

राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE

AX1 /162<sup>nd</sup> SLBC /2024-25/78

All Member Banks  
All Lead District Managers  
SLBC, Maharashtra

Madam / Sir,

Re : Minutes of 162<sup>nd</sup> SLBC Meeting

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 162<sup>nd</sup> SLBC meeting 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 at the earliest.

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 : 29.04.2024



No. AX1 / SLBC – 162 / Minutes / 2023-24

March 26, 2024

**Minutes of the 162<sup>nd</sup> SLBC Meeting held at Meeting hall of Chief Secretary of Maharashtra, Mantralaya Mumbai on March 20, 2024**

162<sup>nd</sup> Quarterly SLBC Meeting was held on 20.03.2024 at Meeting hall of Hon'ble Chief Secretary of Maharashtra, Mantralaya Mumbai, under the Chairmanship of Shri Asheesh Pandey, Executive Director, Bank of Maharashtra & Chairman SLBC Maharashtra and Dr. Nitin Kareer, Chief Secretary, Govt. 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.

Meeting was attended by, Shri. Rajesh Kumar, Additional Chief Secretary, Co-operation, GoM, Shri Anoop Kumar, Additional Chief Secretary, Agriculture, GoM, Dr. N Ramaswamy, Additional Chief Secretary, Accounts, Treasury & Finance, GoM, Ms I A Kundan, Principal Secretary, Minorities Development, GoM, Shri Saurabh Vijay, Principal Secretary, Planning, GoM, Shri Ruchesh Jaivanshi, CEO, MSRLM, Shri Aviral Jain, Regional Director, Reserve Bank of India, Maharashtra, Ms Rashmi Darad, Chief General Manager, NABARD MRO, Pune, Shri Sibo Nekhini, General Manager, FIDD, RBI, Mumbai.

The meeting was also attended by Executives and senior officials of various Member Banks, LDMS, Executives & officials of various Govt. Departments, Corporations and Agencies.

Executive Director, Bank of Maharashtra & Chairman SLBC Maharashtra, welcomed all the dignitaries & participants and stressed upon to streamline the quarterly SLBC meetings as per the calendar. He thanked State Govt and RBI officials for constant support and guidance

Shri Anoop Kumar, Additional Chief Secretary, Agriculture, GoM, deliberated that, Annual Credit Plan (ACP) for F Y 2024-25 should be launched on time because just after general election, Kharif season will start.

Shri Aviral Jain, Regional Director, RBI, Maharashtra deliberated that recently RBI had observed Financial Literacy Week on the theme "Make a Right Start – Become Financially Smart". Further, he said that the theme for this year was set targeting youth. Since the performance of banks under KCC was less compared to last year, he advised Member Banks to focus more on crop loan disbursement. He apprised the forum about 'false loan waiver campaign' being adopted by the fraudulent entities in the state and its impact on banking industry. He requested the state administration to take necessary steps to mitigate the issue.

Hon'ble Chief Secretary of the State has deliberated that, Model Election code of Conduct be taken into consideration while having discussion on various agenda items and meeting will be restricted to the review and no any new initiative be taken during the meeting.

