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State Level Bankers' Committee, Maharashtra

संयोजक संयोजक Convener

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Bank of Maharashtra
भारत सरकार का उद्यम
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AX1 / PSD / SLBC / 2013-14 / 4816 - 4915

24.09.2013

All members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 120th SLBC meeting held on 13.09.2013 at Pune

Please find attached Minutes / Action Points of the 120th SLBC meeting held on 13.09.2013 at Pune for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 24.10.2013 for appraising in the next SLBC meeting.

The minutes are also being uploaded on SLBC website at the following URL :
<<<http://www.bankofmaharashtra.in/SLBC-Meetings.asp>>>

Yours faithfully,

Chief Manager,
SLBC Maharashtra.





No. AX1/SLBC-120/Minutes/2013-14

September 14, 2013

Minutes of the 120th SLBC Meeting held on September 13, 2013 at Pune

The 120th SLBC meeting was held on 13.09.2013 at Jog Hall, Bank of Maharashtra, H.O. Pune. Shri Narendra Singh, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC, Maharashtra State presided over the meeting.

The meeting was attended by Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India, Shri Madhukar Choudhari, Commissioner, Cooperation, Government of Maharashtra and Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission.

Senior officials of NABARD, member banks, Government of Maharashtra, Apex Banks, Government Corporations and other members were present for the meeting. The officials of LIC of India and Agriculture Insurance Corporation of India were also present in view of Government of India guidelines in respect of preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Shri A.A. Magdum, General Manager, Priority, Bank of Maharashtra & Convener SLBC, Maharashtra welcomed the dignitaries, Government & Bank officials, LDMs & all other participants. He informed the House that disbursement of crop loans in the State is going on as per plan. He thanked the members for utilizing the SLBC forum actively and requested Hon. Chairman to deliver his keynote address and guide the forum.

Shri Narendra Singh, C & MD, Bank of Maharashtra & Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities i.e. review of performance under Annual Credit Plan 2013-14, Financial Inclusion and penetration of banking for inclusive growth, progress in implementation of various Government sponsored schemes and working of RSETIs and FLCs. He complimented all for achieving the level of ₹ 20,437 crore as of 31.08.2013 in crop loan disbursement against the annual target of ₹ 25,593 crore amounting to 80%. He made a special mention of achievement by Indian Overseas Bank, United Commercial Bank and MSC bank. He remarked that progress under disbursement of housing and education loans was not satisfactory. He urged the



member banks to concentrate on the MSE sectors. He gave an overview of various activities under Financial Inclusion to the house and observed that much is needed to be done by all the banks in this respect. He covered important aspects of financial inclusion in his address viz transactions in FI accounts, Direct Benefit Transfer scheme of Government of India, introduction of Direct Benefit Transfer for LPG Consumers (DBTL), SHG linkage programme under Maharashtra Rural Livelihood Mission (MSRLM) and status of implementation of EBT in respect of MNREGA in selected pilot blocks of Maharashtra. He urged all member banks for supplying BC related information to LDMs who in turn will consolidate it for onward submission to SLBC, so that the same can be put up on SLBC website as directed by RBI. He opined that progress in implementation of various Govt. sponsored schemes was far from satisfactory and needed significant improvement. He observed that at 44%, the overall settlement ratio of RSETIs was very low and the same must improve. He also pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many areas have not set up RSETIs on the land allotted by Government and requested to initiate steps for setting up of RSETIs. He opined that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs. He observed that performance under lending to minority communities was not satisfactory and requested member banks to achieve the targets under lending to minority communities and appealed that the overall credit to minorities in the State should at least increase by 20% over and above the previous year. He informed that a list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is already circulated by SLBC and all member banks have been requested to concentrate on these blocks / towns of Maharashtra having high minority population for the purpose of increasing the percentage of lending to minority communities. He concluded his keynote address by requesting Government officials to look into the issues concerning non-refund of penal interest in respect of Agricultural Debt Waiver and Debt Relief scheme and delay in audit of claims for interest subvention for crop loans which were discussed in the last few SLBC meetings and requested them to expedite action in these important areas.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, advised the banks and LDMs to submit information to SLBC as per new MIS formats as detailed in RBI Circular dtd. 19.03.2013 without further delay. He clarified that both submissions pertaining to LBR and the new MIS will continue as these are independent of each other and have different purposes. He also advised the Lead Banks to hold BC Conventions at the



earliest as per decision taken in the special SLBC meeting dtd. 07.08.2013. He suggested that Banks should take special measures to implement the BC model as it is more cost effective than setting up brick and mortar branches. He advised Private Sector Banks to boost up their efforts in crop loan disbursements as they have very short time on hand to achieve the set targets for the current Kharif season. He opined that crop loans must be disbursed timely so as to be useful purpose originally meant for. He reminded representatives of Private sector banks that targets are set at District level in DLCC meetings headed by District Collector. It is imperative to attend these meetings and representation if any be made at appropriate time only.

Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra concurred with the views regarding implementation of BC model and suggested that BCs can also be utilised for other work also like pension payments using biometrics.

Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission (MSRLM) expressed concern over the client base of Banks in Maharashtra. He felt that the base was not being expanded and only the existing customers were being serviced by the Banks. He informed that per hectare per person disbursement of crop loan was ₹ 50,000/- in Southern States which was as low as ₹ 16,000/- in Maharashtra. He appealed that conscious effort must be made by Banks in this direction. He urged all Banks to complete the exercise of sharing of SHG data in prescribed format at the earliest. He impressed the seriousness of issues related to unutilized subsidy pertaining to SGSY cases, upon representatives of member banks and informed that compliance in respect of the same must be reported immediately or MSRLM may have to charge interest on unutilized subsidy that has not been returned to the Government. He informed the house about tie-up arrangements made by MSRLM with MAVIM and assured to share lists of NRLM compliant MAVIM SHGs with the banks. He invited nominations from Banks for 'Exposure to Best Practices in SHG Bank Linkage' – a programme being sponsored by MSRLM.

