



एक कदम स्वच्छता की ओर

'स्वच्छता अभियान'  
की सफलता हेतु हम प्रतिबद्ध हैं



संयोजक / CONVENER

बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

AX1 / SLBC / 2020-21 / 4753 - 4902

07.09.2020

**All Members, SLBC – Maharashtra**

Dear Sir,

**Sub : Minutes / Action Points – 148<sup>th</sup> SLBC meeting held on 28.08.2020  
Through Video Conferencing (VC)**

Please find attached Minutes / Action Points of the 148<sup>th</sup> SLBC meeting held on 28.08.2020 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 07.10.2020 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](https://www.bankofmaharashtra.in/slbc_meetings)>>

Yours faithfully,

Dy. General Manager,  
Member Secretary,  
SLBC, Maharashtra.



No. AX1 / SLBC – 148 / Minutes / 2020-21

August 28, 2020

**Minutes of the 148<sup>th</sup> SLBC Meeting held through VC on August 28, 2020**

148<sup>th</sup> SLBC meeting for the State of Maharashtra was convened on 28.08.2020 through Video Conferencing. Shri Hemant Tamta, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Ms. Vandita Kaul, Joint Secretary, Department of Financial Services, Government of India and SLBC Nodal Officer, Shri Sanjay Kumar, Chief Secretary, Government of Maharashtra, Shri Rajgopal Deora, Principal Secretary, Finance, Shri B. Venugopal Reddy, Principal Secretary, Industries, Shri Eknath Davale, Secretary Agriculture, Shri Narendra Patil, Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit, Shri Pravin Jain, CEO, Maharashtra State Rural Livelihoods Mission, Shri Shekhar Gaikwad, Commissioner, Cooperation & RCS, Shri Ajay Michyari, Regional Director, Maharashtra & Goa, Reserve Bank of India and Shri LL. Raval, 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 B.S. Tavhare, Dy. General Managaer, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Chief Secretary, Government of Maharashtra welcomed all the stakeholders. He expressed happiness over achievement under Annual Credit Plan 2020-21 during the first quarter of the current year despite adverse conditions on account of COVID-19 pandemic and expressed confidence in further improvement in performance in light of good rains and expectation of bumper harvest. However, he expressed concern over progress under fresh finance to beneficiaries of Mahatma Jotirao Phule Shetkari Karjamukti Yojana (MJPSKY), 2019 and advised to improve performance so that all eligible farmers are covered under institutional credit before the end of the Kharif 2020 season. He observed that various components were covered under Atmanirbhar Bharat Economic Package and a wide section of society was going to be benefitted. He appealed commercial banks to support sugar factories wherever needed and expected full involvement and cooperation of Bankers in implementation of new schemes of the State Government that would be launched shortly.

Chairman, SLBC, 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 requested the State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika) Nagar Panchayats under Section 58 (f) of Transfer of Property Act, 1882 for creation of Equitable Mortgage in the State of Maharashtra and amendment in 'The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act, 1974' / introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks. He informed the House about achievements during the first quarter of FY 2020-21 under Annual Credit Plan and gave an analytical deliberation with thrust on low performance under various important parameters. He informed the House about Special Economic Packages under Atmanirbhar Bharat, KCC Saturation Campaign and MJPSKY, 2019 with progress thereon and expressed confidence in bouncing back with flying colours after a difficult period of four months. He congratulated all Central & State Govt. staff, Doctors, Nurses, Police as well as Bank staff for their persistent work during COVID-19 pandemic, by taking care of health, social security and financial needs of general public at large. He also congratulated the State Government for their enormous efforts in tackling the various difficult situations that have arisen during the past four months because of the pandemic and assured full support from the Bankers in their endeavour.

Shri Pramod R. Datar, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussion. 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.

Ms Vandita Kaul, Joint Secretary, Department of Financial Services, Government of India stressed upon the importance of implementation of Central Sector Schemes of the Government and provided valuable inputs during course of discussion.

CGM, NABARD, informed schemes of NABARD pertaining to Agri Infra Fund and promotion of FPOs. He thanked the State Government for their pro-active role in this regard.



Regional Director, Reserve Bank of India, Maharashtra & Goa, in his concluding remarks expressed happiness over fruitful discussions during the meeting. He opined that progress under deepening of Digital Payments was slow. In this regard, he requested the State Government to push institutional payments through digital channels that will improve performance to a great extent.

