

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.
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AX1 / SLBC / 2016-17 / 4794-4830

31.01.2017

All Members, SLBC – Maharashtra


Dear Sir,

Sub : Minutes / Action Points – 133rd SLBC meeting held on 30.12.2016
at Mumbai

Please find attached Minutes / Action Points of the 133rd SLBC meeting held on 30.12.2016 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 20.02.2017 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 133rd SLBC Meeting held on December 30th , 2016 at Mumbai

133rd SLBC meeting was convened on 30.12.2016 at Mumbai. Shri Sumit Mullick, Additional Chief Secretary Maharashtra State attended the meeting as a special invitee. Shri Ravindra Marathe, MD & CEO, Bank of Maharashtra and Chairman SLBC presided over the meeting. The meeting was attended by Shri D.K. Jain, Additional Chief Secretary, Finance & Agriculture, Government of Maharashtra, Shri.Sunil Porwal, Additional Chief Secretary, Planning, Government of Maharashtra, Shri.Aseem Gupta, Secretary, Rural Development, Government of Maharashtra, Shri S.S. Sandhu, Additional Chief Secretary, Cooperation, Government of Maharashtra, Shri Shyam Tagade, Principal Secretary, Minorities Development, Government of Maharashtra, Smt. R. Vimala, CEO, Maharashtra State Rural Livelihood Mission, Government of Maharashtra, Shri Chandrakant Dalvi, Commissioner, Cooperation, Government of Maharashtra, Shri Kantilal B Umap, officiating Commissioner, Agriculture, Government of Maharashtra and other State Government officials. Shri Murlidhar Radhakrishnan, Regional Director, Reserve Bank of India, Mumbai, Smt. J.M. Jivani, Regional Director, Nagpur, Reserve Bank of India, Shri.R.N.Kulkarni, CGM NABARD, 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 all dignitaries and participants and requested all to actively participate in the SLBC meeting. He appraised 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 even under the challenging Scenario.

The MD & CEO of Bank of Maharashtra and Chairman, SLBC, Shri Ravindra Marathe while welcoming the dignitaries initiated the discussions and informed the house that this was his first SLBC meeting as a Chairman of SLBC and the 3rd regular SLBC meeting in this financial year 2016-17, besides one special SLBC convened by Hon'ble Chief Minister of Maharashtra, to discuss issues arising out of demonetization. He said that banking industry is backbone of economy. And it is passing through challenging phase. More fierce competition is expected in Banking space from Payment Banks and small finance banks, which have got licenses from Reserve Bank of India. All together make a solid infrastructure which is performing the job of financial intermediation, mobilizing the savings of the people and investing the same in productive assets for the development of the nation.

He also informed that Crop loan disbursements for second quarter appear to be marginally lower to 87% as compared to 91% last year, in percentage terms but it is actually Rs.3309 crores higher in absolute terms, as compared to last year .There is 11% growth in crop loan disbursement this year , which can be said to be satisfactory in light of change in crop sowing pattern of current year . Achievement of public sector banks have gone up to 83% from 81%. Even though, the Share of agriculture in total GDP has been shrinking, still agriculture sector continues to play a dominant role. He also informed about the initiatives of State Government, more particularly “Jalyukta Shivar Yojana” through which, by the end of 2019 , it is aimed ,to make all the villages draught free. This is a commendable step, in right direction towards the goal of doubling farmers income. He informed about the new initiatives taken by Government of India which are mostly coming on digital platform with the two schemes Digidhan Grahak Yojana for consumers and Digidhan Vyapar Yojana for merchants where on a random basis at every major city the lottery is being drawn and winners are announced. Also The Garib Kalyan Yojana has been formulated by Government of India for allowing people to deposit the demonetized currency with certain features attached to it. He appealed all the members to promote all these schemes.. Coming to demonetization from 08.11.2016 he said that entire banking system has played very important role. He said, that there is indication to move to less cash society for which environment is being created. There will be lot of analysis of this data . But things will come to normal sooner than later, and current painful phase will become history. He wished entire house Happy Less Cash 2017.

