

**राज्यस्तरीय बँकर्स समिती,  
महाराष्ट्र राज्य**

**STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE**



**संयोजक / CONVENOR**

**बँक ऑफ महाराष्ट्र  
Bank of Maharashtra**

भारत सरकार का उद्यम

**एक परिवार एक बैंक**

AX1 /166<sup>th</sup> SLBC /2024-25/808

Date : 21<sup>st</sup> March 2025

**All Member Banks  
All Lead Managers  
SLBC, Maharashtra**

Madam / Sir,

**Re : Minutes of 166<sup>th</sup> SLBC Meeting**

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 166<sup>th</sup> SLBC meeting held on 25/02/2025, for your perusal and necessary action if any.

Further you are requested to submit action taken report pertaining to your Bank/District/Dept. if any latest by 29<sup>th</sup> of March 2025.

Yours faithfully,

(D S Patil)  
Assitant General Manager,  
SLBC, Maharashtra.

Copy to:

- 1) O/o Hon'ble Chief Secretary GoM
- 2) Principal Secretary, Planning Dept. GoM
- 3) Commissioner Co-operation, GoM, Pune
- 4) Commissioner Agriculture, GoM, Pune
- 5) Commissioner, Animal Husbandry & Dairy, GoM Pune
- 6) Commissioner, Fishery, GoM, Mumbai
- 7) CGM NABARD, MRO Pune
- 8) General Manager, FIDD, MRO, Mumbai
- 9) General Manager, FIDD, NRO, Nagpur



No. AX1 / SLBC – 166 / Minutes / 2024-25

3<sup>rd</sup> March 2025

**Minutes of the 166<sup>th</sup> SLBC Meeting held at Mumbai on 25<sup>th</sup> February 2025**

166<sup>th</sup> Quarterly SLBC Meeting was held on 25<sup>th</sup> February 2025, at Yashwantrao Chavan Centre, Mumbai, under the Chairmanship of Shri Asheesh Pandey Executive Director, Bank of Maharashtra and Co-Chairmanship of Dr. Rajagopal Devara Additional Chief Secretary and Development Commissioner, Govt. of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2024-25, KCC disbursement and various initiatives undertaken by Central & State Govt.

Meeting was attended by Shri. Narendra Patil, Chairman Annasaheb Patil Arthik Magas Vikas Mahamandal, Shri Vikas Chandra Rastogi, Principal Secretary, Agriculture, Shri Pravin Darade Principal Secretary, Co-Operation GoM, Shri Suman Ray, Regional Director, Reserve Bank of India, Maharashtra, Shri Sachin Shende, Regional Director, RBI, Nagpur, Shri Sandeep Kumar, CGM, RBI Mumbai, Shri Sibbo Nekhini, General Manager, FIDD, RBI, Mumbai, Ms Samriti Bhagat, General Manager, NABARD MRO, Pune.

The meeting was also attended by Executives and senior officials of various Member Banks, LDMs, Executives & officials of various Govt. Departments, Corporations and Agencies.

Shri. Rajesh Deshmukh , Dy General Manager, & Member Secretary, SLBC Maharashtra, welcomed all the dignitaries & participants for the meeting and requested their valuable inputs in the meeting.

Shri Aasheesh Pandey Executive Director, Bank of Maharashtra & Chairman SLBC, Maharashtra in his opening remark, welcomed all dignitaries and putforth various achievements by Bankers in the State regarding ACP achievement, KCC disbursement and various FI initiatives during the 3<sup>rd</sup> quarter of FY 2024-25. He also putforth the major recent initiatives of RBI & GoI i.e. increase of collateral free agri loan limit from Rs.1.60 Lakh to Rs.2.00 Lakh and increase of KCC limit from existing Rs.3.00 Lakh to Rs.5.00 Lakh for interest subvention. He also informed the forum about steps taken by SLBC and Bank of Maharashtra regarding implementation of financial literacy week and urged all Member Banks to actively participate in the Financial Literacy week and provide financial facilities to the uncovered segment of the society. He also thanked State Govt and RBI officials for constant support and guidance.

Smt. Chitra Datar, General Manager and Convenor, SLBC, Maharashtra piloted the agenda.

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

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



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 165 <sup>th</sup> SLBC Meeting dated. 09/12/2024	<p>The minutes of 165<sup>th</sup> SLBC Meeting dated. 09-12-2024 were placed before the forum for approval also it is placed as an annexure in the agenda and updated on the SLBC website.</p> <p>Minutes of 165<sup>th</sup> SLBC Meeting were confirmed by the forum</p>	--	--
2	<p>Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy</p> <p>a) Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)</p>	<p>DFS has provided List of 33 villages for opening of Brick-and-Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick-and-Mortar branches at given location. Accordingly, out of these total 42 villages, 37 villages are covered by Brick-and-Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of Brick-and-Mortar branches within given timeline.</p> <p>Further, ACS, Planning has advised, concerned Member Banks to contact with the District Administration and LDM and speed up the process of opening of Brick &amp; Mortar branches. Also, he informed that, GoM have advised District administration Nandurbar to make an arrangement of pucca house in these villages and Banks to be in touch with the District Administration in order to open the branches at these locations at the earliest.</p> <p>In case of Palghar District, LDM informed that, there is an availability of Pucca House, but issue related to legality of land exists, in response of the same, ACS Planning informed that, they will discuss with District Collector Palghar and will get issue resolved.</p>	<p>At present there are 5 locations pending for opening of Brick &amp; Mortar branches. Member Banks are requested to open the branch at the earliest in co-ordination with District administration.</p> <p>Axis Bank, PNB, HDFC Bank, ICICI Bank to contact with the District Administration and LDM and speed up the process of opening of Brick &amp; Mortar branches.</p> <p>HDFC Bank and LDM Palghar in co-ordination with District administration to ensure opening of branch at village Tilher at the earliest &amp; update the development to SLBC.</p>	<p>Axis Bank (1), PNB (2), HDFC (1), ICICI (1),</p> <p>Axis Bank, PNB, HDFC Bank, ICICI Bank &amp; LDMs of respective Districts</p> <p>HDFC Bank, LDM Palghar and District Administration Palghar</p>



