

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



संयोजक / CONVENER

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

AX1 / SLBC / 2019-20 / 6142 - 6283

04.09.2019

All Members, SLBC – Maharashtra

Dear Sir,

**Sub : Minutes / Action Points – 144th SLBC meeting held on 27.08.2019
at Mumbai**

Please find attached Minutes / Action Points of the 144th SLBC meeting held on 27.08.2019 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 04.10.2019 for appraising in the next SLBC meeting.

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

Yours faithfully,

Asstt. General Manager,
SLBC, Maharashtra.





No. AX1 / SLBC – 144 / Minutes / 2019-20

August 30, 2019

Minutes of the 144th SLBC Meeting held on August 27, 2019 at Mumbai

144th SLBC meeting for the State of Maharashtra was convened on 27.08.2019 at Mumbai. Shri Hemant Tamta, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Ms Vandita Kaul, Joint Secretary, Department of Financial Services, Ministry of Finance, Government of India, Shri Ajoy Mehta, Chief Secretary, Shri Debashish Chakrabarty, Additional Chief Secretary, Smt. Abha Shukla, Principal Secretary, Cooperation, Govt. of Maharashtra, Shri Assemkumar Gupta, Secretary, Panchayat Raj & Rural Development, Government of Maharashtra, Dr. Harshadeep Kamble, Commissioner, Industries, Shri Narendra Patil, Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit, Smt. Indrani Banerjee, Regional Director, Nagpur, Reserve Bank of India, Shri J.K. Pandey, Chief General Manager, Reserve Bank of India and Shri U.D. Shirsalkar, Chief General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri A.B. Thorat, Dy. General Manager, Member Secretary, SLBC welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Chief Secretary, Government of Maharashtra welcomed all the stakeholders. He stressed the importance of analysis of various data and statistics for proper review and monitoring. He informed that he would discuss various issues as per Agenda of the Meeting.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed house about the agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He informed house that as per latest guidelines of Department of Agriculture, Cooperation & Farmers Welfare, Government of India, KCC Saturation Campaign is started in the State of Maharashtra to cover all uncovered farmers under the ambit of Kisan Credit Card and requested Member Banks to actively participate in the campaign, in coordination with State Govt. agencies. He also informed the House about strengthening of SLBC sub-committees and conduct of related meetings, as per the guidelines of Reserve Bank of India. He referred to the second phase of MSME campaign that concluded on 15th August, 2019 and urged upon the Member Banks to participate with the same zeal in implementation of various initiatives of the Government, in future as well. He requested the



State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika) Nagar Panchayats under Section 58 (f) of Transfer of Property Act, 1882 for creation of Equitable Mortgage in the State of Maharashtra and amendment in The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act 1974 / introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks. He informed the House about achievements during the first quarter of FY 2019-20 under Annual Credit Plan. He referred to the recent floods in some parts of Maharashtra and assured the State Government that the Banker Community would stand strongly, to supplement efforts of the State Government in handling the situation.

Shri N.S. Deshpande, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted agenda wise discussion. He apprised the house about agenda items that would be discussed and importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the member banks shall continue to work, hand in hand with the State Government and other stake holders, to attain new heights for the State under the present challenging Scenario.

PFRDA, New Delhi had launched APY Perform for Pride Campaign. A felicitation programme of all the winners of the campaign was arranged during the meeting at the hands of dignitaries on the dais.

Asstt. General Manager, FI & SLBC, Bank of Maharashtra proposed vote of thanks.