Secretary Cooperation took district wise review of crop loan disbursement by Banks in Maharashtra and expressed concern over the extremely low performance of Private Sector Banks. He advised the representatives of Private Sector Banks to take up any issues regarding targets under Annual Credit Plan at District level only when the process of finalizing District Credit Plan for the next year starts. In respect of compilation of crop loan disbursement position, he impressed timely submission of accurate data by District



Coordinators of Banks to Lead District Managers, upon the participants as data submitted by LDMS is considered for final compilation. He informed the house about development of an application by Cooperation Department, Government of Maharashtra viz 'Crop Loan Management System' which will help for timely compilation of accurate Crop Loan Disbursement data. A presentation of the application was also made by Cooperation department. Secretary, Cooperation assured that issues pertaining to technical integration of the application with Core banking Solution of member Banks will be resolved by Cooperation department.

Shri R. Athmaram, Executive Director, Bank of Maharashtra suggested to explore the possibility of generating district wise crop loan disbursement data centrally by Banks from CBS and uploading the same in Crop Loan Management System

Shri A.A. Magdum, Convener, SLBC, informed the House about latest developments in respect of Direct Benefit Transfer for LPG Consumers (DBTL) and appealed the Lead District Managers for coordination between LPG Dealers and Banks for smooth implementation of the project. He also informed the house about the BC convention held by Bank of Maharashtra for Pune District and shared his experiences. While addressing the representatives of Private Sector Banks, he informed them that the targets were set higher than last year as Private Sector Banks are now getting benefit of Interest Subvention unlike last year. He also informed that the targets were allocated keeping in view their branch network and achievement of the targets will help them to achieve their Priority Sector Targets also.

Shri Narendra Singh, Chairman, SLBC, took a quick review of the discussions held on various agenda items and provided guidance to the members.

Shri L.M. Deshmukh, Dy. General Manager & Member Secretary, SLBC, summed up the proceedings with his vote of thanks. He thanked all the members for their active participation in the proceedings.

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 119 th SLBC meeting held on 21.06.2013	The minutes of 119 th meeting of SLBC held on 19.06.2013 were placed as an annexure in the agenda.	The minutes of 119 th SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	Status of disbursement of Crop Loans in 8 districts with weak DCCBs Opening of branches in Financial Inclusion villages Maharashtra State Rural Livelihood Mission (MSRLM)	Discussed under appropriate agenda item. Discussed under appropriate agenda item. Discussed under appropriate agenda item.	-- -- --
3	Confirmation of minutes of State Level Review Committee meeting held on 26.07.2013	The minutes of State Level Review Committee meeting held on 26.07.2013 were placed as an annexure in the agenda.	The minutes of State Level Review Committee meeting held on 26.07.2013 were confirmed.	--
4	Special SLBC Meeting conducted by Reserve Bank of India on 07.08.2013	Direct Benefit Transfer Convener, SLBC informed that data is being sent to NPCI in bulk from back end. Aadhaar seeding of 40% beneficiaries have been completed. A total of 2.5 crore	Seeding of bank accounts & Aadhaar numbers to be expedited. Banks & State Govt. to work in close coordination. Banks to undertake the seeding process at a centralized level. State Govt. to provide the details like name of beneficiary, bank account number & Aadhaar	All Banks GoM



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Aadhaar numbers have been seeded into the banking system. In respect of DBT for LPG Consumers (DBTL), he opined that District Supply Offices (DSOs) controlling the LPG dealers should actively contribute to the cause by directing LPG Dealers / Petrol Pumps to equip their outlets with drop boxes for collecting Aadhaar number details of beneficiaries. Such system has worked exceedingly well in Amravati District where an average no. of 5,000 forms are being collected by the dealers and consequently, percentage of Aadhaar seeding is very good.</p> <p>Member Secretary, SLBC informed that up till now, list of 3.54 lakh beneficiaries have been received but it does not contain details of bank account / bank name and as such is of little practical use. He informed that a meeting for discussing various related issues is being convened shortly by Secretary, IT, GoM, Nodal Officer for DBT for State. Representatives of Oil</p>	<p>number through a letter. Banks to accept these letters from the State Govt. & complete seeding.</p>	



