total sanctioning powers for soft loan to redeemed manual scavengers strictly.

We request you to give wide publicity of the revised Scheme & ensure coverage of all eligible beneficiaries in the shortest possible time as per the provisions & spirit of the Scheme for implementation & adoption.

Progress report is awaited from the concerned Corporation & request for regular submission of the reports for analytical review in SLBC meetings.

➤ **Dairy Entrepreneurship Development Scheme**

NABARD was requested to submit the progress report of the scheme in the State so that necessary review can be taken. Similarly, NABARD was requested to organize concerned meetings regularly as they are not conducted regularly & give the latest position in the matter to the house. SLBC has not received any report from NABARD & request for regular submission of the same to SLBC.

➤ **Rajiv Rinn Yojana (RRY) for Housing subsidy**

The representative from HUDCO is requested to apprise the members about the latest developments / information with regard.

Secretary, Govt. of India has referred the matter to RBI regarding operational modalities and some changes while implementing the RRY Scheme. Till date we have not received any clarifications from RBI. The issue was also discussed during earlier SLBC meeting. The scheme will be implemented in true spirit after receipt of necessary guidelines from RBI. RBI is requested to guide us in the matter.

➤ **Sanction of loans by banks to trained candidates under the Central Sector Scheme “Establishment of Agri-Clinics & Agri-Business Centres” (ACABC)**

All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme & give the latest position in the matter to the house. Being the Nodal Agency, NABARD is supposed to submit the progress report to SLBC for necessary review in ensuing SLBC meetings. Report from NABARD is awaited.





➤ **Review of Swarojgar Credit Card (SCC) Scheme**

NABARD has also requested quarterly monitoring of bank-wise achievements vis-à-vis the allocated targets in prescribed format & submit the same for necessary review during each SLBC meeting. Even though the matter is constantly discussed during SLBC meetings, we are not receiving data either from any member bank or NABARD.

All Banks are requested to submit the position of SCCs to NABARD. Similarly, being the Nodal Agency for the Scheme, NABARD is requested to submit the consolidated position to SLBC for necessary review in the ensuing SLBC meetings. Till date we have not received any data from NABARD and hence unable to review the position of SCCs.



**Agenda No. 11**

**Priority Sector Lending advances to Sugar Industries**

Assistant General Manager, Reserve Bank of India, vide their letter No.; RPCD.MRO.150/19.01.001/2014-15 dated 19.8.2014 has written a letter to SLBC with a request to take up the aforesaid issue in next SLBC meeting. Copy of the same is enclosed as **Annexure 18**.

Reserve Bank advised that, as per the extant guidelines on Priority Sector Lending, advances to the sugar industries are eligible to be classified under priority sector, under Micro and Small Enterprises Sector, provided they satisfy the investment criteria prescribed under MSMED Act 2006.

All member Banks and Lead District Managers are requested to note the same and act accordingly.



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

SLBC -Maharashtra

Annexure - 18



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RPCD. MRO. No. 150

/19.01.001/ 2014-15

August 13, 2014

19

The Convener  
SLBC – Maharashtra State  
Bank of Maharashtra,  
Credit Priority Department,  
H.O. "Lokmangal", 1501, Shivajinagar,  
Pune-- 411 005

Dear Sir

**Priority Sector Lending advances to Sugar Industries**

Please refer to the action point 4 of the discussion in the Special SLBC Meeting held on June 17, 2014.

2. It is advised that, as per the extant guidelines on Priority Sector Lending, advances to the sugar industries are eligible to be classified under priority sector, under Micro and Small Enterprises Sector, provided they satisfy the investment criteria prescribed under MSMED Act 2006.

5. You are therefore, requested to treat action marked for RBI under Agenda item 4, as complied with.

Yours faithfully,

(M D Sangavikar)  
Assistant General Manager



**Agenda No. 12**

**Notifying the Chiplun Centre for Equitable Mortgage of properties**

Assistant General Manager, Punjab National Bank, vide their letter No.; COP/PS/SLBC Corres dated 13.4.2012 has written a letter to SLBC with a request to take up the aforesaid issue in next SLBC meeting.

There is similar request vide letter No.; RZO/FI/LDO/R/SSB/183 dated 24.6.2014 from Zonal Manager, Bank of India for making Chiplun as nominated center & other member Banks also regarding notifying the areas like Navi Mumbai, Dombivali, Kalyan, Mira Road, Vasai, Virar etc. of Thane District as agglomerate of Thane for creation of Equitable Mortgage of properties.

Concerned Department of Govt. of Maharashtra is requested to inform the process to the house. SLBC request the concerned Department to submit the latest list of notified centres identified till date & the names of newly nominated places be also informed for onward communication to member Banks which will help the member banks to increase the lending to Housing sector & Priority Sector.

It is suggested that all the branches situated at block level may be allowed to execute the equitable mortgage for that bank. This will reduce the inconvenience to the customers of all the banks in the state.



**Agenda No. 13**

**Overall development of the State by formation of Core Committees by Government of Maharashtra**

A meeting comprising of High Level Authorities of Government of Maharashtra and CEOs of some of the Banks was held at Mumbai on 3.4.2014. It was opined that active participation of banks will help for overall development of the state through focused development of typical activities and monitoring of there off. The banker's role will be crucial not only in credit disbursement, but also in State Development Plan. Need for further exchange of views was also expressed in the meeting, it was decided to form a high level core forum to exchange the ideas and to meet at periodic intervals say half yearly.

It was further decided to have groups for some of the areas which will contribute for overall development of the State. Such activities were Infrastructure, Marine Development, Horticulture, Tourism. Investment credit in agriculture was also added as suggested by Hon'ble Chief Minister of Maharashtra State. These groups will suggest and recommend the potential in the selected areas and will submit the report giving the credit plan, employment generation and scope for income generation.

In continuation of the discussions during the meeting, Government of Maharashtra has issued necessary GR on formulation of Core Committees vide their GR dated 3.6.2014 which was subsequently modified on 05-08-2014 as per the suggestions of Hon. Chief Minister. The copy of the GR No. SLBC-1614/Pra. Kra. 52/Ka. 1417 dated 5.8.2014 issued by Government of Maharashtra has already been forwarded to concerned banks through SLBC.

Government of Maharashtra has included the Banks in the High level forum which is to be Chaired by Chief Secretary with few other Secretaries as Members. SLBC requested all the concerned Banks to convey their acceptance for the same as this will be a good opportunity for the Banks to involve in overall development of the State. SLBC is confident that, the formulation of the Core Forum and the views of concerned Banks as one of the member of Core Forum, will definitely help in building of the Bank as well as State will reap the fruits as well as overall development of the State in a systematic way.

Accordingly, revised 5 Core Committees are finalized comprising of 5 Secretaries and 5 CEOs of Banks has been formed by Government of Maharashtra. We have called for the names of the executives from concerned bank for such groups so as to forward the same to Government of Maharashtra.

Formation of groups for overall development of the State which are as under.



Activity	Chairman	Member Secretary	Representatives of Bank
Infra Project	Additional Chief Secretary / Principal Secretary, Finance	Joint Secretary, Finance	State Bank of India
Marine Activities / Fisheries	Secretary Agri., Animal Husbandry, Dairy Development and Fisheries	Deputy Secretary, Fisheries	Bank of India
Horticulture	Additional Chief Secretary Agri. and Marketing	Deputy Secretary Agri., Animal Husbandry, Dairy Development and Fisheries	Central Bank of India
Tourism	Additional Chief Secretary, Tourism	Deputy Secretary Tourism	Bank of Maharashtra
Agricultural Investment and Marketing	Additional Chief Secretary Agri. and Marketing	Deputy Secretary Agri., Animal Husbandry, Dairy Development and Fisheries	Bank of Maharashtra

The Member Secretaries of concerned Core Committees are requested to call the meetings as per schedule. Similarly, all concerned Banks are requested to submit the detailed note to Chief Secretary, Government of Maharashtra under copy to us.



**Agenda No. 14**

**Presentation by Inspector General of Registration & Controller of Stamps, Govt of Maharashtra on new provision for the Registration Act & Registration Rules for electronic registration of property**

Inspector General of Registration & Controller of Stamps, Govt of Maharashtra has requested SLBC for time to brief about latest developments and problems faced by them in e registration.

The Registration Act & Registration Rules have been amended and now provision has been made for electronic registration of property.

