



AX1 / SLBC / 2018-19 / 7727-7871

13.03.2019

**All Members, SLBC – Maharashtra**

Dear Sir,

**Sub : Minutes / Action Points – 142<sup>nd</sup> SLBC meeting held on 22.02.2019  
at Mumbai**

Please find attached Minutes / Action Points of the 142<sup>nd</sup> SLBC meeting held on 22.02.2019 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 13.04.2019 for appraising in the next SLBC meeting.

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

Yours faithfully,

*(Signature)*

Dy. General Manager,  
Member Secretary,  
SLBC, Maharashtra.

*(Initials)*





No. AX1 / SLBC – 142 / Minutes / 2018-19

February 25, 2019

**Minutes of the 142<sup>nd</sup> SLBC Meeting held on February 22, 2019 at Mumbai**

142<sup>nd</sup> SLBC meeting for the State of Maharashtra was convened on 22.02.2019 at Mumbai. Shri Hemant Tamta, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Shri Rajgopal Deora, Principal Secretary, Finance, Govt. of Maharashtra, Smt. Abha Shukla, Principal Secretary, Cooperation, Govt. of Maharashtra, Shri Assem Gupta, Principal Secretary, Skill Development, Government of Maharashtra, Shri Narendra Patil, Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit, Smt. Indrani Banerjee, Regional Director, Nagpur, Reserve Bank of India and General Manager, Reserve Bank of India. General Managers of Member Banks, Senior executives of Reserve Bank of India, NABARD, UIDAI, other member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri A.B. Thorat, Dy. General Manager, Member Secretary, SLBC welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Additional Chief Secretary, Planning, Govt. of Maharashtra welcomed all the stakeholders on behalf of Govt. of Maharashtra and stated that SLBC is the forum through which different flagship programmes of Central and State Government are being implemented in coordination with State Govt. and Member Banks. Further, he requested Heads of Govt. Sponsored Programmes to share the progress made till date.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about the agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He informed house that as per latest guidelines of Department of Agriculture, Cooperation & Farmers Welfare, Government of India; KCC Campaign is started in the State of Maharashtra to cover all uncovered farmers under the ambit of Kisan Credit Card and requested Member Banks to actively participate the in the campaign in coordination with State Govt. agencies. He also congratulated all Member Banks for surpassing the target of MSME 100 day campaign beyond 110% and asked to participate with the same zeal in every task given by the Central Government in future as well. He urged State Government to look into long pending issues of bankers with regards to Notifying all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika) Nagar Panchayats under Section 58 (f) of Transfer of Property Act, 1882 for creation of Equitable Mortgage in the State



of Maharashtra and amendments to the The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act 1974 / introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks.

Shri U.R. Rao, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted agenda wise discussions. He apprised the house about agenda items that would be discussed and importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the member banks shall continue to work hand in hand with the State Government and other stake holders to attain new heights for the State even under the challenging Scenario.

PFRDA, New Delhi had launched APY Citizen's Choice Campaign from 26.11.2018 to 07.12.2018 in the State of Maharashtra. A felicitation programme of all the winners of the campaign was arranged during the meeting at the hands of dignitaries on the dais.

Smt. Abha Shukla, Principal Secretary, Cooperation, Government of Maharashtra observed that crop loan percentage was coming down over the years. She exhorted the bankers having performance below the State average for improvement. She expressed confidence that during the coming kharif season, with concerted efforts of bankers, Lead District Managers and the State Government functionaries the performance would greatly improve.

Ms. Indrani Bannerjee, Regional Director, Nagpur, Reserve Bank of India summarized the discussions with following remarks on the importance of SLBC forum:

- i) After adoption of new agenda, widespread and fruitful discussions are taking place in the meeting covering all important areas for the benefit of all concerned stakeholders.
- ii) SLBC Maharashtra has compiled a meaningful booklet that covers all important areas.
- iii) Request to stakeholders to cover all those topics which are meant to be discussed in the sub-committee meetings and other important topics be discussed in the main SLBC meeting.

Asstt. General Manager, FI & SLBC, Bank of Maharashtra proposed vote of thanks.

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

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

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 141 <sup>st</sup> SLBC Meeting dtd. 20.11.2018	The minutes of 141 <sup>st</sup> SLBC Meeting dtd. 20.11.2018 were placed as an annexure in the agenda.	The minutes of 141 <sup>st</sup> SLBC meeting were confirmed.	--
2	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy  a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy and observed that branches were opened only at 49 centres of the identified 280. He informed that the detailed list of district wise centres where bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested member banks to update SLBC with the current status of opening of brick and mortar branches / CBS enabled outlets at the allotted centres for putting up a status note to Reserve Bank of India.	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India with a copy endorsed to SLBC.  Lead District Managers to review the status of opening of CBS enabled banking outlets in BLBC / DLCC meetings	Member Banks  LDMS