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		<p>Manufacturing Companies (OMCs), State Government and Banks will participate in the meeting. He also informed about Remote Aadhar Seeding Framework (RASf) – a system for verifying correctness of Aadhar numbers, which will prove helpful for the bankers.</p> <p>Business Correspondents</p> <p>A Special SLBC Meeting of Chairmen of select Public Sector Banks and senior officials of the State Government was called by Hon. Governor Reserve Bank of India on 7th August, 2013. Reserve Bank of India is keen on implementation of Financial Inclusion Plan (FIP) and expects to ensure the coverage of FI through proper functioning of BCs. It was decided in the meeting that all the Lead Banks will arrange convention of all Business Correspondent Agents (BCAs) in two of their Lead Districts, preferably in DBT Districts and impress the need for smooth implementation of FIP upon the</p>	<p>Each Lead Bank in the State to organize two conventions of Business Correspondents (BCs) in the next six months. These conventions should be organized in the DBT identified districts.</p>	<p>All Lead Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>participants.</p> <p>Convener, SLBC informed that Bank of Maharashtra has already held a convention of BCs for Pune District and the same for Aurangabad District will be held shortly.</p> <p>Other Lead Banks have identified their Lead Districts for holding BC Conventions as under :</p> <p>SBI – Latur & Nandurbar CBI – Amravati & Jalgaon BoI – Any two from Wardha, Gondia & Ratnagiri</p>		
5	<p>Disbursement of Crop Loans under Annual Credit Plan</p> <p>A. Review of Progress under lending to Crop Loans under ACP 2013-14</p>	<p>Member Secretary informed the house about the status of Crop Loan Disbursements in the State as of 31.08.2013. He informed that Banks in Maharashtra have achieved the Kharif target to the extent of 80%. However, he observed that achievement of Private Sector Banks is only 19%</p>	<p>All banks to fully achieve / exceed Kharif target by 30.09.2013</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>of the Kharif target. He expressed that Private Sector Banks should cover up for this below average performance during the remaining period.</p> <p>District wise review of disbursement of crop loans as of 31.08.2013 was taken by Secretary, Cooperation, Government of Maharashtra and Regional Director, Mumbai & Goa, Reserve Bank of India. From the feedback of Lead District Managers of Districts showing low performance, it was revealed that the performance of the district suffered because of non-performance by Private Sector Banks.</p> <p>Representatives of Private Sector Banks maintained that the targets were too high as compared to last year.</p> <p>Convener, SLBC informed them that the Targets were set higher than last year as Private Sector Banks are now getting benefit of Interest Subvention unlike last</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>year. He also informed that the targets were allocated keeping in view their branch network and achievement of the targets will help them to achieve their Priority Sector Targets also.</p> <p>Dignitaries on the dias reminded the representatives of Private Sector Banks that the targets are set at District level in DLCC meetings headed by District Collector. It is imperative to attend these meetings and representation if any be made at appropriate time only.</p> <p>Secretary Cooperation informed that data submitted by LDMs is considered for final compilation and banks should ensure that accurate data is submitted by district coordinators of banks to LDMs well in time.</p> <p>Representatives of Private Sector Banks assured the house that they will strive hard to show expected results during the remaining period.</p>	<p>All Banks to submit accurate data to the LDMs well in time.</p>	<p>All Banks</p>



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	B. Status of disbursement of Crop Loans in districts with weak DCCBs	Crop loan disbursement data as of 31.08.2013 for Buldhana, Nagpur and Wardha districts indicate 77% achievement of the targets. The same is 79% for other districts with weak DCCBs viz. Beed, Dhule, Jalna, Nandurbar and Osmanabad. Overall achievement of these 8 districts is 78% of the Kharif target matching with 80% achievement of the State.	All banks in these 8 districts to fully achieve / exceed Kharif target by 30.09.2013	All Banks
6	Implementation of Strategies & Guidelines under Financial Inclusion: i. Review of Progress in Financial Inclusion Plan	Member Secretary, SLBC observed that though banks have achieved full coverage of the 4292 villages as of March 2012, USBs / Full fledged USBs must be started by banks at all eligible places as per the directives of Department of Financial services, Ministry of Finance, Government of India. He also observed that very few banks have reported progress in respect of the additional 2852 villages	All banks to start USBs / Full fledged USBs at all eligible places in the villages allotted to them. All banks to report progress in respect of villages pertaining to Extension of Swabhimaan.	All Banks All Banks



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	ii. Opening of branches in Financial Inclusion villages	<p>under extension of Swabhimaan.</p> <p>Member Secretary, SLBC informed that as per RBI guidelines, Banks have to open minimum 25 % of the branches in a year in unbanked rural areas. SLBC is collecting information about the unbanked villages with more than 5,000 population in Maharashtra. The list will be shortly made available to all of them on receipt of information from all LDMs.</p> <p>He also advised the LDMs to provide data to SLBC in respect of villages with population below 1600.</p>	<p>All Banks are requested to consider these potential centres for opening of branches in these villages, which will help them in meeting the minimum 25% target of opening of branches in rural unbanked villages.</p> <p>LDMs to provide data to SLBC in respect of villages with population below 1600.</p>	<p>All Banks</p> <p>All LDMs</p>
	iii. Implementation of EBT / NREGA payments in select blocks	<p>On block wise review of payments under EBT /NREGA, it was observed that the account opening process is complete except in cases where beneficiaries are not readily available on account of their seasonal migration to other places in search of employment.</p> <p>Member Secretary, SLBC informed position of EBT</p>	<p>Concerned LDMs to coordinate between participating banks, district and block level NREGA authorities for smooth continuance of EBT in all the blocks.</p>	<p>Respective LDMs Respective Banks Concerned department/s of GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>payments as of 25.07.2013 in pilot blocks. Secretary, EGS, GoM, has informed that Ausa block in Latur district has been excluded from the ambit of EBT payments. Hence, the review of EBT payments in future would be limited to the remaining seven blocks.</p> <p>It was informed that In case of Chikaldara block, there are connectivity issues impeding smooth continuance of EBT payments in the block. The matter may be taken up by LDM with BSNL authorities through DCC forum for early resolution of the problems.</p> <p>Member Secretary, SLBC informed about a meeting dtd 02.09.2013 held under the chairmanship of Principal Secretary, EGS at Mumbai to discuss the modalities for increasing the area of NREGA payments. During this meeting, banks shared the list of functional BCs with GOM. Principal Secretary, EGS, informed his</p>	<p>LDM, Amravati District to take up the matter with BSNL authorities through DCC forum for early resolution of the problems.</p> <p>For information / necessary action</p>	<p>LDM, Amravati</p> <p>All LDMs All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>iv. Progress in the establishment of Ultra Small Branches (USBs)</p> <p>v. Preparation of Financial Inclusion Plan (FIP) 2013-16</p>	<p>intention to start NREGA payments through Banks in such villages where BCs are actively functioning.</p> <p>Further, with a view to ensuring continuous and sustainable EBT payments in the blocks, coordination between bankers and local level NREGA authorities is to be ensured.</p> <p>Member Secretary, SLBC informed about progress of setting up of 21 USBs in Gadchiroli district by Bank of Maharashtra (4), Bank of India (4), State Bank of India (10) and Vidarbha Konkan Gramin Bank (3). Major problem is connectivity.</p> <p>As per letter dtd. 14.01.2013 from Deputy Governor, Reserve Bank of India, all Banks were advised to draw up a financial inclusion plan for 2013-2016.</p>	<p>All Banks to resolve connectivity issues at the earliest so as to make the USBs operationalised. Help from District Administration may be sought for taking up the matter with BSNL.</p> <p>All banks to submit a Board approved Financial Inclusion Plan for the next three years to RBI and SLBC. These plans prepared for the Bank should be further disaggregated down to the branch level. All the banks to submit a copy of the revised disaggregated plan for the state of Maharashtra to SLBC also along with RBI.</p> <p>All the banks to submit progress under FIP in LBS – MIS-IV & V to SLBC for further submission to RBI as</p>	<p>Respective LDMs Respective Banks Concerned department/s of GoM</p> <p>All Banks</p> <p>All Banks</p>



