

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE

AX1 /163rd SLBC /2024-25/

All Member Banks
All Lead Managers
SLBC, Maharashtra

Madam / Sir,

Re : Minutes of 163rd SLBC Meeting

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 163rd SLBC meeting held on 25/06/2024 for your perusal and necessary action if any.

Further you are requested to submit action taken report pertaining to your Bank/District/Dept. if any by 26th of July 2024.

Yours faithfully,



(D S Patil)
Assitant General Manager,
SLBC, Maharashtra.

Copy to:

- 1) O/o Hon'ble Chief Secretary GoM
- 2) Principal Secretary, Planning Dept. GoM
- 3) Commissioner Co-operation, GoM, Pune
- 4) Commissioner Agriculture, GoM, Pune
- 5) Commissioner, Animal Husbandry & Dairy, GoM Pune
- 6) Commissioner, Fishery, GoM, Mumbai
- 7) CGM NABARD, MRO Pune
- 8) General Manager, FIDD, MRO, Mumbai
- 9) General Manager, FIDD, NRO, Nagpur



संयोजक / CONVENER

बँक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बँक

Date : 22.07.2024



No. AX1 / SLBC – 163/ Minutes / 2024-25

June,26th, 2024

Minutes of the 163rd SLBC Meeting held at Sahyadri Atithi Gruh, Mumbai through Hybrid Mode.

163rd Quarterly SLBC Meeting was held on 25th of June 2024 through hybrid mode, under the Chairmanship of Shri Asheesh Pandey, Executive Director, Bank of Maharashtra to discuss the progress under Annual Credit Plan for the FY 2023-24, KCC disbursement and various initiatives undertaken by Central & State Govt and launch of Annual Credit Plan for the FY 2024-25.

Meeting was attended by, Shri. Eknath Shinde, Hon'ble Chief Minister, Maharashtra, as a Chief Guest alongwith Shri. Devendra Fadnavis, Hon'ble Dy. Chief Minister, Maharashtra, Shri. Ajit Pawar, Hon'ble Dy. Chief Minister, Maharashtra, Shri Dilip Walase Patil, Hon'ble Minister Co-Operation, Maharashtra, Shri. Radhakrishna Vikhe Patil, Hon'ble Minister, Revenue, Forest, Animal Husbandry and Dairy Development, Maharashtra, Shri Dhananjay Munde, Hon'ble Minister Agriculture, Maharashtra.

Shri Nitin Kareer, Chief Secretary, Govt. of Maharashtra alongwith other senior officials of the State Govt. also attended meeting. Shri. Aviral Jain, Regional Director, Reserve Bank of India, Maharashtra, Shri Sachin Shende, Regional Director, Reserve Bank of India, Nagpur, Ms Rashmi Darad, Chief General Manager, NABARD, Maharashtra Regional Office, Pune, Shri. Sibho Nekhini, General Manager, Reserve Bank of India, FIDD Mumbai, Shri. Anjanikumar Sriwastava, General Manager, SIDBI were present for the meeting.

The meeting was also attended by Executives and senior officials of RBI, NABARD, various Member Banks, LDMS, Executives & officials of various Govt. departments, Corporations and Agencies. Smt. Chitra Datar, General Manager and Convenor SLBC Maharashtra, has piloted the agenda whereas Shri. Rajesh Deshmukh, Dy. General Manager, Bank of Maharashtra, welcomed all the dignitaries & participants.

Shri Asheesh Pandey, Executive Director, Bank of Maharashtra and Chairman of the SLBC, initiated the dialogue by welcoming the dignitaries, and informed the house that focus of the discussions during the meeting would be ACP achievement by Member Banks during last financial year and most importantly launching of annual credit plan for the FY 2024-25. He made a quick review of achievements under ACP 2023-24 and informed that the achievement under Priority Sector is 98 % of annual target. He apprised the house that the overall achievement of annual Target by Member Banks under credit disbursement for Agriculture and MSME in the State, as of 31st Mar, 2024, is 91 % and 117 %, respectively. Further he apprised that achievement under total ACP is 114 % of annual target as of 31/03/2024.

