

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



संयोजक / CONVENER
बँक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बँक

प्र.का.: 'लोकमंगल', 1501, शिवाजीनगर, पुणे- 411005.
H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

AX1 / SLBC / 2016-17 / 3088-3217

01.10.2016

All Members, SLBC – Maharashtra

Dear Sir,

**Sub : Minutes / Action Points – 132nd SLBC meeting held on 31.08.2016
at Mumbai**

Please find attached Minutes / Action Points of the 132nd SLBC meeting held on 31.08.2016 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 20.11.2016 for appraising in the next SLBC meeting.

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

Yours faithfully,

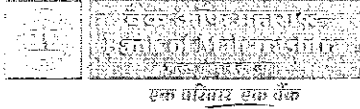
Dy. Gen. Manager,
Member Secretary,
SLBC, Maharashtra.

Minutes of the 132nd SLBC Meeting held on August 31st, 2016 at Mumbai

132nd SLBC meeting was convened on 31.08.2016 at Mumbai. Shri Swadheen Kshatriya, Chief Secretary Maharashtra State attended the meeting as a special invitee. Shri Sushil Muhnot, C & MD, Bank of Maharashtra and Chairman SLBC presided over the meeting. The meeting was attended by Shri Anandrao Patil, Joint Secretary, Department of Financial Services, Ministry of Finance, New Delhi and Nodal Officer for SLBC, Maharashtra, Shri D.K. Jain, Additional Chief Secretary, Finance & Agriculture, Government of Maharashtra, Shri S.S. Sandhu, Principal Secretary, Cooperation, Government of Maharashtra, Shri Shyam Tagade, Principal Secretary, Minorities Development, Government of Maharashtra, Dr. P.N. Bhapkar, Secretary, EGS & Water Conservation, Government of Maharashtra, Smt. R. Vimala, CEO, Maharashtra State Rural Livelihoods Mission, Government of Maharashtra, Shri Abhay Mahajan, Commissioner, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Government of Maharashtra, Shri Chandrakant Dalvi, Commissioner, Cooperation, Government of Maharashtra, Shri Vikas Deshmukh, Commissioner, Agriculture, Government of Maharashtra and other State Government officials. Shri Murli Radhakrishnan, Regional Director, Maharashtra & Goa, Reserve Bank of India, Mumbai, Smt. J.M. Jivani, Regional Director, Nagpur, Reserve Bank of India, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD & other member Banks and Lead District Managers also attended the meeting.

Shri M.K. Biswal, General Manager, HRM, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants & the important dignitaries and requested the members for active utilization of the SLBC forum. He informed the house about agenda items that would be discussed and importance of SLBC forum. He thanked all the stake holders for their active support.

The C & MD of Bank of Maharashtra and Chairman, SLBC, Shri Sushil Muhnot while welcoming the dignitaries initiated the discussions and informed the house that focus of the discussions during the meeting would be on achievements under ACP for 2015-16, Position of crop loan and subsequent disbursements, Implementation of various schemes by Hon. Prime Minister under Financial Inclusion & various other important aspects related to development of the State. He informed the house that at Rs. 2,54,903 /- crore for Priority Sector, the State Annual Credit Plan for 2016-17 was at the first rank in the country. He also informed that the achievement of the State under ACP 2016-17 as at the end of the first quarter of the current fiscal was 37% of the annual target for total Priority Sector and that for Agriculture was 66 % of the annual target; achievement under other priority sector being 24% of the annual target. About crop loan disbursements for the current season, he



informed that the achievement of the State was 76% of the target for the kharip season which was at par with achievement during the corresponding period of the previous year at 77% showing year on year growth of 15%. He appealed all the member banks to implement various social security schemes launched by Hon'ble Prime Minister in letter and spirit. He requested the State Government to provide village wise list of farmers to SLBC which would help in identifying the uncovered eligible farmers for increasing coverage of farmers as envisaged by Hon'ble Chief Minister of the State. He thanked the State Government for its quick decision of waiver of stamp duty immediately after the last SLBC meeting. He also requested the State Government to look into the long standing demand of bankers to declare Palghar District as a notified area for creation of equitable mortgage. He assured the Government officials that banks in this State, would continue to participate wholeheartedly in disbursements under Annual Credit Plan as well as in other programs of the State and Central Governments.

