महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
महाराष्ट्र राज्य स्तरीय बैंकर्स समिति, महाराष्ट्र राज्य
State Level Bankers' Committee Maharashtra State

संयोजक
संयोजक
Convener

बँक ऑफ महाराष्ट्र
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

Priority Sector Department,: 'Lokmangal',1501, Shivajinagar, Pune-411005.
प्राथमिकता विभाग, प्रधान कार्यालय,'लोकमंगल',1501, शिवाजीनगर, पुणे-411005.

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AX1/PSD/SLBC/2011/

Date: 03/12/2011

CGM-in –Charge ,RBI, RPCD, Mumbai, Regional Director, Maharashtra & Goa State, RBI, Mumbai & Regional Director, RBI, Nagpur, CGM, NABARD,Pune
Chief Secretary, Govt. of Maharashtra, Principal Secretary, Planning & Institutional Finance (Lead Bank), GoM
Secreatry, RDD / Housing / Agriculture / Co-op. & Marketing / Water Conservation & EGS / Finance / Revenue Dept., GoM
Chairmen of State Minority / SC / ST Commission
Commissioner of Coop. & Registrar of Cooperative Societies, Maharashtra State
Commissioner of Industries, GoM, Commissioner of Agri., GoM,
Commissioner of Sugar, GoM & Commissioner of Fisheries, GoM
MD / CEO / Director / Deputy Director of Sponsoring Agencies / Dev. Corporations
General Manager, Priority Sector, SCBs
Chairmen of RRBs
General Manager, MSCB Ltd., Mumbai / MASCARD, Mumbai
All LDMs in Maharashtra
All members, SLBC – Maharashtra

(Fax / Courier / Speed Post)

Dear Sir,

Reg : **113th SLBC meeting held on 25.11.2011 at M.V.M. Banquets Hall at Mumbai: Minutes & Action Points**

We forward herewith the "Minutes & Action Points" of the 113th SLBC meeting held on 25.11.2011 at M.V.M. Banquets Hall, Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 31.12.2011 for appraising in the next SLBC.

Please acknowledge

Yours faithfully,

(Sanjay Arya)
General Manager,
Credit Priority & Convenor SLBC.

बँक ऑफ महाराष्ट्र
रा.स्त.बैं.स. महाराष्ट्र S.L.B.C. MAH.
क्षे.ग्रा.बैं. R.R.B.
BANK OF MAHARASHTRA

Encl: as above

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बँक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

Convenor – SLBC, Maharashtra State

No. AX1/SLBC-113/minutes/2011 **November 28, 2011.**

Minutes of the 113th SLBC Meeting held on November 25, 2011 at Mumbai

Shri Anup S. Bhattacharya, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the 113th SLBC meeting held on 25.11.2011 at MVM Banquets Hall, Mumbai.

Shri Ratnakar Gaikwad, Chief Secretary, Govt. of Maharashtra, attended the meeting as a special invitee and participated in the deliberations. Release of a book on Market Risk Management titled "Bazar Jokhim Prabandhan" published by Bank of Maharashtra and written by former Dy. Gen. Manager Shri Dalip Mehra, was done at his hands. LDM, Parbhani and LDM, Beed were felicitated at the hands of the Chief Secretary for excellent performance in lending for crop loans for their districts through commercial banks.

Mr. S. D. Arya, General Manager, Credit Priority, Bank of Maharashtra & Convenor SLBC - Maharashtra welcomed the dignitaries & Govt. & Bank officials, LDMs & all other participants & requested Chairman to guide the discussions.

While initiating the Agenda point-wise discussions, Chairman Shri Bhattacharya urged all officials to work with co-operation and collaboration for achieving balanced growth of all sectors of economy in the State. He took detailed district-wise, bank-wise review of crop lending, Financial Inclusion and other agenda items.

He reiterated the importance of timely collection and compilation of information of different banks, as the information is required by GOI, GOM, RBI and other agencies like NABARD, IBA, etc. He also urged all the members for continuity in representation of banks attending the SLBC meetings as it is very vital for the functioning of the SLBC.

