

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE

AX1 /164th SLBC /2024-25/ 460

All Member Banks
All Lead Managers
SLBC, Maharashtra



संयोजक / CONVENOR
बँक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बँक

Date : 1st Oct. 2024

Madam / Sir,

Re : Minutes of 164th SLBC Meeting

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 164th SLBC meeting held on 29th of August 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 latest by 10th of October 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



No. AX1 / SLBC – 164 / Minutes / 2024-25

September 2nd, 2024

Minutes of the 164th SLBC Meeting held at Meeting Hall of Chief Secretary of Maharashtra, Mantralaya Mumbai on 29th August 2024

164th Quarterly SLBC Meeting was held on 29th August 2024, at Meeting Hall of Hon'ble Chief Secretary of Maharashtra, Mantralaya Mumbai, under the Chairmanship of Shri Rohit Rishi Executive Director, Bank of Maharashtra and Smt. Sujata Saunik, Chief Secretary, Govt. of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2024-25, KCC disbursement and various initiatives undertaken by Central & State Govt.

Meeting was attended by Shri. Anup Kumar, Additional Chief Secretary, Co-operation, GoM, Dr. Rajagopal Devara, Additional Chief Secretary, Planning, GoM, Shri. Paraag Jain Nainutia, Principal Secretary, Information Technology, GoM, Ms Jayashri Bhoj, Secretary, Agriculture, Shri Ruchesh Jaivanshi, CEO, MSRLM, Smt. R Vimala, CEO, KVIB, Shri Aviral Jain, Regional Director, Reserve Bank of India, Maharashtra, Shri Sachin Shende, Regional Director, RBI, Nagpur, Ms Rashmi Darad, Chief General Manager, NABARD MRO, Pune, Shri Sibon 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, welcomed all the dignitaries & participants and stressed upon to streamline the quarterly SLBC meetings as per the calendar. He also put forth various achievements by Bankers in the State during 1st quarter of FY 2024-25 He also thanked State Govt and RBI officials for constant support and guidance.

Shri Anup Kumar, Additional Chief Secretary, Co-operation, GoM, deliberated that,

- 1) Central Bank of India is insisting upon postdated signed cheques while sanctioning KCC in response of the same General Manager, Central Bank of India deliberated that, their Bank has withdrawn the condition of obtaining signed postdated cheques and necessary communication will forward to SLBC.
- 2) Additionally, he has raised issue of low performance under KCC and requested Member Banks to improve performance under KCC and achieve target.
- 3) Further he requested Member Banks to submit interest subvention claims to the Govt. of Maharashtra.
- 4) Member Banks to ensure Aadhaar authentication of beneficiaries under incentive scheme of MJPSKY scheme.



Dr. Anup Kumar Yadav, Principal Secretary, WCD, GoM deliberated that, under Mukhyamantri Majhi Ladki Bahin Yojana,

- 1) Dept. of WCD has circulated details of non-seeded accounts to District Administrations for onward circulation among Member Banks for Aadhaar seeding for ready reference. District Administration/s & Banks to get Aadhaar Seeding completed at the earliest for all eligible beneficiaries to receive benefits through DBT mode.
- 2) District administration to provide necessary support to Bankers to manage crowd at Bank branches for Aadhaar Seeding. Bankers may reach out to the District Administration for getting help in case of Crowd management for Aadhaar Seeding related to “Mukhyamantri Majhi Ladaki Bahin Yojana”.
- 3) Further, he requested, Banks to allow withdrawal of full amount from the benefits received under the said scheme.
- 4) Member Banks to give priority for the transactions related “Mukhyamantri Majhi Ladaki Bahin Yojana” and transactions get prioritized. Also, response related to NPCI be given on same day on priority.

Hon’ble Chief Secretary has concurred with the views of Principal Secretary, WCD, GoM and requested Member Banks to work on the above points and extend support to the State Govt.

Smt. R Vimala CEO, KVIB has informed that, PM Vishwakarma Applications are pending at various stages to be cleared on priority.

