

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

संयोजक संयोजक Convener

Planning Department,  
H.O. Lokmangal,  
1501, Shivaji Nagar, Pune 411005



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम  
एक परिवार एक बैंक

आयोजना विभाग,  
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AX1 / PLN / SLBC / 2014-15 / 3075 - 3205

20.01.2015

**All Members, SLBC – Maharashtra**

Dear Sir,

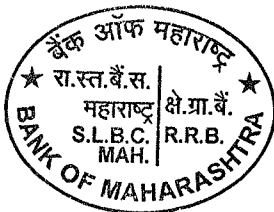
**Sub : Minutes / Action Points – 125<sup>th</sup> SLBC meeting held on 29.12.2014 at Mumbai**

Please find attached Minutes / Action Points of the 125<sup>th</sup> SLBC meeting held on 29.12.2014 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 13.02.2015 for appraising in the next SLBC meeting.

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

Yours faithfully,

Chief Manager,  
SLBC, Maharashtra.





**Minutes of the 125<sup>th</sup> SLBC Meeting held on December 29, 2014 at Mumbai**

The 125<sup>th</sup> SLBC meeting was held on 29.12.2014 at MVM Banquets, Mumbai. Shri Sushil Muhnot, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC, Maharashtra State presided over the meeting.

The meeting was also attended by Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. J. M. Jiwani, Regional Director, Reserve Bank of India, Nagpur, Dr. U. S. Saha, CGM, NABARD, Senior officials of Reserve Bank of India, NABARD, State Government, member banks, Chairmen of Regional Rural Banks, various State Government / Corporations, Lead District Managers and other members.

Shri Philip D'Silva, General Manager, Priority, Bank of Maharashtra welcomed the participants. He gave an overview of various meetings held during the past quarters and overall developments. He thanked the members for utilizing the SLBC forum actively.

Shri Sushil Muhnot, C & MD, Bank of Maharashtra & Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities and reviewed the performance under Annual Credit Plan 2013-14, He informed about the achievements of 58% up to the second quarter pertaining to the most ambitious Annual Credit Plan for the State of Maharashtra of ₹ 3,00,000 crore. He informed the house about drought conditions in the State and measures taken by SLBC. He urged the State Government to chalk out a plan for tackling such situations on a permanent basis. He informed the house about the progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) declared by Hon. Prime Minister on 15-08-2014 and launched on 28-08-2014. He appraised the house about present status of opening of 62.72 lakh accounts and that survey was conducted and completed by all the banks in the State. He appealed the bankers that the work of opening accounts of uncovered families identified through survey work was to be continued with same zeal. He expressed happiness over the fact that the State of Maharashtra could be declared as a saturated State as far as opening of accounts under PMJDY was concerned. He informed that the accounts of families which were migrated would be opened on their arrival and the rural/urban households left uncovered if any, through survey, would also be covered. He appealed the Government authorities to identify such families left uncovered by using their machinery at village level and bring them to the branch for opening of accounts. He thanked the bankers, the Lead District Managers and the State Mission Director for the achievement under PMJDY. He expressed concern over the fact that the credit level in the scheduled area blocks under PESA Act was very low and more focused attention was required to be given for the credit deployment in these tribal blocks. He informed the house that the matter was being personally followed up by Hon'ble Governor of Maharashtra who had appealed for improvement in this regard. He appealed the State Government to explore the potential



areas for financing and implement the bankable schemes in the area which would boost the supply of credit in this area. He concluded his keynote address by thanking the Government officials and other dignitaries for their active participation.

Shri Rajgoapl Deora, Secretary, Cooperation informed that representatives of Government of Maharashtra visited drought prone areas and observed that rescheduling of loans must be undertaken in all eligible cases. He opined that DCCBs cover more small and marginal farmers than commercial banks. He informed about Hon'ble Chief Minister's vision of liberating the farmer community of Maharashtra from the clutches of moneylenders. He informed that the Chief Minister expected banks to take over the loans of individual farmers from the licensed moneylenders which were being focused by the Government.

Shri Shravan Hardikar, CEO MSRLM & State Mission Director, PMJDY opined that the State Administration and the banks should work in close coordination. He expressed concern over the gap in actual coverage and census 2011 data. Reasons for the same were explained to him. SLBC had already informed the banks to revisit some of the areas where the difference was more. Shri Hardikar advised for random checking to ensure coverage and felt that temporary habitations of migratory labourers e.g. brick kilns / sugarcane fields be visited by nearby branches. He advised bankers to sensitize their customers in respect of swiping of RuPay cards and activation of the same.

Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India expressed pleasure over the active discussions that took place during the course of meeting. He informed that Reserve Bank of India has issued clear guidelines in respect of relief measures in case of natural calamities and these guidelines need to be percolated to the ground level by holding special DLCC meetings. In case of PMJDY, he opined that mere opening of accounts was not sufficient and the linkage with the banking system must be continued to ensure sustainability of the programme. He felt that conducting regular financial literacy camps through FLCs and RSETIs would help in this regard. He also exhorted bankers for timely submission of MIS data within stipulated time frame.

Representatives of NABARD and CERSAI gave informative presentations before the gathering.

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

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

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



Annexure – I

| Sr. No. | Agenda Item  | Discussions Held   | Action Point  | Action by   |
|---------|--|--|---|---|
| 1       | Confirmation of minutes of 124 <sup>th</sup> SLBC meeting held on 26.09.2014   | The minutes of 124 <sup>th</sup> meeting of SLBC meeting held on 26.09.2014 were placed as an annexure in the agenda.  | The minutes of 124 <sup>th</sup> SLBC meeting were confirmed.   | --  |
| 2       | Follow up of Action Points of last SLBC meeting (ATR)  | Notifying the Chiplun centre for Equitable Mortgage of properties  | Discussed under agenda Item no. 12  | IGR, GoM, Pune<br><br>Dept of Revenue & forests & Dept of Land Records, GoM |
| 3       | Disbursement of Crop Loans under Annual Credit Plan<br><br>Review of Progress under lending for Crop Loans under ACP 2014-15 | Member Secretary, SLBC informed the house that banks in Maharashtra have achieved kharif target in respect of crop loan disbursements to the extent of 82% and the overall achievement as of 30.11.2014 was 66% of the annual target. Last year the achievement was to the tune of 71% of the target. This was because of late arrival of monsoon season. He observed that the share of commercial banks has been continuously | All member banks to fully achieve annual target well in advance; latest by the end of the current fiscal. | All Member Banks  |



| Sr. No. | Agenda Item | Discussions Held  | Action Point | Action by |
|---------|-------------|---|--------------|-----------|
|         |             | <p>improving in this area. He also informed that the performance of private sector banks also showed improvement as compared to the past performance though they needed to step up their efforts for achieving annual targets allotted to them.</p> <p>Shri Rajgoapl Deora, Secretary, Cooperation informed the house that representatives of Government of Maharashtra visited drought prone areas and observed that rescheduling of loans was not done by the banks. He opined that DCCBs cover more small and marginal farmers than commercial banks. He informed about Hon'ble Chief Minister's vision of liberating the farmer community of Maharashtra from the clutches of moneylenders. He informed that the Chief Minister expected banks to take over the loans of individual farmers taken from the licensed moneylenders which were being focused by the Government.</p> <p>Shri Philip D'Silva, General Manager, Priority, Bank of Maharashtra opined that banks were rescheduling loans but a stage has come where only a few eligible accounts are left for rescheduling. Lead District Manager, Sangli District concurred with the view and expressed that it was the main reason for disbursement of crop loans not taking off like it should.</p> |              |           |



| Sr. No. | Agenda Item | Discussions Held  | Action Point | Action by |
|---------|-------------|---|--------------|-----------|
|         |             | <p>Lead District Managers and bankers were of the opinion that Government of Maharashtra was extending support only in case of certain natural calamities and more support from them would be much appreciated. Secretary, Cooperation assured that appropriate help would be extended as and when required. He requested Planning Department, Government of Maharashtra to note this.</p> <p>Shri Pramod Karnad, MD, MS Coop Bank informed that the DCCBs were strictly disbursing loans as per scale of finance released by the Government and requested permission from Government of Maharashtra for direct rescheduling of loans.</p> <p>Shri Shravan Hardikar, CEO, MSRLM observed that banks were exceeding crop loan disbursement cycle beyond a particular season. He expected that 75% of the kharif disbursement should be over by the month of July. Shri Umakant Dangat, Commissioner Agriculture opined that the real requirement of the farmers was in the month of May. Dr. Shrikar Pardeshi, IGR opined that in certain districts of Maharashtra like Nanded and Yavatmal, a very large percentage of the farmer communities go for Kharif crops and very few go for Rabi.</p> |              |           |