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	vi. DBT Preparedness	<p>Direct Benefit Transfer is being taken up in 43 districts with beneficiaries in 26 schemes. In the second phase of DBT the scheme is being implemented in 78 districts. Thus, out of total 121 districts in the country, 12 districts viz. Amaravati, Aurangabad, Gondia, Jalgaon, Jalna, Latur, Mumbai City, Mumbai Suburb, Nandurbar, Pune, Ratnagiri and Wardha are in Maharashtra.</p> <p>A monitoring and review mechanism be instituted to periodically assess and evaluate the progress made in implementation of DBT by banks in all the SLBC / DLCC meetings.</p> <p>GoI has decided to introduce Direct Benefit Transfer for LPG (DBTL) consumers in 33 districts (Communication No.F.No. 1 / 19 / 2013 - FI dtd 29.07.13 & D.O. No. 6 / 38 / 2012 - FI dtd 23.08.2013) with effect from 01.07.2013 in a phased manner. Thus all districts</p>	<p>stipulated and also for taking a review of the progress and take corrective action if any.</p> <p>All banks are required to:</p> <ol style="list-style-type: none">Open accounts for all eligible individuals in camp mode with the support of local government authorities.Seed the existing accounts or the new accounts opened with Aadhaar numbers andPut in place an effective mechanism to monitor and review the progress in the implementation of DBT. <p>LDMs of the concerned districts to submit a monthly statement of district wise progress made in implementation of DBT in prescribed format to SLBC for onward submission to RBI.</p> <p>LDMs in these districts to take preparatory steps in coordination with District Authorities, Oil Manufacturing Companies (OMCs) and bankers as enumerated under this agenda item to be ready for delivery of DBTL benefits smoothly.</p>	<p>All Banks</p> <p>All LDMs</p> <p>All LDMs except Parbhani & Sindhudurg</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by														
	vii. Functioning of BCs	<p>of Maharashtra except Sindhudurg and Parbhani will be under DBTL by 01.01.2014.</p> <p>In the context of the concerns expressed on the unsatisfactory functioning of BCs in the state during the special SLBC held under the chairmanship of Governor, RBI, in August 2011 and 2012, all banks are again requested to ensure that the BCs function in the villages with proper ICT solutions. During the review in the 118th and 119th SLBC meetings banks were advised to forward their BC related information to SLBC in a prescribed format. All banks are again reminded to forward their village-wise BC information to SLBC for onward display on SLBC website.</p>	<p>All the banks to submit this information to the LDMs of their respective district, who will collect the information from all the banks in the district and submit the same in the below mentioned prescribed format to SLBC for uploading the same on website.</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name of Village</th> <th>District</th> <th>Assigned Bank for FIP</th> <th>Name of BC</th> <th>Details of ICT Solution used by BC</th> <th>Details of ICT Solution used by BC</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No.	Name of Village	District	Assigned Bank for FIP	Name of BC	Details of ICT Solution used by BC	Details of ICT Solution used by BC								All Banks
Sr. No.	Name of Village	District	Assigned Bank for FIP	Name of BC	Details of ICT Solution used by BC	Details of ICT Solution used by BC												
7	Setting up of RSETI & FLCs in Maharashtra	Chairman, SLBC observed that at 44%, the overall settlement ratio of RSETIs was very low and the same must improve. He also pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many areas have not set up	Banks to take steps to improve the settlement ratio by conducting more employment intensive programmes instead of going for popular programmes. The Banks also need to have proper credit linkages with the eligible candidates / activity so as to improve the settlement ratio.	All Lead Banks, State Bank of Hyderabad and IDBI														