Shri.Kantilal B Umap, officiating Commissioner, Agriculture gave an informative presentation about various issues such as Pradhan Mantri Fasal Bima Yojana, Supportive loan for DBT procedure under Government Schemes & Adhar seeding, Installation of POS machines in Krushi Seva Kendras in Maharashtra by Kharif 2017, Inclusion of Credit linked subsidy scheme for Food processing in State Credit Plan and Doubling farmers income by 2022. While discussing about Pradhan Mantri Fasal Bima Yojana he informed that bankers have not uploaded even 25 % of the total data regarding farmers covered under this scheme for Kharif 2016 on national portal which is causing difficulty in disbursement of insurance compensation to farmers affected by flood and excessive rainfall, He urged all the bankers to upload the data on the portal at the earliest. Strategy for doubling farmers income by 2022 was presented. He informed that the approach includes Integrated Farming System, Intensive agriculture, Community farming, Promoting farmer producer companies, Convergence of central/state schemes including CSR, MP/MLA/MLC funds, promoting value addition and processing, farm centric policies, increasing farm profitability, community support programme, strong IEC support, formulation of various committees at State to district level for coordination, monitoring and evaluation with respect to doubling farmers income by 2022 which needs timely availability of credit to the farmers. He also urged all the

banking institutions to cover all the farmers through Kisan Credit card, adhar seeding and facilitate short term loan for availing subsidy benefits through DBT.

Shri Chandrkant Dalvi, Commissioner, Cooperation, Government of Maharashtra informed the house about change in the present system of claims under Interest Subvention scheme of the Government and provision of adequate funds for the same. While appreciating flow of credit to farmers, he stressed the need for more granular data of crop loans to farmers to check the number of farmers linked with formal credit institutions like banks and remaining farmers availing credit from private money lenders or not availing any credit. He suggested for the weekly compilation of the data for the crop loan with implementation of the same. Issue about the strengthening of the SLBC and strengthening of the Lead District Managers & District Coordinators for their active participation in the DLCC/BLCC meetings with some plans with the help of Government of India and Reserve Bank of India was also taken up.

Chairman, SLBC summed up the proceedings. He requested Reserve Bank of India to issue detailed guidelines for strengthening the Lead District Office and SLBC set up under Lead Bank Scheme. He express satisfaction over the fruitful discussions that took place during the course of the meeting.

Convener, SLBC proposed vote of thanks.

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

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 132 nd SLBC meeting held on 31.08.2016	<p>The minutes of 132nd SLBC meeting held on 31.08.2016 were placed as an annexure in the agenda.</p> <p>Commissioner Cooperation informed the house that weekly submission of crop loan data to Government of Maharashtra is not included in action points.</p> <p>Member secretary informed the house that crop loan data for Kharif season is collected at fortnightly interval as per the convention. Web based data collection portal is programmed</p>	<p>Weekly collection of crop loan data to be explored with consultation of all stake holders from Kharif 2017-18 .</p> <p>The minutes of 132nd meeting were confirmed.</p>	--
2	Disbursement of Crop Loans under ACP	<p>An analytical presentation of crop loan disbursements for kharif as of 30.09.2016 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>Additional Chief Secretary, Cooperation observed that the disbursement performance was not at par with performance during corresponding period of last year. He expressed that the low performances of the banks which is a serious concern should be noted in the minutes of the meeting and reasons for the same must be found out. He also told that SLBC must have monitoring mechanism for the same.</p>	<p>All Member banks to fully achieve annual target well in advance.</p> <p>Low performing banks / districts to explain the reasons in next SLBC meeting.</p> <p>Reserve Bank of India has already advised SLBC to form subcommittee on agriculture which should meet more frequently than SLBC meeting and review performance/ root cause and suggest corrective action.</p>	<p>All Banks</p> <p>All low performing Banks/LDMs</p> <p>SLBC Convener</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Review of 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 61% as at the end of the second quarter and appealed to strive hard for exceeding all annual targets. Disbursements to agriculture activities rise by 74%, total agriculture loan disbursement 95% of annual target. Agricultural loan annual target may be achieved in December quarter itself.</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 house that banks have opened as many as 1.62 crore PMJDY accounts and still counting, of this 51% of accounts are in rural areas. Total 1.24 crore rupay cards are issued (76.54%) and 1.20 crore accounts are adhar seeded (74%). He also informed that the State level financial inclusion committee is formed and the meeting</p>	<p>All Banks to strengthen BC network in all sub service area and open new accounts of un organized labor particularly in textile clusters, beedi workers, construction labor and other in consultation with district collectors and labor department in camp mode. Also issue rupay cards to all PMJDY accounts on priority basis and</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Mudra loans/ Standup India/Startup India	was held at Mumbai on 26.09.2016. Member Secretary, SLBC informed that Maharashtra State under MUDRA was in top three states pan India last year and banks should continue with same zeal. He also told that Stand up India and Start Up India schemes are yet to pick up.	adhar seeding of all saving accounts in general and PMJDY accounts in particular. All banks must popularize merchant POS, QR code, adhar based payments, USSD, UPI and other modes for less cash society All the banks to arrange camps at all the districts with emphasis on shishu loans and must step up efforts to achieve targets under all the schemes.	All Banks
	Roadmap for opening brick and mortar branches	Chairman, SLBC observed that the actual number of brick and mortar branches opened under Roadmap March 2017 is very low. He also said that the major reasons might be concerns of profitability, Most of the banks have posted losses for two quarters and NPA stress is increasing, the small finance banks are given licenses and payment banks are going to open their branches.	Banks to peruse the list and submit a status report on opening of their branches at the allotted centers 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 centers.	All Banks and Lead District Managers
4	Setting up and functioning of RSETI and FLCs in Maharashtra	RSETIs State Director for RSETIs informed the house about the status of land allotted and construction pertaining to RSETIs at various	Rural Development Department, Government of Maharashtra and State Director, RSETIs to look into the matter as	All Lead District Managers