Agenda Item-wise discussions and action points are given in the **Annexure – I**

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

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 143 rd SLBC Meeting dtd. 29.05.2019	The minutes of 143 rd SLBC Meeting dtd. 29.05.2019 were placed as an annexure in the agenda.	The minutes of 143 rd SLBC meeting were confirmed.	--
2	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. He apprised the House that branches were opened at 60 centres of the identified 280 and 142 centres were treated as 'banked' as branches of DCCBs were operative there. He further informed that the detailed list of district wise centres where bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested member banks to update SLBC with the current status of opening of brick and mortar branches / CBS enabled outlets at the allotted	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to SLBC. Lead District Managers to review the status of opening of CBS enabled banking outlets in BLBC / DLCC meetings	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>centres for putting up a status note to Reserve Bank of India.</p> <p>Chief Secretary urged the Member Banks to give preference to Aspirational and Left Wing Extremism (LWE) affected Districts while opening their branches. He advised Member Banks to ensure that a Bank Branch is available in 5 k.m. radius for convenience of the people.</p> <p>Jt. Secretary, Department of Financial Services enquired about presence of India Post Payments Bank (IPPB). Representative of IPPB informed that Post Offices have started providing banking services and 7 Districts were selected for pilot run of DBT.</p> <p>Chief Secretary advised that Banks and Post Offices needed to be mapped with villages especially in aspirational and LWE affected districts. Convener, SLBC informed that bank branches were already mapped to all villages in Maharashtra.</p>	<p>IPPB to inform the extent of their coverage. SLBC to provide necessary details to IPPB.</p>	<p>IPPB SLBC</p>
	<p>b. Review of operations of Business Correspondents –</p>	<p>Lead District Manager, Gadchiroli District raised the issue of connectivity faced by Bank Mitras</p>	<p>Chief Secretary, Government of Maharashtra has informed that Department of Telecommunication has</p>	<p>DoT</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>hurdles / issues involved</p> <p>c. Progress in increasing digital modes of payment in the state, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity</p>	<p>while working in the field, more particularly in areas with dense forest / mountains.</p> <p>Convener, SLBC informed the House that connectivity issues at various BC locations need to be taken care of. Most of the banks have deployed VSATs in such locations and are receiving funds from FIF of NABARD for installation.</p> <p>Chief Secretary advised to inform list of centres having connectivity issues so that the matter can be taken up with DoT for immediate resolution.</p> <p>Convener, SLBC raised concern over very low commission paid to Bank Mitras, due to which attrition rate of Bank Mitras is very high.</p> <p>Convener, SLBC asked member banks to identify such villages which are facing connectivity issues and inform DoT</p>	<p>already advised to share the list of locations with low / nil connectivity to them, so that they can address the issue.</p> <p>Member banks to inform list of locations with low / nil connectivity.</p> <p>Member banks are requested to look into remuneration paid to the Bank Mitras at respective Bank & to take-up at Industry level.</p> <p>Member banks to identify villages which are facing connectivity issues and share the list with DoT to resolve the issue.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state</p> <p>d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication.</p>	<p>Convener, SLBC informed the House that in case of DBT, Aadhaar Seeding and Aadhaar authentication is an ongoing process.</p> <p>Secretary, Agriculture informed that the State Government has decided to pass on the benefit of Prime Minsiter's Kisan Samman Nidhi Yojana through DBT. He informed that the status of aadhar seeding of bank accounts is only 40%.</p> <p>Jt. Secretary, DFS, informed that the status of aadhaar seeding for PMJDY accounts is 85% and the State Government Department need to reconcile their data.</p> <p>Chief Secretary advised to create awareness among customers for informing a single account for</p>	<p>Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps,</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)</p> <p>f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy</p> <p>g. Review of efforts towards end to end projects involving all stakeholders in the supply chain</p> <p>h. Status of Financial Inclusion in the State of Maharashtra</p>	<p>receiving benefits under various schemes through DBT.</p> <p>Govt. of Maharashtra, Education Department is requested to explore the possibility of including Financial Education in the school Curriculum.</p> <p>Convener, SLBC informed the house about various schemes, subsidies implemented by the Central and State Government</p> <p>Reserve Bank of India and NABARD have already provided guidance to Member Banks as under:</p> <p>Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.</p>	<p>especially, through Financial Literacy Centres.</p> <p>Govt. of Maharashtra, Education Department is requested to design leaflets of Financial Literacy initiatives by banks to educate primary students.</p> <p>Member banks to note the various schemes, subsidies implemented by the Central and State Government</p> <p>Member Banks are requested to study the aspects involved and issues if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be discussed.</p>	<p>Education Dept. GoM</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	PMJDY	Convener, SLBC informed the House about progress under implementation of PMJDY in the State.	--	--
	PMMY	Convener, SLBC informed the House about progress under implementation of PMMY in the State.	--	--
	Stand Up India (SUI)	Chief Secretary observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. He advised Member Banks to inform list of branches that have not sanctioned / disbursed even a single proposal under SUI till now, so that the District level machinery of the State Government can help branches in scouting for good proposals under the scheme.	Member Banks to inform list of branches with Nil lending under SUI to SLBC and make all out efforts for improving performance under the Scheme.	Member Banks
	APY	Best performing bank branches under Perform for Pride Campaign were felicitated. Convener, SLBC urged member banks to continue the good work put up for popularizing the scheme.	Member banks to continue scouting for enrollments under APY and popularize the scheme.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Identification of Digital District for the State of Maharashtra	<p>It is informed that Financial and digital literacy camps conducted in Rural areas, by Urban / Semi-urban / Rural branches are eligible for support under FIF.</p> <p>Convener, SLBC informed the House about meeting with Member Banks held on 20.08.2019 at Bank of Maharashtra, H.O. Pune and selection of Nanded District as the District to be 100% Digitally Enabled by 15.08.2020.</p> <p>However, Chief Secretary informed that Nanded is not one of the Districts under Government of India's Aspirational Districts Programme and advised to select one of the Aspirational Districts viz. Gadchiroli, Nandurbar, Osmanabad and Washim from Maharashtra.</p> <p>Accordingly, after due discussion with Hon'ble Chief Secretary and Additional Chief Secretary, Planning, it was decided that, Nandurbar be selected as the District to be made 100% digitally enabled by 15.08.2020, as there is good scope for expanding and deepening the</p>	<p>All Member Banks to note that Nandurbar has been selected as the District to be made 100% digitally enabled and make concerted efforts to achieve the goal. Further, process flow as suggested by Indian Banks' Association to be followed.</p> <p>Lead District Manager, Nandurbar District to conduct a special DLCC meeting at the earliest.</p>	<p>Member Banks</p> <p>LDM, Nandurbar District</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Villages inadequately covered or uncovered by financial infrastructure on Jan Dhan Darshak GIS App updated as on 08th July 2019 based on inputs provided by banks.</p>	<p>digital payments ecosystem in the District.</p> <p>Convener, SLBC informed about fresh exercise undertaken by DFS, Government of India along with NIC to identify uncovered / inadequately covered villages. He further informed that 739 villages from Maharashtra were identified as uncovered and urged Member Banks to inform status of coverage of these villages as per allotment urgently.</p>	<p>Member Banks to complete the exercise of informing KO codes and latitude-longitudes of location of Bank Mitras appointed by them for providing banking services. Member Banks to ensure that the details are also updated on GIS Portal under their login.</p>	<p>Member Banks</p>
3	<p>Review of Credit Disbursements by banks</p> <p>a) Achievement under ACP of the State, Priority Sector Lending</p>	<p>Convener, SLBC gave an analytical presentation on ACP for the last 3 years & for the quarter ended June 2019. He highlighted that the State ACP for Rs. 4,24,029 crore under Priority Sector was one of the highest in the country and the achievement was 24% of the annual target.</p> <p>Representative of Government of Maharashtra observed that the ACP target for 2019-20 was reduced over that of last year.</p>	<p>Member Banks to make all out efforts to achieve / surpass the set target under ACP 2019-.20.</p>	<p>Member Banks</p>