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		<p>Chairman SLBC, advised LDM Palghar to follow with the district administration and update the developments to SLBC.</p> <p>Additionally, SLBC is in receipt of communication dated 27/01/2025 from DFS, Ministry of Finance, Gol. As per communication additional 16 villages having population more than 3000 and not having Brick and Mortar Branch within 5 Km radius are provided to SLBC. Accordingly, the details of these villages and Bank to whom allotted for opening of Brick &amp; Mortar branch is as under,</p> <table> <tr> <th>SN</th><th>District</th><th>Sub district</th><th>Village Name</th><th>Allocated Bank</th></tr> <tr> <td>1</td><td>Buldana</td><td>Mehkar</td><td>Anjani Bk.</td><td>BoB</td></tr> <tr> <td>2</td><td>Jalna</td><td>Ambad</td><td>Dungaon</td><td>BoB</td></tr> <tr> <td>3</td><td>Nashik</td><td>Baglan</td><td>Deolane</td><td>Bol</td></tr> <tr> <td>4</td><td>Aurangabad</td><td>Paithan</td><td>Kekat Jalgaon</td><td>Bol</td></tr> <tr> <td>5</td><td>Buldana</td><td>Khamgaon</td><td>Antraj</td><td>Canara Bank</td></tr> <tr> <td>6</td><td>Satara</td><td>Man</td><td>Hingani</td><td>CBI</td></tr> <tr> <td>7</td><td>Buldana</td><td>Lonar</td><td>Weni</td><td>CBI</td></tr> <tr> <td>8</td><td>Buldana</td><td>Shegaon</td><td>Lanjud</td><td>Indian Bank</td></tr> <tr> <td>9</td><td>Nandurbar</td><td>Shahade</td><td>Langadi-bhavani</td><td>Indian Bank</td></tr> <tr> <td>10</td><td>Buldana</td><td>Khamgaon</td><td>Gondhanapur</td><td>IoB</td></tr> <tr> <td>11</td><td>Nanded</td><td>Umri</td><td>Sindhi</td><td>PNB</td></tr> <tr> <td>12</td><td>Buldana</td><td>Sangrampur</td><td>Kavthal</td><td>PNB</td></tr> <tr> <td>13</td><td>Dhule</td><td>Sakri</td><td>Kadre</td><td>UCO Bank</td></tr> </table>	SN	District	Sub district	Village Name	Allocated Bank	1	Buldana	Mehkar	Anjani Bk.	BoB	2	Jalna	Ambad	Dungaon	BoB	3	Nashik	Baglan	Deolane	Bol	4	Aurangabad	Paithan	Kekat Jalgaon	Bol	5	Buldana	Khamgaon	Antraj	Canara Bank	6	Satara	Man	Hingani	CBI	7	Buldana	Lonar	Weni	CBI	8	Buldana	Shegaon	Lanjud	Indian Bank	9	Nandurbar	Shahade	Langadi-bhavani	Indian Bank	10	Buldana	Khamgaon	Gondhanapur	IoB	11	Nanded	Umri	Sindhi	PNB	12	Buldana	Sangrampur	Kavthal	PNB	13	Dhule	Sakri	Kadre	UCO Bank	Concerned Member Banks to ensure provision of banking facilities at newly identified villages, in co-ordination with LDMS and District Administration	BoB (2) Bol (2) Canara Bank (1) CBI (2) Indian Bank (2) IoB (1) PNB (2) UCO Bank (2) UBI (2) LDMS and District Administration of respective Districts.
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		14	Buldana	Chikhli	Isoli	UCO Bank		
		15	Sangli	Jat	Asangi Jat	UBI		
		16	Buldana	Khamgaon	Kanzara	UBI		
		<p>Further, ACS planning deliberated that, the issue of opening of brick &amp; mortar branches was also discussed during western zonal council meeting held at Pune and as advised during the meeting, he requested concerned Member Banks to ensure opening of brick &amp; mortar branches at these locations at the earliest. Further he also assured that, GoM will have a talk with respective District Collectors for providing all possible support to these Banks in opening of Brick &amp; Mortar branches.</p> <p>Also, he advised LDMs to take follow up of it and have a discussion with respective District Collectors. Also, LDMs along with the concerned Banks visit the respective villages for identification of property for opening of brick &amp; mortar branches. Additionally, LDMs and respective Banks may take help of District Collectors for the resolution of issues related to premises if any.</p> <p>Further, he also advised progress in the branch opening may also discussed during subcommittee meetings.</p> <p>SLBC is in receipt of list of 24 uncovered villages as of 30/11/2024 from DFS and which is circulated among Member Banks for coverage by any mode of Banking Outlet. We request Member Banks to ensure Banking facilities are provided to these village at the earliest and subsequent updating of it to the JDD app be ensured.</p>					Concerned Member Banks to ensure Banking facilities are provided to these village at the earliest and subsequent updation of it to the JDD app be ensured.	Axis Bank, ICICI Bank and IndusInd Bank Member Banks