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>centers and told that at 3 centers land has been identified by the Government but has not been allocated, He requested the Government officials to look into the matter.</p> <p>Additional Chief Secretary, Government of Maharashtra assure to look into the matter and told to write letter to Chief Secretary as the land matters are handled by Government.</p> <p>Member Secretary, SLBC informed the house about the detailed status of RSETIs at various centers being placed in the agenda and also informed that 104855 swarojgaris are trained and 40934 started their own enterprise & others gainfully employed.</p> <p>FLCs</p> <p>SLBC informed the house about the progress of FLCs in the State as of 30.09.2016.</p>	<p>per discussion.</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 to submit information as per revised RBI circular dated. 14.01.2016 which has been already circulated by SLBC.</p>	<p>All Banks</p> <p>All Lead Banks</p>
5	Review of performance under various Government sponsored Schemes	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.	All implementing agencies to provide data regularly at fixed periodic intervals.	All Implementing agencies for GSS.



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	NULM / SULM	<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 dated. 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 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 be conveyed to all concerned.</p>	<p>All Banks</p> <p>All LDMs</p> <p>RBI DoMA, GoM</p>
	MSRLM/MAVIM	<p>CEO, MSRLM gave an informative presentation about SHG credit linkage in Maharashtra under MSRLM and also information about the Task force on Demonetization at State Level was given. She observed that performance of banks was not reflected on the NRLM Bank linkage</p>	<p>Banks to cooperate with field level staff of MSRLM and to share requisite data on NRLM portal ensuring speedy disposal of all pending proposals. All Banks to make concerted efforts for making the SHG Bank linkage programme sustainable and</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		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 suggested Banks to open bank accounts of labors in unorganized sectors by organizing camps and instruct the Branch Managers to cooperate the field level staff of MSRLM. Government officials felt concerned about the bank linkages and told that SHGs have been deprived from the various benefits. She also appealed all the banks for having MOU with MSRLM for entering in to Partnership regarding SHG credit linkage and BC project.	successful.	
6	Impact of Low Level Credit Services in Scheduled Areas	Member secretary informed the house that block wise potential in the scheduled areas along with activities to be financed are made available by NABARD in PLPs and District administration to prepare special viable schemes in those areas. He also told that SHG movements to be mobilized for group financing and schemes like stand up India and start up India may be encouraged for greenfield activities.	Lead District Managers to review the progress of finance and ACP achievements in PESA blocks in DLCC meetings regularly. 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.	Concerned LDMs of the specified districts.