Asstt. General Manager, SLBC 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 147 <sup>th</sup> SLBC Meeting dt. 29.05.2020	The minutes of 147 <sup>th</sup> SLBC Meeting dtd. 29.05.2020 were placed as an annexure in the agenda.  The minutes of 147 <sup>th</sup> SLBC meeting were confirmed.	--	--
2	Review of Credit Disbursements by banks  a) Achievement under ACP of the State, Priority Sector Lending	Convener, SLBC gave an analytical presentation on ACP for the last 3 years & for the quarter ended June 2020. He highlighted that the State ACP for Rs. 4,74,511 crore under Priority Sector was one of the highest in the country and the achievement was 17% of the annual target despite lockdown on account of COVID-19 pandemic. He urged Member banks to make all out efforts to achieve the set goals during the remaining period of the FY and expressed confidence in improvement of performance with expected control over COVID-19 pandemic.  Secretary, Agriculture, Govt. of Maharashtra requested House to revisit	Member Banks to make further efforts to achieve / surpass the set target under ACP 2020-21 by making use of various announcements made by Govt. of India under Atmanirbhar Bharat Economic Package.  SLBC to write to Government of Maharashtra & NABARD	Member Banks  SLBC



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Disbursement of Crop Loans under Annual Credit Plan	<p>Term Loan / Investment Credit portion to a higher side from present allocation of Rs.31,167 under ACP 2020-21, on account of various economic packages announced by Govt. of India under Atmanirbhar Bharat, which will help to boost growth under Agri infrastructure in terms of finance to these new avenues.</p> <p>Convener, SLBC presented a 3 year comparative performance under crop loan disbursement as of 15.08.2020 and informed that achievement of 59% of the Kharif target was the highest compared to that of the past three years. He observed that performance in terms of percentage achievement of target of DCCBs and RRBs was good and urged PSBs and Private Sector Banks to make focused efforts to boost their performance.</p> <p>Principal Secretary, Finance took bank wise review and observed that performance of some of the major Banks was far below the average achievement. He opined that performance for the current Kharif season may not be compared with that of the last year as the circumstances prevailing during corresponding earlier</p>	Member Banks to make further efforts to achieve / surpass the set target of Crop loan disbursement.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>three years were vastly different. He informed that good rains and debt waiver benefit were the main differentiating factors this year and exhorted Member Banks to achieve allotted targets by the end of the current Kharif Season.</p> <p>Convener, SLBC informed that detailed discussion on crop loan disbursement was held during SLBC sub-committee meeting on Agriculture dtd. 20.08.2020.</p> <p>Executive Director, Bank of Maharashtra and Chairman, SLBC Maharashtra informed that SLBC was holding meetings with Bankers and discussing various related issues. He also informed about adoption of innovative strategies like (i) visit to villages and doorstep sanction, (ii) generation of digital land record for hassle free sanction and (iii) communication by sms / through popular social media for fast contact and creation of awareness. He expressed confidence in either fully achieving or surpassing the allotted Kharif target by the end of Kharif season.</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>b) KCC loan, Crop Insurance under PMFBY</p> <p>KCC to Animal Husbandry and Fishery farmers</p> <p>Crop Insurance under PMFBY</p>	<p>Convener, SLBC informed that this is one of the thrust areas of Department of Financial Services and Reserve Bank of India and urged to extend KCC finance to Dairy, Animal Husbandry and Fishery farmers.</p> <p>Convener, SLBC informed the House that the scheme was being implemented from Kharif, 2016 in the State in which 15 Kharif and 6 Rabi crops were covered. He also informed that recently, Government of India had approved the revamped PMFBY in February, 2020 with several new and major provisions. He thanked the Government for giving additional time for entering remaining PMFBY data for Kharif 2020 up to 31.08.2020.</p> <p>Secretary, Agriculture, Govt. of Maharashtra informed house that the last date of uploading of PMFBY related data is 31.08.2020 and as such Banks are requested to ensure speedy uploading of remaining data on the portal to avoid unnecessary issues in the future.</p>	<p>Member Banks to saturate the sector by financing to Dairy, Animal Husbandry and Fishery 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</p> <p>Member Banks</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	c) Lending towards Government Sponsored Schemes (GSS)	Convener, SLBC 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. He also urged the member Banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.	Lead District Managers to spread awareness about the schemes  Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2020-21.	LDMs  Member Banks
	c 1) MSRLM	CEO, MSRLM expressed concern over achievement of only 10% and status of pending applications. He urged Member Banks to step up efforts so as to improve performance.	All Member banks to ensure that there is no pendency in opening of accounts SHGS as well as credit linkage thereof.	Member Banks
	c 2) LASDC	Convener, SLBC urged Corporations / agencies viz. LIDCOM, MPBCDC and Vasantao Naik Vimukta Jatis & Nomadic Tribes Dev. Corp to provide Bank wise and District wise targets for FY 2020-21 for onward dissemination to Member Banks and Lead District Managers. He urged all corporations to provide monthly progress reports in standard formats for ease in reviewing and monitoring the progress.	Corporations / agencies viz. LIDCOM, MPBCDC and Vasantao Naik Vimukta Jatis & Nomadic Tribes Dev. Corp to provide Bank wise and District wise targets for FY 2020-21 to SLBC at the earliest.	LIDCOM, MPBCDC and Vasantao Naik Vimukta Jatis & Nomadic Tribes Dev. Corp
	c 3) MSOBCFDC			
	c 4) LIDCOM			
	c 5) MPBCDC			
	c 6) PMEGP		All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.	Member Banks
	c 7) Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit	Convener, SLBC requested Member Banks for quick disposal of loan		