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>b. Review of operations of Business Correspondents – hurdles / issues involved</p>	<p>Members Banks raised issue of connectivity issue while working in the field through BCAs and more particularly in the districts with dense forest / mountain area.</p> <p>Convener, SLBC informed house that there connectivity issues at various BC locations need to be taken care. Most of the banks has deployed VSAT in such locations for installation of VSAT and banks are receiving funds from FIF of NABARD</p> <p>Convener, SLBC raised concern over very low commission paid to Bank Mitras, due to which attrition rate of Bank Mitras is very high.</p>	<p>Department of Telecommunication has informed that list of location with low / nil connectivity be provided to them so that the can address the issue.</p> <p>Member banks to inform list of locations with low / nil connectivity to DoT.</p> <p>Member banks are requested to look into remuneration paid to the Bank mitras at industry level.</p>	<p>Member Banks</p> <p>Member Banks</p>
	<p>c. Progress in increasing digital modes of payment in the state, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc)</p>	<p>Convener, SLBC asked member banks to identify such villages which are facing connectivity issues and inform DoT</p>	<p>Member banks to identify villages which are facing connectivity issues and share the list with DoT to resolve the issues</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state  d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication.	<p>Convener, SLBC informed house that in case of DBT Aadhaar Seeding and Aadhaar authentication is going on very smoothly and is an ongoing process.</p> <p>Representative of MGNREGS, Nagpur informed that complaints were being received from labourers about payments not credit to their accounts. He opined that accounts of the labourers to which payments were not being credited may not have been properly seeded with aadhaar numbers.</p> <p>ADG, UIDAI suggested that MGNREGS, Nagpur may provide list of accounts where payments were not being credited so that bankers could take up the issue of aadhaar seeding of the accounts as per list.</p>	<p>-</p> <p>MGNREGS to provide list of accounts to which payments were not being credited.</p>	<p>-</p> <p>MGNREGS, Nagpur</p>



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	e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)	Govt. of Maharashtra, Education Department is requested to explore the possibility of including Financial Education in the school Curriculum.	Govt. of Maharashtra, Education Department is requested to design leaflets of Financial Literacy initiatives by banks to educate primary students	Education Dept. GoM
	f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	Convener, SLBC informed the house about various schemes, subsidies implemented by the Central and State Govt.	Member banks to note the various schemes, subsidies implemented by the Central and State Govt.	Member Banks
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain	Reserve Bank of India and NABARD provided guidance to Member Banks as under:  Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.	Member Banks are requested to study the aspects involved and issues if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be discussed.	Member Banks
	h. Status of Financial Inclusion in the State of Maharashtra			
	PMJDY	Convener, SLBC informed the house about progress under	-	-



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	PMMY	<p>implementation of PMJDY in the State.</p> <p>ACS, Planning complimented all member banks for achievements under MUDRA as the State surpassed Karnataka to move to the 2<sup>nd</sup> rank. He informed that the State Government has made available funds to all District Collectors for outreach and Publicity pertaining to MUDRA. He appealed all concerned to make use of the same for giving wide publicity to the scheme.</p> <p>He observed that a large percentage of MUDRA loan beneficiaries were women and expressed the need for verifying end use of loan amount. He advised member banks to submit borrower wise data of MUDRA loans by 28.02.2019 for the purpose of analysis.</p>	<p>Member banks to contact District Collectors for outreach and publicity of MUDRA loans in coordination with respective Lead District Managers.</p> <p>Member Banks to submit borrower wise data to GoM, Planning Dept by 28.02.2019.</p>	<p>Member Banks LDMs</p>
	Stand Up India	<p>Jt. Secretary, Social Justice Dept. Government of Maharashtra observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and</p>	<p>Member Banks to scout for proposals under SUI Scheme.</p>	<p>Member Banks</p>



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	<p>APY</p> <p>PMJJBY / PMSBY</p>	<p>one woman beneficiary per branch. He also urged to update data on SUI portal regularly so as to reflect correct position.</p> <p>10 best performing branches along with 2 banks with 100% branch activation viz Bank of Maharashtra and Tamilnad Mercantile Bank P Ltd were felicitated for good performance under Citizens' Choice Campaign – Maharashtra. Convener, SLBC urged member banks to continue the good work put up for popularizing the scheme.</p> <p>Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested to ensure fresh enrollments as well as renewals. He also requested to ensure collection of premia on time.</p> <p>COO, MSRLM informed house that out of 40 lakhs SHG members, 10 lakh members are covered under PMJJBY and PMSBY. Further, he assured that Bank Sakhis may be utilized to cover the uncovered population under captioned schemes.</p>	<p>Member banks to continue scouting for enrollments under APY and popularize the scheme.</p> <p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time.</p> <p>Member banks are requested to utilize the services of Bank Sakhis proactively to cover the uncovered population under the ambit of PMJJBY and PMSBY.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	UIDAI	<p>Asst. Director General, UIDAI highlighted on following points and requested banks / LDMS to ensure compliance.</p> <p>i) Banks to ensure the deployment of Aadhaar enabled MicroATMs in every Gram Panchayat. Self Help Group and existing CSC and Sangram Kendra of Rural development department could be contacted and to be made BC to use Aadhaar based MicroATM. A successful deployment has been carried out with the help of SHG in Wardha district and BC is giving door step delivery of services to the beneficiaries and requested Banks to ensure the banking services with BC model as being used in Wardha.</p> <p>ii) Banks to ensure the short fall in deployment of Aadhaar Sewa Kendra in Maharashtra to achieve the target as given by corporate offices.</p> <p>DLBC to meet and ensure that every taluka must have at least one</p>	<p>Member Banks are requested to follow Wardha Model of use of SHG members in deployment of Aadhaar based MicroATMs and giving door step delivery of services to the beneficiaries.</p> <p>Member Banks are requested to ensure the short fall in deployment of Aadhaar Sewa Kendra in Maharashtra to achieve the target as given by corporate offices.</p> <p>Lead District Managers are requested to take up the agenda in DLCC / DLBC meeting regarding</p>	<p>Member Banks</p> <p>Member Banks</p> <p>LDMS</p>