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7	Regular issues to be discussed during SLBC meetings	GM, NABARD informed progress under various schemes to the House. He urged banks to submit utilization certificates promptly after credit of subsidy to accounts. Regarding the subsidy given by NABARD for various schemes he urged bankers to follow the guidelines scrupulously and ensure to submit error free applications for subsidy so that time lag between submission and release of subsidy can be minimized.	All Member banks to note.	All Banks
	Dairy Entrepreneurship Development Scheme	GM, NABARD inform that the schemes like dairy development and poultry development envisages something like interest free loan , interest free loan is to be repaid by banks to NABARD and is to be done on pro rata basis. Unfortunately there is no response from bankers and he requested all the bankers to ensure that wherever the recovery has come to banks they must pass on the recovery to NABARD on prorata basis.	All Member Banks to note. NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken.	All Banks & NABARD
	Establishment of Agri clinics and Agri business centers(ABABC)	All concerned banks are requested to dispose of all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency.	All concerned banks to dispose of all the pending proposals under ACABC Scheme and report compliance to NABARD	All Banks
	Review of Weaver Credit Card (WCC) Scheme	All Banks are requested to submit the position of WCCs to NABARD.	NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.	All Banks & NABARD



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8	Pradhan Mantri Awas Yojana (PMAY)	Deputy General Manager, National Housing Bank gave an information pertaining to Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY). He informed the house that total subsidy disbursed in Maharashtra is Rs.70.59 crores pertaining to 3503 accounts for PLIs together of which SCBs contribution was Rs.9.27 crores pertaining to 492 accounts. Objectives of the scheme, loan & subsidy details and role of primary lending institutions were covered in meeting. Issues such as requirement of NOC etc. were also covered. It was informed by Deputy General Manager, NHB that Maharashtra has come second in the country for releasing the subsidy under the scheme. He also suggested for conducting Joint Workshop of NHB and SLBC either in Nagpur or Pune and urged all the bankers to promote the scheme in a big way in Maharashtra as huge demand for housing exists in Maharashtra.	All Member banks to note the provisions for implementation of the scheme. Central nodal agencies viz HUDCO / National Housing Bank (NHB) to inform target for the State to SLBC and provide list of eligible beneficiaries.	All Banks HUDCO / NHB
9	SLBC Meeting calendar for 2017	The calendar of programme for SLBC meetings for 2017 was submitted for consideration by the house. Member Secretary, SLBC informed that meeting would be conducted as per the calendar. Member Secretary, SLBC also advised all the Lead District Managers to inform the calendar for DLCC meetings to be held during 2017 to SLBC.	Calendar for SLBC meetings to be held in 2017 stands approved by the house. All Lead District Managers to inform DLCC calendar for 2017 to SLBC and to ensure strict adherence to the calendar in respect of conduct of DLCC meetings.	All Banks All Lead District Managers



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
10	Important issues flagged by Reserve Bank of India	<p>Issuance of sick certificate to MSME units has been a matter of discussions between industries association and government officials. Industries association is of opinion that government officials should issue the sick certificate.</p> <p>Regional Director, Reserve Bank of India Maharashtra told the house that in Maharashtra, state government is issuing sickness certificate to industries. DIC is issuing such sickness certificate within their district. It is informed that they have referred matter to Chief Secretary, Government of Maharashtra on this issue and he assured that some solution will definitely come on this issue.</p> <p>Doubling of farmers income by 2022 was also discussed by NABARD. Officiating Commissioner, agriculture gave informative presentation on doubling of farmers income by 2022 and other issues. Member secretary SLBC informed about the Pilot Kiosk project, he informed that 20 Kiosks are proposed in Thane, Pune, Raigad and Ahmednagar and the work is in progress.</p>	All the Member banks and Lead District Managers to note.	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.	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
12	Monitoring Flow of Credit to Various Sectors of Economy and Credit to Minority Communities	<p>Member Secretary, SLBC informed that progress under flow of credit to various sectors of economy & credit to Minority Communities was mentioned in agenda notes .</p> <p>Principal Secretary, Minority Development, GoM took bank wise review of achievements of 30.09.2016 under flow of credit to minority communities. He urged banks to achieve the minimum expected level of 15% of PSL to minority communities. He also informed about the Padho Pardes scheme launched by Government of India for the students pursuing higher education at foreign Universities. He urged all the bankers to upload the information of the students belonging to minority community who is given education loan under this scheme on the portal compulsorily for reimbursement of the interest for the moratorium period.</p>	All Banks to take note and do the needful	All Banks
13	Demonetization Reporting to Department of Financial Services	Member Secretary, SLBC informed the house that banks are regularly reporting position on demonetization to SLBC in format prescribed by Department of Financial Services.	All Banks to note	All Banks
14	Pradhan Mantri Garib Kalyan Yojana	Member Secretary, SLBC informed about the Pradhan Mantri Garib Kalyan Yojana notified by Government of India on 17.12.2016 which is open till 31.03.2017 for all declarants. He also informed that the scheme will be implemented through designated bank branches and the detailed communication dated 23.12.2016	All Banks to take note of the scheme	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		received from IBA and Reserve Bank of India letter dated 22.12.2016 to IBA is appended to agenda note.		
15	Post Demonetization Rumors on Loan Waivers	Member Secretary, SLBC informed the house that Reserve Bank of India has recently issued guidelines on Post demonetization Rumors on Loan Waivers and urged bankers to spread awareness campaign. The RD, Reserve Bank of India informed the house that RBI have noticed that rumors are afloat in some parts of State that Micro Financing Institutions loans will be waived which has an effect on the credit culture of MFIs as this would deter the majority of clients from repaying their loans. He urged all the bankers to spread awareness that loan waivers are not official or legal & that MFIs being registered bodies the loans should be repaid in time.	All Banks and Lead District Managers to note	All Banks and LDMs
16	Digidhan Mela/Fair under lucky grahak Yojana and Digi Dhan Vyapar Yojana in Maharashtra	Member Secretary, SLBC informed about the house that Government of India has launched two schemes namely- Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants to drive digital payments in India. He requested the officials from Directorate of Information Technology Department, Government of Maharashtra to inform the house about the scheme. The officials from Government of Maharashtra informed that Digi-Dhan Melas are organized by Government of Maharashtra in Mumbai and Pune in January	All Banks and Lead District Managers in respective areas to note.	All Banks and Lead District Managers in respective areas