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	c 8) APAMVMM	<p>applications received under various Government Corporations. In case of rejection of loan application if any, he suggested to give due justification for rejection.</p> <p>Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit (APAMVMM) informed the House that, since 2018, disbursement of Rs. 1,050 crore has been effected to 17,000 Maratha Youth under Interest Reimbursement Scheme and appreciated the efforts being taken by Member Banks. He stressed the importance of creating and spreading awareness about the scheme. He informed that 1,971 proposals are sanctioned by Member Banks so far during FY 2020-21 and urged to improve the performance.</p> <p>MD, APAMVMM enquired about distribution of targets for 2020-21 and informed about their expectation of disposal of proposals in a time bound manner. He also requested Banks for advising Bank branches to generate and issue letters of fresh repayment schedule generated letters, to</p>	<p>Lead District Managers to ensure that targets informed by SLBC are disaggregated bank wise in their respective Districts and informed to all concerned. Position of achievement against the target be reviewed in all block level / district level meetings.</p> <p>Member Banks to ensure that (i) the scheme details are disseminated up to root level and awareness is created about the same and (ii) all eligible proposals under the scheme are sanctioned / disbursed expeditiously.</p> <p>Member Banks to generate and issue letters of fresh repayment schedule to APAMVMM borrowers for updation on the portal, for getting interest subvention under the scheme from Sept. 2020 month onwards.</p> <p>All Lead District Managers to ensure allocation of target to Member Banks at District Level.</p>	<p>All LDMS</p> <p>Member Banks</p> <p>Member Banks</p> <p>LDMS</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>d) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p>	<p>APAVMM borrowers for updation on the portal, for getting benefit of interest subvention, as the moratorium given by Reserve Bank of India is ending on 31.08.2020 &amp; borrowers have to start repaying loans from Sept., 2020.</p> <p>Convener, SLBC informed that district wise / bank wise targets were already informed to all concerned and requested Banks to issue fresh repayment schedule generated letters to borrowers of APAMVMM.</p> <p>Convener, SLBC informed about achievements under credit to MSME sector. He also informed about minutes of related SLBC sub-committee meeting held on 19.08.2020 were being included in the agenda notes.</p> <p>Principal Secretary, Industries, Government of Maharashtra informed that there were 18 lakh MSME units in Maharashtra and urged to reach out to them with institutional credit under Atmanirbhar Bharat. He also appealed to bridge the gap between proposals</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 19.08.2020 for compliance.</p> <p>Member Banks to ensure quick disposal of all pending proposals under CMEGP and PMEGP.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Affordable Housing	<p>received on portal and actual sanctions.</p> <p>Convener, SLBC informed the House about achievements under CLSS Scheme of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and member banks. He also informed that under Atma Nirbhar Bharat Package, the Government had given boost of Rs. 70,000 crore to housing sector and middle income group through extension of Credit Linked Subsidy scheme up to 31.03.2021. He requested HUDCO to provide Bank wise and District data regularly to SLBC for review during quarterly meetings.</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>HUDCO to provide bank wise and district wise data pertaining to Loans Sanctioned / Disbursed, along with data pertaining to release of subsidy.</p>	<p>Member Banks</p> <p>HUDCO</p>
	e) Grant of Education loans	<p>Convener, SLBC informed position of disbursement of Education loans as of 30.06.2020 to the House.</p>	<p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p>	<p>Member Banks</p>
	f) Progress under SHG Bank linkage	<p>Convener, SLBC informed the House about performance under SHG Bank Linkage Programme as of 30.06.2020. He also informed about minutes of the related SLBC Sub-Committee meeting held on 20.08.2020 being included in the agenda notes.</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 20.08.2020 for compliance.</p>	<p>Member Banks LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
3	Saturation of PM- KISAN beneficiaries under Kisan Credit Cards	Convener, SLBC drew attention of Member Banks towards instructions given by Dept. of Financial Services (DFS) and Department of Agriculture, Cooperation & Farmers Welfare (DAC & FW), Govt. of India in respect of Issuance of Kisan Credit Cards (KCCs) to Farmers for Agriculture and allied activities under 2 <sup>nd</sup> Phase of KCC Saturation Campaign started from 01.06.2020. He informed that more than 1.62 lakh KCC applications were punched by Dairy Cooperative Societies on the PMFBY Portal of which 1,32,382 applications are yet to be processed by Member Banks. He urged Member Banks to reconcile data on portal with actual proposals received so that the issue of pendency would be addressed in a systematic manner and achievement would improve.	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. Lead District Managers to review the position in all Block level / District level meetings, spread awareness and coordinate the activity.	Member Banks LDMs
4	Review of Mahatma Jotirao Phule Karjmukti Yojana, 2019 (MJPSKY,2019)	Principal Secretary, Finance, Government of Maharashtra informed the House that the last installment of debt waiver funds will be passed on to Banks by Cooperation Department, Govt. of Maharashtra, shortly. He took bank wise review and advised Bankers to proactively provide fresh finance all	Member Banks to provide fresh finance to all eligible beneficiary farmers by 30.09.2020.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		eligible farmers by the end of current Kharif season.		
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	Convener, SLBC informed the House about the robust CD Ratio of Maharashtra State. He also informed that as of 30.06.2020, four Districts viz Bhandara, Chandrapur, Gadchiroli and Gondia were having CD ratio below 40%. He requested the concerned Lead District Managers to ensure that the CD ratio of the district is maintained above 40% and is improved further. He suggested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area. He requested Member Banks having branches in these 4 Districts to analyse / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.	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 improved further.  Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts by adopting measures like SHG Credit Linkage, KCC saturation, finance to Dairy, Animal Husbandry, scouting and sanctioning proposals under MUDRA / Stand Up India etc. for improvement in CD Ratio of their branches and consequently of respective Districts.	LDMs of Bhandara, Chandrapur, Gadchiroli and Gondia Districts  Member Banks
6	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	Convener, SLBC informed that figures pertaining to NPAs under Agri, Crop Loans, MSME and MUDRA were included in the agenda notes and opined that those in respect of Agri and Crop Loans were particularly worrisome.		