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	Disbursement of Crop Loans under Annual Credit Plan	<p>Convener, SLBC clarified that the ACP target for 2019-20 was fixed on actual achievement during FY 2018-19 and was duly approved by Hon'ble Chief Minister of Maharashtra. Convener, SLBC presented a 3 year comparative performance under crop loan disbursement as of 31.07.2019.</p> <p>Principal Secretary, Cooperation observed that the performance under crop loan disbursement is showing a reducing trend year to year and advised to improve upon the same. She urged the Member Banks to ensure that the farmers who had received benefit under CSMSSY 2017, are given fresh finance. She requested Reserve Bank of India to extend the date of restructuring of crop loans.</p> <p>CGM, Reserve Bank of India informed the House that they had received the request of granting extension for restructuring of crop loans up to 30.09.2019 and is under consideration at their H.O. Subsequently, Reserve Bank of India issued necessary guidelines vide their letter no. FIDD MRO. No.</p>	Member Banks to make all out efforts to achieve / surpass the set target of Crop loan disbursement.	Member Banks



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	b) Lending towards Government Sponsored Schemes (GSS)	<p>29/19.01.001/2018-19 dated August 27, 2019.</p> <p>Convener, SLBC informed that many districts in Maharashtra were suffering from prolonged drought conditions as well as recent floods. He further informed that Banks are regularly conducting credit camps but majority of the farmers were showing reluctance for renewal as well as restructuring of crop loans.</p> <p>Secretary, Agriculture gave an informative presentation on Group Farming (Gat Sheti). He urged member banks to finance group farming activities as the same were bankable and viable projects.</p> <p>Convener SLBC requested Member Banks to adopt the model as it was beneficial especially for Small and Marginal Farmers.</p> <p>Convener, SLBC informed that the targets and progress under various GSSs were mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. He also urged the member</p>	<p>Member Banks to focus on financing the Group farming activities (Gatsheti) of Maharashtra State, SMART programme and FPOs, as advised by Government of India/ NABARD.</p> <p>Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2019-20.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	b 1) MSRLM	<p>Banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>CEO, MSRLM gave an informative presentation on progress of SHG bank linkage programme in the State. She urged member banks to lodge interest subvention claims. She informed that MSRLM had onboarded about 2,500 Bank Sakhis who will help bankers in all respects of SHG accounts including recovery.</p>	<p>Member banks to lodge interest subvention claims, immediately.</p> <p>Member banks to utilize the services of Bank Sakhis.</p>	<p>Member Banks</p> <p>Member Banks</p>
	b 2) LASDC	<p>Convener, SLBC urged all Corporations to provide targets for 2019-20 with Bank wise and District wise details. He also urged them to provide monthly progress reports in similar formats for ease in reviewing and monitoring the progress.</p>	<p>All Government Corporations to provide targets for 2019-20 urgently Bank wise and District wise.</p> <p>All Government Corporations to analyse the data and put up issues to the State Government for review.</p>	<p>All Government Corporations</p> <p>All Government Corporations</p>
	b 3) MSOBCFDC			
	b 4) LIDCOM			
	b 5) MPBCDC			
	b 6) PMEGP	<p>Chief Secretary advised the Member Banks for quick disposal of loan applications received from various Government Corporations. In case of rejection of loan applications if any, he advised to give due justification for rejection. He advised the Corporations to analyse data and put</p>	<p>All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.</p> <p>Lead District Managers to ensure that targets informed by SLBC are disaggregated bank wise in their</p>	<p>Member Banks</p> <p>All LDMS</p>
	b 7) Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit			