Further, he apprised that, proposed priority plan is of Rs.6,78,540 crore showing growth of 4.16 % over the last year's plan. Plan is compiled by LDMS of the 36 Districts in the State and proposed plan is sufficient to take care of all aspects such as, Agriculture, MSME, Other Priority, PMMY, SHGs, Govt. sponsored schemes etc. ACP will meet credit growth of all important segments.

He assured the Government officials that, the Banks in the State, will continue to participate, wholeheartedly in disbursements under Annual Credit Plan and also in other programs of the State and Central Governments, leading to overall socio-economic development of the State.



Shri Aviral Jain, Regional Director, RBI, Maharashtra, in his opening remark congratulated Member Banks for achieving ACP targets during FY 2023-24. Further he urged Member Banks, to focus on the subsectors where the targets have not been achieved during last year and targets in all sectors be achieved in FY 2024-25. Also Banks to extend the KCC to all eligible farmers at the earliest.

Further, he deliberated that the timeline to make all districts of state digitally enabled was March 31, 2024. But the state so far missed the deadline and progress done by the banks in the direction is not satisfactory. He advised banks to take necessary efforts and also requested Govt. of Maharashtra to extend co-operation wherever required.

He informed the forum that RBI commemorated its 90th anniversary year on April 1, 2024 and to mark this occasion, RBI has planned a number of events including one contact programme called "RBI goes to school". He requested stakeholders such as the School Education and Sports Department, Govt of Maharashtra, LDMs, line functionaries of various departments to extend co-operation for successful conduct of the programme. At the end he conveyed best wishes for achievement of targets under next year ACP.

(Action by, Govt. of Maharashtra, Member Banks & LDMs)

Shri Sachin Shende, Regional Director, Reserve Bank of India, Nagpur, in his opening remark, deliberated that, in CFY the focus should be on MSME and Animal Husbandry Sectors. Also, he advised banks to focus on achieving 100 % digital coverage of the State. **(Action by Member Banks & LDMs)**.

Ms. Rashmi Darad, Chief General Manager, NABARD, MRO, Pune, in her opening remark deliberated that, during 2023-24 Co-operative banks had catered to 30.78 lakh KCC accounts covering 54.4% of the total KCC accounts financed during the year. The share of co-operative banks in total short term loans through KCC accounted for 39% of the total. The co-operative banks were the only agency which have shown 4% YoY growth in Crop Loan disbursement during 2023-24 as compared to negative YoY growth by SCBs. The per account crop loan disbursed by Co-operative banks of Rs. 76,000/KCC account as compared to the Rs.1,53,000/per account disbursed by the commercial banks was indicative of the fact that Co-operative banks were catering to the needs of SF / MF but they may not have enough resources to finance farmers adequately. Therefore, State Govt. is requested to support the DCCBs in recovery efforts and help in Share Capital Contribution wherever necessary.

As PACS and DCCBs were a part of the three tier co-operative credit structure there is a need to strengthen the structure from within. Under the central sector scheme for computerization of PACS, 12,000 PACS are being computerized in Maharashtra using ERP software with the objective of transforming the PACS to multi service societies. NABARD is keen to support co-operative banks for product diversification.

In order to support SHG women to avail bank loans from co-operative banks / RRBs support can be provided under JLG mode. **(Action by, Govt. of Maharashtra, Member Banks & LDMs)**

Smt. Chitra Datar, General Manager & Convenor, SLBC, Maharashtra piloted the agenda wise discussions. Various Government officials provided their valuable inputs during the course of discussions and deliberations are included at respective agenda point.

Following agenda items were discussed during SLBC meeting:

- State Profile of Maharashtra
- Agricultural Sector & Development in the State
- Banking Scenario of Maharashtra State
- Review of Credit Disbursements by Banks
- Implementation of Economic Packages & initiatives of Central & State Govt.
- Launch of Annual Credit Plan 2024-25 (Proposed)
- DLRC meetings- proposal for reduction in frequency.
- Any other issues.