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**



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 163 rd SLBC Meeting dated. 25/06/2024	<p>The minutes of 163rd SLBC Meeting dated. 25-06-2024 was placed before the forum for approval also it is placed as an annexure in the agenda.</p> <p>Minutes of 163rd SLBC Meeting were confirmed by the forum</p>	--	--
2	<p>Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy</p> <p>a) Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)</p>	<p>The Status of opening of URCs has been put forth in front of forum. As on 30/06/2024 there are 25 newly identified URCs in the State, out of which only one is covered by banking outlet as on date. Forum advised, Banks to complete the coverage of URCs at the earliest.</p> <p>Further, Hon'ble Chief Secretary, deliberated that, villages identified during Western Zonal Council meeting be provided with Banking outlet coverage at the earliest i.e. 903 villages are there. She also advised to review the position of these villages, where there are no Banking outlet within the 5 Km area.</p> <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, 36 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 Nandurbar and Palghar District for opening of Brick & Mortar branches, where the premises are not available and requested State Govt. to help in providing premises in</p>	<p>Member Banks to whom URCs have been allotted for coverage are requested to ensure coverage at the earliest.</p> <p>Planning dept GoM, to provide list of 903 villages to SLBC, for onward submission to Member Banks</p> <p>At present there are 6 locations pending for opening of Brick & Mortar branches. Member Banks are requested to open the branch at the earliest in co-ordination with District administration.</p>	<p>Member Banks</p> <p>Planning Dept GoM.</p> <p>Axis Bank (1), PNB (2), HDFC (1), ICICI (1), SBI (1)</p>



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		<p>Nandurbar and Palghar Districts.</p> <p>Officials from HDFC Bank informed that, they will meet District Collector, Palghar and will get the issue resolved.</p> <p>Hon'ble Chief Secretary advised Concerned Banks to get in touch with the respective District Collectors and get issues resolved and she will also have a communication with respective District Collectors for extending all necessary help.</p> <p>Forum also reviewed the performance of BCAs, PMJDY ACs, PMMY, Stand Up India, Atal Pension Yojana, PMJJBY and PMSBY.</p> <ul style="list-style-type: none"> ▶ In case of APY Performance of the RRBs, SFBs and DCCBs is far below the State Average, hence we request those Banks to improve it on urgent basis and achieve the set target. ▶ Whereas in case of PMJJBY and PMSBY Performance of Pvt. Sector Banks needs to be improved <p>Forum reviewed performance of Digital Deepening in the State of Maharashtra,</p> <ul style="list-style-type: none"> ▶ During Pre SLBC meeting held on 20th September 2023, it was deliberated that 100% digitalisation of all districts in Maharashtra State is to be completed by 31st March 2024. However, revised date for 100% Digital Deepening is 30th Sept 2024, which is 	<p>In case of APY performance of RRBs, SFBs and DCCBs needs to improve.</p> <p>Pvt. Sector Banks to improve performance in case of PMJJBY and PMSBY.</p> <p>All Member Banks are requested to ensure achievement of 100 % Digital Deepening within given timeline.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>finalised during Sub Committee Meeting held on 1st Aug 2024.</p> <ul style="list-style-type: none"> ▶ In view of the above All Member Banks are requested to ensure achievement of 100 % Digital Deepening within given timeline. <p>List of villages identified as inadequately covered or uncovered by Banking Infrastructures on JDD GIS App is also discussed.</p> <ul style="list-style-type: none"> ▶ SLBC is in receipt of list of 30 uncovered villages as of 30/06/2024 from DFS and which is circulated among Member Banks for coverage by any mode of Banking Outlet (Annexure 2.20). As per recent reports 9 locations are covered and updated on JDD app. We request Member Banks to ensure Banking facilities are provided to these villages at the earliest and subsequent updation of it on JDD app be ensured. ▶ Further, one of the villages viz. Kusapur Tal Jaoli Dist Satara, is allotted to Bank of Baroda, for providing Banking facilities. Now, Bank of Baroda has informed that, as per the communication received from Range Forest Officer, Bamnoli, village Kusapur Tal. Jaoli Dist. Satara comes under buffer zone of Sahyadri Wildlife Sanctuary and the village Kusapur & nearby villages are relocated at village Eksal Tal. Bhivandi District Thane. In view of above, Bank of Baroda vide letter dated 02.07.2024 requested SLBC to remove the name of Kusapur village from Unbanked list for BC coverage. Forum is accepted the request of Bank of Baroda. 	<p>Member Banks to whom villages are allotted for coverage are requested to ensure coverage at earliest and updation of thereof on JDD app.</p>	<p>Member Banks</p>