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



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



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 161 <sup>st</sup> SLBC Meeting dated. 17.01.2024	<p>The minutes of 161<sup>st</sup> SLBC Meeting dated. 17.01.2024 was placed as an annexure in the agenda.</p> <p>Minutes of 161<sup>st</sup> SLBC Meeting were confirmed.</p>	--	--
2	<p>Review of Credit Disbursements by Banks</p> <p><b>a) Achievement under ACP of the State, Priority Sector Lending</b></p> <p><b>b) Crop Insurance under PMFBY</b> Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry &amp; Fishery</p>	<p>An analytical presentation on ACP for the last 3 years &amp; for the quarter ended Dec 2023 was presented. It was highlighted that as against ACP target of Rs. 6,51,401 Crore under Priority Sector, the credit disbursal was at Rs 4,88,832 Cr i.e. <b>75 %</b> of Annual Target as on December 2023.</p> <p>Achievement under Agriculture sector was at <b>70 %</b> and under MSME sector, it was at <b>90 %</b> of annual target. ACS Agriculture urged all Member Banks to achieve 100% target in Agriculture. Achievement under other priority is on lower side. Hon'ble Chief Secretary has shown displeasure on low performance of Member Banks in other priority sector.</p> <p>In response to the same, Convenor SLBC informed that the higher target is allotted to other priority segment. Forum was requested to relook on the target allotted in this segment</p> <p>Chief Secretary of the State are having observations and deliberated that, Saturation of PM Kisan beneficiaries is not achieved.</p>	<p>All concerned Member Banks to continue their efforts to achieve &amp; surpass the annual target under ACP 2023-24</p> <p>All Member Banks/LDMs and field functionaries of State Govt. to work hand in hand to identify the uncovered PM Kisan beneficiaries and ensure</p>	<p>Member Banks</p> <p>Member Banks, LDMs and Field functionaries of the State Govt.</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>In response to the same Convener SLBC, deliberated that, we have already circulated the list of PM Kisan beneficiaries to the field functionaries for the identification of uncovered beneficiaries.</p> <p>He also informed that all LDMs were already advised to complete the reconciliation exercise/coverage of uncovered PM Kisan beneficiaries in order to complete the task at the earliest.</p> <p>Dr. Nitin Kareer Chief Secretary, GoM deliberated that, the rejection under KCC to Animal Husbandry is on higher side , he also advised that, the rejection of the KCC to Animal Husbandry should not be on flimsy ground.</p> <p>In response of the same Convener SLBC deliberated that, Member Banks not to reject KCC proposals on flimsy ground and if rejected valid reason of the same should be mentioned.</p> <p>Further discussion on high pendency in NLM proposals was discussed. Highest pendency is with the State Bank of India, HDFC Bank, BOB, BOM, MGB, CBI and UBI</p> <p>Chief Secretary of the State deliberated that, concerned Member Banks to inform the status to the forum.</p>	<p>their coverage under KCC</p> <p>Member Banks to review the branch wise progress under PM Kisan saturation on frequent basis.</p> <p>Member Banks to ensure that, rejection under KCC to Animal Husbandry should not be on flimsy ground.</p> <p>Member Banks are advised not to reject KCC proposals on flimsy ground</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>In response to the same SBI representative deliberated that, they will relook into the reasons of the pendency and will improve the performance.</p> <p>DGM Agri Bank of Maharashtra, deliberated that, Bank of Maharashtra will clear the pendency at the earliest.</p> <p>Chief Secretary of the State deliberated that, the NLM proposals are good proposals and there should not be pendency in case of NLM.</p> <p>SLBC is in receipt of communication from DFS vide reference No.6/30/2021-FI dated 26<sup>th</sup> October 2023, wherein it is deliberated that, Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and engage with concerned SLBCs to keep track of loans availed under the scheme.</p> <p>In view of the above, we request all Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.</p>	<p>SBI to relook into NLM pendency</p> <p>BOM to relook into NLM pendency</p> <p>Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.</p>	<p>SBI</p> <p>BOM</p> <p>Member Banks</p>



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		<p>Shri Ruchesh Jaiwanshi, CEO MSRLM congratulated all Member Banks for achieving the target of Rs 6380 Cr in Dec 2023 itself. He further informed that by the end of 31<sup>st</sup> March total disbursement would be more than 7500 cr. He also highlighted that average ticket size has gone up from 3.00 Lakhs since last SLBC meeting. He requested Banks to take it further upto 4.00 Lakhs. At the same time he has shown his displeasure in individual SHG finance, where the situation has not improved yet. He further advised banks to ensure that targets given under <b>Lakhpati Didi initiative</b> are achieved in given timeline.</p> <p>Chief Secretary, GoM, advised MSRLM Dept. to prepare a detailed plan in this regard and share the same to respective Banks, so that more concrete achievement could be seen by next meeting.</p> <p>Going forward CEO MSRLM informed the forum that many Banks have entered into an agreement with MSRLM and they are extending loan at the rate of 9.50%, which is lowest in the industry. He urged other Banks to enter into the agreement.</p> <p>Shri Anoop Kumar, ACS, Agriculture, GoM, has appealed Member Banks to finance against eNWR by using Blockchain technology. He requested Banks to enter into MOU with State Warehouse Corporation</p>	<p>Member Banks to try to increase the average ticket size of SHG finance to the tune of Rs.4.00 Lakh, also credit facilities to the individual members of the SHGs be extended.</p> <p>MSRM Dept. to share the detailed plan/guidelines in this regard.</p> <p>Member Banks who have not yet entered the agreement should do the same.</p> <p>Member Banks to extend finance under eNWR</p>	<p>Member Banks</p> <p>MSRLM</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
3	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed that State is having robust CD ratio at 101.72 %. It was also informed that as of 31.12.2023, only one district i.e. Gadchiroli is having CD ratio below 40%. Lead District Manager, Gadchiroli was advised to ensure that the CD ratio of the district be improved & maintained above 40%. He was also advised to set up special committee to address the issue. He was advised to continue implementing the strategies to improve CD ratio in consultation with the Banks operating in the area. Member Banks having branches in Gadchiroli District were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improving their CD ratio.	Lead District Manager, Gadchiroli to ensure that position is reviewed in every Block level / District level meeting, so that CD ratio of the district does not slip below and is improved to 40% & above. Gadchiroli Lead District Manager also to ensure that meetings of DCC be held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio	LDM of Gadchiroli District & Member Banks working in Gadchiroli
4	Position of NPAs in respect of Schematic Lending,	The House was informed about NPAs under MSME & MUDRA.  Member Banks are requested to ensure that position of NPAs be submitted to SLBC without fail, so that the same could be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and overall rise in NPAs can be arrested effectively.	Member Banks are requested to ensure that position of NPAs is submitted to SLBC, without fail so that the same can be reviewed, to have corrective measures / suggestions that can be adopted for arresting rise in NPAs effectively.	Member Banks





Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
5	Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy <b>a)</b> Status of Opening of Banking outlets in un Banked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)	<p>DFS has provided List of 33 villages for opening of Brick and Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick and Mortar branches at given location. Accordingly, out of these total 42 villages, 33 villages are covered by Brick and Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of Brick and Mortar branches within given timeline.</p> <p>Convenor SLBC deliberated that, there are some issues in the Nandurbar District for opening of Brick &amp; Mortar branches, where the premises are not available and requested State Govt. to help in providing premises in Nandurbar District.</p> <p>Chief Secretary, Maharashtra in his response suggested that since Banks are looking for rented premises and no pucca structure is available in identified villages of Nandurbar district, State Govt. might provide land to the Banks where they can construct the branch.</p>	At present there are 7 locations pending for opening of Brick & Mortar branches. Member Banks are requested to open the branch at the earliest	Axis Bank (1), PNB (2), HDFC (1), ICICI (1), SBI (2)
6	Any other issues with the permission of chair	<p>DGM, SBI flagged the issue of change in land ownership despite of having bank's charge on it. He further submitted that this is causing deterioration of banker's confidence in collateral securities and ultimately impacting credit disbursement under agriculture.</p> <p>He requested the state administration to do the needful to resolve the issue.</p> <p>Executive Director, Bank of Maharashtra &amp; Chairman SLBC Maharashtra stated that, to have presence of all</p>	Government of Maharashtra to take necessary action to curtail such instances.	Government of Maharashtra



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		LDMs and bankers, going forward SLBC meetings will be as per approved time table at different venue other than Mantralaya.		



**Annexure II**

**List of Participants for 162<sup>nd</sup> SLBC Meeting held at Mumbai on 20.03.2024**

SN.	Name of the Participant	Designation / Institution
<b>State Government</b>		
1	Dr. Nitin Kareer	Chief Secretary, Maharashtra State
2	Shri. Rajesh Kumar	Additional Chief Secretary, Co-operation
3	Shri Anoop Kumar	Additional Chief Secretary, Agriculture
4	Shri Saurabh Vijay	Principal Secretary, Planning
5	Ms I A Kundan	Principal Secretary, Minorities Development
6	Dr. N Ramaswamy	Secretary, Accounts, Treasury & Finance
7	Shri Ruchesh Jaivanshi	CEO, MSRLM
8	Shri Atul Patne	Commissioner, Fisheries
9	Shri Sanjay Singh Chavan^	Addl. Controller of Stamps Mumbai
10	Shri Santosh Patil	Jt. Secretary Co-Operation Dept.
11	Shri Mangesh Mohite^	MD APAMVM
12	Ms Sushila Pawar	Deputy Secretary UDD
13	Shri Rajendra Wagh	Deputy Secretary Planning
14	Ms Ashwini Yamgar	Deputy Secretary ADF
15	Shri Anil Kumar Ugle	Under Secretary, UDD
16	Shri Rajesh Kumar	Director DoT Maharashtra
<b>Reserve Bank of India</b>		
1	Shri Aviral Jain	Regional Director, RBI, Maharashtra
2	Shri Sibho Nekhini	General Manager, FIDD, MRO, Mumbai
3	Shri. Subhan Basha	Assistant General Manager, FIDD, MRO, Mumbai
4	Shri Nikhil Ghulaxe	Manager FIDD, MRO, Mumbai
<b>NABARD</b>		
1	Ms Rashmi Darad	CGM MRO, Pune
2	Shri Yogesh Gokhale	Asst. General Manager, MRO, Pune
3	Shri Hanumantharaju T	Assistant Manager
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri Asheesh Pandey	Executive Director
2	Shri R D Deshmukh	Deputy General Manager & Convenor, SLBC
3	Shri Deepak S Patil	Asst. Gen. Manager, FI & SLBC
4	Shri Anandraje Patil	Chief Manager, FI & SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Imteyaz Ali	Senior Manager, SLBC
7	Shri Sunil Kulkarni	Senior Manager, SLBC
<b>APEX Bodies</b>		