Detailed discussion took place in respect of above agenda points which are summarized as below: -

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

Convenor, SLBC, Maharashtra informed house about large branch network of Banks in the State with 17357 branches having overall CD ratio of the state at 98 % out of it CD ratio of SCBs and Co-op Banks is at 99 % & 67 % resp. CD ratio of Bhandara & Gadchiroli District was less than 40%. Member Banks in the Bhandara & Gadchiroli district were requested to strive hard for improvement of CD ratio by arranging special camps for increasing lending in the districts.

Hon'ble Minister Co-operation deliberated that, Bank of Maharashtra to look into KCC disbursement and improve its CD ratio. In response of the same, Shri. Asheesh Pandey, Executive Director Bank of Maharashtra deliberated that, as the Bank is localized, it hampers the CD ratio and they will try to improve CD ratio during upcoming period. (**Action by:** Bank of Maharashtra).

Additional Chief Secretary, Planning deliberated that, the Districts viz Bhandara, Chandrapur, Gadchiroli, Gondia Jalgaon, Nagpur, Nanded, Wardha and Yavatmal, are having low CD ratio needs improvement in it. Even the Districtwise CD ratio be also maintained above the stipulated level. The views are concurred by Hon'ble Chief Minister and advised Banks to look into it and try to improve CD ratio in the captioned districts. (**Action by:** LDMs and Member Banks working in Bhandara, Chandrapur, Gadchiroli, Gondia, Jalgaon, Nagpur, Nanded, Wardha and Yavatmal.)

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

General Manager and Convenor, SLBC, Maharashtra deliberated that the achievement of KCC disbursement is 80 % of the Annual KCC Target. Overall achievement during the same period of the previous year was to the extent of 98 %. The major reason for the shortfall in crop loan disbursement is less renewal of crop loan, drought in the major area of the State.

Performance of RRBs and DCCBs were at 92 % and 88 % respectively whereas performance of Commercial Banks is 74 % under KCC disbursement.



Also achievement under Agriculture sector is put forth in front of forum and it is observed that, achievement was at 91 % of the target.

Performance under ACP also reviewed and it is observed that, total ACP achievement was at 114% and under agriculture it was 91 % of the target whereas under MSME it was 117 % of annual target.

Hon'ble Minister, Co-operation deliberated that, KCC disbursement by the Commercial Banks needs to improve on immediate basis. Also Districts where the KCC disbursement is less than 50 % needs to be improved. (**Action by:** Member Banks & LDMs)

Hon'ble Dy. Chief Minister (Finance), deliberated that, Govt. of Maharashtra is extending support to the weak DCCBs. Also, Crop loan to be extended to farmers by commercial banks in the districts having weak DCCBs. (**Action by:** Member Banks & LDMs).

Hon'ble Minister Co-operation, Maharashtra Deliberated that, Govt. is planning to form the network of PACS in coming period. There is vast network of PACS in the State and existing weak DCCBs are unable to meet the credit requirement of these PACS. Hence there is a need to strengthen DCCBs. (**Action by:** Govt. of Maharashtra)

Hon'ble Dy. Chief Minister(Home), deliberated that CIBIL/Credit score shall not be criterion for crop loans and penal action will be initiated by District Administrations against those bank officials who reject crop loans due to low CIBIL/Credit Score.

In response to this, Member Secretary of SLBC Maharashtra informed the forum that, as per the extant guidelines, Credit Score can be used for due diligence purpose as part of credit appraisal exercise. He further informed that this stance has already been communicated to Govt. of Maharashtra vide letter dated May 25, 2023.

Hon'ble Minister Revenue deliberated that, the process of agriculture loan disbursement is not as easy as earlier, it is complicated and it is not farmer friendly. Also the Banks are giving priority to the big farmers. There is a need of appointment agriculture officers in the branches in order to serve the small and marginal farmers. PSBs to improve the performance under KCC disbursement in order to meet the credit need of the farmers. (**Action by:** Member Banks & LDMs).

Hon'ble Minister Co-operation deliberated that, performance of Pvt. Sector Banks be improved in case of KCC disbursement. (**Action by:** Private Sector Member Banks).