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		<p>The Status of opening of URCs has been put forth in front of forum. As on 31/12/2024 there are 59 newly identified URCs in the State, out of which only one is covered by banking outlet as on date. Forum advised, Banks to complete the coverage of URCs at the earliest.</p> <p>Forum reviewed the BC operations and advised Banks to make all out efforts to Make all BC active.</p> <p>RD, RBI, Maharashtra advised to explore if Bank Sakhis could be given an additional role of BC.</p> <p>ACS, planning deliberated Bank Sakhis may be deployed as a BCs, RD RBI Nagpur has concurred his view and advised Banks to ascertain the possibility of deployment of Bank Sakhis as a BCs.</p> <p>ED Bank of Maharashtra and Chairman SLBC Maharashtra, deliberated that, banks to examine the matter of appointment of Bank Sakhis as BC and provide feedback on it to SLBC.</p> <p>Forum also reviewed the performance of PMJDY ACs, PMMY, Stand Up India, Atal Pension Yojana, PMJJBY and PMSBY.</p> <p>In case of PMJDY, the performance under Rupay card issuance be improved.</p>	<p>Banks to complete the coverage of URCs at the earliest.</p> <p>Banks to make all out efforts for making all BC active.</p> <p>Member Banks to explore the possibility of deployment of Bank Sakhis as a BCs and provide feedback to SLBC on this aspect.</p> <p>Member Banks to improve performance under Rupay card issuance for PMJDY accounts.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>ED Bank of Maharashtra and Chairman SLBC Maharashtra deliberated that, Member Banks may issue cards to the accounts where benefits of MMLBY has been credited, in campaign mode which will help in increase of Rupay card issuance.</p> <p>Secretary, Women and Child Development Dept. GoM has informed that, Govt. has planned issuance of Rupay Debit card to the beneficiaries of Mukhyamantri Mazi Ladki Bahin Yojana i.e. approx. 2.5 Cr. Women beneficiaries have been credited the benefits of the MMLBY. Accordingly, a design of a specific card has been provided by GoM to all Banks. He appreciated the efforts of Bank of Maharashtra in designing these cards readiness for issuance of cards to the beneficiaries. It is proposed to have a function on 8<sup>th</sup> March 2025 on the occasion of Women's Day and during this function the cards will be launched.</p> <p>He requested all other Banks to be ready with cards till 8<sup>th</sup> of March 2025.</p> <p>ED Bank of Maharashtra requested GoM to allow issuance of specially designed Rupay Cards to the beneficiaries of MMLBY beneficiaries before 8<sup>th</sup> of March 2025 i.e. Womens day, which will help in increase of Digital Deepening as well as card issuance during ongoing Financial Literacy week. The activation of these cards may be done after formal launch of the card.</p> <p>In response of the same ACS Planning deliberated, Secretary WCD to have a talk with the O/o Hon'ble Chief</p>	Member Banks may issue specially designed Rupay card to the beneficiaries of MMLBY as advised by GoM.	Member Banks





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		<p>Minister on that request and accordingly Banks may take call. Further he appreciated efforts of Banks for providing support in E-KYC of the beneficiaries of MMLBY. Also, he requested Banks to make dormant accounts as an active.</p> <p>RD, RBI, Maharashtra advised all the banks to activate the inoperative/ dormant/ frozen accounts by sending SMS/ conducting special camps for such account holders to enable them to receive DBT benefits.</p> <p>Principal Secretary, Agriculture informed that, there are various schemes of the GoM whose benefits are being credited through DBT mode and there are various instances of DBT failure due to various reasons. Banks to take corrective steps in avoidance of instances of DBT failure. He further requested, RBI to look into it.</p> <p>In response to the same RD, RBI, Maharashtra, advised that, a small committee may be formed under the chairmanship of RD, RBI, Nagpur with concerned stakeholders for resolution of DBT failures/ Aadhaar seeding issues/ KYC related issues.</p> <ul style="list-style-type: none"> <li>While assessing the performance of PMMY it is observed that IOB, Bandhan Bank and UCO Bank has performed well by achieving, 197%, 117% and 101% respectively of their allotted target. Whereas HDFC, Axis and Kotak Mahindra Bank are laggards in the scheme. Their performance stands at 29%, 41% and 44%, respectively and low</li> </ul>	<p>Banks to take efforts in activation of dormant accounts.</p> <p>Member Banks to look into DBT failure issues and get it resolved.</p> <p>small committee may be formed under the chairmanship of RD, RBI, Nagpur with concerned stakeholders for resolution of DBT failures/ Aadhaar seeding issues/ KYC related issues.</p> <p>HDFC, Axis and Kotak Mahindra Bank to improve performance under PMMY.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>RD, RBI, Nagpur</p> <p>HDFC, Axis and Kotak Mahindra Bank</p>





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		<p>performing Banks to improve the performance.</p> <ul style="list-style-type: none"> <li>► In case of Stand-Up India, while assessing the performance it is observed that CBI, IOB and State Bank of India has performed well by achieving, 297%, 209% and 139% respectively. Whereas Axis Bank, RBL Bank Karur Vysya and ICICI Bank are laggards in the scheme. Their performance stands at 0.07%, 5.48%, 6.06% and 8.12%, respectively &amp; low performing Banks to improve the performance.</li> <li>► APY Performance of the RRBs, SFBs and DCCBs is far below the State Average, hence we request those Banks to improve it on urgent basis and achieve the set target.</li> <li>► Whereas in case of PMJJBY and PMSBY Performance of Pvt. Sector Banks needs to be Improved.</li> </ul> <p>Forum reviewed performance of Digital Deepening in the State of Maharashtra, and coverage as on 31/12/2024 was 98.31 % and 91.00 % in case of Saving accounts and current accounts respectively. Whereas as on 31/01/2025 it was 98.55 % and 92.98 % in SB &amp; CA respectively.</p> <p>RD, RBI Nagpur has deliberated that, 14 States &amp; 7 UTs have already been having 100 % Digital coverage and Maharashtra being a progressive State should achieve 100 % coverage at the earliest, further he advised, Banks to introspect and check with the counterpart of the respective Bank in the other State and take necessary</p>	<p>Axis Bank, RBL Bank Karur Vysya and ICICI Bank to improve performance under SUI.</p> <p>RRBs, SFBs and DCCBs to improve performance under APY.</p> <p>Performance of Pvt. Sector Banks needs to be improved in case of PMJJBY and PMSBY</p> <p>Member Banks to improve the coverage under digital deepening and ensure 100 % digitization in the State of Maharashtra</p>	<p>Axis Bank, RBL Bank Karur Vysya and ICICI Bank</p> <p>RRBs, SFBs and DCCBs</p> <p>Pvt. Sector Banks</p> <p>All Member Banks</p>