Shri Swadheen Kshatriya, Chief Secretary, Government of Maharashtra expressed happiness over the achievements of SLBC, Maharashtra. He felt that the District Central Cooperative banks in the State had done well despite a lot of operational difficulties. He informed the house that Maharashtra was a very progressive State and a natural destination for investments. He observed that though the achievement under crop loan disbursements for the current kharip season was good at 76%, further gearing up and concerted efforts were needed for achievement of the targets by 30.09.2016. He informed that the State Government would make village wise list of farmers available to the bankers and appealed the bankers to strive hard to increase the coverage of farmers by bringing all eligible farmers under former credit channels. He informed that because of good rains, major dams in Maharashtra were more than 80% full and hoped that the return monsoons would also be good. He opined that the role of Lead District Managers and SLBC needed a review and further strengthening for better control over the activities in the State. He urged the bankers for opening brick and mortar branches at the identified 280 centres in the State as per RBI Roadmap 2017 by March 2017 and offered State Government's help in allotting land / premises for the branches. He appealed the bankers for achieving 100% aadhaar seeding of bank accounts as the State Government was aiming at routing transfers of all direct benefits strictly through aadhaar seeded bank accounts. He informed that the government would be coming out with various new initiatives and assured to present the vision of the Government in the next SLBC meeting.

Shri Anandrao Patil, Joint Secretary, Department of Financial Services, Ministry of Finance, New Delhi and Nodal Officer for SLBC, Maharashtra took bank wise and district wise review under various parameters and informed the house about the comparative position of Maharashtra State against All India figures. He congratulated the participants for good performance of the State in respect of seeding of bank accounts but felt that bankers in



Maharashtra State needed to step up their efforts under other social security schemes. He advised the bankers for quick disposal of claims under suraksha beema / jeevan jyoti beema yojana if any.

Chairman, SLBC summed up the proceedings. He requested Reserve Bank of India and Department of Financial Services to issue detailed guidelines for strengthening the Lead District Office and SLBC set up under Lead Bank Scheme.

Shri C.B. Arkatkar, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, Maharashtra piloted agenda wise discussions.