SN.	Name of the Participant	Designation / Institution
1	Praveen K N^	HUDCO
2	Shri Anuj Rastogi^	Deputy General Manager, NHB
3	Shri Ruby Bhaosagar^	PFRDA
4	Ms Sangeeta^	CGTMSE
<b>Commercial Banks</b>		
1	Shri Ajay Kumar Singh	General Manager, Central Bank of India
	Shri Rakesh Goyal	Deputy General Manager, State Bank of India
2	Shri Manojkumar Tak	Deputy General Manager, State Bank of India
3	Shri Lagnajeet Das	Deputy General Manager, Bank of India
4	Shri Ashok B Mane	CGM, MSC Bank
5	Shri Shrikant Vikhe	Assistant General Manager BOI
6	Shri Deepak Dawda	Sr. V P HDFC Bank
7	Shri Vijay Dubey	Asst V P Axis Bank
8	Shri Sameer Kulkarni	Regional Head ICICI Bank
9	Shri Mahfooz Nishat^	Deputy General Manager, Bank of Baroda
10	Shri. Panchanan Mahapatra^	Deputy General Manager, Canara Bank^
11	Shri Anil Raut^	Asst General Manager, Indian Bank
12	Shri Sarabjeet Singh^	Deputy General Manage Punjab & Sindh Bank
13	Shri Pankaj Ranpise	Manager, Bank of India
14	Shri Rakesh Kumar Singh^	UCO Bank
15	Shri Sohail Biswas^	HDFC Bank
16	Ms Abhidnya Inje^	Manager, Indian Overseas Bank
17	Shri Rakesh Kumar Singh^	Sr Manager UCO Bank
18	Shri Rajshekhar ^	Sr. Manager, Karur Vaisya Bank
19	Ms Supriya Phadnis^	Dhanlaxmi Bank
20	Shri Sunil Joshi	Assistant General Manager, State Bank of India
21	Ms Ashwini Gunjal^	Sr Manager Federal Bank
22	Shri Pravin Daware^	Kotak Mahindra Bank
23	Mr Phaniraj^	Karnataka Bank
24	Shri Jitendra Pawar^	CSB Bank
25	Ms Geeta Thadani^	Indusind Bank
26	Ms Charushila Sawant	RBL Bank
27	Shri Ryan Parera^	DBS Bank
28	Shri Amar Bhaganagare^	RH Yes Bank
29	Shri Shekhar Jha	Bandhan Bank
<b>Small Finance Banks^</b>		
1	Shri Kunal Khanna	Area Manager, Equitas SFB
2	Shri Nandkumar G	ESAF Bank



3	Shri Krishnakant Rane	Ujjivan Small Finance Bank
4	Shri Rashmيرانjan Sarangi	AU SFB
5	Shri Gunjan Singh	Utkarsh SFB
<b>Payments Banks^</b>		
1	Shri Vijay Bansal	Airtel Payment Bank
<b>Regional Rural Banks^</b>		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Anilkumar Srivastava	General Manager, Vidharbha Konkan Gramin Bank
<b>M.S. Cooperative BANK</b>		
1	Mr Dilip Dighe	Managing Director, MS Co-operative Bank
<b>Lead District Managers^</b>		
	All LDMs through virtual Mode	
<b>Other Agencies^</b>		
1	Shri Ashok Chavan	SDR, RSETi
2	Shri Mahesh Kokare	MAVIM
3	Shri Prafulla Thakur	MD MSOBCFDC
4	Shri Sunil Kasture	SDR RSETi

^Represents virtual attendance

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