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		bank who is providing Aadhaar enrolment and update service.	serving people of taluka places with Aadhaar Enrollment centres through banks.	
3	Review of Credit Disbursements by banks			
	a) Achievement under ACP of the State, Priority Sector Lending	Convener, SLBC gave an analytical presentation of ACP for the last 3 years & for the quarter ended December 2018. He highlighted that performance as at the Quarter ended December 2018 was improved as compared to last year and requested member banks to focus on improving disbursements under Agriculture and other priority sector advances.	Member Banks to achieve the set target under ACP 2018-19.	Member Banks
	Disbursement of Crop Loans under Annual Credit Plan	Convener, SLBC presented comparative performance under crop loan disbursement as of 31.01.2019 with that of 31.01.2018 and informed house that Y-O-Y percentage growth was 24 %.	Member Banks to achieve the target of Crop loan disbursement.	Member Banks
	b) Lending towards Govt. Sponsored Schemes	Convener, SLBC informed that the targets and progress under various GSSs were mentioned in agenda notes and appealed to all implementing agencies to provide	Member banks to increase flow of credit towards GSSs and complete the allotted target for the FY 2018-19.	Member Banks



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	b 1) MSRLM	<p>data regularly at fixed periodic intervals. He also urged the member Banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>COO MSRLM gave an informative presentation on progress of SHG bank linkage programme in the State. He urged member banks to lodge interest subvention claim. He also appealed to member banks to clear pendency in respect of opening of accounts of SHGs. He informed that they had onboarded about 2,500 bank sakhis who will help bankers in all respects of SHG accounts including recovery.</p> <p>Principal Secretray, Skill Development advised to comply with lodgement of interest subvention claims and clearing pendency regarding opening of accounts of SHGs as (i) it was imperative for regular paying SHGs to get benefit of interest subvention and (ii) for getting revolving funds credited to the tune of Rs. 15,000/- to the accounts of SHGs within 7 days.</p>	<p>Member banks to lodge interest subvention claims immediately.</p> <p>Member banks to clear pendency in respect of opening of accounts of SHGs immediately.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	b 2) LASDC	<p>Representatives of member banks assured to lodge interest subvention claims and clear pendency in opening of accounts of SHGs.</p> <p>Convener, SLBC informed that bank wise / district wise progress report was not submitted by the corporation despite various reminders. He requested to submit bank wise as well as district wise progress report every month.</p>	<p>Lokshahir Annabhau Sathe Development Corporation (LASDC) to submit bank wise as well as district wise progress report every month.</p>	LASDC
	b 3) MSOBCFDC	<p>Convener, SLBC informed that district wise progress report as of 31.01.2019 was enclosed with agenda notes. He requested to submit bank wise as well as district wise progress report every month.</p>	<p>Maharashtra State Other Backward Class Finance and Development Corporation (MSOBCFDC) to submit bank wise as well as district wise progress report every month.</p>	MSOBCFDC
	b 4) LIDCOM	<p>Convener, SLBC informed that district wise progress report as of 31.12.2018 was enclosed with agenda notes. He requested to submit bank wise as well as district wise progress report every month.</p>	<p>Sant Rohidas Charmodyog &amp; Charmakar Vikas Mahamandal Maryadit (Leather Industries Development Corporation of Maharashtra – LIDCOM) to submit bank wise as well as district wise progress report every month.</p>	LIDCOM
	b 5) MPBCDC	<p>Convener, SLBC informed that bank wise / district wise progress report was not submitted by the</p>	<p>Mahatma Phule Backward Class Development Corporation (MPBCDC) to submit bank wise as</p>	MPBCDC