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>RSETIs on the land allotted by Government and requested to initiate steps for construction of RSETI buildings.</p> <p>He opined that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs.</p> <p>Member Secretary, SLBC urged that State Government must sponsor more BPL candidates.</p> <p>Shri M.Y. Sawant, State Coordinator, RSETI, observed that construction work of RSETIs must start immediately wherever land has been allotted by the Government irrespective of overshooting of budget.</p> <p>Member Secretary, SLBC informed that construction work of RSETIs by concerned Banks wherever applicable is at various stages and will be completed on priority basis.</p> <p>Shri M.Y. Sawant, State</p>	<p>Government of Maharashtra is requested to sponsor more BPL candidates through DRDA.</p> <p>Information pertaining to RSETIs of other banks at</p>	<p>Rural Development Department, GoM</p> <p>SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Coordinator, RSETI, suggested that information pertaining to RSETIs of other banks at Theur, Dist. Pune and Talegaon Dist. Pune be collected for monitoring purpose. Secretary Cooperation, GoM directed to check related guidelines in this respect.</p> <p>RBI, vide circular dtd. 31.01.2013 stipulated preparation of annual calendar of Financial Literacy camps by FLCs and all rural branches of banks. Further, in order to ensure consistency in the messages reaching the target audience of financially excluded people during the Financial Literacy Camps, it is necessary for banks to use the Financial Literacy Guide prepared by RBI as a standard curriculum to impart basic conceptual understanding of financial products and services. Member Secretary, SLBC informed that the Financial Literacy Material in English & Hindi is under print and the printed copies would be made available by SLBC to the offices of LDMs against requisite indent received</p>	<p>Theur, Dist. Pune and Talegaon Dist. Pune to be collected.</p> <p>All LDMs should ensure that the FLCs and rural branches of banks prepare the required calendar in their respective districts.</p> <p>Further, the LDMs are advised to assess their requirement of the district on the basis of calendar prepared by FLC and rural branches of banks as above and submit the same to SLBC for supply of printed material on Financial Literacy Guides.</p>	All LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>from LDMS.</p> <p>SLBC has requested RBI about providing soft copy of the Financial Literacy Material in Marathi as the same is not available on RBI website in downloadable form. The soft copy will enable SLBC to get the material printed as prepared by RBI.</p>	<p>RBI to provide soft copy of the Financial Literacy Material in Marathi to SLBC.</p>	<p>RBI</p>
8	<p>Review of performance under various Government Sponsored Schemes (GSS)</p>	<p>Member Secretary, SLBC placed the progress under various GSS as mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.</p> <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>LDM, Aurangabad district represented that his office has received targets under Seed Capital Scheme for Physically Challenged persons, directly from CEO, ZP, Aurangabad.</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.</p> <p>Government of Maharashtra is requested to look into the matter and issue necessary instructions to ZP, Aurangabad to route allotment of targets through SLBC forum like other schemes.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>Social Justice & Special Assistance Dept. GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Maharashtra State Rural Livelihood Mission (MSRLM)	<p>CEO, Maharashtra State Rural Livelihood Mission (MSRLM) appealed all banks for 100% achievement in respect of targets for SHG bank finance.</p> <p>He impressed the seriousness of issues related to return of unutilized subsidy pertaining to SGSY cases, upon representatives of member banks.</p> <p>He urged member banks to complete the SHG data sharing exercise at the earliest</p>	<p>All Banks to show 100% achievement in respect of targets for SHG bank finance.</p> <p>All Banks to report compliance in respect of return of unutilized subsidy if any.</p> <p>All Banks to submit SHG data to MSRLM in prescribed format immediately.</p>	<p>All Banks</p> <p>All Banks</p> <p>All Banks</p>
9	Quality Improvement in PMEGP Scheme as per suggestions received from Department Related Parliamentary Standing Committee on Industry	<p>Chief Executive Officer, Khadi & Village Industries Commission, Ministry of MSME (Govt. of India) vide letter No. PMEGP/DRPSCI/2013-14 dated 25.6.2013 has communicated regarding Quality improvement in the PMEGP scheme as per suggestions received from Department Related Parliamentary Standing Committee on Industry (DRPSCI).</p> <p>All the concerned Banks & Lead</p>	<p>All banks to accept / implement the suggestions of DRPSCI.</p> <p>All LDMs to review progress under the scheme with particular reference to the suggestions, in BLBC / DLCC meetings.</p>	<p>All Banks</p> <p>All LDMs</p>



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		District Managers are requested to go through the Annexure & note the same while implementing the scheme in the State.		
10	Revised Seed Money Scheme & DIC Loan Scheme under New Industrial Policy of Government of Maharashtra	<p>Chief Executive Officer, Development Commissioner (Industries), Directorate of Industries vide letter No. USan/JiUKe/SLBC Prastav/2013/B-11222 dated 11.7.2013 has communicated regarding clubbing of Revised Seed Money Scheme & DIC Loan Scheme under New Industrial Policy of Govt. of Maharashtra. The new scheme is to be named as Industrial Seed Money Employment Generation Scheme, particularly on the lines of Prime Minister's Employment Generation Programme.</p> <p>A presentation on the new scheme was given by representative of Directorate of Industries, GoM.</p>	All Member Banks & Lead District Managers are requested to peruse the proposed scheme and provide corrections / changes / suggestions for finalizing the same for smooth implementation.	All LDMS All Banks
11	Implementation of Differential Rate of Interest Scheme	Under Secretary, Rural Development & Water Conservation Department, Govt. of Maharashtra, vide their letter No.	All Lead District Managers to note the targets and urgently disaggregate the same Bank wise. Review of the position of progress during BLBC & DLCC meetings be taken regularly.	All LDMS



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		Sankirna:2013/Pra. Kra. 215/Yojana - 3 dated 25.8.2013, have communicated details of the DRI Scheme for SC / ST beneficiaries under Indira Awas Yojana & the district-wise targets for the year 2013-14.	Banks to further disaggregate these targets branch wise and make all-out efforts for 100% achievement of the same.	All Banks
12	Implementation of Union Budget Speech 2013-14 – Interest Subvention Scheme for Short Term Loans during the year 2013-14	<p>Vide letter F. No. 20/1/2013-AC dated 14/16.8.2013 from Under Secretary (AC), Ministry of Finance, Govt. of India, RBI & NABARD are requested to instruct the lending institutions to send their reimbursable claims timely as per already laid down guidelines.</p> <p>Similarly, RBI & NABARD being the nodal agencies for the implementation of this scheme are requested to issue necessary instructions to Public Sector Banks, Private Sector Scheduled Commercial Banks, RRBs & Cooperative Banks about the scheme for the year 2013-14.</p> <p>General Manager, NABARD informed that NABARD has issued necessary guidelines on 06.09.2013.</p>	<p>NABARD to endorse a copy of the guidelines to SLBC.</p>	SLBC