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		2017, he informed that in these melas all the transactions will be done in digital form only and requested all the bankers to approach Lead District Managers in respective areas and participate in melas.		
17	Issues flagged by Commissioner of Cooperation	Member Secretary, SLBC requested Commissioner Cooperation to guide on the issues flagged by them. Commissioner Cooperation informed the house about the provision of 8% of crop loans to small and marginal farmers and covering additional 10% of small and marginal farmers in formal credit. He also informed that 80% of farmers must be financed in the next year and urged all bankers to approach Cooperation department for reimbursement of Interest Subvention for crop loan.	All Banks to note	All Banks



Annexure II

List of Participants of 133rd SLBC Meeting held on 30.12.2016 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Sumit Mullick	Additional Chief Secretary, Government of Maharashtra
2	Shri Ravindra Marathe	MD & CEO, Bank of Maharashtra & Chairman, SLBC
State Government		
1	Shri D.K. Jain	Additional Chief Secretary, Agri & Finance
2	Shri S.S. Sandhu	Additional Chief Secretary, Cooperation
3	Shri Shyam Tagade	Principal Secretary, Minorities Development
4	Shri Sunil Porwal	Additional Chief Secretary, Planning
5	Shri Aseem Gupta	Secretary, Rural Development
6	Smt. R. Vimla	CEO, MSRLM
7	Shri Chandrakant Dalvi	Commissioner, Cooperation
8	Shri Kantilal B Umap	Officiating Commissioner, Agriculture
9	Shri G M Kulkarni	Commissionerate of Agriculture,
10	Shri S L Jadhav	Director of Agril. E & T (NHM)
11	Shri D.S. Salunke	Dy. Registrar, Cooperation
12	Shri Santosh Deherkar	Joint Director, Directorate of Municipal Admn.
13	Shri M S Chalote	EGS Department
14	Shri R V Dhamnikar	State VID Nodal officer, Directorate of Information Technology
15	Shri Nachiket Joshi	Officer, Directorate of Information Technology
16	Shri V V S Reddy	Director, Mumbai GPO
17	Shri S Murugesan	Department of Post
18	D T Phanse	Department of Post
19	Shri T M Kulkarni	Asst. Manager, LIDCOM
Reserve Bank of India		
1	Shri Murli Radhakrishnan	Regional Director, Maharashtra
2	Smt. J.M. Jivani	Regional Director, Nagpur
3	Shri C. Patnaik	General Manager, FIDD, Mumbai
4	Shri Mohan Sangavikar	Asstt. General Manager, FIDD, Mumbai
5	Shri G Rajasekaran	Manager, FIDD, Nagpur
6	Smt. Rashmi Rani	Dy.General Manager, FIDD, Mumbai
NABARD		
1	Shri R N Kulkarni	Chief General Manager, MRO, Pune
2	Shri U.D. Shirsalkar	General Manager, MRO, Pune
3	Shri Raymond B D'Souza	Dy.Gen Manager, NABARD, Pune
Apex Banks		
1	Shri V Sambamurthy	Dy.Gen Manager. National Housing Bank
Scheduled Commercial Banks.		
1	Shri K Rama Mohan	Dy. Gen. Manager, Andhra Bank



