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State Level Bankers' Committee, Maharashtra

संयोजक संयोजक Convener

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

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Date : 7.3.2015

All Members, SLBC – Maharashtra

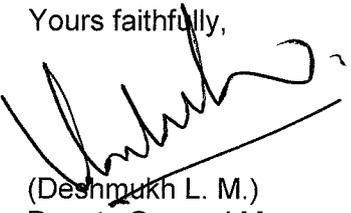
Dear Sir,

Re : Minutes / Action Points of 126th SLBC meeting held on 26.2.2015 at Mumbai

Please find attached Minutes / Action Points of the 126th SLBC meeting held on 26.2.2015 at Mumbai for your perusal and to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 7.4.2015 for appraising in the next SLBC meeting.

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

Yours faithfully,


(Deshmukh L. M.)
Deputy General Manager
Member Secretary SLBC



Minutes of the 126th SLBC Meeting held on February 26, 2015 at Mumbai

The 126th SLBC meeting was held on 26.02.2015 at MVM Banquets, Mumbai. Shri R.K. Gupta, Executive Director; Bank of Maharashtra presided over the meeting.

The meeting was specially attended by Shri Anandrao Patil, Director, Department of Financial Services, Ministry of Finance, New Delhi & Nodal Officer for SLBC, Maharashtra. Shri S.K. Sharma, Principal Secretary, Cooperation, Government of Maharashtra, Smt. Jayashree Mukherjee, Principal Secretary, Minorities Development, Government of Maharashtra, Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. J. M. Jiwani, Regional Director, Reserve Bank of India, Nagpur, Dr. U. S. Saha, CGM, NABARD, Shri Chandrakant Dalvi, Commissioner, Cooperation, Government of Maharashtra, Senior officials of Reserve Bank of India, NABARD, State Government, member banks, Chairmen of Regional Rural Banks, various State Government Corporations, Lead District Managers and other members also attended the meeting.

Shri P. N. Deshpande, General Manager, Resource Planning & Convener, SLBC Maharashtra welcomed the participants. He gave an overview of various meetings held during the past quarters and overall developments. He thanked the members for utilizing the SLBC forum actively.

Shri R.K. Gupta, Executive Director, Bank of Maharashtra briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities and reviewed the performance under Annual Credit Plan 2014-15. He informed about the provisional achievements of 76% up to the third quarter pertaining to the most ambitious Annual Credit Plan for the State of Maharashtra of Rs. 3,00,000 crore. He also informed about achieving targets to the extent of 75% in respect of crop loan disbursements as at the end of January 2015. He appealed the bankers to put in concerted efforts in the remaining period of one month so as to surpass the ACP targets. On the background of NABARD's Potential Linked Plan (PLP) 2015-16 to the tune of 1,80,000 crore, he appealed all Lead District Managers to consider the PLP and expected achievements under various subsectors for March 2015 while preparing the annual credit Plan for 2015-16 taking care that the ACP for 2015-16 would be at least 15% more than the achievements or the targets for the financial year 2014-15, whichever was higher. While briefing the house about the progress under Pradhan Mantri Jan Dhan Yojana (PMJDY), he requested the State Government to issue saturation certificate for the state of Maharashtra as required by Ministry of Finance, New Delhi. He also requested for more involvement of the State Government for implementation of Direct Benefit Transfer under various schemes, like Scholarships, MNAREGA, and Social Welfare Benefit Schemes etc. He congratulated all the stake holders i.e. all member Banks, all Lead District Managers and concerned Government authorities for the successful implementation of PMJDY and for the



overwhelming response from the member Banks and beneficiaries in the State. He requested State Government for immediate nomination of State Mission Director for effective and smooth implementation of Financial Inclusion Programme in the State. He thanked the State Government and the State Mission Director for their active support in implementation of the PMJDY programme. Stressing the importance of Financial Literacy, he informed the house that SLBC in coordination with IBA and IIBF would be arranging a two day work shop for all RSETI Directors who in turn would impart training to Bank Mitras working in the field as extended arms of bank branches. He informed the house about the plan of Banking fraternity in India in association with Indian Bank's Association (IBA) to provide Financial Education and access to financial Products to school children in India by adoption of schools in proximity by bank branches. He communicated about formation of a high level committee for study of Regional Imbalance in the State in accordance with the discussions held during the Special SLBC meeting held under the Chairmanship of Hon'ble Chief Minister of Maharashtra. He drew attention of State Government towards the request of RRBs to treat them at par with other banks and also to the issues of pending claims on Interest subvention as well as penal interest and requested for an early decision. He concluded his keynote address by thanking the Government officials and other dignitaries for their active participation.

