

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

संयोजक
संयोजक
Convener



बँक ऑफ महाराष्ट्र
बँक ऑफ महाराष्ट्र
Bank of Maharashtra

Priority Sector Department, 'Lokmangal', 1501,
Shivajinagar, Pune-411005.
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AX1/PSD/SLBC/2012-13/ 3593 - 3682

Date: 28.08.2012

All Members, SLBC - Maharashtra

Dear Sir,

Re: 116th Meeting of the State Level Bankers' Committee (SLBC)

We are pleased to inform you that 116th meeting of the State Level Bankers' committee is rescheduled as under:

Date : 07th September 2012, Friday
Time : 11.00 AM
Venue : Appasaheb Joag Hall,
Bank of Maharashtra,
H.O. "Lokmangal"
4th Floor, 1501, Shivajinagar,
Pune 411005.
Ph. (020) 25513813, (020) 25513121

Agenda of the meeting is attached herewith. Kindly make it convenient to attend the meeting. Meeting will be followed by lunch. Please send us the confirmation of participation with name, designation and e-mail id of the person attending the meeting, immediately by e-mail to bomfislb@mahabank.co.in.

Yours faithfully,

(L. M. Deshmukh)
Deputy General Manager,
FI, RRB & Member Secretary SLBC

1. Agenda Notes will be placed on our website <http://www.bankofmaharashtra.in/SLBC.asp>
2. Hard copies shall be provided at the time of meeting.



Agenda for 116th SLBC meeting proposed on 07.09.2012 at Pune

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4	Monitoring the progress of the KCC schemes by DFS, Govt. of India ✓	
5	Drought condition in 122 blocks in Maharashtra & consequent care, such as rephasing / rescheduling / conversion etc. ✓	
6	Implementation of Strategies & Guidelines under Financial Inclusion: <ul style="list-style-type: none"> i. Review of Progress in Financial Inclusion Plan ii. Preparation of Comprehensive Financial Services Plan for the District iii. Opening of branches in Financial Inclusion villages iv. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India v. Uploading of Service Area Plan on district Website vi. Interaction / Presentation by M/s Vakrangee Finserve Ltd. vii. Progress in the establishment of Ultra Small Branches (USBs) viii. Roadmap-Provision of Banking Services in Villages with Population below 2000. ix. One family one account concept declared by Govt. of India & coverage of Service Area. x. Opening of accounts of NAREGA beneficiaries in selected blocks & payment under EBT. xi. Convention of BCAs by Lead Banks in 4 districts. 	
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8	Action Points Emerged During Special Meeting Held on 09.08.2012 under the Chairmanship of Dr. D. Subbarao, Governor, Reserve Bank of India. ✓	
9	Review of performance under various Government sponsored Schemes ✓	



10	PMEGP Scheme – Submission of statements to KV/C. & release of subsidy claims✓	
11	Issuance of GR regarding Deposit Mobilization by Maharashtra Gramin Bank from Govt. of Maharashtra ✓	
12	Utilization of digital land record database under Bhoomi project. Feedback on visit to Karnataka on 10 th & 11 th July 2012 ✓	
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14	Implementation of a new component "Institutional Credit" in Integrated Handloom Development Scheme (IHDS) under the Comprehensive Package for the Handloom Sector ✓	
15	Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra ✓	
16	Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009 ✓	
17	Cooperation from various Govt. Agencies in Recovery of loans in the State.	
18	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy✓	
19	Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Dr. Punjabrao Deshmukh Interest Subvention Scheme etc. of Govt. of Maharashtra .	
20	Financing Negotiable Warehouse Receipts under development of warehousing sector✓	
21	Financial Inclusion drive to open bank accounts of migrant labour & street vendors / hawkers in Urban areas ✓	
22	i. Urban Financial Inclusion – Launch of campaign to ensure at least one Bank account for each family.✓ ii. Capturing of Biometrics while opening accounts.✓	
23	Mapping of Clearing Houses in the Country ✓	
24	Any other issues with the permission of Chair✓	



List of Members in SLBC for Maharashtra State

Sr No	Institution
Banks (SCBs)	
1	Allahabad Bank
2	Andhra Bank
3	Bank of Maharashtra
4	Bank of Baroda
5	Bank of India
6	Central Bank of India
7	Canara Bank
8	Corporation Bank
9	Dena Bank
10	Indian Overseas Bank
11	Indian Bank
12	Oriental Bank of Commerce
13	Punjab & Sindh Bank
14	Punjab National Bank
15	State Bank of Hyderabad
16	State Bank of India
17	Syndicate Bank
18	United Bank of India
19	UCO Bank
20	Union Bank of India
21	Vijaya Bank
22	Federal Bank
23	HDFC Bank
24	ICICI Bank
25	IDBI Bank
26	Karnataka Bank
27	Ratnakar Bank
28	Axis Bank
29	Vysya Bank
RRBs	
1	MGB
2	VKGB
3	WKGB
Co-operative Banks	
1	M.S.Co-op.Bank
2	MSCARDB
Local Area Bank	
1	Subhadra Local Area Bank
Apex Banks	
1	State In-Charge, National Housing Bank
2	State In-Charge, Small Industries Develop. Bank of India (SIDBI)
3	President, Maharashtra Urban Coop. Bank Fed. Ltd.



Convenor Bank - Bank of Maharashtra	
1	Chairman & Managing Director & Chairman of SLBC
2	Executive Director
3	General Manager & Convenor, SLBC
4	Deputy General Manager & Member Secretary
5	Chief Manager, LBS, RRB & SLBC
RBI	
1	CGM- in-Charge RBI RPCD, CO, Mumbai
2	Regional Director, RBI Mumbai
3	Regional Director, RBI, Nagpur
4	GM, RBI, RPCD, MRO, Mumbai
NABARD	
1	Chief General Manager
Govt of India	
1	Joint Secretary, Ministry of Finance, Dept. of Financial Services
2	Director, Financial Services, Ministry of Finance, Govt. of India
3	Under Secretary, Ministry of Urban Develop. & Poverty Alleviation
4	Director, Medium, Small & Micro Enterprises (MSME), MoMSME, Gol
Govt of Maharashtra	
1	Chief Secretary, Govt of Maharashtra
2	Principal Secretary Planning & Institutional Finance (Lead Banks)
3	Secretary, Agriculture
4	Secretary, Co-op & Marketing
5	Secretary, Finance
6	Secretary Revenue
7	Secretary, Housing Dept.
8	Secretary, RDD
9	Secretary, Water Conservation & EGS
10	Commissioner of Agriculture
11	Commissioner of Industries
12	Commissioner of Fisheries
13	Commissioner of Sugar
14	Commissioner of Co-op. & Registrar of Coop. Societies.
15	Commissioner & Director, Directorate of Municipal Administration
16	Development Commissioner, Textiles, Nagpur
17	Inspector General of Registration & Controller of Stamps of India
18	Chairman / Secretary of M.S. Minorities Commission
19	Chairman of SC / ST Commission
(Invitees) i) State / Central Govt. Corporations	
1	Chief Executive Officer, M.S. K.V.I.B
2	State Director, M.S. K.V.I.C.
3	Manager, Sant Rohidas Leather Industries & Charmakar Development Corporation Ltd.



4	Managing Director, Mahatma Phule backward Class Development Corporation
5	Managing Director, Shabari Adivasi Vitta Va Vikas Mahamandal
6	Managing Director, Maharashtra State other backward Finance & Development Corporation
7	Managing Director Maulana Azad Alpsankhyak Arthik Vikas Mahamandal Maryadit
8	Managing Director, Laokshahir Annabhau Sathe Vikas Mahamandal
9	Managing Director , Annasaheb patil Arthik Magas Vikas Mahamandal Maryadit
10	Managing Director, Mahila Arthik Vikas Mahamandal Ltd (MAVIM)
11	Managing Director, State Small Farmers' Agri-Business Consortium (SFAC)
12	Deputy Director, Khadi & Village Industries Commission (KVIC)
13	Regional Manager, Agril. Insurance Company of India Ltd.
14	Managing Director, State Small farmers' Agri-Business Consortium (SFAC)
15	Managing Director, Maharashtra State Horticulture & Medicinal plants Board
16	Assistant Director, National Horticulture Board
17	National Commission for Scheduled Tribes, Regional office at Bhopal for M.P., Maharashtra, Karnataka, Goa, Dadra & Nagar Haveli & Lakshadweep
18	Industrial Finance Corporation of India
	i) All LDMs
	ii) Important NGOs
	iii) Organisations with important schemes, sectors, activities in the State
	iv) Academicians
19	Mr. MY Sawanth, H-2, Flora City, Khandage Nagar, Talegaon Dabhade - 410507





Agenda for 116th SLBC meeting proposed to be held on 7.9.2012 at Pune

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Agenda No. 1

Confirmation of minutes of 115th SLBC held on 28.5.2012

The minutes of the 115th SLBC meeting held on 28.5.2012 at Pune have been circulated to all members vide our letter No. AX1/SLBC-115/Minutes/2012 May 29, 2012. A copy of the minutes is enclosed as **Annexure 1** to this agenda note.

The Minutes of 115th SLBC meeting are taken on record.



Convenor - SLBC Maharashtra

No. AX1/SLBC-115/Minutes/2012

May 29, 2012

Minutes of the 115th SLBC Meeting held on May 28, 2012 at Pune

Shri Narendra Singh, Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the 115th SLBC meeting held on 28.05.2012 at Joag Hall, Bank of Maharashtra, H.O. Pune.

The meeting was co-chaired by Shri Sandeep Kumar, IAS, Director (FI), Government of India, Ministry of Finance, Department of Financial Services, Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri J.B. Bhorla, Regional Director, Maharashtra & Goa, Reserve Bank of India, Shri M.V. Ashok, CGM, NABARD and senior officials of banks and Government of Maharashtra.

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

Before initiating agenda wise discussions, Shri Narendra Singh, Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues. He informed about the draught condition in 15 districts of Maharashtra affecting about 18% of the total villages and expressed his concern over immediate need of financing to farmers during the current Kharif season by way of Kisan Credit Cards and Non-farmers with General Credit Cards in their respective service area. He expressed his satisfaction over the performance under disbursement of crop loans by member banks during last financial year which was to the extent of 90% of the annual targets. He communicated the progress under Financial Inclusion as of March 2012 and coverage of about 2800 more villages with population between 1600 and 2000 by March 2013 as per latest guidelines of Government of India. He appealed the LDMs to complete data entry in Geographical Information System (GIS) at the earliest and Government of Maharashtra to resolve various pending issues on priority basis.

Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, congratulated commercial banks for their achievement in respect of crop loans but observed that some commercial banks are lagging behind and stressed need to gear up

for showing good performance this year. He also observed that performance of Maharashtra State is improving over the past few years as compared to other states. He informed about plans of Government of Maharashtra in respect of digitization of land records and automation of treasury operations and assured to take up other issues with concerned departments of Government of Maharashtra.

Shri Sandeep Kumar, Director (FI), MoF, New Delhi advised that banks must open 25% of their branches under expansion plan in unbanked rural centres / Tier 5 / Tier 6 centres. He also opined that mere appointment of BC for a village is not coverage of the village in real sense. A BC must be functional, accounts must be opened and transactions must start in opened accounts. He informed that activity in the accounts will be monitored by DoFS. He also informed that the Government plans to ensure full functionality of FIP in the 4292 villages of Phase I and then go for Phase II comprising of villages having population between 1000-2000.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, opined that opening of branches in a district must be discussed in DLCC meetings. He also stressed the need of BC model to be successful and a viable proposition. He observed that full automation of the interface of the State Government Treasuries with the Banks is necessary. Moreover, there is need for uniformity all over India.

Shri M.V. Ashok, CGM, NABARD appealed that Government of Maharashtra may introduce online delivery and management of land records in Maharashtra on the lines of Bhoomi Project implemented by Government of Karnataka. He also suggested that concerned department of Government of Maharashtra may send their representatives to Karnataka to apprise themselves about implementation of the scheme there.

The executives of LIC were present in view of Government of India guidelines in respect of preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Member Secretary, SLBC summed up the proceedings with vote of thanks.

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

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



Annexure - I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 114 th SLBC held on 30.01.2012	The minutes of 114 th meeting of SLBC held on 30.01.2012 were placed as an annexure in agenda.	The minutes of last SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>1. Refund of penalty & Settlement of claims under MADWDR Scheme, 2009</p> <p>Chairman SLBC requested Secretary, Cooperation to look into the matter. It is decided to give top priority for settling all pending claims.</p> <p>Settlement of Debt Waiver claims by various Govt. Corporations within one month.</p> <p>2. Review of Progress under lending for crop Loans</p> <p>G.M. NABARD suggested that considering the weak financial condition of DCCBs in the state, commercial banks may take up financing for crop loans through PACSs. These PACSs can be made as banking correspondents as per RBI guidelines. The lending through PACSs by commercial banks may be classified as 'direct agricultural finance' by RBI.</p>	<p>It is decided to give top priority to settling of all pending claims.</p> <p>It is decided to give top priority for releasing the claims.</p> <p>The matter has been referred to RBI vide our letter No. AX1/PSRC/Int Sub/2011-12 dtd. 30.07.2011. Regional Director, RBI, Maharashtra & Goa informed that the matter is referred to Nair Committee. The decision is still awaited.</p>	<p>Coop. Department, GoM</p> <p>Various Govt. Corporations</p> <p>Reserve Bank of India</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>3. Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>Review of Progress in Financial Inclusion Plan</p> <p>NREGA payments under Electronic Benefit Transfer.</p> <p>The concept of 'One Block – Many Banks – One Leader Bank' has not been properly understood by banks in the 8 pilot blocks. Banks should coordinate with each other to implement the concept properly. For all purposes, the bank nominated for pilot of the block may be treated as leader bank for the block. BDOs / Tahsildars should be involved in the process.</p> <p>Government of Maharashtra to give all lists of beneficiaries to banks by 15.02.2012 for all villages in pilot blocks. Banks to complete appointment of CSPs and opening of accounts of beneficiaries. Payments to NREGA beneficiaries through bank accounts to start from first week of March 2012.</p>	Discussed under Agenda Item No. 4.	Discussed under Agenda Item No. 4.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
3	Review of Progress under lending for crop Loans & ACP 2011-12	<p>Member Secretary, SLBC informed that banks in Maharashtra have achieved disbursements in crop loans to the extent of 90% of the annual target.</p> <p>Commissioner, Cooperation informed that performance of DCCBs is also good in respect of crop loan disbursements.</p> <p>While congratulating commercial banks for their achievement, Secretary, Cooperation observed that some commercial banks are lagging behind and need to gear up for showing good performance this year. He also observed that performance of Maharashtra State is improving over the past few years as compared to other states.</p> <p>Member Secretary, SLBC informed that guidelines have been issued to all concerned.</p> <p>Regional Director, Maharashtra & Goa, RBI observed that some banks have opened specialized branches at some centres for some specific purpose e.g clearing of cheques. Such branches need not be allotted crop loan and related targets.</p> <p>General Manager, IDBI represented that a large portion of their Direct Agri portfolio has</p>	<p>All banks to gear up for achievement of allotted targets.</p> <p>Lead District Managers to keep this aspect in mind while allotting targets.</p>	<p>All Banks.</p> <p>All LDMs.</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>been reclassified as indirect finance because of guidelines issued by RBI in July 2011 and he requested that targets for the year 2012-13 be allotted accordingly and not over previous year's targets.</p> <p>Regional Director, Maharashtra & Goa, RBI advised that the guidelines are same for all banks, targets will be allotted accordingly and no individual case will be considered.</p>		
4	<p>Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>i. Review of Progress in Financial Inclusion Plan</p> <p>ii. Preparation of Comprehensive Financial</p>	<p>Member Secretary, SLBC informed that banks in Maharashtra have completed coverage of all 4292 allotted villages. The process of common RFP for the next phase has also been completed and other formalities are being completed.</p> <p>Director (FI), MoF, New Delhi observed that of the 22.12 lakh accounts opened under FIP, Bank of India has opened 13.73 lakh accounts.</p> <p>Member Secretary, SLBC informed that all Lead District Managers have prepared the Comprehensive District Credit Plan for 2012-</p>	<p>Bank of India to revisit the data and inform correct position of accounts opened.</p> <p>All banks to expedite opening of accounts in FI villages.</p> <p>The remaining LDMs to allot targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life</p>	<p>Bank of India</p> <p>All Banks</p> <p>LDMs – Akola, Dhule, Yavatmal, Beed, Hingoli,</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Services Plan for the District	13. Some districts have not allotted targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life Insurance.	Insurance.	Latur, Osmanabad, Bhandara, Chandrapur, Gadchiroli, Kolhapur, Nagpur & Wardha.
	iii. Opening of branches in Financial Inclusion Villages	<p>Member Secretary, SLBC informed that Banks have given plans for opening of branches and monthly progress report is being submitted to Government of India.</p> <p>Regional Director, Maharashtra & Goa, Reserve Bank of India opined that opening of branches in the district must be discussed in DLCC meetings. He also stressed the need of BC model to be successful and a viable proposition.</p> <p>Director (FI), MoF, New Delhi advised that banks must open 25% of their branches under expansion plan in unbanked rural centres / Tier 5 / Tier 6 centres. He also opined that mere appointment of BC for a village is not coverage of the village in real sense. A BC must be functional, accounts must be opened and transactions must start in opened accounts. He informed that activity in the accounts will be monitored by DoFS. He also informed that the Government plans</p>	<p>Lead District Managers to discuss opening of bank branches in the district with representatives of all banks in DLCC meetings.</p> <p>All banks to note the provisions while planning branch expansion and monitor activity in the accounts already opened with thrust on opening new accounts in FI villages.</p>	<p>All LDMs. All Banks.</p> <p>All Banks.</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		to ensure full functionality of FIP in the 4292 villages of Phase I and then go for Phase II comprising of villages having population between 1000-2000.		
		G.M. RPCD, RBI, Mumbai observed that there is a wide gap between opening of No Frill accounts in FI villages and actual transactions in the accounts. It is to be ensured that BCs are fully functional through ICT based transactions.	Focus on ICT based transactions	All Banks.
	iv. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India.	Member Secretary, SLBC informed that a list of 32 schemes have been received from Government of Maharashtra. However, further modalities need to be worked out as per 'Operational Guidelines on implementation of EBT and its convergence with Financial Inclusion Plan' issued by Reserve Bank of India in August 2011.	Government of Maharashtra to work out modalities as per 'One District - Many Banks - One Leader Bank' Model envisaged in the guidelines and issue detailed instructions in this respect.	Finance Dept. Government of Maharashtra.
	v. NREGA payments under Electronic Benefit Transfer.	Regional Director, Maharashtra & Goa, RBI, G.M. RPCD, RBI, Mumbai and Secretary, Cooperation, Government of Maharashtra observed that though EBT under NREGA is being implemented in 8 pilot blocks in Maharashtra, the progress is slow. It was brought to their notice by the field functionaries that list of beneficiaries are not being provided by the BDOs.	Government of Maharashtra to provide list of beneficiaries under NREGA to banks without any delay.	Government of Maharashtra.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	vi. Uploading of Service Area Plan on district Website	<p>Director (FI), MoF, New Delhi opined that list of beneficiaries must be readily available from last month's payment list. He also enquired about other schemes.</p> <p>He was informed by the members that Scholarship payments are being received in students' accounts electronically and the scheme is implemented smoothly.</p> <p>Representative from Social Justice & Special assistance Dept. Government of Maharashtra informed that implementation of electronic payment of Old Age Pension Scheme will take about one year.</p> <p>Member Secretary, SLBC informed that Service Area Plans of all districts have been uploaded on respective district websites.</p>	--	--
5	Setting up of RSETI Centres in Maharashtra	<p>Member Secretary, SLBC informed the house about progress of setting up of RSETIs & FLCCCs at various districts. Where land is allotted, construction of premises is at various stages.</p> <p>Dy. Gen. Manager, State Bank of Hyderabad, Aurangabad stressed the importance of settlement of trainees.</p>	<p>Bank of India has informed position of setting up of 6 FLCCCs in their lead districts and 1 at Mumbai. Progress in other 6 lead districts is to be informed.</p> <p>State Bank of Hyderabad to inform progress of setting up of RSETIs in Beed, Hingoli and Parbhani.</p>	<p>Bank of India.</p> <p>State Bank of Hyderabad.</p>



Convenor - SLBC Maharashtra

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Shri M.Y. Sawant, State Project Coordinator, for RSETIs at Maharashtra, MP & Gujrat observed that allotment of land for RESTIs is not picking up in Maharashtra.	Government of Maharashtra to allot land at all remaining districts on priority basis.	RDD, Government of Maharashtra.
6	Review of performance under various Government Sponsored Schemes (GSS)	<p>Member Secretary, SLBC asked to note 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>In respect of PMEGP, Nodal Officer of KVIC informed that Banks are not to sanction any new cases until all pending cases are cleared and subsidies received except for Vidarbha region.</p> <p>It was brought to the notice of the house that Private Sector Banks are not sanctioning loans under GSS.</p> <p>Representative of ICICI informed that they have sanctioned some cases.</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All pending cases to be cleared on priority basis.</p> <p>All Private Sector Banks to follow guidelines issued in this respect and disburse loans under GSS as per allotted targets .</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks All LDMs</p> <p>All Private Sector Banks</p>
7	Maharashtra State Rural Livelihoods Mission (MSRLM)	Member Secretary, SLBC informed that modalities are being worked out for the new scheme which will eventually replace SGSY.	Sub-committees at SLBC level and District level are to be formed for this purpose.	SLBC LDMs
8	Utilization of digital land record database under Bhoomi project & presentation by NABARD.	CGM, NABARD appealed that Government of Maharashtra may introduce online delivery and management of land records in Maharashtra on the lines of Bhoomi Project implemented by Government of Karnataka. He also suggested that concerned	Concerned department of Government of Maharashtra to analyse and consider implementing the project.	Government of Maharashtra.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		department of Government of Maharashtra may send their representatives to Karnataka to apprise themselves about implementation of the scheme. Secretary, Cooperation informed that Government of Maharashtra will be implementing similar system in a phased manner. 7/12 extracts are already available online. Integration of digital 7/12 extracts and registration will take about one year. Next step would be providing web enabled interface to the banks.		
9	Automation of State Govt. Treasuries & automated interface with the State Govt.	Secretary, Cooperation informed that modalities are being worked out by Government of Maharashtra. Member Secretary, SLBC, informed that Nodal Officers have been appointed by Banks for this purpose. Regional Director, Maharashtra & Goa, Reserve Bank of India, observed that full automation of the interface of the State Government Treasuries with the Banks is necessary. Moreover, there is need for uniformity all over India.	Principal Secretary, Finance, Government of Maharashtra to provide status note on progress in the matter.	Government of Maharashtra.
10	Interlinking of records in all Sub Registrar Offices at Pune City.	Desk Officer, Inspector General's (Registration and Controller of Stamps) Office informed that online search of registration is available on their website (http://www.igrmaharashtra.gov.in) for all documents registered under computerized registration system from February 2002 to	Inspector General's (Registration and Controller of Stamps) Office to issue detailed guidelines in this respect. All concerned to note the information and facilities offered on the website.	Inspector General's (Registration and Controller of Stamps) Office.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		December 2011. The facility will be available all over the State from 15.06.2012. Work of uploading old records is going on.		
11	Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra.	<p>Govt. of Maharashtra has granted waiver of overdue portion as of 31.3.2008 of loans availed through 6 Development Corporations in the State. Although MPBCDC, MSOBC & LASDC have settled various banks' claims, other corporations viz Sant Rohidas Charmodyog VA Charmakar Vikas Mahamandal Maryadit, Mumbai, Vasantrao Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai and Maharashtra Raya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai, should appraise the forum about present status of the claim settlement.</p> <p>Representative of Sant Rohidas Charmodyog VA Charmakar Vikas Mahamandal Maryadit, Mumbai informed that all claims have been settled.</p> <p>Representative of MSOBC informed that GR issued by Government of India in Jul 2010 covers only nationalized banks and they have sought clarification in respect of inclusion of RRBs, from their apex body viz Social Justice & Special Assistance Dept. Government of Maharashtra.</p> <p>Director (FI) observed that for all practical</p>	<p>The Corporation to give all details to SLBC</p> <p>The issue of inclusion of RRBs along with nationalized bank for the purpose of settlement of claims be resolved at the earliest.</p>	<p>Sant Rohidas Charmodyog VA Charmakar Vikas Mahamandal Maryadit (LIDCOM).</p> <p>Planning, Finance and Social Justice & Spl Assistance Departments of Government of Maharashtra.</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		purposes, RRBs are nationalized banks and are to be included wherever applicable. Representative of MPBCDC informed that claims of 13 banks have been settled and some banks have either not submitted claims or corrected claims are awaited from them.	MPBCDC to follow up with concerned banks directly. Remaining Banks to submit claims / corrections to MPBCDC.	MPBCDC Concerned Banks.
12	Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.	Commissioner Cooperation informed that 4 out of 6 cases have been settled. Adhoc payment has been released to the two remaining banks viz VKGB and MGB. Chairman MGB informed that they have not received the payment.	Individual cases be resolved with Commissioner, Cooperation.	Commissioner, Cooperation. Concerned Banks.
13	Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC) meetings.	Calendar for conduct of SLBC meetings during 2012-13 has been prepared as per RBI directives and has been informed to all concerned. The same stands adopted.	All members of SLBC to note.	--
14	New Scheme for Issuance of Weaver Credit Card & Inclusion of Coop. Banks & RRBs as Implementing agency for accessing Institutional Credit to Individual Weavers.	It has been clarified by Ministry of Textiles that the implementing agencies for margin money assistance and interest subvention are NABARD, SIDBI and Nationalised banks (where they are Lead Banks). RRBs and Cooperative banks can also act as implementing agencies for the purpose of providing margin money assistance and interest subvention through NABARD.	All banks to note the provisions and implement the new scheme accordingly.	All Banks.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
15	Detection of Counterfeit Banknotes – Revised Procedure.	Regional Director, Maharashtra and Goa, RBI, informed that instances of circulation of counterfeit notes are increasing in leaps and bounds and Banks must take utmost care in handling cash.	All Banks to follow the revised procedure scrupulously and ensure that counterfeit notes are impounded and FIRs are lodged.	All Banks.
16	Capital Investment Subsidy Scheme (CISS) – Rural Godown – XIth Five Year Plan.	CGM, NABARD informed about continuation of CISS – Rural Godowns and availability of funds for the current year 2012-13.	All members banks to submit claims in prescribed time limit.	All Banks.
17	Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Punjabrao Deshmukh Interest Subvention Scheme of Govt. of Maharashtra.	<p>Member Secretary, SLBC informed that Banks are implementing various Interest Subvention Schemes / packages for the farmers as per the directives of Government. However the claims are getting delayed.</p> <p>Secretary, cooperation informed that verification of the records of Banks is mandatory for settling of claims. He also clarified that interest subvention is applicable only for crop loans and not for the whole agriculture portfolio.</p> <p>Commissioner, Cooperation informed that clarifications and guidelines have been issued from their department and from NABARD – The subvention is available, provided the bank charges interest at not more than 7% p.a. on the entire balance outstanding up to Rs.3.00 lakh under the coposite limit, as prescribed.</p>	Commissioner, Cooperation to take review and put up a status note regarding settlement of claims.	Commissioner, Cooperation Government of Maharashtra



Convenor - SLBC Maharashtra

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
18	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.	There is no mention about space to be left from sides of construction of house. As per the scheme minimum construction of 269 sq. ft. is to be done. As per the directive Govt. is required to allot a plot of 750 sq. ft. Subsidies are not received in time.	Concerned Department is requested to issue clarification on these points so as to implement the scheme smoothly in the State. MHADA to inform the status on release of pending subsidy.	Government of Maharashtra MHADA
19	Notifying the area for Equitable Mortgage of properties.	There are requests from Member Banks regarding notifying the areas like Navi Mumbai, Dombivali, Kalyan, Mira Road, Vasai, Virar etc. of Thane District as agglomerate of Thane for creation of Equitable Mortgage of properties.	Concerned department of Government of Maharashtra to inform the process which will help the banks to increase the lending to housing under Priority Sector.	Government of Maharashtra.
20	Report of Sub-Committee on Providing Comprehensive Support to DISCOM Companies.	A SLBC sub-committee meeting was convened at Bank of Maharashtra, H.O. Pune 411005 on 12.03.2012 as per Government of India directive for providing comprehensive support to DISCOM companies. Based on the data provided by the participating banks, Convener, SLBC, Maharashtra proposed that Canara Bank be designated as Lead Bank for the purpose.	For information of members.	--
21	Credit Flow to Micro and Small Enterprises & Rehabilitation of potentially viable sick MSE units.	Director, MSME, Mumbai appealed all the members to follow guidelines in respect of growth rate and target allocation to Micro Enterprises issued by Ministry of MSME (MoMSME), Government of India. Member Secretary, SLBC informed that the guidelines of MoMSME are being followed by banks. G.M. RPCD, RBI, Mumbai appealed all member banks to take utmost care in	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.	All Banks.

Convenor - SLBC Maharashtra

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		submission of data to Reserve Bank of India and SLBC. He also informed that credit flow to MSME is closely monitored by Reserve Bank of India.		
22	Monitoring credit flow to various sectors of Economy.	Member Secretary, SLBC informed that data has been compiled from information submitted by banks.	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks.
23	Monitoring of credit to Minority Communities.	Member Secretary, SLBC informed that data has been compiled from information submitted by banks.	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks.
24	Annual Credit Plan 2012-13.	Member Secretary, SLBC informed that State Credit Plan 2012-13 has been consolidated on the basis of District Credit Plans submitted by Lead District Managers.	Finalisation of ACP 2012-13 with bank wise allotment of bank wise targets after a special SLBC meeting to be held shortly.	All Lead District Managers.
25	Financial Inclusion drive to open bank accounts of migrant labour & street vendors / hawkers in Urban areas.	Member Secretary, SLBC informed that the drive to open bank accounts of migrant labour / street vendors / hawkers etc has been initiated by banks in Urban & Metro areas.	Monthly submission of data by banks as per format circulated vide letter no. AX1/PSD/SLBC/2012/831-870 dtd. 08.05.2012	All Banks.
26	"Swabhimaan" – Financial Inclusion for villages with population of 1600-2000 as per Census 2001.	Member Secretary, SLBC informed about extension of Phase I of Financial Inclusion Plan. 2816 more villages are to be covered by March 2013. Tentative lists of bank wise and district wise allocation have been uploaded on SLBC website.	All Lead District Managers to allot villages to the banks and finalise allotment on priority basis.	All Lead District Managers. All Banks.
27	Any other issue	LDM Nasik requested to allot 4 villages with population above 2000 viz Mahatma Phule Nagar, Tisgaon, Chinchve Nimbait & Girnare to SBI, Umrane br. being in their service area.	4 villages allotted to SBI.	SBI LDM Nasik



Follow-up of action points emerged in the last SLBC Meeting (ATR)

The action points emerged during the last SLBC meeting held on 28.5.2012 were informed to all members requesting them to take necessary action. The present status on the action points as informed to SLBC are given below.

I. Follow up of Action Points of last SLBC meeting (ATR) -

Sr. No.	Action Point	Relates to which Dept. / Bank	Present status
1	Agenda Item No. 2 Refund of penalty & Settlement of claims under MADWDR Scheme, 2009 Chairman SLBC requested Secretary, Cooperation to look into the matter. It is decided to give top priority for settling all pending claims. Settlement of Debt Waiver claims by various Govt. Corporations within one month. Review of Progress under lending for crop Loans : GM NABARD suggested that considering the weak financial condition of DCCBs in the state, commercial banks may take up financing for crop loans through PACSs. These PACSs can be made as banking correspondents as per RBI guidelines. The lending through PACSs by commercial banks may be classified as 'direct agricultural finance' by RBI.	Coop. Department, GoM Various Govt. Corporations Reserve Bank of India	Even after approval of Hon'ble Chief Minister, Maharashtra for refund of entire penal interest under the scheme, during Special SLBC Meeting held on 14.06.2012, necessary refund by Cooperation Department, Government of Maharashtra is still awaited.



SLBC - MAHARASHTRA

Sr. No.	Action Point	Relates to which Dept. / Bank	Present status
2	<p>Agenda Item No. 4</p> <p>Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>i. Review of Progress in Financial Inclusion Plan</p> <p>ii. Preparation of Comprehensive Financial Services Plan for the District</p> <p>iii. Opening of branches in Financial Inclusion Villages</p> <p>Discussion about opening of bank branches in the district with representatives of all banks in DLCC meetings.</p> <p>Banks must open 25% of their branches under expansion plan in unbanked rural centres / Tier 5 / Tier 6 centres.</p> <p>There is a wide gap between opening of No Frill accounts in FI villages and actual transactions in the accounts. It is to be ensured that BCs are fully functional through ICT based transactions.</p>	<p>Bank of India</p> <p>LDMs – Akola, Dhule, Yavatmal, Beed, Hingoli, Latur, Osmanabad, Bhandara, Chandrapur, Gadchiroli, Kolhapur, Nagpur & Wardha.</p> <p>Lead District Managers</p> <p>All Banks</p> <p>All Banks</p>	<p>Bank of India to revisit the data and inform correct position of accounts opened.</p> <p>Concerned Lead District Managers to allot targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life Insurance for 2012-13 and inform SLBC.</p> <p>Opening of bank branches in the district are now being discussed in DLCC meetings.</p> <p>All banks to note the provisions while planning branch expansion and monitor activity in the accounts already opened with thrust on opening new accounts in FI villages.</p> <p>All banks to focus on ICT based transactions.</p>



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE HAWAII STREET, MUMBAI

SLBC - MAHARASHTRA

Sr. No.	Action Point	Relates to which Dept. / Bank	Present status
	iv. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India.	Finance Dept. Government of Maharashtra	Issuance of detailed instruction by Government of Maharashtra in this respect is still awaited.
	v. NREGA payments under Electronic Benefit Transfer.	Government of Maharashtra.	Government of Maharashtra to provide all lists of beneficiaries under NREGA to banks without any delay.
3	Agenda Item No. 5 Setting up of RSETI Centres in Maharashtra Allotment of land for RSETI	Bank of India State Bank of Hyderabad RDD, Government of Maharashtra.	RSETIs have been set up in 6 Lead Districts. Progress in other 6 lead districts is yet to be informed. Bank is yet to inform progress of setting up of RSETIs in Beed, Hingoli and Parbhani. Government of Maharashtra is yet to allot land at all remaining districts viz. Amravati, Akola, Buldhana, Sangli, Yavatmal, Parbhani, Beed, Nandurbar & Washim.
4	Agenda Item No. 6 Review of performance under various Government Sponsored Schemes (GSS)	All Implementing agencies for GSS. All Banks All LDMs	All implementing agencies are yet to provide data regularly at fixed periodic intervals. All pending cases to be cleared on priority basis.
5	Agenda Item No. 8 Utilization of digital land record database under Bhoomi project.	Government of Maharashtra.	Concerned department of Government of Maharashtra to inform progress in the matter.



SLBC - MAHARASHTRA

Sr. No.	Action Point	Relates to which Dept. / Bank	Present status
6	Agenda Item No. 9 Automation of State Govt. Treasuries & automated interface with the State Govt.	Government of Maharashtra.	A status note on progress in the matter is yet to be provided by Principal Secretary, Finance, Government of Maharashtra.
7	Agenda Item No. 10 Interlinking of records in all Sub Registrar Offices at Pune City.	Inspector General's (Registration and Controller of Stamps) Office.	Inspector General's (Registration and Controller of Stamps) Office is yet to issue detailed guidelines in this respect.
8	Agenda Item No. 11 Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra.	Sant Rohidas Charmodyog Va Charkar Vikas Mahamandal Maryadi (LIDCOM). Planning, Finance and Social Justice & Spl Assistance Departments of Government of Maharashtra. MPBCDC Concerned Banks.	The Corporation is yet to give all details of settled claims to SLBC. The issue of inclusion of RRBs along with nationalized banks for the purpose of settlement of claims is yet to be resolved by concerned departments of Government of Maharashtra. In respect of non submission of claims or submission of corrected claims by some banks, MPBCDC to follow up with concerned banks directly. Banks to submit claims / corrections to MPBCDC. Progress in this respect be informed to SLBC.
9	Agenda Item No. 12 Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.	Commissioner, Cooperation. VKGB & MGB.	Commissioner, Cooperation, Government of Maharashtra, VKGB & MGB to inform progress in the matter to SLBC.



SLBC - MAHARASHTRA

Sr. No.	Action Point	Relates to which Dept. / Bank	Present status
10	Agenda Item No. 17 Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Punjabrao Deshmukh Interest Subvention Scheme of Govt. of Maharashtra.	Commissioner, Cooperation Government of Maharashtra	Commissioner, Cooperation is yet to put up a status note regarding settlement of claims.
11	Agenda Item No. 18 Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.	Government of Maharashtra MHADA	Concerned Department is yet to issue clarification on the points regarding space to be left from sides for construction of House. MHADA is yet to inform the status on release of pending subsidy.
12	Agenda Item No. 19 Notifying the area for Equitable Mortgage of properties.	Government of Maharashtra.	Concerned department of Government of Maharashtra is yet to inform the process which will help the banks to increase the lending to housing under Priority Sector.



A) Review of Performance under ACP 2011-12

Performance under State Annual Credit Plan for the year 2011-12: Q4

(Rs. in Crore)

Sector	2010-11			2011-12			YoY % Growth
	Ann. Tgt.	Achmnt	% achmnt	Ann. Tgt.	Achmnt	% achmnt	
Agriculture	26916.96	18504.96	68.75	33424.47	24226.66	72.48	30.92
of which Crop Loans	18175.13	13373.83	73.58	21605.75	18978.05	87.84	41.90
NFS	5066.92	5246.41	103.54	6401.76	6472.38	101.10	23.37
Other Priority	11418.58	12646.35	110.75	14832.06	15925.31	107.37	25.93
Total Pri	43402.46	36397.72	83.86	54658.29	46624.34	85.30	28.10
Non Priority	9066.72	23953.21	264.19	10313.95	21295.66	206.47	-11.09
Grand Total	52469.18	60350.93	115.02	64972.24	67920.01	104.54	12.54

Highlights of ACP performance during 2011-12 are as under:

During 2011-12, Banks in the State have improved disbursement under priority sector advance as compared to the disbursement made during previous year. Total disbursement under Priority sector increased by Rs.10,227 crore (28%)

Total disbursement under agriculture advances increased by Rs.5,722 crore (31%) during 2011-12 over previous year.

The disbursement of credit under NFS & Other Priority is to the extent of 101% & 107% of total target during 2011-12. It is apparent that disbursements under crop loan are getting due attention as a result of constant follow up from various authorities & SLBC.

The comparative position of Annual Credit Plan for the last 3 years is as under:

Rs. in Crore

Sector	2009-10			2010-11			2011-12		
	Tgt	Ach	% Ach	Tgt	Ach	% Ach	Tgt	Ach	% Ach
Agriculture	19560	15214	78	26917	18505	69	33424	24227	72
Of which Crop Loans	12108	11591	96	18175	13374	74	21606	18978	88
NFS	2758	3304	120	5067	5246	104	6402	6472	101
Other Priority	7944	8301	104	11419	12646	111	14832	15925	107
Total Priority	30261	26819	89	43402	36398	84	54658	46624	85
Non Priority	6926	17142	248	9067	23953	264	10314	21296	206
Grand Total	37187	43960	118	52469	60351	115	64972	67920	105

District wise performance under ACP 2011-12 as of March 2012 is given in **Annexure 2**.



B) State Annual Credit Plan 2012-13

State Credit Plan 2012-13 of Rs. 70830.82 crore was proposed in the Special SLBC meeting held on 14.06.2012. The same was based on District Credit Plans for 2012-13 prepared by the Lead District Managers on broad parameters.

However, in view of weakness of some of the DCCBs in the State, reallocation of targets to commercial banks, bank wise allocation of targets by the Lead District Managers and actual performance during 2011-12, a revised Plan of Rs.71293.13 crore has evolved.

Comparative position of ACP 2012-13 vis-à-vis ACP 2011-12

Rs. in Crore

Sector	2011-12			2012-13			PLP proj made by NABARD for 12-13	Gap between PLP & ACP
	Target	Achmnt	% Ach	Target	% rise over Tgt 11-12	% rise over Ach 11-12		
Agriculture	33424.47	24226.66	72	38206.47	14	58	41722.59	-3516.12
Of which Crop Loans	21605.75	18978.05	88	24739.02	15	30	27185.61	-2446.59
NFS	6401.76	6472.38	101	7449.48	16	15	7944.42	-494.94
Other Priority	14832.06	15925.31	107	16569.62	12	4	17455.55	-885.93
Total Priority	54658.29	46624.34	85	62225.57	14	33	67122.56	-4896.99
Non Priority	10313.95	21295.66	206	9067.56	-12	-57	N.A.	N.A.
Grand Total	64972.24	67920.01	105	71293.13	10	5	N.A.	N.A.

Agency wise comparative share of Crop Loan Targets are as under :

Rs. in Crore

Sr. No.	Agency	2011-12			2012-13			YoY % Rise		
		Kharif	Rabi	Total	Kharif	Rabi	Total	Kharif	Rabi	Total
1	CBs	6848	2885	9734	8548	3697	12244	25	28	26
	% Share	44	47	45	49	50	49			
2	RRBs	986	253	1239	1138	291	1429	15	15	15
	% Share	6	4	6	7	4	6			
3	Sub total SCBs	7834	3139	10972	9686	3988	13673	24	27	25
	% Share	51	51	51	56	54	55			
4	DCCBs	7675	2959	10633	7720	3346	11066	1	13	4
	% Share	49	49	49	44	46	45			
5	GT (3+4)	15508	6097	21606	17405	7334	24739	12	20	15
	% Share to Total	72	28		70	30				

District wise, Bank wise and Agency wise targets under ACP 2012-13 are given in Annexure 3 to 5.



C) Review of Progress under lending for Crop Loans under ACP 2012-13

Special emphasis is given to lending for crop loans so that each farmer in the state is covered. The progress is reviewed frequently at various forums. The present status of achievement vis-à-vis targets for crop loans is as under :

Comparative Kharif Performance

Rs. in Crore

Sr. No.	Agency	30.06.2011			30.06.2012			YoY % Grwth	31.07.2012		
		Tgt	Ach	% Ach	Tgt	Ach	% Ach		Tgt	Ach	% Ach
1	CBs	6848	1511	22.06	8543	3331	38.99	120.49	8543	5179	60.62
	Share	44	25		49	29		16.52	49	34	
2	RRBs	986	163	16.51	1138	537	47.20	230.17	1138	904	79.42
	Share	6	3		7	5		74.49	7	6	
	Sub total SCBs	7834	1673	21.36	9681	3868	39.96	131.15	9681	6082	62.83
	Share	51	28		56	34		22.16	56	40	
3	DCCBs	7675	4307	56.12	7724	7448	96.42	72.93	7724	9194	119.03
	Share	49	72		44	66		-8.61	44	60	
	Total	15508	5980	38.56	17405	11316	65.01	89.22	17405	15277	87.77

The crop loan disbursements by Scheduled Commercial Banks showed YoY growth of 131% from Rs.1,673 crore in June 2011 to Rs.3,868 crore in June 2012.

District wise, Bank wise and Agency wise position of crop loans as of 31.07.2012 as reported by Lead District Managers is given in **Annexure 6 to 8**.

The pace of lending by SCBs for crop loans has substantially increased during the current season because of frequent review by Reserve Bank of India, SLBC and Lead District Managers.



D) Status of disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction

Crop loan disbursement position, as of 15.08.2012, informed by respective Lead District Managers, in the following affected districts of Maharashtra is as under:

Rs. in Crore					
Sr. No.	District	Lead Bank	Kharif Target	Achmnt 15.08.2012	% Achmnt
1	Beed	SBI	689.60	669.17	97
2	Buldhana	CBI	655.58	610.58	83
3	Dhule	CBI	390.10	272.81	70
4	Jalna	BoM	546.00	524.16	96
5	Nandurbar	SBI	234.25	207.60	89
6	Nagpur	BoI	520.00	505.31	97
7	Osmanabad	SBI	516.71	203.01	39
8	Wardha	BoI	452.87	360.21	80
	Maharashtra State (All Districts)		17405.38	16415.77	94

A special SLBC meeting was held on 14.06.2012 at Mumbai under the chairmanship of Hon'ble Chief Minister of Maharashtra to discuss flow of credit to agriculture, especially, crop loans during the current kharif season. During the meeting the issue of disbursement of crop loans in the above mentioned affected districts was discussed in detail. Accordingly, immediately after the meeting we requested all the member banks to ensure that all crop loan applications received by their branches in the above mentioned districts as well as other districts of Maharashtra are sanctioned within the applicable framework and rules and disbursement made thereof so as to help the farmers well before the kharif season is over. A meeting was also conducted by Reserve Bank of India on 19.07.2012 to review performance of the affected districts of Maharashtra.

SLBC appealed the Commissioner, Cooperation, Government of Maharashtra and Commissioner, Agriculture, Government of Maharashtra to ensure that crop loan applications in respect of the weak DCCBs complete in all respects be prepared and tendered to commercial banks in the respective service area for further processing and disbursement.

Executives from Bank of Maharashtra, Convener, SLBC, visited all the affected districts and conducted meetings which were attended by Lead District Managers, District Coordinators, DDRs and Local Branch Managers.

Additionally, the District Collectors of the affected districts were also requested to issue suitable instructions to the concerned district officials so that the banks get the applications well in time for further processing and disbursement.



LDM, Buldhana has conveyed minutes of the meeting convened by representative of SLBC, Maharashtra on 02.08.2012 at BDCC Bank Ltd. Buldhana with local branch managers and district coordinators to review position of crop loan disbursement in the district. The meeting was also attended by LDO, RPCD, Reserve Bank of India, Nagpur, Dy. Z.M. Bank of Maharashtra, Akola, DDR, Buldhana and DDM, NABARD.

The following points emerged during the discussions :

Point	Discussions Held	Action to be taken
Crop Loan Disbursements	Axis Bank is not allowing its branches financing under crop loans HDFC Bank, IDBI Bank and ICICI Bank have not permitted their branches for financing under crop loans to small and marginal farmers.	Representatives of concerned banks to clarify their position.
Fresh financing by CBs / RRBs to farmers in scarcity declared villages in 7 blocks of the district, who have availed benefit of conversion from BDCC Bank Ltd. Financing of crop loans to the farmers who have availed term loan / development loan from BDCC bank and the same is outstanding.	Bankers feel that there will be double charge on 7/12, maintenance of record will be difficult and permission from corporate level may be needed for such type of loans.	Following possibility may be explored. Take over of converted loan / term loan / development loan and then financing fresh crop loans by CBs / RRBs.