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	b 8) APAMVMM	<p>up common issues to the State Government.</p> <p>Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit (APAMVMM) appreciated the efforts being taken by Member Banks to popularize the Interest Reimbursement Scheme and stressed the importance of creating and spreading awareness about it.</p>	<p>respective Districts and informed to all concerned. Position of achievement against the target be reviewed in all block level / district level meetings.</p>	
	c) Flow of credit to MSMEs and for affordable housing	<p>Convener SLBC requested to provide latest guidelines of the revised scheme so that the same can be disseminated among all concerned.</p>	<p>APAMVMM to provide revised scheme guidelines to SLBC</p>	<p>APAMVMM</p>
	MSMEs	<p>Convener, SLBC informed about achievements under credit to MSME sector and MSME campaign. He also informed about minutes of related SLBC sub-committee meeting held on 13.08.2019 being included in the agenda notes.</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 13.08.2019 for compliance.</p>	<p>Member Banks LDMs</p>



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	Affordable Housing	Convener, SLBC informed about achievements under CLSS Scheme of Pradhan Mantri Awas Yojana (PMAY) as informed by HUDCO, NHB and member banks. He also informed about minutes of related SLBC sub-committee meeting held on 13.08.2019 being included in the agenda notes.	Member Banks to note the action points emerged during sub-committee meeting dtd 13.08.2019 for compliance.	Member Banks
	Pradhan Mantri Awas Yojana – Gramin (PMAY-G)	Convener, SLBC informed about the latest status of implementation of PMAY-G in the State.	Member Banks to provide finance to eligible beneficiaries under PMAY-G so as to achieve the goal of providing affordable housing to all by 2022.	Member Banks
	d) Crop Insurance under PMFBY	Convener, SLBC requested Department of Agriculture to provide quarterly progress report to SLBC for inclusion in the agenda notes.	Department of Agriculture to provide quarterly progress report to SLBC for inclusion in the SLBC Agenda notes.	Dept. of Agriculture, GoM
		He informed the House about KCC Saturation Campaign and distribution of KCC Targets.	All Member Banks to note the KCC Targets and make all out efforts to achieve KCC Saturation.	Member Banks
	e) Grant of Education loans	Convener, SLBC informed position of disbursement of Education loans as of 30.06.2019 to the house.	Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.	Member Banks
	f) Progress under SHG Bank linkage	Convener, SLBC informed the house about performance under SHG Bank Linkage Programme as of	Member Banks and Lead District Managers to note the action points emerged during sub-committee	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		30.06.2019. He also informed about minutes of related SLBC sub-committee meeting held on 09.08.2019 being included in the agenda notes.	meeting dtd 09.08.2019 for compliance.	
4	Doubling of Farmers' Income by 2022	CGM, NABARD stressed the need for increasing share of finance under investment credit where capital investment and formation was more. Further, he highlighted the importance of finance to Group Farming activities and FPOs. He urged Member Banks to support FPOs as their funding requirement is not getting adequately satisfied.	Member banks to focus on increasing finance towards investment credit, where there is more capital formation, Group Farming and FPOs so as to achieve Doubling of Farmers' Income by 2022.	Member Banks
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special sub-committees of DCC (SCC)	Convener, SLBC informed the House on position of Maharashtra on CD Ratio of all banks and informed that as of 30.06.2019, two Districts viz Bhandara & Chandrapur in the State were having CD ratio below 40%. He requested the concerned Lead District Managers to ensure that the CD ratio of the district is maintained above 40% and is improved further. He suggested to assess the reasons of low CD Ratio, plan strategies to improve it in consultation with the Banks operating in the area and	Lead District Managers of Bhandara & Chandrapur districts are requested to ensure that CD ratio of the district does not slip below 40% and is improved further.	LDMs of Bhandara & Chandrapur Districts