Shri Anandrao Patil congratulated Government of Maharashtra, bankers and Lead District Managers for the efforts taken and achievement under PMJDY. He expressed satisfaction over appointment of Bank Mitras all over the State. However, he was concerned about the high attrition rate of the Bank Mitras and suggested that they should be properly paid and incentivised to check the attrition rate. He felt that monthly meetings of the Bank Mitras and their handholding at all levels would help greatly in understanding their problems and improvement in their performance. He informed that Maharashtra was the fourth State to have opened more than 92 lakh accounts under the PMJDY. He also informed that Government of India would be routing all sorts of benefits through these accounts and requested the State Government to follow the same. He advised bankers to complete all formalities like issuance of passbook and RuPay Cards with activation thereof in respect of the accounts opened under PMJDY. He was happy to note the growing number of transactions under the Aadhaar Enabled Payment System (AEPS) and 50% share of Bank of Maharashtra in the same. He reviewed the performance of banks under various parameters viz role of FLCs, credit to weaker sector, flow of credit to MSME sector, DRI scheme, performance under Annual Credit Plan etc. and provided meaningful guidance to them. He requested the State Government to look into the matter pertaining to problems in smooth and effective implementation of SARFAESI Act in the State and early disposal of cases pending at the District Magistrates' level. He requested State Government authorities for issuing necessary instructions to all District Collectors for disposal of all pending cases under SARFAESI Act. He also requested the State Government for an early resolution in case of issues pertaining to land allotments / government sanctions / permissions etc. for RSETI buildings. He suggested that the agenda notes may include RSETI success stories. He advised all the bankers for timely submission of data to SLBC so that SLBC can finalise

the agenda notes and share with all concerned at least two weeks prior to the quarterly SLBC meeting. He informed the house about the new initiative of the Central Government in respect of Digital Life Certificate – Jeevan Praman which was important for disbursement of pension and asked to spread awareness about the same. He advised the insurance companies to provide their products to Bank Mitra for micro level reach.

On behalf of all bankers, Convener, SLBC assured that the agenda notes would be finalized well in advance.

Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India congratulated all concerned for holding the 126th meeting exactly as per schedule and for commendable performance under Pradhan Mantri Jan Dhan Yojana. He concurred with the views of Director, DFS regarding timely submission of data and finalization of agenda notes. He stressed the importance of timely submission of data pertaining to RBI MIS and expressed concern over delay in its submission. Referring to the SLBC meeting held in December 2014 followed by a Special meeting held under the chairmanship of Hon'ble Chief Minister of Maharashtra and the NABARD seminar on State Focus Paper. He informed the house about many important points emerged therein viz importance of development of strategies to overcome the regional imbalances prevalent in the State, focused attention on investment credit portfolio for sustained growth of the agricultural sector, significance of financial literacy, skill development of Bank Mitras and improvement of rural infrastructure with irrigation facilities particularly in Vidarbha and Marathwada Regions of Maharashtra. He opined that the farmers must get adequate remuneration, there should be a strict discipline in respect of credit, a stricter control on NPAs and concerted efforts for recovery of dues so that recycling of credit would be easy. He informed the house about the circular issued by RBI on Roadmap for coverage of the state. As per the earlier Financial Inclusion Programme, all the villages were to be covered by March 2016. Now in view of preponing the date for implementation of PMJDY, now all the villages should be covered by 14-08-2015 by the banks. He further urged the State Government for treating the Regional Rural Banks at par with the Public Sector Banks for parking of Government funds and for settlement of claims by the Government Corporations; the State Government being one of the stake holders of the RRBs. He also requested for appointment of State Government nominees on the Boards of Directors of the two RRBs in Maharashtra, as their role in the working of RRBs is of vital importance. He informed the house about the workshops on MSME sector being conducted by RBI and stressed the need for boost in the flow of credit to this sector for making programmes like 'Make in India' and 'Make in Maharashtra' a grand success.

Smt. J.M. Jivani, Regional Director, Nagpur, Reserve Bank of India expressed that all the members of the State Level Bankers Committee were partners in the development of the State and the Convener Bank was doing a commendable job of coordination of the members, holding various meetings and percolating the guidelines of the Government to its members. She urged the member banks having branches in Vidarbha Region to process / sanction credit proposals quickly; more particularly the proposals under horticulture sector.