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		<p>Commissioner co-operation deliberated that, there are few Districts viz. Bhandara, Chandrapur, Gadchiroli, Nagpur, Nandurbar and Palghar who are having a greater number of PM Kisan beneficiaries whereas No. of Kisan Credit Cards extended are less and requested Bankers along with District Administration to make all out efforts for saturation of left out PM Kisan beneficiaries.</p> <p>Further ACS Co-operation has deliberated that, few of the Banks are still insisting CIBIL score for sanctioning Crop loans and requested Member Banks not to insist upon the CIBIL score.</p> <p>In response of the same, convener SLBC deliberated that, SLBC has conveyed RBI guidelines to the GoM vide communication dated 8th July 2024 and as per the said communication,</p> <ol style="list-style-type: none"> 1. As per the RBI circular FIDD.CO.LBS.BC. No.49/02.01.001/2014-15 dated January 28,2015 Banks were advised to dispense with obtaining 'No Due Certificate ', from individual borrowers (including farmers) and were encouraged to use an alternative framework of due diligence as part of credit appraisal exercise which included credit history check through credit information companies (CIC) among a few other things (CIBIL being one of the credit information companies). 	<p>Member Banks, LDMS and District administration of Bhandara, Chandrapur, Gadchiroli, Nagpur, Nandurbar and Palghar to review the branch wise progress under PM Kisan saturation on frequent basis and ensure saturation of KCC to PM Vishwakarma beneficiaries.</p>	<p>Member Banks, LDMS and District Administration.</p>



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		<p>2. The above instructions were issued to help mitigate the hardships being faced by borrowers (including farmers) availing loans above Rs.50000/- who were earlier required to produce 'No due Certificate' from all the Bank branches in the area. Any dilution in the alternative framework as above will again lead to hardships that, were being faced by the borrowers earlier.</p> <p>3. It is worth reiterating that, CIC reports provide insights for the Banks on the borrowing arrangements that the borrowers (including farmers) may have with other Banks, thereby obviating the need for a "No due certificate" from all Banks in the area, which used to be cumbersome and time consuming for the farmers.</p> <p>4. There is no regulatory prescription on the Credit Scores and the Banks are free to determine their own framework for sanction and renewal of crop loans.</p> <p>The Regional Director, Maharashtra RBI, deliberated that, earlier banks used to obtain "no dues certificate" from surrounding Banks to ascertain the credit worthiness of borrowers. Since it was causing hardships to customers/farmers, extant mechanism has been introduced to alleviate hardships of customers/farmers.</p> <p>He further added that the credit score is one of the mediums of this framework used by the banks to check the credit worthiness of borrowers.</p>		



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		<p>Executive Director, Bank of Maharashtra deliberated that, as a regulatory guidelines Bankers have to follow the RBIs' instructions and due diligence necessarily be carried out.</p> <p>Further forum reviewed the performance under KCC to Fishery, Animal husbandry and National Livestock Mission and Member Banks were requested to clear pendency at the earliest and the rejection should not be on flimsy ground.</p> <p>Lending to the various Govt. sponsored schemes was discussed and it is requested Member Banks to clear pendency at the earliest and the rejection should not be on flimsy ground.</p> <p>Forum reviewed the progress under MSME financing, affordable housing, and Education loan.</p> <p>The forum expressed their dissatisfaction over poor performance under, Education loan disbursement and requested to improve it.</p> <p>The central sector scheme of interest subvention was also discussed.</p> <p>The forum reviewed progress under SHG Bank linkage and financing under e-NWR.</p>	<p>Member Banks to clear pendency under KCC to Animal Husbandry, Fishery, National Livestock Mission and various Govt. sponsored schemes. Also, Member Banks not to reject proposals on flimsy ground.</p> <p>Member Banks to improve performance under Education loan disbursement.</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>CGM NABARD deliberated that, SLBC to distribute JLG Bank linkage target, additionally he Lakhpati Didi be also focused.</p> <p>ACS co-operation deliberated that, Member Banks to make tie up with MSWHC and make use of e-NWR.</p> <p>Executive Director Bank of Maharashtra deliberated that, Bank of Maharashtra is already having tie up arrangement and other Banks may also come forward for the arrangement.</p> <p>Financing under credit guarantee scheme of NABARD was also discussed.</p>	<p>SLBC to distribute JLG targets among Member Banks.</p> <p>Member Banks to extend credit support to individual SHG members.</p> <p>Member Banks to make tie-up arrangement of MSWHC.</p>	<p>SLBC</p> <p>Member Banks</p> <p>Member Banks</p>