| Sr. No. | Agenda Item   | Discussions Held   | Action Point   | Action by               |
|---------|---|--|--|-------------------------|
|         | <p>Status of disbursement of Crop Loans in districts with weak DCCBs</p> <p>Annual Credit Plan</p> <p>The comparative position of Annual Credit Plan for the last 3 years</p> | <p>Member Secretary, SLBC opined that requirement of finance was entirely dependent upon timely arrival of the monsoons. He informed that on an average, the Kharif and Rabi patterns were to the extent of 70% &amp; 30% in the State of Maharashtra. In case of more number of farmers financed by the DCCBs, he propounded that the cooperatives were financing through a very large number of outlets of PACS as compared to the commercial banks and it was the main reason for disparity in number of farmers financed by the DCCBs and the commercial banks.</p> <p>Crop loan disbursement data as of 30.11.2014 for Buldhana, Nagpur and Wardha districts indicate 62% achievement of the targets. The same is 60% for other districts with weak DCCBs viz. Beed, Dhule, Jalna, Nandurbar and Osmanabad. Overall achievement of these 8 districts is 61% of the target which is slightly below the achievement of the State at 66%.</p> <p>Member Secretary, SLBC informed that banks in Maharashtra have achieved priority targets under ACP 2013-14 to the extent of 131% and a three year comparison shows that targets have been exceeded every year. He expressed confidence in exceeding all yearly targets for 2014-15 too.</p> | <p>All banks in these 8 districts to fully achieve annual target well in advance; latest by the end of the current fiscal.</p> | <p>All Member Banks</p> |



| Sr. No. | Agenda Item  | Discussions Held   | Action Point   | Action by |
|---------|--|--|--|-----------|
|         | Review of performance under ACP 2014-15  | Member Secretary, SLBC also informed that banks in Maharashtra have achieved Priority Sector targets under ACP 2014-15 to the extent of 58% as at the end of the second quarter. He appealed all banks to strive hard for exceeding all yearly targets.  | All banks to achieve / exceed the allotted targets under all sectors.  | All Banks |
| 4       | Suggested Action Points on Relief Measures in Maharashtra                            | Member Secretary, SLBC referred to the drought condition in Maharashtra and informed that a GR dtd 25.11.2014 has been issued by Government of Maharashtra in respect of the same. All Lead District Managers have conducted special DLCC meetings and it has been suggested by SLBC to adopt relief measures like conversion of crop loans / Kisan Credit Card limits into term loans, postponement / reschedulement of installment of term loans and providing additional finance to short term and term loans in all eligible cases wherever necessary to tackle the situation. | Member banks to follow guidelines issued by Government of Maharashtra and Reserve Bank of India scrupulously and take proactive steps in the interest of the farmer community.   | All Banks |
| 5       | Implementation of Prime Minister Jan Dhan Yojana (PMJDY) in the State of Maharashtra | Member Secretary, SLBC updated the house about launching of PMJDY, camps arranged, publicity by way of announcements, advertisements, wall paintings etc. formation of State Level Implementation Committee, position of coverage of households, position of saturation of districts in Maharashtra, appointment/working of Bank Mitras and importance of activation of RuPay cards for availment of benefit of accident insurance. He informed that the original target of 7.5 crore of accounts was increased to 10 crore  | Banks to clear backlog of RuPay card issuance and sensitize their customers in respect of its activation within stipulated time period.<br><br>Banks to continue opening accounts of leftover families.<br><br>Member Banks to share the advertisement expenses in | All Banks |





| Sr. No. | Agenda Item | Discussions Held   | Action Point   | Action by |
|---------|-------------|--|--|-----------|
|         |             | <p>and the same stands achieved as on 24.12.2014.</p> <p>He explained the concept of saturation to the house and informed that SLBC would be putting in an appeal in major newspapers for opening the accounts of the leftover families. As the appeal would be on behalf of all member banks, the expenses would be shared by them.</p> <p>Shri Shravan Hardikar, CEO MSRLM &amp; State Mission Director, PMJDY opined that the State Administration and the banks should work in close coordination. He expressed concern over the gap in actual coverage and census 2011 data. Reasons for the same were explained to him. SLBC had already informed the banks to revisit some of the areas where the difference was more. Shri Hardikar advised for random checking to ensure coverage and felt that temporary habitations of migratory labourers e.g. brick kilns / sugarcane fields be visited by nearby branches. He advised bankers to sensitize their customers in respect of swiping of RuPay cards and activation of the same.</p> <p>Shri Rajgopal Deora, Secretary, Cooperation opined that the data of cooperative banks may also be considered for computing actual coverage as 23 of the DCCBs were fully on CBS platform.</p> | <p>respect of appeal to be published in major newspapers, equally.</p> |           |



| Sr. No. | Agenda Item                               | Discussions Held  | Action Point   | Action by     |
|---------|---|---|--|---------------|
|         |   | <p>He also informed that all claim procedure in respect of accident insurance was available on SLBC website.</p> <p>It was opined that the banks in the districts have completed the task of opening of the accounts of uncovered families. Considering the progress achieved by the banks in the state in opening of Bank accounts of uncovered families, having covered all the surveyed households, it was decided to declare Maharashtra State as a saturated State for the purpose of opening of bank accounts under PMJDY.</p>  |  |               |
| 6       | Setting up of RSETI & FLCs in Maharashtra | <p>Member Secretary, SLBC informed the house that only one RSETI viz Ratnagiri was below the minimum required grading i.e. B.</p> <p>CEO, MSRLM suggested that the sponsoring banks may appoint young and energetic officers as permanent Directors of RSETIs who will bring in good business. He advised to take help of the skill development division of MSRLM and informed the house that MSRLM would soon be conducting a conclave of RSETI directors.</p> <p>Lead District Manager, Sangli District opined that the funds sanctioned for construction of RSETI building as per specifications and guidelines were not sufficient for the purpose.</p> | Sponsoring bank to make all out efforts to improve grading of RSETI at Ratnagiri | Bank of India |