She referred to the matters in respect of unutilized subsidies sanctioned by the Orange Cultivation Board and advised for its proper utilization at the earliest.

Smt. Jayashree Mukherjee, Principal Secretary, Minorities Development, Government of Maharashtra expressed her concern over the low percentage of credit to minority community in the state. She informed that 94% of the minorities were from informal sectors e.g. hawkers, plumbers etc. and there was a need for sensitizing them and making them financially literate and ultimately include them financially. This would help them in increasing their comfort level while approaching banks for their needs. She also observed that 70% of the minority population reside in urban areas and presence of a good number of brick and mortar bank branches in the minority concentrated areas was necessary.

Dr. U.S. Saha, CGM, NABARD informed the house about oversubscription of the Dairy Entrepreneurship Scheme. He expressed concern over low performance of bankers in respect of Weavers' Credit Card and Joint Liability Groups (JLGs) and urged them to improve upon the same.

Dy Registrar & COO of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) requested all SLBC Member banks to ensure that all transactions related to immovable properties done by them are registered on the portal of CERSAI within the prescribed period.

COO, Umed – MSRLM gave informative presentation before the gathering.

Shri R.K. Gupta, Executive Director, Bank of Maharashtra summed up the proceedings. He expressed happiness over the aggressive participation from all sides. He felt that the overall interaction between the participants was very good. He declared that felicitation of bankers and LDMs for best performance under various parameters was under the consideration of SLBC.

After detailed agenda wise discussions, the meeting ended with vote of thanks by Shri L.M. Deshmukh, Member Secretary, SLBC Maharashtra.

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 125 th SLBC meeting held on 26.09.2014 and Special SLBC meeting held on 15.01.2015	The minutes of 125 th SLBC meeting held on 26.09.2014 and Special SLBC meeting held on 15.01.2015 were placed as annexures in the agenda.	The minutes of 125 th and Special SLBC meetings were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	PMJDY appeal was published in 8 news papers on 09-01-2015. Rajiv Rinn Yojana (RRY) for Housing Subsidy Informing DLCC Calendar to SLBC Review of Pradhan Mantri Jan Dhan Yojana (PMJDY)	Banks to share advertisement expenses and remit their share at the earliest. Discussed under appropriate agenda item. All Lead District Managers to inform DLCC calendar for 2015 to SLBC so that it can be put up on SLBC website. Discussed under appropriate agenda item.	All Member Banks -- LDMs --
3	Disbursement of Crop Loans and ACP Review of Progress under lending for Crop Loans under ACP 2014-15	Member Secretary, SLBC informed the house that banks in Maharashtra have achieved 82% of the kharif target in respect of crop loan disbursements and the overall achievement as of 31.01.2015 was	All member banks to fully achieve annual target well in advance; latest by the end of the current fiscal.	All Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>75% of the annual target. Last year the achievement was to the tune of 78% of the target. This was because of late arrival of monsoon season. He observed that the share of commercial banks has been continuously improving in this area. He also informed that though the performance of Private Sector Banks showed improvement as compared to the past performance, they needed to step up their efforts for achieving annual targets allotted to them.</p> <p>Shri S.K. Sharma, Principal Secretary, Cooperation, Government of Maharashtra and Shri Chandrakant Dalvi, Commissioner, Cooperation, Government of Maharashtra took district wise review of performance in respect of disbursement of crop loans and advised banks in the low performing districts to step up their efforts so as to achieve annual target during the remaining period. They also advised the bankers to concentrate on investment credit portfolio for improvement. The Principal Secretary requested bankers to lodge claims pertaining to refund of penal interest if not already lodged. He was informed that some of the banks have not yet received the claim amount though sanctioned. Bank of Maharashtra requested for early release of 1% interest subvention of amount already sanctioned, the state Government.</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Status of disbursement of Crop Loans in districts with weak DCCBs	Bankers requested for early implementation of State Recovery Act so that recovery of dues and disbursement of fresh finance would get a boost. Crop loan disbursement data as of 31.01.2014 for Buldhana, Nagpur and Wardha districts indicate 74% achievement of the targets. The same is 66% for other districts with weak DCCBs viz. Beed, Dhule, Jalna, Nandurbar and Osmanabad. Overall achievement of these 8 districts is 69% of the target which is slightly below the achievement of the State at 75%.	All banks in these 8 districts to fully achieve annual target well in advance; latest by the end of the current fiscal. LDMS to monitor the progress	All Member Banks/LDMS
	Annual Credit Plan			
	The comparative position of Annual Credit Plan for the last 3 years	Member Secretary, SLBC informed that banks in Maharashtra have achieved priority targets under ACP 2013-14 to the extent of 131% and a three year comparison shows that targets have been exceeded every year. He expressed confidence in exceeding all yearly targets for 2014-15 too.	All banks to achieve / exceed the allotted targets under all sectors.	All Banks
	Review of performance under ACP 2014-15	Member Secretary, SLBC also informed that banks in Maharashtra have provisionally achieved Priority Sector targets under ACP 2014-15 to the extent of 76% as at the end of the third quarter. He appealed all banks to strive hard for exceeding all yearly targets.		