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		<p>Steps for 100 % coverage.</p> <p>RD, RBI, Maharashtra opined that, banks could take benefit of card issuance program of State Govt. to the account holders of MMLBY and also make extra efforts for achieving 100 % coverage under Digital Deepening.</p> <p>Performance of Aspirational Districts (ADs) and Aspirational Blocks (least performing blocks) was also discussed.</p> <p>Member Banks are requested to have focused approach to achieve set goals in Aspirational Districts and Aspirational Blocks.</p> <p>RD, RBI, Maharashtra, informed that, RBI is having more focus on Aspirational Districts through FLCs and other activities.</p> <p>Further he informed that, RBI would launch a week-long digital payments awareness campaign soon to disseminate information regarding the benefits and best practices of digital payments and more focus would be given to Aspirational Districts.</p> <p>ED, BoM and Chairman SLBC Maharashtra appreciated the efforts taken by LDM Dharashiv and deliberated that LDMs of rest of the districts should also achieve the set goal at the earliest.</p> <p>Status of use of CKYC is putforth before the forum and it is 58 % as on 31/12/2024 for customer onboarding.</p>	<p>Member Banks are requested to have focused approach to achieve set goals in Aspirational Districts and Aspirational Blocks.</p> <p>LDMs of Gadchiroli, Nandurabar and Washim district to achieve the set goal at the earliest.</p>	<p>Member Banks</p> <p>LDMs of Gadchiroli, Nandurabar and Washim</p>



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3	Review of Credit Disbursements by Banks <b>a) Achievement under ACP of the State, Priority Sector Lending</b>	<p>An analytical presentation on ACP for last 3 years &amp; for the quarter ended December 2024 was made. For the December 2024 quarter Percentage achievement under Agriculture sector, is 80 % of the annual target. Whereas, for MSME &amp; other priority it is 90 % &amp; 37 % of the annual target, respectively. Total priority sector achievement under ACP as on 31/12/2024 stands at 80%.</p> <p>Forum advised Indian Bank and Canara Bank to improve the performance under agriculture disbursement.</p> <p>Principal Secretary, Co-operation informed that GoM is providing interest subvention to the Crop loan farmers @1 % and 3 % and except Banks viz. BoM, SBI, BoI, Central Bank of India, and both RRBs and other Banks are not submitting their interest subvention claims to the GoM and depriving the farmers from the benefit of Interest subvention. Further he requested all other defaulting Banks to submit their interest subvention claims to get benefits of subvention to eligible farmers.</p> <p>ED BoM &amp; Chairman SLBC, requested all defaulting Banks to submit the interest subvention claims urgently. ACS Planning, GoM concurred view of ED BoM.</p> <p>RD, RBI, Maharashtra advised ED, BoM and Chairman of SLBC to discuss with the members banks to ascertain the reasons/ difficulties faced by them in submitting the subsidy claims with GoM. Further, he advised SLBC Convenor bank to collect the pending subsidy claims data from all member banks and review the same in a separate meeting within 15 days.</p>	<p>All concerned Member Banks to continue their efforts to achieve &amp; surpass the annual target under ACP 2024-25</p> <p>Indian Bank and Canara Bank needs to improve the performance under agriculture disbursement.</p> <p>Member Banks who are yet to submit interest subvention claims to submit the same urgently to Co-op department GoM</p> <p>Member Banks to submit all pending claims to the GoM also details of the pending claims be submitted to SLBC alongwith the details of the difficulties if any.</p>	<p>Member Banks</p> <p>Indian Bank and Canara Bank</p> <p>Member Banks</p> <p>Member Banks and SLBC Maharashtra</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Further, the ACP performance in comparison to Ground level credit target for Agriculture sector was discussed and the performance of Commercial Banks stands at 77 % and performance of Cooperative Banks stands at 70 % followed by performance of RRBs, which stands at 28 %. Overall Performance stands at 72 %. All member Banks to improve performance in order to achieve ground level credit target.</p> <p>PS, Agriculture, informed that, recently GoI has launched Agri Stack project, under this project a unique farmer ID will be created and will be linked with Aadhaar and all other details such as land holding, cropping pattern will be linked to farmer ID. Further he informed that, data exchange will be there for crop loan through e-Sahmati. He expected Banks to come forward and take benefits of the scheme.</p> <p>RD RBI, Nagpur, deliberated that, RBI has launched ULI on pilot basis for lending under, Agri, MSME other sectors. The agenda will be included in next empowerment committee to discuss onboarding of the Banks and end users.</p> <p>RD, RBI, Maharashtra, informed that, Fintech Department of RBI is working closely with the GoM and trying to operationalise digital KCC (Unified Lending Interface) in the State of Maharashtra.</p> <p>ACS Planning, GoM deliberated that, Agristack is a good tool for easiness of the credit support to the farmers. It will also help in achievement of Agriculture targets. Further he deliberated that, performance of RRBs in case of KCC</p>	<p>All member Banks to improve performance under agriculture in order to achieve ground level credit target.</p> <p>Performance of RRBs in case of KCC disbursement needs to be improved.</p>	<p>All Member Banks</p> <p>RRBs</p>