Shri. Ratnakar Gaikwad, Chief Secretary, Maharashtra State appreciated the overall performance of scheduled commercial banks which is more than 80% of the kharif target. He appealed all the members to make up the gap of 20% in the rabi season. He also observed that there was significant increase in the performance of the commercial banks and appreciated the fact.

Shri J.B. Bhoria, Regional Director, Reserve Bank of India, Mumbai took forward the issue of Electronic Benefit Transfer (EBT), its latest position and its importance in light of NREGA payments.

Dr. Sudhir Kumar Goyal, Principal Secretary, Agri & Marketing, Government of Maharashtra, suggested tie up with food chains that will ensure assured market for the crops. He cited examples of cotton and sugarcane crops.

Shri V. Giriraj, Principal Secretary, Water Conservation and EGS, Government of Maharashtra, urged representatives of all member banks to be constantly in touch with his department for all queries related to NREGA payments and informed that all the local functionaries have been suitably advised by his department.

Shri Sanjay Sethi, Secretary, Industries (SMI), Government of Maharashtra, urged all member banks to strictly follow the extant guidelines in case of PMEGP loans and dispose of the cases in a time bound manner. The banks were urged to consider collateral free loans under CGTMSE, for Small & Micro Enterprises.

Shri Sudhir Thakre, Secretary, Rural Development, Government of Maharashtra, informed that adequate provision has been made by the Government to release all pending claims of various banks for waiver of loans under various State Government schemes.

The meeting concluded with 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

<table>
<tr><th>Agenda Item No.</th><th>Agenda Item</th><th>Discussions held</th><th>Action Point</th><th>Action by</th></tr>
<tr><td>1</td><td>Confirmation of minutes of last (112th) SLBC meeting & SLRC meeting held on 21.10.2011</td><td>The minutes of 112th meeting of SLBC held on 20.09.2011 & SLRC meeting held on 21.10.2011 along with corrigendum were placed for confirmation.</td><td>The minutes of last SLBC & SLRC meetings were confirmed.</td><td>N.A.</td></tr>
<tr><td rowspan="2">2</td><td>Follow up of Action Points of last SLBC meeting (ATR)

a. The performance of commercial banks in disbursement of crop loans in Maharashtra is historically constrained by the extensive coop network. While performance in the current year is impressive, it may be difficult to reach the targeted amount of Rs. 9,000 crore. Commercial banks however, to strive to achieve the increased target of crop loans this year by giving loans both in kharif and rabi seasons.</td><td>The performance of SCBs has improved during the current crop loan season. The position as on 31.10.11 is as under:
<table><tr><th>Particulars</th><th>Ach. to October 2011</th></tr><tr><td>Total</td><td>15329.84</td></tr><tr><td>of which CBs</td><td>5730.67</td></tr><tr><td>RRBs</td><td>778.34</td></tr><tr><td>Sub-total</td><td>6509.01</td></tr><tr><td>DCCBs</td><td>8820.83</td></tr></table></td><td>Chairman SLBC & Chief Secretary requested the Banks to cover the backlog of Kharif target during Rabi season & achieve 100% target for crop loans.</td><td>All Banks & Lead District Managers.</td></tr>
<tr><td>b. Banks & State Govt. would work together to establish linkages so as to directly credit NREGA benefits to beneficiaries' bank accounts.</td><td>GOM has allotted 8 Blocks in six Dists amongst five banks for NREGA payments with a pilot project under “One Block- Many Banks- One Leader Bank” model.</td><td>Govt. authorities to provide the list of beneficiaries to Banks concerned.</td><td>1. EGS Dept. Govt. of Maharashtra
2. Concerned Banks</td></tr>
</table>