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4	Implementation of Prime Minister Jan Dhan Yojana (PMJDY) in the State of Maharashtra	<p>Member Secretary, SLBC informed the house that saturation certificate was yet awaited from Gadchiroli and Gondia Districts and advised the concerned Lead District Managers to acquire the same from the respective District Collectors at the earliest. He also requested the State Government to issue saturation certificate for the whole State as required by Department of Financial Services, Ministry of Finance, New Delhi.</p> <p>Shri Anandrao Patil congratulated Government of Maharashtra, Bankers and Lead District Managers for the efforts taken and achievement under PMJDY. He expressed satisfaction over appointment of Bank Mitras all over the State. However, he was concerned about the high attrition rate of the Bank Mitras and suggested that they should be properly paid and incentivised to check the attrition rate. He informed that Maharashtra was the fourth State to have opened more than 92 lakh accounts under the Yojana. He also informed that Government of India would be routing all sorts of benefits through these accounts and requested the State Government to follow the same. He advised bankers to complete all formalities like issue of passbook and RuPay Card with activation thereon in respect of the accounts opened under PMJDY.</p>	<p>State Government to issue Saturation Certificate for the State of Maharashtra at the earliest.</p> <p>Bankers to complete all formalities like issue of passbook and RuPay Card with its activation</p>	<p>Government of Maharashtra</p> <p>All Banks</p>



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		<p>He was happy to note the growing number of transactions under the Aadhaar Enabled Payment System (AEPS) and 50% share of Bank of Maharashtra in the same.</p> <p>Shri Philip D'Silva, General Manager, Priority, Bank of Maharashtra informed that the Bank had started AEPS enabled transactions almost a year ago and the system was stabilized with Bank Mitras appointed by the Bank being capable of doing these transactions easily. He also informed that linking of Aadhaar numbers was more than 70% in the Bank.</p>		
5	Setting up of RSETI & FLCs in Maharashtra	<p>Member Secretary, SLBC informed the house about the Sub-Committee meeting on RSETIs and FLCs held at Pune on 12.02.2015 and about the in depth discussions held therein. He also informed about the detailed status of RSETIs at various centres being placed in the agenda notes.</p> <p>Member Secretary, SLBC communicated about the trainers' training programme to be held for RSETI Directors as per the directives of Indian Banks' Association. RSETI Directors would in turn train Bank Mitras.</p> <p>Lead District Manager, Ratnagiri District informed about appointment of full time director at RSETI and assured that the grading of the RSETI would improve by March 2015.</p>	<p>Sponsoring bank to make all out efforts to improve grading of RSETI at Ratnagiri.</p>	<p>Bank of India</p>