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	b 6) PMEGP	<p>corporation despite various reminders. He requested to submit bank wise as well as district wise progress report every month.</p> <p>Convener, SLBC informed about exemption of EDP training to disbursed loan under PMEGP. He also informed that the details were already circulated by SLBC.</p>	<p>well as district wise progress report every month.</p> <p>Member banks to ensure related compliance.</p>	Member Banks
	b 7) Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit	<p>Convener, SLBC informed that bank wise / district wise progress report was not submitted by the corporation despite various reminders. He requested to submit bank wise as well as district wise progress report every month.</p>	<p>Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit to submit bank wise as well as district wise progress report every month.</p>	Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit
	b 8) APAMVMM	<p>Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit (APAMVMM) informed about interest reimbursement scheme of the corporation. He related experiences of his field visits and observed that awareness level about the scheme among root level bankers was poor. He also observed problems related to language barrier and requested to seek help of local persons when borrowers approached bank</p>	<p>Member banks to –</p> <ul style="list-style-type: none"> <li>• Ensure that details about the same are disseminated to all their branches / offices and all borrowers approaching the branches are rendered proper service / guidance</li> <li>• Allot a separate code to the scheme in CBS</li> <li>• Achieve target of 50,000 cases by 31.03.2019</li> </ul>	Member Banks



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		<p>branches. He exhorted bankers for achievement of targets of 50000 cases to be achieved by 31.03.2019. He informed about meeting with executives of SLBC, Maharashtra as well as major bankers and assured that the corporation would also take corrective steps in case of lapses if any.</p> <p>Principal Secretary, Skill Development informed that the interest reimbursement scheme was specially designed wherein the component of 100% reimbursement of interest to regular paying borrowers was incorporated and it also carried credit guarantee to the extent of 85% for loans up to Rs. 5 lakh and 75% for loans up to Rs. 10 lakh. He urged bankers to allot separate code to the scheme under CBS on priority basis so that disbursement of loans would become easy for the branches. He clarified that loans under the interest reimbursement scheme were to be disbursed by cooperative banks too and they were also covered under credit guarantee.</p>	<p>MS Cooperative bank as apex bank of all DCCBs in the State to ensure that loans under the scheme are disbursed by branches of all DCCBs.</p> <p>Lead District Managers to ensure that targets informed by SLBC are disaggregated bank wise and informed to all concerned. Position of achievement against the target be reviewed in all block level / district level meetings.</p>	<p>MS Coop Bank</p> <p>LDMs</p>



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	<p>c) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p> <p>Affordable Housing</p>	<p>Principal Secretary, Finance informed that extending credit guarantee to the loans of other State Government Corporations on the lines of the scheme of APAMVMM was under the consideration of the State Government.</p> <p>Convener, SLBC informed about achievements under credit to MSME sector, MSME 100 days campaign and Reserve Bank of India guidelines dtd. 01.01.2019 about restructuring of advances to MSME. He also informed about minutes of related SLBC sub-committee meeting held on 13.02.2019 being included in the agenda notes.</p> <p>Convener, SLBC informed about achievements under CLSS Scheme of Pradhan Mantri Awas Yojana (PMAY) as informed by HUDCO, NHB and member banks. He also informed about minutes of related SLBC sub-committee meeting held</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 13.02.2019 for compliance.</p> <p>Member Banks to note the action points emerged during sub-committee meeting dtd 13.02.2019 for compliance.</p>	<p>Member Banks LDMs</p> <p>Member Banks</p>



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	Pradhan Mantri Awas Yojana – Gramin (PMAY-G)	<p>on 13.02.2019 being included in the agenda notes. He requested HUDCO to provide quarterly district wise / bank wise progress report to SLBC for review.</p> <p>Regional Manager, NHB informed about clarifications in respect of queries of bankers regarding upload of multiple batches and rejecting only erroneous records.</p> <p>Convener, SLBC informed about the latest status of implementation of PMAY-G in the State. He drew attention of member banks and Lead District Managers to letter dtd 08.02.2019 in respect of facilitation of beneficiaries of SC, ST and Landless Labour categories to avail institutional finance up to Rs. 70,000 under PMAY-G of the State Government; circulated by SLBC and urged to note the contents for compliance.</p>	<p>HUDCO to provide quarterly district wise / bank wise progress report to SLBC.</p> <p>Member banks to note the clarifications.</p> <p>Member Banks and Lead District Managers to note the contents of letter dtd 08.02.2019 for compliance.</p>	<p>HUDCO</p> <p>Member Banks</p> <p>Member Banks LDMs</p>
	d) Crop Insurance under PMFBY	<p>Convener, SLBC requested Department of Agriculture to provide quarterly progress report to SLBC for inclusion in the agenda notes.</p>	<p>Department of Agriculture to provide quarterly progress report to SLBC for inclusion in the SLBC Agenda notes</p>	<p>Dept. of Agriculture, GoM</p>



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	e) Grant of Education loans	<p>Dy. Director, Agriculture assured to submit the same.</p> <p>Convener, SLBC informed position of disbursement of Education loans as of 31.12.2018 and details of revised CSISS 2009 to the house.</p> <p>Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra requested Member Banks to finance under Model Education Loan Scheme to eligible students and take the benefit of Central Government's CGFSEL Scheme.</p>	<p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p>	<p>Member Banks</p>
	f) Progress under SHG Bank linkage	<p>Convener, SLBC informed the house about performance under SHG Bank Linkage Programme as of 31.12.2018. He also informed about minutes of related SLBC sub-committee meeting held on 11.02.2019 being included in the agenda notes.</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 11.02.2019 for compliance.</p>	<p>Member Banks LDMs</p>
4	Doubling of Farmers' Income by 2022	<p>DGM, NABARD highlighted that banks were relying more on disbursement of crop loans under agriculture and stressed the need for increasing share of finance</p>	<p>Member banks to increase financing towards investment credit where there is more capital formation and to support Government's noble</p>	<p>Member Banks</p>