Chief Secretary, Govt. of Maharashtra, deliberated that along with District Collectors, LDOs of RBI may also monitor the performance of banks under ACP and suitable guidance may be provided to laggard banks.

Additional Chief Secretary, Co-op, deliberated that, number of farmers covered by commercial Banks needs to be improved and all Banks to achieve target of financing to the number of farmers along with amount of loan. (**Action by:** Member Banks & LDMs).



CGM NABARD deliberated that, computerization of PACS is in full swing and many activities may be undertaken by PACS under Model Co-operative Society Act. As a part of three tier system, to strengthen PACS State Co-op Bank and DCCBs can also finance them. Further, she stated that some of the DCCBs are financing directly to the farmers.

Hon'ble Dy Chief Minister (Finance), deliberated that, PACS in the irrigated area are good whereas PACS in the unirrigated area needs to be strengthened.

In response to the same, CGM NABARD deliberated that, soft loan in the form of term loan be extended by State Govt. to weak PACS. Also, NABARD is conducting workshops for PACS and get them well versed with the diversification of portfolio. Further, Hon'ble Dy Chief Minister (Finance) informed the forum that Govt. of Maharashtra is providing support to these PACS.

Hon'ble Minister Shri. Dadaji Bhuse, deliberated that, Nasik DCCB is weak and also there is forceful recovery from farmers by Nasik DCCB and financial support to the Nasik DCCB be extended. (**Action by:** Ms.Co.Bank)

Hon'ble Minister Agriculture, deliberated that, during this year Monsoon seems to be good and all Banks to extend KCC finance to the farmers in order to improve the financial condition of the farmers. (**Action by:** Member Banks & LDMs).

Hon'ble Dy Chief Minister (Finance), deliberated that, District level Bankers meeting must be attended by senior level Bankers. (**Action by:** Member Banks & LDMs).

In response to the same, Smt. Chitra Datar, General Manager and Convenor, SLBC deliberated that, by taking into consideration of all above discussions same will be conveyed to the Member Banks in the State for implementation. (**Action by:** Member Banks & LDMs).

Implementation of Economic Package announced under Atma Nirbhar Bharat (Agenda Point No. 5)

General Manager and Convenor, SLBC, apprised the house about the performance of the Banks under various schemes of central and state government in the state. Also she, narrated the performance of Member Banks in sanctioning of PM SVANidhi in the State.

Hon'ble Chief Minister deliberated that, under MSME sector there is a need to improve performance under disbursement as well as scheme performance to be monitored regularly. Also SHGs to be focused.

In response to the same, General Manager and Convenor, SLBC, deliberated that, Banks are conducting camps for financing the SHGs.

Launch of Annual Credit Plan (Agenda Point No.6):

General Manager & Convenor, SLBC Smt. Chitra Datar, presented ACP for the FY 2024-25 along with last two years' Target vis-à-vis achievement under Annual Credit Plan. The State Annual Priority Sector Credit Plan of FY 2024-25 was proposed to be Rs.6,78,541 Cr. Showing growth of 4 % over the previous year. Whereas proposed plan for crop loan for FY 2024-25 is Rs. 77,658 Cr against last years' target of Rs. 74,969 Cr. She further informed that in view of ACP achievement of Priority sector at 98 % of target for FY 2023-24, the projected State ACP for Priority at Rs.6,78,541 Cr for the FY 2024-25 seems very reasonable. Accordingly, she appealed Hon'ble Chief Minister for announcing the Launch of State ACP of Priority Sector amounting Rs.6,78,541 Cr and total outlay inclusive of Non Priority amounting Rs. 41,00,286 Cr for the F Y 2024-25 which is about 21 % more than last years' plan.

As such the ACP for the State of Maharashtra has been approved after deliberations.

DLRC meetings – proposal for reduction in frequency (Agenda Point No.7):

The District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter.

Since RBI is in the process of revamping of Lead Bank Scheme, including the frequency of DLRC meetings it was proposed that for more impactful and realistic review of credit plans, the frequency of DLRC meetings can be reduced to half yearly interval.