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
	This is to be done through the one district, one lead bank, multiple bank model. For this purpose, all lead banks would cover one block each in the next one month, review their performance and scale up the process to cover the entire State. Lead Banks namely Bank of Maharashtra, Bank of India, Central Bank of India, State Bank of India & Union Bank of India have agreed to adopt one block each for NAREGA payments.	Banks are working on the model. Chairman SLBC requested all the Member Banks to keep close liaison with Principal Secretary EGS for any problem in implementation. Banks informed that the list of beneficiaries is still awaited from the Govt. authorities.	Banks to appoint CSPs & ensure opening of accounts.	
	c. Refund of penal interest by Govt. of Maharashtra regarding MADWDR Scheme, 2009	Principal Secretary Agri. & Marketing informed the house that the matter on allocation of funds in all these cases are cleared by the Cabinet & Banks claims can be now be settled.	Commissioner Coop. to settle the claims.	Commissioner, Coop. Dept.
	d. Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra	MSOBC representative informed that the claims of Banks are received & the process of verification is in progress. The funds are expected from Govt. of Maharashtra within 1 month. The Corporation is expecting funds of ₹ 6.44 crore. Secretary RDD informed that the total provision of ₹ 42 crores is done by Govt. of Maharashtra to release all pending claims of various Banks.	Social Justice Dept. Govt. of Maharashtra to ensure that all claims of all Banks are settled within one month	Social Justice Dept. Govt. of Maharashtra

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
3	Review of progress under lending for crop loans	Progress under lending for crop loans was discussed at length.		
		Chairman, SLBC took bank-wise and district-wise review of lending for crop loans and suggested that all members must take utmost care while reporting figures. He suggested that all figures must be reconciled before reporting. Help of Lead District Managers may be sought in this respect. Private banks must ensure that their advances portfolio is classified properly. He advised that those banks that could not show good performance in the kharif season, must make up for the gap in the rabi season and achieve / exceed the target for March 2012 well in advance.	To make all out efforts with focus on rabi season performance for achieving targets.	All Banks All Lead District Managers
		Principal Secretary, Agri & Marketing, Government of Maharashtra observed that 6 districts have not done well on this front. He suggested tie up with food chains that will ensure full buy-back of the crop as remedial measure to improve performance. He cited examples of cotton and sugarcane. He also assured full cooperation of the Government in this respect.	Banks in Aurangabad, Gadchiroli, Jalna, Nandurbar, Nagpur and Prabhani districts to focus on performance for achievement of targets and to scout for tie-up arrangements with food chains.	Banks and Lead District Managers - Aurangabad Gadchiroli Jalna Nandurbar Nagpur Prabhani

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BANK OF MAHARASHTRA

Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
4	Review of performance of ACP 2011-12	**Chairman, SLBC** observed that achievement of lending under priority sector for Maharashtra State has improved to 46% of the annual target from 38% last year and the YoY growth is 50%. The overall achievement is 52% of the annual target. He took district wise review and expressed his displeasure over the non-performance of some banks which is as low as 0% for some. He advised all the members to monitor performance in such a way that 75% of the annual targets are achieved by December 2011 and 100% by March 2012.	Banks to step up lending as per the ACP 2011-12	All Banks All Lead District Managers
		Chief Secretary, Government of Maharashtra urged all banks in Yavatmal district to focus more particularly on improving performance.	Banks in Yavatmal district to step up lending as per the ACP 2011-12	All Banks in Yavatmal Dist. LDM, Yavatmal
5	Financial Inclusion: a. Review of progress in Financial Inclusion Plan for providing banking services in the villages with population over 2000. b. Discussions on format proposed by NABARD. c. Revised guidelines on strategies for FI.	**Chairman, SLBC** congratulated all those banks that could achieve 100% coverage of allotted villages under the Financial Inclusion Plan. He observed that some banks have yet to start coverage, while some have to cover very few villages. He advised all member banks to 100% coverage of the allotted villages by March 2012.	To cover all the allotted villages by Mar 2011.	All Banks