However, it has been observed that some of the banks are not accepting the electronically registered document & the claims for home loans are not getting approved.

We request the Department to appraise all the Bankers about the new ways of Registration in electronic way with their presentation.



**Agenda No. 15**

**Credit Flow to Micro and Small Enterprises**

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. Data for quarter ended June 2014 was called from Member Banks vide our letter No. AX1/PLN/SLBC/2014-15/1795-1829 dated 01.07.2014. Defaulting banks were again requested vide e-mails dated 12.08.2014, 18.08.2014, and 04.09.2014.

Information has been received from all member banks except two. Member banks are requested to furnish the information within the stipulated time limit so as to undertake regular review in SLBC meetings.

**Credit Flow to Micro and Small Enterprises**

Information is given in **Annexure 19**.

All member banks are requested to note important points as under.

1. Minimum 10% annual growth in number of micro enterprise accounts
2. To achieve 60% allocation of Micro Enterprises to total exposure of Micro and Small Enterprises
3. To achieve a 20% year-on-year growth in credit to Micro and Small enterprises to ensure enhanced credit flow.





**Annexure - 19**

**BANK WISE CREDIT FLOW TO MICRO AND SMALL ENTERPRISES IN THE STATE OF MAHARASHTRA**

As of June 2014

Sr No	Name of the Bank	Micro Enterprises - I						Micro Enterprises - II						Small Enterprises			Total MSE	
		Manufacturing sector having investment in P&M upto Rs.10.00 lakhs		Services sector having investment in equipments upto Rs.4.00 lakhs		Manufacturing sector having investment in P&M - Above Rs.10.00 lakh & up to Rs.25.00 lakhs		Services sector having investment in equipments - Above Rs.4.00 lakh up to Rs.10 lakhs		Manufacturing sector having investment in P&M upto Rs.25.00 lakhs to 5.00 cr		Services sector having investment in equipments - Rs.10 lakhs to 2.00 cr		Total MSE (Micro I + II + Small)				
		no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	
1	<b>Aliahaband Bank</b>	568	1899	2824	13106	281	2399	1326	26677	340	58690	1169	39775	6508	142546			
	% to total MSE sector	9	1	43	9	4	2	20	19	5	41	18	28					
2	<b>Andhra Bank</b>	314	5704	1295	3655	210	39854	863	31567	374	55157	1132	56943	4188	192880			
	% to total MSE sector	7	3	31	2	5	21	16	16	9	29	27	30					
3	<b>Bank of Baroda</b>	2107	74064	21258	147296	1741	85999	4464	105400	2591	299309	1629	64537	33790	776305			
	% to total MSE sector	6	10	63	19	5	11	13	14	8	39	5	8					
4	<b>Bank of India</b>	7544	65908	49971	111820	2322	49536	7446	50168	4685	489166	6275	144762	78243	911361			
	% to total MSE sector	10	7	64	12	3	5	10	6	6	54	8	16					
5	<b>Bank of Maharashtra</b>	9758	88634	59842	195364	2066	49131	6405	65851	3355	243936	18669	301426	100095	944343			
	% to total MSE sector	10	9	60	21	2	5	6	7	3	26	19	32					
6	<b>Bharatiya Mahila Bank</b>													1	0.50			
	% to total MSE sector	0	0	100	100	0	0	0	0	0	0	0	0					
6	<b>Canara Bank</b>	958	9238	19724	25595	1278	34193	10943	49286	2852	197128	1724	51737	37479	367177			
	% to total MSE sector	3	3	53	7	3	9	29	13	8	54	5	14					
7	<b>Central Bank of India</b>	1624	6617	19540	19518	1083	4411	13028	13012	2267	134763	9416	130364	46958	308685			
	% to total MSE sector	3	2	42	6	2	1	28	4	5	44	20	42					
8	<b>Corporation Bank</b>	680	7284	1447	4425	937	14621	1903	12543	1255	87509	2624	53570	8846	179952			
	% to total MSE sector	8	4	16	2	11	8	22	7	14	49	30	30					
9	<b>Dena Bank</b>	2182	12422	15807	74102	1128	33818	4734	12579	810	219008	555	27979	25216	379908			
	% to total MSE sector	9	3	63	20	4	9	19	3	3	58	2	7					



Sr No	Name of the Bank	Micro Enterprises - I				Micro Enterprises - II				Small Enterprises				Total MSE	
		Manufacturing sector having investment in P&M upto Rs.10.00 lakhs		Services sector having investment in equipments upto Rs.4.00 lakhs		Manufacturing sector having investment in P&M-Above Rs.10.00 lakh & up to Rs.25.00 lakhs		Services sector having investments - Above Rs.4.00 lakh up to Rs.10 lakhs		Manufacturing sector having investment in P&M upto Rs.25.00 lakhs to 5.00 cr		Services sector having investment in equipments - Rs.10 lakhs to 2.00 cr		Total MSE	Total MSE
		no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal
10	<b>IDBI Bank</b>	278	2285	4623	4128	289	3429	4908	20035	2214	246108	7685	966761	19997	1242747
	% to total MSE sector	1	0	23	0	1	0	25	2	11	20	38	78		
11	<b>Indian Bank</b>	156	945	1422	7614	92	2079	795	7211	487	58988	1144	30392	4096	107229
	% to total MSE sector	4	1	35	7	2	2	19	7	12	55	28	28		
12	<b>Indian Overseas Bank</b>	664	12459	2554	10957	585	21153	2917	14078	986	99296	638	47886	8344	205830
	% to total MSE sector	8	6	31	5	7	10	35	7	12	48	8	23		
13	<b>Oriental Bank of Commerce</b>	351	3935	2542	18334	682	17474	1506	21679	1482	131113	1446	57888	8009	250424
	% to total MSE sector	4	1.57	32	7	9	7	19	9	19	52	18	23		
14	<b>Punjab &amp; Sindh Bank</b>	40	896	345	1485	50	1851	667	3126	175	22007	599	4557	1876	33922
	% to total MSE sector	2	3	18	4	3	5	36	9	9	65	32	13		
15	<b>Punjab National Bank</b>	648	5044	7765	15547	784	33766	1494	19886	1189	267562	1198	70849	13078	412653
	% to total MSE sector	5	1	59	4	6	8	11	5	9	65	9	17		
16	<b>State Bank of Hyderabad</b>	1988	12826	33064	56095	497	14301	2192	15735	1008	113633	813	21342	39562	233932
	% to total MSE sector	5	5	84	24	1	6	6	7	3	49	2	9		
17	<b>State Bank of India</b>	8831	90661	26463	118284	7225	321434	58901	72497	6237	749702	6113	173091	113770	1525669
	% to total MSE sector	8	6	23	8	6	21	52	5	5	49	5	11		
18	<b>Syndicate Bank</b>	843	5394	8259	10953	332	4181	1447	5783	1190	111543	2460	34648	14531	172503
	% to total MSE sector	6	3	57	6	2	2	10	3	8	65	17	20		