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		<p>disbursement needs to be improved.</p> <p>RD, RBI, Maharashtra, advised sponsor Banks to guide RRBs in achievement of target allotted to them.</p> <p>GM NABARD, informed that, the extent of crop loan disbursement as on 31 Dec 2024 in the 7 districts viz. Ahilyanagar, Buldhana, Gondia, Hingoli, Jalna, Dharashiv and Parbhani is below 60%, even while the state average is at 71%, which indicates the need for efforts at the level of bankers. Further, these districts may be chosen for the proposed pilot exercise by GoM, Agriculture Department under the Agri Stack Project, to enhance the crop loan disbursement in these districts.</p> <p>RD, RBI, Maharashtra, raised concerns about the level of participating officials of the banks in the SLBC meeting.</p> <p>ACS Planning expressed his concern about non-participation of senior level executives in the SLBC meetings, also he deliberated that, every time there is new person attending the meeting and there is a possibility of non-reporting of issues discussed in the meeting to their higher/concerned authorities.</p> <p>RD, RBI, Maharashtra informed that only Senior level functionaries/ State Heads of the banks should attend all</p>	<p>Sponsor Banks to guide RRBs in achievement of target allotted to them.</p> <p>All Member Banks to ensure participation of State Heads in the quarterly SLBC meetings.</p>	<p>BOM &amp; BOI</p> <p>All Member Banks</p>



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		<p>SLBC meetings.</p> <p>ED, BoM and Chairman of SLBC informed that, he would advise all the member banks accordingly and requested State Heads of all Banks to attend SLBC meetings without fail.</p> <p>Forum also reviewed the NPA under agriculture and, observed that, few of the Banks viz. UCO Bank, Indian Bank and Union Bank and Districts viz. Jalna, Parbhani and Yavatmal are having high NPA.</p> <p>The achievement under KCC as on 31.12.2024 is 71.00 % of the total target, last year's achievement of the corresponding period was 67.00 % of the total target.</p> <p>The performance of PSBs &amp; RRBs stands at 70 % of their allotted total target. Whereas DCCBs have achieved 75 % of their target.</p> <p>Forum advised all Member Banks and LDMs to ensure achievement under KCC as per the allotted target.</p> <p>RD, RBI, Maharashtra invited LDMs to share details on the challenges faced by the ground functionaries if any in renewal/ crop loan disbursement at the ground level.</p>	<p>UCO Bank, Indian Bank and Union Bank and LDMs of Districts viz. Jalna, Parbhani and Yavatmal to take steps for curtailing of NPAs under agriculture.</p> <p>All Member Banks and LDMs to ensure achievement under KCC as per the allotted target</p>	<p>UCO Bank, Indian Bank and Union Bank and LDMs of Districts viz. Jalna, Parbhani and Yavatmal</p> <p>All Member Banks and LDMs</p>



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		<p>In response to the same, LDM Ahmednagar, informed that, bankers are facing various issues at ground level in case of KCC financing and renewal. Despite of taking various initiatives such as review at BLBC &amp; DCC. The issue is farmers are not turning up for review renewal of KCC and are waiting for debt waiver.</p> <p>Representative of Central Bank of India has also informed that, their field functionaries are facing problems at ground level for review/renewal of KCC as farmers are not paying amount of outstanding KCCs and huge number of accounts are turning to NPA. Also, there are many paper publications where the news regarding expectations of Debt waivers is there.</p> <p>General Manager SBI also informed that, there is a rise in overdue amount of their Bank also.</p> <p>In response of the same ACS Planning has informed that, as of now no debt waiver is planned.</p> <p>Further forum reviewed the performance under KCC to Fishery, Animal husbandry and National Livestock Mission and Member Banks were requested to clear pendency at the earliest and rejection should not be on flimsy ground.</p> <p>Also, LDMs were requested to timely update the weekly camp data on Jansuraksha portal.</p> <p>SLBC is in receipt of communication from Commissioner Animal Husbandry, accordingly about 638 proposals are pending with respective Member Banks. We request</p>	<p>All Member Banks to improve performance under KCC Animal Husbandry, KCC Fishery and NLM. Also pending proposals to be cleared on priority.</p> <p>LDMs in co-ordination with Banks and line departments of GoM to conduct the weekly camps</p>	<p>All Member Banks</p> <p>LDMs, Banks and Department of Animal Husbandry,</p>





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	<p><b>b) Crop Insurance under PMFBY</b></p> <p>Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry &amp; Fishery</p>	<p>concerned Member Banks to clear pendency on priority.</p> <p>Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) were discussed and LDM Jalgaon has informed that, there is an issue of scheme implementation in their District pertaining to Weather Based Crop Insurance Scheme (WBCIS), as the premium amount debited to farmers account is lying with the branches itself due to issues with the insurance company and requested GoM to look into it.</p> <p>In response to the same officials from Agriculture Department GoM informed that, they have raised issue with Gol and will get resolution at the earliest.</p> <p>Lending through the various Govt. sponsored schemes was discussed and it was requested to Member Banks to clear pendency at the earliest and the rejection should not be on flimsy ground.</p> <p>Chairman Annasaheb Patil Arthik Magas Vikas Mahandal has informed that, Corporation has requested the banks to generate scheme code for the scheme, but no Bank has reported them that, the code has been generated or not. Also, he requested PSBs to achieve the target allotted to them under the scheme.</p> <p>In response of the same the Member Secretary SLBC Maharashtra informed that, as of now 10 Banks have created scheme code and details of the same will be shared with Corporation.</p>	<p>update the Jansuraksha portal timely.</p> <p>GoM to look into issue related to WBCIS in Jalgaon District and provide solution.</p> <p>Defaulting Member Banks to create scheme code for Annasaheb Patil Arthik Magas Vikas Mahamadal and submit it to Corporation and SLBC</p>	<p>Fishery, Dairy.</p> <p>GoM, Agriculture Department</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Forum reviewed the progress under MSME financing, affordable housing, Education loan, PM Svanidhi Scheme, PM Vishwakarma Scheme.</p> <p>Chairman Annasaheb Patil Arthik Magas Vikas Mahamandal has informed that, Banks to verify the status of training before extending credit facility to the beneficiaries of PM Vishwakarma scheme.</p> <p>The review of disbursement under Education loan was taken and Forum insisted performance under Education loan to be improved.</p> <p>The central sector scheme of interest subvention was also discussed. The data on interest subsidy given for the Education loans be provided to SLBC. Accordingly, all Member Banks are hereby requested to ensure submission of data to SLBC Maharashtra for consolidation and review.</p> <p>The forum reviewed progress under SHG Bank linkage and financing under e-NWR.</p> <p>Financing under Credit Guarantee Schemes of the NABARD was discussed, and details are as under,</p> <ul style="list-style-type: none"> <li>• Credit Guarantee Scheme for Animal Husbandry and Dairying</li> <li>• Financing to FPOs</li> <li>• The Fisheries and Aquaculture Infrastructure Development Fund (FIDF): launched in 2018 has been further extended up to 2025-26, to encourage more investments in development of infrastructure</li> </ul>	<p>Banks to verify the status of training before extending credit facility to the beneficiaries of PM Vishwakarma scheme.</p> <p>Banks to improve performance under Education loan.</p> <p>Member Banks to ensure submission of data to SLBC Maharashtra for consolidation and review.</p> <p>Member Banks to provide credit support to the eligible beneficiaries under the credit guarantee scheme of NABARD.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>for fisheries and aquaculture both from the public and private sector. Government of India has, (vide the advice no. j-117012/1/2024-Fy dated 3rd October 2024), approved providing credit guarantee facility under FIDF during the extended period of 3 years from FY 2023-24 to FY 2025-26 in addition to the existing credit guarantees under Animal Husbandry Infrastructure Development Fund (AHIDF) managed by NABSanrakshan Trustee Private Limited. Under the Credit Guarantee Scheme for loans sanctioned under Fisheries Infrastructure Development Fund (FIDF), the Eligible Lending Institutions (ELI) / Nodal Loaning Entities (NLEs) would be the Scheduled Banks and National Cooperative Development Corporation (NCDC). The Lending Institutions will have to register themselves as ELIs under the Scheme with NABSanrakshan. Credit facilities satisfying following criteria shall be eligible: a) Loans up to ₹50 crore per eligible project under FIDF or limit as decided by Central Apex Committee (CAC) from time to time. b) Central Approval and Monitoring Committee (CAMC) should have accorded in principle approval to the project signifying approval for grant of interest subvention. Maximum credit guarantee cover under the Scheme will be limited to 25% of the credit facility with a maximum ceiling of ₹12.50 crore</p>		