Convener, SLBC 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**



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 131 st SLBC meeting held on 11.05.2016	The minutes of 131 st SLBC meeting held on 11.05.2016 were placed as an annexure in the agenda.	The minutes of 131 st meeting were confirmed.	--
2	Disbursement of Crop Loans under ACP	<p>An analytical presentation of crop loan disbursements as of 15.08.2016 was put up by SLBC before the house. Performance of top performing banks and districts was appreciated and laggards were advised to make up by concentrating on achievement of all targets during the remaining period.</p> <p>Principal Secretary, Cooperation observed that the disbursement performance was at par with performance during corresponding period of last year. He expressed concern over staff problems of bank branches and assured help of Government departments to cope up with the load. He urged the bankers to improve coverage of farmers.</p> <p>In response to Chairman SLBC's appeal, Chief Secretary, GoM directed concerned Government department to provide list of farmers to SLBC for onward sharing with member banks.</p>	All member banks to fully achieve kharip as well as annual target well in advance.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Annual Credit Plan</p> <p>The comparative position of Annual Credit Plan for the last 3 years</p> <p>Review of performance under ACP 2016-17</p>	<p>Member Secretary, SLBC informed that a three year comparison showed overall targets were exceeded every year and expressed confidence in exceeding all annual targets for 2016-17 too.</p> <p>He also informed that banks in Maharashtra had achieved Priority Sector targets under ACP 2016-17 to the extent of 37% as at the end of the first quarter and appealed to strive hard for exceeding all annual targets.</p>	<p>All banks to achieve / exceed the allotted annual targets under all sectors.</p>	<p>All Banks</p>
3	<p>Financial Inclusion</p> <p>Pradhan Mantri Jan Dhan Yojana</p>	<p>Member Secretary, SLBC informed the about progress under PMJDY and urged the banks to issue all pending RuPay cards to the account holders expeditiously. He appealed the banks to spread awareness about usage of the card for availing in built insurance benefits. He opined that if the banks could issue more number of RuPay Card enabled PoS machines to their Bank Mitras, it will help in increasing transactions.</p> <p>Government of India had advised for constitution of a State Level Committee on Financial Inclusion for smooth implementation of various initiatives by the Government.</p>	<p>Banks to issue all pending RuPay Cards on top priority basis, spread awareness about its usage and issue more number of RuPay Card enabled PoS machines.</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by												
		<p>The State Government vide GR dtd. 13.05.2016 has formed the committee as under:</p> <table border="1"> <tr> <td>1</td> <td>Chief Secretary, GoM</td> <td>Chairman of the Committee</td> </tr> <tr> <td>2</td> <td>Jt. Secretary, DFS, MoF, New Delhi</td> <td>Nodal Officer for SLBC, Maharashtra (Member)</td> </tr> <tr> <td>3</td> <td>CEO, MSRLM</td> <td>State Mission Director (Member Secretary)</td> </tr> <tr> <td>4</td> <td>Nodal Officer, SLBC, Maharashtra</td> <td>Member Secretary, SLBC, Maharashtra (Member)</td> </tr> </table>	1	Chief Secretary, GoM	Chairman of the Committee	2	Jt. Secretary, DFS, MoF, New Delhi	Nodal Officer for SLBC, Maharashtra (Member)	3	CEO, MSRLM	State Mission Director (Member Secretary)	4	Nodal Officer, SLBC, Maharashtra	Member Secretary, SLBC, Maharashtra (Member)		
1	Chief Secretary, GoM	Chairman of the Committee														
2	Jt. Secretary, DFS, MoF, New Delhi	Nodal Officer for SLBC, Maharashtra (Member)														
3	CEO, MSRLM	State Mission Director (Member Secretary)														
4	Nodal Officer, SLBC, Maharashtra	Member Secretary, SLBC, Maharashtra (Member)														
	Social Security Schemes	Member Secretary, SLBC informed the house about progress under Social Security schemes and appreciated the commendable work done by the Banks in respect of PMJJBY & PMSBY and opined that more attention was needed in promoting APY..	<p>Banks to continue to scout new proposals under these schemes with same vigour.</p> <p>Banks to make focused efforts for improving performance under APY. Banks may appoint aggregators to scout APY proposals.</p>	<p>All Banks</p> <p>All Banks</p>												
	MUDRA	Member Secretary, SLBC informed the house about progress under MUDRA.	Banks to disburse MUDRA loans to all eligible beneficiaries as per guidelines.	All Banks												