Targets and Achievements under Annual Credit Plan for the Year 2011-2012
District wise Position as on 31.03.12

Rs in Lakh

Sr. No	District	AGRI. & ALLIED			Of Which Crop Loan			NFS TOTAL			OPS TOTAL			TOTAL PRIORITY			NPS TOTAL			TOTAL PLAN		
		Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%
1	AHMEDNAGAR	225705	112082	50	128075	93824	73	31204	43185	138	41359	61804	149	298268	217071	73	103274	129589	125	401542	346880	86
2	AKOLA	63119	89856	142	40750	75254	185	9147	5387	59	18946	22283	118	91212	117525	129	9099	28567	325	100310	147092	147
3	AMRAVATI	100700	54451	54	78200	48652	62	3029	5812	192	19700	29148	148	123429	89412	72	11266	19869	178	134694	109280	81
4	AURANGABAD	98461	80569	82	59404	54605	92	49890	114732	230	68435	79105	119	214786	274405	128	65278	181294	278	280064	455700	163
5	BEED	85500	54933	64	70000	49730	71	2850	10661	374	18260	48622	266	106610	114216	107	2522	14667	582	109132	128883	118
6	BHANDARA	34068	30347	89	26264	23319	89	8241	6424	78	23942	16446	69	66250	53217	80	8039	7791	97	74290	61008	82
7	BULDHANA	73818	80475	109	55049	72650	132	2859	3911	137	11601	24950	217	87976	109335	124	4459	24709	554	92435	134045	145
8	CHANDRAPUR	51909	40210	77	36234	38777	107	8129	2909	36	40250	15872	39	100288	58991	59	16501	33418	203	116789	92409	79
9	DHULE	55551	35631	66	35000	26628	76	5317	35272	663	14140	25064	177	75008	96968	129	5402	14340	265	80410	111308	138
10	GADCHIROLI	18218	8748	48	9065	7208	80	1402	1332	95	8037	6271	78	27656	18350	69	2342	10789	461	29998	27139	90
11	GONDIA	20842	13754	66	14341	10447	73	5188	4737	91	6594	9697	147	32625	28188	86	4128	4311	104	36753	32499	88
12	HINGOLI	26725	26837	100	20070	24635	123	1112	235	21	5225	3220	62	33062	30292	92	2821	1195	42	35883	31487	88
13	JALGAON	130007	142121	109	92503	121345	131	67650	35589	53	46000	39417	86	243657	217126	89	8260	22680	275	251917	239806	95
14	JALNA	78030	61444	79	60030	50879	85	13420	22846	170	13880	19163	138	105330	103452	98	11000	6530	59	116330	109982	95
15	KOLHAPUR	252988	240895	95	155000	222057	143	72490	42233	58	100049	73677	74	425526	356804	84	18011	10908	61	443538	367712	83
16	LATUR	100991	56931	56	72665	48122	66	15630	14520	93	35795	48878	137	152416	120329	79	1158	19389	1674	153574	139718	91
17	NAGPUR	77995	57157	73	56538	49943	88	7084	2295	32	24921	7405	30	110000	66857	61	10616	6481	61	120616	73338	61
18	NANDED	110726	69800	63	87510	57545	66	6426	12164	189	28607	49412	173	145758	131376	90	3627	20692	568	149385	151968	102
19	NANDURBAR	36772	28719	78	23866	21176	89	955	1649	173	5525	6201	112	43252	36570	85	1862	6383	343	45114	42953	95
20	NASHIK	310239	249565	80	212340	146351	69	45717	37288	82	92440	239043	259	448395	525896	117	73703	166552	226	522098	692448	133
21	OSMANABAD	89474	50907	57	56895	46084	81	5680	7674	135	19497	17921	92	114651	76502	67	1132	8896	609	115783	83398	72
22	PARBHANI	54610	51774	95	43432	48464	112	3042	2258	74	9248	11688	126	68899	65720	98	294	5213	1772	67193	70933	106
23	PUNE	321682	180227	56	158756	133036	84	92138	71442	78	234377	113481	48	648198	365129	56	349497	285620	82	997694	650749	65
24	RAIGAD	17556	19628	112	6000	5067	84	11544	11406	99	42100	47494	113	71200	78528	110	11384	32649	287	82584	111176	135
25	RATNAGIRI	36679	33096	90	18034	14322	79	10937	7142	65	62600	55787	89	110216	96025	87	22828	17199	75	133044	113224	85
26	SANGLI	157980	185846	118	83403	122861	147	24418	21174	87	34997	33560	96	217375	240579	111	54862	46522	85	272237	287102	105
27	SATARA	160007	133315	83	93278	99122	106	22822	12291	54	87171	116436	134	270000	262042	97	32288	93065	288	302288	355108	117
28	SINDHUDURG	28614	17044	60	11928	11129	93	6231	4587	74	25155	17884	71	80000	39515	66	30915	48142	149	90915	85658	94
29	SOLAPUR	262257	53812	21	166805	36483	22	20095	36995	184	43347	35522	82	325699	126328	39	50000	14736	29	375699	141054	38
30	THANE	30760	24974	81	7328	12508	171	72092	59711	83	245548	269446	110	348400	354131	102	91070	814942	895	439470	1169073	266
31	WARDHA	59289	31102	52	43857	27141	62	5723	2453	43	14503	10614	73	79515	44169	56	3547	5760	162	83062	49929	60
32	WASHIM	56187	37143	66	43934	34694	79	2576	78	3	12441	3416	27	71204	40637	57	1861	7483	402	73065	48119	66
33	YEOTMAL	115212	68276	59	94019	63730	68	5138	6847	133	30618	33625	110	150968	108748	72	18348	22286	121	169316	131034	77
	Total	3342447	2422666	72	2160575	1897805	88	640176	647238	101	1483206	1592531	107	5485829	4662434	85	1031395	2129556	206	6497224	6792001	105

Maharashtra State Annual Credit Plan

DISTRICT WISE ACP 2012-13

Rs. in Lakh

Sr. No.	District	Agri & Allied	Of which Crop Loan			NFS	OPS	Total Priority	NPS	Total Plan
			Kharif	Rabi	Total					
1	AHMENAGAR	283079	103886	57126	161012	37465	79456	400000	123929	523929
2	AKOLA	75774	46257	2445	48702	8425	21708	105907	10238	116145
3	AMRAVATI	124803	76011	19002	95013	2762	26532	154097	13713	167810
4	AURANGABAD	116967	32940	30037	62977	66106	66856	249928	53848	303776
5	BEED	106241	68950	17240	86200	3299	23010	132550	0	132550
6	BHANDARA	36600	23735	3265	27000	11950	21050	69600	14150	83750
7	BULDHANA	88116	65558	2196	67754	3279	12575	103970	6035	110005
8	CHANDRAPUR	54682	34278	3810	38088	3514	49076	107272	17744	125016
9	DHULE	75918	39010	6921	45931	12567	21760	110245	5802	116047
10	GADCHIROLI	13620	7087	788	7875	6245	4591	24456	2454	26910
11	GONDIA	22821	10994	4712	15705	5721	7129	35671	4521	40191
12	HINGOLI	31846	21323	2367	23690	1553	5437	38836	0	38836
13	JALGAON	177048	120848	10659	131507	81201	46362	304611	10497	315108
14	JALNA	93180	54600	15400	70000	17965	20168	131313	11200	142513
15	KOLHAPUR	320252	81060	121592	202652	85031	80229	485512	63220	548732
16	LATUR	103197	59257	14814	74071	19015	45895	168107	21924	190031
17	NAGPUR	91039	52000	13000	65000	8146	24921	124106	15924	140030
18	NANDED	138095	91723	16190	107913	9115	21297	168507	1650	170157
19	NANDURBAR	44720	23425	7192	30617	4577	5206	54503	5450	59953
20	NASIK	299168	131632	56381	188013	70204	133588	502960	77146	580106
21	OSMANABAD	104514	51671	13014	64685	6353	25055	135921	0	135921
22	PARBHANI	64830	34026	15420	49446	2856	10460	78146	8222	86368
23	PUNE	265020	70801	73765	144566	71243	167624	503887	130458	634345
24	RAIGAD	21000	4840	1360	6200	13900	50200	85100	16495	101595
25	RATNAGIRI	46639	8351	14656	23008	11321	70389	128349	25699	154048
26	SANGLI	200366	77538	33230	110768	30063	39228	269657	56571	326228
27	SATARA	196100	67612	45068	112680	23700	110200	330000	33022	363022
28	SINDHUDURG	32568	7479	5714	13193	6874	29993	69434	35580	105014
29	SOLAPUR	288862	73014	109521	182535	21552	74283	384697	6110	390807
30	THANE	33880	7770	1560	9330	86510	297620	418010	108680	526690
31	WARDHA	69104	45287	3532	48819	4029	14574	87707	3299	91006
32	WASHIM	64046	41077	7230	48307	2482	13067	79595	2581	82176
33	YAVATMAL	136552	106489	4156	110645	5926	37424	179902	20595	200497
	Total	3820647	1740538	733364	2473902	744948	1656962	6222557	906756	7129313

Maharashtra State Annual Credit Plan

BANK WISE ACP 2012-13

Rs. in Lakh

Sr. No.	Bank	Agri & Allied	Of which Crop Loan			NFS	OPS	Total Priority	NPS	Total Plan
			Kharif	Rabi	Total					
1	Allahabad Bank	20153	9788	2324	12112	2349	10107	32809	4863	37472
2	Andhra Bank	7364	2866	1455	4321	2027	8655	18045	3039	21084
3	Bank of Baroda	108991	37226	22064	59290	31997	62068	203056	32431	235487
4	Bank of India	239795	87676	51492	139168	40469	118843	399108	50169	449277
5	Bank of Maharashtra	348619	146362	68690	215053	81975	177920	608514	62806	671321
6	Canara Bank	38386	11878	6137	18015	25835	32995	97216	19043	116259
7	Central Bank of India	192391	80816	24739	105556	41193	74945	308529	27245	335774
8	Corporation Bank	7453	2107	1168	3275	3208	15209	25870	7218	33089
9	Dena Bank	68297	22381	10817	33198	16138	31867	118303	16982	133285
10	IDBI Bank	102837	29157	23224	52381	29621	71756	204215	15903	220117
11	Indian Bank	11443	3407	1374	4781	3386	13970	28799	4263	33062
12	Indian Overseas Bank	15689	4763	3846	8609	11862	14571	41923	6013	47936
13	Oriental Bank of Commerce	7750	2648	1508	4156	4769	12485	25004	11489	36493
14	Punjab & Sind Bank	770	421	74	495	234	508	1513	140	1653
15	Punjab National Bank	17853	7680	1921	9601	18071	26440	62365	5698	68053
16	State Bank of Hyderabad	133374	77380	18497	95877	28498	55249	217121	12202	229323
17	State Bank of India	440858	219447	66019	285466	125015	276055	841928	93810	935738
18	Syndicate Bank	24979	6602	3679	10281	8501	28613	62093	7515	69608
19	UCO Bank	23101	6654	3487	10141	5119	16273	44492	5089	49581
20	Union Bank of India	129127	44404	21111	65515	22277	63258	214662	25617	240279
21	United Bank of India	1343	304	237	542	1266	2490	5099	529	5628
22	Vijaya Bank	7090	2071	825	2896	2419	14127	23637	4451	28087
	Sub Total PSBs	1947665	806040	334889	1140729	508030	1128405	3582101	416504	3998605
23	Axis Bank	55961	12258	8156	20413	8871	22121	86753	22372	109125
24	Federal Bank	10801	2305	2947	5252	4658	14174	29432	13462	42894
25	HDFC Bank	46166	8676	6731	15407	36803	40874	123843	109275	233118
26	ICICI Bank	99975	20707	13607	34313	46898	104096	250970	31184	282153
27	ING Vysya Bank	2020	846	274	1120	168	1627	3815	501	4317
28	Karnataka Bank Ltd.	3392	535	505	1040	625	2151	6168	846	7014
29	Ratnakar Bank	19050	1844	1509	3353	3095	6123	28268	3161	31429
	Sub Total Pvt Sec Banks	237165	47170	33728	80898	100918	191166	529249	180801	710050
A	Total Commercial Banks	2184830	853210	368417	1221627	608949	1319572	4111350	597304	4708654
30	Maharashtra Gramin Bank	115743	69762	18261	88024	13054	17618	146414	5421	151835
31	Vidarbha Kshetriya Gramin Bank	41335	29790	2143	31933	1730	5634	48698	2709	51407
32	Wainganga Krishna Gramin Bank	35344	14255	8717	22973	4724	19976	60043	6790	66834
B	Sub Total Gramin Banks	192422	113807	29122	142929	19507	43227	255156	14920	270076
33	M.S.Coop. / DCC Banks	1431926	772429	334629	1107058	100541	285976	1818442	291785	2110227
34	MSCARD	121	0	0	0	26	7	154	0	154
C	Sub Total Co.Op Banks	1432047	772429	334629	1107058	100567	285983	1818596	291785	2110381
35	Subhadra Local Area Bank Ltd.	0	0	0	0	0	0	0	0	0
36	Other Banks	11349	1092	1196	2288	17926	8180	37454	2747	40201
D	Sub Total Other Banks	11349	1092	1196	2288	17926	8180	37454	2747	40201
	Grand Total (A + B + C + D)	3820647	1740538	733364	2473902	744948	1856962	6222557	906756	7129313

MAHARASHTRA STATE

Agencywise ACP 2012-13

Rs. in Lakh

Sr. No.	District	Agri & Allied					Of which Crop Loan					NFS					OPS					Total Priority					NPS					Total Plan				
		CBS	RRBS	SCBS	DCBS	Total	CBS	RRBS	SCBS	DCBS	Total	CBS	RRBS	SCBS	DCBS	Total	CBS	RRBS	SCBS	DCBS	Total	CBS	RRBS	SCBS	DCBS	Total	CBS	RRBS	SCBS	DCBS	Total					
1	AHMENAGAR	160642	126	150768	122311	283079	86548	77	88923	74388	161012	34928	61	34687	2478	37468	75930	29	75959	3487	79456	271488	216	271714	128286	400000	55273	215	55488	68441	123829	326771	431	827202	196727	523829
2	AKOLA	38726	10782	49519	26255	75774	17676	7600	25278	23428	48702	8555	713	7308	1117	8425	20054	705	20759	548	21708	65385	12200	77585	28322	105907	4474	726	5200	5038	10238	69858	12925	82785	33360	116145
3	AMRAVATI	91950	585	92535	32268	124803	63234	455	93889	31324	95013	2742	15	2757	5	2782	25591	130	25721	811	26532	120283	730	121013	33084	154097	13608	90	13698	15	13713	133891	820	134711	33099	167810
4	AURANGABAD	66541	13507	79848	37119	116987	24780	8003	32763	30214	62977	59499	4580	64079	2027	66106	83819	1740	85559	1287	86856	189859	19627	209488	40442	249928	51580	1337	52917	931	53848	241439	20984	262403	41373	303776
5	BEED	45215	13100	62315	43926	106241	41980	12940	54800	31300	86200	2868	431	3299	0	3299	21940	1070	23010	0	23010	74023	14601	88824	43826	132550	0	0	0	0	0	74023	14601	88824	43826	132550
6	BHANDARA	18600	3000	21600	15000	38600	11400	1800	13200	13800	27000	8450	500	8950	3000	11950	13050	1000	14050	7000	21050	40100	4500	44600	25000	89800	8850	1000	9650	4500	14150	48750	5500	54280	29500	83750
7	BULDHANA	55273	5806	75079	13037	88116	49465	7959	57435	10319	67754	2086	118	2204	1075	3279	8834	980	9784	2791	12575	75193	10874	87057	16803	103970	5019	531	5660	385	6035	81212	11505	92717	17288	110005
8	CHANDRAPUR	21822	5834	27756	28928	54662	13343	4089	17432	20958	38088	1941	451	2392	1122	3514	33918	7955	41873	7203	49076	57581	14340	72021	35251	107272	10531	1690	12221	5523	17744	88212	16030	84242	40774	125016
9	DHULE	57729	264	57994	17925	75918	34392	212	34604	11327	45931	9362	101	9483	3105	12567	18839	56	18895	2885	21760	85931	421	86351	23894	110245	4562	150	4712	1090	5802	90492	571	81063	24964	116047
10	GADCHIROLI	5807	1500	7107	5513	13820	2875	1000	3875	4000	7875	3762	1200	4952	1293	6245	1991	800	2591	2000	4591	11350	3300	14650	9806	24458	1180	300	1460	994	2454	12510	3600	16110	10800	26910
11	GONDIA	5559	4257	10826	11995	22821	3146	3435	6581	9126	15705	5262	190	5452	289	5721	5089	1311	6400	729	7128	16910	8768	22878	12993	35671	2113	909	3022	1499	4521	19022	5677	25089	14492	40191
12	HINGOLI	16595	5658	22253	9593	31846	12345	4209	16554	7136	23690	1277	276	1553	0	1553	4471	955	5437	0	5437	22343	6900	29243	9593	38336	0	0	0	0	0	22343	8900	29243	9593	38336
13	JALGAON	82885	100	62985	114063	177048	30944	100	31044	100463	131507	51263	0	51263	29938	81201	45125	0	45125	1237	46362	159273	100	159373	145238	304611	8767	80	8947	1650	10487	188040	180	168220	146888	315108
14	JALNA	59098	18465	78163	15017	93180	46458	13958	60412	9588	70000	16570	1395	17985	0	17985	15218	4950	20168	0	20168	91496	24810	116296	15017	131313	9560	1540	11200	0	11200	101148	26350	127498	15017	142513
15	KOLHAPUR	202362	4240	206602	113650	320252	108758	2000	110759	91898	202852	67424	201	87825	17406	85031	59941	175	60116	20113	80229	329727	4815	334343	151199	485512	29641	45	24686	33534	63220	353368	4661	364029	184703	548732
16	LATUR	47375	8897	56272	46925	103197	25887	5039	31025	43046	74071	18522	1280	17752	1268	19015	43686	1784	45470	425	45895	107583	11911	119494	48813	186107	21924	0	21924	129507	11911	141418	46513	190031		
17	NAGPUR	57787	1003	58789	32250	91039	35981	685	36567	26333	65000	7023	117	7139	1007	8146	22701	617	23318	1603	24921	87511	1736	89247	34859	124106	11618	403	12020	3904	15924	99129	2139	101268	38762	140030
18	NANDED	99626	20949	120575	17520	138095	74719	15803	90522	17391	107913	6043	3046	9039	26	9115	18742	2451	21193	104	21297	124411	26446	150857	17650	168507	1650	0	1650	0	1650	126061	26448	152507	17650	170157
19	NANDURBAR	31185	35	31220	19500	44720	20033	32	20065	10552	30817	1475	2	1477	3100	4577	4696	10	4706	500	5206	37636	47	37403	71100	54503	2683	0	2683	2761	5450	40045	47	40092	19881	59953
20	NASIK	122484	432	122916	176252	299168	63049	101	83146	124866	168013	52502	27	52529	17675	70204	106655	378	107033	26555	133588	281640	838	282477	220483	502960	29599	150	29849	47297	77148	311338	888	312326	267780	580106
21	OSMANABAD	56164	23002	79166	25348	104514	44903	18082	62985	2000	64685	1717	1168	2885	3488	6355	8097	605	8701	16353	25055	65977	24774	90751	45170	135921	0	0	0	0	0	65977	24774	90751	45170	135921
22	PAREHANI	38819	10812	49630	15200	54830	25196	9250	34446	18000	49446	2637	159	2796	80	2856	8795	835	10330	180	10480	51250	11508	92758	15390	78148	6910	912	7822	400	8222	58160	12418	70578	15790	83838
23	PUNE	182268	160	182428	112592	266020	44738	40	44778	99788	144696	84275	260	64595	6708	71243	142347	500	142847	24777	167824	358890	920	359810	144077	503887	128943	300	129243	1215	130458	487833	1220	488053	145292	534345
24	RAIGAD	17050	100	17150	3850	21000	3750	80	3800	2400	6200	11100	100	11200	2700	13800	40775	225	41000	8200	50200	68925	425	69350	15750	85100	12885	20	12905	3590	16495	81810	445	82255	16340	101595
25	RATNAGIRI	33567	2427	36994	9545	46539	15483	2389	18868	4140	23008	8300	925	9225	2095	11321	44885	3518	48383	22008	70369	88732	7870	94902	33747	128349	9502	666	10168	15531	25899	86284	8536	104770	49279	154048
26	BANGLI	119880	100	119980	80408	200388	47146	65	47211	93557	110758	24013	50	24063	8000	30063	33420	547	33667	5281	38228	177293	687	177980	91867	259557	30271	300	30571	26000	58571	207564	997	208561	117687	328228
27	SATARA	117400	100	117500	78500	196100	48350	30	48380	64300	112580	21600	0	21600	2100	23700	71300	100	71400	38800	110200	210300	200	210800	118500	330000	13858	20	13979	19043	33022	224259	220	224479	138543	363022
28	SINHDURG	23373	1932	25305	7263	32568	5530	1063	6593	8600	13193	4452	345	4797	2077	6874	23811	1748	25559	4434	29958	51635	4025	55660	18774	69434	10198	1058	11266	24324	35880	61833	5083	66916	38098	105014
29	SOLAPUR	159228	7950	167178	121684	288862	98336	4830	103165	79370	182535	19110	485	19585	1957	21552	41875	1875	43750	30533	74283	220213	10310	230523	164174	384597	5620	50	5670	540	6110	228738	10380	228608	154714	360807
30	THANE	21453	335	21788	12091	33880	2000	130	2130	7200	9330	84164	218	84372	2138	86510	251059	2319	253378	44242	247620	358995	2673	359539	56471	418010	95935	716	96551	12029	108880	452601	3589	456190	70500	526590
31	WARDHA	81095	1891	82986	6118	89104	42528	1591	44119	4700	48819	3738	260	3993	36	4029	1																			

MAHARASHTRA STATE

Disbursements under Crop Loans - 31.07.2012

Rs. in Lakh

Sr. No.	Bank	Crop Loan Target ACP 2012-13		Achievement from 01.04.12 to 31.07.2012				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	AHMENAGAR	103886	67126	283452	72888	0	0	70	0	161012	283452	72888	45
2	AKOLA	46257	2445	111963	46105	0	0	100	0	48702	111963	46105	95
3	AMRAVATI	76011	19002	92773	60265	0	0	79	0	95013	92773	60265	63
4	AURANGABAD	32940	30037	80215	33010	0	0	100	0	62977	80215	33010	52
5	BEED	68980	17240	190765	59911	0	0	87	0	86200	190765	59911	70
6	BHANDARA	23735	3265	62347	21235	0	0	89	0	27000	62347	21235	79
7	BULDHANA	65558	2196	123317	54586	0	0	83	0	67754	123317	54586	81
8	CHANDRAPUR	34278	3810	67342	33216	0	0	97	0	38088	67342	33216	87
9	DHULE	39010	6921	60927	25641	0	0	66	0	45931	60927	25641	56
10	GADCHIROLI	7087	788	20686	6272	0	0	89	0	7875	20686	6272	80
11	GONDIA	10994	4712	33364	10560	0	0	96	0	15705	33364	10560	67
12	HINGOLI	21323	2367	63926	19878	0	0	93	0	23690	63926	19878	84
13	JALGAON	120848	10859	156418	105570	0	0	87	0	131507	156418	105570	80
14	JALNA	54600	15400	125690	49472	0	0	91	0	70000	125690	49472	71
15	KOLHAPUR	81060	121592	141875	71207	0	0	88	0	202652	141875	71207	35
16	LATUR	59257	14814	158904	45050	0	0	76	0	74071	158904	45050	61
17	NAGPUR	52000	13000	73418	48171	0	0	93	0	85000	73418	48171	74
18	NANDED	91723	16190	153944	58848	0	0	64	0	107913	153944	58848	55
19	NANDURBAR	23425	7192	26671	17707	0	0	76	0	30617	26671	17707	58
20	NASIK	131632	56381	339594	177462	0	0	135	0	188013	339594	177462	94
21	OSMANABAD	51671	13014	48335	16909	0	0	33	0	64685	48335	16909	26
22	PARBHANI	34026	15420	97026	27385	0	0	80	0	49446	97026	27385	55
23	PUNE	70801	73765	147089	91135	0	0	129	0	144566	147089	91135	63
24	RAIGAD	4840	1360	16730	4903	0	0	101	0	6200	16730	4903	79
25	RATNAGIRI	8351	14656	361	8784	0	0	105	0	23008	361	8784	38
26	SANGLI	77538	33230	94964	40030	0	0	52	0	110768	94964	40030	36
27	SATARA	67612	45068	232122	75380	0	0	111	0	112680	232122	75380	67
28	SINDHUDURG	7479	5714	18457	8657	0	0	116	0	13193	18457	8657	66
29	SOLAPUR	73014	109521	105799	87234	0	0	119	0	182535	105799	87234	48
30	THANE	7770	1560	23932	8281	0	0	107	0	9330	23932	8281	89
31	WARDHA	45287	3532	48759	32598	0	0	72	0	48819	48759	32598	67
32	WASHIM	41077	7230	90635	36461	0	0	89	0	48307	90635	36461	75
33	YAVATMAL	106489	4156	131891	72854	0	0	68	0	110645	131891	72854	66
Total		1740538	733364	3423691	1527665	0	0	88	0	2473902	3423691	1527665	62

ALL BANKS - MAHARASHTRA STATE

Disbursements under Crop Loans - 31.07.2012

Rs. in Lakh

Sr. No.	Bank	Crop Loan Target ACP 2012-13		Achievement from 01.04.12 to 31.07.2012				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	Allahabad Bank	9788	2324	5675	4124	0	0	42	0	12112	5675	4124	34
2	Andhra Bank	2866	1455	821	812	0	0	28	0	4321	821	812	19
3	Bank of Baroda	37320	22047	12151	12824	0	0	34	0	59367	12151	12824	22
4	Bank of India	87787	51548	77509	51044	0	0	58	0	139335	77509	51044	37
5	Bank of Maharashtra	146445	68827	180542	94461	0	0	65	0	215272	180542	94461	44
6	Canara Bank	11758	6061	4041	4467	0	0	38	0	17819	4041	4467	25
7	Central Bank of India	80829	24731	52538	38859	0	0	48	0	105559	52538	38859	37
8	Corporation Bank	2107	1168	364	1408	0	0	67	0	3275	364	1408	43
9	Dena Bank	22268	10680	10178	11404	0	0	51	0	32948	10178	11404	35
10	IDBI Bank	29184	23224	9395	8813	0	0	30	0	52408	9395	8813	17
11	Indian Bank	3407	1374	2751	1979	0	0	58	0	4781	2751	1979	41
12	Indian Overseas Bank	4763	3846	1783	5013	0	0	105	0	8609	1783	5013	58
13	Oriental Bank of Commerce	2648	1508	456	787	0	0	30	0	4156	456	787	19
14	Punjab & Sindh Bank	421	74	12	18	0	0	4	0	495	12	18	4
15	Punjab National Bank	7708	1916	6607	4815	0	0	62	0	9625	6607	4815	50
16	State Bank of Hyderabad	77380	18497	93914	54496	0	0	70	0	95877	93914	54496	57
17	State Bank of India	219471	66006	231812	178781	0	0	81	0	285476	231812	178781	63
18	Syndicate Bank	6612	3680	3679	2314	0	0	35	0	10293	3679	2314	22
19	UCO Bank	6705	3502	3128	3018	0	0	45	0	10208	3128	3018	30
20	Union Bank of India	44640	21218	24175	24542	0	0	55	0	65858	24175	24542	37
21	United Bank of India	304	237	43	29	0	0	10	0	542	43	29	5
22	Vijaya Bank	2082	824	938	686	0	0	33	0	2906	938	686	24
	Sub Total PSBs	806494	334746	722513	504693	0	0	63	0	1141240	722513	504693	44
23	Axis Bank	12258	8156	1529	3160	0	0	26	0	20413	1529	3160	15
24	Federal Bank	2305	2947	1016	1581	0	0	69	0	5252	1016	1581	30
25	HDFC Bank	8676	6731	697	2853	0	0	33	0	15407	697	2853	19
26	ICICI Bank	20707	13607	5590	4278	0	0	21	0	34313	5590	4278	12
27	ING Vysya Bank	846	274	4	3	0	0	0	0	1120	4	3	0
28	Karnataka Bank Ltd.	535	505	125	292	0	0	55	0	1040	125	292	28
29	Ratnakar Bank	1844	1509	1366	921	0	0	50	0	3353	1366	921	27
	Sub Total Pvt Sec Banks	47170	33728	10327	13088	0	0	28	0	80898	10327	13088	16
A	Total Commercial Banks	853665	368474	732840	517781	0	0	61	0	1222138	732840	517781	42
30	Maharashtra Gramin Bank	69766	18241	95491	52531	0	0	75	0	88007	95491	52531	60
31	Vidarbha Sahelnya Gramin Bank	29790	2143	53927	26822	0	0	90	0	31933	53927	26822	84
32	Wainganga Krishna Gramin Bank	14255	8717	16649	11033	0	0	77	0	22973	16649	11033	48
B	Sub Total Gramin Banks	113811	29102	166067	90386	0	0	79	0	142913	166067	90386	63
33	M.S. Coop. / DCC Banks	771971	334592	2524766	919419	0	0	119	0	1106563	2524766	919419	83
34	MSCARD	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
C	Sub Total Co.Op Banks	771971	334592	2524766	919419	0	0	119	0	1106563	2524766	919419	83
35	Subhadra Local Area Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
36	Other Banks	1092	1196	18	79	0	0	7	0	2288	18	79	3
D	Sub Total Other Banks	1092	1196	18	79	0	0	7	0	2288	18	79	3
	Grand Total (A + B + C + D)	1740638	733364	3423691	1527665	0	0	88	0	2473902	3423691	1527665	62

MAHARASHTRA STATE

Agencywise Disbursements under Crop Loans - 31.07.2012

Rs. in Lakh

Sr. No.	District	Commercial Banks			Regional Rural Banks			Scheduled Commercial Banks (SCBs)			District Central Co.op Banks (DCCBs)			Total		
		Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%
1	AHMENAGAR	86546	22591	26	77	0	0	86823	22591	26	74389	50297	68	161012	72888	45
2	AKOLA	17676	12372	70	7600	6237	82	25276	18609	74	23426	27496	117	48702	46105	95
3	AMRAVATI	63234	32613	52	455	406	89	63689	33019	52	31324	27246	87	95013	60265	63
4	AURANGABAD	24764	18871	76	8003	5916	74	32767	24787	76	30210	8223	27	62977	33010	52
5	BEED	41960	21018	50	12940	7424	57	54900	28442	52	31300	31469	101	86200	59911	70
6	BHANDARA	11400	3987	35	1800	1700	94	13200	5687	43	13800	15548	113	27000	21235	79
7	BULDHANA	49466	36017	73	7969	8250	104	57435	44267	77	10319	10319	100	67754	54586	81
8	CHANDRAPUR	13343	8983	67	4089	2344	57	17432	11327	65	20656	21889	106	38088	33216	87
9	DHULE	34392	12958	38	212	56	26	34604	13014	38	11327	12627	111	45931	25641	56
10	GADCHIROLI	2875	2159	75	1000	816	82	3875	2975	77	4000	3297	82	7875	6272	80
11	GONDIA	3146	2000	64	3435	1198	35	6581	3198	49	9125	7363	81	15705	10560	67
12	HINGOLI	12345	11386	92	4209	3324	79	16554	14710	89	7136	5168	72	23690	19878	84
13	JALGAON	30944	15258	49	100	24	24	31044	15282	49	100463	90288	90	131507	105570	80
14	JALNA	46456	27699	60	13956	12113	87	60412	39812	66	9588	9660	101	70000	49472	71
15	KOLHAPUR	110852	14113	13	2000	94	5	112652	14207	13	90000	57000	63	202652	71207	35
16	LATUR	25987	8020	35	5039	4210	84	31026	13230	43	43045	31820	74	74071	45050	61
17	NAGPUR	35981	19530	54	685	710	104	36667	20240	55	28333	27931	99	65000	48171	74
18	NANDED	75110	34240	46	15803	10334	65	90913	44574	49	17000	14274	84	107913	58848	55
19	NANDURBAR	20033	10201	51	32	79	247	20065	10280	51	10552	7427	70	30617	17707	58
20	NASIK	63046	35922	57	101	218	217	63146	36140	57	124866	141322	113	188013	177462	94
21	OSMANABAD	44603	7724	17	18082	3694	20	62685	11418	18	2000	5491	275	64685	16909	26
22	PARBHANI	25196	13159	52	9250	5058	55	34446	18217	53	15000	9169	61	49446	27385	55
23	PUNE	44738	21821	49	40	40	100	44778	21861	49	99788	69274	69	144566	91135	63
24	RAIGAD	3750	2711	72	50	10	20	3800	2721	72	2400	2182	91	6200	4903	79
25	RATNAGIRI	16483	4885	30	2385	977	41	18868	5862	31	4140	2922	71	23008	8784	38
26	SANGLI	47146	11394	24	65	56	86	47211	11450	24	63557	28580	45	110768	40030	36
27	SATARA	48350	12253	25	30	5	17	48380	12258	25	64300	63122	98	112680	75380	67
28	SINDHUDURG	5530	3153	57	1063	425	40	6593	3578	54	6600	5079	77	13193	8657	66
29	SOLAPUR	98335	26116	27	4830	2209	46	103185	28325	27	79370	58909	74	182535	87234	48
30	THANE	2511	1291	51	114	31	28	2624	1322	50	6706	6959	104	9330	8281	89
31	WARDHA	42528	26610	63	1591	500	31	44119	27110	61	4700	5488	117	48819	32598	67
32	WASHIM	18355	9029	49	7290	4903	67	25645	13932	54	22662	22529	99	48307	36461	75
33	YAVATMAL	57545	26776	47	8619	7026	82	66164	33802	51	44481	39052	88	110645	72854	66
	Total	1224426	517860	42	142913	90386	63	1367339	608246	44	1106563	919419	83	2473902	1527665	62



Agenda No. 4

Monitoring the progress of the KCC schemes by DFS, Govt. of India

Deputy General Manager, NABARD, Pune has communicated that in the meeting held on 11.7.2012 under the Chairmanship of Secretary, DFS, Govt. of India that ATM-cum-Debit Card as Kisan Credit Card to be monitored as also coverage of all eligible farmers under KCC need be discussed / reviewed in all SLBC meetings.

The status report on progress of the new KCC scheme is to be informed to us in the following format by 3rd of every month for onward submission to NABARD & Government of India.

Report for the State of Maharashtra			Month –
Sr. No.	Name of the Bank	No. of ATM enabled KCCs issued in the last month	Cumulative No. of ATM enabled KCCs issued up to current month
1			
2	Sponsored RRB/s		

All member banks are requested to submit the progress reports on regular basis for necessary review in ensuing SLBC meetings.

Agenda No. 5

Drought condition in 122 blocks in Maharashtra & consequent care such as rephasement / reschedulement / conversion etc.

Govt. of Maharashtra vide their GR No. SCY 2012/PRA KRA 282/M-7, dated 22.8.2012 has issued necessary instructions on drought declared in 122 blocks of the State. SLBC has also issued necessary instructions on 27.8.2012 to all concerned on the above Govt. GR. The blocks are selected on the following basis.

1. Rainfall received is < 50% or sowing < 50%.
2. Rainfall received is < 75% or sowing < 75%.

We have also instructed LDMs to obtain the list of affected villages where drought is declared from the District Collectors concerned.

SLBC requested all members to give necessary directions to field offices for providing relief measures to the affected farmers. Similarly, all Lead District Managers are requested to call Special DLCC meetings urgently to discuss the issue & implement the relief measures on urgent basis.

Copy of Govt. GR on affected blocks of drought 2012 is enclosed herewith as **Annexure 8A**.

Deputy General Manager, NABARD has also issued necessary instructions on the drought like situation in the State vide their letter No. NB.MRO.PN.DDPD/3842/DDC-10/2012-13 dated 4.7.2012 regarding the issues emerged during the Parliamentary Standing Committee on Finance & the issues are briefly summarized as under.

- Due to indications of delay, uneven & deficient rainfall, there are possibilities of delay in sowing, repeat sowing & change in cropping pattern without or after first sowing. In such cases the farmers may require additional credit & consequential refinance requirements which necessarily will go beyond the approved scales of finance in the district. The issue needs to be addressed to, at the district level on priority basis.
- Chairman NABARD has also indicated that the importance of minor irrigation & moisture conserving investments can be driven home both at farmer level & at the infrastructure level.
- The Parliamentary Committee has emphasized that NABARD should try & popularize schemes of tube wells; pump sets & check dams, etc under RIDF. Chairman NABARD has indicated that the technical support will be provided by SPD for developing such schemes by the State Govt. in your district. The projects submitted by the State Govt. for tapping ground water or conservation of water would be accommodated by NABARD irrespective of total allocation for sanction.



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY, ONE BANK

SLBC - MAHARASHTRA

NABARD has already advised their DDMs to take up the issues in their respective district.

Necessary communication is already sent to all Lead District Manager's vide our letter dated 10.7.2012. Considering the critical stage rainy season in the State, all Member Banks & Lead District Managers are advised to consider financing minor irrigation activities.

020- 25513813 & रजिस्ट्रार

राज्यात १२२ तालुक्यात

दुष्काळी परिस्थिती जाहीर
करण्याबाबत

महाराष्ट्र शासन

महसूल व वन विभाग

शासन निर्णय क्रमांक : एससीवाक- २०१२/प्र.क्र.२८२/म-७.

मंत्रालय, मुंबई - ४०० ०३२

दिनांक : २२.०८.२०१२

शासन निर्णय

राज्यात सातत्याने दुसऱ्या वर्षी हा पाऊस उशीरा सुरू झाल्याने भूजल पातळीत मोठ्या प्रमाणावर कट झाली असून पिण्याच्या पाण्याचा व जनावरांसाठी चान्याचा तुटवडा भासत आहे. या व्यतिरिक्त शेती पिकांवरही अनियमित व कमी पावसाचा परिणाम दिसून येत आहे. या सर्व बाबी लक्षात घेवून शासनाने पातवर्षी पिण्याच्या पाण्यासाठी टँकर्स व तातडीच्या तालुक्यात नळ पाणे पुरवठा योजना, चास डेपो, चारा छावण्या व अन्य उपाययोजना हाती घेतल्या होत्या. याचबरोबर पावसाचे प्रमाण अत्यल्प व असमाधानकारक असल्याने अनेक सागात पिण्याच्या पाण्याची व चान्याची तीव्र टेंबाई जाणवत आहे. या सर्व बाबींचा विचार करून ज्या तालुक्यात सरासरीच्या ५०% पेक्षा कमी पर्जन्यमान आहे किंवा ज्या तालुक्यात ५०% टक्के पेक्षा कमी पेरण्या झालेल्या आहेत त्या तसेच अधिष्ठाण प्रवण (D.P.A.P.) मनातील ज्या तालुक्यात सरासरीच्या ७५% पेक्षा कमी पर्जन्यमान आहे किंवा ७५% पेक्षा कमी पेरण्या झालेल्या आहेत अशा तालुक्यात दुष्काळी परिस्थिती जाहीर करून तदनुषंगीक उपाययोजना करण्याचा प्रश्न शासनाच्या विचाराधीन होता.

काल निकष लक्षात घेवून व राज्यातील अभुतपूर्व दुष्काळी परिस्थितीमुळे केंद्र शासनाच्या दुष्काळ नियमावली प्रमाणे (Drought Manual) शासनाने खाली दर्शविलेल्या तक्त्यातील १२२ तालुक्यांत दुष्काळी परिस्थिती जाहीर करण्याचा निर्णय घेतला आहे.

(अ) ५० % पेक्षा कमी पर्जन्यमान किंवा ५०% पेक्षा कमी पेरणी झालेले तालुके

अ.क्र.	जिल्हा	५० टक्क्यापेक्षा कमी पर्जन्यमान असलेले तालुके	५० टक्क्यापेक्षा कमी पेरणी झालेले तालुके
१	जळगाव	बोझवड, पाचरा, भंडारा, जळगाव, चालीसगाव, मसनेर.	
२	जालना	धनसांगवी, मठा, बदनापूर, जालना, अंबड, धोकरधन, जाफराबाद, परतूर	
३	औरंगाबाद	फुलजी, औरंगाबाद, कलंड, पैठण, रंगापूर,	
४	अहमदनगर	अहमदनगर, मसनेर, जामखेड, कर्जत, शेगांव, पाथडी, श्रीगाँव	
५	नांदेड	नांदेड, तोहा	
६	सोलापूर	सांगली, करमोळा, मोहोळ,	पंढरपूर, उत्तर सोलापूर, माळशिरस

१	वाढ	शिरूर-कासार, आष्टी, के.प. पाटीडा, गवसाह	
		वडवणाप धारूर	
२	उस्मानाबाद	उस्मानाबाद, मूम, उमरगा, कळव	
१	बुलढाणा	सिंदखेडराणा	
१०	वर्धा	सेलू	
११	पुणे	खेड, दंड, शिरूर	वेल्हा, मुळगा, बुन्नर, हंदापूर, हजेली, आंबेगाव
१२	सातारा	माण(दहीवडी)	खटाव, फालटण, खंडाळा, कोरगाव, सातारा
१३	सांगली	जत, कवठेमहाकाळ	पलूस, खानापूर, मिरज, आटपाडी
१४	सांगलीपूर		शिराळ
	एकूण(६९)	५०	१९

(ब) अवर्षणप्रवण भागातील ७५% पेक्षा कमी पर्जन्यमान येईवा ७५% पेक्षा कमी पेरणी झालेले तालुके

अ.क्र.	जिल्हा	७५% पेक्षा कमी पर्जन्यमान असलेले डी. ए. पी. तालुके	७५% पेक्षा कमी पेरणी झालेले डी. ए. पी. तालुके
१	नाशिक	येवला, पेठ, नाशिक, निफोड, सिन्नर, नांदगाव, कळवण	दिंडोरी, मालेगाव
२	अहमदनगर	---	सांगमनेर
३	जळगाव	अमळनेर, एदलाबाद	---
४	लातूर	उदगीर	अहमदनगर
५	हिंगोली	कळमनूरी, हिंगोली	---
६	वाशिम		रिसोड
७	नांदेड	भोकर, वेगसूर	---
८	पुणे	बारामती, पुरंदर	मावळ
९	बुलढाणा	चिखली, देऊळगावराव, जोदरा, महंकर	लोणार, शिंगाव, बुलढाणा
१०	सांगली	तासगाव	कडगाव
११	सांगलीपूर	दक्षिण सांगलीपूर, अक्कलकोट	मांडा
१२	औरंगाबाद	खुल्ताबाद, वेंजापूर	---
१३	परभणी	जितूर	---
१४	यवतमाळ	सळगाव	बामुळगाव, घाटजी

१५	अनरावती	—	धारणा, मोरशी, चांदूरबाजार, चांदूर रेल्वे, अचलपूर
१६	नंदुरदार	अक्राणा	अक्कलकूवा
१७	अकोला		अकोला
१८	गडचिरोली		अहोरी, हटापल्ली
१९	वीड	वीड, माजलगाव	
२०	धुळे	धुळे	
	एकूण(५३)	३१	२२

वरील १९२ तालुक्यांत टॅक्स्टरद्वारे पाणी पुरवठा, मेयजल टॅक्स्टर करण्यासाठीच्या तातडीच्या उपाययोजना (पाणी पुरवठा विभागाने विविध शासन निर्णयांद्वारे विहित केलेल्या उदा. बुडक्या घेणे, विहिरीचे अभियंत्रण, विधन विहिरी इत्यादी) व जिल्हाधिकार्यांनी व्यक्तिशः खात्री घेतल्यावरच प्रथमतः मंडळ स्तरावर जनावरांची छावणी उघडावी. छावणीत कमाल ३००० व किमान ५०० जनावरे ठेवण्यात यावीत. त्यानंतर वेळोवेळी परिस्थितीचे अवलोकन करून व आढावा घेऊन अधिक छावण्या उघडण्याबाबत निर्णय घ्यावा. परिस्थितीत सुधारणा झाल्यावर त्वरीतच टॅक्स् व जनावरांच्या छावण्या बंद करण्याची दक्षता जिल्हाधिकारी यांनी घ्यावी अन्मथा सरकारी निधीच्या गैरवापराबाबतची जबाबदारी निश्चित करून संबंधित जिल्ह्याच्या जिल्हाधिकाऱ्यांवर शिस्तभंगाची कारवाई करण्यात येईल.

टॅक्स् व तातडीच्या पाणी पुरवठा योजनांवरील खर्च कोणत्या लेखाशिर्षाखाली करण्यात यावा याबाबत प्रधान सचिव, पाणी पुरवठा यांचे मार्गदर्शन घ्यावे तसेच जनावरांच्या छावण्यांवरील खर्चाच्या बाबतीत वित्तीय सल्लागार व सह सचिव, मदत व पुनर्वसन विभाग यांचेकडे संदर्भ करावा.

राज्यपालांच्या आदेशानुसार व नायाने.

(सि. शा. वाणी)

कार्यासन अधिकारी

प्रत

मा. मुख्यमंत्री व मा. उपमुख्यमंत्री यांचे खाजगी सचिव
सर्व मा. मंत्री व मा. राज्यमंत्री यांचे खाजगी सचिव
प्रधान सचिव सर्व मंत्रालयीन विभाग, मंत्रालय, मुंबई
सर्व विभागीय आयुक्त



i) Review of Progress in Financial Inclusion Plan for providing banking services in the villages with population over 2000

Coverage of unbanked villages

As per census 2001, there are 7312 villages in the state having population above 2000, of which 4292 unbanked villages are allotted to various banks and the list of such villages is uploaded on Bank's website as SLBC Convenor.

In terms of directives of Govt. of India, all banks had to cover 4292 unbanked villages by March 2012.

Unbanked villages having population above 2000:

Steps taken during 2011-12:

The SLBC has taken steps for monitoring the progress of FI by all the participating banks in the state.

SLBC has allotted quarterly targets of no. of villages having population above 2000 (>2000) to be covered during 2011-12 to member banks in the State for extending banking services and constantly followed up with them. As a result, as of 31.03.2012, all the allotted villages stand covered, as reported by various banks.

Total No. of villages allotted to banks in Maharashtra	Achievement up to 31.03.2012					Total BCAs Apptd.	Total FI accs opened
	Brs	BCAs	Mobile Van	Other Modes	Total Coverage		
4292	146	4067	12	67	4292	3899	2252959

Extension of Swabhimaan

As per communication No. F.No.3/5/2012-FI(C 52937) dtd. 18.05.2012 issued by Ministry of Finance, Government of India, banks also have to cover villages with population between 1600 to 2000 as per Census 2001. Thus all banks in Maharashtra State have to cover an additional 2852 villages under Financial Inclusion Plan for March 2013. The district wise and bank wise allocation of these villages having population between 1600 to 2000 in the state is given below.

Details of allotted villages with bank wise / district details and summaries have already been uploaded on our website.

<< <http://www.bankofmaharashtra.in/SLBC.asp> >>



DISTRICTWISE SUMMARY OF VILLAGE ALLOCATION FOR POPULATION BETWEEN 1600-2000 - FIP MARCH 2013		
Sr.No	Districts	Villages
1	Ahmednagar	153
2	Akola	45
3	Amravati	74
4	Aurangabad	84
5	Beed	72
6	Bhandara	53
7	Buldhana	93
8	Chandrapur	58
9	Dhule	74
10	Gadchiroli	22
11	Gondia	103
12	Hingoli	63
13	Jalgaon	124
14	Jalna	34
15	Kolhapur	106
16	Latur	122
17	Nagpur	56
18	Nanded	148
19	Nandurbar	80
20	Nashik	191
21	Osmanabad	73
22	Parbhani	65
23	Pune	147
24	Raigad	69
25	Ratnagiri	101
26	Sangli	72
27	Satara	103
28	Sindhudurg	51
29	Solapur	125
30	Thane	120
31	Wardha	33
32	Washim	42
33	Yavatmal	96
	Grand Total	2852



**BANKWISE SUMMARY OF VILLAGE ALLOCATION FOR POPULATION
BETWEEN 1600-2000 - FIP MARCH 2013**

Sr.No	Allotted to Bank	Villages
1	Allahabad Bank	14
2	Andhra Bank	1
3	Bank of Baroda	87
4	Bank of India	353
5	Bank of Maharashtra	588
6	Canara Bank	27
7	Central Bank of India	292
8	Dena Bank	109
9	ICICI	25
10	Indian Bank	11
11	Indian Overseas bank	8
12	IDBI	55
13	Maharashtra Gramin Bank	240
14	Oriental Bank of Commerce	1
15	Punjab National Bank	15
16	Ratnakar Bank	4
17	State Bank of Hyderabad	164
18	State Bank of India	544
19	Syndicate Bank	24
20	Uco Bank	25
21	Union Bank of India	147
22	Vijaya Bank	3
23	VKGB	56
24	WKGB	59
	Grand Total	2852

ii) Preparation of Comprehensive District Financial Services Plan covering Banking, Rural Development, Insurance Etc.

In order to develop a comprehensive frame work for delivery of financial services & to promote Financial Inclusion, the Task Force constituted by Government of India had suggested that comprehensive Financial Services Plan for the district should be prepared.

Earlier, the District and State Level Plans were being prepared whereas NABARD and Public Sector Insurance Companies also prepare their field level plans separately.

As decided by Government of India, Lead District Manager, Officer in-charge of NABARD and Nodal Officers of Public Sector Insurance companies, both life & non life, would prepare a comprehensive District Financial Services Plan covering banking, rural development, insurance etc. These officers would meet once every month to review the progress and resolve inter-agency issues.



Accordingly, districtwise core committees constituting of major banks, representatives of Reserve Bank of India, NABARD, GIC (functioning in the district) and LIC have been formed.

iii) Opening of Branches in FI villages

As per para 5.3 of the Strategy and Guidelines on Financial Inclusion issued by the Ministry of Finance, Government of India on 21st October, 2011, banks are required to open a regular brick and mortar branch in habitations with population of 5000 and above in underbanked districts and as many brick and mortar branches in habitation having population 10000 and above in other districts by September 2012. It is expected that all banks must actively monitor setting up of the branches.

Bank wise progress as of 31.07.2012 is given in **Annexure 9**.

iv) Identification of schemes for Electronic Benefit Transfer as per Operational Guidelines of reserve Bank of India

Reserve Bank of India issued the operational guidelines on implementation of Electronic Benefit Transfer and its convergence with the Financial Inclusion Plan on 12.08.2011. All the member banks were informed about the same in 112th SLBC meeting held on 19.09.2011 and the matter was also discussed in the subsequent SLBC meetings held on 25.11.2011, 30.01.2012 and 28.05.2012.

Vide letter no. SLBC-2012/Pra Kra 227/12/Ka.1417 dtd. 17.08.2012, Government of Maharashtra has circulated list of identified 32 schemes for EBT payments as per the guidelines of Reserve Bank of India and a time bound program for opening accounts of the beneficiaries in identified Blocks by Banks in Maharashtra. All lists of beneficiaries are to be provided by concerned Government of Maharashtra officials. Necessary instructions are passed on to all District Collectors from Deputy Secretary, Planning Dept., Govt. of Maharashtra for organizing account opening camps with the help of concerned LDMs. Copy of the letter dtd 17.08.2012 from Government of Maharashtra is attached as **Annexure 9A**.