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
		PS, Agri & Marketing suggested that existing PACs may be appointed as BCs for this model to take off faster as PACSs have an already established infrastructure.	To explore the possibility of appointing PACSs as BCs	All Banks
6	Setting up of RSETI centres in Maharashtra	**Secretary, Rural Development** informed land has already been allotted at 9 places, construction of RSETI be started early. For remaining 5 places, land will be allotted shortly.	Banks to start construction work immediately where land has been allotted by the Government. Government of Maharashtra to allot land at remaining places.	All concerned Banks. RDD, Government of Maharashtra
7	Review of Government sponsored schemes a. Review of performance under various Government sponsored schemes b. Discussions on proposed format for information from Banks devised by RBI	**Secretary, Industries (SMI)** observed that a. PMEGP - Certain Banks are insisting on collateral even in case of proposals below Rs.10 lac. b. PMEGP - Average individual loan size is very low and can not sustain the enterprise. c. PMEGP - Gap between actual sanction and disbursement is very large. d. Cluster Program of Government of India – To provide banking facilities to the clusters identified by Government of India. Help of DIC may be sought in this respect. **Chairman, SLBC,** urged all member banks to ensure timely disposal of the applications and to follow extant guidelines.	1. Banks to follow extant guidelines and dispose off cases in a time bound manner. 2. Banks should dispose off all the cases received up to 30.09.2011 before 15.12.32011 and report compliance through Lead District Managers.	All Banks LDMs

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
8	Review of implementation of interest subsidy scheme for urban poor (ISHUP)	The concerned implementing agency of Government of Maharashtra should look into the pending claims of banks.	Housing Dept., Govt. of Maharashtra is requested to release interest subsidy immediately	MHADA, Government of Maharashtra
9	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.	**Chairman SLBC** urged member Banks to dispose off all the pending cases. MHADA was requested to release pending subsidy claims.	To dispose off all the pending cases. MHADA to release pending claims.	All banks MHADA
10	Waiver scheme for loans disbursed under various Backward class development corporations of Government of Maharashtra.	**MSOBC representative** informed that the claims of Banks are received & the process of verification is in progress. The funds are expected from Govt. of Maharashtra within 1 month. The Corporation is expecting funds of ₹ 6.44 crore. **Secretary Rural Development** informed that a total provision of ₹ 42 crore is done by Govt. of Maharashtra to release all pending claims of various Banks.	RDD, Government of Maharashtra to settle all pending claims of all banks by 31.12.2011.	RDD, Government of Maharashtra
		LDM Jalgaon reported that the proposals of MPBCDC are brought directly by the beneficiaries to the branches without any covering letter from the concerned Corporation & it is learnt that the proposals are not genuine. Chairman SLBC directed the branches to accept the proposals which are forwarded along with covering letters & seal of the concerned Corporation & other proposals are not to	--	--

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
		be accepted. **PS, Agri & Marketing** opined that this is a local issue and should be taken up with the District Collector.	Issue to be taken up with the District Collector.	LDM, Jalgaon
11	Implementation of Government of Maharashtra Agri. Debt Waiver & Debt Relief Scheme	This is a long pending issue. Comm. Co.op should arrange to refund the amounts to banks at the earliest.	Comm. Co.op to refund the amounts	Comm. Co.op, Government of Maharashtra
12	Interest Subvention / Waiver schemes of Government of Maharashtra	**Chairman, SLBC** urged for the speedy disposal of pending claims.	To release pending claims amounts.	Co-op dept
13	Implementation of Punjabrao Deshmukh Interest Subvention Scheme of Government of Maharashtra	Presently scheme is available for lending to individual farmers & Coop. Banks lending through PACS. Considering vital need of covering all the eligible farmers, the scheme should be extended to Private Sector Banks & also to loans through PACS by the Commercial Banks. RBI as well as State & Central Govt are requested to take a positive view on this so that financing for crop loans is broad based.	GOM has extended the scheme to Pvt banks. Additional Commissioner, Coop. & Registrar of Coop. Soc. Vide their letter No. Arth/Aja/Dr. P. D. V. S. Y./2011 dated 13.8.2011 has given procedure of claim submission & is informed to all members of SLBC.	All Banks
14	Monitoring of credit to Minorities Communities	Performance of banks under this category needs substantial improvement considering that majority of banks are below the benchmark of 15% to Total Priority Sector advances. The average for State is only 6% as of June, 2011. Latest performance as of 31.10.2011 under Minority Communities of the State	Banks to step up lending to minorities communities to achieve stipulated target of 15%	All Banks