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		under investment credit where capital investment and formation was more. Further, he highlighted the importance of Adequate Credit to needy people / farmers.	initiative of Doubling of Farmers' Income by 2022.	
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special sub-committees of DCC (SCC)	Convener, SLBC informed the house on position of Maharashtra on CD Ratio of all banks and informed that as of 31.12.2018, no districts in the State were having CD ratio below 40%. However, Lead District Managers of Nandurbar, Gondia, Chandrapur and Bhandara were requested to ensure that the CD ratio of the district is maintained above 40% and is improved further.	Lead District Managers of these districts are requested to ensure that CD ratio of the district does not slip below 40% and is improved further.	Concerned LDMs
6	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	Convener, SLBC informed the house that despite repeated follow up, only a few member banks have reported data. As such, position of NPAs / recovery could not be meaningfully reviewed.  He requested all member banks to ensure that the position is submitted without fail so that the same can be reviewed, corrective measures for improvement in recovery can be suggested / adopted and overall	Member Banks to submit NPA data in prescribed format without fail.	Member Banks



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		growth in NPAs can be arrested effectively.		
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>Convener, SLBC requested all Member Banks to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format.</p> <p>Government of Maharashtra vide GR dtd. 19.12.2018 has instructed to implement various relief measures in affected areas and asked to restructure short term crop loans up to 31.07.2019.</p> <p>Convener, SLBC informed that the issue was discussed in SLBC sub-committee meeting dtd. 11.02.2019 and guidance of Reserve Bank of India was sought. Reserve Bank of India via e-mail dtd. 21.02.2019 has informed that they have not received any request in this regard and has advised to follow instructions laid down in Master Direction 2018.</p>	<p>Member Banks are requested to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format immediately after 31.08.2018</p> <p>SLBC to refer the matter to Reserve Bank of India for guidance.</p>	<p>Member Banks</p> <p>SLBC</p>



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8	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	<p>Convener, SLBC informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same has been incorporated in the agenda for perusal by all concerned.</p> <p>Dy. Director, Agri., Commissionerate of Agriculture informed the house about State Governments Group Farming Scheme launched on 24.07.2017 and modified in October 2018 and asked banks to finance Farmers Groups to the maximum extent possible.</p>	<p>All concerned to go through the various policy initiatives of the Govt. for perusal.</p> <p>Member Banks are requested to consider the proposals of Group Farming Scheme positively.</p> <p>Controlling offices of the Member Banks are requested to percolate and educate the field staff regarding State Government's Group Farming Scheme.</p>	<p>All Members</p> <p>Member Banks</p> <p>Member Banks</p>
9	Discussion on improving rural infrastructure/ credit absorption capacity	Convener, SLBC briefed house on various Government Policies for information of all concerned stakeholders	--	--
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc.	Convener, SLBC briefed the house on various Government Schemes launched for skill development of the youth which will help them towards employment generation. He informed the house that a detailed review of functioning of RSETIs was	--	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	including a review of functioning of RSETIs	taken during the SLBC sub-committee meeting dtd. 11.02.2019.		
11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	Convener, SLBC informed the house about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP) and the constraints faced by users while accessing site of Mahabhulekh.	Revenue Department of Govt. of Maharashtra is requested to address the issue of problems faced by the users while accessing site of Mahabhulekh.	Revenue Dept., Govt. of Maharashtra
12	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Convener, SLBC informed the house that various schemes are launched by Govt. of India and Govt. of Maharashtra to attract youth to start their own business units viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio preferably under MSME.	Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMs
13	Discussion on Market Intelligence Issues	Convener, SLBC asked member banks to share their views on the topics related with Market Intelligence.	--	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
14	Issues Remaining Unresolved at DCC / DLRC meeting	Convener, SLBC informed the house that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 31.12.2018 has been escalated to SLBC. He requested member Banks to escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.	Member banks to escalate District Level issues only if unresolved at DLCC level through Lead District Manager.	Member banks
15	Timely Submission of data by Banks, Adhering to the Schedule of SLBC Meetings	<p>Convener, SLBC informed the house that data submission by members had improved a lot. He urged member Banks to submit requisite data to SLBC within stipulated time limits so that compilation of agenda notes and quarterly submissions to Reserve Bank of India could be undertaken in time accordingly.</p> <p>He appealed all the stakeholders to convey issues to be taken up, queries, data from implementing agencies etc. at least two weeks in advance so as to include the same in the agenda notes of the meeting.</p>	<p>Member banks to submit data within stipulated time limits.</p> <p>All stake holders to submit issues to be taken up, queries, data etc. at least two weeks in advance to SLBC.</p>	<p>Member Banks</p> <p>All Stakeholders</p>
16	Management of Data Flow at LBS Fora	Convener, SLBC informed about constitution of a working group by	--	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Reserve Bank of India to develop a standardized system for data flow and its management by SLBC Convener banks on their websites. He also informed that first meeting of the working group was scheduled to be held on 27.02.2019.		
17	Issues flagged by Member Banks and LDMs	<p>Maharashtra Gramin Bank</p> <p>CGM, Maharashtra Gramin Bank informed as under:</p> <ol style="list-style-type: none"><li>1. Heavy rush at Maharashtra Gramin Bank branches on last day of payment of crop insurance premium.</li><li>2. Pressurising bank staff by local leaders for implementation of Government Sponsored Schemes without following any conventional rules.</li><li>3. Parking of funds with Maharashtra Gramin Bank by State Government authorities.</li></ol>	<p>Dy. Director, Agriculture assured that Government of Maharashtra's Common Service Centres (CSCs) will help out branches in this respect. He also informed that GoM will conduct camps for this purpose.</p> <p>Principal Secretary, Finance assured to look into the matter. He suggested that SLBC may write a letter so that the matter can be taken up with Home Department / Police authorities.</p> <p>Principal Secretary, Finance clarified that the State Government has already issued a GR that recognizes all financial institutions</p>	<p>GoM</p> <p>Home Dept. GoM SLBC</p> <p>--</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Vidarbha Konkan Gramin Bank</p> <p>Chairman, Vidarbha Konkan Gramin Bank informed about permission to postpone classification of overdue agri loan accounts in drought affected areas as NPAs in light of GR issued by GoM.</p> <p>Convener SLBC informed that the matter was being taken up with Reserve Bank of India. He also informed that the issue will be taken up in SLBC sub-committee meeting if unresolved.</p>	<p>including RRBs and SIDBI for parking of funds by State Government Departments.</p> <p>--</p>	<p>--</p>
18	Any other item with permission of the Chair	<p>General Manager, State Bank of India, LHO, Mumbai, informed about manhandling of Branch Manager, State Bank of India, Chousala Branch, District Beed.</p> <p>Convener, SLBC requested kind intervention of the State Government in the matter so that a</p>	<p>SLBC to write letter to Government of Maharashtra about the incidence.</p> <p>Home Department, Government of Maharashtra to do the needful.</p>	<p>SLBC</p> <p>Home Dept. GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>situation of law and order is maintained in the Districts.</p> <p>Principal Secretary, Finance assured to look into the matter. He suggested that SLBC may write a letter informing the events so that the matter can be taken up with Home Department / Police authorities.</p>		