Sr No	Name of the Bank	Micro Enterprises - I				Micro Enterprises - II				Small Enterprises				Total MSE			
		Manufacturing sector having investment in P&M upto Rs.10.00 lakhs	Services sector having investment in equipments upto Rs.4.00 lakhs	Manufacturing sector having investment in P&M-Above Rs.10.00 lakh & up to Rs.25.00 lakhs	Services sector having investment in equipments - Above Rs.10 lakhs	Manufacturing sector having investment in P&M upto Rs.25.00 lakhs to 5.00 cr	Services sector having investment in equipments - Rs.10 lakhs to 2.00 cr	Manufacturing sector having investment in P&M upto Rs.25.00 lakhs to 5.00 cr	Services sector having investment in equipments - Rs.10 lakhs to 2.00 cr	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal	no. of units	o/s bal
19	<b>UCO Bank</b>	479	30287	6945	15410	220	8565	4695	56090	741	36701	4860	309273	17940	456326		
	% to total MSE sector	3	7	39	3	1	2	26	12	4	8	27	68				
20	<b>Union Bank of India</b>	1331	19912	19458	65412	1142	36496	12651	105513	2996	442254	5140	277871	42718	947458		
	% to total MSE sector	3	2	46	7	3	4	30	11	7	47	12	29				
21	<b>United Bank of India</b>	203	1597	921	4563	137	2619	483	2397	91	27051	184	4640	2019	42867		
	% to total MSE sector	10	4	46	11	7	6	24	6	5	63	9	11				
22	<b>Vijaya Bank</b>	263	1249	4510	8583	450	6102	3144	17532	414	61618	70892	10225	79673	105308		
	% to total MSE sector	0.3	1	6	8	1	6	4	17	1	59	89	10				
	<b>Sub Total PSBs</b>	<b>41810</b>	<b>459262</b>	<b>310580</b>	<b>932246</b>	<b>23531</b>	<b>787112</b>	<b>146912</b>	<b>728645</b>	<b>37739</b>	<b>4152242</b>	<b>146365</b>	<b>2880518</b>	<b>706937</b>	<b>9940025</b>		
	% to total MSE sector	6	5	44	9	3	8	21	7	5	42	21	29				
23	<b>Axis Bank</b>	344	13969	2556	40018	297	16089	1043	16347	3976	146981	9334	151728	17550	385132		
	% to total MSE sector	2	4	15	10	2	4	6	4	23	38	53	39				
24	<b>Federal Bank</b>	670	15498	885	9300	254	15633	483	149226	31	13367	39	29583	2362	232607		
	% to total MSE sector	28	6.66	37	4	11	7	20	64	1	6	2	13				
25	<b>HDFC Bank</b>	8938	73002	42688	68565	3102	21709	41216	84606	19452	149927	30079	170346	145475	568155		
	% to total MSE sector	6	13	29	12	2	4	28	15	13	26	21	30				
26	<b>ICICI Bank</b>	569	4210	4809	29626	1833	35452	12602	107293	1880	74605	28719	190244	50412	441430		
	% to total MSE sector	1	1	10	7	4	8	25	24	4	17	57	43				
27	<b>ING Vysya Bank</b>	2	14	53	29	8	78	17	106	71	6405	0	0	151	6631		
	% to total MSE sector	1	0	35	0	5	1	11	2	47	97	0	0				



Sr No	Name of the Bank	Micro Enterprises - I				Micro Enterprises - II				Small Enterprises				Total MSE	
		Manufacturing sector having investment in P&M upto Rs.10.00 lakhs	Services sector having investment in equipments upto Rs.4.00 lakhs	Manufacturing sector having investment in P&M- Above Rs.10.00 lakh & up to Rs.25.00 lakhs	Services sector having investment in equipments - Above Rs.4.00 lakh up to Rs.10 lakhs	Manufacturing sector having investment in P&M upto Rs.25.00 lakhs to 5.00 cr	Services sector having investment in equipments - Rs.10 lakhs to 2.00 cr	no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal	no.of units	o/s bal
28	<b>Karnataka Bank</b>	154	2166	635	4774	78	2146	272	3035	361	33609	380	14450	1880	60181
	% to total MSE sector	8	4	34	8	4	4	14	5	19	56	20	24		
29	<b>RBL Bank</b>	9749	1068	195742	20667	18	2145	170	7172	141	6901	441	6385	206261	44337
	% to total MSE sector	5	2	95	47	0	5	0	16	0	16	0	14		
	<b>Sub Total Pvt Sec BkS</b>	<b>20426</b>	<b>109928</b>	<b>247368</b>	<b>172979</b>	<b>5590</b>	<b>93252</b>	<b>55803</b>	<b>367784</b>	<b>25912</b>	<b>431794</b>	<b>68992</b>	<b>562735</b>	<b>424091</b>	<b>1738472</b>
	% to total MSE sector	5	6	58	10	1	5	13	21	6	25	16	32		
	<b>Sub Total Comm Banks</b>	<b>62236</b>	<b>569190</b>	<b>557948</b>	<b>1105225</b>	<b>29121</b>	<b>880364</b>	<b>202715</b>	<b>1096429</b>	<b>63651</b>	<b>4584036</b>	<b>215357</b>	<b>3443253</b>	<b>1131028</b>	<b>11678496</b>
	% to total MSE sector	6	5	49	9	3	8	18	9	6	39	19	29		
30	<b>Maharashtra Gr Bk</b>			21666	22685			1742	10813			21	2537	23429	36035
	% to total MSE sector	0	0	92	63	0	0	7	30	0	0	0	7		
31	<b>Vidarbha Konkan Gr Bk</b>	2746	2991	9824	8572	1802	3335	1311	2618	40	847	737	2100	16460	20463
	% to total MSE sector	17	15	60	42	11	16	8	13	0	4	4	10		
	<b>Sub Total Gramin Banks</b>	<b>2746</b>	<b>2991</b>	<b>31490</b>	<b>31257</b>	<b>1802</b>	<b>3335</b>	<b>3053</b>	<b>13431</b>	<b>40</b>	<b>847</b>	<b>758</b>	<b>4637</b>	<b>39889</b>	<b>56498</b>
	% to total MSE sector	7	5	79	55	5	6	8	24	0	1	2	8		
32	<b>Subhadra Local Area Bank</b>	8	15	0	0	13	86	4	61	27	1159	0	0	52	1321
	% to total MSE sector	15	1	0	0	25	7	8	5	52	88	0	0		
	<b>Total Maharashtra State</b>	<b>64990</b>	<b>572196</b>	<b>589438</b>	<b>1136482</b>	<b>30936</b>	<b>883786</b>	<b>205772</b>	<b>1109920</b>	<b>63718</b>	<b>4586041</b>	<b>216115</b>	<b>3447890</b>	<b>1170969</b>	<b>11736315</b>
	% to total MSE sector	6	5	50	10	3	8	18	9	5	39	18	29		



**Agenda No. 16**

**Monitoring Credit Flow to Various Sectors of Economy & Credit to Minority Communities**

Govt. of India has advised for monitoring credit flow to various sectors of economy at SLBC level. Bank wise information received from banks related to loans to Priority Sector, Weaker Sector, Minority Community & SC / ST has been given in the **Annexure 20, 21, 22 & 23**. Consolidated position of the same is as below:

(Rs. in Crore)

Sr. No.	Particulars	Disbursement 01.04.2014 to 30.06.2014	Outstanding as on 30.06.2014
1	Priority Sector	35,490.59	2,58,541.65
2	Weaker Sector (% to Priority)	4,127.96 (11.63%)	37,572.93 (14.53%)
3	Minority Communities (% to Priority)	1,212.95 (3.42%)	18,152.80 (7.02%)
4	SCs/ STs (% to Priority)	685.57 (1.93%)	6,207.02 (2.40%)

**Information as of June 2014 on Key Indicators**

a) No. of branches & CD ratio (**Annexure 24**).

Sr. No.	Particular	Number
1	No. of branches - Rural	2912
	Semi-urban	2195
	Urban	1629
	Metro	3255
	<b>Total</b>	<b>9991</b>
2	Deposits in Crore	14,48,724
	Advances in Crore	13,82,457
	CD Ratio %	95.43

b) Advances - Information as of June 2014. (**Annexure 25**)

(Rs. in crore)

Sr. No.	Sector	A/Cs	% to Priority	Amount O/S	% to Priority
1	Priority Sector Advances	64,46,124	-	2,58,541.65	-
2	MSE	10,45,150	16.21	1,12,427.23	43.49
3	Other Priority Sector	11,88,205	18.43	79,302.70	30.67
4	Education Loan	1,75,297	2.72	4,140.79	1.60
5	Direct Housing	7,91,679	12.28	63,566.67	24.59



c) No. of fresh farmers financed during the quarter (**Annexure 26**)

(Amount in Crore)

Through Rural Brs		Through Semi-Urban Brs		Total	
No. of Acc	Amount	No. of Acc	Amount	No. of Acc	Amount
1,05,067	1,012.85	53,915	686.89	1,58,982	1,699.74

d) Crop Loans

(Amount in Crore)

Crop Loans					
During Quarter 01.04.2014 to 30.06.2014		Cumulative 30.06.2014		Cumulative 31-08-2014	
No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount
21,84,335	13,086.05	21,84,335	13,086.05	37,20,995	21,017.36

e) General Credit Cards (**Annexure 27**)

(Amount in Crore)

General Credit Cards			
During Quarter		Cumulative	
No. of A/Cs	Amount	No. of A/Cs	Amount
21,005	3.47	21,005	3.47

f) Credit Linkage of Self Help Groups: Position for December 2013 (**Annexure 28**)

During Quarter		Cumulative		Outstanding Position as on 30.06.2014	
No. of A/Cs	Amt. In Crs	No. of A/Cs	Amt. In Crs	No. of A/Cs	Amt. In Crs
11,145	228.84	11,145	228.84	1,68,277	1,431.96

g) DRI Advances : (**Annexure 29**)

(Amount in Crore)

Disbursement made during the period 01.04.2014 to 30.06.2014	Outstanding Position as on 30.06.2014
1.59	60.30



### Monitoring of Credit to Minority Communities

Public Sector Banks are required to lend 15% of their Priority Sector Lending (PSL) to Minority Communities. The progress made by banks in this regard is closely monitored by the cabinet and Prime Minister's office on quarterly basis. On perusal of the progress as of March 2014, the following has been observed :

No. of Banks achieving the stipulated target of 15%	-	5
No. of Banks having achievement in the range of 10% to 15%	-	3
No. of Banks having achievement less than 10%	-	25

In view of the above, member banks are requested to achieve the targets under lending to minority communities and the overall credit to minorities in the state should at least increase by 20% over and above the previous year.