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		Government officials like Collector, BDO, etc.		
6	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	<p>Convener, SLBC informed the house that despite repeated follow up, only a few member banks have reported data. As such, position of NPAs / recovery could not be meaningfully reviewed.</p> <p>He requested all Member Banks to ensure that the position is submitted without fail so that the same can be reviewed, corrective measures for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.</p>	Member Banks to submit NPA data in prescribed format without fail.	Member Banks
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>Convener, SLBC requested all Member Banks to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format.</p> <p>Government of Maharashtra vide GRs dt. 23.10.2018, 31.10.2018, 06.11.2018 and 8.01.2019 has declared severe / medium drought.</p>	Member Banks are requested to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Further, vide GR dt. 19.12.2018, GoM has instructed to implement various relief measures in affected areas and asked to restructure short term crop loans.</p> <p>Convener, SLBC informed that the issue was discussed in SLBC sub-committee meeting dtd. 09.08.2019.</p> <p>He further informed about the recent flood situation in some parts of Maharashtra and requested for clear guidelines from Government of Maharashtra and Reserve Bank of India in respect of issues such as loss of cattle, crop, property, loan documents of banks, mutilated notes etc.</p> <p>He requested Lead District Managers of the affected Districts to conduct Special DLCC Meetings and Member Banks to provide necessary relief measures to the needy persons as per Reserve Bank of India guidelines dt. 17.10.2018.</p>	<p>Government of Maharashtra and Reserve Bank of India to issue clear guidelines in respect of various issues as discussed.</p> <p>Lead District Managers of affected Districts to conduct Special DLCC Meetings urgently.</p> <p>Member Bnaks to provide necessary relief measures as per Reserve Bank of India guidelines dt. 17.10.2018.</p>	<p>Government of Maharashtra</p> <p>Reserve Bank of India</p> <p>LDMs of affected Districts</p> <p>Member Banks</p>
8	Discussion on policy initiatives of the Central/ State Governments/ RBI	Convener, SLBC informed that various policies are being designed by Govt. of India and Govt. of	All concerned to go through the various policy initiatives of the Govt. for perusal.	All Members



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	(Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	Maharashtra for the benefit of all and the gist of the same has been incorporated in the agenda for perusal by all concerned.		
9	Discussion on improving rural infrastructure/ credit absorption capacity	Convener, SLBC briefed the House on various Government Policies for information of all concerned stakeholders	--	--
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	Convener, SLBC briefed the house on various Government Schemes launched for skill development of the youth which will help them towards employment generation. He informed the house that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 09.08.2019.	--	--
11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	Convener, SLBC informed the house about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP) and the constraints faced by users while accessing site of Mahabhulekh.	Concerned Department of Govt. of Maharashtra is requested to address the issue of problems faced by the users (e.g. no connectivity, direct charge noting by Banks, etc.) while accessing site of Mahabhulekh.	Govt. of Maharashtra Member Banks