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Financial Literacy Project	<p>CEO, MUDRA observed that banks needed to improve performance under MUDRA as the same compared to last years' achievement was very low. He urged the bankers to step up their efforts to achieve / surpass all set targets by March 2017. He informed that farm enterprises and Government sponsored programmes that aim at promoting entrepreneurs can also be given MUDRA loans. He also informed that banks would be sharing district wise data on MUDRA portal.</p> <p>Member Secretary, SLBC informed that the Government had allotted bank wise targets on pan India basis and it was necessary for controlling offices of the member banks for the State of Maharashtra to provide SLBC with district wise targets so that SLBC can compile bank wise / district wise targets for the State of Maharashtra for the year 2016-17 for monitoring performance against targets.</p> <p>Member Secretary, SLBC informed progress under the Financial Literacy Project to the house. It was informed that specimens of standardized Financial Literacy Material in Marathi were available on SLBC website as well as Classroom Presentation in 4 languages including Marathi.</p> <p>Chief Secretary, GoM informed about</p>	<p>Banks to inform district wise targets for their banks urgently to SLBC.</p> <p>Banks and Lead District Managers may seek help of the District Administration in implementation of the Financial Literacy Project.</p>	<p>All Banks</p> <p>All Banks LDMs District Admn. GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Roadmap for opening brick and mortar branches	<p>Government's strategy to connect all villages electronically and suggested that the district administration may also be involved in the efforts for the project to pick up momentum.</p> <p>Joint Director, Department of Financial Services, New Delhi observed that number of digital media uploaded in schools is very low and Lead District Managers were yet to cover all allotted schools.</p> <p>Reserve Bank of India observed that the actual number of brick and mortar branches opened under Roadmap March 2017 is very low. Chairman, SLBC suggested banks to review their position so that the process could be accelerated. Joint Director, Department of Financial Services, New Delhi observed that controlling offices of banks should closely monitor this activity.</p> <p>Chief Secretary, GoM advised to share the list of 280 allotted centres with the State Government so that the same could be shared with all District Collectors who in turn will help</p>	<p>Lead District Managers yet to cover all schools to step up efforts and cover all schools by conducting regular camps. Uploading digital media in schools is to be strictly ensured.</p> <p>Banks to peruse the list and submit a status report on opening of their branches at the allotted centres by 31.03.2017 to Reserve Bank of India with a copy endorsed to SLBC. Banks to inform the respective Lead District Managers as and when their branches are opened at the allotted centres.</p> <p>Lead District Managers to review and monitor the progress of opening of branches during DCC meetings and submit a progress report in prescribed format viz. Annexure B</p> <p>SLBC to provide list of 280 centres to the State Government.</p>	<p>LDMs</p> <p>All Banks</p> <p>All LDMs</p> <p>SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		banks for allotment of land / space for opening brick and mortar branches.		
4	Setting up and functioning of RSETI and FLCs in Maharashtra	<p>RSETIs</p> <p>Member Secretary, SLBC, informed the house about status of land allotment and construction pertaining to RSETIs at various centres and urged for Government's intervention to resolve the issues that were obstructing construction of RSETI buildings, allotment of land, availability of approach road etc.</p> <p>Chief Secretary, GoM assured to look into the matter and advised to share list of centres having problems.</p> <p>Member Secretary, SLBC, informed the house about the detailed status of RSETIs at various centres being placed in the agenda notes.</p> <p>FLCs</p> <p>SLBC informed the house about the progress of FLCs in the State as of 30.06.2016.</p>	<p>Rural Development Department, Government of Maharashtra, and State Director, RSETIs to look into the matter.</p> <p>Lead District Offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p> <p>All Lead Banks , Maharashtra Gramin Bank and Vidarbha Konkan Gramin Bank</p>	<p>RDD, GoM</p> <p>State Director, RSETIs</p> <p>All LDMs</p> <p>All Banks</p> <p>All Lead Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
			to submit information as per revised RBI circular dtd. 14.01.2016 which has been already circulated by SLBC.	MGB VKGB
5	Review of performance under various Government sponsored Schemes NULM / SULM	<p>Member Secretary, SLBC informed that progress under various GSS was mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>Vide communication dtd. 04.04.2016, Reserve Bank of India had informed credit targets for banks under Self Employment Programme (SEP) Component of Deendayal Antyodaya Yojana – NULM (DAY-NULM) for the year 2016-17.</p> <p>SLBC disaggregated these targets for the State of Maharashtra district wise / bank wise. The same were included in the agenda notes and are also available on SLBC website.</p> <p>The targets for 2016-17 received from Directorate of Municipal Administration, Mumbai are on much higher side than those informed by Reserve Bank of India.</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.</p> <p>Lead District Managers to review the position of pendency of NULM proposals in each block level / district level meeting.</p> <p>Reserve Bank of India and Directorate of Municipal Administration, Mumbai are requested to clarify the issue so that realistic targets for the year 2016-17 can</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>All LDMS</p> <p>RBI DoMA, GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	MAVIM	Targets and achievement reports for the years 2014-15, 2015-16 and 2016-17 (up to June 2016) in respect of SHG bank linkage as informed by MAVIM were included in the agenda notes.	be conveyed to all concerned. All member banks are requested to note the same and endeavour for quick disposal of the pending loan applications at their branches.	All Banks
	MSRLM	CEO, MSRLM gave an informative presentation about thrust on credit linkage in Maharashtra under MSRLM. She observed that performance of banks was not reflected on the NRLM Bank linkage portal as data is not being shared by the banks. She cautioned that SHGs will not get Interest Subvention if SHG data is not shared on NRLM portal. She informed that for hassle free and easy access of financial credit, Umed-MSRLM was aiming to have partnerships with banks for smooth facilitation on SHG bank linkage. She suggested Banks to explore extensive use of BC / Bank Sakhi model for all purposes as bank branches were short of adequate manpower.	Banks to share requisite data on NRLM portal and ensure speedy disposal of all pending proposals. All Banks to make concerted efforts for making the SHG Bank linkage programme sustainable and successful.	All Banks
6	Impact of Low Level Credit Services in Scheduled Areas	General Manager, NABARD informed that NABARD's Potential Linked Plan 2016-17 includes block wise details and broadly reflects activities that can be taken up in PESA blocks.	Lead District Managers to review the progress of finance and ACP achievements in PESA blocks in DLCC meetings regularly.	Concerned LDMs of the specified districts.