A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high has already been circulated to all members banks as well as LDMs. All member banks are requested to concentrate on these blocks / towns of Maharashtra for the purpose of increasing the percentage of lending to minority communities.

As per Government of India Notification No. 217 dated 27.1.2014, they have notified that the Jain community, in addition to five communities already notified as minority communities viz. Muslims, Christians, Sikhs, Buddhists & Zerostrians (Parsis). Copy of the Notification is enclosed as **Annexure 30**.

Considering the change, we have referred the matter to RBI vide our letter No. AX1 / PSD / SLBC / 2014-15 / dated 6.5.2014 & requested you to issue ammended guidelines on the aforesaid issue. Other SLBCs have already started taking Jain community under Minority Communities.

The matter will be placed on Agenda Item for necessary noting of the same & data from June 2014 quarter will be collated in revised format.

Quarterly progress report is to be submitted by SLBC to Ministry of Finance and hence all Banks are requested to submit the progress report to SLBC by 5<sup>th</sup> of the succeeding quarter (**Annexure 22**).



**Annexure - 20**

**Total Priority Sector Advances/ MSE/ Other Priority Sector  
( Outstanding as on 30.06.2014)**

Rs. In Crore

Sr No	Name of Bank	Total Priority Sector Advances		MSE		Other Priority Sector	
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1	Allahabad Bank	45829	2715	6508	1425	5938	709
2	Andhra Bank	1445	1797	3570	1043	9200	592
3	Bank of Baroda	171097	11242	33546	7357	35310	1833
4	Bank of India	721914	19983	78342	9787	122430	3023
5	Bank of Maharashtra	768339	22367	93531	9070	135603	4826
6	Bharatiya Mahila Bank	6	0	3	0	3	0
6	Canara Bank	105631	5307	37547	3693	22794	706
7	Central Bank of India	373676	8967	47965	3332	51309	2196
8	Corporation Bank	47775	14421	12450	4161	18778	9282
9	Dena Bank	144252	6635	25216	3799	19323	853
10	IDBI Bank	126795	22806	19997	12427	65091	7615
11	Indian Bank	23014	1485	4449	781	9083	542
12	Indian Overseas Bank	32040	2946	7468	1993	4781	273
13	Oriental Bank of Commerce	26456	3889	8120	2619	12167	949
14	Punjab & Sindh Bank	3158	659	1876	339	1225	316
15	Punjab National Bank	62143	5953	12649	4248	15489	888
16	State Bank of Hyderabad	461920	7163	38025	1768	29181	1398
17	State Bank of India	1164913	34190	67768	10966	234862	14218
18	Syndicate Bank	56438	3516	15359	1754	17624	1232
19	United Commercial Bank	55570	5658	17940	4563	4654	253
20	Union Bank of India	242685	15442	34486	8803	49547	3102
21	United Bank of India	5817	698	2019	429	2854	119
22	Vijaya Bank	33261	3449	12355	1758	10551	704
<b>A</b>	<b>Sub Total ( PSBs)</b>	<b>4674174</b>	<b>201288</b>	<b>581189</b>	<b>96117</b>	<b>877797</b>	<b>55629</b>
1	Axis Bank Ltd	58161	18963	17611	3919	27953	8462
2	Federal Bank	17345	1264	2161	554	6533	488
3	HDFC Bank LTd.	360912	15898	145475	5682	85283	6729
4	ICICI Bank	319977	12489	50412	4414	78492	5163
5	ING Vysya Bank Ltd.	4986	1660	225	114	4529	1326
6	Karnataka Bank Ltd.	9358	1060	1880	602	3640	307
7	RBL Bank	423888	1119	206261	443	38110	150
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>1194627</b>	<b>52453</b>	<b>424025</b>	<b>15729</b>	<b>244540</b>	<b>22625</b>
1	Maharashtra Gramin Bank	323633	2756	23429	360	10639	476
2	Vidharbha Konkan Gramin Bank	253381	2025	16461	209	55052	569
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>577014</b>	<b>4781</b>	<b>39890</b>	<b>569</b>	<b>65691</b>	<b>1045</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd</b>	<b>309</b>	<b>19.38</b>	<b>46</b>	<b>12</b>	<b>177</b>	<b>4</b>
	<b>Total A+B+C+D</b>	<b>6446124</b>	<b>258541.65</b>	<b>1045150</b>	<b>112427.23</b>	<b>1188205</b>	<b>79302.70</b>





**Annexure - 21**

**Advances to Weaker Sector**

( Rs. in lakh )

Sr. No.	Name of the Bank	Disbursement made during the period 01.04.2014 to 30.06.2014		Outstanding position as on 30.06.2014	
		Accounts	Amount	Accounts	Amount
1	Allahabad Bank	1354	1474.56	33808	79874.95
2	Andhra Bank	143	39.29	1129	2287
3	Bank of Baroda	7376	14600.46	92522	135311.97
4	Bank of India	29838	32718.12	403595	474782.25
5	Bank of Maharashtra	116867	125002.94	484651	613747.75
6	Bharatiya Mahila Bank	0	0.00	0	0.00
7	Canara Bank	3898	4217.08	31405	43267.36
8	Central Bank of India	51133	75953.28	239153	573907.2
9	Corporation Bank	514	2869.65	2553	13345.77
10	Dena Bank	6567	9882.67	80370	109850.43
11	IDBI Bank	7687	63002.75	36060	109729.76
12	Indian Bank			5626	7177.20
13	Indian Overseas Bank	127	62.00	7927	21133.00
14	Oriental Bank of Commerce	457	1655.00	7012	42005.00
15	Punjab & Sindh Bank	36	128.90	1726	5760.00
16	Punjab National Bank	8209	5250.06	30735	28902.57
17	State Bank of Hyderabad	2659	2881.27	259642	239812.67
18	State Bank of India	1190	1504.00	150611	424316.00
19	Syndicate Bank	970	776.36	15546	20267.48
20	United Commercial Bank	678	510.00	13005	54550.00
21	Union Bank of India	7149	10293	123255	213635
22	United Bank of India	66	116.30	1872	4469.98
23	Vijaya Bank	643	887.00	9101	15694.00
<b>A</b>	<b>Sub Total ( PSBs )</b>	<b>247561</b>	<b>353824.69</b>	<b>2031304</b>	<b>3233827.34</b>
1	Axis Bank Ltd	1529	2499.39	5415	19500.05
2	Federal Bank	579	1329.00	5765	8076.00
3	HDFC Bank LTd.			101699	171272.47
4	ICICI Bank	16558	16419.87	89150	103075.99
5	ING Vysya Bank Ltd.			78	317.44
6	Karnataka Bank Ltd.	534	810.02	3176	7273.06
7	RBL Bank	21167	4025.73	160780	51066.96
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>40367</b>	<b>25084.01</b>	<b>366063</b>	<b>360581.98</b>
1	Maharashtra Gramin Bank		17555.01	225410	96774.27
2	Vidharbha Konkan Gramin Bank	33579	16331.37	139887	66107.27
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>33579</b>	<b>33886.38</b>	<b>365297</b>	<b>162881.54</b>
<b>D</b>	Subhadra Local Area Bank Ltd	14	0.83	124	1.69
	<b>Total A+B+C+D</b>	<b>321521</b>	<b>412795.91</b>	<b>2762788</b>	<b>3757292.54</b>