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		<p>Shri Ramdas Jagtap, Dy. Collector & State Coordinator, E-Ferfar Project, Government of Maharashtra gave an informative presentation on Digital India Land Record Modernization Programme (DILRMP) and urged Member Banks to enter into MoU with Government of Maharashtra for access to the website of the State Government by server-to-server integration.</p> <p>Joint Secretary, DFS, GoI informed that the initiative has been appreciated by World Bank and stressed the importance of completing all related formalities like entering into MoU with Government, by Member Banks.</p>	<p>Member Banks to enter into MoU with the State Government and complete all related formalities urgently. Details like Draft MoU and contact details of person to be contacted for the purpose has already been shared by SLBC.</p>	
12	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	<p>Convener, SLBC informed the house that various schemes are launched by Govt. of India and Govt. of Maharashtra to attract youth to start their own business units viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase</p>	<p>Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.</p>	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		advances portfolio preferably under MSME.		
13	Discussion on Market Intelligence Issues	Convener, SLBC asked member banks to share their views on the topics related with Market Intelligence.	--	--
14	Issues Remaining Unresolved at DCC / DLRC meeting	Convener, SLBC informed the house that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 30.06.2019 has been escalated to SLBC. He requested member Banks to escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.	Member banks to escalate District Level issues only, if unresolved at DLCC level through Lead District Manager.	Member banks
15	Timely Submission of data by Banks, Adhering to the Schedule of SLBC Meetings	Convener, SLBC informed the house that data submission by members had improved a lot. He urged member Banks to submit requisite data to SLBC within stipulated time	Member banks to submit data within stipulated time limits.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>limits so that compilation of agenda notes and quarterly submissions to Reserve Bank of India could be undertaken in time accordingly.</p> <p>He appealed all the stakeholders to convey issues to be taken up, queries, data from implementing agencies etc. at least two weeks in advance so as to include the same in the agenda notes of the meeting.</p>	<p>All stake holders to submit issues to be taken up, queries, data etc. at least two weeks in advance to SLBC.</p>	<p>All Stakeholders</p>
16	Management of Data Flow at LBS Fora	<p>Convener, SLBC informed about constitution of Working Group by Reserve Bank of India for developing a standardized system for data flow and its management by SLBC Convener banks on their websites. He further informed that SLBC has provided all details to Member Banks and Member Banks need to migrate to the new data flow and management system within a reasonable timeframe, not exceeding six months from Reserve Bank of India letter dt. July 3, 2019. He informed that house that the new system was expected to go live from the quarter ending 31.12.2019.</p>	<p>All Member Banks to take up the matter with their Data Centres / IT Departments for migration to the new system.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
17	Issues flagged by Member Banks and LDMs	<p>Maharashtra State Cooperative Bank has requested the State Government to route funds of various Government Schemes through their bank.</p> <p>Convener, SLBC informed that the matter will be referred to Finance Department of the State Government.</p>	SLBC to forward the request of MS Coop Bank to Finance Dept. of the State Government.	SLBC
18	Use of Marathi Language by Banks inside the premises of ATMs	Convener SLBC informed about request of customers on Government of Maharashtra's Aaple Sarkar portal for use of Marathi Language by Banks inside the premises of their ATMs.	Member Banks to take up the issue with concerned departments of their Banks and do the needful.	Member Banks
19	Enhanced Access and Service Excellence (EASE) Reforms - Uniform Banking Hours of all Public Sector Banks (PSBs) on PAN India Basis	Convener SLBC informed about PSB Reforms Agenda for Enhanced Access & Service Excellence (EASE) under which uniform banking hours of all PSBs on PAN India basis are to be implemented. He further informed that data in respect of categorization of branches as per residential, commercial and other areas was submitted by some of the Lead District Managers and requested the remaining Lead District Managers to submit required data urgently.	Lead District Managers that have not submitted data pertaining to categorization of branches in their respective districts to complete the exercise immediately and inform details to SLBC.	LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
20	Any other item with permission of the Chair	<p>Shri Kasture, State Director, RSETIs informed about legal complications in respect of land allotted by the State Government for RSETIs at Amravati, Gondia, Raigad and Thane Districts.</p> <p>Chief Secretary advised to give details for taking up the matter with concerned department.</p>	State Director, RSETIs to provide requisite details to the State Government.	State Director, RSETIs



Annexure II

List of Participants for 144th SLBC Meeting held on 27.08.2019 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Ms Vandita Kaul	Jt. Sec. DFS, New Delhi & Nodal Officer, SLBC, Maharashtra
2	Shri Srinivas V.B.	OIC, Coir Board
3	Shri Ankit Goel	Asstt. Commissioner, EPFO
4	Shri R. Subramanian	Dy. Gen. Manager, ECGC
5	Shri J.P. Menon	Dy. Gen. Manager, ECGC
6	Ms Bhagyashree Sathe	Dy. Director, MSME Dev. Institute
7	Smt. Vaijayanti Mahabale	Dy. Gen. Manager, HUDCO
8	Shri Ijaz Yousuf	ADET (R), DoT
State Government		
1	Shri Ajoy Mehta	Chief Secretary
2	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
3	Mrs. Abha Shukla	Principal Secretary, Cooperation
4	Shri Aseem Gupta	Principal Secretary, Skill Development
5	Shri Eknath Davale	Secretary, Agriculture
6	Shri Narendra Patil	Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
7	Dr. Harshdeep Kamble	Commissioner, Industries
8	Shri Manoj Raina	Commissioner, Finance
9	Ms R. Vimala	CEO, Maharashtra State Rural Livelihoods Mission
10	Shri Anil Patil	MD, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
11	Shri Ramdas Jagtap	Dy. Collector (DILRMP)
12	Dr. Anand Jogdand	Addl. Commissioner, RCS Office
13	Shri D.S. Salunke	Dy. Registrar, RCS Office
14	Shri Ashok Ahire	Under Secretary, Social Justice
15	Shri G.K. Wagh	Dy. Secretary, Social Justice
16	Shri Bhishm Biradar	OSD, Planning Department
17	Shri Hemant Bhangle	Under Secretary, Planning Department
18	Ms Nanda Khedekar	Section Officer, Planning Department
19	Shri V.V. Bagde	Managing Director, LASDC Ltd.
20	Shri D.M. Tanksale	General Manager, LASDC Ltd.
21	Shri S.B. Jadhav	Dy. Gen. Manager, MPBCDC Ltd.
22	Shri A.T. Malusare	Asstt. Gen. Manager, MPBCDC Ltd.
23	Shri Rajesh Dhabare	Managing Director, MSOBCFDC
24	Shri N. Sivanandham	Asstt. Director, KVIC
25	Shri P.S. Vaid	Asstt. Director, KVIC
26	Ms Sonali Deore	Dy. Director, Dept. of Industries
27	Shri Sadashiv Survase	Jt. Director, Dept. of Industries
28	Mrs A.S. Puranik	Manager, Sant Rohidas Leather Corporation
29	Shri Raju Wate	Asstt. Sant Rohidas Leather Corporation
30	Shri Gaurav Singhal	Incubation Manager, DIT
31	Dr. Ganesh Desai	Div. Coordinator, DILRMP
32	Shri Prakash Khopkar	DD, MSRLM
33	Shri Gopaldas Jhanwar	SMM, FI, MSRLM