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4.	Enhancing Farmers Income	<p>Maharashtra, a key agricultural state in India, involves implementing a combination of strategies to improve productivity, market access, and overall economic conditions for farmers. This requires a multi-pronged approach, considering the diverse agro-climatic zones, varying levels of resource availability, and different cropping patterns in the state.</p> <p>The overview of the strategies and initiatives aimed at enhancing farmers' income in Maharashtra was discussed.</p>	Member Banks to extend credit support to agriculture exporters.	Member Banks
5	CD Ratio- Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	<p>The House was informed that State is having robust CD ratio at 99.43 %. It was also informed that as of 31.12.2024, only one district i.e. Gadchiroli is having CD ratio below 40%. Lead District Manager, Gadchiroli was advised to ensure that the CD ratio of the district be improved &amp; maintained above 40%.</p> <p>It was advised to continue implementing the strategies to improve CD ratio in consultation with Banks operating in the area. Member Banks having branches in Gadchiroli District were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improving their CD ratio.</p> <p>Further, as the credit absorption capacity of the district is less due to geographical reasons, there should be focused approach being an aspirational district and Blocks wherever there is a scope for credit uptake be also given more focus.</p> <p>RD, RBI, Maharashtra advised SLBC to present district wise CD ratio from the next meeting onwards.</p>	<p>Lead District Manager, Gadchiroli to ensure that position is reviewed in every Block level / District level meeting, so that CD ratio of the district does not slip below and is improved to 40% &amp; above. Gadchiroli Lead District Manager also to ensure that meetings of DCC be held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio</p> <p>SLBC to present district wise CD ratio from the next meeting onwards.</p>	<p>LDM of Gadchiroli, District &amp; Member Banks working in Gadchiroli.</p> <p>SLBC Convenor Bank</p>



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6	Position of NPAs in respect of Schematic Lending,	<p>The House was informed about NPAs under MSME &amp; MUDRA.</p> <p>Member Banks were requested to ensure that position of NPAs be submitted to SLBC without fail, so that the same can be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and overall rise in NPAs can be arrested effectively.</p>	Member Banks are requested to ensure that position of NPAs is submitted to SLBC, without fail so that the same can be reviewed, to have corrective measures / suggestions that can be adopted for arresting rise in NPAs effectively.	Member Banks
7	Review of Restructuring of Loans in Natural Calamity Affected Districts in the State	During the Dec 2024 quarter, no Natural calamity was declared by Govt.	--	--
8	Discussion on Policy Initiatives of the Central / State Govt. / RBI and Expected Involvement of Banks	Various policy initiatives were discussed in brief.	-	-
9	Discussion on Improving Rural Infrastructure / Credit Absorption Capacity	<p>Discussion on following points took place during the meeting.</p> <ul style="list-style-type: none"> <li>Any large project conceived by the State Govt. to help improve C-D Ratio</li> <li>Explore the Scope of state-specific potential growth areas and the way forward-choosing partner banks.</li> <li>Discussion on findings of region-focused studies, if any, and implementing the suggested solutions</li> <li>Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)</li> </ul> <p>Also, performance of AIF and PMFME schemes were reviewed, and forum advised Bankers to clear pending proposals at the earliest.</p>	Member Banks to clear the pendency under AIF and PMFME.	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
10	Efforts Towards Skill Development on Mission Mode Partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. Including A Review of Functioning of RSETIs	<p>The performance of RSETIs, FLCs, was reviewed.</p> <p>RD RBI Nagpur deliberated that, RSETIs to provide training related to technology and relevant subject in current technological development in the country.</p> <p>Issue related to land allotment for RSETI Pune and Gondia was discussed and Govt authorities assured to provide resolution to these issues at the earliest.</p>	<p>RSETIs to provide training related to technology and relevant subject in current technological development in the country.</p> <p>GoM to look into the resolution of RSETI related issues at Pune and Gondia</p>	<p>RSETIs</p> <p>GoM</p>
11.	Steps taken for improving Land record, Progress in digitization of Land record and seamless loan disbursement and property card issued under SWAMITVA Scheme	<p>Implementation of SVAMITVA Scheme was discussed and There are about 20,80,846 property cards issued as on 24-06-2024. Member Banks were requested to extend finance against the security of property cards as per the policy.</p> <p>In view of the above all Member Banks were requested to sensitize their regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.</p>	Member Banks to sensitize their regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress to SLBC.	Member Banks
12	Sharing of Success Stories and New Initiatives at The District Level that Can Be Replicated in Other Districts / States	<p>HDFC Bank has shared two success stories of their Bank.</p> <p>Forum advised representative of HDFC Bank to elaborate on the success story. There was no participation of HDFC Bank in the meeting and forum expressed displeasure over it.</p>	--	Member Banks & LDMS
13	Discussion on Market	The matter concerning the "Finsharp Cooperative Bank"	--	--



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	Intelligence Issues	located in Dombivli, Maharashtra, which was soliciting and gathering deposits from the public and operating without authorization defrauding the investors, was brought to the attention of the forum. It was informed that MSC Bank has lodged a complaint with the Dombivli Police Station to initiate appropriate action.		
14	Issues Flagged by Member Banks & Lead District Managers and Issues Remaining Unresolved at DCC / DLRC meeting.	Member Banks and LDMs were requested to flag issues if any remained unresolved at District level.  1) Filing of FIRs against Bankers for non-achievement of KCC/Crop loan targets.  2) Manhandling of Bank staff by public.	--	--
15	Timely Submission of Data by Banks, Adhering Schedule of SLBC Meeting	As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr <b>ended Dec.2024</b> . Discrepancies in data submission by Member Banks in the New MIS system, are mainly as below: <ul style="list-style-type: none"> <li>➤ Variation in standardized data submission as compared to last quarter and that of manual submission.</li> <li>➤ Delayed submission</li> <li>➤ Errors in data punching</li> </ul> Additionally, forum expected participation of State Heads for the SLBC meetings henceforth.	Member Banks to ensure timely submission of error free data to SLBC.	Member Banks
16	Any other issues with the permission of chair	<b>Financial Literacy Week (Feb 24-28, 2025),</b>  RBI is observing financial literacy week for the year 2025 during Feb.24-28 ,2025 on the theme 'Financial Literacy – Women's prosperity' with the sub themes as under,	Member Banks & LDMs to carry out various activities during FL week and	Member Banks & LDMs





Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>1) Financial Planning 2) Saving &amp; Risk Management 3) Availing credit for growth</p> <p>The theme of the year's Financial Literacy week is targeted at home makers/Working women/Women entrepreneurs given their crucial role as Stakeholders in financial inclusion.</p> <p>In view of the above, all Banks/LDMs to participate proactively in event and ensure that target group is made financially literate.</p> <p>RD, RBI, Maharashtra advised all the banks &amp; LDMs to submit unique activities undertaken by them during FL Week to SLBC Convenor bank for onward submission to RBI.</p> <p>ED, BoM, and Chairman SLBC, requested all LDMs to submit a pictures and progress report of FL week activities to SLBC for consolidation.</p>	<p>reporting of the same to be done to RBI and SLBC</p>	

**Annexure II**

**List of Participants for 166<sup>th</sup> SLBC Meeting held at Mumbai on 25/02/2025.**

<b>SLBC MAHARASHTRA</b>		
<b>List of participants for 166th SLBC Meeting @ Yashwantrao Chavan Centre, Mumbai on 25.02.2025 @ 5.00 P.M.</b>		
<b>SN</b>	<b>Name of Official/Executive</b>	<b>Designation / Institute</b>
<b>A. State Government</b>		
1	Dr. Rajagopal Devara	Additional Chief Secretary, Planning & Development Commissioner
2	Shri Narendra Patil	Chairman, APAMVMM
3	Shri Vikas Chandra Rastogi	Principal Secretary, Agri., AHDS & Fisheries
4	Shri Pravin Darade	Principal Secretary, Cooperation
5	Dr. Anupkumar Yadav	Secretary, Women & Child Welfare Dept.
6	Shri Parimal Singh	Project Director, POCRA
7	Shri Deepak Taware	Commissioner, Cooperation & RCS
8	Shri Santosh Patil	Joint Secretary, Co-operation Dept.
9	Shri Sudam Andhale	Dy Secretary, GAD
10	Shri N.B. Marale	Deputy Secretary, AHDS
11	Shri Vinaykumar Awate	Director, Agriculture, GoM
12	Mrs. Kunda Kadam	Stamps Inspector,Collectorate of Stamps & Enforcement
<b>Reserve Bank of India</b>		
1	Shri Suman Ray	Regional Director, Maharashtra
2	Shri Sachin Y Shende	Regional Director, Nagpur
3	Shri Sandeep Kumar	Chief General Manager, MRO
4	Shri Sibo Nekhini	General Manager, FIDD, MRO
5	Ms Anjana Shyamnath	Deputy General Manager, FIDD, Nagpur
6	Shri Bhushan Laghate	Assistant General Manager, FIDD, MRO
7	Shri Rajendra Kanishetty	Manager, FIDD, MRO
<b>NABARD</b>		
1	Ms. Samriti Bhagat	General Manager,NABARD, MRO Pune
2	Shri Yogesh Gokhale	Assistant General Manager,NABARD,MRO Pune
<b>Convenor Bank- Bank of Maharashtra</b>		
1	Shri Asheesh Pandey	Executive Director & Chairman SLBC, Maharashtra
2	Smt. Chitra Datar	General Manager & Convenor SLBC, Maharashtra
3	Shri Rajesh Deshmukh	DGM & Member Secretary, SLBC Maharashtra
4	Shri Dipak S. Patil	Assistant General Manager, SLBC Maharashtra
5	Shri Anandraje Patil	Chief Manager,SLBC Maharashtra
6	Shri Sunil Kulkarni	Senior Manager,SLBC Maharashtra
7	Shri Imteyaz Ali Quisher	Senior Manager,SLBC Maharashtra
8	Shri Sunil Wankhede	Senior Manager,SLBC Maharashtra
<b>Apex Bodies</b>		
1	Shri R.B.Rahate	Deputy General Manager, SIDBI
2	Shri Parmeshwar Raut	Assistant Director, MSRLM
3	Shri Aakash More	Deputy General Manager, APAVM