As per due discussions during the Special SLBC meeting dated 9.8.2012 at RBI & as per directives of Governor, RBI, a meeting of all concerned Lead District Managers and block coordinators was arranged at Bank of Maharashtra, H.O. on 29.08.2012 for smooth implementation of EBT payments in the pilot project blocks. The following issues were discussed :

- Data as regards to number of households in the village and banking coverage thereof.
- Specific action plan to cover the entire remaining households in time bound manner.
- Issuance of Smart Cards to the account holders.
- Increase in transactions through BC-ICT model.
- Connectivity issues if any.
- Any other issue- required for smooth functioning of FI programme.

v) Opening of accounts of NREGA beneficiaries in selected blocks & payment under EBTNREGA Payments under EBT

The present status of the pilot run of NREGA payments in identified Blocks by Banks in Maharashtra State is as under :



Sr. No.	District	Block	Leader Bank	Present Status																
1	Thane	Jawhar	Bank of Maharashtra	<p>There are 102 villages in Jawhar block with 21481 households and a population of 111039.</p> <p>Break-up of villages allotted is as under :</p> <table><tr><th>Bank</th><th>Villages</th><th>Population</th><th>Acc Op</th></tr><tr><td>BoM</td><td>42</td><td>24,125</td><td>5,978</td></tr><tr><td>SBI</td><td>45</td><td>33,593</td><td>15,000</td></tr><tr><td>PNB</td><td>15</td><td>15,967</td><td>2,461</td></tr></table> <p>BOM and SBI are having their branches in Javhar town whereas PNB is operating a satellite branch at Sakharshet; a village 22 km from Javhar with its base branch at Thane. However, the staff for this satellite branch is deputed from their Dadade branch of Vikramgad block; 35 km away from Sakharshet. It is informed that one officer and a staff is deputed to Sakharshet for two days in a week.</p> <p>BOM appointed CSPs for all 42 villages and so far 5978 accounts have been opened from 11villages through its earlier TSP-Bartronics India Ltd. BoM received the list for its Winwal village covering 99 beneficiaries out of which 66 were already having accounts with Javhar branch. Branch effected payments to 56 present beneficiaries on the day at Winwal village through POS machine using smart cards.</p> <p>Lists of NREGA beneficiaries enrolled with Government authorities have been received from BDO & Tahasildar and sent to respective banks.</p> <p>However, now in view of tie up arrangements for FI services with Vakrangee Finserve Ltd. for all banks in Maharashtra State; banks are waiting for instructions from their corporate offices for taking further steps in the matter.</p>	Bank	Villages	Population	Acc Op	BoM	42	24,125	5,978	SBI	45	33,593	15,000	PNB	15	15,967	2,461
Bank	Villages	Population	Acc Op																	
BoM	42	24,125	5,978																	
SBI	45	33,593	15,000																	
PNB	15	15,967	2,461																	
2	Nandurbar	Akkalkuwa	State Bank of India	<p>Total 179 villages with 12000 beneficiaries. 2700 accounts of NREGA beneficiaries have been opened.</p> <p>The list of accounts with the names of NREGA beneficiaries have been handed over to the BDO.</p>																



Sr. No.	District	Block	Leader Bank	Present Status															
				No connectivity and power failure in some of the villages has slowed down the account opening process.															
3	Dhule	Sakri	Union Bank of India	<table><tr><th>Bank</th><th>Villages</th><th>Acc Op</th></tr><tr><td>Union</td><td>52</td><td>2315</td></tr><tr><td>SBI</td><td>46</td><td>1537</td></tr><tr><td>CBI</td><td>82</td><td></td></tr><tr><td>BoM</td><td>16</td><td>1518</td></tr></table>	Bank	Villages	Acc Op	Union	52	2315	SBI	46	1537	CBI	82		BoM	16	1518
Bank	Villages	Acc Op																	
Union	52	2315																	
SBI	46	1537																	
CBI	82																		
BoM	16	1518																	
4	Amravati	Chikhaldara	Central Bank of India	<p>There are 103 villages in the district eligible for BC model. In 10 Branches of Nationalised Banks 86 BCs have been appointed .Out of which 81 BCs are activated .There are 29435 enrollments done and no. of smart cards issued is 2713.</p> <p>Because of the non providing of lists / funds by revenue authorities to the respective Banks base branches through the BCs to the NREGA beneficiaries, the transaction figure is NIL.</p> <p>The issue has also been highlighted by us in the appropriate forums time to time. It is learnt that the funds are routed through Post offices in the Melghat Region, instead of respective, bank base branches.</p>															
5	Yavatmal	Pandharkawda	Central Bank of India	No. of villages 125. Enrolled around 10321 customers. Issued more than 7000 smart cards. State Government NREGS funds main account is opened at Pandharkavada branch. Transactions are started in these A/cs . List of beneficiaries are not provided by BDO.															
6	Bhandara	Mohadi	Bank of India	No. of villages 108. NREGA payment under EBT in Mohadi block is continuing.															
7	Sangli	Jat	Bank of India	<table><tr><th>Bank</th><th>Villages</th><th>Acc Op</th></tr><tr><td>BoM</td><td>39</td><td>3941</td></tr><tr><td>BoI</td><td>47</td><td>7562</td></tr><tr><td>ICICI</td><td>18</td><td>879</td></tr><tr><td>SBI</td><td>13</td><td>510</td></tr></table>	Bank	Villages	Acc Op	BoM	39	3941	BoI	47	7562	ICICI	18	879	SBI	13	510
Bank	Villages	Acc Op																	
BoM	39	3941																	
BoI	47	7562																	
ICICI	18	879																	
SBI	13	510																	



Sr. No.	District	Block	Leader Bank	Present Status														
				<p>No. of beneficiaries 15652. Meeting of all bank branch Managers in Jath block with BDO and Tahasildar of Jath Block held 05-01-2012.</p> <p>Meeting by Dist Collector with senior executives of Banks, service providers etc. for early appointment of BCS and HHD machine facility.</p> <p>Data of beneficiaries already having accounts with SDCC/post offices collected.</p>														
8	Latur	Ausa	State Bank of Hyderabad	<table><tr><th>Bank</th><th>Villages</th></tr><tr><td>SBI</td><td>28</td></tr><tr><td>SBH</td><td>7</td></tr><tr><td>BoM</td><td>17</td></tr><tr><td>MGB</td><td>25</td></tr><tr><td>BoB</td><td>1</td></tr><tr><td>Dena</td><td>7</td></tr></table> <p>Till date 2501 accounts have been opened under NREGA in Ausa block. No EBT payment is effected till date.</p> <p>1. Till date the list of beneficiaries has not been provided by Govt officials irrespective of several letters and reminders. The list has to be provided by BDO and Tahsildar as per point 3 of minutes of meeting regarding implementation of BC model of NREGA payment which was held on 20/01/2012 under the chairmanship of the Principal Secretary EGS, Government of Maharashtra.</p> <p>2. The matter was discussed in the Gramsevak's meeting, various BLBC meetings conducted at block levels.</p> <p>3. Our executives are also making continuous follow up.</p> <p>On 07/08/2012, a meeting regarding the implementation of the above scheme was called at Dy. Collector, EGS office with tahsildar, BDO and other officials After discussions, they promised to cooperate and provide the list of beneficiaries and accounts numbers already on record.</p>	Bank	Villages	SBI	28	SBH	7	BoM	17	MGB	25	BoB	1	Dena	7
Bank	Villages																	
SBI	28																	
SBH	7																	
BoM	17																	
MGB	25																	
BoB	1																	
Dena	7																	



vi) Uploading of Service Area Plan on District Website

As per the Strategies and Guidelines on Financial Inclusion issued by Ministry of Finance, on 21.10.2011, it was inter-alia required that Service Area Plan in the format as per Annexure-I be prepared for each district and hoisted on the district website. However, the Ministry of Finance advised to include certain additional information in the format.

In the meeting of Chairman, SLBC with all Lead District Managers held on 20.04.2011 at Bank of Maharashtra, H.O., it was informed that Service Area Plans of all districts are uploaded on respective district websites hosted by NIC.

vii) Progress in establishment of Ultra Small Branches

The progress in establishment of USBs by banks in Maharashtra as of 24.08.2012 is as under :

1	Name of the Bank : Bank of Maharashtra, Convener, Maharashtra State	
2	No. of FI villages allocated to Member Banks in Maharashtra (2001 census population of 2000 and above)	4292
3	Of (2) above, no. of villages covered through Business Correspondents Agents (BCA):	4067
4	No. of BCAs actually appointed in the villages at (3) above	3899
5	No. of villages of (3) above for which officers for weekly visit have been identified and orders issued.	3396
6	No. of Officers identified for (5) above.	2468
7	Of (4) above, no. of locations where space for USB has been finalized	3191
8	Of (6) above, no. of officers who have been provided with laptop.	503

All concerned are requested to note the revised guidelines dtd. 01.08.2012 received from Government of India, Ministry of Finance, in respect of establishments of USBs. Copy of the communication is attached as **Annexure 9B**.

viii) Roadmap - Provision of Banking Services in Villages with Population below 2000

As directed by Reserve Bank of India, Lead Banks and Lead District Managers in Maharashtra have been requested to prepare a roadmap covering all unbanked villages of population less than 2000 and notionally allot these villages to banks for providing banking services, in a time-bound manner. A monitoring and review mechanism to be instituted by DLCCs and SLBC to periodically assess and evaluate the progress made in allotment of such villages and achieving the target indicated in the roadmap including the quality of services provided by the banking outlets. Relevant Circular RPCD.CO.LBS.BC.No. 86 /02.01.001/2011-12 dated June 19, 2012 is attached as **Annexure 10**.



ix) One Family – One Account concept declared by Government of India and coverage of Service Area

Under Secretary to Govt. of India, Ministry of Finance, Dept. of Financial Services vide their letter No. F.No.8/11/2011-FI dated 15.05.2012 had informed regarding launch of campaign by banks to ensure at least one bank account for each family in FI Villages.

Copy of the same is enclosed as **Annexure 10A**. This is for information and necessary compliance by all concerned.

x) FI - Action points emerged during the Frontline Managers' Conference

All banks to note the following action points that emerged during the Frontline Managers' Conference held at CAB, Pune on March 9, 2012, for necessary compliance :

- i. Financial inclusion needs to be perceived as a business opportunity and not as an obligation or a target oriented initiative. There is, therefore, need to develop the right kind of business and delivery models by offering at least basic financial products through BCs comprising pure saving, recurring deposit, entrepreneurial credit, micro-remittance and insurance, at an affordable cost and appropriate to the specific needs of the poor. The focus should be on increasing the number and value of transactions through ICT based outlets. At the same time, in order to create demand for these products, more attention needs to be given to creating awareness about the services being offered by banks and their usefulness.
- ii. The staff constraints in rural branches are adversely affecting the customer service. Banks must ensure posting of adequate complement of staff in the rural branches with the right attitude. Efforts should be made to sensitize the rural branch managers about their role. Adjustment in working hours of rural branches may also be considered to suit the needs of local customers.
- iii. The BCs/CSPs being the lynchpin of the success of BC-ICT based model of delivery, banks should pay due attention to their appointment, training, hand holding of BCs/CSPs and also ensure making reasonable and timely payment to BCs/CSPs. Appointment of the BCs/CSPs should be widely publicized by the banks. BCs/CSPs should be issued identity cards which establish their credentials as agents of the respective banks.
- iv. Banks also need to look into resolving the technological challenges like minimizing the turnaround time in the activation of cards, availability of power supply and digital connectivity to run the POS machines, timely repair/replacement of defective POS machines, ensuring uninterrupted working of machines etc. In case of disruption in services at the BC outlet, a system needs to be put in place so that the customers are able to make the transaction at other POS machines, or nearby branches.
- v. A strong Grievance Redressal mechanism for BC customers is a must for the success of this model.



xi) Convention of BCAs by Lead Banks in 4 districts

A special SLBC meeting of Chairmen of select public sector banks and senior officials of state Government was called by Hon. Governor Reserve Bank of India on 9th August, 2012. Reserve bank of India is keen on implementation of Financial Inclusion plan 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 one of the districts and impress upon the need for smooth implementation of Financial Inclusion Plan.

Accordingly, all Lead Banks in Maharashtra have been requested to arrange such convention of all BCAs before 31.8.2012 in one of the districts where they have Lead Bank responsibility. The issues, problems, progress till date and strategies for smooth implementation of Financial Inclusion Plan may be discussed in the convention. The convention should be arranged immediately. As per the guidelines received from RBI, State Govt. will nominate District Collector for convention. As such, respective District Collector may be contacted and requested to attend and address the convention. The representatives of the Lead Banks are requested to throw light in the outcome of these meetings.

xii) Interaction / Presentation by M/s Vakrangee Finserve Ltd.

M/s Vakrangee Finserve Ltd. have been selected as service provider for all banks in Maharashtra for the purpose of Financial Inclusion. They have been requested to make a presentation before the forum in respect of their plans and strategies for coverage of the villages under FIP of Government of India.

Format (applicable to all SLBC Convener Banks)

Progress in implementation of Branch Opening as per para 5.3 of Strategy & Guidelines on F.I.

Name of the State: MAHARASHTRA

Name of SLBC Bank : BANK OF MAHARASHTRA

Month :Ended July 2012

Sl. No.	Name of Bank	Name of District	Name of Block	Name of place where opening of Branch is proposed in Branch Expansion Plan as per Para 5.3	Whether Branch opened (Yes/No)	Remarks (Indicate date of opening of branch, if opened and current status if not opened.)
A	Public Sector Banks					
1	Bank of Maharashtra	Ahmednagar	Ahmednagar	Vadgaongupta	No	Letter no. AX1/PSD/SLBC/2012/378 dtd. 26.04.12 sent
	"	Ahmednagar	Shrirampur	Bhokar	No	Letter no. AX1/PSD/SLBC/2012/378 dtd. 26.04.12 sent
	"	Buldhana	Sangrampur	Sangrampur Rajpur	No	In process to open by Sep 2012
	"	Nandurbar	Akkalkuwa	Bhagdari	No	In process to open by Sep 2012
	"	Sangli	Kadegaon	Chinchani Wangi	No	Letter no. AX1/PSD/SLBC/2012/378 dtd. 26.04.12 sent
	"	Thane	Vasai	Gas	No	Letter no. AX1/PSD/SLBC/2012/378 dtd. 26.04.12 sent
	"	Thane	Vasai	Wagholi	No	Letter no. AX1/PSD/SLBC/2012/378 dtd. 26.04.12 sent
	"	Thane	Bhiwandi	Boriwali T R	No	Letter no. AX1/PSD/SLBC/2012/378 dtd. 26.04.12 sent
2	Allahabad Bank	No expansion plan. All 27 villages allotted are scheduled to be covered by BC module.				
3	Andhra Bank	No expansion plan. Dena Bank has accepted to take the single allotted village to Andhra Bank vide their letter no. 0672/19/FIP/253 dt. 28.11.11				
4	Bank of Baroda	Ahmednagar	Shevgaon	Shevgaon	Yes	15.03.2012
	"	Ahmednagar	Akole	Akole	No	Will be opened by Sept. 2012
	"	Ahmednagar	Parner	Parner	Yes	06.03.2012
	"	Ahmednagar	Rahuri	Rahuri	Yes	26.03.2012
	"	Aurangabad	Paithan	Paithan	Yes	30.12.2011
	"	Aurangabad	Gangapur	Gangapur	Yes	31.12.2011
	"	Beed	Beed	Beed	No	Will be opened by Sept. 2012
	"	Bhandara	Tumsar	Tumsar	Yes	Will be opened by Sept. 2012
	"	Buldhana	Malkapur	Malkapur	No	Will be opened by Sept. 2012
	"	Dhulia	Navapur	Nizampur	No*	Covered under BC Module & will have USB sh
	"	Dhulia	Shirpur	Amode	No	Dropped as village is allotted to BOM for FI im
	"	Kolhapur	Kagal	Kagal	Yes	30/12/2011
	"	Latur	Udgir	Udgir	No	Will be opened by Sept. 2012
	"	Nagpur	Nagpur	Khamla	No	Will be opened by Sept. 2012
	"	Nagpur	Saoner	Saoner	Yes	Will be opened by Sept. 2012
	"	Nanded	Mudkhed	Mudkhed	No	Will be opened by Sept. 2012
	"	Nandurbar	Khandala	Bhadwad	No*	Covered under BC Module & will have USB sh
	"	Nandurbar	Taloda	Amalad	No*	Covered under BC Module & will have USB sh
	"	Nasik	Yeola	Yeola	No	Will be opened by Sept. 2012
	"	Nasik	Satana	Satana	No	Will be opened by Sept. 2012
	"	Nasik	Dindori	Ozar, Nasik	Yes	14.03.2012
	"	Pune	Purandar	Saswad	No	Will be opened by Sept. 2012
	"	Pune	Baramati	Malad	Yes	30/12/2011
	"	Raigad	Mangaon	Mangaon	No	Will be opened by Sept. 2012
	"	Ratnagiri	Mandangarh	Mandangad	No	Will be opened by Sept. 2012
	"	Sangli	Tasgaon	Vita	Yes	22.03.2012
	"	Sangli	Atpadi	Atpadi	Yes	30.03.2012
	"	Sangli	Tasgaon	Tasgaon	No	Will be opened by Sept. 2012
	"	Sangli	Jath	Jath	Yes	29.03.2012
	"	Satara	Khandala	Shirval	No	Will be opened by Sept. 2012
	"	Satara	Satara	Umbraj	No	Will be opened by Sept. 2012
	"	Satara	Khandala	Bhade	No	Will be opened by Sept. 2012
	"	Satara	Satara	Vathar	No	Will be opened by Sept. 2012
	"	Satara	Satara	Kodoli	No	Dropped. Since ICICI Bank has opened a branc
	"	Satara	Koregaon	Koregaon	No	Will be opened by Sept. 2012
	"	Shrigonda	Shrigonda	Shrigonda	No	Will be opened by Sept. 2012
	"	Solapur	Madha	Kurduwadi	No	Will be opened by Sept. 2012
	"	Thane	Kalyan	Varapgaon	Yes	14.12.2011
	"	Thane	Kulgaon-Badlap	Vanganl	No	Will be opened by Sept. 2012
5	Bank of India	Bank has decided to open branches in all the villages above 10000 population (all the villages above 5000 population in underbanked districts). Number and time line for opening of these branches will be informed after approval of the board.				

Sl. No.	Name of Bank	Name of District	Name of Block	Name of place where opening of Branch is proposed in Branch Expansion Plan as per Para 5.3	Whether Branch opened (Yes/No)	Remarks (Indicate date of opening of branch, if opened and current status if not opened.)
6	Canara Bank	Raigad	Panvel	Owe	Yes	13.09.2011
	"	Kolhapur	Karvir	Washi	Yes	13.09.2011
	"	Satara	Satara	Kidgaon	Yes	13.09.2011
	"	Satara	Satara	Varne	Yes	13.09.2011
	"	Pune	Haveli	Awhalwadi	Yes	10.09.2011
	"	Pune	Haveli	Vadgaon shinde	Yes	10.09.2011
	"	Beed	Beed	Pali	Yes	13.09.2011
	"	ANGABAD	Paithan	CHITEGAON	Yes	13.09.2011
	"	Pune	Shirur	SHIKRAPUR	Yes	10.09.2011
	"	Pune	Haveli	MANJARI KHURD	Yes	10.09.2011
	"	Sangli	Walva	ASHTA	Yes	13.09.2011
	"	Sangli	Palus	PALUS	Yes	13.09.2011
	"	Pune	Mulshi	PIRANGUT	Yes	10.09.2011
	"	Satara	Khandata Parga	SHIRWAL	Yes	13.09.2011
	"	Sangli	Walva	KASEGAON	Yes	13.09.2011
	"	Wardha	Wardha	Barbadi	Yes	13.09.2011
	"	Bhandara	Bhandara	Kothurna	Yes	13.09.2011
	"	Bhandara	Bhandara	Mahadura	Yes	13.09.2011
	"	Thane	Vasai	Wathar	Yes	13.09.2011
7	Central Bank of India	Ahmednagar	Srigonda	Ghargaoon	No	proposed to open on 09.08.2012
	"	Ahmednagar	Sangamner	Gunjalwadi	No	Under Process
	"	Ahmednagar	Sangamner	Shiblapur	No	Under Process
	"	Ahmednagar	Kopargaon	Sarnvatsar	No	Under Process
	"	Ahmednagar	Ahmednagar	Deulgaon Siddhi	Yes	07.04.2012
	"	Satara	Karad	Rethare Khurd	No	Under Process
	"	Kolhapur	Hatkanganale	Manpadali	No	Under Process
	"	Nasik	Nasik	Jalapur	Yes	21.12.2011
	"	Nasik	Niphad	Panchorewadi	No	Under Process
	"	Hingoli	Hingoli	Jawala Bk	No	Under Process
	"	Latur	Latur	Gangapur	No	Under Process
	"	Jalna	Jalna	Pachanwadi	No	Under Process
	"	Akola	Buldhana	Yelgaon	Yes	21.12.2011
	"	Akola	Talera	Talera	No	Under Process
	"	Amravati	Daryapur	Sanglud	Yes	21.12.2011
	"	Amravati	Nandgaon Khar	Phubgaon	Yes	21.12.2011
	"	Amravati	Chandur Rly	Rajura	No	Under Process
	"	Jalgaon	Chalisgaon	Khadaki	Yes	21.12.2011
	"	Jalgaon	Jalgaon	Kusumbe	Yes	21.12.2011
	"	Nagpur	Saoner	Saoner	No	Under Process
8	Corporation Bank	Pune	Mulshi	Bhugaon	Yes	29/11/2011
	"	Ahmednagar	Ahmednagar	Vadgaon Gupta	Yes	30/11/2011
	"	Ahmednagar	Rahuri	Rahuri	Yes	08-03-12
	"	Sangli	Sangli	Savali	Yes	14-02-12
	"	Kolhapur	Shiorle	Takawade	Yes	28/12/2011
9	Dena Bank	Nashik	Yeola	Namgaon Madh	Yes	29.03.2012
	"	Nashik	Sinner	Musalgaon	Yes	29.03.2012
	"	Jalgaon	Amalner	Nimbhora	Yes	31.03.2012
	"	Ahmednagar	Sangamner	Ambhore	No	Ultra Small Branch Set up
	"	Satara	Satara	Vadoli Nileshtar	No	Ultra Small Branch Set up
	"	Pune	Baramati	Medad	No	Ultra Small Branch Set up
	"	Kolhapur	Radhanagri	Thikpurli	Yes	05.03.2012
	"	Sangli	Miraj	Shipur	No	Ultra Small Branch Set up
	"	Thane	Ambernath	Ambernath Rural	No	Ultra Small Branch Set up
	"	Thane	Mokhada	Ase	Yes	29.12.2011
	"	Thane	Bhiwandi	Lonad / Shivnagar	No	Ultra Small Branch Set up
	"	Raigad	Panvel	Dhansar	No	Ultra Small Branch Set up
	"	Raigad	Uran	Pirkone	No	Ultra Small Branch Set up
10	IDBI Bank	----- NO EXPANSION PLAN -----				
11	Indian Bank	----- NO EXPANSION PLAN -----				
12	Indian Overseas Bank	----- NO EXPANSION PLAN -----				

Sl. No.	Name of Bank	Name of District	Name of Block	Name of place where opening of Branch is proposed in Branch Expansion Plan as per Para 5.3	Whether Branch opened (Yes/No)	Remarks (Indicate date of opening of branch, if opened and current status if not opened.)
13	Oriental Bank of Commerce	No. of allotted villages 6. Information reg Br. Ex. Plan not received from the bank.				
14	Punjab National Bank	No expansion plan. Banking facilities will be provided through BCs only.				
15	State Bank of Hyderabad	Latur	Latur	Harangul Bk	Yes	16.03.2012
	"	Latur	Latur	Arvi	Yes	16.03.2012
	"	Nanded	Biloli	Lohagaon	Yes	15.03.2012
	"	Osmanabad	Omarga	Makhni	No	Last week of April 2012
	"	Osmanabad	Omarga	Dalimb	Yes	30.03.2012
	"	Osmanabad	Omarga	Muluj	No	Last week of April 2012
	"	Osmanabad	Kalam	Andora	Yes	30.03.2012
	"	Aurangabad	Sillod	Dongargaon	Yes	20.03.2012
	"	Aurangabad	Sillod	Waladgaon	Yes	29.03.2012 Earlier centre 'Bhuvan' changed
	"	Parbhani	Purna	Yerandeshwar	Yes	28.03.2012
16	State Bank of India	Thane	Dahanu	Dhakat Dahanu	Yes	27.03.2012
	"	Thane	Vasai	Bilapada	Yes	22.03.2012
	"	Pune	Daund	Sahajpurwadi	Yes	29.03.2012
	"	Pune	Baramati	Pimpali	Yes	27.03.2012
	"	Ahmednagar	Newasa	Handi Nimgaon	Yes	15.03.2012
	"	Satara	Satara	Kondhave	Yes	26.03.2012
	"	Solapur		Barloni	Yes	27.03.2012
	"	Nasik	Nasik	Nanegaon	Yes	26.03.2012
	"	Kolhapur	Karveer	Ujalaiwadi	Yes	26.03.2012
	"	Kolhapur	Karveer	Shiye	Yes	26.03.2012 Earlier centre Khatav changed
	"	Kolhapur	Bhudargad	Khanapur	Yes	26.03.2012 Earlier center Kill Machhindra Gad
	"	Washim	Manora	Dapura	Yes	13.03.2012
	"	Amravati	Warud	Jarud	Yes	24.03.2012 Earlier center Naya Akola changed
	"	Nanded	Nanded	Babulgaon	Yes	30.03.2012
	"	Hingoli	Hingoli	Khandala	Yes	30.03.2012
	"	Latur	Latur	Chincholi Ballanath	Yes	30.03.2012
	"	Beed	Waduvi	Chichwan	Yes	29.03.2012
	"	Parbhani	Gangakhed	Malewadi	Yes	29.03.2012
	"	Jalgaon	Bodwad	Karanji	Yes	31.03.2012
	"	Jalgaon	Yawal	Savkheddesim	Yes	31.03.2012
	"	Nandurbar	Navapur	Raingan	Yes	31.03.2012
	"	Aurangabad	Aurangabad	Deolai	Yes	30.03.2012
	"	Dhule	Dhule	Waiwadi	Yes	31.03.2012
17	Syndicate Bank	Dhule	Dhule	Nyhalod (Satetelite)	Yes	30/06/2011
	"	Nashik	Malegaon	Malade	Yes	28/12/2011
	"	Pune	Maval	Navalakh Umbre	Yes	30/11/2010
	"	Pune	Maval	Sudumbre	Yes	31/01/2011
	"	Raigad	Panvel	Palidevad	Yes	31/01/2011
	"	Raigad	Panvel	Vichumbe	Yes	31/01/2011
	"	Raigad	Uran	Nagaon	Yes	30/06/2011
	"	Kolhapur	Karveer	Morewadi	Yes	31/01/2011
	"	Nagpur	Nagpur	Khadgaon	Yes	31/01/2011
	"	Nagpur	Nagpur	Lava	Yes	01-05-11
	"	Nagpur	Ramtek	Patgowari	Yes	02-05-11
	"	Satara	Karad	Kortl	Yes	29/11/2010
	"	Sindhudurg	Vengurla	Adali	Yes	31/01/2011
	"	Thane	Vasai	Rangaon	Yes	29/09/2011
	"	Thane	Vasai	Umele	Yes	31/01/2011
	"	Thane	Bhiwandi	Shelar (Sattelite)	Yes	30/06/2011
18	Union Bank of India	No. of allotted villages 189. Information reg Br. Ex. Plan not received from the bank.				
19	United Commercial Bank	Pune	Pune	Somataneophata	NO	NEGOTIATION WITH THE LANDLORD IS IN PROGRESS
	"	Osmanabad	Osmanabd	Osmanabad	NO	NEGOTIATION WITH THE LANDLORD IS IN PROGRESS
	"	Pune	Maval	Talegaondavade	NO	NEGOTIATION WITH THE LANDLORD IS IN PROGRESS
	"	Jalna	Jalna	Jalna	YES	01-04-12
	"	Parbhani	Pune	Parvani	YES	17-05-12
	"	Wasim	Wasim	Wasim	YES	26/12/2011
	"	Nanded	Nanded	Nanded	YES	01-06-12
	"	Buldhana	Buldhana	Buldhana	YES	28/12/2011
	"	Latur	Latur	Latur	YES	30/12/2011

Sl. No.	Name of Bank	Name of District	Name of Block	Name of place where opening of Branch is proposed in Branch Expansion Plan as per Para 5.3	Whether Branch opened (Yes/No)	Remarks (Indicate date of opening of branch, if opened and current status if not opened.)
20	Vijaya Bank					NO EXPANSION PLAN
	Sub-total(PSBs)			162	103	
B	RRBs					
1	Maharashtra Gramin Bank	Nanded	Degloor	Markhel	No	Bank has informed that these centres earlier identified by them are within a radius of 5 km of their existing branches and they need not open branches as per guidelines.
	"	Nanded	Mukhed	Dapaka(gundopant)	No	
	"	Nanded	Nanded	Wadi(BK)	No	
	"	Nanded	Aradhapur	Yelegaon	No	
	"	Nanded	Kinwat	Bodhadi(kh)	No	
	"	Nanded	Kandhar	Kurla	No	
	"	Nanded	Mudhkhed	Mugut	No	
	"	Parbhani	Kausadi	Jintur	No	
	"	Beed	Beed	Chuvata	No	
	"	Aurangabad	Gangapur	Jamgaon	No	
	"	Latur	Udgir	Wadwana Kh	No	
2	Vidarbha Kshetriya Gramin Bank	Yavatmal	Yavatmal	Dhamangaon Road, Yavat	No	Application for License sent to RBI
	"	Washim	Washim	Civil Line, Washim	No	Application for License sent to RBI
	"	Buldana	Buldana	Sundarkhed, Buldana	No	Application for License sent to RBI
	"	Yavatmal	Pandharkavada	Runza	Yes	21.12.11 Earlier centre Akot Fail Akola change
	"	Amaravati	Amaravati	Rukhmini Nagar, Amarava	No	Application for License sent to RBI
	"	Amaravati	Chandur Bz	Sirsgaon Kasba	Yes	21/12/2011
	"	Amaravati	Tiwasa	Mozri	No	Application for License sent to RBI
	"	Buldhana	Chikhali	Undri	Yes	21.12.11 Earlier centre Malkhed changed
	"	Akola	Balapur	Paras	Yes	21.12.11 Earlier centre Kathora Naka changed
3	Wainganga Krishna Gramin Bank					NO EXPANSION PLAN
	Sub-total(RRBs)			20	4	
C	Co-Operative Banks					
	Sub-total (Co-Op Banks)					NO CO.OP BANK IN FINANCIAL INCLUSION PLAN
D	Private Banks					
	HDFC Bank					NO EXPANSION PLAN
	ICICI Bank	No. of allotted villages 72. Information reg Br. Ex. Plan not received from the bank.				
	Karnataka Bank Ltd					NO EXPANSION PLAN
	Ratnakar Bank Ltd.					NO EXPANSION PLAN
	Sub-total(Pvt. Banks)			0	0	
	Grand Total (A+B+C+D)			182	107	

Amr A

अतितात्काळ / फॅक्सद्वारे / स्पीड पोष्टाने

Email-do21.planning@maharashtra.gov.in क्रमांक : एसएलबीसी-२०१२/प्र.क्र.२२७/१२/का.१४१७

Website - www.maha rashtra.gov.in

Tel. No. २२७९ ४११६ / २२७९ ३२१० / २२८३ ०००८

Fax No. २२०२ ६१०८

नियोजन विभाग, हुतात्मा राजगुरू चौक,

मादाम कामा रोड, मंत्रालय,

दिनांक : १७ ऑगस्ट, २०१२.

प्रति,

जिल्हाधिकारी,

ठाणे/नंदुरबार/धुळे/अमरावती/यवतमाळ/भंडारा/लातूर/सांगली.

विषय - EBT मार्फत शासकीय कल्याणकारी योजनांतर्गत देण्यात येणा-या
लाभांकरिता बँकेत खाते उघडण्याबाबत.

महोदय,

केंद्र व राज्य शासनामार्फत राज्यात विविध प्रकारच्या कल्याणकारी योजना कार्यान्वित आहेत. या योजनांतर्गत लाभधारकांना देय असणारे आर्थिक लाभ EBT मार्फत थेट लाभार्थ्यांच्या खात्यात जमा करण्याचे शासनाने निश्चित केले आहे. महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार हमी योजनेअंतर्गत आपल्या जिल्ह्यातील जव्हार / अक्कलकुआ / साकरी / चिखलदरा / पांढरकवडा / मोहाडी / औसा / जत या तालुक्यांची निवड पथदर्शी प्रकल्पांतर्गत करण्यात आली आहे. त्याचप्रमाणे सोबत जोडलेल्या यादीनुसार शासनाच्या विविध कल्याणकारी योजना आपल्या जिल्ह्यात राबविण्यात येतात. या योजनांतर्गतही मिळणारे आर्थिक लाभ हे लाभार्थ्यांच्या खात्यात EBT मार्फत जमा होणे आवश्यक आहे.

२. महात्मा गांधी राष्ट्रीय-ग्रामीण रोजगार हमी (MGNREGA) या योजनेबरोबरच सोबतच्या यादीतील अन्य योजनांची प्रभावी अंमलबजावणी होण्यासाठी या योजनांतर्गत लाभार्थ्यांची प्रथम बँकेत खाती उघडण्याच्या दृष्टीने अग्रणी बँकेच्या (Lead Bank) मदतीने लाभार्थ्यांची शिबिरे (Camps) सोबत जोडलेल्या वेळापत्रकाप्रमाणे आयोजित करून सर्व लाभार्थ्यांची बँक खाती उघडण्याची प्रक्रिया पार पाडण्यात यावी, ही विनंती.

आपला,

(प्र. गं. मेस्त्री)

उप सचिव, महाराष्ट्र शासन

सहपत्र - योजनांची यादी, वेळापत्रक

प्रत माहिती तथा आवश्यक कार्यवाहीकरिता -

१) अ.मु.स./प्र.स./सचिव, मंत्रालय, मुंबई - ४०० ०३२.

२) प्रधान सचिव (रो.ह.यो. व ज.सं.), ग्रामविकास व जलसंधारण विभाग, मंत्रालय, मुंबई - ४०० ०३२.

३) विभागीय आयुक्त (सर्व)

४) संयोजक, राज्यस्तरीय बैंकर्स समिती, द्वारा बैंक ऑफ महाराष्ट्र, केंद्रीय कार्यालय, लोकमंगल,
१५०१, शिवाजीनगर, पुणे - ४११ ००५.

५) लीड डिस्ट्रीक्ट मॅनेजर, बैंक ऑफ महाराष्ट्र, ठाणे रिजनल ऑफीस, बी-३७, वागळे इंडस्ट्रियल इस्टेट,
ठाणे (पश्चिम), ठाणे - ४०० ६०४.

६) लीड डिस्ट्रीक्ट मॅनेजर, लीड डिस्ट्रीक्ट डेव्हलपमेंट सेल, नंदुरबार, स्टेट बैंक ऑफ इंडिया,
नंदुरबार - ४२५ ४१२.

७) लीड डिस्ट्रीक्ट मॅनेजर, सेंट्रल बैंक ऑफ इंडिया, बडगुजर शॉपिंग कॉम्प्लेक्स, बडगुजर प्लॉट्स,
पारोळा रोड, धुळे - ४२४ ००३.

८) लीड डिस्ट्रीक्ट मॅनेजर, लीड बैंक ऑफीस, सेंट्रल बैंक ऑफ इंडिया, ककानी ऑईल मिल कंपाउंड,
घर्मादया काँटन फंड रोड, अमरावती - ४४४ ६०१.

९) लीड डिस्ट्रीक्ट मॅनेजर, सेंट्रल बैंक ऑफ इंडिया, दहिवलकर ले-आउट, दाते कॉलेज,
यवतमाळ - ४४५ ००१.

१०) लीड डिस्ट्रीक्ट मॅनेजर, बैंक ऑफ इंडिया, लीड डिस्ट्रीक्ट ऑफिस, निरखन भवन, मेन रोड,
भंडारा - ४४१ ९०४.

११) लीड डिस्ट्रीक्ट मॅनेजर, बैंक ऑफ इंडिया, सीएस नं. ३००/२, उद्योग भवन, विश्रामबाग,
पोष्ट बॉक्स नं. १३२, सांगली - ४१६ ४१५.

१२) लीड डिस्ट्रीक्ट मॅनेजर, स्टेट बैंक ऑफ इंडिया, लीड बैंक ऑफिस, लातूर - ४१३ ५३१.

योजनांची यादी

अ.क्र.	योजनेचे नाव	प्रशासकीय विभाग
1	Mahatman Gandhi National Rural Employment Guarantee Scheme	Planning Department (EGS)
2	Indira Awaas Yojana	Rural Development Department
3	Swamajayanti Gram Swarozgar Yojana (SGSY) / National Rural Livelihood Mission (NRLM)	Rural Development Department
4	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	Social Justice Department
5	Indira Gandhi National Widow Pension Scheme (IGNWPS)	Social Justice Department
6	Indira Gandhi National Disability Pension Scheme (IGNDPS)	Social Justice Department
7	National Family Benefit Scheme (NFBS)	Social Justice Department
8	Rajiv Gandhi National Fellowship	Central Government
9	Pre-matric scholarships to the other backward classes for studies in India.	Social Justice Department
10	Post-matric scholarships to the other backward classes for studies in India.	Social Justice Department
11	Pre-matric scholarships to the children of those Engaged in Unclean Occupation i.e. Scavenging, Tanning and Flaying.	Social Justice Department
12	Post-Matric Scholarships for SC/STs Students	Social Justice Department
13	Pre-Matric Scholarship for SC students	Social Justice Department
14	Self Employment Scheme for Rehabilitation of Manual Scavengers	Social Justice Department
15	Swavalamban Scheme	Social Justice Department
16	Total Sanitation Campaign (TSC)	Water Supply Department
17	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)	Urban Development Department
18	Rashtriya Mahila Kosh	Women & Child Development Department
19	Conditional cash transfer scheme for the girl child with insurance cover (Dhanlakshmi)	Women & Child Development Department
20	Financial Assistance and support services to victims of rape	Women & Child Development Department
21	Indira Gandhi Matritva Sahyog Yojana (IGMSY) - a conditional Maternity Benefit (CMB) Scheme	Women & Child Development Department
22	Small Farmer's Agriculture - Business Consortium - Agriculture - Business Development	Agriculture Animal Husbandry & Fisheries Department

23	Gramin Bhandaran Yojna : A Capital Investment Subsidy Scheme for Construction / Renovation of Rural Godowns	Agriculture Animal Husbandry & Fisheries Department
24	Maluna Azad National Fellowship for Minority Students Scheme	Central Government
25	Merit - cum - means scholarship for professional and technical course for graduates and undergraduates level.	Higher & Technical Education Department
26	Pre-Matric scholarship for minorities	School Education Department
27	Post-Matric scholarship for minorities	Higher & Technical Education Department
28	Mahila samakhya Programme	Women & Child Development Department
29	National means-cum-merit scholarship scheme	School Education Department
30	Scholarship-apprenticeship training	
31	Textiles labour rehabilitation scheme	Industry Energy & Labour Department
32	Pre-metric scholarship for ST students	Tribal Development Department

शासन पत्र क्रमांक एसएलबीसी-२०१२/प्र.क्र.२२७/१२/का.१४१७ दिनांक १७ ऑगस्ट, २०१२ चे सहपत्र.

वेळापत्रक

अ.क्र.	अपेक्षित कार्यवाही	कार्यवाहीचा दिनांक
१	जिल्हाधिकारी यांनी संबंधित तालुक्यातील विविध योजनांच्या (सोबत जोडलेल्या) लाभधारकांची यादी संबंधित लीड बँकेला उपलब्ध करून देणे.	२४/०८/२०१२
२	<ul style="list-style-type: none">जिल्हाधिकारी व लीड बँक मॅनेजर यांचेमध्ये बैठक आयोजित करून शिबिरांचा कार्यक्रम निश्चित करणे तसेच सदर शिबिरांच्या आयोजनाकरिता समन्वय अधिका-यांची निश्चिती करणे.निश्चित केलेल्या कार्यक्रमास स्थानिक स्तरावर प्रसिध्दी देणे.	१/०९/२०१२
३	शिबिरे आयोजित करून लाभार्थ्यांची खाती उघडणे.	५/०९/२०१२ ते ११/०९/२०१२
४	शिबिरनिहाय लाभार्थ्यांची किती खाती उघडण्यात आली याबाबतची आकडेवारी शासनास अवगत करणे.	१५/०९/२०१२



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

SLBC - MAHARASHTRA

Annexure 9B

F.No. 21/13/2009-FI (Pt.)
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, Sansad Marg,
New Delhi, dated the 01st August, 2012

To,

CMDs of all Public Sector Banks
Chairman of all RRBs (through Sponsor Bank)

Subject : Strategy and Guidelines on Financial Inclusion – Ultra Small Branches in under banked and other districts

Sir,

I am directed to refer to para 5.3 of the "Strategy and Guidelines on Financial Inclusion" issued by the Department on 21st October, 2011, as per which banks shall within their service area in the underbanked districts, open a regular brick and mortar branch in habitations with population of 5000 and above by September, 2012 and in other districts, the banks must try to open as many brick and mortar branches, in their service areas, in habitations having population of 10,000 and above by September 2012.

2. As per "Strategy and Guidelines on Financial Inclusion – Opening of branches/Ultra small branches in rural areas" issued by the Department on 28th December, 2012, banks were inter-alia advised that at places where opening a conventional brick and mortar branch is, presently, not viable, the bank may set up Ultra Small branch (USBs).

These guidelines provide that one of the officers of the bank will visit the USB on a predetermined day, at least once a week, along with a laptop which should have VPN connectivity to the CBS. The frequency of visit by the bank officer can be progressively enhanced depending upon the business growth in the service area of the bank. When the bank reaches the desired level of business, the Ultra Small branch can be upgraded into a regular bank branch.

3. It was further clarified vide Department's letter dated 20th March, 2012 that in underbanked districts, all villages with population of 5000 or more need to have a bank branch. However, banks can start with an Ultra Small Branch (USB) in these villages and then convert it into a full-fledged branch. Banks may keep higher frequency of visit of staff in these USBs.

4. On review of the matter of visit of bank officer to a USB, it is noted that the weekly visit of the designated officer to a USB established in villages having population of 5000 or more in underbanked districts and 10,000 or more in other districts is insufficient and cannot provide required services to the customers. In order to provide services to all the customers of Ultra Small Branches established in



villages with population of 5000 or more in underbanked districts and 10,000 or more in other districts, it is advised that :

- (i) The USB shall be managed full time by at least one bank officer with laptop having VPN connectivity supported by BCA.
- (ii) Manpower may increase with the increase in business volume.
- (iii) The branch shall have normal business hours as the base branch.
- (iv) The 'maker' and 'checker' system shall be followed at these branches. The designated officer at USB shall act as 'maker' and other officer at base branch will act as 'checker'.
- (v) BCA shall be present on all working days and shall deal with cash transaction and other services assigned to BCA.
- (vi) Such Ultra Small Branches should have a pass book printer and a safe for cash retention.

Other instructions contained in RBI Master Circular on branch authorisation dated 02.07.2012 shall apply.

5. However, the visit of designated officer to USBs established in villages with population less than 5000, will continue to be governed by the existing guidelines on establishment of USBs issued vide Department's letter dated 28.12.2012 and 09.02.2012.

6. All banks are requested to ensure compliance of the above guidelines.

This issues with the approval of Secretary (FS).

Yours faithfully,

(Sandeep Kumar)
Director (FI)

Copy to:

1. Deputy Governor, RBI
2. Chairman, NABARD
3. SLBC Conveners of all States/ UTs
4. PS to FM/MOS
5. All Government Nominees Directors on the Board of PSBs/Nodal Officers of SLBCs in DFS
6. IBA for sharing it with all SCBs.
7. PPS to S(FS), PS to AS(FS), PS to all JSs in DFS
8. NIC -for uploading on website of DFS.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/ 2011-12/ 606

RPCD.CO.LBS.BC.No. 86 /02.01.001/2011-12

June 19, 2012

CMDs of all SLBC Convenor Banks

Dear Sir/Madam,

Roadmap-Provision of Banking Services in Villages with Population below 2000

Please refer to our circulars RBI/ 2009-10 / 233 dated November 27, 2009 and RBI/2010-11/203 dated September 16, 2010 regarding the roadmap for providing banking services through a banking outlet in every village having a population above 2000, by March 2012. Under above roadmap, 74,414 such unbanked villages were identified and allocated to various banks for opening of banking outlets, out of which banks have opened banking outlets in 74,199 (99.7 per cent) villages by March 2012.

2. Further, Government of India has been emphasising the need for transferring all state benefits including MGNREGA wages and various cash subsidies to beneficiaries by direct credit to their bank accounts. The implementation of Electronic Benefit Transfers (EBT) is expected to be more advantageous as the benefits would reach quickly in the hands of the beneficiaries without any leakages. It would also save the Government the administrative cost presently being incurred in cash disbursements of social benefits. However, the prerequisite for successful implementation of EBT is availability of door step banking services throughout the country as beneficiaries are spread across all the villages. Thus, in order to replace the present system of cash based disbursement with the direct credit to bank accounts of beneficiaries and its disbursement at their door step through ICT based BC model, the availability of Business Correspondent (BC) is necessary in all villages. The objective is to provide a bank account to every household/person throughout the country. Hence, banks should endeavour to have a BC touch point in each of the villages in the country, to start with, through provision of EBT services, initially, at least once a fortnight.

3. In view of the above, as stated in paragraph 70 of the Monetary Policy Statement for 2012-13, the State Level Bankers' Committees (SLBCs) are now mandated to



prepare a roadmap covering all unbanked villages of population less than 2000 and notionally allot these villages to banks for providing banking services, in a time-bound manner. The notional allotment is only intended to ensure that all villages are provided with at least one banking outlet for providing banking services and does not deny or bar any other bank from operating in these areas based on the available business potential. You may, therefore, advise the lead banks to constitute a Sub-Committee of the District Consultative Committees (DCCs) to draw up a roadmap for provision of banking services in every village having a population below 2000 (2001 census) for providing banking services, in a time bound manner, especially, to start with, EBT services. This Sub-Committee will identify such unbanked villages and allot these villages among Scheduled Commercial Banks (including Regional Rural Banks) operating in the district. The work of identification and allotment should be done through mutual consultation and as far as possible, through voluntary acceptance by banks. Depending on the feedback received from various states on the roadmap as envisaged in paragraph 6 of this circular, the Reserve Bank will monitor the progress in achievement of the targets.

4. While preparing the roadmap for providing banking services in all unbanked villages of population less than 2000 through a combination of BC and branches, it should be ensured that there is a brick and mortar branch to provide support to a cluster of BC units, i.e., about 8-10 BC units at a reasonable distance of 3-4 kilometers. Therefore, while allotting the unbanked villages, the Sub Committee of DCC should ensure optimal utilization of BC infrastructure already created by banks and accordingly consider the following:

- Existing Brick and Mortar network of banks in the district.
- Distance of the village from the nearest bank branch and the ratio of low cost simple brick and mortar branches to BC outlets to be maintained by banks as suggested above.
- Geographical contiguity to the existing BC outlets.
- As far as possible, avoid allotment of a lone isolated village to any bank.
- Priority for BC location or bank branch to be given to villages having population greater than 1500.
- Emphasis should be given to providing banking access in villages of North East States.



- Continuous efforts should be made to increase the frequency of visits by BCs from a fortnightly basis to a more frequent basis.

While Sub Committees should be cognizant of above considerations at the time of allotment, any operational difficulties post allotment with respect to the stipulation of distance and low cost intermediate branch to BC ratio should be resolved forthwith by the Sub Committee.

5. While in the initial stages, priority may be given to providing door step services to EBT beneficiaries through regular visits of BCs to the allocated villages, for making it a self sustaining business model, banks should over a period of time, ensure that all kinds of banking services viz. remittances, recurring deposit, entrepreneurial credit in the form of KCC and GCC, insurance (life and non-life) and other banking services are available to all the residents of the village through a mix of brick and mortar branch and BC network.

6. The finalized roadmap with details of allocated villages to various banks should be submitted to the respective Regional Office of Reserve Bank of India as per format given in Annex "A", Part I, and II latest by 31st August 2012. Further, a monitoring and review mechanism should be instituted by DCCs and SLBCs to periodically assess and evaluate the progress made in allotment of villages and achieving the target indicated in the roadmap including the quality of services provided by the banking outlets. The SLBC Convenor bank should arrange to furnish a quarterly statement of the district wise and bank wise progress in opening of banking outlets starting from the quarter ending September 2012 as per the prescribed format (Annex "B") by 10th of the following month to the respective Regional Office of Rural Planning and Credit Planning Department of the Reserve Bank.

7. The information on roadmap and achievement should also be published on the respective SLBC websites.

Yours faithfully,

(C.D. Srinivasan)
Chief General Manager

Encl: 3 sheets

Financial Inclusion - Roadmap for providing banking services in every village having population below 2000 below 2000 –Identification of unbanked villages

Annex A -Part I									
One time statement to be submitted along with Roadmap									
Name of State/UT:		Name of RBI Regional Office:							
SR	Name of the District	Total number of villages with < 2000 population	Number of Villages with < 2000 population already having a bank branch of Scheduled Commercial Bank/ BC			Number of unbanked villages along with proposed Plan to cover up these villages			
			Branches	BC	Other modes	Branches	BC locations	Frequency of BC visits	Other modes
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
Total									

Financial Inclusion - Roadmap for providing banking services in every village having population below 2000 – Allotment of villages

Annex A-Part II

One time Statement of Roadmap

Name of State/UT: _____

Name of the Regional Office -----

SR	Name of the District	Name of Scheduled Commercial Bank selected for allotment of villages with < 2000 population	No. of villages allotted	Roadmap - No. of outlets to be opened in allotted villages upto ----																			
				Mar-13				Mar-14				Mar-15				Beyond April 2015				Total			
				Branches	No of BCs	No of visits per BC per fortnight	Other modes	Sub-Total- March 2013	Branches	No of BCs	No of visits per BC per fortnight	Other modes	Sub-Total March 2014	Branches	BC visits	No of visits per BC per fortnight	Other modes	Sub-Total March 2015	Branches		BC visits	No of visits per BC per fortnight	Other modes
1																							
2																							
3																							
4																							
5																							
6																							
7																							
8																							
9																							
10																							
Total																							

Financial Inclusion - Progress in opening of banking outlets in villages having population below 2000

Annex B

Statement of Progress during the Quarter ended -----

Name of State/UT: _____

Name of RBI Regional Office: _____

SR	Name of the District	Name of Scheduled Commercial Banks selected for allotment of villages with less 2000 population	Number of allotted villages	No. of villages where banking outlet opened <i>upto the end of the Quarter</i>						
				Branches	BC locations	Banking through BC visits once in a fortnight	Banking through BC visits more than once in a fortnight	Banking through BC visits every week	Other modes	Total Outlets opened upto the end of the quarter--
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
Total										

F.No.8/11/2011-FI
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building,
New Delhi, dated the 15th May, 2012

To

All CMDs of PSBs

Chairmen, RRBs(through sponsor banks)

Sub: **Launch of campaign to ensure at least one bank Account for each family in FI Villages – regarding -**

Sir,

Attention of all the Banks is invited to para 7 of the Master Circular on Strategy and Guidelines on Financial Inclusion (issued on 4th April, 2012) relating to Electronic Benefit Transfer wherein Convener Banks of SLBC have been advised to take up the matter of electronic transfer of subsidies under the 32 Schemes of Govt. of India in which benefits are to be given directly into the accounts of the beneficiaries who can then withdraw it from the bank branch or the ATM or the micro ATM. For such electronic transfer of subsidies, it is important that the beneficiaries have an account in the service area bank in tune with the guidelines of the Reserve Bank of India on "One District – Many Banks – One Leader Bank" model.

2. In view of the above, it has been decided by this Department that:-

- i. Each bank will launch a campaign to ensure that each family living in the service area of a branch having rural villages attached to it has an account with the branch. If the family already has an account, no new account needs to be opened.
- ii. In cases where the family already has more than one account in the name of its member(s), they may be encouraged to combine these into a Joint Family Account. However, in case the family wishes to continue with the separate account(s), they should be allowed to maintain such account(s).
- iii. There are no requirements of Government of India to open separate account for each benefit, hence, no account be opened of the family scheme-wise.
- iv. For this purpose, the last electoral roll of each village may be obtained and they may be assigned to respective BCA for the sub-service area assigned to them and where there is no BCA to any other staff of nearby branch for opening of bank account.
- v. Wherever the account holder has obtained an Aadhaar number, the same should also be obtained at the time of opening of account and included in the account details.

vi. During the campaign, people may be motivated to get their account opened in banks considering that banks are already on the Core Banking Solution and electronic transfer of subsidies to the account of the beneficiary and its withdrawal through the huge network of branches/ATM/micro ATMs will be convenient.