| Sr. No. | Agenda Item  | Discussions Held  | Action Point   | Action by                     |
|---------|--|---|--|-------------------------------|
|         |  | <p>Member Secretary and CEO, MSRLM informed that the matter needed to be taken up with National Institute of Rural Development (NIRD).</p> <p>Lead District Manager, Sangli District seek guidance on off-campus training.</p> <p>CEO, MSRLM explained that on-campus training with good facilities was the crux of the quality training.</p> <p>Member Secretary, SLBC opined that the issue of financial literacy was all the more important in light of launching of PMJDY. He informed that Financial Literacy Material was delivered to all LDMS in the State for further distribution to FLCs &amp; participating Banks in the District.</p> <p>Financial Literacy material in respect of PMJDY scheme is available on SLBC website in Hindi, English &amp; Marathi. An audio visual clip on PMJDY is also available on SLBC website.</p> <p>The information regarding the claim procedure for accident Ins. scheme under PMJDY is available on SLBC website.</p> | <p>LDM offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p> | <p>All LDMS<br/>All Banks</p> |
| 7       | Allotment of Lead Bank Scheme responsibility of newly formed | Reserve Bank of India vide their letter dated 5.11.2014 has assigned the responsibility of Lead Bank Scheme of newly formed Palghar district to   | All concerned to take note.  | --                            |



| Sr. No. | Agenda Item  | Discussions Held   | Action Point  | Action by   |
|---------|--|--|---|---|
|         | Palghar district to Bank of Maharashtra                                | Bank of Maharashtra.<br><br>Member secretary, SLBC informed the house that a Lead District Manager has been appointed by Bank of Maharashtra for Palghar District.   |   |   |
| 8       | Review of performance under various Government Sponsored Schemes (GSS) | Member Secretary, SLBC placed the progress under various GSS as mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.<br><br>He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.<br><br>He requested the Government agencies to space out sponsoring of proposals evenly throughout the year to avoid the year end rush for achievement of targets.<br><br>Representatives of member banks and Lead District Managers expressed concern over reimbursement of claims from HUDCO in respect of Rajeev Rinn Yojana accounts which were becoming non performing assets. | All implementing agencies to provide data regularly at fixed periodic intervals.<br><br>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.<br><br>Government agencies / Corporations to space out sponsoring of proposals evenly throughout the year.<br><br>Banks and LDMS to inform specific cases to HUDCO so that they can do the needful for redressing the grievances. | All Implementing agencies for GSS.<br><br>All Banks<br><br>Concerned Government agencies / Corporations<br><br>All Banks<br>All LDMS<br>HUDCO |
| 9       | Impact of Low level Credit Services in Scheduled Areas                 | Member Secretary, SLBC suggested that a committee be formed that will guide the bankers about activities that can be financed in the PESA  | Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar   | Concerned LDMS of the specified   |



| Sr. No. | Agenda Item  | Discussions Held  | Action Point  | Action by   |
|---------|--|---|---|---|
|         |  | <p>blocks and requested member banks to consider proposals from PESA blocks accordingly. He also suggested that MSRLM credit linkage programme be linked with these blocks which may be declared as intensive.</p> <p>Shri U.S. Saha, CGM, NABARD informed that NABARD has included the PESA blocks in their Potential Linked Plan (PLP).</p> | <p>(CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) to submit the data to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra.</p> <p>Controllers of concerned districts are requested to take necessary regular review of the position of target vis-à-vis achievement in the Scheduled Areas during DLRC meetings.</p> <p>MSRLM to link their credit linkage programme with PESA blocks by declaring them as intensive.</p> | <p>districts.</p> <p>District administration of the specified districts.</p> <p>MSRLM</p> |
| 10      | Maharashtra State Rural Livelihood Mission (MSRLM) | <p>Shri Shravan Hardikar, CEO MSRLM expressed concern over the fact that the data received by MSRLM &amp; SLBC does not match and a special meeting may be conducted to reconcile the data.</p> <p>He informed that some of the districts of Maharashtra viz. Gadchiroli, Gondia, Nandurbar,</p>  | <p>All banks to note the different provisions and develop necessary product in their CBS. All banks to ensure proper coding of SHG accounts in CBS.</p>   | All Banks   |



| Sr. No. | Agenda Item  | Discussions Held  | Action Point  | Action by        |
|---------|--|---|---|------------------|
|         |  | Yavatmal, Osmanabad and Jalna have been declared as Category 1 district by MSRLM. All women SHGs to be given credit at upfront 1%.                    |   |                  |
| 11      | Regular issues to be discussed during SLBC meetings  |   |   |                  |
|         | Dairy Entrepreneurship Development Scheme  | NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house.                                   | NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken. | NABARD           |
|         | Rajiv Rinn Yojana (RRY) for Housing subsidy  | HUDCO is requested to apprise the members about the latest developments / information in respect of RRY.  | HUDCO to communicate latest developments to SLBC so that the same can be circulated amongst the members.                              | HUDCO            |
|         | Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics & Agri-Business Centres" (ACABC) | All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency. | All concerned banks to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD                       | All Member banks |
|         | Review of Weaver Credit Card (WCC)   | All Banks are requested to submit the position of WCCs to NABARD.   | NABARD is requested to submit the progress report to  | NABARD           |



| Sr. No. | Agenda Item   | Discussions Held   | Action Point   | Action by                     |
|---------|---|--|--|-------------------------------|
|         | Scheme  |  | SLBC for necessary review in ensuing SLBC meetings.  |                               |
| 12      | Notifying the Navi Mumbai Centre for Equitable Mortgage of properties                         | <p>During the earlier SLBC meeting, it has been suggested that all the branches situated at block level may be allowed to execute the equitable mortgage for that Bank, which will ultimately reduce the inconvenience to the customers of all the banks in the State.</p> <p>Dr. Shrikar Pardeshi, Inspector General of Registration, Government of Maharashtra, informed that a proposal has been put up to the Revenue dept of Government of Maharashtra to consider all district headquarters as well as block headquarters as centres for registering equitable mortgage of properties.</p> | Concerned Department of Govt. of Maharashtra is requested to inform latest updated list of notified centres identified till date & the names of newly nominated places be also informed for onward communication to member Banks which will help the member banks to increase the lending to Housing sector & Priority Sector. | GoM                           |
| 13      | Overall development of the State by formation of Core Committees by Government of Maharashtra | <p>5 Core Committees have been formed for the purpose of overall improvement in the area of Agri. Investment &amp; Marketing, Infra Projects, Marine Activities / Fisheries, Horticulture &amp; Tourism. The meetings in respect of Agri. Investment &amp; Marketing, Horticulture &amp; Tourism have already been conducted. Other 2 meetings be conducted at the earliest.</p> <p>CGM, NABARD suggested that banker participants of the meetings that have already been held should give feedback to SLBC.</p>   | All lead banks to note and attend the meetings as and when held by Government of Maharashtra and inform their views / suggestions for overall development of the State in that particular area. SLBC to call for High Level Committee meeting on compilation of the information to discuss the issues.                         | GoM<br>All Lead Banks<br>SLBC |



| Sr. No. | Agenda Item   | Discussions Held  | Action Point  | Action by             |
|---------|---|---|---|-----------------------|
| 14      | Implementation of the Coir Board's Modified Rejuvenation, Modernization and Technology Upgradation (REMOT) Scheme | <p>SLBC has already communicated the operational guidelines of the scheme to all member Banks and Lead District Managers vide letter dated 4.9.2014 regarding implementation of the scheme in Maharashtra State.</p> <p>As envisaged in the scheme document, the Regional Level Selection Committee (RLSC) has been constituted for the State of Maharashtra and Lead Bank Manager / SLBC Nominee is one of the members on the Committee.</p> | All member Banks and Lead District Managers to implement the scheme as per guidelines.  | All Banks<br>All LDMs |
| 15      | Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC) meetings for the year 2015                    | <p>The calendar of programme for SLBC meetings for 2015 was submitted for consideration by the house. Member Secretary, SLBC informed that meeting would be conducted as per the calendar.</p> <p>General Manager, Reserve Bank of India, RPCD, MRO, Mumbai and CEO, MSRLM advised all the Lead District Managers to inform the calendar for DLCC meetings to be held during 2015 to SLBC.</p>  | <p>Calendar for SLBC meetings to be held in 2015 stands approved by the house.</p> <p>All Lead District Managers to inform DLCC calendar for 2015 to SLBC so that it can be put up on SLBC website.</p> | --<br><br>All LDMs    |
| 16      | Implementation of Centrally Sponsored Scheme – National Livestock Mission   | Representative of NABARD gave a presentation explaining various aspects of the scheme.  | All members are requested to note the provisions of the scheme.   | All Member Banks      |
| 17      | Status note by Commissioner Cooperation on  | Office of the Commissioner, Cooperation and Registrar of Cooperative Societies, Government of Maharashtra put up a status note in respect of Interest Subvention & MADWDR.  | All member banks are requested to note the provisions.  | All Member Banks      |





| Sr. No. | Agenda Item  | Discussions Held   | Action Point  | Action by        |
|---------|--|--|---|------------------|
|         | 1. Interest Subvention on Short Term Crop Loans – Scheme adopted by Government of Maharashtra<br>2. Maharashtra State Agriculture Debt Waiver & Debt Relief Scheme, 2009 | Representative of SBI suggested that the procedure of submitting claims and its subsequent sanction could be shortened.<br><br>Member Secretary, SLBC requested representative of SBI to put up their suggestions to SLBC so that the matter could be taken up with Government of Maharashtra. | SBI to put up their suggestions to Commissioner Cooperation under copy to SLBC.   | SBI              |
| 18      | Presentation by Dy Registrar & COO of CERSAI   | Dy Registrar & COO of CERSAI (Central Registry of Securitization Asset Reconstruction and Security Interest of India) gave a presentation on latest developments in various provisions of CERSAI.  | All SLBC Member banks to ensure that all transactions related to immovable properties done by them are registered on the portal of CERSAI within the prescribed period. A confirmation certificate to this effect be submitted along with the other data on quarterly basis to the SLBC in prescribed format. | All Member banks |
| 19      | Credit Flow to Micro and Small enterprises   | Member Secretary, SLBC informed that data has been compiled from information submitted by banks.<br><br>All targets and sub targets under this area have to be achieved.   | As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data   | All Banks        |



| Sr. No. | Agenda Item   | Discussions Held   | Action Point  | Action by   |
|---------|---|--|---|---|
|         |   |  | being submitted to RBI and to SLBC.   |   |
| 20      | Monitoring credit flow to various sectors of Economy & Credit to Minority Communities | <p>Member secretary, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p> <p>It has been observed that the percentage of lending to Minority Communities by banks is much less than the required percentage. Hence, it has been advised to improve the performance under this area. A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is provided to all banks by SLBC and is made available on SLBC website.</p> | <p>To note and take remedial action in respect of achievement of targets and correction in data wherever necessary. As per Gol guidelines, Jain community is to be considered as a minority community. All member banks to screen their CBS data for correct classification so that the percentage of advances to minority community will increase.</p> <p>All banks to concentrate on these blocks / towns for lending to minority communities and achieve the set target of 15% of priority Sector lending to Minority Communities.</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p> | <p>All Banks</p> <p>All Banks</p> <p>All LDMs</p> |



Annexure II

List of Participants of 125<sup>th</sup> SLBC Meeting held on 29.12.2014 at Mumbai

| Sr. No.  | Name of the Participant | Designation / Institution                                   |
|--|-------------------------|---|
| 1  | Shri Sushil Muhnot      | C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra |
| <b>State Government</b>  |                         |   |
| 1  | Shri Rajgopal Deora     | Secretary, Cooperation                                      |
| 2  | Dr. Shrikar Pardeshi    | Insp. Gen. of Registration & Controller of Stamps           |
| 3  | Shri Umakant Dangat     | Commissioner, Agriculture                                   |
| 4  | Shri Shravan Hardikar   | CEO, MSRLM  |
| 5  | Shri D.L. Oulkar        | Addl. Commissioner, Cooperation                             |
| 6  | Shri Santosh Patil      | Officer on Special Duty, Coop Dept.                         |
| <b>Reserve Bank of India</b>   |                         |   |
| 1  | Shri S. Ramaswamy       | Regional Director, Maharashtra & Goa                        |
| 2  | Ms. J. Jivani           | Regional Director, Nagpur                                   |
| 3  | Shri C. Patnaik         | General Manager, FIDD, MRO, Mumbai                          |
| 4  | Shri D.B.V. Raju        | AGM, Nagpur   |
| 5  | Shri Mohan Sangvikar    | AGM, FIDD, MRO, Mumbai                                      |
| <b>NABARD</b>  |                         |   |
| 1  | Dr. U.S. Saha           | Chief General Manager                                       |
| 2  | Shri A.M. Girbal        | General Manager   |
| 3  | Shri A.Y. Patil         | Asstt. General Manager                                      |
| <b>Central / State Government - Bodies / Corporations / Undertakings</b> |                         |   |
| 1  | Shri S.G. Hanuwate      | Dy. CEO, KVIB   |
| 2  | Shri S.R. Bhandare      | Asstt. PF Commissioner                                      |
| 3  | Shri Sanjay Sonawane    | Asstt. Director, DoMA                                       |
| 4  | Shri Y.K. Baramatikar   | State Director, KVIC  |
| 5  | Shri R.B. Gupte         | Director, MSME-DI   |
| 6  | Shri V.D. Desale        | Dy. Director of Industries                                  |
| 7  | Shri Sharad Londhe      | M.D. OBC Corporation  |
| 8  | Shri A.P. Mandke        | Dy. General Manager, LASDC                                  |
| 9  | Shri H.S. Kamble        | Asstt. General Manager, LASDC                               |
| 10   | Shri Aniket Dhopat      | Asstt. DMA Office, Mumbai                                   |
| 11   | Shri B.B. Waghmare      | Asstt. Manager, LIDCOM                                      |
| 12   | Shri T.M. Kulkarni      | Asstt. Manager, LIDCOM                                      |
| 13   | Shri Manish Bijlawan    | Mission Manager, MSRLM                                      |
| <b>Scheduled Commercial / Apex Banks.</b>                                |                         |   |
| 1  | Shri S.L.N. Prasad      | Asstt. General Manager, Allahabad Bank                      |
| 2  | Shri K. C. Pradhan      | Dy. Gen. Manager, Andhra Bank                               |
| 3  | Shri N. Saketh Kumar    | Dy. Manager, Andhra Bank                                    |
| 4  | Shri. J.V. Mehta        | Dy. Zonal Head, Bank of Baroda                              |
| 5  | Shri Shankar Prasad     | Dy. Gen. Manager, Bank of India                             |
| 6  | Ms. Anita Khandekar     | Sr. Manager, Bharatiya Mahila Bank                          |
| 7  | Shri P. Bhaskara Rao    | Canara Bank   |



| Sr. No.                       | Name of the Participant    | Designation / Institution                      |
|-------------------------------|----------------------------|--|
| 8                             | Shri Narendra Singh        | Field General Manager, Central Bank of India   |
| 9                             | Shri R.N. Das              | General Manager, Dena Bank                     |
| 10                            | Shri Niranjan Mathure      | General Manager, IDBI Bank                     |
| 11                            | Shri Seetharama Naik       | Asstt. Gen. Manager, Indian Bank               |
| 12                            | Shri Suresh G. Sahu        | Dy. Gen. Manager, Indian Overseas Bank         |
| 13                            | Shri H.A. Sonwalkar        | Sr. Manager, Indian Overseas Bank              |
| 14                            | Shri Somnath Gupta         | Asstt. Gen. Manager, Oriental Bank of Commerce |
| 15                            | Shri N.N. Bedarkar         | Manager, Punjab & Sind Bank                    |
| 16                            | Shri C.P. Agal             | Dy. Gen. Manager, Punjab National Bank         |
| 17                            | Shri M.V.R. Muralidhar     | Asstt. Gen. Manager, State Bank of Hyderabad   |
| 18                            | Shri D. Motwani            | Gen. Manager, State Bank of India              |
| 19                            | Shri K.S. Anbalgan         | Dy. Gen. Manager, State Bank of India          |
| 20                            | Shri Rakesh Khanna         | Dy. Gen. Manager, State Bank of India          |
| 21                            | Shri Suresh Nayak          | Dy. Gen. Manager, Syndicate Bank               |
| 22                            | Shri Sharad Joshi          | Dy. General Manager, Union Bank of India       |
| 23                            | Shri Sharad Gopale         | Sr. Manager, Union Bank of India               |
| 24                            | Shri Sridhar Swaminathan   | Chief Manager, United Bank of India            |
| 25                            | Shri K. Devadanam          | Dy. Gen. Manager, United Commercial Bank       |
| 26                            | Shri. S. Nagaraja Kedlaya  | Asstt. Gen. Manager, Vijaya Bank               |
| 27                            | Shri Krishne Gowda G.D.    | Sr. Manager, Vijaya Bank                       |
| 28                            | Shri K.R. Narayanan        | Asstt. Gen. Manager, Federal Bank              |
| 29                            | Shri Sajan Philip Matthew  | Chief Manager, Federal Bank                    |
| 30                            | Shri Hemant Pandey         | A.M. Axis Bank                                 |
| 31                            | Shri Parvez Balaporia      | Nodal Officer, Axis Bank                       |
| 32                            | Shri Rajinder Kumar Babbar | SVP, HDFC Bank                                 |
| 33                            | Shri Rakesh Kumar Relan    | Zonal Head, HDFC Bank                          |
| 34                            | Shri Kanchan Kulkarni      | Regional Head, ICICI Bank                      |
| 35                            | Shri Sameer Kulkarni       | Regional Manager, ICICI Bank                   |
| 36                            | Shri Nagaraja Rao B.       | Dy. Gen. Manager, Karnataka Bank Ltd.          |
| 37                            | Shri Pawan Kumar Goswami   | AFO, Karnataka Bank Ltd.                       |
| 38                            | Shri Naresh Kumar          | Vice President, RBL Bank                       |
| 39                            | Shri Harihar Dubey         | Sr. Manager, RBL Bank                          |
| 40                            | Shri Ashwin Pokharkar      | Manager, RBL Bank                              |
| 41                            | Shri Pramod Karnad         | Managing Director, MS Cooperative Bank         |
| 42                            | Shri B.A. Ubale            | Dy. Gen. Manager, MS Cooperative Bank          |
| <b>Regional Rural Banks</b>   |                            |  |
| 1                             | Shri Anand R. Joshi        | General Manager, Maharashtra Gramin Bank       |
| 2                             | Shri S.T. Sawant           | Gen. Manager, Vidharbha Konkan Gramin Bank     |
| <b>Lead District Managers</b> |                            |  |
| 1                             | Shri V.T. Hude             | LDM, AHMENAGAR                                 |
| 2                             | Shri T.D. Gaikwad          | LDM, AKOLA                                     |
| 3                             | Shri Anant Khorgade        | LDM, AMRAVATI                                  |
| 4                             | Shri A.R. Ghate            | LDM, AURANGABAD                                |
| 5                             | Shri V.A. Kamble           | C.M. Cr & NPA, LDO, BEED                       |
| 6                             | Shri S.M. Pathak           | LDM, BHANDARA                                  |