Sr. No.	Name of the Participant	Designation / Institution
34	Shri S.B. Devlekar	Textile Inspector, Commissionerate of Textiles
35	Shri Ramesh Warudkar	Advisor, MGNREGS
Reserve Bank of India		
1	Smt. Indrani Banerjee	Regional Director, Nagpur
2	Shri J.K. Pandey	Chief General Manager
3	Ms B. Manjula	Dy. General Manager, Nagpur
4	Shri M.K. Moon	Asst. Gen. Manager, FIDD,MRO
NABARD		
1	Shri U.D. Shirsalkar	Chief General Manager, MRO, Pune
2	Shri L.L. Rawal	General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri Hemant Tamta	Executive Director, Bank of Maharashtra & Chairman, SLBC, Maharashtra
2	Shri N.S. Deshpande	General Manager, Convener, SLBC
3	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
4	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Mangesh Kedar	Senior Manager, SLBC
7	Shri P.M. Walunjkar	Manager, SLBC
Apex Banks		
1	Smt. Rekha Surti	Regional Manager, National Housing Bank
Commercial Banks.		
1	Smt. Pawan Lata Kaulmam	Dy. Gen. Manager, Allahabad Bank
2	Shri MVS Krishna Kumar	Dy. Gen. Manager, Andhra Bank
3	Shri Arshad Khan	Asstt. Gen. Manager Bank of Baroda
4	Shri Jagroop Singh	Chief Manager, Bank of Baroda
5	Shri Vaibhav Kavitate	Sr. Manager, Bank of Baroda
6	Shri H.C. Mangal	Dy. Gen. Manager, Bank of India
7	Shri Dipesh Dipankar	Manager, Bank of India
8	Dr. R.K. Sahoo	Dy. Gen. Manager, Canara Bank
9	Shri Datturam Khelge	Manager, Canara Bank
10	Shri S. Satyanarayanan	Field Gen. Manager Central Bank of India
11	Shri Anant Kabra	Sr. Manager, Corporation Bank
12	Shri Amit Tikriya	Sr. Manager, Indian Bank
13	Shri B.R. Waghmare	Agri Officer, Indian Bank
14	Shri Anil Kumar	Dy. Gen. Manager, Indian Overseas Bank
15	Shri Mahesh Ghule	Manager, Indian Overseas Bank
16	Shri Sunil Mistry	Chief Manager, Oriental Bank of Commerce
17	Shri Vipul Kumar Kaushik	DCH, Punjab National Bank
18	Shri D. Kannan	Dy. Gen. Manager, Punjab and Sindh Bank
19	Shri Baldev Prakash	General Manager, State Bank of India
20	Shri S.K. Mohapatra	Dy. Gen. Manager, State Bank of India
21	Shri Sunil Revandkar	Manager, State Bank of India
22	Shri D. Palanisami	ZM, Syndicate Bank
23	Shri Saurabh Verma	Sr. Manager, Syndicate Bank
24	Shri H.K. Arora	Dy. Gen. Manager, UCO Bank
25	Shri Deepak Kamble	General Manager, Union Bank of India
26	Shri S.D. Gopale	Manager, Union Bank of India
27	Shri Arabinda Mahapatra	Chief Manager, United Bank of India