3. It needs to be ensured that opening of new account and changes in the existing account is completed by June, 2012.

4. In the light of the above, you are requested to take further necessary action as per para-2 above and intimate this Department of the action being taken in the matter.

Yours faithfully,

(Jitendar Kumar Mehan)
Under Secretary to the Government of India
Telephone No.23748767
fi-dfs@nic.in

Copy for information/necessary action to:-

1. All Chief Secretaries of States/UTs
2. Chairman, NABARD
3. CGM, RPCD, RBI
4. All SLBC Conveners



Agenda No. 7

Setting up of RSETI & FLCC centres in Maharashtra & review of progress made by Institutions / centres

1. District wise position in regard to both RSETIs and FLCCs with the concerned bank is being collected.

Following issues of member banks needs to be discussed for effective implementation of setting up of R-SETIs.

- i. Allocation of land by Govt. for construction of R-SETI building.
 - ii. Sponsoring of adequate number of participants for training. It has been observed that adequate number of participants are not sponsored by DRDA authorities for training.
 - iii. Delay in reimbursement of training cost.
- 30 R-SETIs out of 33 have started functioning with only Buldhana Jalna and Thane yet to start. In Thane, premises have been finalised and training is to start shortly.
 - In some places, land has been allotted like Akola and Yavatmal, but considering its disadvantageous location, alternative land is being searched in town area. But in many cases, land has not been allotted.
 - Almost all the R-SETIs are functioning from rented premises with Aurangabad branch working in Mahabank Rural Self Employment Training Institute and Pune and Raigad branches working from Banks own premises.
 - As of 31.03.2012, 22,345 swarojagaris have been trained in these institutions with 8,612 persons starting their own micro enterprise or have been placed in some employment amounting to 38.54% of people trained.

The position of RSETIs for all the Banks is given below :

Sr No	District	Bank	Date of Opening	No of Prog	No of Candidates	No of trainees started self Micro Ent	Est with Bank Finance	Total	Settlement ratio	Land allotted	Funds Received
1	Kolhapur	Bol	02-12-07	5	262		62	62	23.66	Yes	No
2	Solapur	Bol	03-07-09	15	421	88	43	131	31.12	Yes	Yes
3	Wardha	Bol	17/03/2009	16	1797	468	4	472	26.27	Yes	Yes
4	Ratnagiri	Bol	31/03/2009	54	2211	33	21 7	250	11.31	Yes	Yes
5	Sindhudurg	Bol	22/12/2009	74	2154	62	18 8	250	11.61	Yes	No
6	Sangli	Bol	01-02-10	2	125	13	9	22	17.60	No	No
7	Gadchiroli	Bol	01-06-10	3	72	4	0	4	5.56	Yes	Yes
8	Bhandara	Bol	03-08-10	21	503	97	72	169	33.60	Yes	Yes
9	Chandrapur	Bol	21/03/2010	15	418		4	4	0.96	Yes	Yes
10	Raigad	Bol	21/12/2010	21	650		44	44	6.77	Yes	Yes



Sr No	District	Bank	Date of Opening	No of Prog	No of Candidates	No of trainees started self Micro Ent	Est with Bank Finance	Total	Settlement ratio	Land allotted	Funds Received
11	Gondia	BoI	01-03-11	16	494	58		58	11.74	Yes	Yes
12	Pune	BoM	21/12/2001	150	3050	1222	962	2184	71.61	Yes	Yes
14	Aurangabad	BoM	10-12-03	87	1832	1443	97	1540	84.06	Yes	Yes
13	Nagpur	BoM	11-01-03	91	2019	1174	198	1372	67.95	Yes	Yes
16	Nasik	BoM	03-05-09	39	915	480	35	515	56.28	Yes	Yes
15	Amravati	BoM	04-03-09	36	801	530	13	543	67.79	No	Yes
17	Jalna	BoM	16/09/2012	0	0			0	0.00	Yes	No
18	Thane	BoM	16/09/2012	0	0			0	0.00	Yes	No
22	Buldhana	CBI	26/01/2011	0	0	0	0	0	0.00	No	No
23	Yavatmal	CBI	26/01/2011	10	287	82		82	28.57	No	No
19	Akola	CBI	03-01-11	2	85		0	0	0.00	No	No
20	Dhule	CBI	23/03/2011	8	212		98	98	46.23	Yes	Yes
21	Ahmednagar	CBI	24/03/2011	13	398		176	176	44.22	Yes	Yes
24	Jalgaon	CBI	28/03/2011	9	234		7	7	2.99	Yes	Yes
25	Satara	IDBI	23/08/2011	20	456	16	2	18	3.95	Yes	No
26	Parbhani	SBH	31/12/2010	24	593		123	123	20.74	No	No
27	Beed	SBH	08-08-11	9	76		7	7	9.21	No	Yes
28	Hingoli	SBH	08-08-11	17	366		40	40	10.93	Yes	Yes
29	Nanded	SBI	03-08-10	25	500	57	70	127	25.40	Yes	Yes
30	Latur	SBI	27/03/2010	15	644	126	37	163	25.31	Yes	Yes
31	Nandurbar	SBI	15/03/2011	16	303	53	13	66	21.78	No	No
32	Osmanabad	SBI	17/03/2011	14	393	53		53	13.49	Yes	No
33	Wasim	SBI	29/03/2011	5	74	32		32	43.24	No	No
	GT			832	22345	6091	2521	8612	38.54		

Summary

Sr No	Bank Name	No of centres	No of Prog conducted	No of Candidates trained	No of cand. Settled	Settlement ratio(%)	Land not allotted	Cent Govt Grant not received
							No of centres	
1	BoM.	7	403	8617	6154	71.42	1	2
2	SBI	5	75	1914	441	23.04	2	3
3	BoI	11	242	9107	1466	16.10	1	3
4	CBI	6	42	1216	363	29.85	3	3
5	SBH	3	50	1035	170	16.43	2	1
6	IDBI	1	20	456	18	3.95	0	1
	Total	33	832	22345	8612	38.54	9	13



For Increasing the Settlement Ratio which is very low at present at 38.54% for all banks, the following steps are recommended.

- a. Type of Program Conducted: The number of programmes in agriculture and allied products should be increased by R-SETIs as these are employment intensive enterprises. Programmes having high potential of settlement as per the experience of respective R-SETI should be identified and organized. While selecting the course, what should matter is the market demand of the product and not the popularity of the course.
- b. Sponsoring of Candidates: The success of RSETI depends upon adequate sponsoring of eligible candidates. It is the main cause which directly reflects the settlement ratio. The candidates should be properly interviewed and their aptitude / inclination for the particular activity should be properly assessed.
- c. Collaborations and partnerships with industries, NGOs and other training institutes should be encouraged.
- d. Banks should proactively come forward for financing for financially viable activities for the trained applicants

Assistant General Manager, Bank of Maharashtra, Credit Priority vide their letter dated 5.7.2012, has referred the matter to SLBC that the RSETIs be included as recognized centres for training to PMEGP candidates. It is reported that the District Industries Centres are not recognizing the EDP training courses organized by the RSETIs.

During the Special SLBC meeting called by RBI, Governor RBI instructed all the banks to construct the buildings where the Govt. has allotted land & immediately to start the trainings. As RSETIs are established at all the districts & are regularly conducting various training programmes for the unemployed youths. To have a greater impact, increase the settlement rate & as there is proper selection of candidates, we request the concerned authorities to accept the EDP training programmes organized by RSETIs under PMEGP Scheme.

Setting up of FLCC Centres in Maharashtra

While the existing FLCs would continue to function with a renewed focus on financial literacy, Lead banks are advised by Reserve Bank of India to set up Financial Literacy Centres (FLCs) in each of the Lead District Manager (LDM) Offices in a time bound manner. Further, financial literacy activities will also be undertaken by all the rural branches of Scheduled Commercial Banks including RRBs. SLBC would review the financial literacy efforts undertaken by banks under their jurisdiction as an agenda item in the SLBC/UTLBC meetings and would submit a Quarterly report on the functioning of FLCs to the respective Regional Offices of RBI within 20 days after the end of each quarter. Relevant Circular No. RPCD.FLC.No.12452 /12.01.018/2011-12 dated June 6, 2012 is attached as **Annexure 11**. Quarterly report (June 12) on functioning of FLCs is attached as **Annexure 12**.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2011-12/590

RPCD.FLC.No.12452 /12.01.018/2011-12

June 6, 2012

To Chairman/CMD of Scheduled Commercial Banks
(including RRBs)

Dear Sir

Financial Literacy Centres (FLCs) – Guidelines

Please refer to our circular RPCD.CO.MFFI.BC.No.86/12.01.18/2008-09 dated February 4, 2009 on Model Scheme for setting up Financial Literacy and Credit Counselling Centres (FLCC).

2. Since the Model Scheme has been in operation for quite some time, it was decided to evaluate it in terms of its efficacy and impact on the spread of Financial Literacy in the country. Accordingly, a study on the functioning of the FLCC has been conducted through a nationwide sample survey of 30 FLCCs spread across 16 States. The findings of the study indicate the limitations of the model scheme in scaling up the financial literacy efforts in the desired manner. Some of the findings of the study are given below:
- a) All FLCCs are located in Urban and Semi Urban areas. No FLCC is functioning in the rural areas, where the largest sections of financially excluded population reside.
 - b) Awareness of existence of FLCC among local populace is limited.
 - c) FLCCs are mostly serving walk in clients, whereas outdoor literacy drives by FLCCs are exceptions.
 - d) The literacy material available at FLCCs is generally the publicity material pertaining to various products of sponsor banks.
 - e) Even though 53% of the FLCCs are run by separate Trusts/Societies formed for the purpose, these are actually working as institutions of sponsor banks due to their dependence for funding and administrative support. Thus, FLCCs are not in a

position to maintain arms- length distance from sponsor bank as envisaged in the Model Scheme.

3. In view of the above and with the objective of scaling up Financial Literacy efforts manifold, it has now been decided to modify the existing FLCC Scheme. While the existing FLCCs would continue to function with a renewed focus on financial literacy, Lead banks are advised to set up Financial Literacy Centres (FLCs) in each of the Lead District Manager (LDM) Offices in a time bound manner. This will lead to opening of 630 plus FLCs in all the districts throughout the country. In addition to the above, banks may consider setting up need based FLCs in other locations as well. Further, financial literacy activities will also be undertaken by all the rural branches of Scheduled Commercial Banks including RRBs.

4. The Financial Literacy Centres (FLCs) will impart financial literacy in the form of simple messages like Why Save, Why Save early in your Life, Why Save with banks, Why borrow from Banks, Why borrow as far as possible for income generating activities, Why repay in time, Why insure yourself, Why Save for your retirement etc. The FLCs and rural branches of the banks would also conduct outdoor Financial Literacy Camps with focus on financially excluded people at least once a month. For the purpose, the help of experienced NGOs may also be taken. As the focus of the FLCs is on simple messages of financial literacy, no risks of misselling are expected. However, it will be the responsibility of the officer specifically identified for the purpose in LDM offices and rural branches of banks to ensure that misselling of financial products and services does not take place. The officials working at FLCs should be provided training in behaviour orientation so as to enable them to work as effective trainers along with periodic knowledge up gradation on various banking products and services.

5. In order to facilitate effective implementation of the above guidelines, we are in the process of preparing Standard financial literacy material/ training modules, to be distributed to banks for providing awareness and knowledge of basic banking

throughout the country. If necessary, banks may also prepare material on above illustrative topics in vernacular language using stories and pictorial representations to disseminate information on the four basic banking products i.e. (i) savings cum overdraft account, (ii) pure savings product ideally a recurring deposit scheme, (iii) remittance product for electronic benefits transfer and other remittances, and (iv) entrepreneurial credit in the form of General-purpose Credit Card (GCC) or Kisan Credit Card (KCC).

6. FLCs and rural branches of banks should maintain record in the form of a register containing details such as name, gender, age, profession, contact details, whether banked or unbanked, details of services availed etc. The Head/ Controlling Offices of the concerned banks would monitor the financial literacy efforts undertaken by their FLCs/Branches through periodic reporting and also by resorting to random on-site visits. They would periodically (at least once in a year) undertake impact evaluation of their literacy efforts so as to make way for continuous improvement.

7. SLBCs/UTLBCs would review the financial literacy efforts undertaken by banks under their jurisdiction as an agenda item in the SLBC/UTLBC meetings and would submit a Quarterly report on the functioning of FLCs to the respective Regional Offices of RBI within 20 days after the end of each quarter, as per enclosed format.

Yours faithfully

(C D Srinivasan)

Chief General Manager

Financial Literacy Centres – Report for the Quarter Ended June 2012

Sr. No.	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No of persons availing Indoor services during the quarter	No of Outdoor activities undertaken during the quarter	Types of Outdoor activities undertaken during the quarter	No of persons participated in outdoor activities during the quarter
1	Maharashtra	Pune	Urban	568, Narayanpeth, Kesariwada, 2 nd Floor Pune -411030	14/12/2010	Bank of Maharashtra	21	SHG melaws-2 Farmers melawa-3 Camps for Educated unemployed youths-6 Workshop for CSPs of FI -1 Awareness camp for SSI borrowers -1 FLCC workshop by NABARD -1	1)SHG melaws 2)Farmers melawa 3)Camps for Educated unemployed youths 4)Workshop for CSPs of FI 5)Awareness camp for SSI borrowers	1553
2	Maharashtra	Aurangabad	Urban	C/O Bank of Maharashtra City Branch, Suresh Bhavan, Chauraha Road, Aurangabad 431001.	31.12.2010	Bank of Maharashtra	0	Financial Literacy Awareness camps : 4	Financial Literacy Awareness camps	29
3	Maharashtra	Nashik	Urban	C/O Bank of Maharashtra, Janamangal Building, 2 nd floor, Tilak Path Nashik 422001.	31.12.2010	Bank of Maharashtra	61	Financial Literacy Awareness camps 10	Financial Literacy Awareness camps	1084
4	Maharashtra	Satara	Urban	Akashay FLCC satara, F1, 402, Gurwar peth, mone-bhosale, near kamani houda, Rajpath, Satara 415002.	29 th , june, 2011	Bank of Maharashtra	125	Farmers & women camp 3, SHG awareness camp 1, FLCC awareness show 1,	1) Farmers & women camp, 2) SHG awareness camp, 3) FLCC awareness show	411

Sr. No.	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No of persons availing Indoor services during the quarter	No of Outdoor activities undertaken during the quarter	Types of Outdoor activities undertaken during the quarter	No of persons participated in outdoor activities during the quarter
5	Maharashtra	Thane	Urban	B-37, Mahabank Bhavan, 1 st floor, Wagale Industrial Estate, Thane -400604	30.06.2011	Bank of Maharashtra	149	FLCC awareness camp -1, FI awareness camp-1, Farmers meet -3 SHG meet - 6	1)FLCC awareness camp 2)FI awareness camp 3)Farmers meet 4)SHG meet	668
6	Maharashtra	Jalna	Urban	FLCC Center Jalna Dhanwala Bhavan Opp. Chiranjiv Hospital, Jalna 431203.	30 June 2011	Bank of Maharashtra	63	SHG awareness camps 1, Awareness camps for Financial Literacy: 7 Awareness camps for Credit : 4	1)SHG awareness camps 2)Awareness camps for Financial Literacy 3) Awareness camps for Credit	423
1	Maharashtra	Bhandara	Semi urban	C/O LDM OFFICE, BHANDARA	30.06.2012	Bank of India	nil	nil	n.a.	n.a.
2	Maharashtra	Chandrapur		Yet to be opened	--	Bank of India				
3	Maharashtra	Gadchiroli	Semi urban	C/O LDMO, MUL ROAD, JOGE COMPLEX, AT+PO+DIST: GADCHIROLI	26.03.2012	Bank of India	Counsel or	is to be	appointed	
4	Maharashtra	Gondia	Semi urban	WAHANE PALACE, NEAR HARINKHEDE PETROL PUMP, TIRODA ROAD KUDWA, GONDIA	26.03.2012	Bank of India	63	nil	n.a	n.a
5	Maharashtra	Kolhapur	urban	SHAHU SMARAK BHAWAN, DASARA CHOWK, KOLHAPUR-416002	28.03.2012	Bank of India	82	2	1.Counseling of farmers 2.programme on dairy business	1) 175 farmers 2) 110 women

Sr. No.	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No of persons availing Indoor services during the quarter	No of Outdoor activities undertaken during the quarter	Types of Outdoor activities undertaken during the quarter	No of persons participated in outdoor activities during the quarter
6	Maharashtra	Nagpur	Urban	1 st FLOOR, ABOVE BANK OF INDIA NO - 2, NORTH AMBAZERI ROAD, DHARAMPETH, NAGPUR-440101	26.03.2012	Bank of India	10	nil	n.a.	n.a.
7	Maharashtra	Raigad		Yet to be opened	--	Bank of India				
8	Maharashtra	Ratnagiri		Yet to be opened	--	Bank of India				
9	Maharashtra	Sangli		Yet to be opened	--	Bank of India				
10	Maharashtra	Sindhudurg		Yet to be opened	--	Bank of India				
11	Maharashtra	Solapur		Yet to be opened	--	Bank of India				
12	Maharashtra	Wardha	urban	C/O LEAD DISTRICT OFFICE, BANK OF INDIA, JAIWAL BHAWAN, NAGPUR ROAD, WARDHA - 442001	07.09.2006	Bank of India	359	19	1. Financial Inclusion Literacy camp-7 2. Inauguration of Shetkari mandals-10 3. Training programmes for women	1) 50 persons in each camp 2) 50 farmers in each meetings 3) 130 women in total participated
13	Maharashtra	Mumbai	Metro	61, A, SADANAND, 1 st FLOOR, ABOVE BANK OF INDIA, GOKHALE ROAD, NORTH DADAR, MUMBAI-400028	07.09.2006	Bank of India	61	As per next column	Reply to Queries of readers of following newspapers are being provided 1. Economics times - on every Thursday 2. Maharashtra times - on every Friday/ Saturday 3. Wealth an ET publication - every Monday Participation in weekly TV programme of CNBC AWAZ	Several newspaper readers and television viewers

Sr. No.	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No of persons availing Indoor services during the quarter	No of Outdoor activities undertaken during the quarter	Types of Outdoor activities undertaken during the quarter	No of persons participated in outdoor activities during the quarter
									It is available on Facebook also	
1	Maharashtra	Ahmednagar	Urban	Laxmi Karanja, Mahajan Galli, Ahmednagar.	24.03.2011	Central Bank	107	12	Publicity, sensitizing Branch incumbants & information on Agril.lending schemes.CGFTSM SE maintaining 'credibility with Banks by the borrowers	286
2	Maharashtra	Akola	Urban	FLCC, c/o Disha Prashikshan Kendra, Khedkar Nagar Akola 444004	01.03.2011	Central Bank	340	50	To meet the Villagers, Students, Traders & Business man for Banking activities	600
3	Maharashtra	Amravati	Urban	Ayurvedic college premises, Dastur Nagar, Chhhatri Talao Road, Amravati PIN 444 606	21.12.2011	Central Bank	158	20	(i)SHG-Mahila awareness camps (ii)Farmers club: Financial literacy (establishment of cl.) (iii)Schools: Children Savings Bank – financial literacy (iv)Agro clinic/agro Business-financial literacy knowledge Impartment. (v)R-SETI: Participants – Financial literacy (vi) SHG for handicapped :	1712

Sr. No.	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No of persons availing Indoor services during the quarter	No of Outdoor activities undertaken during the quarter	Types of Outdoor activities undertaken during the quarter	No of persons participated in outdoor activities during the quarter
									financial literacy and savings knowledge.	
4	Maharashtra	Buldhana	Semi Urban	LDMs Office , Jaistambha Chowk , Buldhana - 443001	26.01.2011	Central Bank	56	3	Brief on filling the crop loan forms , scale of finance and papers required for crop loans	144
5	Maharashtra	Dhule	Urban	CENT FLCC , 2102,Deore Building Lane No 6 ,Dhule	23.03.2011	Central Bank	19	10	Workshops , Sensitization program at DLCC- BLCC meetings	247
6	Maharashtra	Jalgaon	Urban	Plot no 2 ,Gat no 59 , Shiv colny Kolhe nagar, Jalgaon 425002	26.01.2011	Central Bank	95	2	Saving Deposit , About crop loan, personal loans Advances. Loans ,Specifically :Housing , Education, Crop Loans	76
7	Maharashtra	Yavatmal	Semi Urban	Dahiwalkar Lay-out, Datey College Chowk Yavatmal	26.01.2011	Central Bank	154	8	Camps organized/attended	2017
1	Maharashtra	Beed	Urban	Heena Towers, C/O SBI Nagar Road Branch Beed Nagar Road, Beed,Pin:431 122.	27.03.2012	State Bank	70	Nil	Nil	Nil
2	Maharashtra	Hingoli	Semi-urban	Shri Building, Naik Nagar Behind Ramkrishana Hotel Hingoli-431513	28.03.2012	State Bank	40	Nil	Nil	Nil

Sr. No.	State	District	Location (Metro, Urban, Semi Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No of persons availing Indoor services during the quarter	No of Outdoor activities undertaken during the quarter	Types of Outdoor activities undertaken during the quarter	No of persons participated in outdoor activities during the quarter
3	Maharashtra	Latur	Urban	Sarwat Palace Barshi Road Opposite Water Tank LATUR 413531	24.09.2011	State Bank	116	5	--	295
4	Maharashtra	Nanded	Urban	Tuteja Complex, In front of Bafna Petrol Pump NANDED 431604	26.03.2011	State Bank	45	Nil	Nil	Nil
5	Maharashtra	Nandurbar		At Vavad Post ,Taluka & Dist Nandurbar Dhule Road Nandurbar 425 412	12.09.2011	State Bank	56	8	Farmers club SHG meeting	160
6	Maharashtra	Osmanabad	Semi-Urban	OM Raje Complex , Yedashi Road Osmanabad 413 501	06.09.2011	State Bank	44	Nil	Nil	Nil
7	Maharashtra	Parbhani	Urban	Sanskriti 1066/1 First Floor, Ganpati Chowk, Jintur Road, Parabhani 431 401	27.03.2012	State Bank	115	Nil	Nil	Nil
8	Maharashtra	Washim	Urban	Collector Compound ,Washim At & Post & Dist :Washim Pin:444601.	28.03.2012	State Bank	18	3	i) Guidance regarding scale of finance ii)Guidance for availing 0% rate by making prompt repayment for crop loans iii)Guidance of Banking products	40



Action Points Emerged During Special Meeting Held on 09.08.2012 under the Chairmanship of Dr. D. Subbarao, Governor, Reserve Bank of India.

On 09.08.2012, at a specially convened meeting of the State Level Bankers Committee (SLBC), Governor Dr. D. Subbarao met chairmen of select public sector banks and senior officials of the State Government and the Reserve Bank to discuss State specific issues. The following action points emerged during this meeting:

- i) The four banks in Maharashtra with lead district responsibilities to identify one district each and the concerned Regional Manager / Lead District Manager to organize a convention of banking correspondents before September 15, 2012 to identify and assess the hindrances to smooth operation of the BC-ICT model in the villages in the identified districts. State Govt. to ensure that the concerned District Collector/Joint Collector attends the convention. **(Action: Commercial Banks, State Govt.)**

SLBC has issued instructions to LDM Thane vide letter No. AX1/cREpRI/FI/NBY/2012-13/3495-3496 & accordingly we have called for a convention of LDM, Block Coordinators & CSPs at Thane.

- ii) Banks to ensure that the no-frill accounts opened with them are for all purposes, and not restricted to any one particular Govt. scheme. Also, in some cases it is reported that branch managers are insisting on a minimum balance even for no frills account. Any such cases to be brought to the notice of the banking ombudsman. Also, the Chief Secretary, Maharashtra, may consider holding a meeting with the commercial bank CMDs and sensitize them on the matter. **(Action: Commercial Banks, RBI, State Govt.)**
- iii) The progress in opening of bank accounts in the 8 blocks identified in last year's Special SLBC is unsatisfactory. Banks to ensure that at least one account per household is opened in the blocks identified last year. In the latest Union Budget, 5 more districts in Maharashtra have been identified for full banking coverage by opening of accounts. This work needs to be taken up concurrently. To facilitate the process, the district administration has to make available the updated list of beneficiaries of various social and subsidy schemes to the banks as was decided in the last Special SLBC meeting. **(Action: Commercial Banks, State Govt.)**

- The action taken has been incorporated under Agenda No. 6 (v)

- iv) The disbursement of agricultural loans in the state is low. The following steps may be considered in this respect.

- a. In the 7 districts, where DCCBs are under "direction", lead banks to take support of PACS to fill up applications for crop loans and process them expeditiously. The Registrar of Cooperative Societies would lend his support in expediting the job. **(Action: Lead Banks, State Govt.)**

- The detailed position has been incorporated under Agenda No. 3 (D)

- b. The matter of increasing credit to rain-fed agriculture to be explored. **(Action – Commercial Banks)**

- v) In case of RSETIs, where land has been allocated and financial grant has been released by the State Govt., banks to ensure that the training establishments are set up at the earliest. **(Action: Commercial Banks)**

- Covered under Agenda No. 7

All members are requested to note the same for necessary compliance.



Review of performance under various Government Sponsored Schemes

Implementation of various welfare schemes depend upon sponsoring of cases by the concerned nodal agency / corporation set-up exclusively for the purpose.

Progress under these schemes is monitored and reviewed in BLBC and DLCC and all issues pertaining to sponsoring of adequate cases well spread over the period are sorted out at these forums. The Banks are already lending to various welfare programmes. Summary of performance under Govt. sponsored schemes (all banks in the state of Maharashtra) is as under.

(Financial in Crore / Physical in Numbers)

Sr No	Scheme	Target 2012-13		Achievement 2012-13		%	
		Phy.	Fin.	Phy.	Fin.	Phy.	Fin.
1	Swarnajayanti Gram Swarozgar Yojana (SGSY)						
	SHGs (June 2012)			1001	5.05		
	Individuals (June 2012)			1123	1.63		
2	Swarna Jayanti Shahari Rojgar Yojana (SJSRY)						
	DWCUA Groups (Mar. 2012)	10000	71.00	3507	58.64	35.07	82.59
	Individuals (Mar. 2012)	15000	75.00	5578	41.80	37.19	55.73
3	Prime Ministers Employment Generation Programme (PMEGP)						
	KVIC, Mumbai (28.8.2012)	605	14.04	23	0.75	3.80	5.34
	KVIB, Mumbai (28.8.2012)	897	20.63	747	14.96	83.28	72.52
	DIC (28.8.2012)	1196	27.50	751	8.00	62.79	29.09
	Total Mumbai	2698	62.17	1521	23.71	56.38	38.14
	KVIC, Nagpur (27.7.2012)	282	6.48	109	1.40	38.65	21.60
4	Lokshahir Annabhau Sathe Development Corporation (LASDC)						
	50% Subsidy Scheme (July 2012)	8900	8.90	272	0.27	3.06	3.03
	20% Seed Money Scheme (July 2012)	1956	8.32	160	0.95	8.18	11.42
5	Sant Rohidas Leather Industries & Charmakar Development Corporation Ltd.						
	50% Subsidy Scheme (30.6.2012)			38			
	Margin Money (30.6.2012)			14			
6	Maharashtra Rajya Itar Magasvargiya Vitta Ani Vikas Mahamandal Ltd.						
	20% Seed Money Scheme (30.6.2012)	1750	4.38	118	0.48	6.74	10.96
	45% Seed Money Scheme (30.6.2012)	300	2.50	4	0.07	1.33	2.80

* The review is taken on physical targets.



Progress reports under various Govt. Sponsored Schemes.

The latest position of receipt of data of various Govt. Sponsored Schemes is as under.

Sr No	Name of the Agency	Report as of	Annexure No.
1	Swarnajayanti Gram Swarozgar Yojana (SGSY)	May 2012	13
2	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)	March 2012	14
3	Khadi & Village Industries Commission, Mumbai	28.8.2012	15
4	Khadi & Village Industries Board, Mumbai	30.6.2012	16
5	Khadi & Village Industries Commission, Nagpur	27.7.2012	17
6	Lokshahir Annabhau Sathe Development Corporation Ltd. (LASDC)	July 2012	18
7	Sant Rohidas Leather Industries & Charmakar Development Corporation Ltd.	June 2012	19
8	Maharashtra Rajya Itar Magasvargiya Vitta Ani Vikas Mahamandal Ltd.	June 2012	20

With reference to letters received from various Govt. Agencies on the aforesaid schemes, the progress reports are enclosed herewith.

All member banks are requested to take note of the same.

SWARNAJAYANTI GRAM SWAROJGAR YOJANA

Format-3

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Districtwise Subsidy & Credit Disbursed upto the Month of June 2012

Self - help Groups (SHGs) & Individual Swarozgaries

Annexure- 13

State: Maharashtra

Year : 2012-2013

(Rs. In Lakh)

Sr. No.	Name of District (DRDA)	Credit Disbursed to			Subsidy Disbursed to		
		SHGs	Individual Swarozgaries	Total	SHGs	Individual Swarozgaries	Total
1	2	3	4	5	6	7	8
1	Thane	0.00	0.00	0.00	0.00	0.00	0.00
2	Raigad	0.00	0.00	0.00	0.00	0.00	0.00
3	Ratnagiri	33.36	9.15	42.51	16.13	2.95	19.08
4	Sindhudurga	0.00	0.00	0.00	0.00	0.00	0.00
5	Nashik	51.67	62.40	114.07	20.21	25.90	46.11
6	Dhule	0.00	12.40	12.40	0.00	2.40	2.40
7	Nandurbar	0.00	0.00	0.00	0.00	0.00	0.00
8	Jalgaon	6.50	1.80	8.30	2.03	0.40	2.43
9	Ahmadnagar	47.50	0.00	47.50	19.56	0.00	19.56
10	Pune	0.00	0.00	0.00	0.00	0.00	0.00
11	Satara	0.00	0.00	0.00	0.00	0.00	0.00
12	Sangli	0.00	0.00	0.00	0.00	0.00	0.00
13	Solapur	13.55	12.61	26.16	4.75	5.01	9.76
14	Kolhapur	27.58	15.45	43.03	6.80	4.20	11.00
15	Aurangabad	11.60	0.62	12.22	4.40	0.18	4.58
16	Jalna	0.00	0.00	0.00	0.00	0.00	0.00
17	Parbhani	0.00	0.00	0.00	0.00	0.00	0.00
18	Hingoli	0.00	0.00	0.00	0.00	0.00	0.00
19	Beed	0.00	0.00	0.00	0.00	0.00	0.00
20	Nanded	0.00	3.52	3.52	0.00	1.37	1.37
21	Osmanabad	0.00	0.00	0.00	0.00	0.00	0.00
22	Latur	0.00	0.00	0.00	0.00	0.00	0.00
23	Buldhana	0.00	0.00	0.00	0.00	0.00	0.00
24	Akola	0.80	0.75	1.55	1.20	0.35	1.55
25	Washim	1.00	0.53	1.53	1.00	0.07	1.07
26	Amravati	185.26	8.78	194.04	74.70	3.50	78.20
27	Yavatmal	0.00	0.00	0.00	0.00	0.00	0.00
28	Wardha	0.00	0.00	0.00	0.00	0.00	0.00
29	Nagpur	81.20	20.93	102.13	33.80	5.67	39.47
30	Bhandara	0.00	3.92	3.92	0.00	1.38	1.38
31	Gondia	32.32	9.25	41.57	24.65	5.08	29.73
32	Chandrapur	13.15	0.54	13.69	5.60	0.24	5.84
33	Gadchiroli	0.00	0.00	0.00	0.00	0.00	0.00
	STATE TOTAL	505.49	162.65	668.14	214.83	58.70	273.53

Information not received

Annexure 13

SWARNAJAYANTI GRAM SWAROJGAR YOJANA

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Districtwise Loan Applications Pending with Banks upto the Month of June 2012

(Numbers)

State: Maharashtra

Year: 2012-2013

Sr. No.	Name of District (DRDA)	Applications from Selfhelp Groups (SHGs)								Applications from Individual Swarojgaris							
		No. of Loan Appli. Submitted to Banks	No. of Loans Sanctioned by Banks	No. Of Loans Disbursed	No. Of Loan Appli. Rejected	No. Of Loan Applications pending in Banks				No. of Loan Appli. Submitted to Banks	No. of Loans Sanctioned by Banks	No. Of Loans Disbursed	No. Of Loan Appli. Rejected	No. Of Loan Applications pending in Banks			
						Less than one month	More than one and less than six months	More than six months	Total					Less than one month	More than one and less than six months	More than six months	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Thane	268	124	0	0	144	0	0	144	591	173	0	32	386	0	0	386
2	Raigad	178	40	0	0	0	138	0	138	301	29	0	0	0	272	0	272
3	Ratnagiri	81	24	14	0	6	51	0	57	115	52	36	0	20	0	43	63
4	Sindhudurg	70	19	0	0	15	36	0	51	139	2	0	0	13	124	0	137
5	Nashik	142	25	25	0	117	0	0	117	335	72	72	0	263	0	0	263
6	Dhule	58	14	0	0	30	10	4	44	121	48	20	0	35	30	8	73
7	Nandurbar	177	6	0	12	159	0	0	159	336	56	0	0	280	0	0	280
8	Jalgaon	33	2	2	0	31	0	0	31	62	4	4	0	58	0	0	58
9	Ahmadnagar	204	167	19	0	31	6	0	37	392	68	0	0	275	49	0	324
10	Pune	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Satara	108	37	0	2	0	69	0	68	30	4	0	0	0	26	0	26
12	Sangli	150	37	0	0	0	113	0	113	209	0	0	0	0	0	209	209
13	Solapur	187	8	6	0	76	103	0	179	228	28	18	0	97	103	0	200
14	Kolhapur	60	8	8	3	49	0	0	49	247	44	44	2	201	0	0	201
15	Aurangabad	34	5	5	0	29	0	0	29	55	2	2	0	0	53	0	53
16	Jalna	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Parbhani	87	35	0	0	30	22	0	52	102	17	0	0	19	66	0	85
18	Hingoli	85	0	0	0	0	85	0	85	325	0	0	0	0	325	0	325
19	Beed	205	37	0	168	0	0	0	0	236	49	0	187	0	0	0	0
20	Nanded	133	83	0	0	50	0	0	50	191	189	15	0	0	2	0	2
21	Osmanabad	129	0	0	0	21	59	49	129	94	0	0	0	4	45	45	94
22	Latur	45	0	0	0	45	0	0	45	47	0	0	0	25	22	0	47
23	Buldhana	123	0	0	0	60	39	24	123	909	0	0	0	669	142	98	909
24	Akola	1	1	1	0	0	0	0	0	4	4	4	0	0	0	0	0
25	Washim	78	1	1	0	41	19	17	77	72	8	1	0	64	0	0	64
26	Amravati	126	84	78	0	42	0	0	42	86	35	35	0	51	0	0	51
27	Yavatmal	225	0	0	0	38	67	120	225	341	0	0	0	34	75	232	341
28	Wardha	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Nagpur	225	72	38	6	32	115	0	147	572	110	51	0	79	383	0	462
30	Bhandara	257	67	0	0	50	140	0	190	335	46	9	0	65	225	0	290
31	Gondia	291	67	25	0	109	115	0	224	434	29	29	0	176	229	0	405
32	Chandrapur	183	38	6	17	47	81	0	128	123	54	3	13	21	35	0	58
33	Gadchiroli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	STATE TOTAL	3943	1001	226	208	1252	1268	214	2734	7033	1123	343	234	2835	2206	635	5676

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सुर्यग जयंती शहरी रोजगार योजना
शहरी महिला स्वयंसहायता कार्यक्रम - बेंक प्रकरणांची जिल्हानिहाय माहे मार्च-२०१२ ची माहिती

अ.क्र.	जिल्हा	बेंकेकडे पाठविलेले प्रकरणे	बेंकेने मंजूर केलेली प्रकरणे	बेंकेने नामंजूर केलेली प्रकरणे	प्रलंबित प्रकरणे	मंजूर कर्ज	अनुदान
१	मुंबई	१६०	१६३	०	१७	२६९.५६	१५९.३८
२	ठाणे	१३५	७६	१०	४९	२२७.१२	९८.१२
३	रायगड	२७	१८	३	६	१७.७३	७.६५
४	रत्नागिरी	१०	७	०	३	१३.२०	४.६३
५	सिंधुदूर्ग	१३	१३	०	०	१६.९२	७.०४
६	नाशिक	७२९	४९५	५६	१७८	२३२.९०	१८०.४०
७	धुळे	१४३	११४	२१	८	३८८.४४	९६.२६
८	नंदुरबार	४८	२४	२	२२	७०.६३	६०.७४
९	जळगांव	४०७	२३५	३२	१४०	४६५.७१	१६८.६६
१०	अहमदनगर	१७१	११२	१२	४७	२०४.०४	७५.३७
११	पुणे	३४८	१६५	१३	१७०	३३४.५५	१३६.९८
१२	सातारा	९९	४७	१६	३६	१२३.८७	४८.८९
१३	सांगली	१३१	१११	९	११	११२.६०	३९.९९
१४	सोलापूर	५०४	१७२	५४	२७८	२९३.२३	९९.९१
१५	कोल्हापूर	१७०	४०	३८	९२	७०.७८	३५.३९
१६	औरंगाबाद	२२८	११०	१२	१०६	३८१.३९	९०.३७
१७	जालना	६९	२७	१५	२७	४६.९३	२३.६६
१८	परभणी	२००	१४०	६०	०	१२५.९८	७५.१६
१९	हिंगोली	९६	६२	०	३४	२२.००	४९.१७
२०	बीड	२९७	२१४	६९	१४	५१२.६५	१८९.४८
२१	नांदेड	१४४	१०	०	१३४	३.००	१.७५
२२	उस्मानाबाद	१४९	९५	९	४५	२४७.७०	८४.८६
२३	लातूर	७६	०	५	७१	१४६.००	३९.२९
२४	बुलढाणा	२३५	१८४	०	५१	१६६.५५	७८.३३
२५	अकोला	२७४	१६२	३६	७६	४८७.३३	१७९.३५
२६	वाशिम	२२	१४	०	८	२७.००	९.४५
२७	अमरावती	५५३	१५६	१२६	२७१	१२१.०४	३९.४७
२८	यवतमाळ	२५६	१६०	०	९६	१०६.१९	९२.९०
२९	वर्धा	१०५	६५	७	३३	१३९.६०	८९.९१
३०	नागपूर	४३३	४७	२०	३६६	८१.२५	२८.०७
३१	भंडारा	५५	४१	१	१३	५६.७८	३०.५७
३२	गोंदिया	७९	६०	८	११	१०७.००	३७.४५
३३	चंद्रपूर	२६९	१६१	२४	८४	२३८.३०	१२८.३२
३४	गडचिरोली	१७	७	०	१०	५.९९	२.९४
	एकूण	६७५२	३५०७	६५८	२५८७	५८६३.९६	२४९२.९१

सुप्रीम जयंती शहरी योजना

शहरी महिला स्वयंसहायता कार्यक्रम - बैंकमिडिया व जिम्हानिहाय प्रसिद्धि प्रकरणे - माह मार्च-२०१२

बैंकमिडिया	नं.बैंक	राज्य	राज्यगत	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया	राज्यमिडिया
स्टेट बैंक ऑफ इंडिया		१	१	१	१२	४				१			३३	८	८		
सिटी बैंक		१								१५							
कॉमर्सियल बैंक																	
इंडियन बैंक		४			३					५८							
बैंक ऑफ चंडीदा		७			५	३		१		१०			३	३			
अग्रिस्टिल कॉमर्स																	
इंडियन ओरिएंटल					३												
बैंक ऑफ सीमा																	
युनिवर्सल बैंक ऑफ इंडिया					३४								९	४			
बैंक ऑफ मद्रास	४	७			२८	८		४	३१	११		३१	३	२	१७		
डे ना बैंक		२५			२६			५	३			५	५		४		
सेंट्रल बैंक ऑफ इंडिया		१		१	२९	२		७	२	३		७					
बैंक ऑफ इंडिया		१२		२	२३					१३	३	१८	१५				
विजया बैंक		२										४					
कॉमर्स बैंक		४		२	१					१७	१						
युनिवर्सल वेस्टर्न बैंक								२									
युनिवर्सल बैंक		२	१		४			२									
युनिवर्सल बैंक		२	१			१		६	४								
संगम बैंक																	
पंजाब नेशनल बैंक			१					३	२								
रत्नाकर बैंक										१							
राजस्थान बैंक ऑफ कृषि																	
अन्नासागर बैंक								१		१							
स्टेट बैंक ऑफ मद्रास												५					
स्टेट बैंक ऑफ बिकानेर																	
अग्नि बैंक		४						१									
कन्नटक बैंक																	
मैसूर बैंक																	
विश्वनाथ कॉमर्स बैंक																	
स्टेट बैंक ऑफ पटियाला										१							
स्टेट बैंक ऑफ डेरा																	
भारत साठी आय		५								३	१	२	१५	२००	३६		
आर. बैंक					१०	२		१४८	१	१	२	१५	२००	३६			
महाराष्ट्र	४	७१	४	७	०	१८०	८	१०	१८८	३८	२६९	३४	२२	३२५	७१	२०	२६

बैंक का नाम	परमणी	हिंगोली	मीड	नंदेड	उस्मानाबाद	लातूर	मुनसागा	अकोला	वाशिम	अमरावती	यकतमाल	वर्मा	नागपुर	भंडारा	गोंदिया	चंद्रपुर	गडचिरोली
स्टेट बैंक ऑफ इंडिया	१	१६	१	१	१७	८	११	८	२	२७	१८	३	६३	१	४	८	२
सिटी बैंक								७						१			
कोयंबटूर बैंक													१४				
इंडियन बैंक								२									
बैंक ऑफ बड़ोदा	१०					६						७	३८			२	
ऑरिएंटल कोम्बर्स								५								२	
इंडियन ओवरसीज																	
बैंक ऑफ सौराष्ट्र																०	
युनिफाइड बैंक ऑफ इंडिया	५	१				२			१							१	३
बैंक ऑफ महाराष्ट्र	७	७	४		२०	३८	१८	१४	२	४	१७	३	५५	३			१
देवा बैंक	१			१		१	३			१			१		४		१४
सेंट्रल बैंक ऑफ इंडिया	४			१०		५	१	२३	५	१०	१८		९	२		३	
बैंक ऑफ इंडिया						१३			४	१	२	७	३८	१	१	२१	१
विजय बैंक																	
कैमरा बैंक					३	३		३			१		४	२			
युनाइटेड स्टेट्स बैंक																	
यूको बैंक							१				१		३			७	
युनियन बैंक								२					६७		१		
संगम बैंक																	
पञ्जाब नेशनल बैंक							१				३९	५	१४			५	
रत्नाकर बैंक																	
राणेश बैंक ऑफ कर्नाटक																	
रत्नाकर बैंक								१३	६				३७				
स्टेट बैंक ऑफ महाराष्ट्र	५	८	४	२५	१०	२०							१			२	
स्टेट बैंक ऑफ बिहार																	
अंधा बैंक	२					२											
कनाटका बैंक																	
मैसूर बैंक																	
विश्वनाथ कोश बैंक																	
स्टेट बैंक ऑफ पंजाब																	
स्टेट बैंक ऑफ हरियाणा																	
भारत बैंक																	
भारत बैंक	१०	२				३						७			३		
भारत बैंक				८९									१		३	१९	
भारत बैंक	४४	३४	१०	१३४	५०	१०८	५१	७७	२०	४३	१६	३३	३७४	१०	२४	७०	२१

सुवर्ण जयंती शहरी रोजगार योजना

शहरी स्वयंरोजगार कार्यक्रम - बँक प्रकरणांची जिल्हानिहाय माहे मार्च-२०१२ ची माहिती

अ.क्र.	जिल्हा	बँकेकडे पाठविलेले प्रकरणे	बँकेने मंजूर केलेली प्रकरणे	बँकेने नामंजूर केलेली प्रकरणे	प्रलंबित प्रकरणे	मंजूर कर्ज	अनुदान
१	मुंबई	११५	१०१	०	१४	१२१.५५	४८.१६
२	ठाणे	४७५	२२८	४६	२०१	२५९.८४	७५.२६
३	रायगड	५०	२४	४	२२	१३.३७	३.७६
४	रत्नागिरी	२२	१३	३	६	१३.९५	३.६९
५	सिंधुदूर्ग	४६	३५	९	२	३४.१४	८.५४
६	नाशिक	१३९७	३५०	१९४	८५३	२००.४३	६६.८९
७	धुळे	४२०	२३७	१६२	४१	२३८.६८	६२.६३
८	नंदुरबार	१६२	६५	३४	६३	६९.२०	१९.५९
९	जळगाव	३५४०	४८९	४५०	६०१	४२७.८९	११५.५२
१०	अहमदनगर	५०४	२४६	७५	१८३	२२६.७४	६०.४०
११	पुणे	६९	२०	१	४८	१६.८०	४.२८
१२	सातारा	२९९	१२४	१२५	५०	८४.३२	२३.७६
१३	सांगली	३४३	१६२	१०४	७७	११५.५७	३०.७६
१४	सोलापूर	११०	५३	०	५७	६६.००	१६.५०
१५	कोल्हापूर	५४९	१५५	१३४	२६०	९१.६४	४५.८२
१६	औरंगाबाद	४५१	२३०	७६	१४५	२८४.५४	५८.५३
१७	जालना	२०९	१२६	३५	४८	४०.५७	१३.४५
१८	परभणी	५५२	२१३	१६३	१७६	२६.८९	२५.५५
१९	हिंगोली	२३१	७३	०	१५८	२७.५२	८.२९
२०	बीड	३९४	२५९	१२७	८	१७६.२६	५१.५२
२१	नांदेड	१०१७	३१	०	९८६	३०.६५	७.८४
२२	उस्मानाबाद	५८२	१७७	६	३९९	१९०.८२	४८.३७
२३	लातूर	२५३	३४	०	२१९	२०.५०	५.१४
२४	बुलढाणा	९४९	४२९	०	५२०	२०७.०९	६९.०३
२५	अकोला	१८७०	४५६	८१५	५९९	४३२.५८	११८.०७
२६	वाशिम	७३	२७	०	४६	२३.४८	५.८७
२७	अमरावती	५७९	२२७	२४९	१०३	४३.७७	९१.४२
२८	यवतमाळ	८६७	२५९	०	६०८	९२.२४	३८.९
२९	वर्धा	४९४	१०६	२३६	१५२	९६.४२	६९.२३
३०	नागपूर	५०८	२०३	२१०	९५	२०३.००	४७.००
३१	भंडारा	१५८	५४	१०	९४	१५.३३	५.११
३२	गोंदिया	२३६	९४	९२	५०	५६.९०	१४.२४
३३	चंद्रपूर	७२७	२७३	१०३	३५१	२०८.३२	६९.४४
३४	गडचिरोली	५६	२५	१३	१८	१२.५५	३.९१
	एकूण	१६३०७	५५७८	३४७६	७२५३	४१७९.५५	१३३६.७७

सुवर्ण जयंती शहरी योजना

शहरी स्वयंसेवाकार कार्यक्रम - बैंकनिहास व जिल्हानिहास प्रत्येक माहे मार्च-२०१२

बँकेचे नांव	मुखई	ठाणे	रायगड	रत्नागिरी	सिंधुदुर्ग	नाशिक	पुणे	नंदुरवार	जळगाव	आहमदनगर	पुणे	सातारा	सांगली	संतापूर	कोल्हापूर	औरंगाबाद	जालना
स्टेट बँक ऑफ इंडिया	४	२७	३	१		१४१	८	२१		४४		७		१२	१८	१४	
सिटी बँक		११	४			३२	२			६	९	४					
एच.डी.एफ. बँक		४								३							
एच.डी.एफ. बँक		७								४	१						
बँक ऑफ बडोदा	४	१४				१६	६	१५		१३	३३	१		२			
ऑरिएंटल कॉमर्स										१							
युनो बँक ऑफ रसिया		१०				१३				२		१					
बँक ऑफ सी राष्ट																	
युनि बँक ऑफ इंडिया	८		१			८६								३	१		
बँक ऑफ महाराष्ट्र		३७	५	२		१७८	२२	४		२५	२३६	१४		२९	५१	७	१७
देवा बँक	६	१४	२			१११	१६			१०		५			३८		
संजय बँक ऑफ इंडिया		१७			२	१३३	७	२४		१६	४८	१		२			
बँक ऑफ इंडिया		२२	२	३		१२०	९			६	३७			३४	९		२
विजय बँक		८	१				२			५		४		२६			
सेनर बँक	१	१४					३			८	३८			६			
युना बँक																	
युना बँक						१६	४			१							
युना बँक		९	४				१	६		१९		१					
सांगली बँक																	
पंजाब बँक		७					१			१		१					
रत्नागिरी बँक												३			१		
गोदावरी बँक ऑफ फुल्लवड																	
अलाहाबाद बँक		२										१					
स्टेट बँक ऑफ हैदराबाद										३				१		६	२४
स्टेट बँक ऑफ बिधानेर																	
अंधा बँक		१								६							
कमल बँक																	
महाराष्ट्र बँक																	
विश्व बँक																	
स्टेट बँक ऑफ महाराष्ट्र																	
स्टेट बँक ऑफ महाराष्ट्र																	
आय बँक		४				४	२०	१		१		५					
आय बँक		३१										२	७९	४९५	८०		
एच.डी.एफ. बँक	२३	२३९	२०	६	२	८५०	८७	६३	२१५	१८३	२०२	५०	७९	५८४	२९८	२५	४८

बैंक का नाम	परिचय	हिंगोली	बीड	नांदेड	उस्मानाबाद	नासिक	दुलदापा	अकोला	शक्ति	अमरावती	यवतमाल	राजूर	नागपुर	भंडारा	मोदिदा	चंद्रपुर	महाराष्ट्र
स्टेट बैंक ऑफ इंडिया	३०	५८	०	५१	७७	३३	१३२	७६	२४	४२	१५७	२६	१४	१३		३८	६
सिटी बैंक							७	२८			९			१३		१४	
कॉमर्सियल बैंक								२७									
इंडियन बैंक	९							२७									
बैंक ऑफ बड़ोदा		११				३६	७	३०	३		११	९		१	५	२३	
ओरिएण्टल कॉमर्स							१५	३०								१६	
इंडियन ओवरसीज											२३						
बैंक ऑफ खरियाट																	
यूनियन बैंक ऑफ इंडिया		१२				११										४	५
बैंक ऑफ मराठा	२६	१२		३०	२८	४८	११५	१११	३६	६७	१३०	३०	४९	६	२०	६२	
सेना बैंक				२०			८	८५						४		२	
सेंट्रल बैंक ऑफ इंडिया		१				२७	६८	१७२	१८	६६	१२६			१०			
बैंक ऑफ इंडिया						८	४५	२०	८	२४	२७	२	१९	२६	४	४७	६
बिजनेस बैंक																	
कैपिटल बैंक					५४	१४		१३			३			१			
यूनायटेड फेस्टिव बैंक																	
यूको बैंक							७	१२					१	३	१	४४	
यूनियन बैंक							१४		२१	६	२९		२	३	१		
सागराणी बैंक																	
पंजाब नेशनल बैंक							२२				४७				३	२२	
रत्नाकर बैंक																	
गोश बैंक ऑफ कर्नाटक																	
अलाहाबाद बैंक					३४			२८	३७		२	७	३०	९		४	
स्टेट बैंक ऑफ हिमाचल	४७	३९		५९	१४५	१३	४७									१६	
स्टेट बैंक ऑफ बिहार				०													
आंध्र बैंक						११					२३						
कर्नाटक बैंक																	
मैसूर बैंक																	
विश्वनाथ कॉर्पोरेशन बैंक																	
स्टेट बैंक ऑफ महाराष्ट्र																	
स्टेट बैंक ऑफ हरियाणा							१६				२१	८		३			९
आंध्र बैंक	८			१३			२८								२६	२६	
पंजाब	१२०	१५८	०	१८६	४०५	२०५	५४५	६००	१४५	२०८	६०८	८२	६५	६४	५०	३५३	१०

STATE OFFICE, MAHARASHTRA, KVIC, MUMBAI - 20
PMEGP PERFORMANCE FOR THE YEAR 2012-13

Annexure- 15

SLBCL
 NO: SOM/PMEGP/MPR/2012-13 / 6217

Reporting Date:- **28.08.2012**

Sr. No.	Agency	Opening balance as on 21.08.2012 (Rs. In lakhs)+	TARGET-2012-13			No. of appl. received	No. of appl. Sanctioned by DLTC	No. of appl. Forwarded to banks	No. of appl. Sanctioned by Banks				Disbursement made by Nodal Branches			EDP given	Applications rejected by Banks	Unspent Balance (Rs. In Lakhs)
			No. of Proj.	MM (Rs. In lakhs)	Empl. (Nos.)				2011-12 (Pending)		2012-13		No. of Proj.	MM (Rs. In lakhs)	Empl. (Nos.)			
									No. of Proj.	MM (Rs. In lakhs)	No. of Proj.	MM (Rs. In lakhs)						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	KVIC	376.78	605	1404.40	4840	17	0	0	78	221.89	0	0.00	23	74.91	184	0	0	301.87
2	KVIB	1662.55	897	2062.66	7176	0	0	0	1174	2220.06	0	0.00	747	1496.03	4482	0	0	166.52
3	DIC	1589.23	1196	2750.20	9588	0	0	0	2021	3623.02	0	0.00	751	800.00	4506	0	0	789.23
	TOTAL	3628.56	2698	6217.26	21584	17	0	0	3273	6064.77	0	0.00	1521	2370.94	9172	0	0	1257.62

[Signature]
 28/08/12
 State Director

✓ To,
 The Covenor,
 State Level Bankers Committee,
 Bank of Maharashtra,
 Lokmangal, Pune-411005

Annexure-15



MAHARASHTRA STATE KHADI &
VILLAGE INDUSTRIES BOARD,
19/21, Manohardas Street, Fort, Mumbai 400 001
TEL: Office: 22617641-2-3 (G) Fax: 022- 2269 68 08

महाराष्ट्र राज्य खादी व ग्रामोद्योग मंडळ, १९/२१, मनोहरदास रस्ता, फोर्ट, मुंबई-४०० ००१

12971

कार्यासन ७/अर्थ/टेक.३/पीएमजीपी/एसएलबीसी/

दिनांक ३०/०७/२०१२

30 JUL 2012

प्रति,
श्री. संजय हिरेमत,
मुख्य प्रबंधक,
एलबीएस, आरआरबी व एसएलबीसी,
बँक ऑफ महाराष्ट्र,
प्राथमिकता विभाग, प्रधान कार्यालय,
लोकमंगल, १७०१, शिवाजीनगर,
पुणे ४११००४.