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			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) to submit the data pertaining to PESA blocks to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra.	
7	Regular issues to be discussed during SLBC meetings	General Manager, NABARD informed progress under various schemes to the House. He urged banks to submit utilization certificates promptly after credit of subsidy to accounts. He also informed that compliance on many points was pending on part of banks and NABARD would be sharing bank wise information in this regard for speedy disposal of the pending issues.		
	➤ Dairy Entrepreneurship Development Scheme	NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house.	NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken.	NABARD
	➤ Sanction of loans by banks to trained candidates under the Central	All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency.	All concerned banks to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD	All Banks

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Sector Scheme "Establishment of Agri-Clinics and Agri-Business Centres" (ACABC)</p> <p>➤ Review of Weaver Credit Card (WCC) Scheme</p>	<p>All Banks are requested to submit the position of WCCs to NABARD.</p>	<p>NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.</p>	<p>All Banks</p> <p>NABARD</p>
8	Pradhan Mantri Awas Yojana (PMAY)	<p>Regional Manager, National Housing Bank gave an informative presentation pertaining to Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY). The presentation covered objectives of the scheme, loan and subsidy details and role of primary lending institutions.</p> <p>Chief Secretary, GoM observed that if list of eligible beneficiaries can be provided to the banks, banks would be in a better position to promote the scheme.</p>	<p>All member banks to note the provisions for implementation of the scheme.</p> <p>Central nodal agencies viz HUDCO / National Housing Bank (NHB) to inform target for the State to SLBC and provide list of eligible beneficiaries.</p>	<p>All Banks</p> <p>HUDCO / NHB</p>
9	Lending for Social Infrastructure under Priority Sector Lending	<p>Reserve Bank of India has informed regarding lending for social infrastructure as a separate category under the priority sector.</p> <p>Bank loans up to a limit of Rs. 5 crore per borrower for drinking water facilities and</p>	<p>Bankers to note that there is a need to intensify the lending for water and sanitation activities to make India Open Defecation Free by October 2, 2019, as envisaged under Swachh Bharat Mission – Gramin.</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>sanitation facilities including / refurbishment of household toilets and household level water improvements in Tier II to Tier VI centers are eligible to be classified as loans for 'Social Infrastructure' under priority sector.</p> <p>Further, for the purpose of priority sector, 'Social Infrastructure' also includes bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and also to members of SHGs / JLGs for water and sanitation facilities, subject to certain conditions.</p>		
10	Credit Facilities to unidentified / unrecognized MSME Clusters	Regional Director, Reserve Bank of India, Nagpur informed about a survey by RBI to find out clusters of MSMEs that are not formally identified / recognised as MSME clusters by Ministry of MSME, UNIDO etc. and need to facilitate credit flow to these units through banking channels.	Bankers to note the clusters and cater to the credit needs of these units. Lead District Managers to monitor the activity and submit report to SLBC in the format provided for onward submission to Reserve Bank of India.	All Banks All LDMs
11	Flow of Credit to Micro and Small Enterprises	Member Secretary, SLBC informed that data has been compiled from information submitted by banks. All targets and sub targets under this area have to be achieved. General Manager, Reserve Bank of India, MRO, Mumbai advised to form a sub-	As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data being submitted to RBI and to SLBC.	All Banks