Sr. No.	Name of the Participant	Designation / Institution
28	Shri Vijay Dubey	Asst. Vice President, Axis Bank
29	Shri Ajay Ankaikar	RSM, Axis Bank
30	Shri Sikandar Miyagul	Cluster Head, Bandhan Bank
31	Shri M.G. Menon	Branch Head, DCB Bank
32	Shri M.S. Ciyad	DVP, Federal Bank
33	Shri Nilesh Samant	SVP, HDFC Bank
34	Ms Priti Sharma	SVP, HDFC Bank
35	Dr. S. Agarwal	SVP, HDFC Bank
36	Shri Ajay Bhuvad	AVP, HDFC Bank
37	Shri Rajesh Kharche	ZCH, ICICI Bank
38	Shri Amit Patni	ZH, ICICI Bank
39	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
40	Shri Venumala Joogulappa	Dy. Gen. Manager, IDBI Bank
41	Ms Manasi Mulik	AVP, IndusInd Bank
42	Shri Sachin Raskar	RSM, IndusInd Bank
43	Shri Satheesha Shetty	Dy. Gen. Manager, Karnataka Bank
44	Shri P. Rithesh Balan	Manager, Karnataka Bank
45	Shri Manoj Jagdale	Chief Manager, Kotak Mahindra Bank
46	Shri Anurag Kumar Lohia	Representative, RBL Bank
47	Shri Amarendra Kumar	District Nodal Manager, Yes Bank
Small Finance Banks		
1	Shri Dinesh Iyer	SVP, AU
2	Shri Shashank Lakhera	Regional Head, Equitas
3	Shri Manish Choudhari	Sr. Manager, ESAF
4	Shri Amit Lamba	Zonal Head, Jana
5	Shri K.R. Rane	Regional Manager, Ujjivan
6	Shri Nirav Vahlia	Manager, Ujjivan
7	Shri Ashish Maurya	Zonal Head, Utkarsh
8	Shri Tapan Thakur	Branch Head, Utkarsh
Payments Banks		
1	Shri Ashish Khare	CM – Circle, India Post Payments Bank
2	Dr. Ajinkya Kale	CM – Circle, India Post Payments Bank
Regional Rural Banks		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri A.R. Deshmukh	Managing Director
2	Shri Sanjay Bhende	Administrative Director
3	Shri Avinash Mahagaonkar	Administrative Director
4	Shri S.B. Jadhav	Manager
Lead District Managers		
1	Shri Alok Tarenia	LDM, Akola
2	Shri Jitendrakumar Jha	LDM, Amravati
3	Shri Vijay Chavan	LDM, Beed
4	Shri Ashok Kumbhalwar	LDM, Bhandara
5	Shri Vinod Mehere	LDM, Buldhana
6	Shri S.N. Jha	LDM, Chandrapur
7	Shri M.K. Das	LDM, Dhule
8	Shri P.M. Bhosale	LDM, Gadchiroli



Sr. No.	Name of the Participant	Designation / Institution
9	Shri Uday Khardenawis	LDM, Gondia
10	Shri S.C. Dixit	LDM, Hingoli
11	Shri N.M. Ilamkar	LDM, Jalna
12	Shri Rahul Mane	LDM, Kolhapur
13	Shri P. Srinivasulu	LDM, Latur
14	Shri Nilesh Vaite	LDM, Mumbai City
15	Shri Gadadhar Sethi	LDM, Mumbai Suburb
16	Shri D.M. Patil	LDM, Mumbai Suburb
17	Shri Vijaysingh Bais	LDM, Nagpur
18	Shri P.N. Ninawe	LDM, Nanded
19	Shri B.V. Barve	LDM, Nasik
20	Shri Nilesh M. Vijaykar	LDM, Osmanabad
21	Shri Abhay Patil	LDM, Palghar
22	Shri S.R. Hattekar	LDM, Parbhani
23	Shri Anand Bedekar	LDM, Pune
24	Shri Anand Nimbalkar	LDM, Raigad
25	Shri Nandkishor Patil	LDM, Ratnagiri
26	Shri Rajendra Yadav	LDM, Sangli
27	Shri M.Y. Shirolkar	LDM, Satara
28	Shri A.K. Jha	LDM, Sindhudurg
29	Shri Santosh Sonawane	LDM, Solapur
30	Shri J.N. Bharti	LDM, Thane
31	Shri Virendra Kumar	LDM, Wardha
32	Shri Dattatray Ninawkar	LDM, Washim
33	Shri V.M. Bhagat	LDM, Yavatmal
Insurance		
1	Shri Nitin Kumar Swarnkar	Admn Officer, AIC of India
Others		
1	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
2	Shri Sunil Kasture	State Director, RSETIs, NACER, Pune
3	Shri K.P. Kashyap	State Director, RSETIs, NACER, Pune
4	Ms Tanvi Vakil	Sr. Consultant, Mumbai Fintech Hub

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