विषय :- शासनाच्या विविध योजनांच्या माहितीबाबत

संदर्भ :- आपल्या कार्यालयाचे दिनांक ०७/०७/२०१२ चे पत्र.

उपरोक्त विषयांकित संदर्भित आपले दिनांक ०७/०७/२०१२ च्या पत्रान्वये ११६ व्या एसएलबीसीच्या सभेमध्ये शासनाच्या विविध योजनांचा विशेष आढावा घेण्यात येणार असल्याचे कळविलेले आहे. सदर आढावा बैठकीसाठी दिनांक ३०.०६.२०१२ अखेरची माहिती पाठविण्याबाबत कळविलेले आहे.

दिनांक ३० जून २०१२ पर्यंत पंतप्रधान रोजगार निर्मिती कार्यक्रमामांतर्गत मार्जिन मनी वाटप झालेली जिल्हावार व बँकवार माहिती या पत्रासोबत पाठविण्यात येत आहे.

Don't
उप मुख्य कार्यकारी अधिकारी (पीएमईजीपी)

MAHARASHTRA STATE KHADI AND VILLAGE INDUSTRIES BOARD, MUMBAI

PMEGP CUMULATIVE PERFORMANCE 2012-2013 (RS. IN LAKHS) (Upto 30.6.12)

SR. NO.	NAME OF THE DISTRICT	TARGET 2011-2012		No. OF APPLI. RECEIVED.	No. OF APPLI. SANCTIONED BY DTFC	No. OF APPLI. FORWARDED	2011-2012 (Pending Claims With nodal bank)		No. OF APPLI. SANCTIONED BY BANKS 2011-2012		No. OF APPLI. FORWARDED TO NODAL BANKS out of col. No 10 & 11		No. OF APPLI. REJECTED BY	DISBURSEMENT MADE BY NODAL BRANCHES			Pending MM Claims as on reporting date (Rs. In Lakhs)	
		No. OF PROJ.	MM				No. OF PROJ.	No. OF PROJ.	No. OF PROJ.	MM(No. OF PROJ.	MM(No. OF PROJ.	MM)	No. OF PROJ.	No. OF PROJ.	MM
1	2	3	4	5	6	7	8	9	10	12	13	14	15	16	18	19	20	
1	THANE	0	0.00	0	0	0	46	99.19	0	0.00	0	0.00	0	0	0.00	46	99.19	
2	RAIGAD	0	0.00	0	0	0	10	16.54	0	0.00	0	0.00	0	0	0.00	10	16.54	
3	RATNAGIRI	0	0.00	0	0	0	50	86.36	0	0.00	0	0.00	0	0	0.00	50	86.36	
4	SINDHUDURG	0	0.00	0	0	0	22	75.68	0	0.00	0	0.00	0	1	3.75	21	71.93	
5	NASHIK	0	0.00	0	0	0	36	24.41	0	0.00	0	0.00	0	2	0.56	34	23.85	
6	DHULE	0	0.00	0	0	0	30	15.22	0	0.00	0	0.00	0	3	1.02	27	14.20	
7	NANDURBAR	0	0.00	0	0	0	30	37.46	0	0.00	0	0.00	0	3	1.66	27	35.80	
8	JALGAON	0	0.00	0	0	0	30	76.29	0	0.00	0	0.00	0	0	0.00	30	76.29	
9	AHMEDNAGAR	0	0.00	0	0	0	42	80.82	0	0.00	0	0.00	0	2	0.47	40	80.35	
10	PUNE	0	0.00	0	0	0	54	125.36	0	0.00	0	0.00	0	2	1.58	52	123.78	
11	SATARA	0	0.00	0	0	0	15	30.13	0	0.00	0	0.00	0	0	0.00	15	30.13	
12	SANGLI	0	0.00	0	0	0	75	217.45	0	0.00	0	0.00	0	0	0.00	75	217.45	
13	SOLAPUR	0	0.00	0	0	0	47	71.88	0	0.00	0	0.00	0	1	0.35	46	71.53	
14	KOLHAPUR	0	0.00	0	0	0	15	226.67	0	0.00	0	0.00	0	0	0.00	15	226.67	
15	AURANGABAD	0	0.00	0	0	0	30	96.51	0	0.00	0	0.00	0	0	0.00	30	96.51	
16	JALNA	0	0.00	0	0	0	26	80.78	0	0.00	0	0.00	0	5	7.72	21	73.06	
17	PARBHANI	0	0.00	0	0	0	18	53.37	0	0.00	0	0.00	0	1	0.70	17	52.67	
18	HINGOLI	0	0.00	0	0	0	27	30.75	0	0.00	0	0.00	0	2	2.45	25	28.30	
19	BEED	0	0.00	0	0	0	32	47.57	0	0.00	0	0.00	0	3	3.27	29	44.30	
20	NANDED	0	0.00	0	0	0	42	85.32	0	0.00	0	0.00	0	0	0.00	42	85.32	
21	OSMANABAD	0	0.00	0	0	0	41	61.38	0	0.00	0	0.00	0	4	3.78	37	57.60	
22	LATUR	0	0.00	0	0	0	12	23.06	0	0.00	0	0.00	0	0	0.00	12	23.06	
23	AMRAVATI	0	0.00	0	0	0	22	25.30	0	0.00	0	0.00	0	0	0.00	22	25.30	
24	BULDHANA	0	0.00	0	0	0	32	50.47	0	0.00	0	0.00	0	1	0.70	31	49.77	
25	AKOLA	0	0.00	0	0	0	32	77.73	0	0.00	0	0.00	0	0	0.00	32	77.73	
26	WASHIM	0	0.00	0	0	0	58	80.44	0	0.00	0	0.00	0	2	1.40	56	79.04	
27	YEOTMAL	0	0.00	0	0	0	27	26.90	0	0.00	0	0.00	0	4	1.92	23	24.98	
28	NAGPUR	0	0.00	0	0	0	57	68.87	0	0.00	0	0.00	0	0	0.00	57	68.87	
29	WARDHA	0	0.00	0	0	0	11	23.57	0	0.00	0	0.00	0	0	0.00	11	23.57	
30	BHANDARA	0	0.00	0	0	0	43	32.93	0	0.00	0	0.00	0	0	0.00	43	32.93	
31	GONDIYA	0	0.00	0	0	0	32	50.31	0	0.00	0	0.00	0	0	0.00	32	50.31	
32	CHANDRAPUR	0	0.00	0	0	0	47	63.42	0	0.00	0	0.00	0	0	0.00	47	63.42	
33	GADCHIROLI	0	0.00	0	0	0	83	57.92	0	0.00	0	0.00	0	0	0.00	83	57.92	
	TOTAL	897	2062.66	0	0	0	1174	2220.06	0	0.00	0	0.00	0	36	31.33	1138	2188.73	

MAHARASHTRA STATE KHADI AND VILLAGE INDUSTRIES BOARD, MUMBAI
PMEGP CUMULATIVE PERFORMANCE 2012-2013 (upto 30.6.12)

SR. NO.	NAME OF THE bank	TARGET 2011-2012		No. OF APPLI. RECEIVED.	No. OF APPLI. SANCTIONED BY DTFC	No. OF APPLI. FORWARDED TO BANKS	2011-2012 (Pending Claims With nodal bank)		No. OF APPLI. SANCTIONED BY BANKS		No. OF APPLI. FORWARDED TO NODAL BANKS out of col. No 10 & 11		No. OF APPLI. REJECTED BY BANKS	DISBURSEMENT MADE BY NODAL BRANCHES		Pending MM Claims as on reporting date (Rs. In Lakhs)	
		No. OF PROJ.	MM(RS. IN LAKHS)				No. OF PROJ.	MM(RS. IN LAKHS)	No. OF PROJ.	MM(RS. IN LAKHS)	No. OF PROJ.	MM(RS. IN LAKHS)		No. OF PROJ.	MM(RS. IN LAKHS)	No. OF PROJ. (8+10-15)	MM(RS. IN LAKHS) (9+11-16)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	B.O.M.	0	0.00	0	0	0	315	638.99	0	0.00	0	0	0	0	0	0.00	315 638.99
2	B.O.B	0	0.00	0	0	0	51	137.99	0	0.00	0	0	0	0	0	0.00	51 137.99
3	S.B.I.	0	0.00	0	0	0	202	318.51	0	0.00	0	0	0	0	0	0.00	202 318.51
4	P.N.B.	0	0.00	0	0	0	22	69.576	0	0.00	0	0	0	0	0	0.00	22 69.58
5	SYNDI BANK	0	0.00	0	0	0	2	0.62	0	0.00	0	0	0	0	0	0.00	2 0.62
6	UCO BANK	0	0.00	0	0	0	2	12.15	0	0.00	0	0	0	0	0	0.00	2 12.15
7	UBI	0	0.00	0	0	0	50	84.38	0	0.00	0	0	0	0	0	0.00	50 84.38
8	BOI	0	0.00	0	0	0	188	389.37	0	0.00	0	0	0	0	0	0.00	188 389.37
9	DENA BANK	0	0.00	0	0	0	14	30.618	0	0.00	0	0	0	0	0	0.00	14 30.62
10	CBI	0	0.00	0	0	0	98	144.73	0	0.00	0	0	0	22	19.06	76	125.67
11	INDIAN BANK	0	0.00	0	0	0	1	0.35	0	0.00	0	0	0	1	0.35	0	0.00
12	I.D.B.I. BANK	0	0.00	0	0	0	9	28.263	0	0.00	0	0	0	0	0	0.00	9 28.26
13	R.R. BANK	0	0.00	0	0	0	2	0.61	0	0.00	0	0	0	0	0	0.00	2 0.61
14	SBIHY	0	0.00	0	0	0	87	173.2	0	0.00	0	0	0	13	11.92	74	161.28
15	ALLH.BNK	0	0.00	0	0	0	5	22.6	0	0.00	0	0	0	0	0	0.00	5 22.60
16	CANARA	0	0.00	0	0	0	7	18.14	0	0.00	0	0	0	0	0	0.00	7 18.14
17	IOB	0	0.00	0	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0 0.00
18	ANDHRA BANK	0	0.00	0	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0 0.00
19	VIJAYA BANK	0	0.00	0	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0 0.00
20	CORP BNK	0	0.00	0	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0 0.00
21	ORIENTAL BANK	0	0.00	0	0	0	2	17.47	0	0.00	0	0	0	0	0	0.00	2 17.47
22	VKGB	0	0.00	0	0	0	104	118.37	0	0.00	0	0	0	0	0	0.00	104 118.37
23	SBI INDOR	0	0.00	0	0	0	1	0.5	0	0.00	0	0	0	0	0	0.00	1 0.50
24	ICIC BANK	0	0.00	0	0	0	6	1.55	0	0.00	0	0	0	0	0	0.00	6 1.55
25	MGGB	0	0.00	0	0	0	6	12.08	0	0.00	0	0	0	0	0	0.00	6 12.08
26	P.N.S.B	0	0.00	0	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0 0.00
	TOTAL	897	2062.66	0	0	0	1174	2220.06	0	0.00	0	0.00	0	36	31.33	1138	2188.73

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Annexure-17

STATEMENT SHOWING DISTRICT-WISE TARGET VIS-A-VIS PROGRESS ACHIEVED UNDER PMEGP BY DIVISIONAL OFFICE, KVIC, NAGPUR FROM 1/4/12 TO 27/07/12

S.N.	DISTRICT	Target			Total No. of Proposal received			No. of Proposal approved by DLTFC	Total Nos. of proposal sanctioned by Bank		No. of Proposal rejected by Bank	No. of Pending proposal sanctioned by Bank yet to be disbursed		No. of Proposal disbursed by Nodal Bank		
		No. of Proposal	MM (in Rs.)	EMP	2011-12	2010-11	GRAND		Nos.	MM		Nos.	MM (in Rs.)	Nos.	MM (in Rs.)	EMP (in Nos)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Akola	32	7380000	256	93	54	147	54	16	1531000	35	16	1531000	3	105000	4
2	Amravati	30	6997000	240	42	15	57	15	4	1485000	8	4	1485000	3	1324500	35
3	Bhandara	12	2760000	96	31	11	42	11	2	192500	9	2	192500	0	0	0
4	Buldana	28	6440000	224	54	36	90	36	13	922000	23	13	922000	0	0	0
5	Chandrapur	22	5160000	176	19	18	37	18	5	1092750	10	5	1092750	3	763000	29
6	Gadchiroli	26	5980000	208	30	29	59	29	15	848000	12	15	848000	2	70000	2
7	Gondia	14	3220000	112	38	26	64	26	6	540716	16	6	540716	4	135500	10
8	Nagpur	40	8870000	320	114	52	166	52	25	4720846	22	25	4720846	5	1008237	17
9	Wardha	26	5980000	208	60	32	92	32	7	1757248	22	7	1757248	3	216125	8
10	Washim	28	6540000	224	60	37	97	37	9	377750	27	9	377750	1	35000	2
11	Yavatmal	24	5520000	192	62	31	93	31	7	485995	19	7	485995	5	337500	9
Total		282	64827000	2256	603	341	944	341	109	13953805	203	109	13953805	29	3994862	116

27.7.12
NODAL OFFICER (PMEGP)

DIRECTOR

320C, NUNE.

STATEMENT SHOWING BANK-WISE TARGET VIS-À-VIS PROGRESS ACHIEVED UNDER PHEMEP BY DIVISIONAL OFFICE, KVIC, NAGPUR
FROM 01-04-12 TO 27-7-12

S.N.	Financing Bank	Target			No. of Proposal received			No. of Proposal approved by DLTFC	Total Nos. of proposal sanctioned by Bank		No. of Proposal rejected by Bank	No. of Pending proposal sanctioned by Bank yet to be disbursed			No. of Proposal disbursed by Nodal Bank		
		No. of Proposal	MM	EMP	2011-12	2010-11	GRAND TOTAL		Nos.	MM		Nos.	MM (in Rs.)	(in Nos)	Nos.	MM (in Rs.)	EMP (in Nos)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1	Allahabad Bank	10	23	80	11	2	13	2	1	112000	1	1	112000	0	0	0	
2	Bank of India	37	85.19	296	94	65	159	65	22	3032104	28	22	3032104	15	1377362	36	
3	BOB	9	20.7	72	8	1	9	1	0	0	0	0	0	1	50000	2	
4	BOM	41	94.3	328	68	48	116	48	14	1491955	34	14	1491955	0	0	0	
5	Central Bank of India	41	94.3	328	86	55	141	55	14	1723520	38	14	1723520	3	1272000	31	
6	Dena Bank	6	13.8	48	15	6	21	6	1	379715	5	1	379715	0	0	0	
7	Punjab National Bank	7	16.1	56	22	8	30	8	3	130000	5	3	130000	0	0	0	
8	State Bank of Hyderabad	6	13.8	48	3	7	10	7	4	378000	2	4	378000	1	122500	5	
9	State Bank of India	55	126.4	440	162	81	243	81	21	3338250	60	21	3338250	0	0	0	
10	Syndicate Bank	2	4.6	16	0	5	5	5	3	705761	1	3	705761	1	175000	4	
11	Uco Bank	2	4.6	16	11	4	15	4	2	187250	1	2	187250	1	17500	1	
12	V.K.G.B.	25	57.34	200	76	32	108	32	7	342500	20	7	342500	5	147500	6	
13	W.K.G.B.	25	57.34	200	20	18	38	18	13	1520250	4	13	1520250	1	658000	25	
14	Canara Bank	4	9.2	32	2	2	4	2	1	350000	1	1	350000	0	0	0	
15	Union Bank of India	7	16.1	56	16	6	22	6	3	262500	3	3	262500	0	0	0	
16	Andhra Bank	3	6.9	24	0	0	0	0	0	0	0	0	0	0	0	0	
17	State Bank of B&J	1	2.3	8	0	0	0	0	0	0	0	0	0	0	0	0	
18	Vijaya Bank	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0	
19	IDBI	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	
20	Indian Bank	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	
22	Corporation Bank	1	2.3	8	1	1	2	1	0	0	0	0	0	1	175000	6	
Total		282	648.27	2256	599	341	940	341	109	13953805	203	109	13953805	29	3994862	116	


27.7.12
 NODAL OFFICER(PHEMEP)

DIRECTOR

लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ [मर्या.] , मुंबई

माहे एप्रिल, २०१२ ते जुलै, २०१२ अखेर बँकनिहाय कर्ज प्रकरणांची सदयस्थिती [अनुदान योजना]


अ.क्र.	बँकेचे नांव	उद्दिष्ट	बँकेकडे पाठविलेली कर्ज प्रकरणांची संख्या	बँकेने मंजूर केलेली कर्ज प्रकरणांची संख्या	बँकेने नामंजूर केलेली कर्ज प्रकरणांची संख्या	बँकेकडे प्रलंबित असलेली कर्ज प्रकरणांची संख्या
१	२	३	४	५	६	७
१	बँक ऑफ महाराष्ट्र	१२००	१११२	७५	३०	१००७
२	बँक ऑफ इंडिया	९००	२२५	५५	१५	१५५
३	स्टेट बँक ऑफ इंडिया	९००	३०२	१५	२५	२६२
४	सेंट्रल बँक ऑफ इंडिया	७५०	१५०	१५	२५	११०
५	युनियन बँक ऑफ इंडिया	३००	१०२	२५	१०	६७
६	बँक ऑफ बडोदा	३००	७५	१५	१०	५०
७	देना बँक	३००	८५	१२	५	६८
८	विजया बँक	१५०	२५	१०	५	१०
९	सिंडीकेट बँक	१५०	३५	५	०	३०
१०	कॅनरा बँक	१५०	३०	५	०	२५
११	स्टेट बँक ऑफ हैदराबाद	३००	२५०	१५	५	२३०
१२	ग्रामीण बँक	१२००	३००	१२	५	२८३
१३	अलहाबाद बँक	३००	७५	५	०	७०
१४	युको बँक	३००	५५	३	९	४३
१५	पंजाब नॅशनल बँक	३००	७५	५	०	७०
१६	जिल्हा मध्यवर्ती बँक	१२५	८५	०	५	८०
१७	इंडियन बँक	५०	२०	०	०	२०
१८	स्टेट बँक ऑफ म्हैसूर	२५	७	०	०	७
१९	कॉर्पोरेशन बँक	२५	८	०	०	८
२०	आंध्रा बँक	२५	२५	०	०	२५
२१	युनायटेड बँक ऑफ इंडिया	३७५	३	०	०	३
२२	इंडियन ओव्हरसिज बँक	७५	२५	०	०	२५
२३	आय.सी.आय.सी.आय.बँक	१५०	२५	०	०	२५
२४	कर्नाटक बँक	६०	१५	०	०	१५
२५	वैश्य बँक	१५	७	०	०	७
२६	रत्नाकर बँक	७५	८	०	०	८
२७	इतर बँका	५००	११०	०	०	११०
		९०००	३२३४	२७२	१४९	२८१३


 व्यवस्थापकीय संचालक

लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ [मर्या.], मुंबई

माहे एप्रिल, २०१२ ते जुलै, २०१२ अखेर बँकनिहाय कर्ज प्रकरणांची सदयस्थिती [बीज भांडवल योजना]

अ.क्र.	बँकेचे नांव	उद्दिष्ट	बँकेकडे पाठविलेली कर्ज प्रकरणांची संख्या	बँकेने मंजूर केलेली कर्ज प्रकरणांची संख्या	बँकेने नामंजूर केलेली कर्ज प्रकरणांची संख्या	बँकेकडे प्रलंबित असलेली कर्ज प्रकरणांची संख्या
१	२	३	४	५	६	७
१	बँक ऑफ महाराष्ट्र	४५०	३००	४५	१७	२३८
२	बँक ऑफ इंडिया	२२५	१००	१४	१०	७६
३	स्टेट बँक ऑफ इंडिया	२२५	१५०	२२	१०	११८
४	सेंट्रल बँक ऑफ इंडिया	१००	५५	१०	२०	२५
५	युनियन बँक ऑफ इंडिया	१००	१२०	१६	५	९९
६	बँक ऑफ बडोदा	७५	४२	५	१०	२७
७	देना बँक	५०	५१	५	५	४१
८	विजया बँक	२५	२१	५	१०	६
९	सिटीकेट बँक	४५	२७	५	५	१७
१०	कॅनरा बँक	२५	२५	५	५	१५
११	स्टेट बँक ऑफ हैदराबाद	१५०	९०	८	५	७७
१२	ग्रामीण बँक	६०	४२	५	१०	२७
१३	अलहाबाद बँक	६०	५२	५	१०	३७
१४	युको बँक	२५	१७	३	५	९
१५	पंजाब नॅशनल बँक	५५	९७	५	०	९२
१६	जिल्हा मध्यवर्ती बँक	७५	४५	२	०	४३
१७	इंडियन बँक	२०	२०	०	०	२०
१८	स्टेट बँक ऑफ महिसूर	१०	१०	०	०	१०
१९	कॉर्पोरेशन बँक	१०	१५	०	०	१५
२०	आंध्रा बँक	१५	१७	०	०	१७
२१	युनायटेड बँक ऑफ इंडिया	१०	१०	०	०	१०
२२	इंडियन ओव्हरसिज बँक	५	७	०	०	७
२३	आय.सी.आय.सी.आय.बँक	२५	३५	०	०	३५
२४	कर्नाटक बँक	२५	४७	०	०	४७
२५	वैश्य बँक	१०	१५	०	०	१५
२६	रत्नाकर बँक	१०	२७	०	०	२७
२७	इतर बँका	११५	१५०	०	०	१५०
		२०००	१५८७	१६०	१२७	१३००


 व्यवस्थापकीय संचालक

50% SUBSIDY SCHEME AS ON 30.6.2012

DIV	PROPOSALS	PROPOSAL	BANK	BANK
	SENT TO	SANCTIONED	REJECTED	PENDING
	BANK FOR	DISBURSED		
	SANCTION			
KONKAN	21	2		19
PUNE	41	12	1	28
NASHIK	60	8	5	47
AURANGABAD	33	3	0	30
AMRAVATI	46	6	13	27
NAGPUR	84	7	10	67
TOTAL	285	38	29	218

MARGIN MONEY AS ON 30.6.2012

DIV	PROPOSALS	PROPOSAL	BANK	BANK
	SENT TO	SANCTIONED	REJECTED	PENDING
	BANK FOR	DISBURSED		
	SANCTION			
KONKAN	23	3	0	20
PUNE	28	5	0	23
NASHIK	48	3	2	43
AURANGABAD	11	0	0	11
AMRAVATI	10	1	1	8
NAGPUR	16	2	2	12
TOTAL	136	14	5	117

TION OF BANK PENDING PROPOSALS--INFORMATION FI M.M

JUNE - 2012-13

MARGIN MONEY

BANKS	KONKAN				PUNE				NASHIK				AURANGABAD				AMRAVATI				NAGPUR				TOTAL			
	TOTAL	PR	REJ	BANK	TOTAL	PR	REJ	BANK	TOTAL	PR	REJ	BANK	TOTAL	PR	REJ	BANK	TOTAL	PR	REJ	BANK	TOTAL	PR	REJ	BANK	PRAP	PRAP	REJ	BANK
	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN
STATE BANK OF INDIA	8	1		7	6	1		5	10			10	1			1	2		1	1	10	1		9	37	3	1	33
BANK OF INDIA	5	1		4	7	1		6	1			1	0				1		1	2	1		1	16	3	0	13	
BANK OF BARODA	1			1	0				1			1	0				0				0				2	0	0	2
BANK OF MAHARASHTRA	2			2	9	1		8	8	1		7	0				2		2	1			1	22	2	0	20	
CENTRAL BANK OF INDIA	0				1			1	7	1		6	0				0				0				8	1	0	7
DENA BANK	0				0				2			2	0				1		1	0					3	0	0	3
CANARA BANK	0				1			1	1			1	1			1	0				0				3	0	0	3
UCO BANK	1			1	1			1	2			2	0				0				0				4	0	0	4
PUNJAB NATIONAL BANK	2			2	0				0				0				0				0				2	0	0	2
VIJAYA BANK	0				0				1			1	0				0				0				1	0	0	1
UNION BANK	1	1			1			1	6		1	5	0				0				0				8	1	1	6
IDBI BANK	1			1	1	1			2			2	0				1	1			0				5	2	0	3
ICICI BANK	1			1	0				2			2	0				0				0				3	0	0	3
ALAHABAD BANK	0				0				0				0				2		2	2	2	2			4	0	2	2
RATANAKAR BANK	0				0				0				0				0				0				0	0	0	0
ANDHRA BANK	0				0				0				0				0				0				0	0	0	0
SINDICATE BANK	0				1	1			1			1	0				0				0				2	1	0	1
SBI HYDRABAD	0				0				1	1			7			7	1		1	0					9	1	0	8
MARATHAWADA GRAMIN BANK	0				0				0				2			2	0				0				2	0	0	2
DIST. CO.OP. BANK	0				0				2			2	0				0				1		1		3	0	0	3
FEDREAL BANK	0				0				0				0				0				0				0	0	0	0
VAIN GANGA DIST CO.OP	0				0				0				0				0				0				0	0	0	0
SHIKSHAK SAHKARI BANK	0				0				0				0				0				0				0	0	0	0
VIDHARB SHETKARI BANK	0				0				0				0				0				0				0	0	0	0
STATE BANK OF VIKANER	0				0				0				0				0				0				0	0	0	0
VIDHARBH KSHETRIAY GRAMIN	0				0				0				0				0				0				0	0	0	0
STATE BK OF PATIYALA	0				0				0				0				0				0				0	0	0	0
UNATED BANK	0				0				1		1		0				0				0				1	0	1	0
IOB	1			1	0				0				0				0				0				1	0	0	1
PANJAB&SINDH BANK	0				0				0				0				0				0				0	0	0	0
TOTAL	23	3	0	20	28	5	0	23	48	3	2	43	11	0	0	11	10	1	1	8	16	2	2	12	136	14	5	117

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	KONKAN				PUNE				NASHIK				AURANGABAD				AMRAVATI				NAGPUR				TOTAL			
BANKS	TOTAL	PR	RE	BANK	TOTAL	PR	RE	BANK	TOTAL	PR	RE	BANK	TOTAL	PR	RE	BANK	TOTAL	PR	RE	BANK	TOTAL	PR	RE	BANK	TOTAL	PR	RE	BANK
	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN	RECE	DIS	BY	PEN
STATE BANK OF INDIA	3			3	5	1		4	13	2	2	9	8			8	18	1	3	14	22	1	4	17	69	5	9	55
BANK OF INDIA	8	2		6	7	1	1	5	4	1		3	2			2	1	1			21	3	4	14	43	8	5	30
BANK OF BARODA	2	0	0	2	2	2			9	2		7	0				2		1	1	4	1		3	19	5	1	13
BANK OF MAHARASHTRA	1	0	0	1	8	3		5	9		1	8	0				8	3	2	3	5		2	3	31	6	5	20
CENTRAL BANK OF INDIA	1			1	2	2			9		1	8	1			1	5		3	2	2			2	20	2	4	14
DENA BANK	0				0				5	2		3	2			2	1			1	3			3	11	2	0	9
CANARA BANK	0				4			4	1			1	2	1		1	0				3			3	10	1	0	9
UCO BANK	1			1	1	1			0				0				1			1	1			1	4	1	0	3
PUNJAB NATIONAL BANK	0				0	0	0	0	0	0	0	0	0	0	0	0	3	1	1	1	3	0	0	3	6	1	1	4
INDIAN BANK	2			2	0				0				0				0				0				2	0	0	2
UNION BANK	0				4			4	4		1	3	1			1	0				6	1		5	15	1	1	13
IDBI BANK	0				1			1	3	1		2	0				0				1			1	5	1	0	4
ICICI BANK	0				0				0				0				0				0				0	0	0	0
ALAHABAD BANK	0				0				1			1	0				3			3	1			1	5	0	0	5
SINDICATE BANK	0				1			1	0				1			1	0				1			1	3	0	0	3
CORPORATION BANK	0				0				0				0				0				2			2	2	0	0	2
SBI HYDRABAD	0				0				0				9	2		7	0				0				9	2	0	7
MARATHAWADA GRAMIN BANK	0				0				0				7			7	0				0				7	0	0	7
DIST. CO.OP. BANK	1			1	5	1		4	1			1	0				0				0				7	1	0	6
VAIN GANGA DIST CO.OP	0				0				0				0				0				5			5	5	0	0	5
SHIKSHAK SAHKARI BANK	0				0				0				0				0				0				0	0	0	0
VIDHARBH KSHETRIAY GRAMIN	0				0				0				0				4		3	1	0				4	0	3	1
STATE BK OF PATIYALA	0				0				0				0				0				1			1	1	0	0	1
KARNATAKA BK	0				1	1			0				0				0				0				1	1	0	0
STATE BANK OF MYSORE	0				0				0				0				0				1	1	0	0	1	1	0	0
SBBIKANER	0				0				0				0				0				1			1	1	0	0	1
SBI BANK NAGPUR	0				0				0				0				0				1			1	1	0	0	1
UNIYTED BANK	0				0				1			1	0				0				1				1	0	0	1
IOB	2			2	0				0				0				0				0				2	0	0	2
TOTAL	21	2	0	19	41	12	1	28	60	8	5	47	33	3	0	30	46	6	13	27	84	7	10	67	285	38	29	218

महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळ
२०% बीज भांडवल योजना (सन २०१२-२०१३) जुन.१२

व. क्र.	जिल्हा	उद्दीष्ट		जि.का. प्राप्त प्रकरणे	बँकेत पाठविलेली एकुण प्रकरणे	एकुण मंजूर प्रकरणे	एकुण नामंजूर प्रकरणे	बँकांकडे एकुण प्रलंबित प्रकरणे	वाटप (रु.लाखात)	
		भौ	आर्थिक						ला	रक्कम
१	मुंबई शहर	50	12.50	-	2	2	-	-	-	-
२	मुंबई उपनगर	50	12.50	2	-	-	-	-	1	0.99
३	ठाणे	50	12.50	1	3	-	-	-	-	-
४	रायगड	50	12.50	3	14	-	-	3	-	-
५	रत्नागिरी	50	12.50	15	12	-	-	14	2	0.47
६	सिंधुदूर्ग	50	12.50	12	25	3	1	8	6	3.11
७	पुणे	50	12.50	25	-	-	1	24	9	5.54
८	सातारा	50	12.50	1	-	-	-	-	1	0.52
९	सांगली	50	12.50	-	-	-	-	-	-	-
१०	सोलापूर	50	12.50	3	-	-	-	-	2	0.72
११	कोल्हापूर	50	12.50	1	-	-	-	-	7	3.30
१२	नाशिक	50	12.50	4	-	-	-	-	1	0.40
१३	धुळे	50	12.50	18	18	-	-	18	2	1.93
१४	नंदुरबार	50	12.50	3	-	-	-	-	3	1.36
१५	जळगांव	50	12.50	9	-	-	-	-	-	-
१६	अहमदनगर	50	12.50	2	-	-	-	-	10	8.18
१७	औरंगाबाद	50	12.50	-	-	-	-	-	7	2.11
१८	जालना	50	12.50	-	-	-	-	-	5	1.10
१९	परभणी	50	12.50	7	-	-	-	-	9	2.26
२०	हिंगोली	50	12.50	5	2	-	-	2	5	0.80
२१	बीड	50	12.50	5	1	-	-	1	9	2.57
२२	नांदेड	50	12.50	1	-	-	-	-	2	0.60
२३	उस्मानाबाद	50	12.50	-	-	-	-	-	3	0.90
२४	लातूर	50	12.50	4	4	-	-	4	2	0.40
२५	बुलडाणा	50	12.50	-	-	-	-	-	8	3.16
२६	अकोला	50	12.50	6	-	-	-	-	3	0.33
२७	वाशिम	50	12.50	8	5	-	1	4	4	0.70
२८	अमरावती	50	12.50	14	9	1	3	5	3	0.50
२९	यवतमाळ	50	12.50	8	8	-	1	7	3	0.40
३०	नागपूर	50	12.50	6	6	-	-	6	4	1.60
३१	वर्धा	50	12.50	2	2	-	-	2	-	-
३२	भंडारा	50	12.50	3	3	-	-	3	2	1.50
३३	गोंदीया	50	12.50	16	14	-	-	14	4	2.26
३४	चंद्रपूर	50	12.50	8	5	-	-	5	1	0.10
३५	गडचिरोली	50	12.50	5	-	-	-	-	-	-
एकुण		1750	437.5	197	133	6	7	120	118	47.79

महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळ
४५% मार्जिन मनी योजना (सन २०१२-२०१३) जुन.१२

अ. क्र.	जिल्हा	उद्दीष्ट		जि.का. प्राप्त प्रकरणे	बँकेत पाठविलेली एकुण प्रकरणे	एकुण मंजूर प्रकरणे	एकुण नामंजूर प्रकरणे	बँकांकडे एकुण प्रलंबित प्रकरणे	वाटप (रु.लाखात)	
		भौ	आर्थिक						ला	रक्कम
१	मुंबई शहर	5	4.50	-	-	-	-	-	-	-
२	मुंबई उपनगर	5	4.50	1	1	1	-	-	1	2.25
३	ठाणे	8	7.00	-	-	-	-	-	-	-
४	रायगड	8	7.50	2	2	1	-	1	-	-
५	रत्नागिरी	10	7.50	2	2	1	-	1	-	-
६	सिंधुदूर्ग	8	7.00	-	-	-	-	-	-	-
७	पुणे	10	7.50	1	1	-	-	1	1	1.81
८	सातारा	10	7.50	1	-	-	-	-	-	-
९	सांगली	8	7.50	-	-	-	-	-	-	-
१०	सोलापूर	10	7.50	-	-	-	-	-	-	-
११	कोल्हापूर	8	7.00	-	-	-	-	-	-	-
१२	नाशिक	10	7.50	2	-	-	-	-	-	-
१३	धुळे	10	7.50	-	-	-	-	-	-	-
१४	नंदुरबार	10	7.50	-	-	-	-	-	-	-
१५	जळगांव	10	7.50	1	-	-	-	-	-	-
१६	अहमदनगर	10	7.50	-	-	-	-	-	-	-
१७	औरंगाबाद	8	7.00	-	-	-	-	-	-	-
१८	जालना	5	4.50	-	-	-	-	-	-	-
१९	परभणी	8	7.50	1	-	-	-	-	1	1.01
२०	हिंगोली	8	7.50	-	-	-	-	-	-	-
२१	बीड	8	7.00	-	-	-	-	-	-	-
२२	नांदेड	10	7.50	1	-	-	-	-	-	-
२३	उस्मानाबाद	8	7.50	-	-	-	-	-	-	-
२४	लातूर	8	7.00	-	-	-	-	-	-	-
२५	बुलडाणा	10	7.50	-	-	-	-	-	-	-
२६	अकोला	8	7.50	-	-	-	-	-	-	-
२७	वाशिम	8	7.00	-	-	-	-	-	-	-
२८	अमरावती	9	7.50	2	2	1	-	1	-	-
२९	यवतमाळ	8	7.50	-	-	-	-	-	-	-
३०	नागपूर	9	7.50	-	-	-	-	-	-	-
३१	वर्धा	9	7.50	-	-	-	-	-	1	2.25
३२	भंडारा	9	7.50	-	-	-	-	-	-	-
३३	गोंदीया	9	7.50	-	-	-	-	-	-	-
३४	चंद्रपूर	9	7.50	1	-	-	-	-	-	-
३५	गडचिरोली	9	7.50	-	-	-	-	-	-	-
एकुण		300	250	15	8	4	0	4	4	7.32

MAHARASHTRA RAJAYA ITAR MAGAS VARGIYA VITTA ANI VIKAS MAHAMANDAL																												
BANKWISE PENDING CASES OF 20% SEED MONEY CAPITAL (1-04-2012 TO 30-06-2012)																												
Sr. No.	Dist. Name	B.O.M	S.B.I.	S.B. Hyd.	B.O.B.	B.O.I	P.N. Bank	Synd Bank	C.B.I.	U.B.I.	Dena Bank	Indian Bank	Canara Bank	Alhab. Bank	I.O.B.I.	Corp n. Bank	I.O.B.	S.B. Mysr.	I.C.I.C.I.	UCO Bank	Vijaya Bank	Karnataka	O.B.C.	D.C.C Bank	Gramin Bank	Other Banks	Total	
1	Mumbai																										0	
2	Mub. Sub																										0	
3	Thane																										0	
4	Raigad	1				2																					3	
5	Ratnagiri	4				4			1	2															1	2	14	
6	Sindhudurg	1	1			1			1			1													2		8	
7	Pune	13	5		1	1								1								1				1	23	
8	Satara																										0	
9	Sangli																										0	
10	Solapur																										0	
11	Kolhapur																										0	
12	Nashik		2									1		1													4	
13	Dhule	4	5		2				3	3				1													18	
14	Nandurbar																										0	
15	Jalgaon																										0	
16	Ahmednagar																										0	
17	Aurangabad																										0	
18	Jalna																										0	
19	Parbhani																										0	
20	Hingoli			1																						1	2	
21	Beed																										0	
22	Nanded																										0	
23	Osmanabad																										0	
24	Latur		4																								4	
25	Buldhana																										0	
26	Akola																										0	
27	Washim	2	1																							1	4	
28	Amravati	1	3	1					2			1															8	
29	Yavatmal		1				1		2	1					1											1	7	
30	Nagpur		3						1					1												1	6	
31	Wardha		1											1													2	
32	Bhandara	1	2			6			1		1																11	
33	Gondia		2		1	5	1					1		1		2										1	14	
34	Chandrapur		1								1														1		2	5
35	Gadchiroli																										0	
Total		27	31	2	4	19	2	1	10	8	4	0	6	1	2	0	0	0	0	0	0	1	0	0	4	1	10	133



PMEGP Scheme – Submission of statements to KVIC

A National Level Bankers' Meeting on PMEGP held on 20.4.2012 at Delhi under the Chairmanship of Secretary MSME & it is stated in the Minutes that a monthly / periodical statement be given by Banks on

1. Utilization of margin money deposited by KVIC with the Banks &
2. Adjustment of
 - a. Margin Money Subsidy on term loan &
 - b. Margin Money Subsidy on working capital.

It is reported by banks that the said details could not be generated through their systems & hence they suggested that the data may be collected from the District Level Task Force Committee (DLTFC) who monitor the system closely at the field level.

Similarly, as per the guidelines banks are expected to achieve the Social Category Targets within the overall target allocated to them as under.

Sr. No.	Social Category	Prescribed norms in %
1	SC	15
2	ST	7.5
3	OBC	27
4	PHC	3
5	Minority	5
6	Women	30

It is reported by the Banks that the main reason for not achieving these sub-targets as the required number of applications are not received / sponsored under each sub category.

We request implementing agency to pass on instructions to grass root level authorities to sponsor adequate applications according to the prescribed targets district-wise.

General Manager, WKGB, Solapur has communicated regarding pending subsidy claims under PMEGP cases sponsored by KVIC, DIC & KVIB. It is reported that the subsidy claims are pending as there is no sufficient balance in the account maintained by the agencies viz. KVIC, DIC & KVIB. Copy of the letter is enclosed as **Annexure 21**.

Concerned agencies are requested to release the subsidy amount at the earliest.



वैनगंगा कृष्णा ग्रामीण बँक

WAINGANGA KRISHNA GRAMIN BANK

भास्त सरकार, बँक ऑफ इंडिया आणि महाराष्ट्र शासनाचा उपक्रम
Govt. of India, Bank of India & Govt. of Maharashtra Undertaking

Date: 24.07.2012

Ref. No: WKGB/HO/CRE/SDS/5/109

To,
The General Manager
FI, RRB & Member Secretary, SLBC
Bank of Maharashtra
Priority Sector Department
"Lokmangal", 1501, Shiwajinagar
PUNE - 411 005
FAX- 020-25513813

Dear Sir,

Kind attention to Shri Sukhadeve, DGM

**Re:- Pending subsidy claims under Prime Minister
Employment Generation Programme (PMEGP)
sponsored by KVIC, DIC and KVIB**

=====

We request reference to the above and inform you that we have submitted subsidy claims under PMEGP in respect of proposals sponsored by KVIC, DIC and KVIB to Bank of India Churchgate Branch, Mumbai and Bank of Maharashtra Fort Branch Mumbai.

2. Upon enquiry it was found that there was no sufficient balance in the account maintained by the agencies viz. KVIC, DIC and KVIB to clear the pending subsidy claims.

3. We submit the lists of such pending claims for your reference.

4. You are kindly requested to follow up with the concerned authorities for early release of the subsidy for better implementation of the scheme in the right spirit.

Thanking you

Yours faithfully

(R. Narayanan)
General Manager

Encl: As above



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WAINGANGA KRISHNA GRAMIN BANK.HEAD OFFICE,SOLAPUR						
PENDING CLAIMS AT BANK OF INDIA,CHURCHGATE BRANCH,MUMBAI						
	Region	Branch	Name of Borrower	Amount of Subsidy	Reference	Date
				(Rs.)		
1	Chandrapur	Kunghada	Mr.Manohar M.Udan	73500	WKGB/HO/CRE/SDS/03/005	7/4/2010
2	Solapur	Barshi	Mr.Prashant Shamrao Paikekar	875000	WKGB/HO/CRE/SDS/02/337 &WKGBRE/SDS/04/110	30/03/10
3	Bhandara	Bondgaon-devi	Mr Satish Shivaji Tembhurne	31500	WKGB/HO/CRE/SDS/02/295 & WKGB/HO/CRE/SDS/02/209	3/3/2010 & 23/12/09
4	Chandrapur	Gondpipri	Sudhir Gopinath Urkunde	105000	WKGB/HO/CRE/SDS/03/211	9/12/2010
5	Ratnagiri	Khed	Jainuddin Ismail Parkar	175000	WKGB/HO/CRE/SDS/03/297	22/02/2011
6	Ratnagiri	Khed	Mahesh Dattatrya More	100000	WKGB/HO/CRE/SDS/03/297	22/02/2011
7	Chandrapur	Tukum	Kalpana Prakash Rahate	175000	WKGB/HO/CRE/SDS/03/297	22/02/2011
8	Bhandara	Gondia	N.P.Belge	875000	WKGB/HO/CRE/SDS/03/316	10/3/2011
9	Bhandara	Virali	D.D.Chute	175000	WKGB/HO/CRE/SDS/03/343	19/03/2011
10	Bhandara	Sakoli	B.B.Bhajibale	875000	WKGB/HO/CRE/SDS/03/343	19/03/2011
11	Chandrapur	Sironcha	S.S.Akanpalli	175000	WKGB/HO/CRE/SDS/03/351	25/03/2011
12	Chandrapur	Sironcha	S.K.Venapalli	25000	WKGB/HO/CRE/SDS/03/351	25/03/2011
13	Bhandara	Hudakeshwar	Sunil Arjun Meshram	126000	WKGB/HO/CRE/SDS/03/364	29/03/2011
14	Chandrapur	Ballarpur	Vishal C.Jogi	872900	WKGB/HO/CRE/SDS/03/364	29/03/2011
15	Chandrapur	Shegaon	Amol P.Ambulkar	35000	WKGB/HO/CRE/SDS/03/371	31/03/2011
16	Bhandara	Rawanwadi	K.R.Bhagat	105000	WKGB/HO/CRE/SDS/04/57	30/05/2011
17	Chandrapur	Chimur	A.B.Satpaise	26250	WKGB/HO/CRE/SDS/04/57	30/05/2011
18	Solapur	Nimboni	M.T.Bhadage	280000	WKGB/HO/CRE/SDS/04/57	30/05/2011



19	Bhandara	Thana	Mr.Khushal Baburao Bangadkar	33255	WKGB/HO/CRE/SDS/04/238	14/11/2011
20	Bhandara	Gondia	Mr.K.K.Banothe	35000	WKGB/HO/CRE/SDS/04/224	14/11/2011
21	Chandrapur	Chimur	Rizwankhan M. Pathan	875000	WKGB/HO/CRE/SDS/04/224	14/11/2011
22	Chandrapur	Kadholi	Dhanraj Atmaram Kohapare	35000	WKGB/HO/CRE/SDS/04/224	14/11/2011
23	Chandrapur	Dhanora	Tajil Shravn Barasgade	157500	WKGB/HO/CRE/SDS/04/224	14/11/2011
24	Chandrapur	Kunghada	Sunanda harishchandra Alam	105000	WKGB/HO/CRE/SDS/04/355	6/2/2012
25	Chandrapur	Ashti	Sagar Ashok Gopaliwar	625000	WKGB/HO/CRE/SDS/04/355	6/2/2012
26	Chandrapur	Ashti	Devrao Viswanath Jaypurkar	35000	WKGB/HO/CRE/SDS/04/355	6/2/2012
27	Chandrapur	Gadchiroli	Homchandra Pundlik Mhashkhetri	70000	WKGB/HO/CRE/SDS/04/355	6/2/2012
28	Chandrapur	Ghodpeth	Umesh Sitaram Nawale	875000	WKGB/HO/CRE/SDS/04/371	15/02/2012
29	Chandrapur	Gadchiroli	Vaishali Wati	875000	WKGB/HO/CRE/SDS/04/371	15/02/2012
30	Chandrapur	Khambada	Mahadeo Vasanta Zade	21000	WKGB/HO/CRE/SDS/04/371	15/02/2012
31	Chandrapur	Ashti	Bhaskar Bhauji Hulake	17500	WKGB/HO/CRE/SDS/04/374	15/02/2012
32	Chandrapur	Ashti	Anil Pitambar Dahikar	26250	WKGB/HO/CRE/SDS/04/374	15/02/2012
33	Bhandara	Sakoli	Bhaskar shyamrao Lanjewar	52500	WKGB/HO/CRE/SDS/04/387	29/02/2012
34	Bhandara	Tirora	Ganeshkumar Gendlal Barve	26250	WKGB/HO/CRE/SDS/04/395	1/3/2012
35	Chandrapur	Bramhpuri	Surel Dharmendra Shingade	25000	WKGB/HO/CRE/SDS/04/429	19/03/2012
36	Bhandara	Pauni	Puspa Yogesh Deoghare	44000	WKGB/HO/CRE/SDS/04/446	28/03/2012
37	Bhandara	Thana	Vijay Dashrath Bhoyar	35438	WKGB/HO/CRE/SDS/04/446	28/03/2012
38	Bhandara	Tumsar	Prakash Manasaram Katankar	35000	WKGB/HO/CRE/SDS/04/446	28/03/2012
39	Bhandara	Tumsar	Keshav Bhiwaji Tumsare	52500	WKGB/HO/CRE/SDS/04/446	28/03/2012
40	Chandrapur	Nandafata	MD.Gous Isak Siddki	105000	WKGB/HO/CRE/SDS/04/451	31/03/2012
41	Bhandara	Dasgaon	Sevakram Chainwar Biranwar	63000	WKGB/HO/CRE/SDS/05/38	11/5/2012
42	Bhandara	Mangali	Yuraj Kisan Rangari	35000	WKGB/HO/CRE/SDS/05/38	11/5/2012
43	Bhandara	Kudwa	Archana Upasani	52500	WKGB/HO/CRE/SDS/05/38	11/5/2012
44	Chandrapur	Armorl	Sampatrao Gangaram Kirange	35000	WKGB/HO/CRE/SDS/05/38	11/5/2012
		TOTAL		9451843		



WAINGANGA KRISHNA GRAMIN BANK.HEAD OFFICE,SOLAPUR						
PENDING CLAIMS AT BANK OF MAHARASHTRA,FORT BRANCH,MUMBAI						
	Region	Branch	Name of Borrower	Amount of Subsidy (Rs.)	Reference	Date
1	Chandrapur	Motegaon	Mangesh Ramji Chaudhari	35000	WKGB/HO/CRE/SDS/04/223	14/11/2011
2	Chandrapur	Chimur	Sandip Madhukar Khate	35000	WKGB/HO/CRE/SDS/04/223	14/11/2011
3	Ratnagiri	Phanasgaon	Roshnai Rajesh Kadge	350000	WKGB/HO/CRE/SDS/04/284	24/12/2011
4	Ratnagiri	Phanasgaon	Dinesh Shantaram Narkar	333900	WKGB/HO/CRE/SDS/04/284	24/12/2011
5	Chandrapur	Chimur	Vasanta Nanaware	35000	WKGB/HO/CRE/SDS/04/354	6/2/2012
6	Chandrapur	Gadchiroli	Satyanarayan Narkulwar	50000	WKGB/HO/CRE/SDS/04/354	6/2/2012
7	Chandrapur	Gadchiroli	Rajani Vinod Dongare	35000	WKGB/HO/CRE/SDS/04/354	6/2/2012
8	Chandrapur	Gadchiroli	Sandeep Babaji Narule	35000	WKGB/HO/CRE/SDS/04/396	1/3/2012
9	Chandrapur	Mul	Sameer Anil Tangadpaliwar	249800	WKGB/HO/CRE/SDS/04/396	1/3/2012
10	Bhandara	Sakoli	Smt.Urmila Ravindra Sakare	35000	WKGB/HO/CRE/SDS/04/417	15/03/2012
11	Chandrapur	Chimur	Smt.Punam Dharamsingh Varma	350000	WKGB/HO/CRE/SDS/04/420	15/03/2012
12	Bhandara	Nakadongari	Tilakraj Govinda Kapgate	175000	WKGB/HO/CRE/SDS/04/428	17/03/2012
13	Bhandara	Nakadongari	Ravishankar Tukaram Norare	105000	WKGB/HO/CRE/SDS/04/428	17/03/2012
14	Bhandara	Nakadongari	Lalita Bhaurao Mankar	35000	WKGB/HO/CRE/SDS/04/428	17/03/2012
15	Bhandara	Tumsar	Dnyaneshwar motilal Damahe	105000	WKGB/HO/CRE/SDS/04/449	30/03/2012
16	Bhandara	Tumsar	Maya Fuktu Gadwe	17500	WKGB/HO/CRE/SDS/04/449	30/03/2012
17	Bhandara	Tumsar	Fulchand Shrichand Badvaik	35000	WKGB/HO/CRE/SDS/04/449	30/03/2012
18	Bhandara	Tumsar	Pankaj Shukhram Tirpude	35000	WKGB/HO/CRE/SDS/04/449	30/03/2012
19	Bhandara	Tumsar	Hemraj Dilwar Sukhdeve	35000	WKGB/HO/CRE/SDS/04/449	30/03/2012
20	Bhandara	Tumsar	Pankaj Siddharth Sukhdeve	70000	WKGB/HO/CRE/SDS/04/449	30/03/2012
21	Bhandara	Thana	Dinesh Radhyesham Mehar	210000	WKGB/HO/CRE/SDS/04/449	30/03/2012
22	Bhandara	Garra Bhageda	Bisan Narayan Bagade	5000	WKGB/HO/CRE/SDS/05/33	10/5/2012
			TOTAL	2371200		





बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

SLBC - MAHARASHTRA

Agenda No. 11

Issuance of GR regarding Deposit Mobilization by Maharashtra Gramin Bank from Govt. of Maharashtra

Chairman, Maharashtra Gramin Bank, Nanded has communicated regarding discussion of aforesaid issue in various Empowered Committee Meetings of RBI which are held on quarterly basis & Govt. of Maharashtra is yet to issue suitable GR on the matter.