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		committee to have a more focused attention to this sector.		
12	Monitoring Flow of Credit to Various Sectors of Economy and Credit to Minority Communities	<p>Member Secretary, SLBC, informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p> <p>Principal Secretary, Minority Development, GoM took bank wise review of achievements of 30.06.2016 under flow of credit to minority communities. He urged banks to achieve the minimum expected level of 15% of PSL to minority communities.</p> <p>Chief secretary, GoM observed that all concerned must have conceptual clarity as to which groups / castes come under minority communities. He advised bankers to focus on minority concentrated blocks / districts of Maharashtra.</p>	<p>Banks to note and take remedial action in respect of achievement of targets and correction in data wherever necessary.</p> <p>Banks to ensure accuracy of data while reporting and recheck quarter over quarter progress for tracking large variations.</p> <p>Banks to focus on minority concentrated areas for providing banking services as per the list already circulated by SLBC and submit caste wise / section wise / activity wise data in prescribed format.</p>	All Banks
13	Targets for 2016-17 as informed by various Government Agencies / Corporations	Targets for 2016-17 as informed by various Government Agencies / Corporations were included in the agenda notes.	Lead District Managers to note and disseminate the same bank wise. Progress under these schemes be regularly monitored during periodical BLBC / DLCC meetings.	All LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
14	Other MGNREGS Pradhan Mantri Fasal Beema Yojana (PMFBY)	<p>Commissioner, MGNREGS, GoM, Nagpur gave an informative presentation on the status of the scheme in Maharashtra. The presentation covered points on assistance required from banks in respect of seeding of bank accounts with aadhaar numbers, withdrawal of payments by the beneficiaries and other challenges faced in Direct Benefit Transfer.</p> <p>Commissioner, Agriculture, Government of Maharashtra informed the house about the PMFBY portal and urged the bankers for uploading relevant information in respect of crop insurance expeditiously. He requested bankers to approach Agri Dept of the State Government to sort out technical issues if any.</p>	<p>All Banks to note the points and strive to achieve maximum aadhaar seeding of bank accounts for smooth implementation of the scheme in Maharashtra.</p> <p>All Banks to upload accurate data on PMFBY portal urgently. Technical issues if any are to be sorted out</p>	<p>All Banks</p> <p>All Banks</p>