**Annexure - 22**

**Advances to Minority Communities**

Rs. In lakh

Sr. No.	Name of the Bank	Total Priority Advances				Advances to Minority Communities					
		Disb during 01.04.2014 to 30.06.2014		O/S as on 30.06.2014		Disb during 01.04.2014 to 30.06.2014			O/S as on 30.06.2014		
		Accounts	Amount	Accounts	Amount	Accounts	Amount	% to Pri	Accounts	Amount	% to Pri
1	Allahabad Bank	2926	78572	45829	271458	70	97	0.12	2124	8900	3
2	Andhra Bank	123	71	1445	179727	261	257	361	1695	10578	6
3	Bank of Baroda	11239	296587	171097	1124151	314	1858	1	12457	131034	12
4	Bank of India	55054	188195	721914	1998285	1696	3512	2	23389	67323	3
5	Bank of Maharashtra	161489	367293	768339	2236716	8357	17691	5	56084	135099	6
6	Bharatiya Mahila Bank	3	7	6	29			0	1	20	68
7	Canara Bank	18245	38770	105631	530672	2024	6034	16	13264	52612	10
8	Central Bank of India	79896	118677	373676	896730	17577	26109	22	82208	197281	22
9	Corporation Bank	6837	68010	47775	1442148	618	7787	11	5018	85836	6
10	Dena Bank	22434	76510	144252	663541	277	930	1	7327	15495	2
11	IDBI Bank	15998	756199	126795	2280631	1032	11063	1	8135	58228	3
12	Indian Bank			23014	148455			#DIV/0!	1089	29870	20
13	Indian Overseas Bank	560	2702	32040	294626	53	39	1.44	341	316	0
14	Oriental Bank of Commerce	1259	65836	26456	388883	66	725	1	1986	23355	6
15	Punjab & Sindh Bank	173	3004	3158	65888	27	815	27	831	7384	11
16	Punjab National Bank	13299	28107	62143	595282	255	1406	5	5625	36640	6
17	State Bank of Hyderabad	5292	8755	461920	716316	403	1402	16	15638	21651	3
18	State Bank of India	148253	233581	1164913	3418961	237	469	0.20	150777	434360	13
19	Syndicate Bank	6490	182740	56438	351632	281	2090	1	5371	9196	3
20	United Commercial Bank	7284	64025	55570	565810	175	96	0.1	2810	11905	2
21	Union Bank of India	21660	268992	242685	1544185	714	1851	19469	14757	91322	6
22	United Bank of India			5817	69788	2	3	#DIV/0!	192	330	0.47
23	Vijaya Bank	998	34917	33261	344934	67	688	2	2276	21365	6
<b>A.</b>	<b>Sub Total ( PSBs)</b>	<b>579512</b>	<b>2881551</b>	<b>4674174</b>	<b>20128848</b>	<b>34506</b>	<b>84923</b>	<b>3</b>	<b>413395</b>	<b>1450100</b>	<b>7</b>
1	Axis Bank Ltd			58161	1896271	32	248.62	#DIV/0!	1774	16457.74	1
2	Federal Bank	2875	19942	17345	126449	251	3229	16	1735	12396	10
3	HDFC Bank LTd.	63024	240426	360912	1589783	5528	11040	4.59	19339	31616	2
4	ICICI Bank	61273	286626	319977	1248855	4937	18667	6.51	34593	241730	19
5	ING Vysya Bank Ltd.			4986	166035			#DIV/0!	16	22	0.01
6	Karnataka Bank Ltd.	1330	12112	9358	106033	127	303	2.50	768	4851	5
7	RBL Bank			423888	111866	3411	1437	#DIV/0!	23682	7228	6
<b>B.</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>128502</b>	<b>559105</b>	<b>1194627</b>	<b>5245292</b>	<b>14286</b>	<b>34924</b>	<b>6</b>	<b>81907</b>	<b>314301</b>	<b>6</b>
1	Maharashtra Gramin Bank	84608	66794	323633	275555					44184	16
2	Vidharbha Konkan Gramin Bank	57778	41608	253381	202532	1917	1449	3	11793	6694	3
<b>C.</b>	<b>Sub Total (Gramin Banks)</b>	<b>142386</b>	<b>108403</b>	<b>577014</b>	<b>478087</b>	<b>1917</b>	<b>1449</b>	<b>1</b>	<b>11793</b>	<b>50878</b>	<b>11</b>
<b>D.</b>	<b>Subhadra Local Area Bank Ltd</b>			309	1938	0	0	#DIV/0!	0	0	0
	<b>Total A+B+C+D</b>	<b>850400</b>	<b>3549059</b>	<b>6446124</b>	<b>25854165</b>	<b>50709</b>	<b>121295</b>	<b>3</b>	<b>507095</b>	<b>1815280</b>	<b>7.02</b>



**Annexure - 23**

**Advances to SC/ST**

(Rs. in lakh )

Sr. No.	Name of the Bank	Advances to SCs				Advances to STs			
		Disb during 01.04.2014 to 30.06.2014		O/S as on 30.06.2014		Disb during 01.04.2014 to 30.06.2014		O/S as on 30.06.2014	
		Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Allahabad Bank	447	152.80	12702	14657.26	34	100.50	777	1593.07
2	Andhra Bank	100	23.74	735	1578.00	20	6.61	204	527.00
3	Bank of Baroda	132	797.67	6428	12055.69	172	566.96	1645	3517.43
4	Bank of India	1629	1608.49	26930	27814.49	587	467.99	12526	10149.70
5	Bank of Maharashtra	1357	452.89	5300	1272.89	235	74.34	887	191.90
6	Bharatiya Mahila Bank	0	0	0	0	0	0	0	0
7	Canara Bank	381	1422.70	4675	21934.34	218	968.00	1767	3636.16
8	Central Bank of India	7191	10681.00	33631	51651.65	5593	8307.39	26157	62771.10
9	Corporation Bank	157	1322.22	1371	5770.91	22	82.00	207	1276.21
10	Dena Bank	1644	3041.86	14163	17180.87	727	1169.48	5927	8075.41
11	IDBI Bank	576	4202.30	4136	23073.17	141	978.16	921	5108.04
12	Indian Bank			2850	13532.06			561	266.57
13	Indian Overseas Bank	47	21.00	441	835.00	39	17.00	231	178.00
14	Oriental Bank of Commerce	35	98.00	1096	8607.73	11	41.00	261	888.39
15	Punjab & Sindh Bank			248	332.19			10	48.80
16	Punjab National Bank	210	435.05	6017	6099.41	120	144.29	3920	4116.50
17	State Bank of Hyderabad	271	354.10	13977	14479.63	385	626.62	15108	18648.80
18	State Bank of India	109	40.00	15172	55232.00	66	52.00	4611	15687.00
19	Syndicate Bank	970	776.36	15546	20267.48	343	500.78	7933	10421.57
20	United Commercial Bank	359	650.00	4589	10904.00	89	105.00	814	2350.00
21	Union Bank of India	498	531.00	11841	18350.00	298	406.00	8010	11004.00
22	United Bank of India	14	10.35	316	709.51	4	3.40	109	236.50
23	Vijaya Bank	18	205.04	1244	4857.00	12	150.18	196	1483.19
<b>A</b>	<b>Sub Total ( PSBs)</b>	<b>16145</b>	<b>26826.57</b>	<b>183408</b>	<b>331195.29</b>	<b>9116</b>	<b>14767.70</b>	<b>92782</b>	<b>162175.34</b>
1	Axis Bank Ltd	63	313.06	717	6449.90	47	69.71	255	1990.39
2	Federal Bank	11	25.58	184	418.00	4	16.86	17	35.00
3	HDFC Bank Ltd.	452	5292.51	5848	31298.48	248	311.19	1569	3327.29
4	ICICI Bank	2994	3807.54	12674	30929.82	656	703.38	3315	5845.72
5	ING Vysya Bank Ltd.			37	12.43	0	0.00	0	0.00
6	Karnataka Bank Ltd.	5	10.96	100	157.96	2	11.75	7	83.44
7	RBL Bank	3111	581.48	22083	3318.02	22083	3318.02	4825	659.00
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>6636</b>	<b>10031.12</b>	<b>41643</b>	<b>72584.62</b>	<b>23040</b>	<b>4430.91</b>	<b>9988</b>	<b>11940.84</b>
1	Maharashtra Gramin Bank		4428.53	53740	18802.99		2384.59		9642.45
2	Vidharbha Konkan Gramin Bank	3914	4173.48	22788	11163.98	1526	1514.34	7607	3074.62
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>3914</b>	<b>8602.01</b>	<b>76528</b>	<b>29966.97</b>	<b>1526</b>	<b>3898.93</b>	<b>7607</b>	<b>12717.07</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd</b>			65	120.71				1.23
	<b>Total A+B+C+D</b>	<b>26695</b>	<b>45459.70</b>	<b>301644</b>	<b>433867.59</b>	<b>33682</b>	<b>23097.54</b>	<b>110377</b>	<b>186834.47</b>