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		The instructions from RBI are awaited.	RBI is requested to issue necessary guidelines at the earliest.	RBI
13	National Housing Bank (RESIDEX)	National Housing Bank has set up a mechanism viz RESIDEX that can track movement of prices in residential housing segment. Initially introduced for 5 cities as pilot, NHB RESIDEX is proposed to be expanded to 63 cities covered under Jawaharlal Nehru National Urban Renewal Mission (JNNURM).	For information of member banks.	All Banks
14	Lead Bank Scheme – Revised Management Information System & Review of SAMIS of NABARD	Regional Director, Mumbai & Goa, RBI, clarified that the circular dated March 19, 2013 on Monitoring and Information System (MIS) prescribing the following statements viz. ACP target - LBS-MIS-I, ACP disbursement and outstanding - LBS-MIS –II and ACP achievement vis-à-vis ACP target - LBS-MIS-III, would apply to ACP Statements submitted by DCC/SLBCs to Reserve Bank of India and are distinct from the LBR returns LBR I, II, III/U I, II, III and LBR reporting implemented by	<p>All LDMS to submit information in Formats MIS I, II III i.e. Targets 2013-14 and Achievements for June 2013 immediately.</p> <p>All Banks to submit information pertaining to FIP in Formats MIS IV & V i.e. Achievement Mar 2013, Plan for 2014 -16 Achievements for June 2013 immediately.</p> <p>These formats have already been circulated among all members by SLBC and are also available on SLBC website.</p> <p>SLBC to consolidate all information on receipt from all members for onward submission to RBI.</p>	<p>All LDMS</p> <p>All Banks</p> <p>SLBC</p>



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		NABARD. He exhorted all LDMs / Banks to complete the revised MIS reporting in MIS-I to V for the ACP target 2013-14 and disbursement / achievement (for quarter ended June, 2013) and FIP Targets and progress thereon respectively without further delay.		
15	Recent Amendments to Maharashtra Stamp Act 1958	<p>A new section 30A has been added in the Maharashtra Stamp Act. IBA's representation to the Govt. of Maharashtra considers the Amendment to be unreasonable & impracticable and requests to withdraw the same.</p> <p>Gist of IBA's representation is as under :</p> <ul style="list-style-type: none">The Amendment requires all Banks & Financial Institutions (FIs) to verify documents taken from borrowers in the past, without any time limit, before 30.9.2013 & if there are any documents found to be deficient in stamp duty, impound such document & forward the same to the Collector of Stamps for the		



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		<p>purpose of recovery with penalty. The obligation imposed upon the Banks / FIs to impound instruments is similar to requiring Banks / FIs to act as agents for recovery.</p> <ul style="list-style-type: none"><li data-bbox="514 560 972 787">• The Amendment has retrospective effect and Banks / FIs will be required to review all instruments executed till date and which are effective – an exercise of enormous magnitude. <p>Jt. IGR replied that the amendment does not have any retrospective effect and is applicable only on the instruments which are effective now.</p> <p>However, the bankers insisted that it does have retrospective effect.</p> <ul style="list-style-type: none"><li data-bbox="514 1193 972 1356">• The Amendment vests the primary liability to pay stamp duty with the Banks / FIs. This is an immense financial obligation which is not		



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		<p>conducive to growth and will impair business activities.</p> <ul style="list-style-type: none">• Documentation is done at branch level and it is impossible for branch officials to verify all documents in course of business before 30.09.2013. Similarly, this exercise will require an expertise on part of the officials working at branches. It is also not possible for branches of the banks to verify adequacy of stamp duty paid in absence of any information on stamp duty rates applicable in the past.• As banks ensure recovery of lent money on the basis of security documents obtained from borrowers which are duly stamped and enforceable in law, the amendment is unnecessary and the existing provisions in the stamp law are therefore adequate to ensure proper payment of stamp duty.• Banks / FIs operate under Central laws relating to		



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		<p>banking and are regulated by RBI. Central Government is the appropriate authority for implementation of laws applicable to banking and financial services extended by the banks to the public.</p> <p>Convener, SLBC opined that the recent amendments cast a onerous obligation on banks. No. of accounts / documents to be verified before 30.09.2013 is too large. SLBC concurs with the views of IBA and requests Government of Maharashtra to look into the recommendations of IBA.</p> <p>Secretary Cooperation suggested that IGR, GoM to check that no provisions are in conflict with the Central Act. He advised that SLBC should update IBA regarding discussions in this meeting so that IBA can take up the matter with concerned department of GoM. A separate meeting of representatives of IBA, GoM & SLBC may be arranged for resolving the issue.</p>	<p>IGR, GoM to check that no provisions of recent amendments are in conflict with the Central Act.</p> <p>SLBC to write to Chief Secretary, GoM and IBA about the discussions held in the 120th SLBC meeting.</p>	<p>IGR, GoM</p> <p>SLBC</p>



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16	Annual Credit Plan			
	A. The comparative position of Annual Credit Plan for the last 3 years	Member Secretary, SLBC informed that banks in Maharashtra have achieved targets under ACP 2012-13 to the extent of 113% and a three year comparison shows that targets have been exceeded every year. However he stressed the need of exceeding Priority Sector targets and its sub-sectors with a comfortable margin. He also expressed confidence in exceeding all yearly targets.	All banks to gear up for achievement of allotted targets under all sectors.	All Banks
	B. ACP 2013-14 Achievement as of 30.06.2013	Member Secretary, SLBC informed that banks in Maharashtra have achieved targets under ACP 2013-14 provisionally to the extent of 26% for the first quarter and stressed the need of exceeding Priority Sector targets and its sub-sectors with a comfortable margin. He appealed all banks to strive hard for exceeding all yearly targets.	All banks to achieve / exceed the allotted targets under all sectors.	All Banks