Thane Municipal Corporation & Lokshahir Annabhau Sathe Development Corporation Ltd. are not treating RRBs at par with Nationalized Banks for parking the funds & extending Debt Waiver to the borrowers of RRBs under Special Component Scheme. The issue was discussed during the Special SLBC held on 14.6.2012 & it was agreed by the State Govt. Officials to issue necessary GR in the matter. As necessary GR is not yet issued, Govt. of Maharashtra representatives are requested to issue suitable instructions in this matter.



Utilization of digital land record database under Bhoomi project. Feedback on visit to Karnataka on 10th & 11th July 2012

A study tour to Karnataka state was arranged by Department of Land record, Maharashtra state to study Bhoomi project on 10.07.2012 and 11.07.2012. The two days program was to understand the implementation phases and difficulties thereof.

The visit goals were -

- To know the procedure of online mutation.
- To visit Taluka offices of revenue, land records and
- To understand banks role during registering charge on land.

Bhoomi Project -

Bhoomi (meaning land) is the project of on-line delivery and management of land records in Karnataka. It provides transparency in land record management with better citizen services and takes discretion away from civil servants at operating levels.

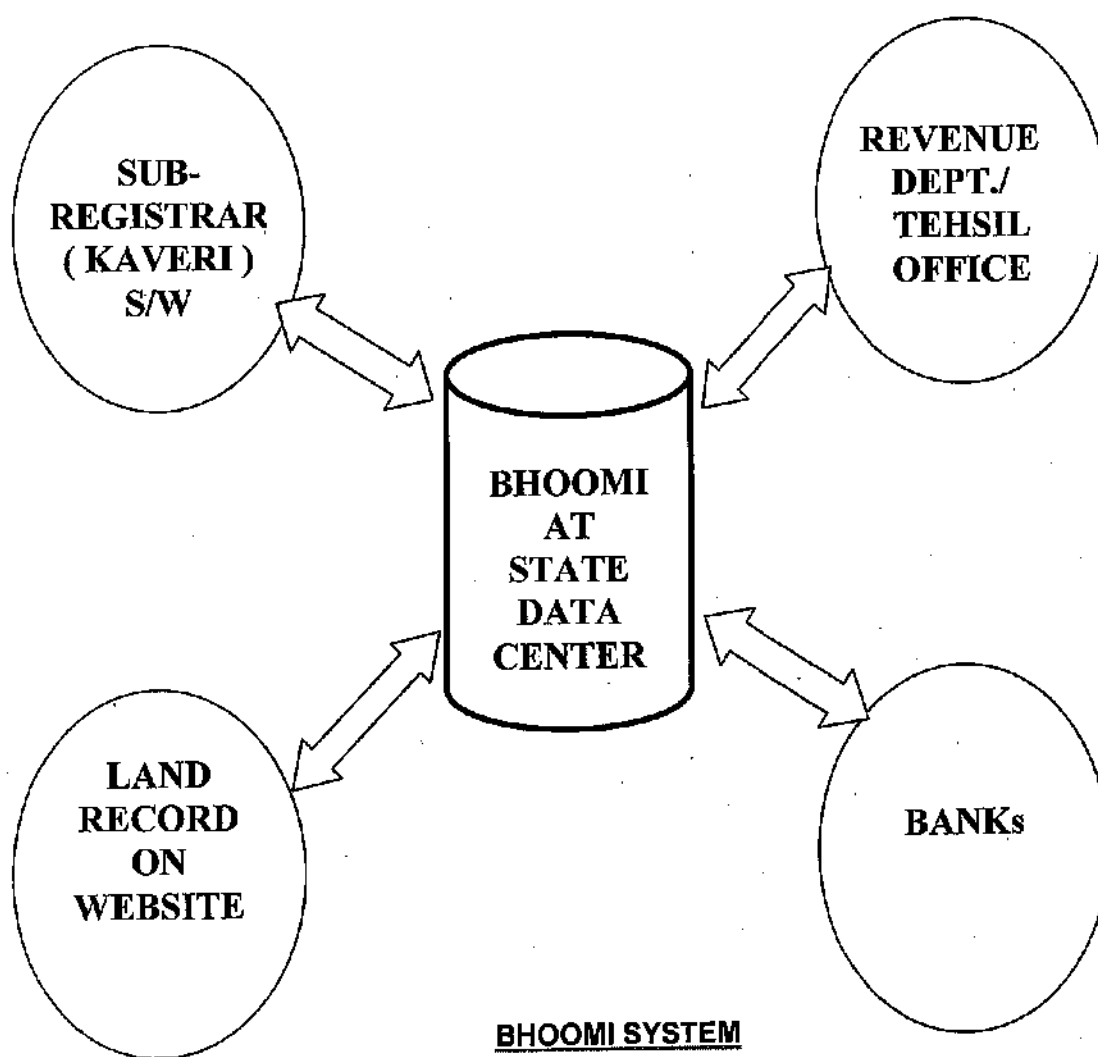
The Revenue Department in Karnataka, with the technical assistance from **National Informatics Centre (NIC)**, Bangalore, has built and operationalised the BHOOMI system throughout the state. The BHOOMI has computerized 20 million records of land ownership of 6.7 million farmers in the state.

BHOOMI has reduced the discretion of public officials by introducing provision for recording a mutation request online. Farmers can now access the database and are empowered to follow up. In the BHOOMI project, a printed copy of the Record for Tenancy and Crop (RTC) can be obtained online by providing the name of the owner or plot number at computerized land record kiosks in 203 taluka offices, for a fee of Rs.10. A second computer screen faces the clients to enable them to see the transaction being performed. A farmer can check the status of a mutation application on Touch Screen Kiosks. If the revenue inspector does not complete the mutation within 45 days, a farmer can now approach a senior officer with their grievance.

Now, mutation requests are being handled strictly on a first-come-first-served basis eliminating preferential treatment and discretionary powers of the civil servants.

The following system Integrations are done to facilitate Bhoomi Services -

- **Bhoomi - Sub-Registrar Integration**
- **Bhoomi - Tehasil Integration**
- **Bhoomi - Bank Integration**
- **Bhoomi - Land record on the WEB**



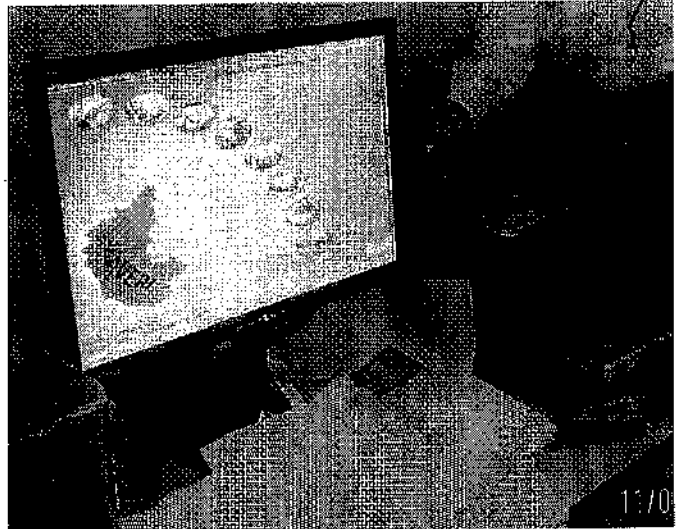


Bhoomi - Sub-Registrar Integration

Kaveri – At Tumkur Sub-Registrar office, software system provided is "Kaveri". This system handles various functions related to Land transactions. For example, actual sale registration is observed, when the sale information for that Land record was updated to Bhoomi for purchase.

The registration request / mutation request is updated for the specified land with Survey number, Hissa Number available in Bhoomi Database for related transactions.

After successful registration, the message is sent to Interested parties and mutation process starts.



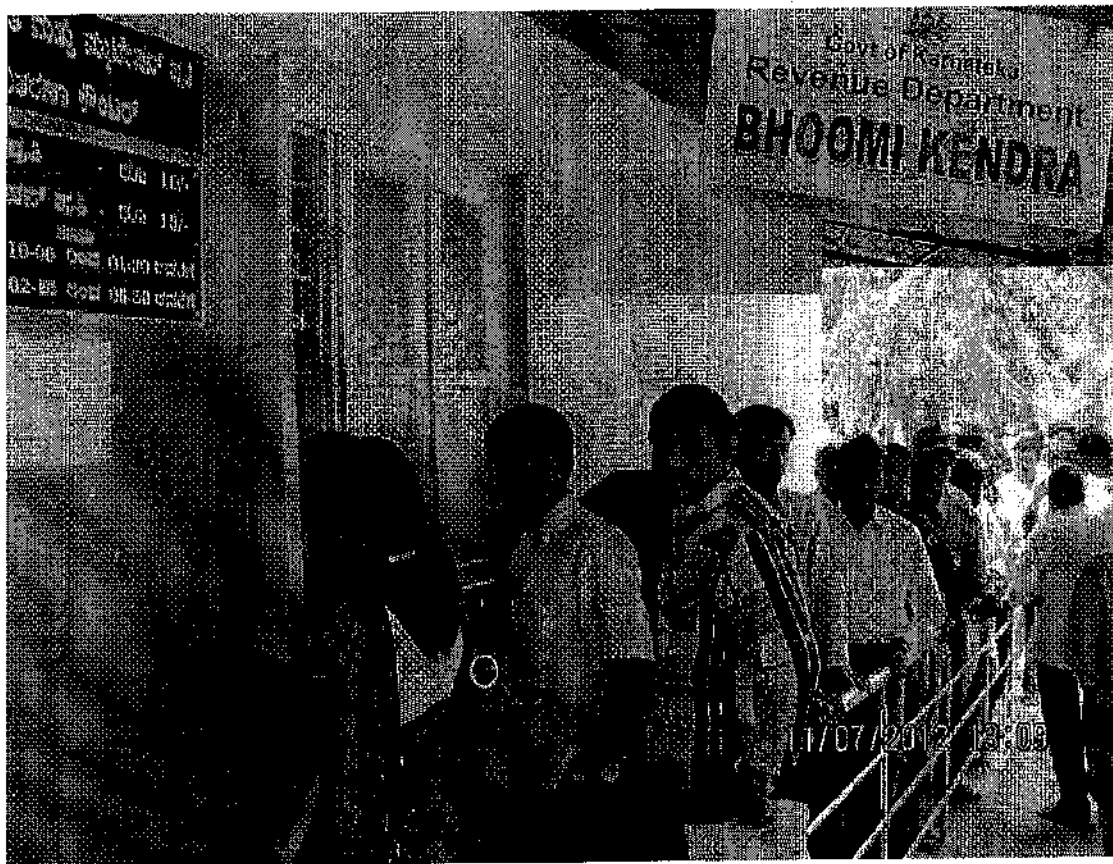


Bhoomi – Revenue Department at Tehsil Integration

Operators of the computerized system are made accountable for their decisions and actions by using a bio-login system that authenticates every Login through a thumbprint. A log is maintained of all transactions in a session.

The new system has brought about a change in the way land records are maintained and administered in the state. The system has not only simplified the process of record keeping but has also provided many collateral benefits.

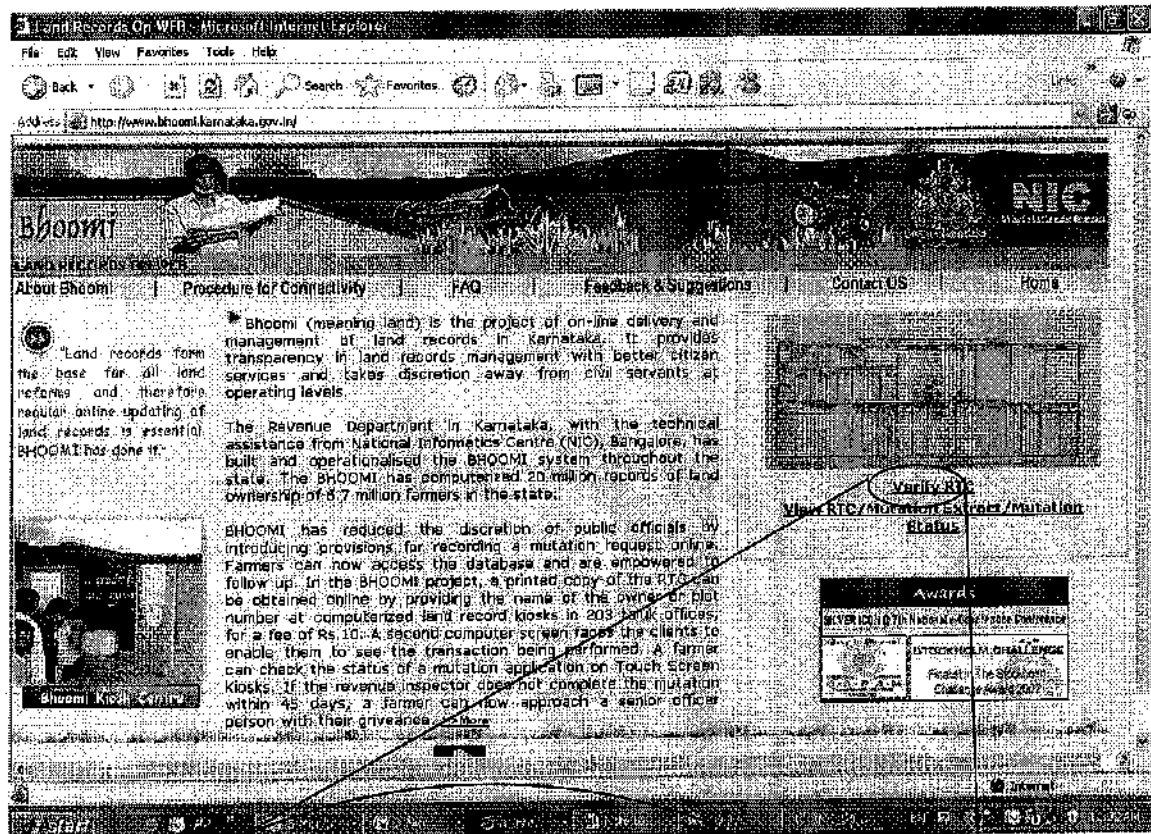
An individual can get RTC from Bhoomi Kendra at Tehsil office. At revenue department, the mutation requests are processed by respective authorities and final RTC is made available to public on Web as well as in **Bhoomi Kendra**.





Bhoomi – Land Record on the WEB

In the next phase of BHOOMI, the 'LAND RECORDS ON WEB' has been established wherein, all the taluka databases are getting uploaded to a web-enabled central database so as to allow the private agencies to set up the village – level kiosk to download the land record documents at the village and issue to the farmers. In this Private Public Participation (PPP) model, all the stakeholders will be benefited in land records delivery. The website is <http://www.bhoomi.karnataka.gov.in/> as shown below -

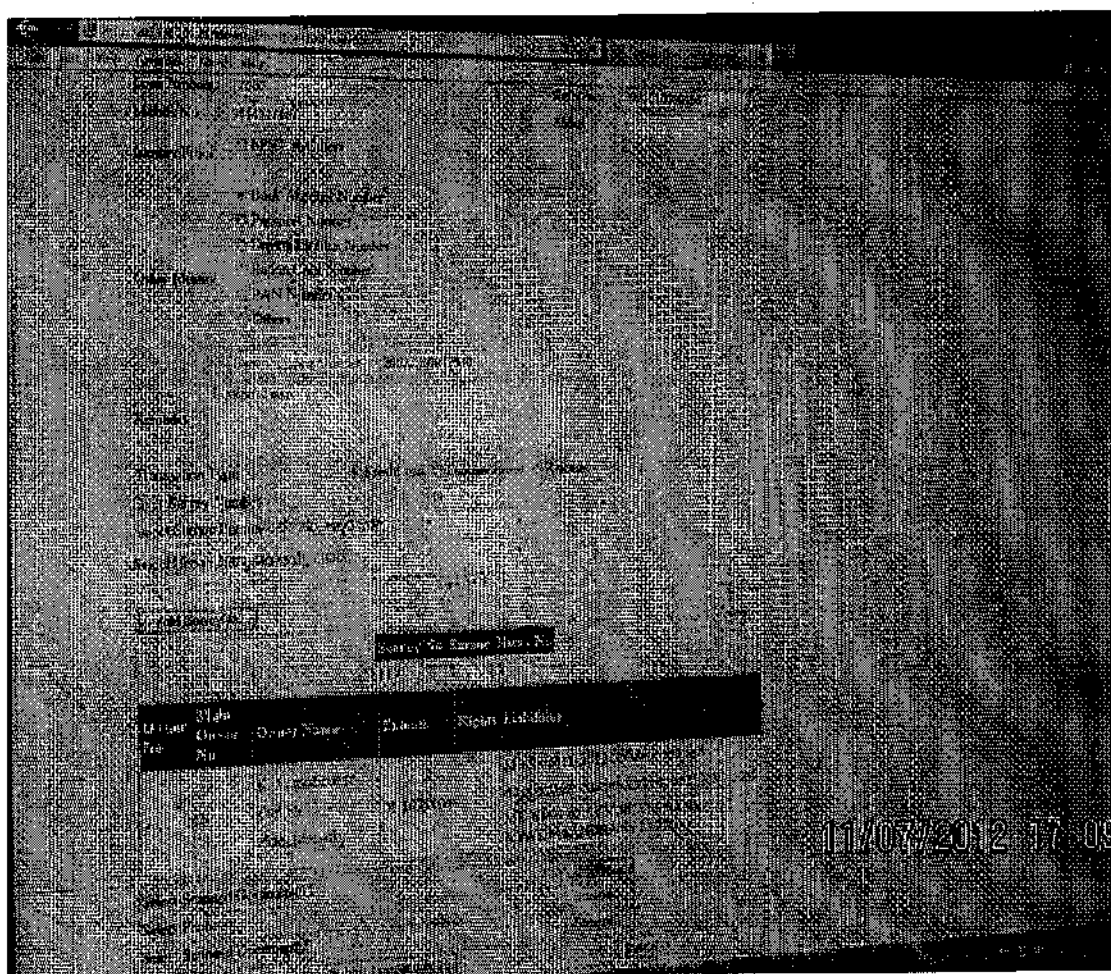


RTC Report

RTC Report									
Sl. No.	Plot No.	Area (Sq. Ft.)	Area (Sq. M.)	Area (Ac.)	Area (Gz.)	Area (Ct.)	Area (St.)	Area (Gr.)	Area (Un.)
1	1000	1000	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
2	1001	1001	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
3	1002	1002	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
4	1003	1003	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
5	1004	1004	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
6	1005	1005	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
7	1006	1006	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
8	1007	1007	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
9	1008	1008	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
10	1009	1009	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
11	1010	1010	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
12	1011	1011	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
13	1012	1012	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
14	1013	1013	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
15	1014	1014	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
16	1015	1015	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
17	1016	1016	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
18	1017	1017	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
19	1018	1018	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
20	1019	1019	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
21	1020	1020	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
22	1021	1021	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
23	1022	1022	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
24	1023	1023	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
25	1024	1024	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
26	1025	1025	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
27	1026	1026	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
28	1027	1027	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
29	1028	1028	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
30	1029	1029	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
31	1030	1030	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
32	1031	1031	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
33	1032	1032	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
34	1033	1033	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
35	1034	1034	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
36	1035	1035	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
37	1036	1036	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
38	1037	1037	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
39	1038	1038	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
40	1039	1039	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
41	1040	1040	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
42	1041	1041	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
43	1042	1042	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
44	1043	1043	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
45	1044	1044	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
46	1045	1045	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
47	1046	1046	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
48	1047	1047	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
49	1048	1048	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
50	1049	1049	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
51	1050	1050	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
52	1051	1051	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
53	1052	1052	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
54	1053	1053	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
55	1054	1054	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
56	1055	1055	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
57	1056	1056	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
58	1057	1057	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
59	1058	1058	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
60	1059	1059	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
61	1060	1060	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
62	1061	1061	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
63	1062	1062	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
64	1063	1063	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
65	1064	1064	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
66	1065	1065	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
67	1066	1066	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
68	1067	1067	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
69	1068	1068	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
70	1069	1069	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
71	1070	1070	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
72	1071	1071	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
73	1072	1072	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
74	1073	1073	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
75	1074	1074	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
76	1075	1075	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
77	1076	1076	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
78	1077	1077	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
79	1078	1078	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
80	1079	1079	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
81	1080	1080	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
82	1081	1081	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
83	1082	1082	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
84	1083	1083	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
85	1084	1084	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
86	1085	1085	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
87	1086	1086	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
88	1087	1087	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
89	1088	1088	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
90	1089	1089	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
91	1090	1090	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
92	1091	1091	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
93	1092	1092	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
94	1093	1093	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
95	1094	1094	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
96	1095	1095	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
97	1096	1096	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
98	1097	1097	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
99	1098	1098	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000
100	1099	1099	92.9	0.0228	0.0000	0.0000	0.0000	0.0000	0.0000

Bhoomi-Bank Integration

Banks have been provided login system with userid, password and E-Token based digital signing Certificate to enter the charge on land, **online** in the website through Internet. The land record is queried during this process on Bhoomi website by comparing physical RTC submitted by customer at Branch. Then the information is updated online (as shown in fig. below) in Bhoomi database and the mutation process starts. After completion of mutation process the updated RTC is available for all, on the website.



As the same or uniform RTC record is made available online to all interested parties, possibility of frauds will be minimised.

The concerned department of Maharashtra State Government is requested to inform further progress of the project in the State to the house.



Swarojgar Credit Card (SCC) Scheme – Target for 2012-13

Deputy General Manager, NABARD, Pune has communicated regarding approval of SLBC regarding apportion of target amongst all banks functioning in the State. The target suggested is 15000 SCCs by the banks (Commercial Banks / RRBs / Coop. Banks) & the ratio suggested was 50% (7500 cards) for Commercial Banks, 20% (3000 cards) for RRBs & 30% (4500 cards) for Coop. Banks. Copy of the letter is enclosed herewith as **Annexure 22**.

Accordingly, considering the network of branches in the State the allocation is done & the same is enclosed as **Annexure 23**.

All the concerned Banks & Lead District Managers are requested to achieve the targets fixed for their banks / districts. NABARD has also requested quarterly monitoring of bank-wise achievements vis-à-vis the allocated targets in prescribed format.

All Banks are requested to submit the position of SCCs for the quarters ended March 2012 & June 2012.

राष्ट्रीय कृषि व ग्रामीण विकास बँक
 ५४ वेलेस्ली रोड, पो. बा.सं. ५ शिवाजीनगर, पुणे - ४११ ००५
 टेलिफोन: +९१ २० २५५११०८३, २५५००१००
 फॅक्स ०२० - २५५४२२५०,
 ईमेल: pune@nabard.org, वेबसाईट www.nabard.org



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 54, Wellesley Road, Shivaji Nagar, Pune- 411005
 Tel: +91 20 25511083, 25500100.
 Fax : (020) 25542250
 E-mail: pune@nabard.org,
 Website: www.nabard.org

NB.MRO.NFS / 4293 / NFP 116 / 2012-13
 11 July 2012

The Convenor
 State Level Bankers Committee
 Bank of Maharashtra
 'Lokmangal', Shivajinagar
 Pune 411005

Dear Sir

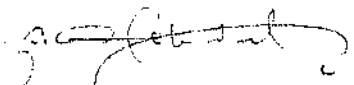
Swarojgar Credit Card (SCC) Scheme - Target for 2012-13

We advise that a target of issuance of 15000 SCCs by the banks (Commercial Bank/Cooperative Bank/Regional Rural Bank) in the state of Maharashtra has been fixed for the year 2012-13. You may please seek approval of SLBC and with SLBC's concurrence, apportion this target amongst all banks functioning in the state in the ratio of 50% (7500 cards) for Commercial Banks, 20% (3000 cards) for Regional Rural Banks and 30% (4500 cards) for Cooperative Banks and advise them accordingly, under intimation to us.

2. You may also impress upon all the banks and Lead District Managers to achieve the targets fixed for their banks / districts. We also request you to include this subject in the agenda of SLBC on regular basis for monitoring bank-wise achievements vis-a-vis the allocated targets.

3. Further, we request you to forward to us progress reports for the quarters ended March 2012 and June 2012.

Yours faithfully


 (M.K. Chandekar)
 Deputy General Manager

Encl. 1 sheet

FORMAT

Swarojgar Credit Card (SCC) Scheme

Statement for the quarter ended

Name & address of the bank :

Part A :- Quarterly Progress

(Rs. Lakh)

No of SCCs issued during the quarter ended	Credit limit sanctioned during the quarter ended		
	Term loan	Cash credit	Total

Part B :- Cumulative Progress

(Rs. Lakh)

No of SCCs issued since inception of the scheme till end of quarter	Credit limit sanctioned since inception of the scheme till end of the quarter		
	Term loan	Cash credit	Total

Date :-

.....
Signature & Seal of bank

Swarojgar Credit Card Scheme - NABARD - Targets 2012-13

Letter No. NB.MRO.NFS/4293/NFP 116/2012-13 dtd 11.07.12

SR No	Bank	AHMENAGAR	AKOLA	AMRAVATI	AURANGABAD	BEEED
		TGT	TGT	TGT	TGT	TGT
1	Allahabad Bank	4	1	11	5	0
2	Andhra Bank	3	0	1	1	0
3	Bank of Baroda	24	4	3	11	1
4	Bank of India	12	3	5	5	3
5	Bank of Maharashtra	54	17	50	54	12
6	Canara Bank	8	3	1	4	3
7	Central Bank of India	82	27	48	19	5
8	Corporation Bank	7	1	1	1	0
9	Dena Bank	7	3	8	5	1
10	IDBI Bank	7	4	3	7	3
11	Indian Bank	3	3	1	1	0
12	Indian Overseas Bank	13	1	3	3	0
13	Oriental Bank of Commerce	4	1	1	1	0
14	Punjab & Sind Bank	0	0	0	1	0
15	Punjab & Sindh Bank	5	1	3	5	0
16	State Bank of Hyderabad	5	1	1	43	34
17	State Bank of India	65	36	55	35	26
18	Syndicate Bank	4	1	1	1	0
19	UCO Bank	4	3	3	1	0
20	Union Bank of India	24	7	11	7	1
21	United Bank of India	4	0	0	1	0
22	Vijaya Bank	3	1	1	1	1
	Sub Total PSBs	341	120	212	215	90
23	Axis Bank	7	1	1	4	1
24	Federal Bank	1	0	0	1	0
25	HDFC Bank	7	1	1	9	1
26	ICICI Bank	13	1	1	8	1
27	ING Vysya Bank	0	0	0	1	0
28	Karnataka Bank Ltd.	0	0	0	1	0
29	Ratnakar Bank	0	0	0	0	0
	Sub Total Pvt Sec Banks	28	4	4	26	4
A	Total Commercial Banks	370	124	216	241	94
30	Maharashtra Gramin Bank	15	0	10	150	237
31	Vidarbha Kshetriya Gramin Bank	0	126	0	0	0
32	Wainganga Krishna Gramin Bank	0	0	0	0	0
B	Sub Total Gramin Banks	15	126	10	150	237
33	M.S.Coop. / DCC Banks	362	82	124	185	94
34	MSCARD		0			0
C	Sub Total Co.Op Banks	362	82	124	185	94
35	Subhadra Local Area Bank Ltd.					
36	Other Banks					
D	Sub Total Other Banks	0	0	0	0	0
	Grand Total (A + B + C+ D)	746	332	350	575	425

Swarojgar Credit Card Scheme - I

Letter No. NB.MRO.NFS/4293/NFP 116

SR No	Bank	BHANDARA	BULDHANA	CHANDRAPUR	DHULE	GADCHIROLI	GONDIA	HINGOLI
		TGT	TGT	TGT	TGT	TGT	TGT	TGT
1	Allahabad Bank	4	0	4	0	0	0	0
2	Andhra Bank	0	0	0	0	0	0	0
3	Bank of Baroda	1	1	3	5	0	0	1
4	Bank of India	19	5	50	4	16	13	3
5	Bank of Maharashtra	9	26	36	12	15	12	4
6	Canara Bank	5	0	1	3	0	1	0
7	Central Bank of India	7	28	3	31	1	3	1
8	Corporation Bank	0	0	1	0	0	0	0
9	Dena Bank	3	1	1	4	0	9	0
10	IDBI Bank	1	3	7	1	1	4	1
11	Indian Bank	0	0	3	0	0	0	0
12	Indian Overseas Bank	1	5	0	0	0	1	0
13	Oriental Bank of Commerce	0	1	3	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0
15	Punjab & Sindh Bank	0	1	3	3	0	3	0
16	State Bank of Hyderabad	0	4	3	0	0	1	9
17	State Bank of India	20	54	39	26	13	9	5
18	Syndicate Bank	3	1	1	3	0	1	0
19	UCO Bank	1	3	9	1	0	1	0
20	Union Bank of India	1	1	1	9	3	4	0
21	United Bank of India	0	0	0	0	0	0	1
22	Vijaya Bank	0	0	0	1	0	0	0
	Sub Total PSBs	77	136	168	104	50	65	27
23	Axis Bank	1	3	1	0	0	1	0
24	Federal Bank	0	0	0	0	0	0	0
25	HDFC Bank	0	5	4	0	0	1	0
26	ICICI Bank	1	4	1	0	0	1	1
27	ING Vysya Bank	0	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0	0
29	Ratnakar Bank	0	0	0	0	0	0	0
	Sub Total Pvt Sec Banks	3	12	7	0	0	4	1
A	Total Commercial Banks	79	148	175	104	50	69	28
30	Maharashtra Gramin Bank	0	0	0	0	0	0	106
31	Vidarbha Kshetriya Gramin Bank	0	121	0	0	0	0	0
32	Wainganga Krishna Gramin Bank	102	0	179	0	87	116	0
B	Sub Total Gramin Banks	102	121	179	0	87	116	106
33	M.S.Coop. / DCC Banks	36	130	98	0	49	33	55
34	MSCARD	0	0	0	0	0	0	0
C	Sub Total Co.Op Banks	36	130	98	0	49	33	55
35	Subhadra Local Area Bank Ltd.		0					
36	Other Banks		0					
D	Sub Total Other Banks	0	0	0	0	0	0	0
	Grand Total (A + B + C + D)	217	399	452	104	186	218	190

Swarojgar Credit Card Scheme - I

Letter No. NB.MRO.NFS/4293/NFP 116

SR No	Bank	JALGAON	JALNA	KOLHAPUR	LATUR	NAGPUR	NANDED	NANDURBAR
		TGT	TGT	TGT	TGT	TGT	TGT	TGT
1	Allahabad Bank	3	1	1	3	15	1	0
2	Andhra Bank	1	1	1	1	5	1	0
3	Bank of Baroda	28	3	20	1	28	1	8
4	Bank of India	7	3	59	4	91	7	3
5	Bank of Maharashtra	22	26	54	20	60	12	11
6	Canara Bank	1	1	9	1	19	1	0
7	Central Bank of India	55	3	7	4	43	3	24
8	Corporation Bank	1	0	1	0	0	1	0
9	Dena Bank	12	1	12	4	9	11	3
10	IDBI Bank	27	1	19	3	15	5	1
11	Indian Bank	1	1	3	1	4	0	0
12	Indian Overseas Bank	1	1	3	1	15	1	0
13	Oriental Bank of Commerce	1	1	3	1	0	1	0
14	Punjab & Sind Bank	0	0	0	0	0	1	0
15	Punjab & Sindh Bank	5	0	1	0	28	3	0
16	State Bank of Hyderabad	7	17	1	24	0	42	0
17	State Bank of India	66	12	40	28	85	27	12
18	Syndicate Bank	3	3	4	0	15	1	0
19	UCO Bank	4	1	4	0	30	1	0
20	Union Bank of India	27	5	19	1	35	4	8
21	United Bank of India	0	0	1	0	0	0	0
22	Vijaya Bank	1	1	1	0	0	1	0
	Sub Total PSBs	274	85	265	99	497	128	70
23	Axis Bank	1	1	5	1	0	1	1
24	Federal Bank	0	0	17	0	0	0	0
25	HDFC Bank	3	1	13	1	0	1	1
26	ICICI Bank	3	1	35	1	20	1	3
27	ING Vysya Bank	1	0	0	0	0	1	0
28	Karnataka Bank Ltd.	0	0	3	0	0	0	0
29	Ratnakar Bank	0	0	36	0	0	0	0
	Sub Total Pvt Sec Banks	8	4	110	4	20	5	5
A	Total Commercial Banks	282	89	375	104	518	133	75
30	Maharashtra Gramin Bank	15	126	0	198	0	285	5
31	Vidarbha Kshetriya Gramin Bank	0	0	0	0	0	0	0
32	Wainganga Krishna Gramin Bank	0	0	24	0	29	0	0
B	Sub Total Gramin Banks	15	126	24	198	29	285	5
33	M.S.Coop. / DCC Banks	353	79	260	132	15	98	42
34	MSCARD	0	0		0	0		0
C	Sub Total Co.Op Banks	353	79	260	132	15	98	42
35	Subhadra Local Area Bank Ltd.				0			
36	Other Banks				0			
D	Sub Total Other Banks	0	0	0	0	0	0	0
	Grand Total (A + B + C + D)	650	293	659	434	561	517	122

Swarojgar Credit Card Scheme - I
Letter No. NB.MRO.NFS/4293/NFP 116

SR No	Bank	NASIK	OSMANABAD	PARBHANI	PUNE	RAIGAD	RATNAGIRI	SANGLI
		TGT	TGT	TGT	TGT	TGT	TGT	TGT
1	Allahabad Bank	1	1	3	7	0	0	0
2	Andhra Bank	1	0	1	0	0	1	1
3	Bank of Baroda	30	0	1	56	15	4	5
4	Bank of India	23	3	1	69	70	67	52
5	Bank of Maharashtra	105	19	8	220	35	30	28
6	Canara Bank	7	1	1	43	7	3	7
7	Central Bank of India	22	1	1	50	5	12	7
8	Corporation Bank	3	0	0	0	1	1	3
9	Dena Bank	35	0	1	23	15	3	4
10	IDBI Bank	9	0	1	36	15	4	8
11	Indian Bank	7	0	0	0	0	1	1
12	Indian Overseas Bank	5	0	1	13	4	1	1
13	Oriental Bank of Commerce	7	0	0	19	3	1	1
14	Punjab & Sind Bank	1	0	0	26	1	0	1
15	Punjab & Sindh Bank	11	0	0	0	5	1	1
16	State Bank of Hyderabad	12	13	23	3	4	0	0
17	State Bank of India	77	19	19	82	58	26	31
18	Syndicate Bank	12	0	1	26	13	3	3
19	UCO Bank	8	0	1	26	5	1	3
20	Union Bank of India	23	3	1	47	24	17	20
21	United Bank of India	1	0	0	0	0	0	1
22	Vijaya Bank	1	0	1	8	3	1	3
Sub Total PSBs		401	60	69	753	284	179	183
23	Axis Bank	15	1	1	19	8	3	5
24	Federal Bank	1	0	0	0	1	1	5
25	HDFC Bank	12	0	1	52	7	3	4
26	ICICI Bank	24	1	3	50	9	7	51
27	ING Vysya Bank	0	0	0	0	0	0	0
28	Karnataka Bank Ltd.	1	0	0	0	0	0	1
29	Ratnakar Bank	1	0	0	5	1	0	26
Sub Total Pvt Sec Banks		55	3	5	126	27	13	93
A	Total Commercial Banks	456	63	74	879	311	192	276
30	Maharashtra Gramin Bank	29	189	179	0	5	0	0
31	Vidarbha Kshetriya Gramin Bank	0	0	0	0	0	0	0
32	Wainganga Krishna Gramin Bank	0	0	0	0	0	106	15
B	Sub Total Gramin Banks	29	189	179	0	5	106	15
33	M.S.Coop. / DCC Banks	290	124	79	332	60	100	284
34	MSCARD		0	0		0		
C	Sub Total Co.Op Banks	290	124	79	332	60	100	284
35	Subhadra Local Area Bank Ltd.							
36	Other Banks							
D	Sub Total Other Banks	0	0	0	0	0	0	0
Grand Total (A + B + C + D)		775	376	332	1211	376	398	574

Swarojgar Credit Card Scheme - I
Letter No. NB.MRO.NFS/4293/NFP 116

SR No	Bank	SATARA	SINDHUDURG	SOLAPUR	THANE	WARDHA	WASHIM	YAVATMAL	MAHA STATE
		TGT	TGT	TGT	TGT	TGT	TGT	TGT	TGT
1	Allahabad Bank	1	0	1	8	7	1	7	91
2	Andhra Bank	0	0	1	15	1	0	1	42
3	Bank of Baroda	16	4	13	50	7	1	8	356
4	Bank of India	23	40	73	62	35	1	8	839
5	Bank of Maharashtra	71	20	50	101	15	8	22	1237
6	Canara Bank	11	1	5	46	4	0	1	200
7	Central Bank of India	8	4	16	32	11	15	30	608
8	Corporation Bank	3	0	1	27	1	0	0	56
9	Dena Bank	3	4	5	43	1	0	0	233
10	IDBI Bank	30	0	12	24	3	0	3	258
11	Indian Bank	1	0	1	22	0	0	1	56
12	Indian Overseas Bank	1	0	3	20	0	0	1	104
13	Oriental Bank of Commerce	1	0	1	24	0	0	0	78
14	Punjab & Sind Bank	0	0	0	1	0	0	0	34
15	Punjab & Sindh Bank	1	0	3	30	8	0	3	125
16	State Bank of Hyderabad	0	0	5	5	0	0	4	263
17	State Bank of India	40	24	43	98	34	19	51	1273
18	Syndicate Bank	7	8	3	35	1	0	1	156
19	UCO Bank	3	0	3	19	3	0	1	140
20	Union Bank of India	5	11	16	54	1	0	12	405
21	United Bank of India	0	0	1	3	0	0	0	15
22	Vijaya Bank	3	0	3	27	1	0	1	67
	Sub Total PSBs	229	117	261	745	133	46	156	6636
23	Axis Bank	5	0	7	38	1	1	1	140
24	Federal Bank	3	3	3	16	0	0	0	54
25	HDFC Bank	7	4	3	66	3	1	3	218
26	ICICI Bank	19	4	12	66	1	1	5	354
27	ING Vysya Bank	1	0	1	9	0	0	0	16
28	Karnataka Bank Ltd.	1	0	1	0	0	0	0	9
29	Ratnakar Bank	1	0	3	0	0	0	0	74
	Sub Total Pvt Sec Banks	38	11	30	195	5	4	9	864
A	Total Commercial Banks	266	128	290	940	138	50	165	7500
30	Maharashtra Gramin Bank	0	0	0	97	0	0	0	1645
31	Vidarbha Kshetriya Gramin Bank	0	0	0	0	0	82	116	445
32	Wainganga Krishna Gramin Bank	5	77	145	0	24	0	0	910
B	Sub Total Gramin Banks	5	77	145	97	24	82	116	3000
33	M.S.Coop. / DCC Banks	309	105	269	114	60	43	102	4500
34	MSCARD		0	0	0		0	0	0
C	Sub Total Co.Op Banks	309	105	269	114	60	43	102	4500
35	Subhadra Local Area Bank Ltd.								
36	Other Banks								
D	Sub Total Other Banks	0	0	0	0	0	0	0	0
	Grand Total (A + B + C + D)	580	310	705	1151	223	175	384	15000



Agenda No. 14


Implementation of a new component "Institutional Credit" in Integrated Handloom Development Scheme (IHDS) under the Comprehensive Package for the Handloom Sector

Chief General Manager, NABARD, Mumbai has communicated on the operational guidelines on the Comprehensive Package for the Handloom Sector issued by the Ministry of Textiles, Govt. of India. Copy of the same is enclosed as **Annexure 24**.

Deputy General Manager, NABARD, Pune has communicated on the format of progress report to be reviewed in SLBC meetings. Similarly, they asked for information in respect of June 2012 & July 2012. Copy of the letter is enclosed herewith as **Annexure 25**. Accordingly, SLBC has finalized the bank-wise targets & are enclosed as **Annexure 26**.

All the concerned Banks & Lead District Managers are requested to achieve the targets fixed for their banks / districts. NABARD has also requested monthly monitoring of bank-wise achievements vis-à-vis the allocated targets in prescribed format.

All Banks are requested to submit the position for the months of June, July 2012.

	राष्ट्रीय कृषि और ग्रामीण विकास बैंक NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	प्लॉट सं सी - 24 ब्लॉक - जी पो बॉ नं 8121 बान्द्रा कुर्ला कॉम्प्लेक्स मुंबई - 400 051 फोन नं. 26524836 फैक्स नं. 26530085 e-mail : pcd@nabard.org	Plot No. C-24, Block - G Post Bag No. 8121 Bandra-Kurla Complex Mumbai - 400 051. फोन नं. 26530085
	उत्पादन ऋण विभाग Production Credit Department		

Ref.No.NB.PCD(Weavers)/141/A-7(P)(CP)/2012-13

Circular No.NB/103/PCD-11 /2012

23 April 2012

The Chairman/Managing Director
Scheduled Commercial Banks

The Chairman
All Regional Rural Banks

Managing Director
All State Cooperative Banks

Dear Sir

**Comprehensive Package for the Handloom Sector -
Ministry of Textiles, GoI - Operational Guidelines**

The Ministry of Textiles (MoT), GoI has announced the captioned Comprehensive Package for Handloom Sector vide its communication No.9/1/2011-DCH/Cluster dated 09 January 2012 (copy enclosed). NABARD has been made nodal implementing agency for channelising the 'Margin Money' and 'Interest Subsidy' component under the scheme. In this connection, we enclose herewith 'operational guidelines' for the claim of 'Margin Money' and 'Interest Subsidy' for your necessary action.

Yours faithfully

Sd/-
(M I Ganagi)
Chief General Manager

Encl : as above

Operational Guidelines for "Institutional credit" component under the "Integrated Handloom Development Scheme (IHDS)" under the Comprehensive Package for the Handloom Sector of the Ministry of Textiles, Govt. Of India

The Ministry of Textiles (MoT), Government of India has vide its Notification No. 9/1/2011-DCH/Cluster dated 09.01.2012 (Annexure-I) circulated the captioned Scheme and the operational Guidelines for the Scheme for development of handloom sector in the country. Earlier as part of the Comprehensive Package for the Handloom Sector, the Ministry of Finance (MoF), Department of Financial Services (Banking Division) vide its notification F. No. 3/68/2006-AC-Vol. I dated 26.09.2011 had advised to the Indian Bank Association (IBA) to circulate the approved scheme for 'Weaver Credit Card' to all its members (Annexure-II). IBA, therefore, had circulated the same vide its letter No. SB/CIR/WCC/4221 dated 05.10.2011 (Annexure-III). In this connection, NABARD has been designated as the 'implementing agency' for channelising the 'margin money' and interest subsidy' components under the Package and the guidelines for the lodgement of claims from NABARD under each of the components are appended below:

1. Scheme Components:

A. Margin Money assistance: As defined in para 2 (i) of the MoT, GoI guidelines dated 09.01.2011, margin money assistance will be provided @ Rs 4200/- per individual weaver, their Self help Groups and Joint Liability Groups (but not to Cooperative Societies and Producer Companies) so as to raise borrowings from the Banks/ Financial Institutions. In case the requirements of margin money by the weaver is more, then the beneficiary or the State Government or implementing agency or any combination thereof may contribute additional amount of margin money. However, there will be no compulsion for NABARD as 'implementing agency' to provide any such additional amount as margin money.

B. Interest Subsidy: As defined in para 2 (ii) of the MoT, GoI guidelines dated 09.01.2011, interest subsidy @ 3% per annum for 3 years from the date of first disbursal will be provided to weaver/ eligible agencies by the GoI so that they may avail credit facility at subsidized rate. However, interest subsidy will not be available from the date the loan account turns Non Performing Asset (NPA) even within the period of 3 years. The claims under this scheme may be made for all fresh credit extended by the banks/ financial institutions and there should not be any duplicacy of claims under any of other scheme of the Govt. of India like 'Revival, Reform and Restructuring Package for the Handloom Sector' also having a component of interest subsidy for fresh credit to the individuals/ institutions which are benefitting out of waiver of overdue loans/ recapitalisation.

C. Credit Guarantee: As defined in para 2 (iii) of the MoT, GoI guidelines dated 09.01.2011, the Credit Guarantee will be administered through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTSME).

D. Information, Education & Communication (IEC) Activities: This will be coordinated by the Office of the Development Commissioner (Handlooms), MoT, GoI from time to time.

2. Eligible Agencies:

The same have been indicated in para 3 of the MoT, GoI guidelines dated 09.01.2011. In this connection, it is clarified that the scheme of Weaver Credit Card as circulated by the IBA is also open for adoption by all the Regional Rural Banks (RRBs) and the State Coop. Banks/ Distt. Central Coop. Banks. However, the benefits of the credit guarantee are available to only those banks/ financial institutions which are member of the CGTSME. The beneficiaries of the Weaver Credit Card are eligible for assistance under the scheme irrespective of their location i.e. within or outside the cluster identified under the IHDS.

3 Operational Details:

The operational details of the Scheme is laid down in para 5 of the MoT, GoI guidelines dated 09.01.2011. In view of the fact that the provisions of assistance under the scheme is not open ended, and this will be capped as per the budget provisions, it is hereby clarified that NABARD will restrict the release of Margin Money and Interest Subsidy to the extent of funds placed in advance with it by the MoT, GoI.