**Annexure - 24**

**Branch Network in Maharashtra State / Deposit / Advances / CD Ratio / Per Br Business**

Position as of 30.06.2014

Rs. in Crore

Sr. No.	Bank	R	SU	U	M	Total Brs	Deposits	Advances	Total Business	Per Br Business	CD Ratio
1	2	3	4	7	8	9	10	11	12	13	14
1	Allahabad Bank	29	12	32	43	116	16722	27941	44663	385	167.09
2	Andhra Bank	1	0	65	6	72	13042	16688	29729	413	127.96
3	Bank of Baroda	107	109	71	215	502	85775	98357	184132	367	114.67
4	Bank of India	360	182	85	205	832	125205	101409	226615	272	80.99
5	Bank of Maharashtra	491	283	129	262	1165	85275	52579	137854	118	61.66
6	Canara Bank	47	58	75	154	334	61948	63312	125260	375	102.20
7	Central Bank of India	255	124	80	147	606	42341	56450	98791	163	133.32
8	Corporation Bank	22	23	33	76	154	48534	40156	88690	576	82.74
9	Dena Bank	85	59	40	109	293	40939	26639	67578	231	65.07
10	IDBI Bank	102	86	57	113	358	63164	83141	146304	409	131.63
11	Indian Bank	8	10	25	69	112	19429	18455	37884	338	94.99
12	Indian Overseas Bank	17	31	34	100	182	41574	24559	66134	363	59.07
13	Oriental Bank of Commerce	7	18	29	82	136	50326	30372	80698	593	60.35
14	Punjab & Sindh Bank	0	2	12	19	33	22462	9707	32169	975	43.22
15	Punjab National Bank	20	25	58	91	194	30000	51018	81018	418	170.06
16	State Bank of Hyderabad	65	103	62	42	272	26192	22793	48985	180	87.02
17	State Bank of India	410	368	191	388	1357	177444	241218	418662	309	135.94
18	Syndicate Bank	57	21	46	85	209	34001	40202	74204	355	118.24
19	United Commercial Bank	34	29	49	59	171	21445	41963	63408	371	195.67
20	Union Bank of India	114	107	78	186	485	91698	88334	180032	371	96.33
21	United Bank of India	0	2	15	30	47	3999	14227	18226	388	355.72
22	Vijaya Bank	6	16	29	67	118	20613	21332	41945	355	103.49
<b>A</b>	<b>Sub Total ( PSBs)</b>	<b>2237</b>	<b>1668</b>	<b>1295</b>	<b>2548</b>	<b>7748</b>	<b>1122129</b>	<b>1170852</b>	<b>2292981</b>	<b>296</b>	<b>104.34</b>
1	Axis Bank Ltd	8	48	64	152	272	88697	46351	135048	496	52.26
2	Federal Bank	20	23	19	43	105	4622	8614	13236	126	186.38
3	HDFC Bank LTd.	41	109	68	179	397	112964	73422	186386	469	65.00
4	ICICI Bank	128	139	87	244	598	90076	60763	150839	252	67.46
5	ING Vysya Bank Ltd.	0	1	10	39	50	12340	8060	20400	408	65.32
6	Karnataka Bank Ltd.	0	0	12	25	37	4521	4719	9240	250	104.38
7	Ratnakar Bank Ltd.	25	23	19	23	90	6262	4362	10624	118	69.66
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>222</b>	<b>343</b>	<b>279</b>	<b>705</b>	<b>1549</b>	<b>319482</b>	<b>206292</b>	<b>525774</b>	<b>339</b>	<b>64.57</b>
1	Maharashtra Gramin Bank	261	88	33	0	382	4011	2987	6998	18	74.48
2	Vidharbha Konkan Gramin Bank	188	94	19	2	303	3070	2287	5357	18	74.50
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>449</b>	<b>182</b>	<b>52</b>	<b>2</b>	<b>685</b>	<b>7081</b>	<b>5274</b>	<b>12355</b>	<b>18</b>	<b>74.49</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>9</b>	<b>33</b>	<b>39</b>	<b>72</b>	<b>8</b>	<b>116.53</b>
	<b>Total A+B+C+D</b>	<b>2912</b>	<b>2195</b>	<b>1629</b>	<b>3255</b>	<b>9991</b>	<b>1448724</b>	<b>1382457</b>	<b>2831182</b>	<b>283</b>	<b>95.43</b>
<b>E</b>	<b>Cooperative Banks</b>	<b>2962</b>	<b>444</b>	<b>359</b>	<b>102</b>	<b>3867</b>	<b>61243</b>	<b>42015</b>	<b>103257</b>	<b>27</b>	<b>68.60</b>
	<b>Total A+B+C+D+E</b>	<b>5874</b>	<b>2639</b>	<b>1988</b>	<b>3357</b>	<b>13858</b>	<b>1509967</b>	<b>1424472</b>	<b>2934439</b>	<b>212</b>	<b>94.34</b>



**Annexure - 25**

Housing & Education Loans : ( Position for Quarter June 2014 )

Rs. In Lakh

Sr No	Bank	Direct Housing				Education Loan							
		Disb from 01.04.14 to 30.06.14		O/S Bal		Disb from 01.04.14 to 30.06.14		O/S as on 30.06.2014					
		No. of	Amount	No. of	Amount	No. of	Amount	No. of A/cs			O/S Bal		
								Tgt	Achmnt	%	Tgt	Achmnt	%
1	Allahabad Bank	335	1978	4108	66819	123	134	1898	1566	83	5396	4034	75
2	Andhra Bank	357	3125	3866	40500	64	141	1524	822	54	4408	2591	59
3	Bank of Baroda	918	34277	26397	145466	163	454	10270	7859	77	28374	16302	57
4	Bank of India	2498	12044	38458	234159	3880	2505	34469	31184	90	68483	59294	87
5	Bank of Maharashtra	5941	46193	77520	646959	2204	2342	25120	22836	91	53469	47519	89
6	Bharatiya Mahila Bank	0	0	0	0	2	6	--	3	--	--	26	--
7	Canara Bank	703	5602	10637	16473	493	1045	6449	5453	85	21110	14770	70
8	Central Bank of India	1406	5289	29564	181317	848	736	16639	15718	94	38773	35171	91
9	Corporation Bank	473	7478	10310	91842	53	184	2820	2390	85	11992	11923	99
10	Dena Bank	593	6389	13303	69602	188	726	5195	4183	81	10655	8337	78
11	IDBI Bank	4819	60179	61857	624361	237	530	3120	3011	97	8410	8093	96
12	Indian Bank							1310		0	3963		0
13	Indian Overseas Bank	244	2330	3733	31692	120	124	1267	1113	88	3729	3202	86
14	Oriental Bank of Commerce	455	2974	9966	88881	70	110	1459	2186	150	3785	5831	154
15	Punjab & Sind Bank	43	561	1060	9366	0	0	148	138	93	394	492	125
16	Punjab National Bank	286	9518	10335	71581	88	233	5233	4416	84	15629	12375	79
17	State Bank of Hyderabad	36	186	22076	126144	65	86	8311	6710	81	17486	13148	75
18	State Bank of India	334	1954	191201	1318126	573	1019	47960	43352	90	120526	102876	85
19	Syndicate Bank	237	6769	12219	97061	110	190	4102	3444	55	37410	25030	67
20	UCO Bank	275	3167	6710	89766	57	150	2816	2480	88	7378	6440	87
21	Union Bank of India	3414	35176	38726	487502	932	1167	9315	7821	84	20293	21184	104
22	United Bank of India	33	361	1984	17923	5	4	560	540	96	1822	1723	95
23	Vijaya Bank	422	4860	7810	71646	101	133	1697	1539	91	5708	4144	73
<b>A</b>	<b>Sub Total (PSBs)</b>	<b>23822</b>	<b>250410</b>	<b>581840</b>	<b>4527186</b>	<b>10376</b>	<b>12019</b>	<b>191682</b>	<b>168764</b>	<b>88</b>	<b>489194</b>	<b>404504</b>	<b>83</b>
1	Axis Bank	1313	1852	27796	487042	39	69	29	104	359	1578	195	12
2	Federal Bank	136	802	6281	48032	24	47	267	249	93	513	546	106
3	HDFC Bank	3120	4243	71703	669928	4	9	2248	751	33	5456	1269	23
4	ICICI Bank	1693	28534	77851	516135	1	3	123	61	50	211	93	44
5	ING Vysya Bank							16		0	30		0
6	Karnataka Bank Ltd.	201	1318	3091	29722	24	56	272	205	75	1290	868	67
7	RBL Bank	1078	445	4920	5434	218	38	1050	1462	139	219	243	111
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>7541</b>	<b>37194</b>	<b>191642</b>	<b>1756293</b>	<b>310</b>	<b>222</b>	<b>4005</b>	<b>2832</b>	<b>71</b>	<b>9298</b>	<b>3213</b>	<b>35</b>
1	Maharashtra Gramin Bank	341	3133	8492	43294	24	51	1072	1211	113	1843	2173	118
2	Vidharbha Konkan Gramin Bank	346	1879	9668	29750	75	67	2329	2490	107	3934	4190	107
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>687</b>	<b>5012</b>	<b>18160</b>	<b>73044</b>	<b>99</b>	<b>118</b>	<b>3401</b>	<b>3701</b>	<b>109</b>	<b>5777</b>	<b>6362</b>	<b>110</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd.</b>			37	144			1		0	0.23		0
	<b>Total ( A + B + C + D )</b>	<b>32050</b>	<b>292615</b>	<b>791679</b>	<b>6356667</b>	<b>10785</b>	<b>12359</b>	<b>199089</b>	<b>175297</b>	<b>88</b>	<b>504269</b>	<b>414079</b>	<b>82</b>