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
		is 6.24%		
15	Credit flow to Micro & Small enterprises & rehabilitation of potentially viable sick MSE units	**Secretary, Industries (SMI)** observed that there is large variation in the reporting of data by different banks as potentially viable and non-viable cases. **Chairman, SLBC** opined that a comparative study of sample cases of different banks may be undertaken by a small group.	A small committee consisting of representatives from Bank of Maharashtra, Bank of India and Union Bank be formed to study the approaches of different banks. Coordination of the same may be done by Bank of Maharashtra.	SLBC
16	Monitoring credit flow to various sectors of economy	Position as of 30.09.2011 put up by SLBC was noted by all members.	--	--
17	Meeting of Standing Advisory Committee – Implementation of Action Points communicated by Reserve Bank of India	As per Reserve Bank of India guidelines, all banks may set up a SME portal on their web site.	All banks are having such mechanism.	--
18	Request for Regional Offices of all nationalized banks in the districts of Thane, Raigad, Ratnagiri & Sindhudurg to be at one place – Reserve Bank of India reference	It was opined that opening / shifting of Regional Offices in the districts of Thane, Raigad, Ratnagiri & Sindhudurg may be decided by individual banks on merits.	For noting / necessary action	All concerned banks.
19	Disposal of applications seeking finance from Public Sector Banks - Government of India reference	As per communication received from Ministry of Finance, Government of India, Chief Executives of SLBC shall periodically ascertain the position of pending projects from all member banks and take action to expedite clearance of such projects.	Banks should share such information with SLBC for speedy clearance of projects.	All Banks
20	CAG data on Agri. Debt Waiver & Debt Relief Scheme, 2008	**Chairman SLBC** stressed the need for timely submission of CAG data as the same is to be included All India performance Audit Report 2012.	CAG data to be submitted immediately by the defaulting banks.	Bank of India SB of Hyderabad United Bank of India

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Agenda Item No.	Agenda Item	Discussions held	Action Point	Action by
				Federal Bank
21	Incident of wrongful confinement – Hasnabad branch	**Chairman SLBC** opined that the matter is local and the issue needs to be taken up with the District Collector.	To take up the issue with the District Collector.	LDM, Aurangabad
22	Focus on women and child development	**Chairman, SLBC** pointed the need of account opening process to be hassle free.	To give suitable instructions in this regard for hassle free account opening by SHGs	All Banks
23	Projects pending for regulatory clearance	**Chairman, SLBC** observed that only State Government clearance is pending in respect of project of Hindustan Electricity Generation Co. Pvt. Ltd. at village Navlakhumber, dist. Pune.	To consider the issue early.	Government of Maharashtra
24	Minutes of meeting on Financial Inclusion with all SLBC convenors held on 03.11.2011	**Chairman SLBC** urged all member banks to take appropriate action.	To take appropriate action	All Banks.
25	Financial Inclusion – No Frills Accounts – Targets to DCCBs	**Chairman SLBC** felt that targets to DCCBs may be given.	To give targets to DCCBs under Financial Inclusion Plan.	All LDMs