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4.	Enhancing Farmers Income	<p>Maharashtra, a key agricultural state in India, involves implementing a combination of strategies to improve productivity, market access, and overall economic conditions for farmers. This requires a multi-pronged approach, considering the diverse agro-climatic zones, varying levels of resource availability, and different cropping patterns in the state.</p> <p>The overview of the strategies and initiatives aimed at enhancing farmers' income in Maharashtra was discussed.</p> <p>ACS co-operation deliberated that, Member Banks to have a liberal approach while extending credit support to Agri exporters.</p>	Member Banks to extend credit support to agriculture exporters.	Member Banks
5	CD Ratio- Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	<p>The House was informed that State is having robust CD ratio at 98.60 %. It was also informed that as of 30.06.2024, 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 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.</p> <p>ACS planning deliberated that, Gadchiroli be focused being an aspirational district and Blocks wherever there is a scope for credit uptake be also given more focus.</p>	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



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		CGM NABARD deliberated that, NABARD has sanctioned two projects in Gadchiroli District, and focus is on adoption of integrated farming which will enable to provide credit linkage as well as market linkage.		
6	Position of NPAs in respect of Schematic Lending,	<p>The House was informed about NPAs under MSME & MUDRA.</p> <p>Member Banks are requested to ensure that position of NPAs be submitted to SLBC without fail, so that the same can be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and overall rise in NPAs can be arrested effectively.</p>	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
7	Review of Restructuring of Loans in Natural Calamity Affected Districts in the State	<p>During the June 2024 quarter, no Natural calamity is declared by Govt.</p> <ul style="list-style-type: none"> ► But, during Dec. 2023 quarter Govt of Maharashtra declared natural calamity in 26 Districts vide GR dated शासन निर्णय क्रमांक/एस सी वाय २०२३/प्र. क्र.३७ /म-७ dated 31-10-2023 and शासन निर्णय क्रमांक/एस सी वाय २०२३/प्र. क्र.३७ /म-७ dated 10-11-2023. In this connection Special SLBC was conducted on 07/12/2023 wherein it was discussed Govt. of Maharashtra to provide crop loss/anewari at the earliest to provide relief measures as per RBI guidelines. ► Also, SLBC vide its communication dated, 07-12-2023, 03-01-2024,13-2-2024, 04-06-2024,11-07-2024 has requested GoM to provide crop loss/anewari at the earliest to provide relief 	GoM to provide crop loss assessment at the earliest.	GoM



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		<p>measures as per RBI guidelines.</p> <ul style="list-style-type: none"> ▶ Additionally, GoM vide its GR dated 29-12-2023, vide reference No.0623/Pra.Kra.146/18-S has advised Member Banks to provide relief measures as per RBI guidelines. ▶ In view of above we hereby request GoM to provide crop loss/anewari details of these affected villages to provide relief measures as per RBI guidelines. 		
8	Discussion on Policy Initiatives of the Central / State Govt. / RBI and Expected Involvement of Banks	Various policy initiatives were discussed in brief.	-	-
9	Discussion on Improving Rural Infrastructure / Credit Absorption Capacity	<p>Discussion on following points took place during the meeting.</p> <ul style="list-style-type: none"> ▪ Any large project conceived by the State Govt. to help improve C-D Ratio ▪ Explore the Scope of state-specific potential growth areas and the way forward-choosing partner banks. ▪ Discussion on findings of region-focused studies, if any, and implementing the suggested solutions ▪ Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.) <p>Also, performance of AIF and PMFME schemes were reviewed, and forum advised Bankers to clear pending proposals at the earliest.</p> <p>ACS co-operation deliberated that, convergence of AIF</p>	Member Banks to clear the pendency under AIF and PMFME.	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		and PMFME be taken, and new changes of the AIF be taken into consideration. Further he deliberated that Loan under process be focused and be cleared on priority and TAT to be followed.		
10	Efforts Towards Skill Development on Mission Mode Partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. Including A Review of Functioning of RSETIs	The performance of RSETIs, FLCs, was reviewed.	--	--
11.	Steps taken for improving Land record, Progress in digitization of Land record and seamless loan disbursement and property card issued under SWAMITVA Scheme	<p>Implementation of SVAMITVA Scheme was discussed and There are about 20,80,846 property cards issued as on 24-06-2024. Member Banks are requested to extend finance against the security of property cards as per the policy.</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>Further, ACS planning deliberated that, a meeting with ACS revenue, settlement commissioner and member Banks be convened to have a discussion on the issue of land record and access to it.</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>SLBC to convene a meeting with all stakeholders to have a discussion on the issue of land record and access to it.</p>	<p>Member Banks</p> <p>SLBC</p>
12	Sharing of Success Stories and New Initiatives at The District Level that Can Be Replicated in Other Districts / States	Member Banks and LDMs are requested to share success stories if any to replicate it in other part of the state.	Member Banks and LDMs to share success stories if any.	Member Banks & LDMs