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17	Credit Flow to Micro and small enterprises & Rehabilitation of potentially viable sick MSE units	<p>Member Secretary, SLBC informed that data has been compiled from information submitted by banks.</p> <p>All targets and sub targets under this area have to be achieved.</p> <p>Banks to ensure that viability study of sick units is undertaken and required financial assistance is provided for rehabilitation of potentially viable sick units.</p>	<p>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.</p> <p>Banks to undertake viability study of sick units.</p>	<p>All Banks</p> <p>All Banks</p>
18	Monitoring credit flow to various sectors of Economy & Credit to Minority Communities	<p>Member secretary, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p> <p>It has been observed that the percentage of lending to Minority Communities by banks is much less than the required percentage. Hence, it has been advised to improve the performance under this area. A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority</p>	<p>To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.</p> <p>All banks to concentrate on these blocks / towns for lending to minority communities and achieve the set target of 15% of priority Sector lending to Minority Communities..</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p>	<p>All Banks</p> <p>All Banks</p> <p>All LDMs</p>



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		population is high is provided to all banks by SLBC and is made available on SLBC website.		
19	Impact of Low Level Credit Services in Scheduled Areas	Secretary to Hon. Governor, Maharashtra vide his letter dtd. 19.08.2013 has conveyed Hon. Governor's concern about meeting Priority Sector Targets not only in the State but also in the Scheduled Area Districts and Scheduled Area Blocks. It is also directed that the percentage target of credit should not be less than the percentage population of that block to the total population of the District.	Lead District Managers of the concerned districts to urgently submit a report on Priority Sector Credit disbursed in the Scheduled Area Blocks during the past three years as directed in the letter.	LDMs of Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI) and Gadchiroli (BoI) Districts.
20	Progress under Swarna Jayanti Shahari Rojgar	Bank wise / District wise Progress Reports of performance under SJSRY (USEP & UWSP) as of	All concerned to note the progress.	--



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	Yojana (SJSRY)	July 2013 as received form Directorate of Municipal Administration, Government of Maharashtra were placed as an annexure in the agenda.		
21	LBS MIS V - FIP Progress Report June 2013	LBS MIS V - FIP Progress Report June 2013 was placed as an annexure in the agenda.	All banks to submit information in the report by 5 th of the month succeeding the quarter end.	All Banks
22	Financial Targets 2013-14 under MSRLM	District wise financial targets under MSRLM for the year 2013-14 were placed as an annexure in the agenda.	All Lead District Managers to note the targets and urgently disaggregate the same Bank wise in consultation with CEO of respective Zilha Parishads and Project Director, DRDA of respective districts. Banks to further disaggregate these targets branch wise and make all-out efforts for 100% achievement of the same.	All LDMs All Banks
23	Release of Subsidy in respect of RGNV II by MHADA	LDM, Jalgaon District and other LDMs represented that subsidy in respect of Rajeev Gandhi Nivara Yojana II is not being received from MHADA.	Concerned department of Government of Maharashtra to look into the matter for release of subsidy pertaining to RGNV II.	MHADA GoM



Annexure II

List of Participants of 120th SLBC Meeting held on 13.09.2013 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Narendra Singh	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri C. VR. Rajendran	Executive Director, Bank of Maharashtra
3	Shri R. Athmaram	Executive Director, Bank of Maharashtra
Reserve Bank of India		
1	Shri J.B. Bhoria	Regional Director, Maharashtra & Goa
2	Smt Phulan Kumar	Regional Director, Nagpur
3	Shri P.K. Das	General Manager, RPCD, Mumbai
4	Shri M.D. Sangavikar	Asstt. General Manager, RPCD, Mumbai
NABARD		
1	Dr. P.M. Ghole	General Manager
2	Shri Lalit Jadhav	DGM, MRO, Pune.
State Government & Corporations		
1	Shri Rajgopal Deora	Secretary, Cooperation, GoM
2	Shri Madhukar Choudhari	Commissioner, Cooperation, GoM
3	Shri S.P. Hardikar	CEO, MSRLM
4	Dr. Sanjay Kolte	Jt. IGR, IGR & CS, GoM, Pune
5	Shri D.L. Oulkar	Addl. Commissioner, Cooperation, GoM
6	Shri Devroop Dhar	Head, UID, DIT, GoM
7	Shri R.B. Gupte	Director, Ministry of MSME, Gol
8	Shri D.S. Salunke	Dy. Registrar, RCS, GoM, Pune
9	Shri V.D. Desale	Dy. Director, Directorate of Industries, GoM
10	Dr. K.P. Mote	Jt. Director, Agri Commissionerate, Pune
11	Shri Satish S. Tatkase	Jt. Director, Finance Dept. GoM
12	Ms Smita Zagade	Asstt. Director, DOMA, Mumbai
13	Shri A.R. Mhaske	Regional Manager, LASDC
14	Shri H.P. Biradar	DM, MSOBC
15	Shri V.N. Bhat	DM, LIDCOM
16	Ms. Burse	DMR, MPBCDC, Pune R.O.
17	Shri Mahendra Gamre	Manager, MAVIM, Mumbai
18	Shri L.K. Kamble	Manager, LASDC
19	Shri M.S. Karol	Dev. Off. KVIC, Mumbai
20	Shri C.P. Singh	Dev. Off. KVIC, Nagpur
21	Shri Parthasarathy	State Coordinator, MSRLM
22	Ms Damle	MPBCDC, Pune R.O.
Scheduled Commercial / Apex Banks.		
1	Shri Sanjay Aggarwal	GM, Allahabad Bank
2	Shri Ravindra Joshi	GM, State Bank of India
3	Shri Ranbir Singh	GM, Union Bank of India
4	Ms Chand Kureel	DGM, SIDBI
5	Shri V.H. Karandikar	DGM, Bank of India
6	Shri V.N. Shankar	DGM, IDBI