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		<p>Dr. U.S. Saha informed that training costs in respect of BPL candidates being trained in the RSETIs was being reimbursed by NABARD and requested the sponsoring banks to submit claims in time.</p> <p>Shri Anandrao Patil, Director, Department of Financial Services advised all Lead District Managers to follow up personally with respective District Collectors for resolving issues related to land and State Government sanctions / permissions.</p> <p>Member Secretary, SLBC opined that the issue of financial literacy was all the more important in light of launching of PMJDY. He informed that Financial Literacy Material was delivered to all LDMs in the State for further distribution to FLCs & participating Banks in the District.</p> <p>Financial Literacy material in respect of PMJDY scheme is available on SLBC website in Hindi, English & Marathi. Audio visual clips on PMJDY are also available on SLBC website.</p> <p>The information regarding the claim procedure for accident Ins. scheme under PMJDY is available on SLBC website.</p>	<p>All sponsoring banks to submit requisite claims.</p> <p>Lead District Managers to follow up personally with respective District Collectors for land related issues.</p> <p>LDM offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p>	<p>All sponsoring banks.</p> <p>All LDMs</p> <p>All LDMs All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Shri Anandrao Patil, Director, DFS advised that matters involving policy decisions in respect of RSETIs may be taken up directly with Ministry of Rural Development (MoRD), New Delhi.</p> <p>Shri Sunil Kasture, State Project Coordinator, RSETI Monitoring Cell. MoRD informed that all training would be compulsorily routed through RSETIs by DIC hence forth and instructions to that effect would be issued by MoRD shortly.</p>		
6	Review of performance under various Government Sponsored Schemes (GSS)	<p>Member Secretary, SLBC informed the house about the sub-committee meeting on PMEGP held on 12.02.2015 and discussions held therein. He also informed about receipt of user id and password for use of SLBC so that requisite reports could be generated at the Convener Bank level.</p> <p>Member Secretary also informed that SLBC has placed the progress under various GSS as mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p>



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		He requested the Government agencies to space out sponsoring of proposals evenly throughout the year to avoid the year end rush for achievement of targets.	Government agencies / Corporations to space out sponsoring of proposals evenly throughout the year.	Concerned Government agencies / Corporations
7	Implementation of Maharashtra State Rural Livelihoods Mission Scheme	<p>Member Secretary, SLBC informed the house about the sub-committee meeting on SHGs held at Pune on 12.02.2015 and about the in depth discussions held therein.</p> <p>Chief Operating Officer (COO), Umed – MSRLM explained the 4 pillars of NRLM viz social, financial and economic inclusion and access to entitlements and safety nets; to the house. She also explained per capita loan access by SHG members, average credit to SHGs and SHG capitalization strategy. She presented bank wise figures and urged to dispose the pending SHG applications at the earliest. She appealed to the member banks about incorporation of specific product in CBS and proper codification of women SHGs for getting interest subvention benefit. She informed about the “Bank Sakhis” being appointed by NRLM to support the SHG movement and requested bankers to extend their cooperation to them. She also informed that NRLM portal collects data of all SHGs and urged banks and NABARD to share data on the portal.</p>	All banks to note the different provisions and develop necessary product in their CBS. All banks to ensure proper coding of SHG accounts in CBS and share data with NRLM portal.	All Banks



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		<p>IBA common application form for loan by SHGs was circulated by MSRLM in the meeting. The same has already been circulated by SLBC. Dr. U.S. Saha, CGM, NABARD opined that it was necessary for bankers to take initiative for revival of dormant SHGs and assured that NABARD would extend all help for the same.</p> <p>He also informed house about slow progress in finance of JLG groups and requested banks for more attention in the matter.</p>		
8	Impact of Low level Credit Services in Scheduled Areas	<p>Member Secretary, SLBC advised LDMs to concentrate on the 59 scheduled area blocks while preparing Annual Credit Plan 2015-16. He informed that the list of blocks has already been circulated by SLBC. He suggested that MSRLM credit linkage programme be linked with these blocks which may be declared as intensive.</p>	<p>Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) to concentrate on the 59 scheduled area blocks while preparing Annual Credit Plan 2015-16 and to submit the data to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra.</p>	<p>Concerned LDMs of the specified districts.</p>



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			Controllers of concerned districts are requested to take necessary regular review of the position of target vis-à-vis achievement in the Scheduled Areas during DLRC meetings. MSRLM to link their credit linkage programme with PESA blocks by declaring them as intensive.	District administration of the specified districts. MSRLM
9	Regular issues to be discussed during SLBC meetings Dairy Entrepreneurship Development Scheme Rajiv Rinn Yojana (RRY) for Housing subsidy	NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house. HUDCO is requested to apprise the members about the latest developments / information in respect of RRY.	NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken. HUDCO to communicate latest developments to SLBC so that the same can be circulated amongst the members.	NABARD HUDCO