**Annexure II**

**List of Participants for 142<sup>nd</sup> SLBC Meeting held on 22.02.2019 at Mumbai**

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Shri Ajay Jaunjale	Enforcement Officer, EPFO
2	Shri A.R. Gokhe	Director, MSME-DI, Mumbai
3	Shri Ijaz Yousuf	ADET (R), DoT
4	Shri Mohit Yadav	Manager, PFRDA
<b>State Government</b>		
1	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
2	Mrs. Abha Shukla	Principal Secretary, Cooperation
3	Shri Aseem Gupta	Principal Secretary, Skill Development
4	Shri Rajgopal Deora	Principal Secretary, Finance
5	Shri Dinesh Dingle	Jt. Secretary, Social Justice
6	Shri Sanjay Patil	Dy. Secretary, Social Justice
7	Shri P.D. Sigedar	Dy. Director, Agriculture, Pune
8	Shri V.A. Ranpise	Asstt. Director, Textiles, Mumbai
9	Shri D.V. Narole	Asstt. Gen. Manager, LASDC Ltd.
10	Shri Narendra Patil	Chairman, APAMVMM
11	Shri Anil Patil	MD, APAMVMM
12	Shri Aakash More	Dy. Gen. Manager, APAMVMM
13	Shri V.A. Jadhav	Dy. Gen. Manager, MPBCDC Ltd.
14	Shri A.S. Lomte	Dy. Gen. Manager, MSOBCFDC
15	Shri R.M. Meshram	Asstt. Gen. Manager, MSOBCFDC
16	Shri N. Sivanandam	Asstt. Director, KVIC
17	Shri P.S. Vaid	Asstt. Director, KVIC
18	Shri A.D. Kamble	Dy. Director, KVIC, Nagpur
19	Mrs A.S. Puranik	Manager, Sant Rohidas Leather Corporation
20	Ms Rupa Mistry	Manager, MAVIM
21	Shri Ravindra Shinde	COO, MSRLM
22	Shri Prakash Khopkar	DD, MSRLM
23	Shri Gopaldas Jhanwar	SMM, FI, MSRLM
24	Shri Nilesh Dange	SMM, NULM, Directorate of Municipal Admn.
25	Shri Ramesh Warudkar	Advisor, MGNREGS
<b>Reserve Bank of India</b>		
1	Smt. Indrani Banerjee	Regional Director, Nagpur
2	Shri Madhukar Jadhav	General Manager
3	Shri M.K. Moon	Asst. Gen. Manager, FIDD,MRO
4	Ms S. Vidya	Manager, FIDD,MRO
<b>NABARD</b>		
1	Shri R.B. D'Souza	Dy. General Manager, MRO, Pune
<b>Apex Banks</b>		
1	Smt. Rekha Surti	Regional Manager, National Housing Bank
2	Shri A.C. Mouli	Dy. Gen. Manager, SIDBI
<b>Commercial Banks.</b>		
1	Shri Hemant Tamta	Executive Director, Bank of Maharashtra
2	Shri Dipankar Das	Dy. Gen. Manager, Allahabad Bank
3	Shri Sandesh Pawar	Manager, Allahabad Bank
4	Shri Anil Kumar Singh	Asstt. Gen. Manager, Andhra Bank