Sr. No.	Name of the Participant	Designation / Institution
7	Shri P.K. Sarangi	Regional Head, Oriental Bank of Commerce
8	Shri D.K. Vishnu	DGM, Oriental Bank of Commerce
9	Shri M.J. Arjunwadkar	DGM, State Bank of India
10	Shri K. Devadanam	DGM, UCO Bank
11	Shri Sharad Joshi	DGM, Union Bank of India
12	Shri H.B. Pantola	ZM, Canara Bank
13	Shri K.S.M. Sastry	DZM, Bank of India
14	Shri Navneet Ralli	Vice President Axis Bank
15	Shri Rahul Mone	Vice President & Cluster Head, HDFC Bank
16	Shri Amit Kumar	Sr. Ex.Vice President HDFC Bank
17	Shri Manish Kumar	Zonal Head, UCO Bank
18	Shri Rakesh Relan	Zonal Head, HDFC Bank
19	Shri V.S. Mandalkar	Dy. Vice President, Ratnakar Bank Ltd.
20	Shri G. Malleshwara Rao	AGM, Andhra Bank
21	Shri Chander Banala	AGM, Dena Bank
22	Shri H.B. Shukla	AGM, Indian Overseas bank
23	Shri Kuriakose Conil	AGM, Federal Bank
24	Shri V. Sambamurthy	AGM, National Housing Bank
25	Shri P.N. Trivedi	AGM, Punjab National Bank
26	Shri C.H. Gaushal	AGM, SBI
27	Shri B. Ganesh Pai	AGM, Syndicate bank
28	Shri S.N. Deshpande	CM, Bank of Baroda
29	Shri S.P. Das	CM, Corporation Bank
30	Shri Atul Tripathi	CM, Oriental Bank of Commerce
31	Shri Pramod Dikshit	State Head, ICICI Bank
32	Shri Tanay Kumar	CM, United Bank of India
33	Shri B.V.H. Upadhya	CM, Karnataka Bank
34	Shri Kanchan Kulkarni	R. Head, ICICI Bank
35	Shri D.J. Bhosale	Sr. Manager, Bank of Baroda
36	Shri M. Gopalkrishna Rao	Sr. Manager, ING Vysya Bank
37	Shri M. Nagaraju	Sr. Manager, Central Bank of India
38	Ms Ranjana Tatle	Sr. Manager, Punjab & Sind Bank
39	Shri Sharad Gopale	Sr. Manager, Union Bank
40	Shri Abhaykumar Magdum	Sr. Manager, Ratnakar Bank
41	Shri S.B. Kurkute	Officer, Z.O. Bank of India
42	Shri K.G. Dixit	DM, Canara Bank
43	Shri N. Kawale	Manager, Indian Bank
44	Shri H.A. Sonwalkar	Manager, Indian Overseas Bank
45	Shri V.R. Chavan	Manager, MSC Bank
46	Shri Vaibhav Ramteke	Regional Representative, National Housing Bank
Insurance Companies		
1	Shri D.B. Humbare	Manager, MI, LIC of India
Regional Rural Banks		
1	Shri Philip D'silva	Chairman, Maharashtra Gramin Bank
2	Shri SDS Carapucar	Chairman, Vidharbha Konkan Gramin Bank



Sr. No.	Name of the Participant	Designation / Institution
Lead District Managers		
1	Shri S.T. Parmar	LDM, AHMENAGAR
2	Shri Y.K. Mishra	LDM, AKOLA
3	Shri A.R. Ghate	LDM, AURANGABAD
4	Shri G.B. Bokade	LDM, BEED
5	Shri Sube Singh	LDM, BHANDARA
6	Shri M.N. Patke	LDM, BULDHANA
7	Shri A.C. Wasnik	LDM, CHANDRAPUR
8	Shri S.S. Gangurde	LDM, DHULE
9	Shri Avinash Athaley	LDM, JALGAON
10	Shri K.R. Tupsaundar	LDM, JALNA
11	Shri M.G. Kulkarni	LDM, KOLHAPUR
12	Shri S.N. Chincholkar	Representative of LDM, LATUR
13	Shri Nihar Satpathy	LDM, MUMBAI CITY
14	Shri A.P. Sawant	LDM, MUMBAI SUBURB
15	Shri S.K. Basa	LDM, NAGPUR
16	Shri V.R. Turke	LDM, NANDED
17	Shri L.R. Khedekar	LDM, NANDURBAR
18	Shri A.D. Chavan	LDM, NASIK
19	Shri B.R. Dupargude	LDM, OSMANABAD
20	Shri P.G. Jaronde	LDM, PARBHANI
21	Shri H.A. Mazire	LDM, PUNE
22	Shri J.H. Jain	Sr. Manager, LDO, Pune
23	Shri T. Madhusudana	LDM, RAIGAD
24	Shri S.S. Bandivadekar	LDM, RATNAGIRI
25	Shri M.D. Kulkarni	LDM, SANGLI
26	Shri S.S. Wagh	LDM, SATARA
27	Shri K.B. Jadhav	LDM, SINDHUDURG
28	Shri S.B. Khandare	Representative of LDM, SOLAPUR
29	Shri V.N. Dongre	LDM, THANE
30	Shri G.G. Pimpale	LDM, YAVATMAL
Others		
1	Shri M.Y. Sawant	State Coordinator, RSETI
Convener Bank – Bank of Maharashtra		
1	Shri A.A. Magdum	G.M. Priority & Convener, SLBC
2	Shri K. Vairamani	DGM, Executive Secretary to C & MD
3	Shri L.M. Deshmukh	DGM, FI, RRB & Member Secretary, SLBC
4	Shri Datta Doke	AGM, FI
5	Shri EVR Murthy	CM, SLBC
6	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
7	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell