

AX1 / SLBC 15937-6000 / 2021-22

03.01.2022

All Members, SLBC – Maharashtra

Madam / Dear Sir,

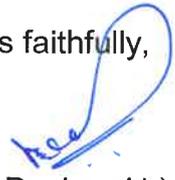
Sub : Minutes / Action Points – 153rd SLBC meeting held on 26.11.2021

Please find attached Minutes / Action Points of the 153rd SLBC meeting held on 26.11.2021 through VC for your perusal & to initiate necessary action wherever applicable.

You are further requested to inform the action taken to SLBC on or before 15.01.2022 for appraising in the next SLBC meeting.

The minutes are also available on SLBC website at the following URL :
<<https://www.bankofmaharashtra.in/slbc_meetings>>

Yours faithfully,


(R D Deshmukh)
Dy. General Manager,
Member Secretary,
SLBC, Maharashtra.

No. AX1/SLBC – 153/Minutes/2021-22

30th Nov. 2021

Minutes of the 153rd SLBC Meeting held at Mumbai on 26th November, 2021

153rd SLBC meeting for the State of Maharashtra was convened on 26.11.2021 through Video Conferencing. Shri Hemant Tamta, Executive Director, Bank of Maharashtra presided over the meeting.

The meeting was attended by Shri Sitaram Kunte, Chief Secretary, Govt. of Maharashtra, Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Shri Anoop Kumar, Principal Secretary, Cooperation, Shri Eknath Dawale, Secretary, Agriculture, Shri Mahesh Pathak, Principal Secretary, Urban Development, Dr. Hemant Vasekar, CEO, Maharashtra State Rural Livelihoods Mission, Shri Anil Kawade, Commissioner, Cooperation & RCS, Shri Dheeraj Kumar, Commissioner, Agriculture, Shri S P Singh, Commissioner, Animal Husbandry, Shri Ajay Michyari, Regional Director, Maharashtra & Goa, Reserve Bank of India, Dr. P S Venkateswaran, OIC, Nagpur, Reserve Bank of India and Shri G S Rawat, Chief General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri R. D. Deshmukh, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Executive Director, Bank of Maharashtra welcomed the dignitaries and informed the house about agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He applauded the State Government towards its resolution of long pending issue of bankers as regards to Notifying all District Headquarter Towns, all Talukas / Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarपालिका), Municipal Councils (Nagarपालिका), etc. for creation of Equitable Mortgage & requested for formation of Small Committee on Facility of Online Charge creation on 7/12 extracts in the State of Maharashtra. He gave the House an analytical overview of achievements under Annual Credit Plan up to the second quarter of FY 2021-22, Special Economic Packages under Atmanirbhar Bharat, KCC Saturation Campaign and Financial Inclusion with progress thereon. He assured the Government officials that Banks in the

State, will continue to participate wholeheartedly in disbursements under Annual Credit Plan as well as in other programmes of the State and Central Governments.

Shri M.A. Kabra, General Manager, Bank of Maharashtra & Convenor, SLBC, Maharashtra anchored the proceedings of the meeting and piloted the agenda wise discussions. He apprised the house on agenda items and highlighted the importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the Member Banks shall continue to work, hand in hand with the State Government and other stake holders, to attain new heights for the State under the present challenging scenario.

Chief Secretary, Govt. of Maharashtra advised Member Banks to improve credit disbursal under Agriculture sector & more particularly under Crop Loan disbursement during Rabi Season.

Regional Director, Reserve Bank of India, Maharashtra & Goa advised Member Banks to focus on financing under Agriculture, MSME & SHG sectors. He appealed banks to cover all URCs with BC/CSP points thereby providing basic financial services to needy people in rural areas.

Various Government officials provided their valuable inputs during course of discussions.

The meeting concluded after Shri B. V. Barve, Asst. General Manager, SLBC, Maharashtra proposed vote of thanks.

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

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

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 152 nd SLBC Meeting dt. 27.08.2021	<p>The minutes of 152nd SLBC Meeting dt. 27.08.2021 were placed as an annexure in the agenda.</p> <p>Identification of Digital District for the State of Maharashtra :</p> <p>During 152nd SLBC Meeting, General Manager, Reserve Bank of India , FIDD, MRO drew attention of forum towards suggestion given by the Reserve Bank of India officials during Sub-Committee meeting on Deepening of Digital payment towards identification of one more comparatively developed district and requested for inclusion of one more additional district along with the Osmanabad District. The same was inadvertently written as “identification of one more district i.e. Nanded and requested for inclusion of the same as one more additional district along with the Osmanabad District.”</p> <p>The minutes of 152nd SLBC meeting were confirmed.</p>	--	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
2	<p>Review of Credit Disbursements by banks</p> <p>a) Achievement under ACP of the State, Priority Sector Lending</p> <p>Disbursement of Crop Loans under Annual Credit Plan</p>	<p>An analytical presentation on ACP for the last 3 years & for the quarter ended Sept., 2021 was given to the house. It was highlighted that as against ACP target of Rs. 4,61,080 crore under Priority Sector, the achievement is 38 % for the second quarter. Member banks were urged to make all out efforts to achieve the set goals during the remaining period of the FY.</p> <p>A 3-year comparative performance under crop loan disbursement as of 31.10.2021 was presented to the House and it was informed that achievement is 57% of the Total FY target.</p> <p>Commissioner, Cooperation, Govt. of Maharashtra observed as under :</p> <p>i. Performance of commercial Banks in the Districts like Aurangabad, Beed, Buldhana, Jalgaon, Hingoli, Jalna, Latur, Nandurbar, Osmanabad, Palghar, Parbhani Ratnagiri, Sangli, Satara, Solapur,</p>	<p>Member Banks to make further efforts to achieve / surpass the set target under ACP 2021-22</p> <p>Private Sector Banks to focus on achievement of targets under Priority Sector Lending.</p> <p>Commercial Banks to focus more on Districts like Aurangabad, Beed, Buldhana, Jalgaon, Hingoli, Jalna, Latur, Nandurbar, Osmanabad, Palghar, Parbhani Ratnagiri, Sangli, Satara, Solapur, Thane & Wardha to</p>	<p>Member Banks</p> <p>Private Sector Banks</p> <p>Commercial Banks</p>



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		<p>Thane & Wardha is not up the mark and needs considerable improvement.</p> <p>ii. Although, Crop Loan disbursement achievement as of 30.09.2021 is more as compared to last year, absolute growth is less.</p> <p>iii. There is a still scope for coverage of PM Kisan beneficiaries under KCC/ Crop loan.</p> <p>iv. Owing to non-submission of Dr. Punjabrao Deshmukh Interest Subvention Claims by Bank branches to respective Asst. Registrar / DDR offices, farmers are deprived of interest incentive benefit.</p> <p>Principal Secretary, Cooperation, Govt. of Maharashtra observed as under :</p> <p>i. Crop loan disbursement reported by Beed and Buldhana Districts during Rabi season is zero.</p> <p>ii. Compared to DCCBs the contribution of PSBs and Pvt. Sector Banks under crop loan disbursement is not up to the mark.</p> <p>iii. Crop loan disbursement in Jalna, Latur, Nandurbar, Palghar, Parbhani & Solapur districts and that</p>	<p>improve their performance under crop loan disbursement</p> <p>Member Banks are advised to submit Dr. Punjabrao Deshmukh Interest Subvention Claims pertaining to crop loans on regular basis & ensure that no farmer beneficiary is left out on want of non-submission of claims by banks</p> <p>Commercial Banks to make further efforts to achieve / surpass the set target of Crop loan disbursement before 31.12.2021</p> <p>To reduce disparity in financing under Crop loan disbursement, MBs of these Districts and that of Aurangabad</p>	<p>Member Banks</p> <p>Commercial Banks</p> <p>MBs more particularly Commercial</p>



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		<p>of Aurangabad Division is below state average of 57% and needs focused attention of Member Banks and respective LDMs.</p> <p>iv. Despite of successful implementation of online KCC application facility in Jalna district during last year, crop loan disbursement is not reached up to the expected level.</p> <p>v. Banks to focus more in Marathwada Region and Aspirational districts for saturation under every aspect of financial inclusion including crop loan financing.</p> <p>vi. Banks like P & S Bank, Canara Bank, PNB, HDFC, Axis are advised to gear up for improving their performance under crop loan disbursement.</p> <p>vii. Despite of Debt Waiver scheme i.e. MJPSKY, 2019, coverage of farmers under crop loan disbursement is dropped during this year as compared to last year.</p> <p>CGM, NABARD observed that the gap between the number of farmers covered under PM Kisan and the present level of KCCs may be reduced by concerted efforts by bankers in coordination with district - level</p>	<p>Division are requested to devise suitable strategies.</p> <p>P & S Bank, Canara Bank, PNB, HDFC, Axis are advised to gear up for improving their performance under crop loan disbursement.</p> <p>The commercial banks may undertake crop loan financing in a campaign mode to improve credit flow under crop loan.</p> <p>LDMs of low performing districts (less</p>	<p>Banks</p> <p>P & S Bank, Canara Bank, PNB, HDFC, Axis Bank</p> <p>Member Banks</p> <p>LDMs of low</p>



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		<p>Agriculture Department of the State Government by identifying the eligible farmers. This could help in providing an additional 15-20 lakh farmers in the State with Kisan Credit Cards.</p> <p>General Manager, Reserve Bank of India, FIDD, Nagpur observed that performance of Pvt. Sector Banks under crop loan disbursement at 35%, is significantly less and need considerable attention by State Heads of these banks. He felt need for concerted efforts of Member Banks in Wardha district, wherein crop loan disbursement is very poor at 47%.</p> <p>In response to the observations made by various State Govt. authorities and NABARD, Executive Director, Bank of Maharashtra requested Member Banks to achieve Crop Loan and Agri loan disbursement in camp mode, being need of the hour. On behalf of Member Banks, he assured Govt. that crop loan disbursement target will be achieved by the end of Dec., 2021 quarter.</p> <p>Secretary, Agriculture, GoM discussed on integration of PM-KISAN data to that of Banks' data to identify exact</p>	<p>than 50% crop loan disbursement achievement) are requested to coordinate with Dist. Coordinators of Member Banks and Dist. Level Agri. Dept. officials to bridge crop loan disbursement gap</p> <p>Member Banks to ensure achievement of annual targets pertaining to crop loans, Agri term loans, KCC to Animal Husbandry, Dairy and fisheries and coverage of PM Kisan beneficiaries.</p> <p>While issuance of KCC to PM Kisan beneficiaries, banks to use one pager application form developed by Dept. of</p>	<p>performing districts</p> <p>Member Banks</p> <p>Member Banks</p>



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	b) Crop Insurance under PMFBY	<p>coverage of PM Kisan beneficiaries, which will ultimately benefit uncovered 51 lakh farmers. He requested for use of one pager KCC application form for coverage of these beneficiaries.</p> <p>Lead District Manager, Beed informed house that as of 10.11.2021, Rabi Crop loan disbursement is Rs.89 crores at 22% as against Rabi season target of Rs.400 crores.</p> <p>Secretary, Agriculture informed house that uploading of farmers' data on PMFBY portal and generation of challans in a time bound manner is a very critical issue and must be dealt by Banks on priority and cautioned bankers that Non compliance on the part of banks will lead to obligation towards banks only.</p> <p>General Manager, BOI requested SLBC to take up the issue of non-uploading of 251 accounts of Kharif 2021, out of total 458 accounts on PMFBY portal in Chandrapur district owing to technical errors and requested SLBC and State Govt. for intervention & its resolution.</p> <p>It was informed to the forum that SLBC,</p>	<p>Financial Services</p> <p>Member Banks to cover all left out PM Kisan beneficiary farmers under KCC</p> <p>Member Banks to note the important changes and follow the guidelines, strictly including extended timeline and daily sensitization training sessions.</p> <p>Member Banks are appealed to take benefit of opening of another window to cover left out accounts, owing to rejection of challans for Kharif, 2021 season from 15.11.2021 to 26.11.2021.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks, SLBC & State Govt.</p>



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	<p>c) Lending towards Government Sponsored Schemes (GSS)</p> <p>1) MSRLM</p>	<p>Maharashtra has forwarded request of BOI to Chief Statistician, PMFBY, Govt. of Maharashtra and concerned Insurance Company for its favourable consideration.</p> <p>Member Banks were appealed to take benefit of opening of another window to cover left out accounts, owing to rejection of challans for Kharif, 2021 season from 15.11.2021 to 26.11.2021.</p> <p>The House was informed that the targets and progress under various GSSs were mentioned in the Agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. Member Banks were urged for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>CEO, MSRLM has highlighted few of the following concerns in respect of SHG Bank Linkage programme :</p> <p>i. To ensure clearing of pendency under SHG account opening (17000)</p>	<p>Lead District Managers to spread awareness about the schemes and review bank wise / branch wise pendency of proposals under GSS during DLCC meetings as regular agenda point.</p> <p>Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2021-22.</p> <p>All Member banks to ensure that there is no pendency in opening of accounts</p>	<p>Member Banks & LDMs</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>on priority basis (SBI, Bank of Maharashtra & CBI bank are having high pendency). This has resulted in holding of revolving funds to be credited in these accounts.</p> <p>ii. 16,000 SHG loan applications are pending at various bank branches in the State (Bank of Maharashtra & SBI is having high pendency).</p> <p>iii. 100% Coverage of all eligible SHG members under PMJJBY & PMSBY insurance schemes. Forum was informed about availability of Interest free loan for coverage of eligible SHG members for payment of insurance premium.</p> <p>iv. Sanctions in Marathwada and Vidharbha are very low and requested Member Banks to focus on improvement of the same.</p> <p>v. Few Banks like Bank of Baroda are demanding additional documents over and above as prescribed by Reserve Bank of India for opening of SB accounts.</p> <p>Regional Director, Reserve Bank of India, Maharashtra & Goa advised member banks to adhere to CDD (Customer Due Diligence) issued by Reserve Bank of India with respect to opening of SHG accounts. Further, he</p>	<p>under SHGS as well as credit linkage thereof</p> <p>Member Banks to sensitize field functionaries to process SHG loans and SB account opening forms within stipulated time period. Banks to also focus on reducing NPAs under SHGs by devising suitable strategies & handholding of SHG members through awareness camps.</p> <p>Bank of Baroda & Member Banks are requested to ensure that documents (CDD) as prescribed by Reserve Bank of India are used to open SHG's SB accounts</p> <p>SLBC in coordination with other stakeholders like NABARD, Member Banks to form Special Committee, which will meet & discuss on strategies to reduce NPA percentage under SHGs</p>	<p>Bank of Baroda & Member Banks</p> <p>SLBC</p>



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	d) Flow of credit to MSMEs and for affordable housing MSMEs	<p>observed that NPAs under SHG are on higher side in the State as compared to PAN India and opined for formation of special committee to study the issue of high rise in NPAs in SHG sector. Further, he opined that handholding of SHGs be done for creation of awareness among SHG members to improve recovery in SHGs.</p> <p>DGM, State Bank of India requested MSRLM to share pending list under SHG account opening as well as loan proposals and assured to clear the pendency on or before 31.12.2021.</p> <p>It was requested to MSRLM to share pendency list under SB account opening and loan proposals at regular intervals.</p> <p>The forum was informed about discussions held during IBA Standing Committee on MSME wherein it was resolved to request respective State Governments for exemptions of Stamp Duty for PMSVANidhi borrowers. Principal Secretary, Urban Devt. Dept.</p>	<p>Member Banks are requested to help new enterprises setting up their businesses in developing districts like Jalna, Jalgaon</p> <p>Member Banks to ensure quick</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>informed forum that in the State of Maharashtra borrowers need to pay only Rs.100 stamp duty for availing PMSVANidhi loans. As such it was opined that there is no need to reduce it further.</p> <p>DGM, SIDBI appealed bankers to also focus on districts like Jalna, Jalgaon wherein novel companies are coming with innovative ideas and spreading their wings by setting up their enterprises in sectors like construction, computer, electricity, agriculture, etc.</p> <p>Regional Director, Reserve Bank of India, Maharashtra & Goa informed house that for financing MSME sector units, Priority Sector guidelines are in place and banks need to follow guidelines of collateral free loans, wherever required.</p> <p>Corporations / agencies were requested to provide Bank wise and District wise targets vis-à-vis achievements for FY 2021-22 through monthly progress reports in standard formats for ease in reviewing and monitoring the progress.</p> <p>Member Banks were requested for</p>	<p>disposal of all pending proposals under CMEGP, PMEGP, ECLGS, PMSVANidhi, etc. and ensure that there is no lime lag between sanctions and disbursements.</p> <p>Member Banks to follow Priority Sector guidelines while financing MSME units and also ensure that wherever required collateral free loans are to be financed to enhance MSME financing</p>	<p>Member Banks</p>



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	Affordable Housing	<p>quick disposal of loan applications received under various Government Corporations. In case of rejection of loan application if any, it was suggested to give due justification for rejection.</p> <p>The House was informed about achievements under credit to MSME Sector through regular channels as well as through Emergency Credit Line Guarantee Scheme (ECLGS) SUI and Pradhan Mantri Street Vendors' AtmaNirbhar (PMSVANidhi) Scheme. Forum was also informed about 970 Credit outreach Camps held by LDMs & Member Banks in the State wherein amount of Rs.2890 crores are sanctioned by the banks.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and Member Banks.</p> <p>DGM , NHB informed house that as of 30.09.2021, Maharashtra tops first in release of cumulative PMAY CLSS subsidy into the accounts of beneficiaries amounting Rs.8,481 crores. As of now, only beneficiaries of</p>	<p>Member Banks to popularize Credit Linked Subsidy Scheme (CLSS) and extend the benefit of the subsidy under PMAY to all eligible beneficiaries.</p> <p>Member Banks to consider eligible proposals under the scheme and strive to improve performance.</p> <p>Member Banks to upload subsidy details of LIG & EWS beneficiaries on or before 31.03.2022</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>EWS & LIG categories can apply for subsidy till 31.03.2022 and requested all banks to sensitize filling of subsidy claims before due date of 31.03.2022.</p> <p>Implementation of SWAMITVA Scheme - SLBC drew attention of forum towards directions from Ministry of Panchayati Raj, Govt. of India dated 27.10.2021 that SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April, 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme is of national importance and aims at bringing financial stability by providing property card to be used as asset for availing loans and other financial benefits. Request was made to concerned department of State Govt. to update the progress in the subject matter.</p> <p>Forum was informed that SLBC is coordinating a Rural & Semi Urban Branch network of around 9500 bank branches which are fully prepared for disbursing loans under PMAY – G, subject to notification from Govt. of Maharashtra in respect of modalities on sanctioning of loans by banks</p>	<p>Panchayat Raj Department of Govt. of Maharashtra is requested for updating the progress in the subject matter</p> <p>Rural Housing Dept of Rural Development Dept is requested for issuance of guidelines on modalities on sanctioning of loans by banks under PMAY-G</p>	<p>Panchayat Raj Department of Govt. of Maharashtra</p> <p>Rural Devt. Dept, GoM</p>



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	<p>e) Grant of Education loans</p> <p>f) Progress under SHG Bank linkage</p> <p>g) Pledge Financing against NWRs to farmers - Progress as of 30.06.2021</p>	<p>The House was informed about position of disbursement of Education loans as of 30.09.2021 to the House.</p> <p>The House was informed about performance under SHG Bank Linkage Programme as of 30.09.2021.</p> <p>The House was informed about District wise / Bank wise progress report as of 30.09.2021 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes.</p> <p>The house was informed regarding rolling out of use of Block Chain Technology while financing NWRs, which will help Banks to avoid possible frauds arising out of physical receipts, owing to use of encrypted data through block chain by Maharashtra State Warehouse Corporation, Govt. of Maharashtra and requested Member Banks to board on platform created by MSWC on the lines of M S Cooperative Bank to start financing in online mode.</p>	<p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p> <p>Member Banks to sensitize field functionaries to process SHG loans and SB account opening forms within stipulated time period.</p> <p>Member Banks to onboard themselves on the Online Platform created by Maharashtra State Warehouse Corporation to finance more under NWRs</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	<p>h) Need for Credit to revitalize handloom and handicraft industry</p> <p>i) National e-Governance Services Ltd. (NeSL)- 10D- IT Initiatives by Department of Registration & Stamps and its relevance to banking sector</p>	<p>To enable the handloom agencies and weavers to withstand their profession, the Ministry of Textiles is implementing various schemes through the Office of the Development Commissioner for Handlooms across the country namely - National Handloom Development Programme (NHDP), Comprehensive Handloom Cluster Development Scheme (CHCDS), Handloom Weavers' Comprehensive Welfare Scheme (HWCWS), Yarn Supply Scheme (YSS).</p> <p>IGR, Govt. of Maharashtra gave in depth presentation on –</p> <p>a) Digital Transformation Initiatives by Department b) Equitable Mortgage - Notice of Intimation (e-Filing) c)10D application and NeSL DDE integration for Stamp Duty Payment & d) e-Registration</p>	<p>It was resolved to prepare format w.r.t. credit to handloom and handicraft industry in coordination with concerned Dept of GoM and to be presented from next SLBC meeting onwards</p> <p>Member Banks are requested to get acquainted with the new initiatives undertaken by Dept. of IGR, Govt. of Maharashtra</p>	<p>SLBC & Textile Dept of GoM</p> <p>Member Banks</p>
3	Saturation of PM- KISAN beneficiaries under Kisan Credit Cards	<p>The House was informed about ongoing KCC Saturation Campaign & progress thereof.</p> <p>General Manager & Convenor, SLBC, Maharashtra informed house that District Level Credit Camps are</p>	<p>Member Banks to reconcile data on portal with actual proposals received and accord fresh KCC sanctions as per guidelines issued by DFS / IBA / RBI from time to time.</p> <p>Member Banks to create awareness</p>	Member Banks LDMS



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		<p>underway in coordination with concerned State Govt. Departments to cover farmers engaged in Animal Husbandry, Dairy & fishery activities which will help to boost KCC financing to agri. allied sector. Forum was also briefed about the first District Level KCC camp held at various places in the State, wherein, 486 applications under AHDF are received by LDMs and Bank branches and further processing on the same is underway.</p> <p>Commissioner, Animal Husbandry, Govt. of Maharashtra informed house about Special VC held with District AHOs and LDMs wherein discussions on SOP shared by Govt. of India was held and advised concerned to hold District Level Credit Camps on every Friday in coordination with LDMs and Banks.</p> <p>General Manager, BOI briefed house about formation of District Level Committee to monitor receipt of eligible KCC applications during District Level Credit Camp.</p> <p>CGM, NABARD observed as under :</p> <p>i. Regarding the KCC saturation drive</p>	<p>among farmers pertaining to activation of RuPay cards given to KCC account holders as well as activation of inoperative KCCs.</p> <p>Lead District Managers to review the position in all Block level / District level meetings, spread awareness and coordinate the activity of District Level Credit camps to be held on every Friday from 15thNov 2021 to 15th Feb 2022.</p> <p>The controlling offices of the banks</p>	<p>Member Banks</p>



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		<p>for Animal Husbandry and Fisheries, the meetings may be organized in the areas where the potential exists, with an advance information about the schedule of such meetings. Further, a checklist could be devised so as to minimize rejection of proposal by bankers for want of documents.</p> <p>ii. The controlling offices of the banks may suitably advise the branch managers at the ground level about the precise nature of the documents required for KCC – Fisheries. This may address the situation at the ground level where land / ownership documents are insisted by bankers even in case of leased pond fisheries. Bankers may consider lending under KCC for fish farmers against fish farmers Society's Agreement of lease or permission of State Government in the case of capture fisheries in Dams.</p>	<p>may suitably advise the branch managers at the ground level about the precise nature of the documents required for KCC – Fisheries.</p>	
4	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed about the CD Ratio of Maharashtra State. It was also informed that as of 30.09.2021, four Districts viz. Bhandara, Chandrapur, Gadchiroli and Gondia were having CD ratio below 40%.	Lead District Managers of Bhandara, Chandrapur, Gadchiroli and Gondia Districts to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip below 40% and is	LDMs of Bhandara, Chandrapur, Gadchiroli and Gondia Districts



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		<p>Concerned Lead District Managers were advised to ensure that the CD ratio of the district is maintained above 40% and is improved further. They were requested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area. Member Banks having branches in these 4 Districts were requested to analyse / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.</p>	<p>improved further. Concerned Lead District Managers also to ensure that meetings of SCCs of DCCs are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.</p> <p>Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts in coordination with respective Lead District Managers and District Machinery by adopting measures like SHG Credit Linkage, KCC saturation, finance to Dairy, Animal Husbandry & Fisheries, scouting and sanctioning proposals under MUDRA / Stand Up India etc. for improvement in CD Ratio of their branches and consequently of respective Districts.</p>	<p>Member Banks</p>
5	<p>Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs</p>	<p>The House was informed that figures pertaining to NPAs under Agri, Crop Loans, MSME and MUDRA were included in the agenda notes.</p> <p>All Member Banks were requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures for improvement in recovery can be</p>	<p>Member Banks requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures for improvement in recovery can be</p>	<p>Member Banks</p>



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		<p>suggested / adopted and overall growth in NPAs can be arrested effectively.</p> <p>General Manager & Convenor, SLBC, Maharashtra requested State Govt. for joint camps by Banks and concerned departments of State Govt. for recovery of advances financed under Govt. Sponsored Scheme, Agriculture advances, etc.</p> <p>General Manager & Convenor, SLBC, Maharashtra drew attention of the forum towards gist of the observations of IBA Standing Committee on Agriculture & allied activities held under the Chairmanship of MD & CEO, Bank of Baroda on 01.09.2021. During the meeting various issues/agendas submitted by Member banks were discussed as under :</p> <ol style="list-style-type: none"> 1. Setting up an Asset Reconstruction Company (ARC) for farm loans 2. Strengthening of State Recovery Act 3. Relief measures in Areas affected by Natural Calamity 4. Legal/Regulatory Challenges 	<p>suggested / adopted and overall growth in NPAs can be arrested effectively.</p> <p>Joint Camps by Member Banks and State Govt. would facilitate for recovery under GSSs and agriculture advances.</p> <p>Secretary, Agriculture, Govt. of Maharashtra opined that agriculture sector being a distressed one and already facing liquidity issues, comparison of Asset Reconstruction Company for recovery of non-agriculture advances can not be done with that of formation of ARC for agricultural advances. The same logic is applicable for State Recovery Act. In respect of Relief measures in areas of natural calamity there exists RBI guidelines.</p>	<p>Member Banks & State Govt. Depts.</p> <p>-</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
6	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>The house was informed about heavy rainfall / landslides, which has resulted in loss of crops, business units, etc. to the greater extent in few districts of the State</p> <p>Govt. of Maharashtra vide notification dated 12.08.2021 has declared 5318 villages as Naturally Calamity affected and advised various scheduled commercial banks to initiate necessary relief measures in the affected villages as per Reserve Bank of India guidelines mentioned dated 17.10.2018</p> <p>Commissioner, Cooperation, GoM drew attention of Member Banks towards Govt. of Maharashtra directions wherein it was advised not to deduct relief amount being credited into the accounts of Natural Calamity affected farmers (untimely rains & hailstorms during January & February, 2021) towards loan repayments</p> <p>Chief Secretary, GoM and Principal Secretary, Cooperation, GoM requested house to resolve that “ <i>Due to recent Natural Calamities occurred during Kharif, 2021 season, farmers have suffered huge losses in terms of crop losses. Therefore, it is resolved</i></p>	<p>Member Banks to ensure restructuring of all eligible Agri. advances as per extant Reserve Bank of India guidelines.</p> <p>GoM is requested to provide list of affected villages under Natural Calamity along with % of severity.</p> <p>Member Banks are advised to refer IBA directions dated 21.06.2017 regarding forgoing their right to set off in specific instances where the relief/assistance is linked to natural calamities such as flood, cyclone, earthquake, etc. and are as a one-time measure based on the notifications issued by the Central/State Govt.</p> <p>Member Banks to implement the said resolution in letter & spirit.</p>	<p>Member Banks</p> <p>GoM</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<i>not to deduct ex-gratia/relief amount credited into the SB accounts of affected farmers towards loan repayments."</i>		
7	<p>Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy</p> <p>a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)</p>	<p>The House was informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. It was informed that in the State, Axis Bank, BOI, Canara Bank, PNB, SBI, ICICI Bank are still to open CBS enabled outlets as per allotment during DLCC meetings.</p> <p>Regional Director, Reserve Bank of India, Maharashtra & Goa informed house that exercise of coverage of URCs was to be completed by the end of Dec. 2017, itself. Therefore, respective banks are advised to cover those URCs within couple of months from the date of this meeting</p>	<p>Axis Bank, BOI, Canara Bank, PNB,SBI Bank, ICICI Bank to look into opening of banking outlets at allotted centers in the State as well as in Nandurbar district on priority and ensure that same is complied within two months from the date of this meeting</p>	<p>Axis Bank, BOI, Canara Bank, PNB,SBI Bank, ICICI Bank</p>
	<p>b. Review of operations of Business Correspondents – Hurdles / issues involved</p>	<p>The House was informed that the main issues of Bank Mitras were delay in resolution of technical hurdles relating to PoS machine, debit card reader, printer, etc.</p>	<p>Member Banks in coordination with their respective vendors to resolve the issues faced by BCs on priority</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Member Banks in coordination with their respective vendors to resolve the issues faced by BCs on priority		
	c. Progress in increasing digital modes of payment in the state, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state	It was opined that in case of DBT, Aadhaar Seeding and Aadhaar authentication was an ongoing process and credit of benefits to accounts of intended beneficiaries was a well-established process in Banks where no manual intervention was involved.	Member banks to identify villages which are facing connectivity issues and share the list with DoT through respective Lead District Managers to resolve the issue.	Member Banks
	d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	The house was informed about Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps, especially, through Financial Literacy Centers	Members Banks
	e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.	Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school curriculum in subjects like History, Marathi, Math, Geography, Economics, Political Science and Civil Governance	-



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Financial Literacy)			
	f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	The House was informed about various schemes, subsidies implemented by the Central and State Government	Member banks to note the various schemes, subsidies implemented by the Central and State Government	Member Banks
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain	Reserve Bank of India and NABARD have already provided guidance to Member Banks as under: Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved. (Reference-145 th SLBC Meeting dated 20.11.2019)	Member Banks are requested to study the aspects involved and issues, if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be suitably discussed.	Member Banks
	h. Status of Financial Inclusion in the State of Maharashtra A) PMJDY	It was informed that as of 30.09.2021, Banks in Maharashtra have opened more than 3 crore accounts of which 1.73 crore accounts are from Rural area. Balance in PMJDY accounts is to the tune of Rs. 9,770 crores. No. of RuPay cards issued are 2.16 crore (70%) and 2.68 crore accounts (87%)	Member Banks to target every individual adult member to cover under PMJDY Member Banks and LDMs to target every adult individual to open PMJDY account, who is out of mainstream of banking	Member Banks Member Banks & LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	B) PMMY	<p>have been seeded with Aadhaar number.</p> <p>The House was informed about progress under implementation of PMMY in the State.</p> <p>It was observed that performance under PMMY is higher than that during corresponding period of previous year. Member Banks are requested to make concerted efforts for improvement in performance under Kishor and Tarun category of MUDRA loans.</p>	<p>Member Banks to make concerted efforts to enhance contribution of Kishor and Tarun category beneficiaries under total MUDRA loan</p>	<p>Member Banks</p>
	C) Stand Up India (SUI)	<p>The House was informed about achievement under Stand Up India as of 30.09.2021 and observed that the performance was not up to the mark. Member Banks were urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. It was suggested that Urban and Metro branches of Banks may give more thrust to sanctioning proposals under SUI.</p>	<p>Member Banks to note changes in SUI and ensure to complete target under SUI</p>	<p>Member Banks</p>
	D) APY	<p>The House was informed that the scheme was very good, especially for persons from the unorganized sector.</p>	<p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>E) PMJJBY / PMSBY</p> <p>i. Identification of Digital District for the State of Maharashtra</p>	<p>Member Banks were urged to make all out efforts for popularizing the scheme. It was suggested that contract workers from the firms of Corporate Borrowers of Banks may be targeted for the purpose.</p> <p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. It was also informed that Dept. of Financial Services vide its communication dated 27-09-2021 has launched an ambitious saturation campaign of Janasuraksha schemes from 02-10-2021 to 30-09-2022. Member Banks are requested to ensure fresh enrollments as well as renewals and ensure that all eligible adults are covered under PMJJBY & PMSBY during this period.</p> <p>The House was informed that Nandurbar was selected as the District to be 100% Digitally Enabled by 31.03.2021. It was informed that % coverage under eligible operative Saving Bank & Current accounts as of 30.09.2021 is 100%. The forum was also informed about progress of Osmanabad District wherein out of the</p>	<p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premium in time.</p> <p>All Member Banks to make concerted efforts to achieve the set goal before 30.09.2022</p> <p>Lead District Managers of Osmanabad & Washim and Member Banks to initiate necessary steps to ensure awareness among different stakeholders regarding Objective & Timeline of the programme along with strategies to on-board individuals/merchants/traders/businesses/utility service providers through (a)</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Lead District Managers, Osmanabad, Washim and Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>j. List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App</p> <p>k. Targeted Financial Inclusion Intervention programme</p>	<p>total 9.49 lakh operative Savings accounts, 7.63 lakh number of saving accounts are covered with at least one of the digital facilities viz. Debit / Rupay Cards, Net Banking, Mobile Banking etc. and the same works out to be at 80.43 % of digital coverage.</p> <p>Reserve Bank of India, FIDD, Nagpur, has advised to select a district from Vidharbha as additional district for DDD(Deepening of Digital District). Accordingly, Washim District from Vidharbha region was proposed & selected for coverage under "Expanding & Deepening of Digital Payments Ecosystem Programme" to be 100% digitally enabled.</p> <p>Department of Financial Services, GOI has informed a list of 36 villages uncovered as of 31.10.2021 on Jan Dhan Darshak App. It was also informed that respective banks in the State are advised to cover these villages with BCs on Jan Dhan Darshak App.</p> <p>The house was informed TFIIIP programmes are being implemented in all Aspirational Districts (ADs) i.e. Nandurbar, Osmanabad Gadchiroli &</p>	<p>provision of digital modes of payment, (b) creation of necessary digital infrastructure for handling transactions, (c) spread of digital financial literacy among individuals and businesses for encouraging them to adapt digital modes of payment.</p> <p>Respective banks to cover villages with BC points and update record on Jan Dhan Darshak App</p> <p>LDMs of all aspirational districts to regularly hold DLIC meetings in respect of TFIIIP and as also distribute Block wise targets to Banks and</p>	<p>Member Banks</p> <p>LDMs of Aspirational Districts</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Washim districts. As of 30.09.2021, out of four ADs, Washim district has achieved benchmarks under PMJJBY, PMSBY & APY set up by DFS.</p> <p>CGM, NABARD observed as under :</p> <p>In the light of the concerns expressed by Hon'ble MoS for Finance Gol, the effort should be accelerated for achieving 100% financial inclusion in the 4 aspirational districts especially pertaining to the parameters specified under TFIIP. A special drive covering SHGs/ JLGs / KCCs would also help in achieving total financial inclusion.</p>	<p>upload TFIIP progress on the portal created by Mission Office, Dept. of Financial Services on regular basis</p> <p>Member Banks and LDMs are requested to accelerate for achieving 100% financial inclusion in the 4 aspirational districts especially pertaining to the parameters specified under TFIIP. A special drive covering SHGs/ JLGs / KCCs would also help in achieving total financial inclusion.</p>	<p>Member Banks and LDMs</p>
7	Discussion on improving rural infrastructure/ credit absorption capacity	<p>The House was informed about various Government Policies for information of all concerned stakeholders including progress under Atmanirbhar Bharat Economic Package like Agriculture Infrastructure Development Fund Scheme, PMFME, etc.</p> <p>The house was informed about progress under AIF & PMFME Schemes in the State of Maharashtra.</p> <p>Secretary, Agriculture informed house that under AIF, 167 proposals are</p>	<p>Member Banks and LDMs are requested to observe 9th day of every</p>	<p>Member Banks and LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>disbursed by Banks in the State amounting Rs.131.32 crores however rejection is high at 115. To know the reasons of higher rejections, it is requested to discuss the same at district level in DLCC meetings with District Level Nodal Officers. Under PMFME, as against the target of 5003 for the FY 2021-22, sanctions as of 21.09.2021 are only 34 as against total registrations of 3076.</p> <p>Director, ATMA observed that under AIF, Gadchiroli & Parbhani Districts are having 'NIL' sanctions since launch of the scheme and requested all Member Banks to sanction AIF proposals in every district and also requested to observe 9th day of every month as AIF day in coordination with Dept of Agriculture, GoM. He further informed that at few of the places, bankers are not aware of the scheme and requested State Heads of banks to sensitize field functionaries to make aware of the scheme. In case of FPOs also, response from bankers is lukewarm and branches are demanding collateral security even though there is a provision of CGTMSE in place of collateral security.</p>	<p>month as AIF day and process & sanction proposals under AIF and PMFME</p> <p>Member Banks in the State are requested to sensitize field functionaries not to keep proposals pending under AIF scheme and canvass agriculture investment credit portfolio to find out eligible proposals under AIF for uploading on AIF portal</p> <p>Member Banks to sensitize their branches with scheme guidelines of AIF. LDMs to review the Bank wise status of AIF in DLCC & BLBC.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Lead District Manager, Parbhani informed house that SBI is having few proposals in hand at branches in the district and assured that within a period of 10 days from now, there will be progress in the subject matter in terms of sanctions under AIF and PMFME.</p> <p>CGM, NABARD observed that the concerned stakeholders may note that Agriculture Marketing Infrastructure Projects can also be covered under AIF subject to fulfilling the required eligibility criteria since the Agriculture Infrastructure Fund Scheme provides for mobilization of resources from multiple sources. In order to provide a fillip to the AIF programme Government of Maharashtra may consider providing some incentive like margin money to PACS for availing the facilities under AIF, on the lines of similar measures in other states.</p> <p>Director, ATMA responded to the observations made by CGM, NABARD and informed that Department has taken up the matter with State Govt. to provide incentive like margin money to PACS for availing the facilities under AIF.</p>	<p>SBI to update the sanctions under AIF on portal.</p>	<p>SBI</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Secretary, Agriculture reiterated the observations made by Director, ATMA and requested SLBC to direct Bankers in the State for not demanding collateral security as CGTMSE cover is available.</p> <p>In respect of Model Land Leasing Act, 2016, Govt. of Maharashtra is requested to present the status of the same.</p>	<p>SLBC to reiterate the guidelines w.r.t. availability of CGTMSE cover in place of collateral security, wherever applicable</p> <p>State Government is requested to inform further progress in respect of Implementation of Model Land Leasing Act, 2016 in the State</p>	<p>SLBC</p> <p>GoM</p>
8	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>Skill Development</p> <p>The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>RSETIs</p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 16.11.2021.</p> <p>FLCs</p> <p>It was informed that a detailed review of functioning of FLCs was taken</p>	<p>Member Banks to fulfill the credit needs of RSETI trained candidates as per their requirement</p> <p>Member Banks to advice Rural branches for conduct of at least one F</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		during the SLBC sub-committee meeting dtd. 16.11.2021	L camp a month. MBs to ensure regular & timely submission of F L reports to SLBC	
9	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data-Signing of MoU with Settlement Commissioner & Land Records, Pune.</p> <p>Govt. is positive on the issue of creation of Online Charge by Banks on 7/12 extracts & Online facility of application by farmers to avail KCC/ Agri loans and accordingly, SLBC, Maharashtra held two meetings with Dept of Settlement Commissioner and Director of Land records, Govt. of Maharashtra.</p> <p>Dept of SC & DLR, Pune is in the process of formation of Small Committee involving officials of various stakeholders.</p>	<p>Remaining Member Banks to enter into MoU with the State Government regarding sharing of 7/12 extracts</p> <p>SC & DLR, GoM is requested to inform members of the committee and start further discussions on the subject matter</p>	<p>Member Banks</p> <p>SC & DLR, GoM and SLBC, Maharashtra</p>
10	Doubling of Farmers' Income by 2022	The House was informed about benchmarks developed by NABARD for monitoring and reviewing the	All Member Banks to provide data for the FY 2020-21 for inclusion and discussion during Qtly SLBC Meetings	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		progress under “Doubling of Farmers’ Income by 2022.”		
11	Management of Data Flow at LBS Fora - Procedure	<p>Reserve Bank of India has advised to develop a standardized system for data flow and its management by SLBC Convenor Banks on their websites.</p> <p>As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr. ended Sept., 2021.</p> <p>Discrepancies in data submission by Member Banks as per New MIS system –</p> <ul style="list-style-type: none"> • Variation in data submission as compared to OLD MIS system. • Delayed data submission. • Errors in data submitted (figures are punched in lakhs/crores in place of actual). 	Member Banks are requested to upload timely & error free data on New MIS system.	Member Banks
12 & 13	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	Forum was informed on the issue of exorbitant ROI charged by ICICI Bank on proposals of Govt. sponsored Schemes. General Manager & Convenor SLBC Maharashtra appealed ICICI Bank to redress the issue.	<p>ICICI Bank to relook into the matter to reduce ROI applicable on GSSs.</p> <p>Member Banks to escalate District Level issues, only if unresolved at DLCC level through Lead District</p>	<p>ICICI Bank</p> <p>Member Banks LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Representative of ICIC Bank informed house that at present 2% ROI is reduced by bank on GSSs and assured once again to relook into the issue	Manager.	
14	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	It was informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same was incorporated in the agenda for perusal by all concerned.	All concerned to go through the various policy initiatives of the Government.	All Members
15	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Members were informed that various schemes are launched by the Central and State Governments to help the youth to start their own business units viz MUDRA, Stand-up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio. Member Banks and Lead District Managers were requested to share inspirational success stories for inclusion in the agenda booklet.	Member Banks and LDMS to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMS
16	Discussion on Market Intelligence Issues	Member Banks were requested to share their views on the topics related	Member Banks to share issues related with Market Intelligence to SLBC for	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		with Market Intelligence.	noting and dissemination.	
17	Calendar of Quarterly SLBC meetings for the calendar year 2022	Calendar of conduct of SLBC Meetings for the calendar year 2022 was put up for approval.	The calendar of holding of Qtly SLBC Meetings was approved	-
18	Any other item, with the permission of the Chair	<p>a. Commissioner, Cooperation requested banks to cooperate Taluka Level Grievance committee formed for resolving issues arose while implementing MJPSKY,2019 debt waiver scheme by submitting requisite documents as desired by them</p> <p>b. GM, FIDD, Reserve Bank of India, Nagpur observed that disbursement under ECLGS scheme is low as compared to overall sanctions. As of 30.09.2021, out of total sanctions of 5.22 lakh proposals, 3.44 lakh proposals are only disbursed. In case of Pvt. Sector Banks, difference is much higher as compared to PSBs. Further, he complemented BoM, VKGB & MGB for near to 100% disbursements out of total sanctions.</p>	<p>Member Banks are requested to advise branches in their control to provide requisite documents to Taluka Level Grievance committee as and when called by the committee</p> <p>Member Banks and more particularly Pvt. Sector Banks are requested to look into observations made by Reserve Bank of India and ensure that there are no sanctioned proposals remained pending for disbursement.</p>	<p>Member Banks</p> <p>Member Banks</p>



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Annexure II

List of Participants for 153rd SLBC Meeting held through VC on 26.11.2021

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Smt. Vaijayanti Mahabale	Dy. Gen. Manager, HUDCO
2	Shri V.T. Subramanian	Regional Chief, HUDCO
3	Shri Manohar Miryala	Dy. General Manager, NHB
4	Ms Rekha Surti	Regional Manager, NHB
5	Shri Ashish Dongare	Asst. General Manager, PFRDA
6	Shri Rajeev Gautam	ADG, DOT
7	Shri Pramod S Sapkale	Director, Mumbai LSA, DoT
8	Ms Barkha Chhabra	Dy. Gen. Manager, IFCI
State Government		
1	Shri Sitaram Kunte	Chief Secretary
2	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
3	Shri Rajgopal Devara	Principal Secretary, Finance
4	Shri Baldev Singh	Principal Secretary, Industries
5	Shri Eknath Dawale	Secretary, Agriculture
6	Shri Anoop Kumar	Principal Secretary, Cooperation
7	Shri M D Pathak	Principal Secretary, Urban Development
8	Shri A.M. Kawade	Commissioner, Cooperation & RCS
9	Shri Dheeraj Kumar	Commissioner, Agriculture
10	Shri S P Singh	Commissioner, Animal Husbandry
11	Shri Arvind Kumar	Commissioner, Social Justice & Spl Assistance
12	Ms Priyanka Chhapwale	Dy. Secretary, Urban Development
13	Shri N K Sudhanshu	Settlement Commissioner & Director of Land Records
14	Shri Shravan Hardikar	IGR & Controller of Stamps
15	Shri Dnyaneshwar Khillari	Jt. IGR
16	Ms Shraddha Joshi	Managing Director, MAVIM
17	Shri Ramdas Jagtap	Dy Collector & State Coordinator E-Ferfar Project
18	Dr. Hemant Wasekar	CEO, Maharashtra State Rural Livelihoods Mission
19	Shri Akash More	Managing Director, APAMVMM
20	Shri Parmeshwar Raut	COO, Maharashtra State Rural Livelihoods Mission
21	Shri D R Dingale	Managing Director, LIDCOM
22	Shri D.S. Salunke	Dy. Registrar, RCS Office
23	Shri Anil Ahire	Managing Director, LASDC Ltd.
24	Shri D K Khude	General Manager, LASDC Ltd.
25	Shri Anand Lomte	Dy. General Manager, MSOBCFDC
26	Smt Vaishali A Jadhav	Dy. Gen. Manager, MPBCDC Ltd.
27	Shri Dilip Muglikar	Executive Engineer, PMAY
28	Shri Manish M Kambley	Director, SO, KVIC
29	Shri. Suresh R Londhe	SIO, Dept. of Industries
30	Shri B S Joshi	Addl. Director of Industries, DIC
31	Shri Mahesh Kokare	Dy. Manager, MAVIM
32	Shri P.D. Sigedar	Dy. Director, Agriculture
33	Ms Suniti Nanda	Fintech officer, Maha IT
34	Shri Mahesh Chaudhari	Assistant Director, DAY-NULM DMA
35	Shri Prashant Bhaskar Wawge	Assistant Director, Commissionerate of Textiles



Sr. No.	Name of the Participant	Designation / Institution
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, Maharashtra & Goa
2	Dr P S Venkateshwaran	O I C, Nagpur RO
3	Ms Kalpana More	General Manager, FIDD, Mumbai RO
4	Shri Suresh Satpute	General Manager, FIDD, Nagpur RO
5	Ms. R K Hanuma Kumari	Asst. Gen. Manager, FIDD, Nagpur RO
6	Shri Piyush Goyal	Manager, FIDD, Mumbai RO
NABARD		
1	Shri G S Rawat	Chief General Manager, MRO, Pune
2	Ms Sheela Bhandarkar	Dy. General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri Hemant Tamta	Executive Director
2	Shri M A Kabra	General Manager & Convenor, SLBC
3	Shri R D Deshmukh	DGM, Member Secretary, SLBC, Maharashtra
4	Shri Bharat V Barve	Asst. Gen. Manager, SLBC
5	Shri Mangesh Kedar	Chief Manager, SLBC
6	Shri Amit Teke	Senior Manager, SLBC
7	Shri Imteyaz Ali	Senior Manager, SLBC
8	Shri S V Sonsale	Senior Manager, SLBC
Apex Banks		
1	Ms Chand Kureel	Dy Gen Manager, SIDBI
Commercial Banks.		
1	Shri B B Mutreja	Field General Manager, Central Bank of India
2	Shri M.D. Kulkarni	General Manager, Bank of India
3	Shri Manish Kaura	General Manager, Bank of Baroda
4	Shri Subodh Kumar	General Manager, Canara Bank
5	Shri Rajesh Nagar	Dy. Gen. Manager, & Zonal Head, UCO Bank
6	Shri Mohinder Basson	Dy. Gen. Manager, State Bank of India
7	Shri Gopal S	Dy. Gen. Manager, Indian Overseas Bank
8	Shri. Rajiv Mishra	Field General Manager, Union Bank of India
9	Shri Subodh Kumar	General Manager, Canara Bank
10	Shri Sunil Humne	Chief Manager, Central Bank of India
11	Ms. Shikha Kumari Jain	Chief Manager, Punjab National Bank
12	Shri Mahadev Dhakne	Sr. Manager, Indian Bank
13	Shri Girish Gupta	Sr. Manager, Punjab and Sindh Bank
14	Shri Manoj Yelpale	Chief Manager, Union Bank of India
15	Shri Ajay Kumar Ankaikar	DVP, Axis Bank
16	Shri Amit Kinikar	Manager, Axis Bank
17	Shri Sameer Mulye	Regional Head, Bandhan Bank
18	Shri Jitendra Pawar	State Head, CSB Bank
19	Shri Ajoy Kumar	Cluster Head, CSB Bank
20	Shri Anand Kalkonde	Cluster Head, DCB Bank
21	Shri Sunny George	DGM & Regional Head, West, Dhanlaxmi Bank
22	Shri Prasad M K	Manager, Credit Monitoring, West, Dhanlaxmi Bank
23	Shri Ryan Pereira	AVP, DBS Bank
24	Shri Ciyad M S	DVP, Federal Bank
25	Shri Iqbal Singh Guliani	Senior Vice President-II, HDFC Bank
26	Shri Naresh Yelkotwar	Senior Vice President-I, HDFC Bank



Sr. No.	Name of the Participant	Designation / Institution
27	Shri Sandeep Bhopatkar	Vice President, HDFC Bank
28	Shri Mandar Mithbawkar	Deputy Vice President, HDFC Bank
29	Shri Vikram Dewan	Zonal Head, ICICI Bank
30	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
31	Shri Abhay More	Relationship Manager, ICICI Bank
32	Shri Venumala Joogulappa	Dy. Gen. Manager, IDBI Bank
33	Shri Chandrasekhar Gaitonde	Manager, IDBI Bank
34	Shri Rohit Apte	Cluster Manager, IDFC Bank
35	Shri Jayanagaraja Rao S	DGM & Regional Head, Karnataka Bank
36	Shri Jiawaji Bhinge	Sr. Manager, Karnataka Bank
37	Shri P V Ravindranath	Manager, Karur Vysya Bank
38	Shri Tribhuwan C Sharma	Zonal Head, Rural Business, RBL Bank
39	Jeevan Jadhav	Regional Head, Agri Business, RBL Bank
40	Shri Amar Bhagangare	CSRL, Yes Bank
41	Shri Ramachanderan M	AVP, Kotak Mahindra Bank
42	Ms Mansi Mulik	Asst. Vice President, IndusInd Bank
Small Finance Banks		
1	Shri Nilesh Bahalkar	AVP, AU
2	Shri Milind Hiranman Rangari	Area Manager, Equitas
3	Shri S Sathianathan	AVP, ESAF
4	Shri Sumit Wani	AVP, Janalaxmi
5	Shri Yogesh Dixit	EVP, Suryoday
6	Shri Krishnakant Rane	State Head, Ujjivan
7	Shri Akhilesh Iyer	DVP, Utkarsh
8	Shri Sunil S Drohitak	Zonal Head, Jana Small Finance Bank Ltd
9	Nilesh Ramesh Kadam	Nodal officer, Fincare
Payments Banks		
1	Shri Snehal Meshram	Circle Coordinator, India Post Payments Bank
Regional Rural Banks		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shi S T Sawant	General Manager, Vidharbha Konkan Gramin Bank
3	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
4	Shri S J Patil	Chief Manager, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri A M Bhuibhar	General Manager, MS Co-operative Bank
Lead District Managers		
1	Shri Prakash Shende	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Digambar Mahadik	LDM, Aurangabad
5	Shri Shridhar Kadam	LDM, Beed
6	Shri Ashok Kumbhalwar	LDM, Bhandara
7	Shri Naresh Hedau	LDM, Buldhana
8	Shri Prashant Dhongle	LDM, Chandrapur
9	Shri M.K. Das	LDM, Dhule
10	Shri Yuvraj Tembhurne	LDM, Gadchiroli
11	Shri Uday Khardenawis	LDM, Gondia
12	Shri Shashikant Sawant	LDM, Hingoli
13	Shri Arun Prakash Nauriyal	LDM, Jalgaon



Sr. No.	Name of the Participant	Designation / Institution
14	Shri Preshit P Moghe	LDM, Jalna
15	Shri Ganesh Shinde	LDM, Kolhapur
16	Shri Shri Anant Kasbe	LDM, Latur
17	Shri Sanjay Kesarkar	LDM, Mumbai City
18	Shri Naresh Patel	LDM, Mumbai Suburb
19	Shri Mohit Gedam	LDM, Nagpur
20	Shri Ganesh Pathare	LDM, Nanded
21	Shri. Jayant W. Deshpande	LDM, Nandurbar
22	Shri Rajesh Patil	LDM, Nasik
23	Shri Nilesh M. Vijaykar	LDM, Osmanabad
24	Shri Vikrant Patil	LDM, Palghar
25	Shri Sunil Hattekar	LDM, Parbhani
26	Shri Shrikant Karegaonkar	LDM, Pune
27	Shri Vijaykumar Kulkarni	LDM, Raigad
28	Shri Nandkishor Patil	LDM, Ratnagiri
29	Shri Mahesh Harne	LDM, Sangli
30	Shri Yuvraj S Patil	LDM, Satara
31	Shri Prashant Nashikkar	LDM, Solapur
32	Shri P.K. Pramanic	LDM, Sindhudurg
33	Shri J N Bharati	LDM, Thane
34	Shri Vaibhav Lahane	LDM, Wardha
35	Shri Dattatray Ninawkar	LDM, Washim
36	Shri Amar Gajbhiye	LDM, Yavatmal
Insurance Companies		
1	Shri Nitin Kumar	A.O. AIC of India
2	Shri T. R. Mallick	Regional Manager (P&GS), LIC
3	Ms. Ketki P. Sindekar	Dy. Manager, Oriental Insurance Co. Ltd
Others		
1	Shri Amitabh Misra	DGM, MUDRA
2	Shri Aditya Misra	Asst. Gen. Manager, MUDRA
3	Shri. Srinivas V Bitlingu	Officer in Charge, COIR Board
4	Shri Sunil Kasture	State Director, RSETI
5	Shri K P Kashyap	State Director, RSETI
6	Shri Rajeev Gautam	Asst. Director General, DOT, Maharashtra & Goa
7	Shri D R Dingale	Managing Director, LIDCOM
8	Shri Raju R Wate	Manager, LIDCOM

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