Annexure II

List of Participants of 132nd SLBC Meeting held on 31.08.2016 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Swadheen Kshatriya	Chief Secretary, Government of Maharashtra
2	Shri S. Muhnot	C & MD, Bank of Maharashtra & Chairman, SLBC
Central Government		
1	Shri Anandrao Patil	Joint Secretary, Department of Financial Services, Ministry of Finance, New Delhi & Nodal Officer for SLBC, Maharashtra.
2	Shri R.B. Gupte	Director, MSME-DI
3	Shri Shivaji Patil	Dy. Director, MSME-DI
4	Ms Vijayanti Mahabale	AGM, HUDCO
State Government		
1	Shri D.K. Jain	Additional Chief Secretary, Agri & Finance
2	Shri S.S. Sandhu	Principal Secretary, Cooperation
3	Shri Shyam Tagade	Principal Secretary, Minorities Development
4	Dr. P.N. Bhapkar	Secretary, EGS & Water Conservation
5	Shri Nagnath Bhoge	Dy. Secretary, Planning
6	Smt. R. Vimla	CEO, MSRLM
7	Shri Abhay Mahajan	Commissioner, MGNREGS, Nagpur
8	Shri Chandrakant Dalvi	Commissioner, Cooperation
6	Shri Vikas Deshmukh	Commissioner, Agriculture
7	Shri D.S. Salunke	Dy. Registrar, Cooperation
8	Shri Anil Ingulkar	State Head, NULM, Directorate of Municipal Admn.
10	Smt. K.V. Kharat	Dy. Director, Directorate of Industries
11	Shri R.M. Meshram	Asstt. Gen. Manager, MSOBCFDC Limited
12	Shri V.C. Rane	Dy. Gen. Manager, LASDC
13	Ms Shruti	CS, LASDC
14	Shri K.J. Bhosale	Director, KVIC, Mumbai
15	Shri Vilas Lade	Dy. Director, KVIC, Mumbai
16	Shri Karol Salim	Asstt. Director, KVIC Mumbai
17	Shri M. Ahmed	Executive, KVIC, Mumbai
18	Shri Akash Puri	Y.P. MSRLM
19	Shri Pramod Temghare	FIC, MSRLM
20	Shri P.H. Bhagoorkar	Chief Research Officer, DES
21	Shri R.N. Kolte	RDD, Mumbai
22	Shri R. G. Doiphode	I.I. DIC
23	Shri Rahul Waghmare	MSRLM
Reserve Bank of India		
1	Shri Murli Radhakrishnan	Regional Director, Maharashtra & Goa
2	Smt. J.M. Jivani	Regional Director, Maharashtra & Goa
3	Shri C. Patnaik	General Manager, FIDD, Mumbai
4	Smt. Rashmi Rani	Dy. General Manager, FIDD, Mumbai



Sr. No.	Name of the Participant	Designation / Institution
5	Shri Mohan Sangavikar	Asstt. General Manager, FIDD, Mumbai
6	Smt. Neeta Gedam	Asstt. General Manager, Nagpur
NABARD		
1	Shri U.D. Shirsalkar	General Manager, MRO, Pune
Apex Banks		
1	Smt. Rekha Surti	Regional Manager, National Housing Bank
2	Smt. Chand Kureel	Dy. Gen. Manager, SIDBI
Scheduled Commercial Banks.		
1	Shri S.L.N. Prasad	Asstt. Gen. Manager, Allahabad Bank
2	Shri Anith Thomas Zachariah	Asstt. Gen. Manager, Andhra Bank
3	Shri Manish Dixit	Chief Manager, Bank of Baroda
4	Shri Vaibhav Mandekar	Manager, Bank of Baroda
5	Shri A.J. Gogoi	Chief Manager, Bharatiya Mahila Bank
6	Shri S. Subramanian	Dy. Gen. Manager, Canara Bank
7	Shri O.P. Shrivastava	Asstt. Gen. Manager Central Bank of India
8	Shri R.K. Bharadwaj	Field General Manager, Dena Bank
6	Shri Bhalchandra Paranjape	General Manager, IDBI Bank
7	Shri P.K. Pegu	Dy. Gen. Manager, IDBI Bank-
8	Shri V.J. Ganguli	Chief Manager, Indian Bank
10	Shri Reyazul Haque	Asstt. Gen. Manager, Indian Overseas Bank
11	Ms. Anuradha Sridhar	Chief Manager, Indian Overseas Bank
12	Shri N. Syed Anwar	Asstt. Gen. Manager, Oriental Bank of Commerce
13	Shri Sachin Birje	Oriental Bank of Commerce
14	Shri C.P. Agal	Dy. Gen. Manager, Punjab National Bank
15	Shri Aekant Khobragade	Sr. Manager, Punjab & Sind Bank
16	Shri Shashank Salve	Sr. Manager, Punjab & Sind Bank
17	Shri P.K. Ojha	Asstt. Gen. Manager, State Bank of Hyderabad
18	Shri V. Ramling	General Manager (NW-III), State Bank of India
19	Shri K.S. Anbalagan	Dy. Gen. Manager, State Bank of India
20	Shri T. Ravindranath	General Manager, Syndicate Bank
21	Shri K. Venkatachalam	General Manager, UCO Bank
22	Ms. Priyanka	Sr. Manager, UCO Bank
23	Shri H.H. Thakkar	Dy. Zonal Head, Union Bank of India
24	Shri Subhasis Biswas	Dy. Gen. Manager, United Bank of India
25	Shri T. Suresh	Chief Manager, United Bank of India
26	Shri Vijay D.	AVP, Axis Bank
27	Shri V.A. Karandikar	Agri. Officer, Axis Bank
28	Shri Philip Abraham	Asstt. Gen. Manager, Federal Bank
29	Shri Rakesh Kumar Relan	Sr. V.P. HDFC Bank
30	Dr. Sameer Agrawal	V.P. HDFC Bank
31	Shri R. Vardharajan	Head Key Acc. HDFC Bank
32	Shri Parminder Dhani	Product Head, ICICI Bank
33	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
34	Ms Mallika Ashok	Chief Manager, Karnataka Bank
35	Shri Naresh Kumar	V.P. RBL Bank