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics & Agri-Business Centres" (ACABC)	All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the Nodal Agency.	All concerned banks to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD	All Member banks
	Review of Weaver Credit Card (WCC) Scheme	All Banks are requested to submit the position of WCCs to NABARD.	NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.	NABARD
10	Appointment of Nodal Officer and separate Cell by all member Banks for sharing the SLBC instructions in the field for Maharashtra State under Lead Bank Scheme	It has been observed that the guidelines issued by SLBC are not percolated down to all Bank branches through their controlling offices. Even though the instructions of SLBC are percolated to Bank branches through Lead District Managers, in some cases branches are not ready to implement the same as the branches are not getting the instructions from their Controlling Offices.	The entire member Banks to take suitable steps in the matter by appointing a specific Nodal Officer who will be responsible for submission of data to SLBC as well as for percolating the guidelines issued by SLBC to all branches from time to time.	All Banks
11	Delay in getting DM permission for physical possession of securities under SARFAESI Act	Member banks have represented about difficulties in getting the approval / assistance from District Magistrates for taking physical possession of assets under SARFAESI Act. Member Secretary, SLBC informed that SLBC has already taken up the issue with Chief Secretary, Maharashtra State vide our letters dtd. 20.6.2014 and 16.10.2014.	Banks to provide relevant data to LDMS. LDMS to include this as a regular agenda item in DLCC meetings.	All Banks All LDMS



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		<p>Shri Anandrao Patil, Director, Department of Financial Services informed that Government of India has already issued suitable instruction to all Chief Secretaries in this respect in June 2014 and such instructions would be passed on tom District Collector.</p> <p>It was suggested that this issue be included as a regular agenda item in DLCC meetings where Hon'ble District Collector is the Chairperson of the forum and on the spot decision in applicable cases can be obtained from him.</p>		
12	Credit Flow to Micro and Small enterprises	<p>Member Secretary, SLBC informed that data has been compiled from information submitted by banks.</p> <p>All targets and sub targets under this area have to be achieved.</p>	<p>As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data being submitted to RBI and to SLBC.</p>	All Banks
13	Monitoring credit flow to various sectors of Economy & Credit to Minority Communities	<p>Member Secretary, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p>	<p>To note and take remedial action in respect of achievement of targets and correction in data wherever necessary. As per Gol guidelines, Jain community is to be considered as a minority community. All member banks</p>	All Banks



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		<p>It has been observed that the percentage of lending to Minority Communities by banks is much less than the required percentage. Hence, it has been advised to improve the performance under this area. A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is provided to all banks by SLBC and is made available on SLBC website.</p> <p>Principal Secretary, Minorities Development, Government of Maharashtra observed that 94% of the minorities were from informal sectors e.g. hawkers, plumbers etc. and there was a need for sensitizing them. Making them financially literate and ultimately include them financially. This would help them in increasing their comfort level while approaching banks for their needs. She also observed that 70% of the minority population reside in urban areas and presence of a good number of brick and mortar bank branches in the minority concentrated areas was necessary.</p> <p>General Manager, Central Bank of India informed about the specific product developed by them for catering to the minority community. He also informed that the bank was concentrating on finance to the Jain community and the strategy was yielding good results.</p>	<p>to screen their CBS data for correct classification so that the percentage of advances to minority community will increase.</p> <p>All banks to concentrate on these blocks / towns for lending to minority communities and achieve the set target of 15% of priority Sector lending to Minority Communities.</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p>	<p>All Banks</p> <p>All LDMs</p>



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		<p>It was observed that though banks were undertaking sincere efforts, the same was not being reflected in reporting owing to wrong or faulty classification / codification of advances.</p> <p>Chairman SLBC suggested that provision for noting down community of the borrower and its correct classification be made on the loan application itself.</p> <p>Member Secretary, SLBC informed that a sub committee meeting would be called to address specific issues in this respect.</p>	<p>All banks to undertake data cleaning exercise for correct classification / codification of advances to minority sector which would help in improving percentage of advances to the sector.</p>	<p>All Banks</p>
14	Other Issues	<p>Some Lead District Managers represented problems faced by them. However, it was observed that most of the issues were district specific and could be resolved at the level of DLCC.</p> <p>Member Secretary, SLBC informed that a proposal has been put up to the Revenue Department of Government of Maharashtra by Inspector General of Registration, Government of Maharashtra to consider all district headquarters as well as block headquarters as centres for registering equitable mortgage of properties.</p>	<p>All LDMs to take up district specific issues for resolution in DLCC meetings.</p>	<p>All LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Lead District Managers represented that the present Samruddhi package for generation of Lead Bank Returns requires a need for upgrading the package and / or its integration with RBI new MIS. It was informed by RBI that the purpose of LBR and RBI MIS was different and MIS was seeking more granular information on sectoral deployment of credit to MSMEs, Housing and Education etc. As all banks were now on CBS platform, the data should be accessible at branch level and discussions in SLBC / DLCC / BLBC meetings should be based on the revised MIS format. Member Secretary, SLBC opined that LBR was useful at the district level as it generates block wise and activity wise information.</p>	<p>NABARD to look into the long pending demand of the LDMs for upgradation of Samruddhi package.</p>	<p>NABARD</p>