4 Methodology for Release of Funds:

A. Advance: The funds will be released by NABARD in advance to the banks/ financial institutions based upon the number of beneficiaries that are projected to be covered in a period of six months. Subsequent installment will be released on utilisation of 70% of the previous installment. Release of funds will be made by RTGS/ a transfer for which the banks will have to extend details in the format for application itself. Proforma for seeking advance from NABARD, Head Office, Mumbai is given at Annexure IV.

B. Submission of Annual Claim settlement / Utilisation certificate of advance

To maintain regularity of release of advances under the scheme, Banks/ Financial Institutions are required to submit their annual claim statements duly certified by Statutory Auditors as indicated in Annexure-V and Annexure VI within first quarter of the close of the financial Year to NABARD, Head Office, Mumbai. Failure to submit the annual claim statement after availing advance assistance or non utilisation of the advance released to it will attract a penal interest @ 10% per annum on the total advance released or part thereof as the case may be or any other rate as specified by the Ministry of Textiles, GoI from time to time. The advance togetherwith the penal interest will have to be immediately refunded on demand to NABARD for onward remittance to the GoI. The Banks/ financial institution shall maintain scheme-wise, borrower-wise, branch-wise data in respect of the borrowers assisted under the scheme in addition to amount of loan and subsidy/ margin money released.

Formula for calculation of Financial assistance

Margin Money per borrower : maximum of Rs 4200/-.

Interest Subsidy per a/c : $\frac{\text{Loan O/S} * \text{No. Of days loan o/s in the Year} * 3}{365 * 100}$

5 Monitoring Mechanism:

The mechanism will be as per para 7 of the MoT, GoI guidelines dated 09.01.2011. The Package will be monitored at All India and State level monitoring Committees.



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STATISTICAL INFORMATION OF FINANCIAL PACKAGE SCHEME AS ON 30-06-2012

S. NO	NAME OF THE DISTRICT	NO. OF SOCIETIES	POSITION OF STATUTORY AUDIT AS ON 31-03-2010	POSITION OF SPECIAL AUDIT AS ON 30-06-2012	STATUS OF VIABILITY		
					VIA BLE	POT. VIA BLE	NON VIABLE AS PER SPL AUD
A. PRIMARY HANDLOOMS WEAVERS COOP. SOCIETIES							
1	Mumbai	03	03	00	00	00	00
2	Ratnagiri	05	00	00	00	00	00
3	Nasik	07	00	00	00	00	00
4	Dhule	03	00	00	00	00	00
5	Nandurbar	01	00	00	00	00	00
6	Jaigaon	03	02	00	00	00	00
7	Ahmednager	12	03	00	00	00	00
8	Puna	01	00	00	00	00	00
9	Solapur	170	161	161	00	00	161
10	Satara	01	00	00	00	00	00
11	Sangli	02	01	00	00	00	00
12	Kolhapur	14	02	00	00	00	00
13	Aurangabad	08	02	00	00	00	00
14	Jalna	04	00	00	00	00	00
15	Hingoli	01	00	00	00	00	00
16	Beed	02	00	00	00	00	00
17	Nanded	26	20	20	00	00	20
18	Osmanabad	04	00	00	00	00	00
19	Latur	07	00	00	00	00	00
20	Akola	03	02	02	00	00	02
21	Amravati	06	05	03	00	00	03
22	Wardha	04	02	02	00	00	02
23	Nagpur	300	270	270	00	01	269
24	Bhandara	10	00	00	00	00	00
25	Chandrapur	01	01	01	00	00	01
		684	582	585	00	01	584
B. APEX HANDLOOMS WEAVERS COOP. SOCIETIES							
1	MAHATEX MUMBAI	01	01	01	00	00	01
C. REGIONAL HANDLOOMS WEAVERS COOP. SOCIETIES							
1	VCW NAOPUR	01	00	00	00	00	00
2	WEMCOTEX SOLAPUR	01	00	00	00	00	00
3	MARATHIWADA NANDED	01	01	01	00	00	01
STATE TOTAL		685	584	587	00	01	588

महाराष्ट्र क्षेत्रीय कार्यालय
राष्ट्रीय कृषि और ग्रामीण विकास बैंक
54 वेलेस्ली रोड, पो. बा.सं. 5 शिवाजीनगर, पुणे- 411 005
टेलीफोन: +91 20 25511083, 25500100
फैक्स 020 - 25542250 ईमेल pune@nabard.org
Website: www.nabard.org



Maharashtra Regional Office
National Bank for Agriculture and Rural
Development
54, Wellesley Road, Shivaji Nagar, Pune- 411005
Tel: +91 20 25511083, 25500100.
Fax : (020) 25542250
E-mail: pune@nabard.org Website: www.nabard.org

Ref.No.NB.MRO/PCD/ 5330 /J10(B)- IHDS/2012-13

08 August 2012

The Deputy General Manager
Bank of Maharashtra
SLBC Convener
Head Office - 'Lokmangal'
1501, Shivajinagar,
Pune 411 005

Der Sir

Implementation of a new component " Institutional Credit" in
Integrated Handloom Development Scheme (IHDS) under
the Comprehensive Package for the Handloom Sector

Please refer to our circular No. NB/103/PCD-11/2012 dated 23/04/2012 circulating the guidelines for implementation of "Integrated Handloom Development Scheme (IHDS) under the Comprehensive Package for the Handloom Sector, issued vide Ministry of Textiles, GoI Notification No. 9/1/2011-DCH/Cluster dated 19/01/2012 (copy enclosed for ready reference).

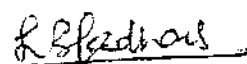
As the scheme is being monitored by the Hon'ble Union Minister of Textiles personally on a fortnightly basis, a flow of information on the progress, on a real time basis, to the MoT under the issuance of "Weaver Credit Card" under the scheme is necessary. In this regard the MoT, GoI has advised to ensure ;

- (a) monitoring of the scheme in the SLBC/DLCC meetings as a separate agenda
- (b) allocation of targets by the SLBC conveners to the banks in their states and
- (c) compilation of MIS.

You are, therefore, requested to submit the information on physical and financial progress (format enclosed) which may be forwarded to us by 10th of every month by fax (020-25542250) and email (pune@nabard.org). The information in respect of June 2012 and July 2012 may, therefore, be sent immediately.

You may please ensure inclusion of the above scheme as a separate regular agenda in the SLBC meetings.

Yours faithfully


(Lalit Jadhav)
Deputy General Manager

Encl : as above

Annexure

Progress under the Scheme for Issuance of Weaver Credit Card (WCC).

Name of the State:

Month : _____ (to be submitted by 10th of next month to which it relates)

Annual Target (2012-13) for WCC: 1000 for Maharashtra State

(Amt.in Rs.Lakh)

S N	Name of the Bank	No. Of Appl. recd. in Credit Camps (\$)	No. Of Appl. recd. by banks for financing	No. Of WCC issued by the end of the month	Amt of CCL Sanct. By the end of the month	No. Of Active WCC by the end of the month (\$\$)	Amt. disbursed by the end of the month	Amt. of Margin Money Sanct. By the end of the month	Amt. Of Intl. Subsidy received from GoI through NABARD Rd by the end of the month
1									
2									
3									
4									
5									
	Total								

(\$) consolidated information to be sourced from Directorate of Handloom & Textiles

(\$\$) Active WCC implies where disbursements have been made by Banks



Statewise targets under the Weaver Credit Card (WCC) for the Year 2012-13

SN	State	WCC issuance targets for 2012-13
1	Andhra Pradesh	20,000
2	Bihar	10,000
3	Chattisgarh	1,500
4	Gujarat	1,000
5	Haryana	1,000
6	Himachal Pradesh	1,000
7	J&K	1,000
8	Jharkhand	3,000
9	Karnataka	8,000
10	Madhya Pradesh	1,000
11	Maharashtra	1,000
12	Orissa	15,000
13	Pondicherry	100
14	Punjab	50
15	Rajasthan	1,000
16	Tamil Nadu	20,000
17	West Bengal	10,000
18	Delhi	500
19	Uttar Pradesh	20,000
20	Uttarakhand	1,000
21	Kerala	10,000
	Total	126,150

**Integrated Handloom Development Scheme (IHDS) under the
Comprehensive Package for the Handloom Sector - Targets 2012-13**

Letter No. NB.MRO/PCD/5330/310(B)-IHDS/2012-13 dtd 8.8.12

SR No	Bank	AHMENAGAR	AKOLA	AMRAVATI	AURANGABAD	BED	BHANDARA
1	Allahabad Bank	0	0	1	1	0	0
2	Andhra Bank	0	0	0	0	0	0
3	Bank of Baroda	2	0	0	1	0	0
4	Bank of India	1	0	1	1	0	2
5	Bank of Maharashtra	5	2	5	5	1	1
6	Canara Bank	1	0	0	0	0	1
7	Central Bank of India	8	3	5	2	1	1
8	Corporation Bank	1	0	0	0	0	0
9	Dena Bank	1	0	1	1	0	0
10	IDBI Bank	1	0	0	1	0	0
11	Indian Bank	0	0	0	0	0	0
12	Indian Overseas Bank	1	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0
15	Punjab & Sindh Bank	1	0	0	1	0	0
16	State Bank of Hyderabad	1	0	0	4	3	0
17	State Bank of India	6	4	5	3	2	2
18	Syndicate Bank	0	0	0	0	0	0
19	UCO Bank	0	0	0	0	0	0
20	Union Bank of India	2	1	1	1	0	0
21	United Bank of India	0	0	0	0	0	0
22	Vijaya Bank	0	0	0	0	0	0
23	Axis Bank	1	0	0	0	0	0
24	Federal Bank	0	0	0	0	0	0
25	HDFC Bank	1	0	0	1	0	0
26	ICICI Bank	1	0	0	1	0	0
27	ING Vysya Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Ratnakar Bank	0	0	0	0	0	0
30	Maharashtra Gramin Bank	0	0	0	4	6	0
31	Vidarbha Kshetriya Gramin Bank	0	3	0	0	0	0
32	Wainganga Krishna Gramin Bank	0	0	0	0	0	3
33	M.S.Coop. / DCC Banks	38	9	13	20	10	4
	Total	75	24	34	47	25	14

Integrated Handloom Development
Comprehensive Package for the
Letter No. NB.MRO/PCD/5330/310(B)-I

SR No	Bank	CHANDRAPUR	DHULE	HINGOLI	JALGAON	JALNA	KOLHAPUR
1	Allahabad Bank	0	0	0	0	0	0
2	Andhra Bank	0	0	0	0	0	0
3	Bank of Baroda	0	1	0	3	0	2
4	Bank of India	5	0	0	1	0	6
5	Bank of Maharashtra	4	1	0	2	2	5
6	Canara Bank	0	0	0	0	0	1
7	Central Bank of India	0	3	0	5	0	1
8	Corporation Bank	0	0	0	0	0	0
9	Dena Bank	0	0	0	1	0	1
10	IDBI Bank	1	0	0	3	0	2
11	Indian Bank	0	0	0	0	0	0
12	Indian Overseas Bank	0	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0
15	Punjab & Sindh Bank	0	0	0	1	0	0
16	State Bank of Hyderabad	0	0	1	1	2	0
17	State Bank of India	4	2	1	6	1	4
18	Syndicate Bank	0	0	0	0	0	0
19	UCO Bank	1	0	0	0	0	0
20	Union Bank of India	0	1	0	3	1	2
21	United Bank of India	0	0	0	0	0	0
22	Vijaya Bank	0	0	0	0	0	1
23	Axis Bank	0	0	0	0	0	2
24	Federal Bank	0	0	0	0	0	1
25	HDFC Bank	0	0	0	0	0	3
26	ICICI Bank	0	0	0	0	0	0
27	ING Vysya Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Ratnakar Bank	0	0	0	0	0	4
30	Maharashtra Gramin Bank	0	0	3	0	3	0
31	Vidarbha Kshetriya Gramin Bank	0	0	0	0	0	0
32	Wainganga Krishna Gramin Bank	5	0	0	0	0	1
33	M.S.Coop. / DCC Banks	10	0	6	37	8	28
	Total	32	10	11	65	20	65

Integrated Handloom Development

Comprehensive Package for the

Letter No. NB.MRO/PCD/5330/310(B)-I

SR No	Bank	LATUR	NAGPUR	NANDED	NANDURBAR	NASIK	OSMANABAD
1	Allahabad Bank	0	1	0	0	0	0
2	Andhra Bank	0	1	0	0	0	0
3	Bank of Baroda	0	3	0	1	3	0
4	Bank of India	0	9	1	0	2	0
5	Bank of Maharashtra	2	6	1	1	10	2
6	Canara Bank	0	2	0	0	1	0
7	Central Bank of India	0	4	0	2	2	0
8	Corporation Bank	0	0	0	0	0	0
9	Dena Bank	0	1	1	0	3	0
10	IDBI Bank	0	1	1	0	1	0
11	Indian Bank	0	0	0	0	1	0
12	Indian Overseas Bank	0	1	0	0	1	0
13	Oriental Bank of Commerce	0	0	0	0	1	0
14	Punjab & Sind Bank	0	0	0	0	0	0
15	Punjab & Sindh Bank	0	3	0	0	1	0
16	State Bank of Hyderabad	2	0	4	0	1	1
17	State Bank of India	3	8	3	1	7	2
18	Syndicate Bank	0	1	0	0	1	0
19	UCO Bank	0	3	0	0	1	0
20	Union Bank of India	0	3	0	1	2	0
21	United Bank of India	0	0	0	0	0	0
22	Vijaya Bank	0	0	0	0	0	0
23	Axis Bank	0	0	0	0	1	0
24	Federal Bank	0	0	0	0	0	0
25	HDFC Bank	0	0	0	0	1	0
26	ICICI Bank	0	2	0	0	2	0
27	ING Vysya Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Ratnakar Bank	0	0	0	0	0	0
30	Maharashtra Gramin Bank	5	0	8	0	1	5
31	Vidarbha Kshetriya Gramin Bank	0	0	0	0	0	0
32	Wainganga Krishna Gramin Bank	0	1	0	0	0	0
33	M.S.Coop. / DCC Banks	14	2	10	4	31	13
	Total	29	53	31	12	76	24

**Integrated Handloom Development
Comprehensive Package for the
Letter No. NB.MRO/PCD/5330/310(B)-I**

SR No	Bank	PUNE	RATNAGIRI	SANGLI	SATARA	SOLAPUR	WARDHA	MAHARASHTRA STATE
1	Allahabad Bank	1	0	0	0	0	1	7
2	Andhra Bank	0	0	0	0	0	0	2
3	Bank of Baroda	5	0	1	2	1	1	27
4	Bank of India	7	7	5	2	7	3	60
5	Bank of Maharashtra	21	3	3	7	5	1	98
6	Canara Bank	4	0	1	1	1	0	14
7	Central Bank of India	5	1	1	1	2	1	47
8	Corporation Bank	0	0	0	0	0	0	3
9	Dena Bank	2	0	0	0	1	0	15
10	IDBI Bank	4	0	1	3	1	0	20
11	Indian Bank	0	0	0	0	0	0	3
12	Indian Overseas Bank	1	0	0	0	0	0	7
13	Oriental Bank of Commerce	2	0	0	0	0	0	5
14	Punjab & Sind Bank	2	0	0	0	0	0	3
15	Punjab & Sindh Bank	0	0	0	0	0	1	8
16	State Bank of Hyderabad	0	0	0	0	1	0	22
17	State Bank of India	8	2	3	4	4	3	90
18	Syndicate Bank	2	0	0	1	0	0	9
19	UCO Bank	2	0	0	0	0	0	11
20	Union Bank of India	5	2	2	1	2	0	29
21	United Bank of India	0	0	0	0	0	0	1
22	Vijaya Bank	1	0	0	0	0	0	3
23	Axis Bank	2	0	1	1	1	0	8
24	Federal Bank	0	0	1	0	0	0	3
25	HDFC Bank	5	0	0	1	0	0	13
26	ICICI Bank	5	1	5	2	1	0	25
27	ING Vysya Bank	0	0	0	0	0	0	1
28	Karnataka Bank Ltd.	0	0	0	0	0	0	1
29	Ratnakar Bank	1	0	2	0	0	0	7
30	Maharashtra Gramin Bank	0	0	0	0	0	0	37
31	Vidarbha Kshetriya Gramin Bank	0	0	0	0	0	0	3
32	Wainganga Krishna Gramin Bank	0	3	0	0	4	1	17
33	M.S.Coop. / DCC Banks	35	11	30	33	29	6	402
	Total	121	32	57	59	61	21	1000



Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra

Govt. of Maharashtra has granted waiver of over dues portion as of 31.3.2008 of ₹ 114.05 crore loans availed through 6 Development Corporations in the State.

The present status of Corporation-wise pending claims reported to SLBC is as under:

			Amt. in lakh
Sr. No.	Name of the agency	Name of the Bank	Pending claims
1	MPBCDC	Vidarbha Kshetriya Gramin Bank	₹ 146.41
2	LASDC	Vidarbha Kshetriya Gramin Bank	₹ 37.41
3	VJNTDC	Vidarbha Kshetriya Gramin Bank	₹ 19.91
4	MSOBC	Vidarbha Kshetriya Gramin Bank	₹ 39.58
5	Maharashtra State Handicapped Finance & Development Corporation	Vidarbha Kshetriya Gramin Bank	₹ 3.54
6	Sant Rohidas Charmodhyog Va Charmakar Development Corporation	Vidarbha Kshetriya Gramin Bank	₹ 19.52
Total			₹ 266.37

The same position was submitted in earlier i.e. 115th SLBC meeting also, but the Corporations has not yet released the claims.

The present status of Corporation-wise claims released is as under:

- Managing Director, LASDC vide letter No. LASVM/VyaSa/Project/708/2012-13 dated 16.8.2012 has submitted the position of claims released so far & is enclosed as **Annexure 27**. It is reported by the Corporation that out of total claim of Rs. 23.03 crore, they have released only Rs. 6.59 crore & still the amount of Rs. 16.44 crore is to be released by the Corporation.
- Managing Director, MSOBC vide letter No. MSOBCFDC-2012/DGM-II/1175 dated 17.7.2012 has submitted the position of claims released so far & is enclosed as **Annexure 28**.



SLBC - MAHARASHTRA

- Managing Director, Sant Rohidas Leather Industries & Charmakar Development Corporation Ltd. vide letter No. SRCCDCLTD/D.W./31.03.2008/549 dated 31.5.2012 has submitted the position of claims released so far & is enclosed as **Annexure 29**.
- Assistant General Manager, Canara Bank, Pune has referred the cases of additional claims for the left out accounts. The matter was already refereed to Social Justice Dept. but the decision is still awaited. Copy of the letter of Canara Bank is enclosed as **Annexure 30**.

Although MPBCDC, MSOBC & LASDC have settled various banks' claims, other corporations viz

- ❖ Vasant Rao Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai,
- ❖ Maharashtra Raya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai,

have not acted upon the decision of SLBC. These Corporations should appraise the forum about present status of the claim settlement.

लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ (मर्या.), मुंबई

दि. ३१/०३/२००८ अखेर राष्ट्रीयकृत बँकाकडील थकीत/वसुलपात्र कर्जापोदी कर्ज माफी धोरणांतर्गत महामंडळाकडून आतापर्यंत वितरीत केलेल्या निधीचा तपशिल (दि. २६/०७/२०१२ अखेर)

अ.नं.	राष्ट्रीयकृत बँकेचे नांव	एकुण थकीत वसुलपात्र रक्कम (मुदत + व्याजासहीत) (रु.लाखात)	महामंडळाकडून वितरीत केलेला निधी रुपये एकुण	निधी वितरीत केलेला दिनांक	वितरीत कराबयाद्या शिल्लक कर्जमाफी निधी रक्कम रुपये	शेरा
१	बँक ऑफ महाराष्ट्र	५.५५३	२५१७८९३६	२६/०७/२०१२ पर्यंत	३.०३६	उद्दिष्ट संपले आहे
२	स्टेट बँक ऑफ इंडिया	७.२७५	९२०१३११	"	२.६७५	
३	सेंट्रल बँक ऑफ इंडिया	९.६२६	२९७९६९५	"	१.८४८	
४	आय.डी.बी.आय.बँक	०.२७८	३९०५७८९	"	०	
५	केनरा बँक	०.१४८	१४८००००	"	०	
६	यूनियन बँक ऑफ इंडिया	१.०२४	२०२६३०८	"	०.८२२	
७	इंडियन बँक	०.१८६	३६२६९४	"	०.१५	
८	अलाहाबाद बँक	१.४४५	१९४९७८५	"	१.२५१	
९	स्टेट बँक ऑफ हैदराबाद	२.२९८	११४२६८०५	"	१.१५६	
१०	बँक ऑफ बडोदा	०.६४	९५८९८९	"	०.५४५	
११	बँक ऑफ इंडिया	०.९२२	३९६८३९२	"	०.५२६	उद्दिष्ट संपले आहे
१२	युको बँक	०.२९९	९५१२७९	"	०.१२४	
१३	देना बँक	१.२८९	९९९७५३	"	१.१९	
१४	सिटीकेट बँक	०.०४६	४७०२३७	"	(-)०.००९	
१५	कॉपरेशन बँक	०.१७८	"	"	०.१५५	
१६	पंजाब नॅशनल बँक	०.४२४	"	"	०.४०३	
१७	पंजाब अँड सिंध बँक	०.०५१	"	"	०.०४५	
१८	इंडियन ओवरसिझ बँक	०.०८२	"	"	०.०७२	
१९	विजया बँक	०.१९४	"	"	०.१४५	
२०	वेनगोला कृष्णा ग्रामिण बँक	०.१३	"	"	०.१३	
२१	आय.सी.आय.सी.आय.बँक	०.०६५	"	"	०.०६५	उद्दिष्ट संपले आहे
२२	रत्नाकर बँक लि.	१.४७९	"	"	१.४७९	
२३	बँक ऑफ राजस्थान	०.००२	"	"	०.००२	
२४	यूनायटेड बँक ऑफ इंडिया	०.०५१	"	"	०.०५१	
२५	स्टेट बँक ऑफ ईदोर	०.०९७	"	"	०.०९७	
२६	जिल्हा मध्यवर्ती बँक पुणे	०.०४७	"	"	०.०४७	
२७	जिल्हा मध्यवर्ती बँक नागपूर	०.००३	"	"	०.००३	
२८	विदर्भ कृषी बँक	०.४०८	"	"	०.४०८	
	एकुण	२३.०२९	६,५८,६७,५७६	"	१६.४४२	



Annexure 18

Maharashtra Rajya Itar Magasvargiya Vitta Ani Vikas Mahamandal Limited

(Govt. of Maharashtra Undertaking)

No. MSOBCFDC-2012/DGM-1/ 9969

Date: 17th July, 2012.

To,

✓ **Shri. H.N. Sukhdeve,**
Deputy General Manager,
FI,RRB & Member Secretary, SLBC
Public Sector Department, Lokmangal,
1501, Shivaji Nagar, Pune 411 005.

**Subject :- Settlement of claims of MSOBCFDC under Debt Waiver schemes
declared by Government of Maharashtra.**

Reference :- 1. Your letter No.AX/PSD/SLBC/GOVSCH/11-12/2158-2163,
07.07.2012 dated 03.12.2011.

Sir,

With reference to your above letter we have to inform you as under :-

1. The Corporation has settled the claims of 30 banks received from District Offices of the Corporation of Rs. 526.64 lakh as on 17.07.2012. The Statement showing Bankwise details of amount claimed, claim settled and balance claim amount is enclosed with this letter.
2. The said amount is being paid to the concerned Branches of the Banks through District Offices of this Corporation.
3. As per the discussions in the meeting held in Mantralaya in the office of Principal Secretary, Planning on 06.02.2012 the claims of loan waiver amount of only Nationalised Banks are settled at present. The claims other than the Nationalised Banks will be settled after approval from Government. We have already requested the Government for approval and release of the required amount for the same, vide letters dated 17-02-2012, 24-04-2012, 30-05-2012 & 12-07-2012. While on the subject, we have to inform that the loan waiver amount of other than Nationalised Banks is already forwarded to the District offices of the Corporation and the same will be paid to the concerned Branches

of the Bank after receipt of the approval from the Government. The name of these Banks and amount of loan waiver is as under –

Sr. No.	Name of Bank	Amounts (Rs. In lacs)
1	Akola Janta Co-op Bank	2.17
2	ICIC Bank	0.60
3.	I D B I Bank / United Western Bank	41.80
4.	Maharashtra Gramin Bank	6.24
5.	Ratnakar Bank	3.13
6.	Vidarbha Chhatriya Bank	29.80
7.	Vainganaga Krishana Gramin Bank	12.71
8.	D.C.C. Bank, Satara	0.26
9.	D.C.C. Bank, Ahmadnagar	0.07
10.	Sikshak Sahakari Bank, Nagpur	2.84
	Total	99.62

4. The representative of the Corporation Bank has discussed about the settlement of their claim at Aurangabad branch in the meeting of SLBC on 28-05-2012 at Pune. The said claim of the bank of Rs. 7.86 lakh is settled and the amount is transferred to District Office of the Corporation and will be paid to concerned Bank in this week.
5. The Corporation is constantly doing follow-up to collect the correct loan waiver amount from the remaining banks, however, till the Corporation has not received the claims of loan waiver amount from some banks. You are requested to advise all concerned member Bank to send the correct claims to

District Offices of this Corporation at the earliest. While on the subject we have to further inform that the corporation has given time up to dt. 20-7-2012 to collect the pending claims of the remaining Banks and same will be settled up to 31-07-2012 .

Thanking you,

Yours faithfully,

Encls – Statement.


(M.S. Shinde)
Managing Director.

c.c. to

1. The Secretary,
Social Welfare and Special Assistance Department,
Mantralaya, Mumbai – 400 032.
2. Shri. G.G. Allahat,
Under Secretary,
Social Welfare and Special Assistance Department ,
Mantralaya, Mumbai – 400 032.

For information and favour for the approval for settlement of claims of other than Nationalised Banks and release of amount of Rs.99.62 lakh as demand sent by this Corporation vide letter no.MSOBCFDC-2012/DGM-1/2164,333,610,1123, dated 17.02.2012, 27.04.2012,30.05.2012,12.07.2012

3. Master File.

Information of loan waiver Amt. paid to Banks


(Rs. in lakh)

Dt- 17-07-2012

Sr. No.	Name of bank	Amt of claim received from the Bank	Amt of cumulative claim settled	Claim Balance to settle	No. of Beneficiaries	Remark if any
1	Akola Janta Com.Bank	2.17	3.27	-1.10	2	1. The claims are settled as per the demand of the Banks received from District Offices of the Corporation.
2	Alhabad Bank	71.90	8.65	63.25	23	
3	Andhra bank	3.00	0.09	2.91	2	
4	Bank of Baroda	1.64	11.42	-9.78	49	
5	Bank of India	20.91	67.61	-46.70	158	2. Balance amount will be paid within the loan waive amt. of Rs.791.00 lakh as per Govt. G.R. dated 1.07.2010 after receipt of claims from various Banks.
6	Bank of Maharashtra	221.76	147.31	74.45	308	
7	Bank of Rajasthan	0.00	0	0.00	0	
8	Canara Bank	14.56	9.4	5.16	24	
9	Central Bank of India	9.64	98.94	-89.30	161	3. All member Banks may be advised to claim the amount to District offices of the Corporation in the prescribed format.
10	Corporation Bank	13.34	7.86	5.48	0	
11	D C C Ahamadnagar	0.07	0	0.07	0	
12	D C C Satara	0.26	0	0.26	0	
13	D C C Solapur	0.00	0	0.00	0	4. The claims of other than Nationalised Banks will be settled after approval from Govt. However, the loan waiver amount of the said banks already is trasferred to our District Offices.
14	Dena Bank	1.51	33.13	-31.62	61	
15	Fedral Bank	0.00	0	0.00	0	
16	ICICI	0.60	1.63	-1.03	9	
17	IDBI/ United Western Bank	41.80	17.08	24.72	43	
18	Indian Bank	19.80	24.72	-4.92	31	
19	Indian Oversease Bank	1.40	0.10	1.30	1	
20	Jammu & K Bank	6.00	3.24	2.76	5	
21	Karnataka Bank	0.00	0	0.00	0	
22	Maharashtra G Bank	6.24	10.34	-4.10	47	
23	Orintal Bank of Com.	0.00	0	0.00	0	
24	Panjab & Sindh Bank	2.80	0	2.80	0	
25	Panjab National Bank	11.85	9.71	2.14	34	
26	Ratnakar Bank	3.13	3.20	-0.07	9	
27	S.B.Hydrabad	73.06	9.2	63.86	35	
28	State Bank of India	4.88	82.55	-77.67	243	
29	State Bank of Indore	4.00	0	4.00	0	
30	Syndicate Bank	6.07	7.17	-1.10	22	
31	Uco Bank	12.54	14.66	-2.12	40	
32	Union Bank of India	38.79	10.52	28.27	21	
33	United Bank of India	3.40	8.02	-4.62	24	
34	United Commercial Bank	16.40	0	16.40	0	
35	Vidharba Kshatrya Bank	29.80	23.91	5.89	79	
36	Vijaya Bank	4.70	7.88	-3.18	22	
37	Wainganga Krishna Gra.B.	12.71	5.03	7.68	25	
38	Shikshak Sahakari Bank	0.00	2.84	-2.84	1	
39	State Bank of Travankor	0.00	0.4	-0.40	1	
	Total	660.73	626.64	34.09	907	

Sant Rohidas Charmodyog & Charmkar Development Corporation Ltd. Mumbai.
A List Of Nationalised Banks Settlement of Claims Under Debt waiver Scheme declared upto 31.03.2008
by Govt. of Maharashtra.

Sr. No.	Name of the Bank	Amount of Claim received from the bank	Amount of Claim settled by the Corporation upto 31.3.12	Diffence	Remarks if any
1	BANK OF INDIA	6077042	6077042		
2	BANK OF BARODA	1921977	1921977		
3	UCO	508196	508196		
4	CENTRAL BANK OF INDIA	5777828	5777828		
5	CANARA BANK	2635983	2635983		
6	BANK OF MAHARASHTRA	12577753	12577753		
7	IDBI	3283507	3283507		
8	ALHABAD	1216121	1216121		
9	PUNJAB NATIONAL	1100819	1100819		
10	UNION BANK OF INDIA	2525090	2525090		
11	SYNDICATE	2926694	2926694		
12	STATE BANK OF INDIA	10205527	10205527		
13	INDIAN	1758469	1758469		
14	DENA	2613994	2613994		
15	STATE BANK OF HYDERABAD	2971411.08	2971411.08		
16	VIJAYA	901394	901394		
17	ORIENTAL BANK OF COMMERCE	163333	163333		
18	AANDRA	84967	84967		
19	INDIAN OVERSEASE	33560	33560		
20	ICICI	120537	120537		
21	JAMMU & KASHMIR	79601	79601		
22	PUNJAB & SINDH	216062	216062		
23	CENTRAL BANK OF HYDERABAD	12105	12105		
24	CENTRAL BANK OF INDORE	95761	95761		
25	FEDERAL	162133	162133		
26	CORPORATION	67242	67242		
27	STATE BANK OF MYSORE	50341	50341		
	TOTAL	60087447.08	60087447.08		


(S. S. BENAKE)
 Managing Director

कनारा बँक



Canara Bank

Ref: PCO/AFPS/LASDC/688

Date: 13/08/2012

To,

The Deputy General Manager
SLBC
Bank of Maharashtra
Lokmangal Karyalaya
Shivajinagar, Pune

Sir,

Sub: Settlement of claims under Debt waiver scheme of LASDC , MPBCDC
etc.

As per the debt waiver scheme of 2009 of various state Govt Organisations to waive overdues as on 31/03/2008, our office had submitted the details for entire Maharashtra state. Till date the overdues under LASDC and MPBCDC have not been settled for the branches situated in Mumbai. In reply to our letter ,they have informed that the funds provided for Canara Bank has been settled in full and that the claims pertaining to Mumbai is additional and need to be taken up during the SLBC meeting as the organization do not have funds left for payment of these overdue amounts.

We request you to take up in the ensuing SLBC meeting as a special agenda item for recovery of overdue amounts and also to take up with the necessary Govt Organisations. The said accounts are on the verge of slipping to NPA as the borrowers are not ready to pay the overdue amount.

कृषि वित्त एवं प्राथमिकता क्षेत्रा अनुभाग
अंचल कार्यालय पुणे
गणपती चेंबर, 4 था माला
571 सदाशिव पेठ,
लाक्ष्मी रोड पुणे 411 030

AF & PE Section
Circle Office
Ganatra Chambers, 4th floor
571, Sadasiv peth Pune
Laxmi Road, Pune 411 030

T 24475540
F 24466887
afpscopne@canarabank.com
Web-www.canarabank.com

केनरा बँक



Canara Bank

Kindly look into the matter and help in settling the amount at the earliest. Various correspondences made in this regard to the organization and other departments are enclosed.


C S Suman

Assistant General Manager

CC: 1) Canara Bank, AF & PS Section, CO Mumbai
2) Mahatma Phule Backward Corp Ltd, Mumbai
3) Lokshahir Anna Bhau Sathe Development Corp Ltd, Mumbai
4) List of branches with overdues and copy of correspondences made is enclosed

कृषि विस्तार एवं प्राथमिकता क्षेत्रा अनुभाग
जंघल कार्यालय पुणे
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571, Sadasiv peth Pune
Laxmi Road, Pune 411 030

T 24475540
F 24456887
afpscopne@canarabank.com
Web-www.canarabank.com

Kind Attn:- Ms. Lalita Madam

लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ (मर्या.), मुंबई-६६
दि.३१/०३/२००८ अखेर छात्रांच्या कर्जमाफी घोरणांतर्गत मंजूर करून वितरणासाठी उपलब्ध करण्यात आलेला
बँक व शाखांनिहाय निधीचा तपशिल.

अ. क्र.	बँकेचे नांव	शाखेचे नांव	लाभार्थी संख्या	मंजूर व देय कर्जमाफी रक्कम रु	शेरा
१.	स्टेट बँक ऑफ इंडिया	चर्चगेट, मुंबई नसुली शाखा	०१	७२७५	देय आहे
२.	कॅनरा बँक	घाटकोपर (प) मुंबई	(-०१)	---	आर्थिक उद्दिष्ट संपल्याने देय नाही.
एकूण			०१	७२७५	

सहा.महाव्यवस्थापक(व व ले)

उपमहाव्यवस्थापक (व व ले)

उपमहाव्यवस्थापक (वित्त)

व्यवस्थापकीय संचालक



लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ मर्यादित, मुंबई

(महाराष्ट्र शासनाचा उपक्रम)

मुख्य कार्यालय : २२-बी कल्याणी केंद्र, अशोक वन, हनुमान टेकडो, आराधना विल्डिंगसमोर, बोरीवली (पूर्व), मुंबई ४०० ०६६.
दूरध्वनी क्र. (०२२) २८९७ ७२ ७३ / २८९६ ९१ ९४ / २८९६ ३२ ९१ / फॅक्स (०२२) २८९६ ९४ ९३
ई-मेल lasdc@rediffmail.com / वेबसाईट www.lasdc.com

जा.क्र. एलएसडीएम/व्यसं/वसुलीवलेखा/१६५७ /२०११-१२

दि. १७/१२/२०१२.

प्रति,
प्रादेशिक व्यवस्थापक,
लोकशाहीर अण्णाभाऊ साठे
विकास महामंडळ मर्यादित,
मुंबई.

विषय :- राष्ट्रीयकृत बँकेकडून प्राप्त झालेल्या कर्जमाफी प्रस्तावाबाबत.

संदर्भ :- १. जि.का. ठाणे यांचेकडील पत्र क्र. २१९/२०११, दि. १७/११/२०११ व
२. प्रादेशिक व्यवस्थापक, मुंबई यांचे पत्र क्र. २५५/२०११,
दि. ०७/१२/२०११ नुसार.

चरील संदर्भीय पत्रासोबत आपण जिल्हा कार्यालये, ठाणे येथील कॅनरा बँकेकडील कर्जमाफीबाबतची लाभार्थी यादी/मुख्यालयास शिफारस केलेली आहे. परंतु शासनाकडून कॅनरा बँकेस कर्जमाफी योजने अंतर्गत दिलेले आर्थिक उद्दिष्ट पूर्णपणे संपलेले आहे.

तथापि, यापूढे कॅनरा बँकेकडून प्राप्त झालेले कर्जमाफी प्रस्ताव स्विकारून आपलेस्तरावर संकलीत करून ठेवावेत. शासनाने वाढीव कर्जमाफी निधीस मान्यता दिल्यास त्यावर विचार करण्यात येईल याची नोंद घ्यावी.

(शि.रा. शिंदे).

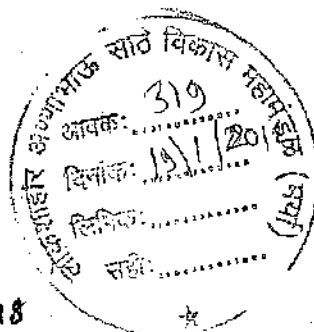
व्यवस्थापकीय संचालक

सोबत :- कर्जमाफी प्रस्ताव, ठाणे जिल्हा.

प्रत-माहितीसाठी,

जिल्हा व्यवस्थापक, लो.अ.सा.वि.म.(मर्या.), ठाणे यांना योग्य त्या कार्यवाहीसाठी रवाना.

DISushant.G2011-12\Recovery\Rm-Dm-Ltr



148

Signature
G. MC/APPS/Debt Waiver
15/11/2011
Thane



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY, ONE BANK

SLBC - MAHARASHTRA

Agenda No. 16

**Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra
Agri. Debt Waiver & Debt Relief Scheme, 2009**

The State Bank of India, Bank of Maharashtra, Maharashtra Gramin Bank & Indian Bank have reported levying of penal interest for utilizing the waiver amount to relief by Coop. Dept. & the matter is pending since long. Commissioner Cooperation is requested to release the amount at the earliest.

Assistant General Manager, Indian Bank, Pune has communicated that, they are yet to receive penal interest of ₹ 9668/- from Coop. Dept.

Similarly, Vidarbha Kshetriya Gramin Bank has reported that they are yet to receive ₹ 47.19 lakh under the scheme from Coop. Dept. The same position was submitted in earlier i.e. 115th SLBC meeting also, but the Corporations has not yet released the claims.

During the Special SLBC meeting which was held on 14.6.2012, the Hon'ble Chief Minister directed for release of the amount to various banks, but the action is awaited by Commissioner Cooperation. SLBC has already requested to Commissioner Coop. to provide Bank wise data of pending claims, but the data from Coop. Dept. is awaited.

The concerned Department is requested to inform the progress to the house.



Cooperation from various Govt. Agencies in Recovery of loans in the State & submission of NPA position by the Banks

Even though the banks are supposed to submit the recovery position under various sectors, the banks are not submitting the statements to SLBC & hence we are unable to put the information before the house. It is also reported by some of the banks that the data is not generated through the system.

SLBC is receiving feedback from member banks that there is no proper cooperation from various implementing agencies under all Govt. Sponsored Schemes as far as recovery is concerned. Hence, all implementing agencies are requested to organize recovery camps. LDMs are requested to finalise the dates of these recovery camps during BLBC rounds & the dates be finalized in presence of respective Branch Managers & District Managers of concerned implementing agencies.

1. NPA Position as at 30.6.2012

(A/Cs in Actual / Amount in Lakh)

Sr No.	Particulars	Outstanding		Gross NPA			
		Accounts	Amount	Accounts	Amount	Accounts	Amount
						%	%
1	Agriculture						
	of which crop loan						
2	NFS						
3	Other Priority						
4	Total Priority						
5	Govt Sponsored Schemes						
	SGSY						
	SJSRY						
	PMEGP						
	SRMS						

All Banks are requested to submit the information of recovery as of 30.6.2012 in the format for ongoing review of the same.



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY, ONE BANK

SLBC - MAHARASHTRA

Agenda No. 18

Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.

General Manager (O), VKGB has informed that their Bank is already implementing the scheme & till date they have disbursed 415 proposals but they have not yet received the interest subsidy from MHADA.

MHADA is requested to inform the status on release of pending subsidy of all the member banks.



Interest Subvention / Other Waiver Schemes of Govt. of Maharashtra & Implementation of Dr. Punjabrao Deshmukh interest subvention Scheme etc. of Govt. of Maharashtra

There are certain issues on various aspects such as Interest Subvention, Refund of penal interest deducted by Coop. Dept. on Agri. Debt Waiver & Debt Relief Scheme, 2009 of Govt. of Maharashtra, Dr. Punjabrao Deshmukh Interest Subvention Scheme, Vidarbha Package, Grape Growers; Poly Houses / Green houses for flower growers etc. are pending with Coop. Dept. since long. It is constantly focused during each SLBC meeting including Special SLBC, but till date there is no any communication received from the Dept. & the member Banks are constantly following up the matter with SLBC.

General Manager, Bank of Maharashtra vide their letter No. AX1/PSRC/AGRI/2012-13 dated 25.7.2012 requested Commissioner Cooperation to reimburse the pending claims as under.

Sr. No.	Scheme	Amount of pending claim
1	1% Interest subvention claim	₹ 5.73 crore
2	Interest incentive under Dr. Punjabrao Deshmukh interest incentive scheme	₹ 5.20 crore
Total		₹ 10.93 crore

Deputy General Manager (Agri.), State Bank of India, Mumbai vide their letter No. RB/NNK/1083 dated 14.8.2012 has referred the matter of Dr. Punjabrao Deshmukh Interest Subvention Scheme 2010-11, Payment of claim by Assistant Registrar / Deputy Registrar. Copy of the letter is enclosed as **Annexure 31**.

Deputy General Manager (Agri.), State Bank of India, Mumbai vide their letter No. RB/NNK/848 dated 9.7.2012 has referred the matter of Vidarbha Package / Interest Subvention claim under Prime Ministers Package, Payment of claim by District Deputy Registrar / Divisional Deputy Registrar. Copy of the letter is enclosed as **Annexure 32**.

Assistant General Manager, Punjab National Bank, Pune vide their letter No. COP/PS/St. Waiver/A3 dated 20.7.2012 has referred the matter of Maharashtra State Agriculture Debt Waiver & Debt Relief Scheme, 2009 release of claim release. Copy of the letter is enclosed as **Annexure 33**.

Assistant General Manager, Indian Bank, Pune vide their letter No. ZOPU/CR/Agri/86/2012-13 dated 24.7.2012 has referred the matter of Interest Concession / waiver for Green Houses for flower growers to SLBC for necessary follow up with Coop. Dept. Copy of the letter is enclosed as **Annexure 34**.

During the Special SLBC meeting, which was held on 14.6.2012, the Hon'ble Chief Minister has declared to release all pending claims & the action is awaited by the Coop. Department.



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY - ONE BANK

SLBC - MAHARASHTRA

All member banks are requested to discuss any similar issues & Coop. Dept. is requested to finalize the strategy for settlement of claims by Member Banks under various Schemes declared by Govt. of Maharashtra.

Secretary, Coop. is requested to release all pending claims under various aforesaid categories immediately as the claims are pending since long.

The respective Govt. department is requested to inform the present status of pending claims & requested to release the pending amounts of various banks immediately.

भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

ग्रामीण व्यवसाय विभाग, स्थानिय प्रधान कार्यालय, सिनर्जी, प्लॉट क्र. सी-6 'जी' ब्लॉक,
 बान्द्रा कुर्ला कॉम्प्लेक्स, पत्रपेटी क्र. 8123 बान्द्रा(पूर्व), मुंबई - 400 051.
 ग्रामीण व्यवसाय विभाग, स्थानिय प्रधान कार्यालय, सिनर्जी, प्लॉट क्र. सी-6 'जी' ब्लॉक,
 बान्द्रा कुर्ला कॉम्प्लेक्स, पत्रपेटी क्र. 8123 बान्द्रा(पूर्व), मुंबई - 400 051.
 Rural Business Department, Local Head Office, 'Synergy', Plot No. C-6,
 'G' Block, Bandra-Kurla Complex, Post Box No. 8123, Bandra (E), Mumbai - 400051.

Tel. : 022-26445236 / 5254 / 5256 / 5259 | Fax : 26445253 / 5207 | IP No. : 102028

E-mail : dgmagri.lhornum@sbi.co.in

The Accounts Officer,
 The Commissioner of Co-operation &
 Registrar of Co-operative Societies,
 Maharashtra State,
 Central Building,
 Pune 411 001.

Date : 14.08.2012
 Ref. No. RB/NNK/1083

Dear Sir,

AGRI BUSINESS:

DR. PUNJABRAO DESHMUKH INTEREST SUBVENTION SCHEME 2010-11
PAYMENT OF CLAIM BY ASSTT. REGISTRAR / DEPUTY REGISTRAR

We enclose a copy of letter no. RM/I/AGRI/509 dated 16.07.2012 received from our Regional Business Office, Region-I, Nagpur on the captioned subject contents of which are self explicit. There is common complaint from most of our branches / Regional Business Offices that the Asstt. Registrar / Deputy Registrar entrusted with the task of payment of claims under above scheme of the Government of Maharashtra are not responding appropriately, as a result of which many of our branches have not received the claim amount.

2. In the instant case, claim under Dr. Punjabrao Deshmukh Interest Subvention Scheme 2010-11 has been submitted by all our branches in Bhandara and Gondia districts respectively but District Deputy Registrar Co-operative Society, Bhandara and Gondia is yet to settle the claim of many branches despite constant follow up by our Bank.

3. We, therefore, request you to sensitize the officials entrusted with settlement of claims under above scheme and direct them to accord priority in release of the claims.

Yours faithfully,

sd
Dy. General Manager (Agri)

C.C.: The Convenor, State Level Bankers' Committee, Bank of Maharashtra, Lead Bank Deptt, Lokmangal Building, 3rd Floor, 1501, Shivajinagar, Pune 411 005 for information and necessary follow up with the State Government.

[Signature]
Dy. General Manager (Agri)

भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

RECEIVED
D.M. (B & O)
ज.म.प्र. (व्य. एन.म.प.)
18 JUL 2012

क्षेत्रीय व्यवस्थापक, क्षेत्रीय व्यवसाय कार्यालय क्र.1,
प्रशासकीय कार्यालय, एस.बी.पटेल मार्ग, पत्र पेटी क्र.37, नागपुर - 440001
क्षेत्रीय प्रबंधक, क्षेत्रीय व्यवसाय कार्यालय क्र.1,
प्रशासनिक कार्यालय, एस.बी.पटेल मार्ग, पत्र पेटी क्र.37, नागपुर - 440001
Regional Manager, Regional Business Office I,
Administrative Office, S.V. Patel Marg, P.B. No. 37, Nagpur - 440001

IIP: 109111

I Tel: (D) 0712-2808311-319, फ़ैक्स 0712-2524198/2808316

I E-mail: agmr1.zonag@sbi.co.in

S.B.I. AG NAGPUR

The Deputy General Manager (B&O),
State Bank of India
Administrative office
Nagpur.

Date: 16/07/2012

No: RM/II/AGRI/509

Dear Sir,

AGRI BUSINESS:**DR. PUNJABRAO DESHMUKH INTEREST REBATE SCHEME (DR. P.D.I.R.S)**

With reference to your letter NO DGM(B&O)/RSB/239 dated 09.07.2012 please find enclosed branchwise/ districtwise data regarding claims submitted and settled by the branches to the respective concerned authorities (Asstt Registrar / Distt Registrar of Co operative Societies (AR/ DDRCs).

The claims have been submitted to respective Co operative societies by the branches, though the branches are continuously following for settlement of the claim some of our branches have not yet received the claim

Yours Faithfully,

REGIONAL MANAGER

भा. स्टै. बैंक / STATE BANK OF INDIA				
ग्राम. व्यव. / Rural Business Unit				
मु. स्थ. प. का. / Mumbhai LHO S.II				
08 AUG 2012				
NNIC - 11011				
उप. प्र. (कृषि)	उप. प्र. (ग्राम. व्यव.)	सम. प्र. (कृषि)	सम. प्र. (ग्राम. व्यव.)	सम. प्र. (ग्राम. व्यव.)
DGMAGRI	DOVR	AGMRB	AGVBI	AGVER

BRANCHWISE CLAIMS OF PUNJABRAO DESHMUKH REBATE SCHEME FOR the YEAR 2010-11

SR. NO.	District	BRANCH NAME	Total		Amount Settled	Not yet settled
			No of A/Cs	Amount of claim		
1	B H A N D A R A	BHANDARA	101	114970.00	119370.00	
2		TUMSAR	7	74182.93	74183.00	
3		SAKOLI ADB	457	500390.00	500390.00	
4		J O F	17	16728.24	16728.00	
5		JAMB	210	208797.00	208797.00	
6		GOBARWAHI	35	37483.92	37484.00	
7		MUNDHRI SAB	75	94006.00	94006.00	
8		SANGADI	209	268654.77	268655.00	
9		PAONI	44	61426.00	61426.00	
10		EKODI SAB	192	189364.00	189364.00	
11		KOKA	122	135778.00	135778.00	
12		MOHADI	26	23250.00	23250.00	
13		LAKHNI	37	61424.00	-	51424.00
		BHANDARA DISTT	1532	1781454.86	1730031.00	51424.00
1	G O N D I A	GONDIA	27	33918.00	28998.00	4920.00
2		TIRORA	87	114689.00	114689.00	
3		AMGAON ADB	39	41569.00	41569.00	
4		SADAK ARJUNI	69	58649.00		58649.00
5		DEORI	90	75889.00		75889.00
6		ARJUNI MORGAEON	13	11547.35		11547.35
		GONDIA DISTT	324	336261.35	185256.00	151005.35
		TOTAL RBO-1	1856	2117716.21	1915287.00	202429.35

STATE BANK OF INDIA
RBO-1, NAGPUR
DATE : 17/07/2012

REGIONAL MANAGER



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

स्थानीय प्रधान कार्यालय, सिनर्जी, प्लॉट क्र. सी- 6, जी, ब्लॉक
वांद्रे - कुर्ला कॉम्प्लेक्स, पत्र पेटी क्र. 8123, वांद्रे (पूर्व), मुंबई - 400 051
स्थानीय प्रधान कार्यालय, सिनर्जी, प्लॉट क्र. सी- 6, जी, ब्लॉक
वांद्रे - कुर्ला कॉम्प्लेक्स, पत्र पेटी क्र. 8123, वांद्रे (पूर्व), मुंबई - 400 051
Local Head Office, "Synergy", Plot No. C-6, 'G' Block,
Bandra - Kurla Complex, Post Box No. 8123, Bandar (E), Mumbai - 400 051.