| Sr. No.                                    | Name of the Participant | Designation / Institution                  |
|--|-------------------------|--|
| 7  | Shri M.N. Patke         | LDM, BULDHANA                              |
| 9  | Shri S.S. Ekhare        | LDM, DHULE                                 |
| 10   | Shri D.K. Silare        | LDM, GADCHIROLI                            |
| 11   | Shri V.S. Lakhote       | LDM, GONDIA                                |
| 12   | Shri M.V. Madan         | LDM, HINGOLI                               |
| 13   | Shri Dilip Thakur       | LDM, JALGAON                               |
| 14   | Shri P.S. Kutwal        | LDM, JALNA                                 |
| 15   | Shri M.G. Kulkarni      | LDM, KOLHAPUR                              |
| 16   | Shri S.S. Kadam         | LDM, MUMBAI CITY                           |
| 17   | Shri S.V. Patki         | LDM, MUMBAI SUBURB                         |
| 18   | Shri D.S. Badekar       | Officer, LDO, Mumbai Suburb                |
| 19   | Shri M.B. Mashankar     | LDM, NAGPUR                                |
| 20   | Shri B.U. Waghmare      | LDM, NANDED                                |
| 21   | Shri L.R. Khedekar      | LDM, NANDURBAR                             |
| 22   | Shri A.D. Chavan        | LDM, NASIK                                 |
| 23   | Shri B.R. Dupargude     | LDM, OSMANABAD                             |
| 24   | Shri V.R. Varahagiri    | LDM, PUNE                                  |
| 25   | Shri T. Madhusudana     | LDM, RAIGAD                                |
| 26   | Shri S.S. Bandivadekar  | LDM, RATNAGIRI                             |
| 27   | Shri M.D. Kulkarni      | LDM, SANGLI                                |
| 28   | Shri S.S. Wagh          | LDM, SATARA                                |
| 29   | Shri K.B. Jadhav        | LDM, SINDHUDURG                            |
| 30   | Shri S.P. Patki         | LDM, SOLAPUR                               |
| 31   | Shri S.D. Patil         | LDM, THANE / PALGHAR                       |
| 32   | Shri A.R. Mise          | LDM, WARDHA                                |
| 33   | Shri S.S. Mehta         | LDM, WASHIM                                |
| 34   | Shri G.G. Pimpale       | LDM, YAVATMAL                              |
| <b>Insurance Companies</b>                 |                         |  |
| 1  | Shri Achyut Bagade      | Div. Manager, The New India Assurance Co.  |
| 2  | Shri Diwakar Singh      | Nodal Officer, The New India Assurance Co. |
| <b>Others</b>                              |                         |  |
| 1  | Shri A.K. Ralhan        | Dy. Registrar & COO, CERSAI                |
| 2  | Shri Sunil Kasture      | SPC, Monitoring Cell for RSETIs, MoRD, Gol |
| <b>Convener Bank – Bank of Maharashtra</b> |                         |  |
| 1  | Shri Philip D'Silva     | G.M. Priority                              |
| 2  | Shri L.M. Deshmukh      | DGM, Member Secretary, SLBC                |
| 3  | Shri EVR Murthy         | AGM, Priority                              |
| 4  | Shri D.B. Deshmukh      | Chief Manager, SLBC                        |
| 5  | Shri Nitin Bajait       | Sr. Manager, SLBC                          |
| 6  | Shri P.M. Walunjkar     | Manager, SLBC                              |