Annexure II

List of Participants of 126th SLBC Meeting held on 26.02.2015 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri R.K. Gupta	Executive Director, Bank of Maharashtra & Chairman SLBC
2	Shri P.N. Deshpande	General Manager, Resource Planning & Convener, SLBC, Maharashtra
Central Government		
1	Shri Anandrao Patil	Director, DFS, MoF, New Delhi & Nodal Officer for SLBC, Maharashtra
State Government		
1	Shri S.K. Sharma	Principal Secretary, Cooperation
2	Smt. Jayashree Mukherjee	Principal Secretary, Minorities Development
3	Shri Chandrakant Dalvi	Commissioner, Cooperation
4	Smt. Ainul Attar	Jt. Secretary, Minorities Development
5	Smt. Leena Bansod	COO, Umed MSRLM
6	Shri Santosh Patil	Officer on Special Duty, Coop Dept.
7	Shri D.N. Gunjal	Dy. Director, MSRLM
8	Lt. Col. Yogesh Bhavsar	Mission Manager, MSRLM
9	Shri V.K. Patil	Dy. Secretary
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Ms. J.M. Jivani	Regional Director, Nagpur
3	Shri L.K. Menon	Dy. General Manager, FIDD, MRO, Mumbai
4	Shri D.B.V. Raju	AGM, Nagpur
5	Shri Mohan Sangvikar	AGM, FIDD, MRO, Mumbai
6	Shri S.K. Kushwaha	AGM, FIDD, MRO, Mumbai
7	Shri V. Rajendran	AGM, FIDD, MRO, Mumbai
8	Shri Prashant Parvate	LDO, Mumbai
NABARD		
1	Dr. U.S. Saha	Chief General Manager
2	Shri Lalit Jadhav	Dy. General Manager
Central / State Government - Bodies / Corporations / Undertakings		
1	Shri S.G. Hanuwate	Dy. CEO, KVIB
2	Shri Sanjay Sonawane	Asstt. Director, DoMA
3	Shri Vilas Lade	Asstt. Director, KVIC
4	Shri R.N. Khokle	ADO, KVIC
5	Shri Sarjerao Ghadge	MD, MSOBCFDC
6	Shri Dattaraj Shinde	Dy. Gen. Manager, MPBCDC
7	Mrs. Vandana Rane	Dy. General Manager, LASDC
8	Shri A.S. Hande	A.O. OBC Corporation
9	Shri T.M. Kulkarni	Asstt. Manager, LIDCOM
10	Smt. Aruna Dalvi	Asstt, KVIB
Scheduled Commercial / Apex Banks.		
1	Shri K. C. Pradhan	Dy. Gen. Manager, Andhra Bank