The District Deputy Registrar
Co-operative Societies,
Yavatmal.

09.07.2012

Date : RB/XXX/848

Ref. No.

Dear Sir,

VIDARDBHA PACKAGE/INTEREST SUBVENTION CLAIM UNDER PRIME MINISTER'S PACKAGE
STATE BANK OF INDIA, MAHUR BRANCH
PENDING INTEREST SUBVENTION CLAIM OF RS. 27.77 LACS

We refer to our letter no. RBU/MISC Pack/07/NPD/407 dated 18.05.2012 and D.O. letter no. अर्थ/वशे.मा.पंतप्रधान पॅकेज/व्याजमाफी/12/1014 dated 18.04.2012 received from Shri Dinesh Ovulkar, Upper Commissioner and Special Registrar from the office of the Commissioner of Co-operation & Registrar of Co-operative Societies, Maharashtra State, Pune on the captioned subject (copy enclosed for ready reference)

2. We request you to please arrange to submit the requisite proposal to Divisional Deputy Registrar, Amravati immediately. Inordinate delay has taken place in this matter and hence we request you to expedite the matter on priority basis. Your co-operation in this regard is highly solicited.

3. Please treat the matter as extremely urgent.

Yours faithfully,

Dy. General Manager (Agri)

Encl: as above.

Copy to: ✓ 1. The Deputy General Manager, F.I. RRB and Member Secretary, SLBC, Bank of Maharashtra, Priority Sector Department, Lokmangar, 1501, ShivaJinagar, Pune 411 005 with a request to take up the issue on the agenda for SLBC meeting.

Dy. General Manager (Agri)

Encl: as above.

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

punjab national bank

Ref: COP/PS/St Waiver/A3

Date: 20.07.12

The Commissioner of Cooperatives &
Registrar of Cooperative Society,
Maharashtra State,
Central Building 2nd Floor,
Opp Collector Office,
Pune-411 001.

Dear Sir,

Reg: Maharashtra State Agriculture Debt Waiver Relief Scheme 2009
Ref: Your letter dt 12.06.12

Please refer our various correspondence last being 03.05.12 regarding the captioned subject.

We have already submitted all the queries raised by your department with respect to the captioned subject. Further, we have conducted re-audit of our claim for our branches in Maharashtra as per the demand raised by you vide letter dt 17.03.12 and submitted the re-audit certificate vide our letter dt 03.05.12. It has been clearly mentioned in the re-audit certificate (dt.03.05.12) that balance amount to be received is Rs.13,19,949/-.

We vide our earlier correspondence dt 03.02.11, 05.05.11, 27.07.11 and 01.08.11; it has been made clear that the balance claim (Rs 13,19,949) is after reducing the claim of ineligible accounts.

Again and again we are receiving letters from your office to reimburse Rs 1 lakh (claim of ineligible accounts), whereas you have to reimburse the claim of Rs 1319949/-.

We again request you to remit the pending claim of Rs 13, 19,949/- as early as possible to remit the same to the eligible farmers so that no farmers are deprived of the benefit of the scheme.

Copy of our letter dt 03.02.11, 05.05.11, 22.02.12 and 03.05.12 is enclosed herewith for your ready reference.

Thanking You,

Yours truly,

Sd/-

Asst General Manager

Encl: A/a

Cc The Dy. General Manager, FIP, RRB & Member Secretary, SLBC -
Maharashtra, Bank Of Maharashtra, Priority Sector Department, 'Lokmangal',
1501, Shivajinagar, Pune 411 005 for information with a request to take up
the matter with concerned departments.

Asst General Manager

158



Annexure- 94

Zonal Office
Progress House
54, Mumbai -Pune Rd,
Shivaji Nagar,
Pune - 411 005

Fax: 020 25541829
Tel : 020 25541442
020 21712598
email: idib_pun01@indianbank.co.in

ZOPU/CR/Agri/ 86 /2012-13

24th July 2012

Commissioner of Cooperatives
(Karjamaphi Section)
Central Building
Opposite District Collectorate
Near Pune Railway Station
Pune 411 001

Dear Sir,

Sub: . Interest concession / waiver for Green Houses sanctioned for flower growers

Ref: Your letter dated 07.06.2012

Please refer your abovementioned letter wherein you have informed that the claim of Interest concession / waiver for Green Houses sanctioned for flower growers has been rejected due to **delay in submission of reply / rectifications** as suggested by you.

In this context, we wish to submit as follows:

The abovementioned claim was submitted by us well within the due date. The matter has been under correspondence with your Department for a long time. We have replied to all your queries and have submitted all the details that your department had called for.

During the meeting held in your office on 28.02.2012, we were once again asked to submit various details, which were submitted by us vide our letter dated 21.03.2012. The reason for the delay (as informed by you) was that during the said meeting, for the first time, we were informed that we have to submit a letter from National Horticultural Board, confirming that subsidy for the green house has been sanctioned by them. This took time and we have submitted a copy of the same as soon as it was received from NHB. Had this point been informed at the time of declaring this scheme, we would have collected this information and submitted along with the claim form. We fail to

understand how you can say that all the details should have been submitted by us before 10.02.2012 (as mentioned in your abovementioned letter). We request you to reconsider your decision to reject the claims on the grounds of **delay in submission of details called for.**

It is also mentioned that the rephasing has not been done as per your norms. It was stipulated by you that the account should be rephased and the party / farmer should pay the stipulated first instalment on or before due date of the instalment. Accordingly, we have rephased the account and the party has repaid the first instalment as per the scheme guidelines. As proof, and as asked for by you, we have submitted the following:

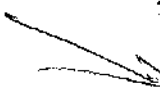
- 1 The Audited claim.
- 2 Copy of letter from National Horticulture Board.
- 3 Copy of original sanction ticket issued to the party.
- 4 Copy of rephasing sanction ticket.
- 5 Statement of account from beginning.

The full particulars are available to you. Hence it is wrong to say that the rephasing has not been done as per the scheme. We request you to sanction the claim of interest concession as claimed / as per eligibility (as decided by you).

Yours faithfully,


Assistant General Manager


Cc

 SLBC Convenor, Bank of Maharashtra, Lokmangal, Shivajinagar, Pune –
Please take up with the Commissioner of Cooperatives on the above matter.
The meeting held on 28.02.2012 was attended by most bankers wherein it was informed that the claims will be settled once the details are given. Now the Cooperative Department is taking a different stand on the matter.



Agenda No. 20

Financing Negotiable Warehouse Receipts under development of warehousing sector

Additional Chief Secretary, Govt. of India, Ministry of Agriculture has communicated Govt. of Maharashtra regarding the captioned subject matter, vide their letter No. D.O.No.1(12)/2010 credit I dated 17.1.2012. Copy of the letter is enclosed as **Annexure 35**.

Subsequently, Govt. of Maharashtra issued necessary guidelines on the issue vide their letter No. Sankirna-1012/Pra. Kra. 02/2-S dated 18.2.2012 & copy of the same is enclosed as **Annexure 36**.

Under Secretary, Govt. of Maharashtra vide their letter No. Sankirna-2012/Pra. Kra. 207/12/Ka-1417 dated 17.7.2012 has requested to take up the issue during SLBC meeting. Copy of the letter is addressed to AGM, RBI Mumbai. Copy of the letter is enclosed as **Annexure 37**. Till date the SLBC has not received any guidelines from RBI in the matter.

The concerned Dept. & RBI is requested to discuss the issue for necessary implementation in the State.

G. C. PATI

Additional Secretary
Government of India
Ministry of Agriculture
(Department of Agriculture
& Cooperation)

Ministry of Agriculture, New Delhi-110 015

Tel.: 23383744

Fax: 23382977

Dated: 17.01.2012

अपर सचिव

भारत सरकार

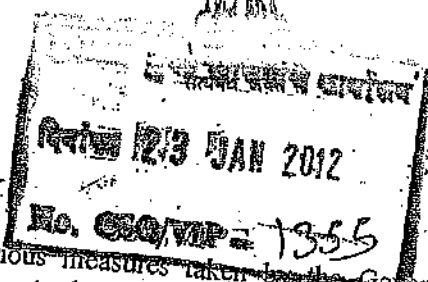
कृषि विभाग

(कृषि एवं सहकारिता विभाग)

कृषि विभाग, नई दिल्ली-110 015

D.O. No. 1(12)/2010 credit I

Dear Mr. Gaikwad



You are aware of the various measures taken by the Government for ensuring adequate and timely availability of credit to the farmers at relatively lower rate of interest. One such significant and important measure is implementation of interest subvention scheme for crop loans to ensure that farmers get crop loans upto Rs. 3 lakh at 7% per annum with further additional interest subvention @3% during 2011-12 to the farmers for prompt repayment. Thus farmers promptly repaying the loan will be getting short term crop loans effectively @4% per annum during the year 2011-12.

2. For the appropriate growth and development of warehousing sector in the country, the Government of India has introduced a Negotiable Warehouse Receipt (NWR) system in the country by enacting the Warehousing (Development and regulation) Act, 2007. The provisions of the Act have been made effective from 25th October, 2010. This is a significant step to prevent distress sale of agricultural produce by the farmers, since the farmers will be eligible to obtain loan from the banks and cooperatives against the NWRs issued by the warehouses registered under this Act. So far the interest subvention scheme and additional interest subvention @ 3% for prompt repayment was applicable only for pre-harvest loan i.e. crop loans. However, in case of post-harvest loans against NWRs, the farmers were granted loans at commercial rates.
3. In order to encourage farmers to store their produce in accredited warehouses, the Government has now decided to extend the benefit of interest subvention to small and marginal farmers having Kisan Credit Card for a further period of up to six months post-harvest on the same rate as available to crop loan against NWRs. The extension of benefit of interest subvention scheme for storage will enhance holding capacity of farmers and will facilitate better price realisation of produce by avoiding distress sale at the time of harvest.
4. NABARD and RBI will issue detailed operational guidelines for the implementation of the scheme, but in the meantime, the State Governments are requested to take necessary action for wide publicity of this decision and sensitise the farmers about benefit of storage in accredited warehouses. Further, the State Government may also activate and galvanise all its concerned line departments to ensure coverage of all the eligible farmers, more particularly small & marginal farmers within KCC fold so that benefit of this facility percolates to larger section of farmers. This issue may also be discussed in the SLBC and DLBC meetings to sensitize the Banks.
5. Action taken and achievements made in this regard may kindly be intimated.

With regards,
Yours sincerely,

17.1.2012
(G.C. Pati)

मुख्य सचिव
महाराष्ट्र शासन

Shri Ratnakar Y. Gaikwad,
Chief Secretary,
Government of Maharashtra,
Mumbai

PS/Agr

PS/Cooperation

PS/Finance

057

31/1/12

2.58

162

33
12/12

5.58

महाराष्ट्र शासन

सहकार, पणन व वस्त्राद्योग विभाग,
मंत्रालय (विस्तार), मुंबई-४०० ०३२.
परिपत्रक क्र. संकीर्ण-१०१२/प्र.क्र.०२/२-स, दि. १८ फेब्रुवारी, २०१२.

**विषय :- शेतकऱ्यांना त्यांचे शेती उत्पादन नोंदणीकृत गोदामातील
साठवणूकीच्या गोदाम पावतीवर (NWRs) बँकांनी सवलतीच्या
व्याजदराने कर्ज उपलब्ध करून देणेबाबत**

संदर्भ :- केंद्र शासनाकडील पत्र क्र. 1(12)/2010-credit-1,
दिनांक १७ जानेवारी, २०१२.

शेतकऱ्यांना पुरेसे, वेळेवर व तुलनात्मकदृष्ट्या सवलतीच्या व्याजाच्या दराने शेती कर्ज उपलब्ध करून देण्यासाठी केंद्र व राज्य शासनाने विविध उपाययोजना लागू केलेल्या आहेत. शेतकऱ्यांना पीक कर्ज अधिकतम ७% व्याजाच्या दराने उपलब्ध व्हावे म्हणून केंद्र शासन रु. ३ लाखापर्यंत पीक कर्जावर व्याज सवलत देते. याशिवाय शेतकऱ्याने विहित मुदतीत अल्पमुदत कर्ज परतफेड केल्यास वर्ष २०११-१२ मध्ये ३% अतिरिक्त व्याज सवलत लागू केली आहे. केंद्र शासनाच्या या योजनेमुळे मुदतीत कर्ज परतफेड करणाऱ्या शेतकऱ्यांना वर्ष २०११-१२ मधील अल्पमुदत कर्जावरील व्याजदर ४ % होईल.

राज्य शासनाने शेतकऱ्यांना अल्पमुदत शेती कर्ज सवलतीच्या व्याज दराने उपलब्ध व्हावे या दृष्टीने सहकारी बँकांसाठी त्यांच्या NPA वर आधारित व्याज सवलत लागू केली आहे. या योजनेनुसार २०% पेक्षा कमी NPA असलेल्या बँकांना १.२५% दराने, २०% पेक्षा अधिक NPA असलेल्या बँकांना १.७५% दराने तर राष्ट्रीयीकृत बँकांना त्यांच्या NPA इ. बाबी विचारात न घेता १% दराने व्याज सवलत रु. ३ लाखापर्यंतच्या अल्पमुदत कर्जासाठी लागू केली आहे.

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याशिवाय राज्य शासनाने डॉ. पंजाबराव देशमुख व्याज सवलत योजनेअंतर्गत सुधारित योजनेनुसार वर्ष २०११-१२ मधील पीक कर्ज वाटपाच्या वर्ष २०१२-१३ मधील होणाऱ्या विहित मुदतीतील वसुलीवर रु. १ लाखापर्यंत कर्जाच्या परतफेडीवर ३% व त्यापुढील रु. ३ लाखापर्यंत कर्जाच्या परतफेडीवर २% दराने व्याज सवलतीची योजना पीक कर्ज देणाऱ्या सर्व बँकांच्या कर्जासाठी लागू केली आहे. या योजनेमुळे शेतकऱ्यांना रु. १ लाखापर्यंतचे कर्जावर कोणतेही व्याज द्यावे लागणार नाही व रु. १ लाखा पुढील ते रु. ३ लाखापर्यंतचे कर्जावर केवळ १% इतके व्याज प्रतिवर्षी द्यावे लागेल .

केंद्र व राज्य शासनाच्या व्याज सवलत / व्याज अनुदानाच्या उपरोक्त सर्व योजना पीक काढणीपूर्वीच्या (Pre-harvest Period) कालावधीसाठी लागू आहेत. पीक काढणीनंतरच्या (post harvest period) शेतकऱ्यांनी घेतलेल्या कर्जावर बँका व्यापारी दराने (commercial rates) व्याज आकारणी करतात.

देशात साठवणूक क्षमतेची पुरेशी वाढ व विकास होण्यासाठी केंद्र शासनाने वेअर हाऊसिंग (डॅव्हलपमेंट अँड रेग्युलेशन) अॅक्ट, २००७ ची अंमलबजावणी देशात दि. २५ ऑक्टोबर, २००७ पासून लागू करून या अधिनियमाच्या माध्यमातून निगोशिएबल वेअर हाऊसिंग रिसिट (NWR) पध्दती लागू केली आहे.

या पध्दतीमुळे शेतकऱ्यांनी शेतातून पीक काढताक्षणी विकून टाकण्याच्या पध्दतीस आळा बसण्यास मदत होणार आहे. शेतकऱ्यांनी या कायद्याच्या तरतूदीनुसार नोंदणीकृत असलेल्या गोदामात शेतीउपज साठवून मिळविलेल्या गोदाम पावतीवर (NWRs) शेतकऱ्यास बँकेकडून किंवा सहकारी पतयंत्रणेकडून कर्ज उपलब्ध होण्यास शेतकरी पात्र ठरणार आहे.

किसान क्रेडिटधारक अल्प व अत्यल्प भूधारक शेतकऱ्यांना उपरोक्त कायद्यातर्गत नोंदणीकृत असलेल्या गोदामात त्यांच्या शेती उत्पादनाची साठवणूक करण्यास प्रोत्साहन देण्याचा या योजनेचा उद्देश आहे. या प्रस्तावित योजनेनुसार शेतीउपज साठवणूक करून मिळविलेल्या गोदाम पावतीवर (NWRs)

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शेतकऱ्यांने पीक काढणीच्या कालावधीपासून (post harvest period) पुढील सहा महिनेपर्यंतच्या कालावधीसाठी (NWRs) निगोशिएबल वेअर हाऊसिंग रिसिट्सवर घेतलेल्या कर्जावर, अल्पमुदत कर्जासाठी देय असलेल्या दराने शेतकऱ्यांना व्याज सवलत (interest subvention) देण्यात येणार आहे. शेती उत्पादनास अधिक किंमत मिळण्याच्या दृष्टीने ते राखून ठेऊन (enhance holding capacity) त्यास चांगली किंमत मिळविणे यासाठी ही योजना शेतकऱ्यांना लाभदायक ठरणार आहे.

केंद्र शासनाने वरील संदर्भातील पत्राने कळविल्यानुसार या प्रस्तावित योजनेबाबतच्या मार्गदर्शक सूचना, अंमलबजावणीची कार्यपद्धती याबाबत सविस्तर सूचना रिझर्व बँक ऑफ इंडिया आणि नाबार्डकडून स्वतंत्रपणे निर्गमित करण्यात येणार आहेत. त्या प्राप्त करून घेऊन त्यानुसार पुढील कार्यवाही करण्यात यावी.


या योजनेत राज्यातील सर्व शेतकरी, विशेषतः किसान क्रेडिटधारक सर्व अल्प व अत्यल्प भूधारक शेतकरी यांचा समावेश व सहभाग करून घेऊन शेतकऱ्यांनी या योजनेचा जास्तीत जास्त लाभ घेण्याच्या दृष्टीने या योजनेस सहकार आयुक्त व संबंधीत बँका यांचे स्तरावरून व्यापक प्रसिध्दी देण्यात यावी व योजनेचा व्यापक प्रसार, प्रचार करण्यात यावा.

राज्यात व्हिजन-२०१५ (दूरदृष्टी) अंतर्गत अल्पमुदत सहकारी पतसंरचनेमार्फत वर्ष-२०१५ पर्यंत पीक कर्ज वितरण रु. २०,००० कोटीपर्यंत वाढविण्याचे उद्दिष्ट निश्चित करण्यात आले आहे. याशिवाय किसान क्रेडिट कार्ड वाटपात वर्ष २०१०-११ पासून प्रतिवर्षी ६ लाख प्रमाणे वाढ करून वर्ष २०१५ अखेरपर्यंत ७८ लाख किसान क्रेडिट कार्ड व त्यावर कर्ज वितरणाचे उद्दिष्ट निश्चित करण्यात आले आहे. दारिद्र्य रेषेवरील किसान क्रेडिटधारक शेतकऱ्यांना विमासंरक्षण योजना लागू करण्याची बाब देखील केंद्र शासनाच्या विचाराधीन आहे. या अनुषंगाने उपरोक्त NWRs योजना शेतकऱ्यांच्या, विशेषतः किसान क्रेडिटधारक अल्प व अत्यल्प भूधारक शेतकऱ्यांना कमी व्याजाच्या दराने पीक काढणीउत्तर (post harvest) कर्ज उपलब्ध होण्यास सहाय्यभूत इरणार आहे. तसेच शेतीमालास चांगली किंमत मिळेपर्यंत शेती उत्पादन नोंदणीकृत गोदामात साठवणूक करून ठेवण्याची सुविधा शेतकऱ्यांना उपलब्ध

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होणार असल्यामुळे राज्यातील सर्व जिल्हा मध्यवर्ती सहकारी बँकांनी, प्राथमिक कृषी पतपुरवठा संस्थांमार्फत शेतकऱ्यांना जास्तीत जास्त प्रमाणात पीक कर्ज उपलब्ध करून द्यावे. तसेच शेती उत्पादन गोदामात साठवणूकीसाठी प्रोत्साहित करून शेतकऱ्यांना सादर केलेल्या नोंदणीकृत गोदामातील शेती उत्पादन साठवणूक पावतीवर (NWRs) पीक काढणीउत्तर (post harvest period) विहित कालावधीत जास्तीत जास्त कर्ज उपलब्ध करून देण्यासाठी पुढाकार घ्यावा. या योजनेमुळे अल्पमुदत शेती कर्जाची उचल वाढणे, वेळेवर व चांगली वसुली होण्यासाठी देखील बँकांना निश्चितपणे मदत मिळणार आहे. या योजनेचा लाभ सर्व बँका, संस्था व शेतकऱ्यांना होईल या दृष्टीने कार्यवाही करण्यात यावी.

महाराष्ट्राचे राज्यपाल यांचे आदेशावरून व नावाने.


(राजगोपाल देवरा)
सचिव (सहकार)

प्रत :-

- १) सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे.
- २) कार्यकारी संचालक, महाराष्ट्र राज्य सहकारी बँक म., मुंबई.
- ३) कार्यकारी संचालक, जिल्हा मध्यवर्ती सहकारी बँका (सर्व).
- ४) विभागीय सहनिबंधक, सहकारी संस्था (सर्व).
- ५) जिल्हा उपनिबंधक, सहकारी संस्था (सर्व).
- ६) उप / सहनिबंधक, सहकारी संस्था (सर्व).

शेतकऱ्यांना त्यांचे शेती उत्पादन नोंदणीकृत गोदामातील साठवणूकीच्या पावतीवर (NWRs) बँकांनी सवलतीच्या दराने कर्ज उपलब्ध करून देण्याची योजना

योजनेची ठळक वैशिष्ट्ये

- ▶ योजना पीक काढणीनंतर सहा महिन्यांचे कालावधीसाठी लागू राहील.
- ▶ गोदाम वेअर हाऊसिंग (डिक्लपमेंट ॲण्ड रेग्युलेशन) ॲक्ट, २००७ मधील तरतूदीनुसार नोंदविलेले असावे.
- ▶ उपरोक्त Negotiable Warehousing Receipt पध्दती केंद्र शासनाने लागू केली आहे.
- ▶ या पावतीवर (NWRs) शेतकऱ्यांना बँकेकडून किंवा सहकारी पतयंत्रणेकडून कर्ज देण्यात येईल.
- ▶ योजना किसान क्रेडिट धारक अल्प व अत्यल्प भूधारक शेतकऱ्यांसाठी लागू आहे.
- ▶ पीक काढणीनंतर पुढे सहा महिन्यांसाठी बँकांकडून किंवा सहकारी पतयंत्रणेकडून कर्ज उपलब्ध करून देण्यात येईल.
- ▶ पीक कर्जासाठी लागू असलेल्या सवलतीच्या दराने कर्ज उपलब्ध करून देण्यात येईल.
- ▶ शेतकऱ्यांची शेती उत्पादन साठवणूक क्षमता वाढविण्याचा योजनेचा उद्देश आहे.
- ▶ साठवणूक क्षमतेमुळे शेतकऱ्यांना त्यांचे शेती उत्पादनासाठी अधिक किंमत मिळू शकते.
- ▶ योजनेची मार्गदर्शक तत्वे, अंमलबजावणीची कार्यपध्दती याबाबत RBI / NABARD कडून सविस्तर सूचना देण्यात येणार आहेत.

तात्काळ

क्रमांक-संकीर्ण-२०१२/प्र.क्र.२०७/१२/का-१४१७

नियोजन विभाग

मादाम कामा रोड, हुतात्मा राजगुरु चौक,
विस्तार इमारत, मंत्रालय, मुंबई-४०० ०३२

दिनांक : १५ जुलै, २०१२

प्रति,

१) उप महाव्यवस्थापक,
राज्यस्तरीय बँकर्स समिती,
बँक ऑफ महाराष्ट्र,
लोकमंगल, १५०१, शिवाजीनगर,
पुणे-४११००५.

२) सहायक महाप्रबंधक,
भारतीय रिझर्व्ह बँक,
ग्रामीण आयोजना (ऋण विभाग),
मुंबई क्षेत्रीय कार्यालय, २ रा माळा,
गारमेट हाऊस, डॉ.ए.बी.रोड, वरळी,
मुंबई-४०००१८

विषय :- शेतकऱ्यांना त्यांचे शेती उत्पादन नोंदणीकृत गोदामातील
साठवणूकीच्या गोदाम पावतीवर (NWRs) बँकांनी सवलतीच्या
व्याजदराने कर्ज उपलब्ध करून देणेबाबत.

महोदय,

उपरोक्त विषयासंदर्भात केंद्र शासनाच्या क्र.१ (१२)/२०१०-credit-1, दि.१७/१/२०१२ च्या पत्राची व सहकार, पणन व वस्त्रोद्योग विभागाच्या क्र.संकीर्ण-१०१२/प्र.क्र.०२/२-स, दि.१८/२/२०१२ च्या परिपत्रकाची प्रत सोबत पाठवित आहे.

२. केंद्र शासनाने सुंदर पत्रान्वये कळविले आहे की, देशात साठवणूक क्षमतेची पुरेशी वाढ व विकास होण्यासाठी वेअर हाऊसिंग (डेव्हलपमेंट अँड रेग्युलेशन) अँक्ट, २००७ ची अंमलबजावणी देशात दि.२५ ऑक्टोबर, २००७ पासून लागू करून या अधिनियमाच्या माध्यमातून निगोशिएबल वेअर हाऊसिंग रिसिट (NWR) पध्दती केंद्र शासनाने लागू केली आहे. या पध्दतीमुळे शेतकऱ्यांनी शेतातून पीक काढताक्षणी विकून टाकण्याच्या पध्दतीस आळा बसण्यास मदत होणार आहे. शेतकऱ्यांनी या कायद्याच्या तरतुदीनुसार नोंदणीकृत असलेल्या गोदामात शेतीउपज साठवून मिळविलेल्या गोदाम पावतीवर (NWR) शेतकऱ्यास बँकेकडून किंवा सहकारी पतयंत्रणेकडून कर्ज उपलब्ध होण्यास शेतकरी पात्र ठरणार आहे.

८. या योजनेत राज्यातील सर्व शेतकरी, विशेषतः किसान क्रेडिटधारक सर्व अल्प व अत्यल्प भूधारक शेतकरी यांचा समावेश व सहभाग करून शेतकऱ्यांनी या योजनेचा जास्तीत जास्त लाभ घेण्याबाबतचा मुद्दा एस.एल.बी.सी. व डी.एल.बी.सी. यांच्या बैठकीमध्ये मांडण्यात यावा असे केंद्र शासनाने कळविले आहे. त्यानुसार आवश्यक कार्यवाही करण्यात यावी व केलेल्या कार्यवाहीबाबतची माहिती आमनास पाठवावी, ही विनंती.

आपला,



(मा. के. केन्द्रे)

सोबत-सहपत्र वरीलप्रमाणे.

अवर सचिव, महाराष्ट्र शासन

Financial Inclusion drive to open bank accounts of migrant labour & street vendors / hawkers in Urban areas

Under Secretary to Govt. of India, Ministry of Finance, Dept. of Financial Services vide their letter No. F.No.7/13/2012-BO.II dated 26.4.2012 has informed regarding Financial Inclusion drive to open bank accounts of migrant labour & street vendors / hawkers in Metro & Urban areas.

To accelerate this process, a drive is proposed to be initiated initially in Delhi and NCR, and soon thereafter in the entire Country to open accounts of migrant labour and street vendors / hawkers, etc.

The broad strategy may include the following components –

I. Call Centre

A 24x7 Call Centre with a dedicated exclusive line and a team of bank employees / ex-employees to reply the queries of the persons intending to open accounts with the banks during this campaign, particularly the migrant labour and street vendors / hawkers, is proposed to be set up at SLBC / Lead Bank, with the following access channels –

- i. A toll-free telephone number for telephonic queries;
- ii. Telephone number for SMS; and
- iii. A designated ID for e-mail queries.

■ Training of the Call Centre Staff.

The Call-centre personnel will be given adequate training and clarity on the information relating to opening of bank account in all Public Sector Banks (PSBs) operating in the State / UT.

■ Publicity.

Wide-publicity of the e-mail ID and toll free-telephone number will be done through local / Hindi newspapers. Further, these details will also be displayed on all the PSBs' branches operating in the State / UT.

■ Identification of pockets.

Lead Bank will identify pockets of potential clients and allocate them to nearby bank branches for opening of the bank accounts in campaign mode.

II. Monitoring

Progress of opening of bank account of the potential clients will be reviewed in District Level Consultative / Review Meetings and SLBC meetings as per the prescribed format.



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY, ONE BANK

SLBC - MAHARASHTRA

The sub-Group of senior officers of some select PSBs and IBA has since finalised the **"Simplified Uniform Saving Bank Account Opening Form"** for all the PSBs, which will be circulated to all PSBs for opening of accounts. The Form also contains a detailed list of KYC documents which can be used for opening of bank account by individuals. The Form has been simplified to facilitate opening of account by migrant labour, street hawkers, and other poorer sections of the society.

All member banks / Lead District Managers are requested to be in a state of preparedness for the account opening campaign.

It is also suggested that the progress of the drive & the issues in this regard be discussed in each meeting of the SLBC, as a standard Agenda Item, for sharing & experiences. Copy of the same is enclosed as **Annexure 38**.

F.No.7/13/2012-BO.II
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building,
Parliament Street, New Delhi
Dated 26th April, 2012

To

The Chief Executive of all Public Sector Banks

Subject: Financial Inclusion drive to open bank accounts of migrant labour and street vendors / hawkers in Urban areas.

Sir,

To inculcate saving habits and to extend banking facilities to the migrant labour and street vendors / hawkers in urban areas, a drive to open accounts of migrant labour and street vendors / hawkers in urban areas needs to be initiated.

2. Government desires that to begin with, accounts of all migrant labour and street vendors / hawkers who are working within 500 metres of the branches in **urban and metro areas**, should be opened. To achieve this marketing staff of branches should contact personally all street vendors / hawkers who are working **within 500 metres of the branches** to open their accounts. Thereafter, the branches should extend this process of opening of accounts beyond 500 metres so that all such persons get financially included.
3. The Financial Inclusion is high on the Agenda of the Government. This measure is one of the financial inclusion initiatives of the Government. Therefore, it is requested to issue directions to all the branches and subordinate offices of your bank to launch a special campaign in all the urban centres. Kindly ensure that the instructions of the Government are acted upon in '*letter and spirit*'.
4. The outcome of the drive may be monitored at Zonal and Apex levels in the bank, on a regular basis, and the progress in terms of accounts opened by the bank may be reported to this Department on a monthly basis.
5. The progress of the drive and the issues in this regard may also be discussed in each meeting of the SLBC, as a standard Agenda Item, also for sharing of learning and experiences.
6. This has the approval of **Secretary (FS)**.

Yours faithfully,

Encls. : As Above

Sd/-
(D.D. Maheshwari)
Under Secretary to Government of India
Tel : 011-23748750
Email : usbo2-dfs@nic.in bo2@nic.in

FINANCIAL INCLUSION DRIVE TO OPEN BANK ACCOUNTS OF MIGRANT LABOUR AND STREET VENDORS / HAWKERS IN URBAN AREAS

(Circular F.No.7/13/2012-BO.II dated 26.04.2012)

Name of the Bank :

For the month of : ,2012-13

Sl. No.	Number of branches in Metro and urban centres		Total number of accounts opened in these branches		Average accounts opened per Metro / Urban branch in a month in 2011-12		Number of accounts of street vendors / hawkers opened during the reporting month		Comments / experiences, if any.
	Metro	Urban	Metro	Urban	Metro	Urban	Metro	Urban	

As the data regarding opening of accounts of street vendors / hawkers in Metro and urban centres is very important for review / policy direction for Financial Inclusion, banks may put in place a system support for this MIS generation.



Urban Financial Inclusion

- 1. Launch of campaign to ensure at least one Bank account for each family.**
- 2. Capturing of Biometrics while opening accounts.**

Under Secretary to Govt. of India, Ministry of Finance, Dept. of Financial Services vide their letter No. F.No.6/23/2012-FI dated 24.07.2012 has informed regarding Financial Inclusion drive to open bank accounts to urban poor, slum dwellers and the inhabitants of urban / metro villages and facilitate electronic benefit transfer in respect of benefits / subsidies under various Government schemes directly into the accounts of the beneficiaries residing at these centres.

Copy of the same is enclosed as **Annexure 39**. This is for information and necessary compliance by all member banks and Lead District Managers.

F. No. 6/23/2012-FI
Government of India
Ministry of Finance
Department of Financial Services

Jeevandeep Building, Sansad Marg,
New Delhi, dated the 24th July, 2012.

To

All SLBC Convener Banks

Subject: (i) Urban Financial Inclusion - Launch of campaign to ensure at least one bank Account for each family

(ii) Capturing of Biometrics while opening accounts - regarding

Sir,

I am directed to refer to this Department's letter no. F.No.8/11/2011-FI dated 15th May, 2012 wherein banks were advised to launch a campaign to ensure at least one bank account for each family in the service area of a branch having rural villages attached to it.

2. Government of India has been emphasising the need for transferring all benefits including MGNREGA wages and various cash subsidies to beneficiaries by direct credit to their bank accounts. These beneficiaries are not only inhabitants of rural villages but also comprises of urban poor and slum dwellers residing in the Urban/ Metro centres.
3. In order to provide banking services to entire population residing in Urban and Metro Centers – (Urban Financial Inclusion) , so as to financially include the urban poor, slum dwellers and the inhabitants of urban / metro villages and facilitate electronic benefit transfer in respect of benefits/ subsidies under various Government schemes directly into the account of the beneficiaries residing at these centres, it has been decided that the said campaign to ensure one bank account per family should also be launched in such Urban areas for the purpose of Urban Financial Inclusion .
4. All urban areas have a Municipal Corporation or a Municipality or a Municipal Council and the entire area is divided into "Wards". Districts in Metros may not have Lead District Manager (LDM). Generally, the service area approach is not adopted for urban areas. In districts, where LDM has already been provided, necessary instructions may be issued to the LDMs to allocate a Ward or group of wards to a particular branch (for the purpose of opening of accounts as per instructions issued vide letter No. F.No.8/11/2011-FI dated 15th May, 2012) as follows:
 - (i) In Wards/ circle where a branch of bank exists, the responsibility should be entrusted to that branch;
 - (ii) In Wards/ Circle, where branch of more than one bank exists, the responsibility may be assigned to one of the branches operating in the ward.

- (iii) In Wards/ circle where no branch of a bank exists, a neighbouring bank branch may be assigned the responsibility;

In case of non – lead Districts without LDMs, the above exercise of allocating wards to bank branches be done by a duly authorised senior officer of the SLBC convener bank. The allocation of branches for opening of accounts as above by LDM/ duly authorised officer be subsequently got ratified by SLBC.

5. It is understood that under the campaign, some of the banks while opening accounts, are not capturing the biometric details of the customers and the campaign is restricted to FI villages. It is clarified that:

(a) The campaign is to be launched by the bank branch to open an account for the family in all villages attached to the service area of the branch and not just in FI villages. The subject matter of letter dated 15.05.2012 under reference may accordingly be read as "Launch of campaign to ensure at least one bank Account for each family in rural villages– regarding".

(b) Since accounts opened under the campaign would facilitate EBT including transfer of all benefits and various cash subsidies to beneficiaries by direct credit to their bank accounts and the beneficiary should be able to withdraw the benefit from the BC channel, banks should while opening new bank accounts also ensure to capture biometric details of the customer (as done during the 'Swabhimaan' campaign) as per the standards notified in the recent RFP for engaging BCs.

6. All SLBC convener banks are requested to bring the contents of this letter to all member banks to ensure compliance.

Yours sincerely,

(J.K. Mehan)
Under Secretary to Govt. of India (FI)
Tel: 23748767
e-mail: fi-dfs@nic.in



Agenda No. 23

Mapping of Clearing Houses in the Country

To provide for efficient settlement of instruments in clearing, Government of India desires that Clearing Houses be opened by banks at towns / blocks / tehsils, etc., i.e., administrative units below the district HQs, which have 3 or more banks' branches but do not have a Clearing House facility. Government of India has also requested Deputy Governor, Reserve Bank of India vide letter no. D.O.No.11/41/2011-BO.II dtd. 11.07.2012 from Joint Secretary (BO), Government of India, to provide requisite support and guidance to the concerned banks so that this exercise can be completed by 30.09.2012.

On the basis of information collected by SLBC, Maharashtra, a total of 247 centres from 30 districts have been identified in Maharashtra State details of which are given in **Annexure 40**.

Information in respect of Beed (SBI), Osmanabad (SBI) and Yavatmal (CBI) districts is still awaited. We request the respective Lead District Managers to submit the same at the earliest.

We request Nodal Officers of DFS and representatives of Reserve Bank of India to guide the member banks in respect of the matter under consideration.

State - Maharashtra

Sr. No.	District	Taluka	Name of the centre / town / block / tehsil, etc. (i.e. administrative units below the district HQs, which have 3 or more banks' branches)	Whether Clearing House Facility Available? Yes / No
1	Ahmednagar	Akole	Akole	No
	Ahmednagar	Jamkhed	Jamkhed	No
	Ahmednagar	Karjat	Karjat	No
	Ahmednagar	Kopargaon	Kopargaon	No
	Ahmednagar	Newasa	Newasa	No
	Ahmednagar	Parner	Parner	No
	Ahmednagar	Pathardi	Pathardi	No
	Ahmednagar	Sangamner	Sangamner	No
	Ahmednagar	Shevgaon	Shevgaon	No
	Ahmednagar	Shrigonda	Shrigonda	No
	Ahmednagar	Rahata	Rahata	No
2	Akola	Murtizapur	Murtizapur	No
	Akola	Balapur	Balapur	No
	Akola	Telhara	Telhara	No
3	Amravati	Daryapur	Daryapur	No
	Amravati	Anjangaon	Anjangaon	No
	Amravati	Chandur, bajar	Chandur	No
	Amravati	Morshi	Morshi	No
	Amravati	Warud	Warud	No
	Amravati	Chandur, ryl	Chandur ryl	No
	Amravati	Bhatkuli	Bhatkuli	No
	Amravati	Nandgaon, kh	Nandgaon kh	No
	Amravati	Dhamangaon	Dhamangaon	No
	Amravati	Tiwasa	Tiwasa	No
	Amravati	Dharni	Dharni	No
	Amravati	Chikhaldara	Chikhaldara	No
4	Aurangabad	Khultabad	Ellora	No
	Aurangabad	Kannad	Kannad	No
	Aurangabad	Kannad	Pishor	No
	Aurangabad	Gangapur	Gangapur	No
	Aurangabad	Gangapur	Waluj	No
	Aurangabad	Gangapur	Lasur Station	No
	Aurangabad	Paithan	Paithan	No
	Aurangabad	Sillod	Sillod	No
	Aurangabad	Vaijapur	Vaijapur	No
	Aurangabad	Phulambri	Phulambri	No
5	Bhandara	Lakhani	Lakhani	No
	Bhandara	Lakhandur	Lakhandur	No
	Bhandara	Mohadi	Mohadi	No
	Bhandara	Paoni	Paoni	No
	Bhandara	Sakoli	Sakoli	No
	Bhandara	Tumsar	Tumsar	No

State - Maharashtra

Sr. No.	District	Taluka	Name of the centre / town / block / tehsil, etc. (I.e. administrative units below the district HQs, which have 3 or more banks' branches)	Whether Clearing House Facility Available? Yes / No
6	Buldhana	Jalgaon jamod	Jalgaon jamod	No
	Buldhana	Malkapur	Malkapur	No
	Buldhana	Mehkar	Mehkar	No
	Buldhana	Nandura	Nandura	No
	Buldhana	Shegaon	Shegaon	No
	Buldhana	Sindkhed raja	Sindkhed raja	No
	Buldhana	Buldhana	Dhad	No
	Buldhana	Chikhali	Undri	No
	Buldhana	Deulgaon raja	Deulgaon mahi	No
	Buldhana	Jalgaon jamod	Jamod	No
7	Chandrapur	Ballarpur	Ballarpur	No
	Chandrapur	Bhadravati	Bhadravati	No
	Chandrapur	Brahmapuri	Brahmapuri	No
	Chandrapur	Chimur	Chimur	No
	Chandrapur	Gondpipri	Gondpipri	No
	Chandrapur	Pombhurna	Pombhurna	No
	Chandrapur	Korpana	Korpana	No
	Chandrapur	Jiwati	Jiwati	No
	Chandrapur	Mul	Mul	No
	Chandrapur	Nagbhir	Nagbhir	No
	Chandrapur	Rajura	Rajura	No
	Chandrapur	Saoli	Saoli	No
	Chandrapur	Warora	Warora	No
	Chandrapur	Sindewahi	Sindewahi	No
8	Dhule	--	--	--
9	Gadchiroli	Armori	Armori	No
	Gadchiroli	Kurkheda	Kurkheda	No
	Gadchiroli	Dhanora	Dhanora	No
	Gadchiroli	Chamorshi	Chamorshi	No
	Gadchiroli	Aheri	Aheri	No
	Gadchiroli	Etapalli	Etapalli	No
	Gadchiroli	Sironcha	Sironcha	No
	Gadchiroli	Wadsa	Wadsa	No
	Gadchiroli	Korchi	Korchi	No
	Gadchiroli	Mulchera	Mulchera	No
10	Gondia	Goregaon	Goregaon	No
	Gondia	Amgaon	Amgaon	No
	Gondia	ArjuniMorgaon	ArjuniMorgaon	No
	Gondia	SadakArjunii	sadak arjuni	No
	Gondia	salekasa	salekasa	no
	Gondia	Tiroda	Tiroda	no
	Gondia	Deori	Deori	no

State - Maharashtra

Sr. No.	District	Taluka	Name of the centre / town / block / tehsil, etc. (i.e. administrative units below the district HQs, which have 3 or more banks' branches)	Whether Clearing House Facility Available? Yes / No
11	Hingoli	--	--	--
12	Jalgaon	Bodwad	Bodwad	No
	Jalgaon	Erandol	Erandol	No
	Jalgaon	Muktainagar	Muktainagar	No
	Jalgaon	Chopda	Chopda	No
	Jalgaon	Dharangaon	Dharangaon	No
	Jalgaon	Bhadgaon	Bhadgaon	No
	Jalgaon	Parola	Parola	No
	Jalgaon	Raver	Raver	No
	Jalgaon	Jamner	Jamner	No
	Jalgaon	Yawal	Yawal	No
13	Jalna	Bhokardan	Bhokardan	No
	Jalna	Badnapur	Badnapur	No
	Jalna	Mantha	Mantha	No
	Jalna	Partur	Partur	No
	Jalna	Jafrabad	Jafrabad	No
	Jalna	Ghansawangi	Ghansawangi	No
	Jalna	Ambad	Ambad	No
14	Kolhapur	Karveer	Gandhinagar	No
	Kolhapur		Hupari	No
	Kolhapur		Peth vadgaon	No
	Kolhapur	Panhala	Kodoli	No
	Kolhapur	Shirol	Kurundwad	No
	Kolhapur	Kagal	Kagal	No
	Kolhapur		Murgud	No
	Kolhapur	Ajara	Ajara	No
	Kolhapur	Radhanagari	Radhanagari	No
	Kolhapur	Chandgad	Chandgad	No
	Kolhapur	Bhudargad	Gargoti	No
	Kolhapur	Ganganbawada	Gaganbawada	No
	Kolhapur	Shahuwadi	Malkapur	No
15	Latur	Chakur	Chakur	No
	Latur	Renapur	Renapur	No
	Latur	Shirur AP	Shirur AP	No
	Latur	Deoni	Deoni	No
	Latur	Jalkot	Jalkot	No
16	Nagpur	Saoner	Saoner	No
	Nagpur	Mauda	Mauda	No
	Nagpur	Kalmeshwar	Kalmeshwar	No
	Nagpur	Katol	Katol	No
	Nagpur	Hingana	Hingana	No
	Nagpur	Bhiwapur	Bhiwapur	No
	Nagpur	Umrer	Umrer	No
	Nagpur	Narkhed	Narkhed	No
	Nagpur	Kuhi	Kuhi	No
	Nagpur	Ramtek	Ramtek	No
	Nagpur	Parseoni	Parseoni	No

State - Maharashtra

Sr. No.	District	Taluka	Name of the centre / town / block / tehsil, etc. (i.e. administrative units below the district HQs, which have 3 or more banks' branches)	Whether Clearing House Facility Available? Yes / No
17	Nanded	Ardhapur	Ardhapur	No
	Nanded	Bhokar	Bhokar	No
	Nanded	Biloli	Biloli	No
	Nanded	Degloor	Degloor	No
	Nanded	Dharmabad	Dharmabad	No
	Nanded	Hadgaon	Hadgaon	No
	Nanded	Himayat nagar	Himayat nagar	No
	Nanded	Kandhar	Kandhar	No
	Nanded	Kinvat	Kinvat	No
	Nanded	Loha	Loha	No
	Nanded	Mahur	Mahur	No
	Nanded	Mudkhed	Mudkhed	No
	Nanded	Mukhed	Mukhed	No
	Nanded	Naigaon	Naigaon	No
	Nanded	Peth umari	Peth umari	No
18	Nandurbar	Nawapur	Nawapur	No
	Nandurbar	Akkalkuwa	Akkalkuwa	No
	Nandurbar	Taloda	Taloda	No
19	Nasik	Baglan	Baglan	No
	Nasik	Chandwad	Chandwad	No
	Nasik	Dindori	Dindori	No
	Nasik	Igatpuri	Igatpuri	No
	Nasik	Kaiwan	Kaiwan	No
	Nasik	Nandgaon	Nandgaon	No
	Nasik	Niphad	Niphad	No
	Nasik		Pimpalgaon (B)	No
	Nasik		Ojhar	No
	Nasik	Peth		No
	Nasik	Sinnar	Sinnar	No
	Nasik	Surgana		No
	Nasik	Yeola	Yeola	No
	Nasik	Deola	Deola	No
	Nasik	Trimbak	Trimbak	No
20	Parbhani	Purna	Purna	No
	Parbhani	Palam	Palam	No
	Parbhani	Gangakhed	Gangakhed	No
	Parbhani	Sonpeth	Sonpeth	No
	Parbhani	Pathri	Pathri	No
	Parbhani	Manwat	Manwat	No
	Parbhani	Sailu	Sailu	No
	Parbhani	Jintur	Jintur	No
	Parbhani	Bori	Bori	No
21	Pune	Indapur	Indapur	No
	Pune	Junnar	Junnar	No
	Pune	Bhor	Bhor	No
22	Raigad	J. Murud	Janjira Murud	No
	Raigad	Shriwardhan	Shriwardhan	No

State - Maharashtra

Sr. No.	District	Taluka	Name of the centre / town / block / tehsil, etc. (I.e. administrative units below the district HQs, which have 3 or more banks' branches)	Whether Clearing House Facility Available? Yes / No
23	Ratnagiri	Chiplun	Sawarde	No
	Ratnagiri	Dapoli	Dabhol	No
	Ratnagiri	Dapoli	Dabhol	No
	Ratnagiri	Guhagar	Guhagar	No
	Ratnagiri	Guhagar	Shringartali	No
	Ratnagiri	Khed	Furus	No
	Ratnagiri	Mandangad	Mandangad	No
	Ratnagiri	Ratnagiri	Jakadevi	No
	Ratnagiri	Ratnagiri	Pawas	No
	Ratnagiri	Ratnagiri	Pali	No
	Ratnagiri	Sangmeshwar	Sangmeshwar	No
	Ratnagiri	Sangmeshwar	Deorukh	No
24	Sangli	Atpadi	Atpadi	No
	Sangli	Jath	Jath	No
	Sangli	Kavathemahank	Kavathemahankal	No
	Sangli	Kadegaon	Kadegaon	No
	Sangli	Khanapur	Khanapur	No
	Sangli	Tasgaon	Tasgaon	No
	Sangli	Shirala	Shirala	No
	Sangli	Palus	Palus	No
	Sangli	Walva	Walva	No
25	Satara	Man	Dahiwadi	No
	Satara	Khatav	Vaduj	No
	Satara	Patan	Patan	No
	Satara	Javali	Medha	No
26	Sindhudurg	Vaibhavwadi	Vaibhavwadi	No
	Sindhudurg	Kankavali	Talare	No
	Sindhudurg	Kasai-dodamarg	Kasai-dodamarg	No
	Sindhudurg	Malvan	Achara	No
	Sindhudurg	Kankavali	Phonda	No
	Sindhudurg	Devgad	Devgad	No
	Sindhudurg	Sawantwadi	Banda	No
	Sindhudurg	Vengurla	Shiroda	No
	Sindhudurg	Malvan	Katta	No
	Sindhudurg	Vengurla	Parula	No
	Sindhudurg	Kudal	Sindhudurnagari	No
	Sindhudurg	Kankavali	Kharepatan	No
27	Solapur	Akkalkot	Dudhani	No
	Solapur	Barsi	Vairag	No
	Solapur	Karmala	Karmala	No
	Solapur	Madha	Madha	No
	Solapur	Madha	Temburni	No
	Solapur	Madha	Modnimb	No
	Solapur	Malsiras	Malsiras	No
	Solapur	Malsiras	Natepute	No
	Solapur	Mohol	Mohol	No
	Solapur	South solapur	Mandrup	No

State - Maharashtra

Sr. No.	District	Taluka	Name of the centre / town / block / tehsil, etc. (I.e. administrative units below the district HQs, which have 3 or more banks' branches)	Whether Clearing House Facility Available? Yes / No
28	Thane	Dahanu	Dahanu	No
	Thane	Javhar	Vikramgad (Block)	No
	Thane	Javhar	Javhar	No
	Thane	Mokhada	Mokhada	No
	Thane	Murbad	Murbad	No
	Thane	Palghar	Boisar	No
	Thane	Shahapur	Wasind	No
	Thane	Talasari	Talasari	No
	Thane	Wada	Wada	No
	Thane	Wada	Kudus	No
29	Wardha	Samudrapur	Samudrapur	No
	Wardha	Deoli	Deoli	No
	Wardha	Seloo	Seloo	No
	Wardha	Arvi	Arvi	No
	Wardha	Ashti	Ashti	No
	Wardha	Karanja	Karanja	No
30	Washim	Washim	Ansing	No
	Washim	Malegaon	Malegaon	No
	Washim	Malegaon	Shirpur	No
	Washim	Mangrulpir	Mangrulpir	No
	Washim	Mangrulpir	Sheloo bazar	No
	Washim	Karanja	Kamja	No
	Washim	Manora	Manora	No
	Washim	Risod	Risod	No