Sr. No.	Name of the Participant	Designation / Institution
5	Shri R.P.Babbar	Dy. Zonal Head, Bank of Baroda
6	Shri R.R. Mate	Representative, Bank of Baroda
7	Shri Rajesh Sonawane	Sr. Manager, Bank of Baroda
8	Shri K.S.M. Sastri	Dy. Gen. Manager, Bank of India
9	Shri B.B. Mascarenhas	Sr. Manager, Bank of Maharashtra
10	Shri Manik Jondhale	Manager, Bank of Maharashtra
11	Shri Sandip Rao	Dy. Gen. Manager, Canara Bank
12	Shri Jaywant Phule	Sr. Manager, Canara Bank
13	Shri Ranjit Kumar	Asstt. Gen. Manager Central Bank of India
14	Shri S.B. Humne	Chief Manager, Central Bank of India
15	Shri MM Mohan Kumar	Asstt. Gen. Manager, Corporation Bank
16	Shri Pralay Shankar Kayal	Chief Manager, Corporation Bank
17	Shri Chander Banala	Dy. Gen. Manager, Dena Bank
18	Shri A.N. Chatterjee	Asstt. Gen. Manager, Dena Bank
19	Shri Suman Ravi	Sr. Manager, Dena Bank
20	Shri Nirbhay Sontakke	Officer, Dena Bank
21	Shri Manohar Andhere	Officer, Dena Bank
22	Shri Sachin Pol	Asst. Gen. Manager, IDBI Bank
23	Shri Abhijit Sanap	Manager, IDBI Bank
24	Shri Manoj Kumar Mishra	Chief Manager, Indian Bank
25	Shri Amit Tikriya	Manager, Indian Bank
26	Shri Anil Kumar	Dy. Gen. Manager, Indian Overseas Bank
27	Shri Mahesh Ghule	Manager, Indian Overseas Bank
28	Shri Mayank Merchant	Sr. Manager, Oriental Bank of Commerce
29	Shri P.N. Thakur	Chief Manager, Punjab National Bank
30	Shri D. Kannan	Dy. Gen. Manager, Punjab and Sindh Bank
31	Shri S. Suryanarayana Prasad	Dy. Gen. Manager, SBI
32	Shri H.K. Suresh	DZM, Syndicate Bank
33	Shri Saurabh Verma	Sr. Manager, Syndicate Bank
34	Shri JKV Menon	Asst. Gen. Manager, UCO Bank
35	Shri Naveen Khareliya	Manager, UCO Bank
36	Shri Manoj Yelpale	Sr. Manager, Union Bank of India
37	Shri Varun Kumar Tripathi	Br. Manager, Union Bank of India
38	Shri A. Chandak	Dy. Manager, Union Bank of India
39	Shri Pradeep Kom	Officer, Union Bank of India
40	Shri Arabinda Mahapatra	Chief Manager, United Bank of India
41	Shri Atul Sawant	Agri Officer, Vijaya Bank
42	Shri Vijay Dubey	Asst. Vice President, Axis Bank
43	Shri Sikandar Miyagul	Cluster Head, Bandhan Bank
44	Ms Sasmita Swain	AVP, Bandhan Bank
45	Shri Philip Abraham	DVP, Federal Bank
46	Shri Dinesh Parkar	AVP, HDFC Bank
47	Shri Ajay Bhuvad	AVP, HDFC Bank
48	Shri Venkatesh Acharya	Sr. Manager, HDFC Bank
49	Shri Rajesh Kharche	ZCH, ICICI Bank
50	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
51	Ms Geeta Thadani	State Head, IndusInd Bank
52	Ms Manasi Mulik	Chief Manager, IndusInd Bank
53	Shri Divakar M.P.	Chief Manager, Karnataka Bank