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Annexure II
List of Participant 113th SLBC Meeting held on 25/11/2011 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri. A.S. Bhattacharya	Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC - Maharashtra
2	Shri. Ratnakar Gaikwad	Chief Secretary, Govt. of Maharashtra
Reserve Bank of India		
1	Shri. J.B.Bhoria	Regional Director, M.S. & Goa, Reserve Bank of India
2	Smt. Phulan Kumar	Regional Director , Reserve Bank of India, Nagpur
3	Shri. H.N. Dhanurkar	AGM, Reserve Bank of India
4	Shri. L.S. Karande	AGM, Reserve Bank of India
NABARD		
1	Shri. M.V.Ashok	CGM, NABARD
State / Central Govt. & Corporations		
1	Shri. Sudhir Kumar Goyal	Principal Secretary, Agri Marketing
2	Shri. V. Giriraj	Principal Secretary, Water Conservation / EGS
3	Shri. Sanjay Sethi	Secretary, Industries (SMI)
4	Shri. Sudhir Thakre	Secretary, RDD, Govt. of Maharashtra
5	Smt. I. A. Kundan	Joint Secretary, Planning Dept. GOM.
6	Shri. M.K. Kendre	Under Secretary, Planning Dept. GOM
7	Shri. S.T. Ghadge	Under Secretary, Co-operative Dept. GOM
8	Shri. B.M. Shelar	Manager, LIDCOM
9	Shri. S.R. Shinde	MD, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
10	Shri. S.K. Faruqui	CAO, Anna Saheb Patil Dev. Corporation
11	Shri. A.N. Mali	A.A.O, State Minority Commission
12	Shri. S.A. Ghadge	DGM, MSOBC
13	Shri. A.S. Kadam	DGM, MPBCDC
14	Shri. Y.D. Kulbe	DGM, MPBCDC
15	Shri. M.T. Wakode	Director, KVIC, Nagpur
16	Shri. P.R. Bramhane	State Director, KVIC, Nagpur
17	Shri. Karol M Salim	Dev. Officer, KVIC
18	Shri. S.G. Hanuwate	Deputy CEO, KVIB
19	Shri. Anilkumar Chandorikar	Deputy Director, Dir. of Industries, GOM
20	Shri. N.U. Khan	Asstt. Director, Statistics, MSME.
21	Shri. S.J. Tawade	Asstt. Director, GOM
22	Shri. Mahendra Gamare	Manager, MAVIM
Scheduled Commercial / Apex Banks.		
1	Shri. Ravindra Joshi	GM, State Bank of India
2	Shri. N.K. Sahoo	GM, Canara Bank
3	Shri. A. K. Khadke	GM, Central Bank of India
4	Shri. CMA Vijay Bagwe	GM, M.S.C Bank
5	Shri. A.T.M. Philip Joseph	GM, Indian Bank
6	Shri. P. Nagendranath Rao	GM, Andhra Bank
7	Smt. S.R. Dash	DGM (Pri Sec), Central Bank of India
8	Shri. B.S. Harilal	DGM (FI), Central Bank of India
9	Shri. Sagar Mazumdar	DGM, State Bank of India
10	Shri. N.C. Gandhre	DGM, Bank of India
11	Shri. Anupam Saha	DGM, Union Bank of India
12	Shri. P.V. Chandrasekaran	DGM, Corporation Bank