Sr. No.	Name of the Participant	Designation / Institution
36	Shri Ashwin Pokharkar	Manager, RBL Bank
Regional Rural Banks		
1	Shri U.R. Rao	Chairman, Maharashtra Gramin Bank
2	Shri S.D.S. Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
M.S. Cooperative Bank		
1	Shri Pramod Karnad	Managing Director
2	Shri S.B. Jadhav	J.M.
Lead District Managers		
1	Shri R.M. Dayma	LDM, AHMEDNAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri S.S. Ramteke	LDM, AMRAVATI
4	Shri G.G. Wakade	LDM, AURANGABAD & JALNA
5	Shri Vijay Chavan	LDM, BEED
6	Shri Vijay Bagde	LDM, BHANDARA
7	Shri P.N. Shrote	LDM, BULDHANA
8	Shri Ishwar Giradkar	LDM, CHANDRAPUR
9	Shri Pradeep Gilankar	LDM, DHULE
10	Shri R.S. Khandekar	LDM, GADCHIROLI
11	Shri Anil Kumar	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri M.G. Kulkarni	LDM, KOLHAPUR
14	Shri A.M. Mahajan	LDM, LATUR
15	Shri Gadadhar Sethi	LDM, MUMBAI SUBURB
16	Shri M.B. Mashankar	LDM, NAGPUR
17	Shri B.U. Waghmare	LDM, NANDED
18	Shri L.R. Khedekar	LDM, NANDURBAR
19	Shri A.D. Chavan	LDM, NASIK
20	Shri N.M. Vijaykar	LDM, OSMANABAD
21	Shri A.B. Sawant	LDM, PALGHAR
22	Shri Ram Kharatmal	LDM, PARBHANI
23	Shri D.B. Deshmukh	LDM, PUNE
24	Shri T. Madhusudana	LDM, RAIGAD
25	Shri S.S. Bandiwadekar	LDM, RATNAGIRI
26	Shri R.S. Pujari	LDM, SANGLI
27	Shri M. Y. Shirolkar	LDM, SATARA
28	Shri K.B. Jadhav	LDM, SINDHUDURG
29	Shri S.P. Patki	LDM, SOLAPUR
30	Shri R.G. Joshi	LDM, THANE
31	Shri Milind Anjankar	LDM, WARDHA
32	Shri S.S. Mehta	LDM, WASHIM
33	Shri Prashant Deshpande	LDM, YAVATMAL
Insurance Companies		
1	Shri Mahesh Desai	Br. Manager, LIC of India
2	Shri Rudrashish Roy	Chief Manager, New India Assurance Co.
3	Shri Ajesh A.	A.O. New India Assurance Co.



Convener - SLBC Maharashtra

Sr. No.	Name of the Participant	Designation / Institution
4	Shri Suidhanshu Shekhar	A.M. New India Assurance Co.
Other		
1	Shri Sunil Kasture	State Director, RSETIs
Convener Bank – Bank of Maharashtra		
1	Shri M.K. Biswal	GM, HRM & Convener, SLBC
2	Shri C.B. Arkatkar	DGM, Member Secretary, SLBC
3	Shri Amit Teke	Senior Manager, SLBC
4	Shri P.M. Walunjkar	Manager, SLBC