However, the forum did not approve the proposal and it was decided to continue the conduct of DLRC meetings on quarterly interval as earlier.

Any other issue (Agenda Point No.8)

1) Selling of land despite of having charge of the FIs:

It was discussed that; the instances where the change in ownership of land happens despite of having charge of Financial institute over it are occurring. Such transactions are happening even without obtaining NOC from the Bank and such cases have been submitted to Govt. of Maharashtra for intervention. It is requested to Govt. of Maharashtra to look into it and provide remedial solution to avoid the such instances. (**Action:** Govt. of Maharashtra)

2) Allotment of Land for RSETI and resolving of other issues:

It was discussed that, there is a no land allotted to RSETI Pune for building construction. As the RSETI plays pivotal role in skill development, there is a need of allotment of land for RSETI.

Further it was discussed the District administration is asking for developmental charges for land allotment to RSETI Thane, it is contradictory to the guidelines of MoRD, as per the guidelines Govt. to provide the land for RSETI as free of cost



The issues related to RSETI discussed in length and State Govt. has assured to resolve the issues at the earliest. (**Action by:** Govt. of Maharashtra, Concerned Member Bank)

Hon'ble Chief Minister, Maharashtra in his closing remarks,

Congratulated the Bankers for the providing Banking facilities to the citizen of Maharashtra State. Further he deliberated that, Govt. of Maharashtra has provided crop insurance at nominal cost i.e. Rs.1. Also he urged Commercial Banks to provide crop loan to the farmers in the State in order to provide them timely support for their agricultural activities.

He advised, Banks to provide all possible financial assistance to the farmers in order to help them and also bring them under the ambit of institutional credit. Further he advised, senior level official should attend the DCC/DLRC meetings at District level. He also urged Banks to extend support to PACS in order to strengthen it.

He also assured participation in the SLBC meetings on half yearly basis and expected that, there will be improvement in performance in next meeting. He also appreciated the performing Banks and advised non-performing/under-performing Banks to take a serious note of the discussions held during the meeting and improve overall performance in general and crop loan in particular.

He urged to work as a team and take the State on greater heights. Also urged to provide a confidence to the farmers by providing timely credit. (**Action By:** Member Banks, LDMs)

Annexure II

List of Participants for 163rd SLBC Meeting held through hybrid mode on 25.06.2024

SN.	Name of the Participant	Designation / Institution
State Government		
1	Shri Eknath Shinde	Hon'ble Chief Minister, Maharashtra
2	Shri Devendra Fadnavis	Hon'ble Dy. Chief Minister(Home), Maharashtra
3	Shri Ajit Pawar	Hon'ble Dy. Chief Minister(Finance), Maharashtra
4	Shri Dilip Walse-Patil	Hon'ble Minister, Cooperation
5	Shri Radhakrishna Vikhe-Patil	Hon'ble Minister, Revenue, Forest, Animal Husbandry and Dairy Development
6	Shri Dhananjay Munde	Hon'ble Minister, Agriculture
7	Dr. Nitin Kareer	Hon,ble Chief Secretary
8	Dr. I.S. Chahal	Additional Chief Secretary to Hon. Chief Minister
9	Shri Vikas Kharage	Principal Secretary to Hon.Chief Minister
10	Shri Brijesh Singh	Principal Secretary to Hon. Chief Minister
11	Shri Aashish Sharma	Principal Secretary to Hon. Dy. Chief Minister
12	Dr. Shrikar Pardeshi	Secretary to Hon. Dy. Chief Minister
13	Shri Rajesh Kumar	Additional Chief Secretary, Revenue, Registration and Stamp Duty
14	Shri Anoop Kumar	Additional Chief Secretary, Cooperation & Marketing
15	Shri O P Gupta	Additional Chief Secretary, Finance
16	Dr. Rajagopal Devara	Additional Chief Secretary & Development Commissioner, Planning
17	Shri Eknath Dawale	Principal Secretary, Panchayat Raj & Rural Dev. Dept.
18	Dr. K H Govinda Raj	Principal Secretary, Urban Development-2
19	Smt. V Radha	Principal Secretary, Agriculture, Animal Husbandry ,Dairy Development & Fisheries
20	Shri Deepak R Taware	Commissioner, Cooperation
21	Shri Raosaheb Bhagade	Commissioner, Agriculture
22	Shri Kaustubh Diwegaonkar	Commissioner, Animal Husbandry
23	Shri S R Shipurkar	Commissioner, Dairy Development
24	Dr. Atul Patne	Commissioner, Fisheries
25	Shri Sachindra Pratap Singh	Settlement Commissioner & Director of Land Records
26	Shri Hiralal Sonawane	Inspector General of Registration and Controller of Stamps
27	Shri Hemant Vasekar	Commisioner, SMART
28	Shri Ashok Kirnalli	Director, ATMA
29	Shri D.B. Mote	APD, SMART
30	Shri Vinaykumar Awate	Director Agri. Extn. Pune