**Annexure - 26**

**No. of Fresh Farmers Financed ( Position for Quarter Jun 2014 )**

Sr. No.	Bank	Rs. In Lakh					
		Through Rural Branches		Through Semi-Urban Branches		Total	
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1	Allahabad Bank	85	156	13	27	98	183
2	Andhra Bank	19	12	0	0	19	12
3	Bank of Baroda	11715	15238	7138	11082	18853	26320
4	Bank of India	9470	93	6666	89	16136	182
5	Bank of Maharashtra	22727	21831	950	1989	23677	23820
6	Canara Bank	1852	1250	1461	4244	3313	5495
7	Central Bank of India	19290	17365	8266	7442	27556	24807
8	Corporation Bank	0	0	150	500	150	500
9	Dena Bank	3667	5901	3150	6213	6817	12114
10	IDBI Bank	1613	2078	1465	2363	3078	4441
11	Indian Bank	0	0	0	0	0	0
12	Indian Overseas Bank	120	121	117	149	237	271
13	Oriental Bank of Commerce	32	119	85	264	117	383
14	Punjab & Sind Bank	0	0	0	0	0	0
15	Punjab National Bank	507	422	468	708	975	1130
16	State Bank of Hyderabad					0	0
17	State Bank of India	17397	18876	11597	12584	28994	31460
18	Syndicate Bank	415	529	171	243	586	773
19	UCO Bank	1220	2513	731	1341	1951	3854
20	Union Bank of India	3484	5417	2054	2891	5538	8308
21	United Bank of India	0	0	14	13	14	13
22	Vijaya Bank	65	68	177	564	242	632
<b>A</b>	<b>Sub Total (PSBs)</b>	<b>93678</b>	<b>91991</b>	<b>44673</b>	<b>52707</b>	<b>138351</b>	<b>144697</b>
1	Axis Bank					0	0
2	Federal Bank	61	77	260	601	321	678
3	HDFC Bank	76	259	993	2993	1069	3252
4	ICICI Bank	0	0	0	0	0	0
5	ING Vysya Bank	0	0	0	0	0	0
6	Karnataka Bank Ltd.	0	0	0	0	0	0
7	RBL Bank	1540	786	3040	8948	4580	9734
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>1677</b>	<b>1122</b>	<b>4293</b>	<b>12542</b>	<b>5970</b>	<b>13664</b>
1	Maharashtra Gramin Bank	7195	6109	3083	2037	10278	8146
2	Vidharbha Konkan Gramin Bank	2517	2062	1866	1404	4383	3466
						0	0
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>9712</b>	<b>8172</b>	<b>4949</b>	<b>3440</b>	<b>14661</b>	<b>11612</b>
<b>D</b>	Subhadra Local Area Bank Ltd.			0	0	0	0
						0	0
	<b>Total ( A + B + C + D )</b>	<b>105067</b>	<b>101285</b>	<b>53915</b>	<b>68689</b>	<b>158982</b>	<b>169974</b>



**Annexure - 27**

**General Credit Cards : ( Position for Quarter Jun 2014 )**

Sr. No.	Bank	Rs. In Lakh					
		Issued During the Quarter		Cumulative Since 01.04.2014		Outstanding Bal	
		No. of A/cs	Amount O/S	No. of A/cs	Amount O/S	No. of A/cs	Amount O/S
1	Allahabad Bank	5	2	5	2	184	38
2	Andhra Bank	0	0	0	0	0	0
3	Bank of Baroda	11	3	11	3	138	57
4	Bank of India	607	160	607	160	14461	2877
5	Bank of Maharashtra	845	1412	845	1412	4568	4645
6	Bharatiya Mahila Bank	0	0	0	0	0	0
7	Canara Bank	179	28	179	28	9735	2021
8	Central Bank of India	26	4	26	4	78	14
9	Corporation Bank	0	0	0	0	363	65
10	Dena Bank	44	12	44	12	885	224
11	IDBI Bank	2	0.40	2	0	24	4.64
12	Indian Bank			0	0	4857	4196
13	Indian Overseas Bank	7	2	7	2	18	3
14	Oriental Bank of Commerce	215	2096	215	2096	5508	63670
15	Punjab & Sind Bank	0	0	0	0	0	0
16	Punjab National Bank	28	6	28	6	2397	465
17	State Bank of Hyderabad	0	0	0	0	38	36
18	State Bank of India	3	1	3	1	135	27
19	Syndicate Bank	56	14	56	14	1102	180
20	UCO Bank	3	1.00	3	1	30	5
21	Union Bank of India	0	0	0	0	986	164
22	United Bank of India	0	0	0	0	0	0
23	Vijaya Bank	12	3	12	3	30	15
<b>A</b>	<b>Sub Total (PSBs)</b>	<b>2043</b>	<b>3745</b>	<b>2043</b>	<b>3745</b>	<b>45537</b>	<b>78707</b>
1	Axis Bank	0	0	0	0	185	77
2	Federal Bank	0	0	0	0	4	0.68
3	HDFC Bank	14581	30118	14581	30118	141528	343651
4	ICICI Bank	0	0	0	0	0	0
5	ING Vysya Bank	0	0	0	0	0	0
6	Karnataka Bank Ltd.	0	0	0	0	0	0
7	RBL Bank	3346	621	3346	621	77558	9731
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>17927</b>	<b>30740</b>	<b>17927</b>	<b>30740</b>	<b>219275</b>	<b>353460</b>
1	Maharashtra Gramin Bank	424	32	424	32	7606	1403
2	Vidharbha Konkan Gramin Bank	611	140	611	140	20813	3491
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>1035</b>	<b>171</b>	<b>1035</b>	<b>171</b>	<b>28419</b>	<b>4894</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd.</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Total ( A + B + C + D )</b>	<b>21005</b>	<b>34656</b>	<b>21005</b>	<b>34656</b>	<b>293231</b>	<b>437061</b>