Sr. No.	Name of the Participant	Designation / Institution
2	Shri N. Saketh Kumar	Dy. Manager, Andhra Bank
3	Shri. Amit T	Asstt. Gen. Manager, Bank of Baroda
4	Shri M.L. Sonawane	Sr. Manager, Bank of Baroda
5	Shri S. Palanivel	Gen. Manager, Bank of India
6	Shri L.V. Prabhu	D.M. Canara Bank
7	Shri Narendra Singh	Field General Manager, Central Bank of India
8	Shri R.N. Das	General Manager, Dena Bank
9	Shri Vipon Malhotra	General Manager, Indian Bank
10	Shri P.C. Mehta	Chief Manager, Indian Bank
11	Shri Reyazul Haque	Asstt. Gen. Manager, Indian Overseas Bank
12	Shri H.A. Sonwalkar	Sr. Manager, Indian Overseas Bank
13	Shri Manohar Dhingra	Asstt. Gen. Manager, Oriental Bank of Commerce
14	Shri Vinayak S. Gaitonde	Manager, Punjab & Sind Bank
15	Shri C.P. Agal	Dy. Gen. Manager, Punjab National Bank
16	Shri P.N. Pandey	Dy. Gen. Manager, State Bank of Hyderabad
17	Shri S.K. Gulati	Dy. Gen. Manager, State Bank of India
18	Shri Girish Joshi	Dy. General Manager, Union Bank of India
19	Shri Sridhar Swaminathan	Chief Manager, United Bank of India
20	Shri K. Devadanam	Dy. Gen. Manager, United Commercial Bank
21	Shri. S. Rengaraju	Chief Manager, Vijaya Bank
22	Shri Krishne Gowda G.D.	Sr. Manager, Vijaya Bank
23	Shri K.R. Narayanan	Asstt. Gen. Manager, Federal Bank
24	Shri Parvez Balaporia	Nodal Officer, Axis Bank
25	Shri Ravi Narayanan	SVP, HDFC Bank
26	Shri Michal Andrade	SVP, HDFC Bank
27	Shri R. Vardharajan	Head, Key Accounts, HDFC Bank
28	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
29	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
30	Shri M. Gopalkrishnarao	Credit Support Officer, ING Vysya Bank Ltd.
31	Shri Naresh Kumar	Vice President, RBL Bank
32	Shri Ashwin Pokharkar	Manager, RBL Bank
33	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
34	Shri B.A. Ubale	Dy. Gen. Manager, MS Cooperative Bank
35	Shri L.K. Mahapatra	Dy. Gen. Manager, SIDBI
36	Shri M.G. Deshpande	Asstt. Gen. Manager, National Housing Bank
Regional Rural Banks		
1	Shri U.R. Rao	Chairman, Maharashtra Gramin Bank
2	Shri S.T. Sawant	Gen. Manager, Vidharbha Konkan Gramin Bank
Lead District Managers		
1	Shri V.T. Hude	LDM, AHMENAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri Anant Khorgade	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri S.M. Pathak	LDM, BHANDARA



Sr. No.	Name of the Participant	Designation / Institution
7	Shri M.N. Patke	LDM, BULDHANA
8	Shri Sube Singh	LDM, CHANDRAPUR
9	Shri S.S. Ekhare	LDM, DHULE
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri Dilip Thakur	LDM, JALGAON
14	Shri P.S. Kutwal	LDM, JALNA
15	Shri M.G. Kulkarni	LDM, KOLHAPUR
16	Shri A.M. Mahajan	LDM, LATUR
17	Shri S.S. Kadam	LDM, MUMBAI CITY
18	Shri Dilip S. Badekar	Officer, LDMO, MUMBAI SUBURB
19	Shri M.B. Mashankar	LDM, NAGPUR
20	Shri B.U. Waghmare	LDM, NANDED
21	Shri L.R. Khedekar	LDM, NANDURBAR
22	Shri A.D. Chavan	LDM, NASIK
23	Shri B.R. Dupargude	LDM, OSMANABAD
24	Shri S.D. Patil	LDM, PALGHAR
25	Shri P.G. Jaronde	LDM, PARBHANI
26	Shri V.R. Varahagiri	LDM, PUNE
27	Shri T. Madhusudana	LDM, RAIGAD
28	Shri S.S. Bandivadekar	LDM, RATNAGIRI
29	Shri M.D. Kulkarni	LDM, SANGLI
30	Shri S.S. Wagh	LDM, SATARA
31	Shri K.B. Jadhav	LDM, SINDHUDURG
32	Shri S.P. Patki	LDM, SOLAPUR
33	Shri Rajan Joshi	LDM, THANE
34	Shri A.R. Mise	LDM, WARDHA
35	Shri S.S. Mehta	LDM, WASHIM
36	Shri G.G. Pimpale	LDM, YAVATMAL
Insurance Companies		
1	Shri S.J. Ladsavangikar	R.M. Micro Insurance, LIC of India
2	Smt. Megha V. Kate	Asstt. Secretary, LIC of India
3	Ms Srikala Menon	Asstt. Admn. Officer, LIC of India
Others		
1	Shri A.K. Ralhan	Dy. Registrar & COO, CERSAI
2	Shri Sunil Kasture	SPC, Monitoring Cell for RSETIs, MoRD, Gol
Convener Bank – Bank of Maharashtra		
1	Shri Philip D'Silva	G.M. Priority
2	Shri L.M. Deshmukh	DGM, Member Secretary, SLBC
3	Shri EVR Murthy	AGM, Priority
4	Shri D.B. Deshmukh	Chief Manager, SLBC
5	Shri Nitin Bajait	Sr. Manager, SLBC
6	Shri P.M. Walunjkar	Manager, SLBC