Sr. No.	Name of the Participant	Designation / Institution
54	Shri P. Rithesh Balan	Manager, Karnataka Bank
55	Shri Amit Haldawanakar	Br. Manager, Kotak Mahindra Bank
56	Shri Neminath Patil	Sr. Manager, RBL Bank
57	Shri Anandkumar Nevaskar	SVP, Yes Bank
58	Shri Vijay Parab	Project Team Leader, Yes Bank
<b>Small Finance Banks</b>		
1	Shri Dinesh Iyer	SVP, AU
2	Shri Sajid R Shaikh	DVP-II, Equitas
3	Shri A. Narendran	Business Dev. ESAF
4	Shri Yogesh Dixit	Chief Risk Officer, Suryoday
5	Shri Clemenston Varghese	SVP, Suryoday
6	Shri Akhilesh Iyer	Zonal Head, Utkarsh SF Bank
<b>Regional Rural Banks</b>		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri G.G. Wakade	CGM, Maharashtra Gramin Bank
<b>M.S. Cooperative Bank</b>		
1	Shri Dilip N Dighe	General Manager
2	Shri S.B. Jadhav	Manager
<b>Lead District Managers</b>		
1	Shri Tukaram Gaikwad	LDM, Ahmednagar
2	Shri Anand Joshi	LDM, Aurangabad
3	Shri Vijay Chavan	LDM, Beed
4	Shri R.S. Khandekar	LDM, Bhandara
5	Shri Uttam Manwar	LDM, Buldhana
6	Shri S.N. Jha	LDM, Chandrapur
7	Shri P.M. Bhosale	LDM, Gadchiroli
8	Shri D.K. Silare	LDM, Gondia
9	Shri Shantaram Sawdallu	LDM, Hingoli
10	Shri N.M. Ilamkar	LDM, Jalna
11	Shri Arun Prakash	LDM, Jalgaon
12	Shri Rahul Mane	LDM, Kolhapur
13	Shri S.R. Burde	LDM, Latur
14	Shri S. V. Sapte	LDM, Mumbai City
15	Shri Gadadhar Sethi	LDM, Mumbai Suburb
16	Shri B.V. Barve	LDM, Nasik
17	Shri Sharad Barapatre	LDM, Nagpur
18	Shri Nilesh M. Vijaykar	LDM, Osmanabad
19	Shri S.R. Hattekar	LDM, Parbhani
20	Shri Anand Bedekar	LDM, Pune
21	Shri Anand Nimbalkar	LDM, Raigad
22	Shri S.U. Adsul	LDM, Ratnagiri
23	Shri Vasant Saraf	LDM, Sangli
24	Shri A.K. Jha	LDM, Sindhudurg
25	Shri M.Y. Shirolkar	LDM, Satara
26	Shri Ramchandra Chandanshive	LDM, Solapur
27	Shri Abhay Patil	LDM, Palghar
28	Shri J.N. Bharti	LDM, Thane
29	Shri Virendra Kumar	LDM, Wardha
30	Shri Dattatray Ninawkar	LDM, Washim



Sr. No.	Name of the Participant	Designation / Institution
31	Shri V.M. Bhagat	LDM, Yavatmal
32	Shri Kiran Bhor	Officer, Lead District Office, Raigad
<b>Insurance</b>		
1	Shri Nitin Kumar Swarnkar	Admn Officer, AIC of India
2	Shri D. A. Agnihotri	Asst. Secretary (P & GS), LIC of India
<b>Others</b>		
1	Shri R.B. Rahate	Dy. Gen. Manager, MUDRA
2	Shri D. Chidambara Kani	Regional Manager, Taminad Mercantile Bank
3	Shri Nikalje	Representative, Bartronics India Ltd.
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri U.R. Rao	General Manager, Convener, SLBC
2	Shri V.U. Mhaske	Advisor, Bank of Maharashtra
3	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
4	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
5	Shri Sunderraj Gounder	Senior Manager, SLBC
6	Shri Mangesh Kedar	Senior Manager, SLBC
7	Shri P.M. Walunjkar	Manager, SLBC

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राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE



एक कदम स्वच्छता की ओर  
'स्वच्छता अभियान'  
की सफलता हेतु हम प्रतिबद्ध हैं



संयोजक / CONVENER  
बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

No. AX1 / SLBC – 142 / Minutes/ 2019-20/950-1093

Date: 25.04.2019

*All Members, SLBC – Maharashtra*

Madam/ Dear Sir,

**Sub :Corrigendum-Minutes / Action Points – 142<sup>nd</sup> SLBC meeting held on 22.02.2019  
at Mumbai**

Please find attached **Corrigendum** on Minutes / Action Points of the 142<sup>nd</sup> SLBC meeting held on 22.02.2019 at Mumbai for your perusal & to initiate necessary action. You are further requested to inform the action taken to SLBC for appraising in the next SLBC meeting.

Kindly take note of the same.

Yours faithfully,

**(Ahilaji Thorat)**

Dy. General Manager,  
Member Secretary,  
SLBC, Maharashtra.



Sr. No.	Agenda Item	Discussions Held	Previous Action Point	Amended Action Point	Action by
1	<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 unbanked rural centers (URCs)</p>	<p>Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy and observed that branches were opened only at 49 centres of the identified 280. He informed that the detailed list of district wise centres where bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested member banks to update SLBC with the current status of opening of brick and mortar branches / CBS enabled outlets at the allotted centres for putting up a status note to Reserve Bank of India.</p> <p>Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India with a copy endorsed to SLBC.</p>	<p>Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India with a copy endorsed to SLBC.</p>	<p>Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to SLBC. SLBC in turn will submit consolidated report to Reserve Bank of India.</p>	Member Banks

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