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Sr. No.	Name of the Participant	Designation / Institution
13	Shri. Pradeep Nair	DGM, Vijaya Bank
14	Shri. Prasanna Mukne	DGM, IDBI Bank
15	Shri. Arun Shiravadekar	DGM, IDBI Bank
16	Shri. R. Seetharama	DGM, UCO Bank
17	Shri. C.H. Gaushal	AGM, State Bank of India
18	Shri. Diogo M. Azavedo	AGM, State Bank of India
19	Shri. M.K. Jain	AGM, Dena Bank
20	Shri. Kanwar Adarsh Salaria	AGM, OBC
21	Shri. Mukesh Rajani	AGM, ICICI Bank
22	Shri. Kuriakose Conil	AGM, Federal Bank
23	Shri. S.L.N. Prasad	AGM, Allahabad Bank
24	Shri. K Balasubramanian	AGM, Syndicate Bank
25	Smt. Parvati Balakrishnan	AGM, Indian Overseas Bank
26	Shri. B.G. Karekar	AGM, Subhadra Local Area Bank
27	Shri. R.J. Jadhav	Representative, AJDO
28	Shri. R. Selvamani	Divisional Manager, Canara Bank
29	Shri. Rahul Mone	Vice President , HDFC Bank
30	Shri. Shriram V. Iyer	Vice President , HDFC Bank
31	Dr. Sameer Agrawal	Product Head, HDFC Bank
32	Shri.S.A. Devdhar	Deputy Vice President , Axis Bank
33	Shri. Sashindran Menon	CM, ICICI Bank
34	Shri. A.L. Paranjape.	Chief Manager, Bank of India
35	Shri. V.S. Mathur	Chief Manager, Bank of Baroda
36	Smt. Kalyani R Rao	Chief Manager, Karnataka Bank
37	Shri. S.K. Dhawan	Chief Manager, PSB
38	Shri. Navin Kumar	Chief Manager, United Bank of India
39	Shri. M.M. Kamble	Sr. Manager, Central Bank of India
40	Shri. N.N. Abhang	Sr. Manager, Union Bank of India
41	Shri. Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
42	Shri. L.Vasu	Sr. Manager, Corporation Bank
43	Shri. H.A. Sonwalkar	Manager, Indian Overseas Bank
44	Shri. Venkatesh H. T	Manager, Vijaya Bank
45	Shri. Nitin Kadam	Asstt. Manager, ICICI Bank
46	Shri. M.Gopalkrishnarao	Credit Support officer, ING Vysya Bank
47	Shri Milind Deshpande	Regional Manager, National Housing Bank
Regional Rural Banks		
1	Shri. Philip D'silva	Chairman, Maharashtra Gramin Bank.
2	Shri. M.A. Salam	Chairman, Vidharbha Kshetriya Gramin Bank
3	Shri. K.N. Tambe	Chairman, Wainganga Krishna Gramin Bank
Lead District Managers		
1	Shri. A.R. Ghate	LDM, Aurangabad
2	Shri. R.K.Joshi	LDM, Ahmednagar
3	Shri. P.R. Ramdasi	LDM, Beed
4	Shri. S.S. Bansod	LDM, Bhandara
5	Shri. V.P. Virulkar	LDM, Chandrapur
6	Shri. R.P. Bhadane	LDM, Dhule
7	Shri. R.D. Dusane	LDM, Jalna.
8	Shri. Avinash Athaley	LDM, Jalgaon
9	Shri. B.G. Tayade	LDM, Gadchiroli
10	Shri. V.S. Lakhote	LDM, Gondia
11	Shri. M.P. Mendhewar	LDM, Hingoli
12	Shri. Vilas Purohit	LDM, Nagpur

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Sr. No.	Name of the Participant	Designation / Institution
13	Shri. A.D. Chavan	LDM, Nasik
14	Shri. S.V. Vivrekar	LDM, Nandurbar
15	Shri. V.R. Turke	LDM, Nanded
16	Shri. H.A. Mazire	LDM, Pune
17	Shri. Anil C. Gote	LDM, Parbhani
18	Shri. S.S. Kadam	LDM, Raigad
19	Shri. S.S. Bandivadekar	LDM, Ratnagiri
20	Shri. S.G. Ondkar	LDM, Sangli
21	Shri. M.R. Mane	LDM, Singhudurg
22	Shri. H.D.Dongre	LDM, Wardha
23	Shri. S.R. Barapatre	LDM, Washim
24	Shri. V.N. Dongre	LDM, Thane
25	Shri. R.A.Gajbhiye	LDM, Yavatmal
Convenor Bank – Bank of Maharashtra		
1	Shri. S.D. Arya	General Manager, Credit Priority & Convenor, SLBC
2	Shri. H.N.Sukhdeve	DGM, FI, RRB & Member Secretary, SLBC
3	Shri. Sanjay Hiremath	CM, LBS, RRB & SLBC
4	Shri. S.R. Junankar	Sr. Manager, LBS / RRB Cell
5	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
6	Shri. P. M. Walunjkar	Dy. Manager, LBS / RRB Cell

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