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
13	Discussion on Market Intelligence Issues	Discussion on various Market Intelligence Issues was took place.	--	--
14	Issues Flagged by Member Banks & Lead District Managers and Issues Remaining Unresolved at DCC / DLRC meeting.	Member Banks and LDMs were requested to flag issues if any remains unresolved at District level.	--	--
15	Timely Submission of Data by Banks, Adhering Schedule of SLBC Meeting	As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr ended June 2024 . Discrepancies in data submission by Member Banks in the New MIS system, are mainly as below: <ul style="list-style-type: none"> ➤ Variation in standardized data submission as compared to last quarter and that of manual submission. ➤ Delayed submission ➤ Errors in data punching 	Member Banks to ensure timely submission of error free data to SLBC.	Member Banks
16	Any other issues with the permission of chair	The issue of, 1) Aadhaar Seeding to A/Cs of eligible beneficiaries of pre and post matric scholarship schemes of Department of Social Justice and Empowerment, was discussed accordingly all Member Banks & LDMs are requested to ensure completion of Aadhaar seeding, in all eligible pending accounts at the earliest. Also, GoM is requested to advise their concerned Dept. to make available details of pending applications of eligible beneficiaries for Aadhaar seeding to the Bankers to complete the task at the earliest.	Member Banks to complete pending Aadhaar seeding at the earliest. GoM, to advise their concerned Dept. to make available details of pending applications of eligible beneficiaries for Aadhaar seeding to the	Member Banks GoM



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		<p>2) Manhandling of Bank Staff at various locations of the State. Recently SLBC has received communications from few Member Banks wherein it was informed that, Bank Staff was attacked by some people at branches due to irrelevant reasons, which is causing fear psychosis among Bank Staff working in the field and therefore Member Banks have requested to take the issue in SLBC meeting.</p> <p>In view of the above we request to Govt. of Maharashtra to advise suitably on the matter.</p> <p>GoM has responded positively and assured to advise concerned District Administration to look into it.</p> <p>3) Digital Financial Literacy: Member Banks are requested to promote Digital Financial Literacy, through Financial Literacy Centres (FLCs), conducted by Banks.</p> <p>CGM NABARD deliberated that, FIF amount is increased and Bankers to take a benefit of the scheme.</p>	<p>Bankers to complete the task at the earliest.</p> <p>GoM to advise District administration to support bankers to perform their duties fearlessly.</p> <p>Member Banks to promote Digital Financial Literacy also MBs may avail benefit of FIF.</p> <p>GoM to advise District Administration Dharashiv</p>	<p>Govt. of Maharashtra.</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		4) Filing of FIRs Against Bankers by District Administration: Member Banks raised issues related to filing of FIRs by District Administration, Dharashiv against Bankers for non-achievement of KCC target. The reason for non-achievement of KCC target is beyond control of bankers, also there are no KCC proposals pending at branches hence banks requested GoM to look into it and advise District Administration Dharashiv District to withdraw these FIRs.	District, FIRs filled be withdrawn.	Govt. of Maharashtra



Annexure II

List of Participants for 164th SLBC Meeting held at Mumbai on 29.08.2024.