<b>Commercial Banks</b>		
1	Shri Anirudh Kumar Choudhary	General Manager, State Bank of India
2	Smt. N. Vijaya	General Manager, Indian Overseas Bank
3	Shri Laganjit Das	Deputy General Manager, Bank of India
4	Shri Vikas Gupta	Deputy General Manager, State Bank of India
5	Shri Shaileshkumar Joshi	Deputy General Manager, Punjab National Bank
6	Smt. Leena Pinto	Deputy General Manager, Canara Bank
7	Shri Santanu Bal	Deputy General Manager, Indian Bank
8	Shri Akula Kalyan	Deputy General Manager, IDBI Bank
9	Shri Vilas Dhurandhar	Deputy General Manager, ICICI Bank
10	Shri N.R. Sankle	Assistant General Manager, State Bank of India
11	Shri Raj Bhardwaj	Assistant General Manager, Union Bank of India
12	Shri Nayankumar Sinha	Assistant General Manager, Central Bank of India
13	Shri S.S. Sinha	Chief Manager, Bank of Baroda
14	Shri Yogesh Malage	Chief Manager, Union Bank of India
15	Shri Pankaj Ranpise	Senior Manager, Bank of India
16	Shri Nilesh Gore	Regional Manager, ICICI Bank
17	Shri Sajjid Inamdar	Regional Sales Manager, Axis Bank
18	Shri Vijay Dubey	Assistant Vice President, Axis Bank
19	Shri Ashish Ratod	Regional Head, Indus Ind Bank
20	Shri R Rajasekhar	Senior Manager, Karur Vyasa Bank
21	Shri Ryen Parera	AVP, DBS Bank
22	Shri Ketan Prabhu	SM, DBS Bank
23	Shri Sreekumar Menon	Chief Manager, Dhanlaxmi Bank
24	Shri Rohit Verma	Cluster Head, Bandhan Bank
25	Shri Ritesh Lal	Branch Head, Bandhan Bank
26	Shri Krishnakant R. Rane	State Head, Ujjivan SFB
27	Shri Abhay Joshi	Senior Manager, ESAF SFB
28	Shri Onkar R. Satam	Senior Manager, P & S Bank
29	Shri Parag Gavande	Senior Manager, Bank of Baroda
30	Ms Sharmila Dutta	Manager, Bank of Maharashtra
31	Ms Bhavana Gavali	Deputy Manager, Bank of Maharashtra
32	Shri Jitendra Pawar	Regional Head, CSB Bank
33	Shri Phaniraj Mallibhat	Senior Manager, Karnataka Bank
34	Shri Jai Singh	Cluster Manager, Suryoday SFB
35	Shri S.P Harish	Manager, Indian Overseas Bank
36	Shri Rohan Jadhav	Product Manager, RBL
37	Shri Abhishek Karn	Head Agri, RBL
38	Smt Ashwini Gunjal	Senior Manager, Federal Bank
39	Shri Manish Thakkar	VP, Kotak Mahindra Bank
40	Ms Shweta	VP, DCB Bank
41	Shri Maneksha Dee	Service Head, DCB Bank
42	Shri Ganesh Shinde	Operation Head, Equitas SFB
<b>Regional Rural Banks</b>		
1	Shri Milind Gharad <sup>^</sup>	Chairman, Maharashtra Gramin Bank



2	Shri V.P. Singh	General Manager, Vidarbha Konkan Gramin Bank
<b>M.S. Co-operative Bank</b>		
1	Shri M S Bhuibhar	GM (OSD)
2	Shri Vilas Patil	Sr Manager
<b>Payment Banks</b>		
1	Shri Rajendra Aghav	Chief Manager, IPPB
2	Shri Sachin Tomar	State Head, Airtel Payment Bank
3	Shri Vijay Bansal	CS Lead , Airtel Payment Bank
4	Shri Sachin Salunkhe	Regional Head, FINO
<b>Lead District Managers</b>		
1	Shri Aashish Navale	LDM,Ahmednagar
2	Shri Nayan Sinha	LDM,Akola
3	Shri Sham Kumar Sharma	LDM,Amravati
4	Shri Kaushalendra Kumar Singh	LDM,Buldhana
5	Shri Rupesh Sharma	LDM,Dhule
6	Shri Pranav Kumar Jha	LDM,Jalgaon
7	Shri Preshit P Moghe	LDM,Jalna
8	Shri Pramod Shinde	LDM,Latur
9	Shri Uttam Gurav	LDM,Mumbai City
10	Shri Yuvraj Shinde	LDM,Mumbai Suburb
11	Shri Sachin Gangurde	LDM,Nandurbar
12	Shri Chinmay Das	LDM,Dharashiv
13	Shri Vishal Wagh	LDM,Palghar
14	Shri Yogesh Patil	LDM,Pune
15	Shri Vijaykumar Kulkarni	LDM,Raigad
16	Shri Vishwas Vetal	LDM,Sangli
17	Shri Nitin Talape	LDM,Satara
18	Shri Mukesh Meshram	LDM,Sindhudurg
19	Shri Ram S.Wakharade	LDM,Solapur
20	Shri Abhishek Pawar	LDM,Thane
21	Shri Amar Gajbiye	LDM,Yavatmal
Rest of LDMs have attended virtually. ^ represent virtual attendance		

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