**Annexure - 28**

**Credit Linkage of SHGs : ( Position for Quarter June 2014 )**

Sr. No.	Bank	Rs. In Lakh					
		Linkage During the Quarter		Cumulative Since 01.04.2014		Outstanding Bal	
		No. of A/cs	Amount O/S	No. of A/cs	Amount O/S	No. of A/cs	Amount O/S
1	Allahabad Bank	21	19	21	19	634	175
2	Andhra Bank	7	4	7	4	86	112
3	Bank of Baroda	17	27	17	27	2072	1603
4	Bank of India	239	341	239	341	9964	4702
5	Bank of Maharashtra	3999	7221	3999	7221	34076	13373
6	Bharatiya Mahila Bank	0	0	0	0	0	0
6	Canara Bank	211	310	211	310	844	667
7	Central Bank of India	52	76	52	76	9522	8080
8	Corporation Bank	1	3	1	3	53	40
9	Dena Bank	454	906	454	906	6298	3754
10	IDBI Bank	38	4796	38	4796	1220	11455
11	Indian Bank			0	0	788	573
12	Indian Overseas Bank	3	6	3	6	168	318
13	Oriental Bank of Commerce			0	0	144	494.62
14	Punjab & Sind Bank			0	0	7	700
15	Punjab National Bank	13	12	13	12	1088	835
16	State Bank of Hyderabad	173	185	173	185	4996	5349
17	State Bank of India	145	1518	145	1518	18438	15709
18	Syndicate Bank	24	29	24	29	668	729
19	UCO Bank	37	48.00	37	48.00	256	263
20	Union Bank of India	147	235	147	235	6660	9470
21	United Bank of India	5	2	5	2	43	25
22	Vijaya Bank			0	0	257	266
<b>A</b>	<b>Sub Total (PSBs)</b>	<b>5586</b>	<b>15737</b>	<b>5586</b>	<b>15737</b>	<b>98282</b>	<b>78694</b>
1	Axis Bank	0	0	0	0	11	42.40
2	Federal Bank	0	0.00	0	0.00	8400	19887
3	HDFC Bank	1252	2196	1252	2196	5808	6272
4	ICICI Bank	3084	3207	3084	3207	20063	14580
5	ING Vysya Bank	0	0	0	0	11	3.73
6	Karnataka Bank Ltd.	0	0	0	0	1	3
7	RBL Bank	0	0	0	0	41	33
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>4336</b>	<b>5404</b>	<b>4336</b>	<b>5404</b>	<b>34335</b>	<b>40821</b>
1	Maharashtra Gramin Bank			0	0	13898	14275
2	Vidharbha Konkan Gramin Bank	1223	1744	1223	1744	21762	9406
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>1223</b>	<b>1744</b>	<b>1223</b>	<b>1744</b>	<b>35660</b>	<b>23681</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd.</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Total ( A + B + C + D )</b>	<b>11145</b>	<b>22884</b>	<b>11145</b>	<b>22884</b>	<b>168277</b>	<b>143196</b>





**Annexure - 29**

**DRI Advances : ( Position for Quarter Jun 2014 )**

Sr. No.	Bank	Rs. In Lakh					
		Disbursement During the Qtr		Cumulative Since 01.04.2014		Outstanding Bal	
		No. of A/cs	Amount O/S	No. of A/cs	Amount O/S	No. of A/cs	Amount O/S
1	Allahabad Bank	1	0.25	1	0.25	508	58.95
2	Andhra Bank	0	0.00	0	0.00	5	0.57
3	Bank of Baroda	7	1.93	7	1.93	64	90.32
4	Bank of India	10	4.55	10	4.55	1094	131.72
5	Bank of Maharashtra	21	21.41	21	21.41	235	157.80
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00
7	Canara Bank	703	102.43	703	102.43	7718	3985.77
8	Central Bank of India	4	0.75	4	0.75	156	13.47
9	Corporation Bank	5	1.00	5	1.00	31	236.33
10	Dena Bank	3	3.30	3	3.30	285	27.66
11	IDBI Bank	0	0.00	0	0.00	14	7.06
12	Indian Bank	0	0.00	0	0.00	78	11.67
13	Indian Overseas Bank	7	1.10	7	1.10	124	17.00
14	Oriental Bank of Commerce	0	0.00	0	0.00	2	101.00
15	Punjab & Sind Bank	0	0.00	0	0.00	149	10.32
16	Punjab National Bank	4	0.52	4	0.52	152	702.61
17	State Bank of Hyderabad	116	16.95	116	16.95	2299	269.73
18	State Bank of India	9	3.00	9	3.00	798	118.00
19	Syndicate Bank	0	0.00	0	0.00	15	2.81
20	UCO Bank	0	0.00	0	0.00	54	7.00
21	Union Bank of India	8	2.00	8	2.00	148	33.00
22	United Bank of India	0	0.00	0	0.00	11	44.17
23	Vijaya Bank	3	0.03	3	0.03	62	1.97
	<b>Sub Total (PSBs)</b>	<b>901</b>	<b>159.22</b>	<b>901</b>	<b>159.22</b>	<b>14002</b>	<b>6028.93</b>
24	Axis Bank	0	0.00	0	0.00	0	0.00
25	Federal Bank	0	0.00	0	0.00	0	0.00
26	HDFC Bank	0	0.00	0	0.00	0	0.00
27	ICICI Bank	0	0.00	0	0.00	0	0.00
28	ING Vysya Bank	0	0.00	0	0.00	0	0.00
29	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
30	RBL Bank	0	0.00	0	0.00	0	0.00
	<b>Sub Total (Pvt Sec Banks)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
31	Maharashtra Gramin Bank	0	0.00	0	0.00	0	0.00
32	Vidharbha Konkan Gramin Bank	0	0.00	0	0.00	0	0.00
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>D</b>	Subhadra Local Area Bank Ltd.	0	0.00	0	0.00	61	1.05
	<b>Total ( A + B + C + D )</b>	<b>901</b>	<b>159.22</b>	<b>901</b>	<b>159.22</b>	<b>14063</b>	<b>6029.98</b>



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

SLBC -Maharashtra

Annexure - 30

राजकीय सं. डी. एल. - 33004/99

REGD. NO. D. L. - 33004/99

भारत का राजपत्र  
The Gazette of India

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अल्पसंख्यक कार्य मंत्रालय

अधिसूचना

नई दिल्ली, 27 जनवरी, 2014

का.अ. 267(अ).—राष्ट्रीय अल्पसंख्यक आयोग अधिनियम, 1992 (1992 का 19) की धारा 2 खंड (ग) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, केंद्र सरकार पतट्टारा कल्याण मंत्रालय की अधिसूचना सं. का.अ. 816(अ), दिनांक 23-10-1993 द्वारा उक्त अधिनियम के प्रांजर्णों हेतु अल्पसंख्यक समुदायों के रूप में पहले से ही अधिसूचित अर्थात् मुस्लिमों, ईसाइयों, सिक्खों, बौद्धों और पारसियों के अलावा जैन समुदाय को अल्पसंख्यक समुदाय के रूप में अधिसूचित करती है।

[फा. सं. 1-1/2009-एनसीएम]

ललित के. पंवार, सचिव

MINISTRY OF MINORITY AFFAIRS

NOTIFICATION

New Delhi, the 27th January, 2014

S.O. 267(E).— In exercise of the powers conferred by clause (c) of Section 2 of the National Commission for Minorities Act, 1992 (19 of 1992), the Central Government hereby notifies the Jain community as a minority community in addition to the five communities already notified as minority communities viz. Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis) vide Ministry of Welfare Notification No. S.O. 816(E), dated 23.10.1993 for the purposes of the said Act.

[F.No. 1-1/2009-NCM]

LALIT K. PANWAR, Secy.

390/G/2014

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### 8. Credit Flow to Minority Communities

FROM  
Name of the Bank;  
Address

To The Chief Manager  
Indian Overseas Bank  
Lead Bank Department  
Central Office  
763, Anna Salai ,  
CHENNAI -600 002 .

Statement on priority sector advances granted to the members of  
**specified Minority Communities** vis -a- vis overall priority  
sector advances for the quarter ended **MARCH 2014**.

(Amt in. lacs)

Name of the Community	Disbursement during the Quarter (January 2014 to March 2014)		Outstanding as of March 2014	
	No. of accounts	Amount	No. of accounts	Amount
A . Minority Communities				
1. Christians				
2. Muslims				
3. Buddhists				
4. Sikhs				
5. Zoroastrians				
6. Jains				
TOTAL (1 to 6)				

SIGNATURE