SN.	Name of the Participant	Designation / Institution
State Government		
1	Smt. Sujata Saunik	Chief Secretary, Maharashtra State
2	Shri Anoop Kumar	Additional Chief Secretary, Co-operation
3	Dr.Rajaopal Devara	Additional Chief Secretary, Planning
4	Shri. Paraag Jaain Nainutia	Principal Secretary, Information Technology
5	Dr. Anup Kumar Yadav	Principal Secretary, WCD
6	Ms Shaila A	Secretary, Financial Reforms
7	Ms Jayashri Bhoj	Secretary, Agriculture
8	Shri Deepak Taware	Commissioner Co-op and RCS Maharashtra
9	Shri Ruchesh Jaivanshi	CEO, MSRLM
10	Smt. R Vimala	CEO, KVIB
11	Shri Santosh Patil	Jt. Secretary Co-Operation Dept.
12	Shri Laxmikant Dhoke	Jt. Secretary Industries Dep.
13	Shri Santosh Karad	Dy. Secretary, Agriculture Dept.
14	Shri. Ajinkya Bagade	Dy.Secretary UDD
11	Shri Rajendra Wagh	Deputy Secretary Planning
15	Ms Rupa Mistry	MAVIM
16	Shri Rajesh Kumar	Director DoT Maharashtra
Reserve Bank of India		
1	Shri Aviral Jain	Regional Director,RBI, Maharashtra
2	Shri Sachin Shende	Regional Director,RBI, Nagpur
2	Shri Sibo Nekhini	General Manager, FIDD, MRO, Mumbai
3	Shri. Bhushan Laghate	Assistant General Manager, FIDD, MRO, Mumbai
4	Shri Nikhil Ghulaxe	Manager FIDD, MRO, Mumbai
NABARD		
1	Ms Rashmi Darad	CGM MRO, Pune
2	Shri Pradeep Parate	General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri Rohit Rishi	Executive Director
2	Smt Chitra Datar	General Manager & Convenor SLBC
3	Shri R D Deshmukh	Deputy General Manager & Member Secretary, SLBC
4	Shri Deepak S Patil	Asst. Gen. Manager, FI & SLBC
5	Shri Anandraje Patil	Chief Manager, FI & SLBC
6	Shri Sunil Kulkarni	Senior Manager, SLBC
7	Shri Imteyaz Ali	Senior Manager, SLBC



APEX Bodies		
SN.	Name of the Participant	Designation / Institution
1	Shri Rahate R B	DGM, SIDBI
Commercial Banks		
1	Shri Anirudha Kumar Choudhary	General Manager, State Bank of India
2	Shri Omprakash Karwa	General Manager, Union Bank of India
3	Shri Pramod Kumar Singh	General Manager, Canara Bank
4	Shri Mukul Sahay	General Manager, PNB
5	Shri Subrot Kumar Roy	General Manager, BOI
6	Shri Ajay Kumar Singh	General Manager, Central Bank of India
7	Shri Jayant Pattjoshi	Deputy General Manager Bank of Baroda
8	Shri Manojkumar Tak	Deputy General Manager, State Bank of India
9	Shri Santanu Bal	Deputy General Manager, Indian Bank
10	Ms Manasi Jaiswal	Kotak Mahindra Bank^
11	Shri Riyaz Mujawar	Kotak Mahindra Bank^
12	Ms Ashwini Said	Manager Federal Bank^
13	Ms Aditi Sikchi	V P HDFC Bank
14	Shri Sandeep Bhopatkar	HDFC Bank^
15	Shri Vilas Dhurandhar	DGM, ICICI Bank
16	Shri Sameer Kulkarni	Regional Head ICICI Bank
17	Shri Kalyan Akula	Deputy General Manager, IDBI^
18	Shri Vijay Dubey	Asst V P Axis Bank^
19	Ms Ansa Joseph	Dhanlaxmi Bank^
20	Shri Ketan Prabhu	DBS Bank^
21	Shri Parag Gawande	Bank of Baroda^
22	Shri Shekhar Jha	Bandhan Bank^
23	Shri Satyendra Jondhale	UCO Bank^
24	Shri Pravin Daware	Kotak Mahindra Bank^
25	Mr Phaniraj	Karnataka Bank^
26	Shri Jitendra Pawar	CSB Bank^
27	Shri Ryan Parera	DBS Bank^
28	Shri Amar Bhaganagare	RH Yes Bank^
Small Finance Banks^		
1	Shri Kunal Khanna	Area Manager, Equitas SFB
2	Shri Nandkumar G	ESAF Bank
3	Shri Krishnakant Rane	Ujjivan Small Finance Bank
4	Shri Rashmiranjan Sarangi	AU SFB
5	Shri Gunjan Singh	Utkarsh SFB
Payments Banks^		



1	Shri Vijay Bansal	Airtel Payment Bank
Regional Rural Banks		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Anilkumar Srivastava^	General Manager, Vidharbha Konkan Gramin Bank
M.S. Cooperative BANK		
1	Mr Dilip Dighe	Managing Director, MS Co-operative Bank
Lead District Managers^		
1	All LDMS through virtual Mode	

^Represents virtual attendance

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