Reserve Bank of India		
1	Shri Aviral Jain	Regional Director, Maharashtra
2	Shri Sachin Y Shende	Regional Director, Nagpur
3	Shri Sibo Nekhini	General Manager, FIDD Mumbai
4	Shri Subhan Basha	Assistant General Manager, FIDD Mumbai
5	Shri Nikhil Ghulaxe	Manager, FIDD Mumbai
6	Shri Bhushan Padole	Assistant Manager, FIDD Mumbai
NABARD		
1	Ms. Rashmi Darad	Chief General Manager, NABARD
2	Ms. Samriti Bhagat	General Manager, NABARD
Convener Bank – Bank of Maharashtra		
1	Shri Asheesh Pandey	Executive Director & Chairman SLBC, Maharashtra
2	Smt. Chitra Datar	General Manager & Convenor SLBC, Maharashtra
3	Shri R. D. Deshmukh	Deputy General Manager & Member Secretary, SLBC Maharashtra
4	Shri Dipak S. Patil	Assistant General Manager, SLBC
5	Shri Anandraje V. Patil	Chief Manager, SLBC
6	Shri Sunil B. Kulkarni	Senior Manager, SLBC
7	Shri Amit Teke	Senior Manager, SLBC
8	Shri Imteyaz Ali	Senior Manager, SLBC
APEX Bodies		
1	Shri Anjanikumar Srivastava	General Manager, SIDBI
Commercial Banks		
1	Shri Ram Singh	General Manager, State Bank of India
2	Shri Rajesh Bhowmick	General Manager, Punjab National Bank
3	Shri Pramod Kumar	General Manager, Canara Bank
4	Ms Kavita Singh	General Manager, Bank of Baroda
5	Shri Abhijit Basak	Chief General Manager, Union Bank of India
6	Shri Subrata Kumar Roy	General Manager, Bank of India
7	Shri. Ajay Kumar Singh	General Manager Central Bank of India
8	Shri Rajeev Gupta	General Manager, UCO Bank
9	Shri Neeraj Kumar Sah	Deputy General Manager, State Bank of India
10	Shri Manojkumar Tak	Deputy General Manager, State Bank of India
11	Shri Vilas Dhurandhar	Deputy General Manager, ICICI Bank
12	Shri Kalyan Akula	Deputy General Manager, IDBI Bank
13	Ms. Gauri Nair	Sr. Vice President, HDFC Bank
14	Ms. Aditi Sikchi	Vice President, HDFC Bank
15	Shri Rajgopalan S	Asst. General Manager, Indian Overseas Bank
16	Shri Sameer Kulkarni	Assistant General Manager, ICICI Bank



17	Shri Pradeep Agarwal	Senior Vice President II, Axis Bank
18	Shri Parag Gawande	Senior Manager, Bank of Baroda
19	Shri Pankaj Ranpise	Senior Manager, Bank of India
Regional Rural Banks		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Ashok Kothari	Chief Manager, Vidarbha Konkan Gramin Bank
M.S. Cooperative BANK		
1	Shri Dilip Dighe	Managing Director, M.S. Coop Bank
Lead District Managers, Pvt. Banks, SFBs, Payment Banks etc were joined meeting on online mode.		

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