Sr. No.	Name of the Participant	Designation / Institution
2	Shri K S Prakash	Dy. General Manager, Bank of India
3	Shri Manish Dixit	Chief Manager, Bank of Baroda
4	Shri Vaibhav Mandekar	Manager, Bank of Baroda
5	Shri Deepa Kandpal	Senior Manager, Bharatiya Mahila Bank
6	Shri R K Swain	General Manager, Canara Bank
7	Shri Narender Singh	General Manager Central Bank of India
8	Shri Ch. Venkateswara Rao	Chief Manager, Corporation Bank
9	Shri K Swaminathan	General Manager, Indian Overseas Bank
10	Shri N Narendra Nath	Senior Manager, Indian Overseas Bank
11	Shri Neelam Tike	Dy.Gen. Manager, Oriental Bank of Commerce
12	Shri R K Dhingre	Dy.General Manager, Punjab National Bank
13	Shri V. Ramling	General Manager (NW-III), State Bank of India
14	Shri K.S. Anbalagan	Dy. Gen. Manager, State Bank of India
15	Shri Narayan G Hegde	Asst.General Manager, Syndicate Bank
16	Shri L A Khan	Assistant General Manager, Union Bank of India
17	Shri H H Thakkar	Asst.General Manager, Union Bank of India
18	Shri Brijesh Kumar Tiwari	Chief Manager, Union Bank of India
19	Shri Kaushik Konwar	Chief Manager, United Bank of India
20	Shri Subhasis Biswas	Dy.General Manager & CRM United Bank of India
21	Shri Vijay Dubey	AVP, Axis Bank
22	Shri Sarang Dani	Sr. V.P. HDFC Bank
23	Dr. Sameer Agrawal	V.P. HDFC Bank
24	Shri Ajay Bhuvad	HDFC Bank
25	Shri Pankaj Arora	V.P. HDFC Bank
26	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
27	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
28	Shri Naresh Kumar	V.P. RBL Bank
29	Smt.Bhakti Dhuri	Dvp, Head SLBC, RBL Bank
30	Shri John Alex	Equitas SF Bank
Regional Rural Banks		
1	Shri S D S Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
M.S. Cooperative Bank		
1	Shri S N Sabbanwar	Asst.Manager
2	Shri S.B. Jadhav	Joint Manager
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 R.S. Khandekar	LDM, GADCHIROLI
10	Shri Anil Kumar	LDM, GONDIA



Sr. No.	Name of the Participant	Designation / Institution
11	Shri S G Kininge	LDM, KOLHAPUR
12	Shri A.M. Mahajan	LDM, LATUR
13	Shri Sanjay S Kadam	LDM, Mumbai City
14	Shri Gadadhar Sethi	LDM, MUMBAI SUBURB
15	Shri G N Kumbhare	LDM, NAGPUR
16	Shri Mahesh Hari Prabhu	LDM, NANDURBAR
17	Shri A.D. Chavan	LDM, NASIK
18	Shri A.B. Sawant	LDM, PALGHAR
19	Shri Ram Kharatmal	LDM, PARBHANI
20	Shri D.B. Deshmukh	LDM, PUNE
21	Shri T. Madhusudana	LDM, RAIGAD
22	Shri R.S. Pujari	LDM, SANGLI
23	Shri M. Y. Shirolkar	LDM, SATARA
24	Shri Kishorkumar.B. Jadhav	LDM, SINDHUDURG
25	Shri R.G. Joshi	LDM, THANE
26	Shri W H Kohad	LDM, WARDHA
Insurance Companies		
1	Shri D D Dange	Regional Manager, A I C of India Ltd.
2	Shri Nitin Kumbhar	A O, AIC of India Ltd.
Other		
1	Shri Sunil Kasture	State Director, RSETIs
2	Shri Anup K Nair	Senior Manager – AePS & eKYC, NPCI
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 Vivek Vyavhare	Manager, SLBC

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.
4	Shri Suidhanshu Shekhar	A.M. New India Assurance Co.
Other		
1	Shri Sunil Kasture	State Director, RSETIs
2	Shri Anup K Nair	Senior Manager – AePS & eKYC, NPCI
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 Vivek Vyavhare	Manager, SLBC