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		Convener, SLBC requested all Member Banks 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 suggested / adopted and overall growth in NPAs can be arrested effectively.	Member Banks to submit NPA data as per prescribed format without fail.	Member Banks
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	Convener, SLBC informed the House about lockdown on account of COVID-19 pandemic resulting in direct loss to the farmers, supply chains getting affected subsequently affecting repayment capacity of the borrowers, severely. He also informed that the matter was discussed during the Special SLBC meeting dated 28.04.2020 with a request to RBI to declare COVID-19 pandemic at par with the Natural Calamity. Reserve Bank of India informed that the same is not feasible as per Master Direction dtd. 17.10.2018. Convener, SLBC further informed that the matter was again discussed during the Sub-committee Meeting on Agriculture Sector held on 20.08.2020 and it was resolved to discuss the same during Quarterly SLBC meeting and raise the matter to Govt. of India for their	SLBC to escalate the matter to the Central Government for their intervention & treating COVID-19 pandemic at par with Natural Calamity.	SLBC



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		intervention & treating COVID-19 pandemic at par with Natural Calamity.		
8	<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>Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. He apprised the House that, of the 280 identified centres, branches were opened at 63 centres, 1 wrongly identified centre was removed from the list and 186 centres were treated as 'banked' as branches of DCCBs and IPPB were operative there. Regarding the remaining 30 centres, he requested Reserve Bank of India to treat 14 centres as 'banked' as these centres were having bank branches within a radius of 5 km and as such opening of new bank branches may not be a commercially viable proposition. He informed that the request was in line with DFS (GoI) and NSFI (RBI) guidelines. He appealed Member</p>	<p>Member Banks viz Bank of India (8), Central Bank of India (1), State Bank of India (6) and UCO Bank (1) to open branches / CBS enabled outlets as per allotment and submit a status report to SLBC, urgently.</p> <p>Lead District Managers to review the status of opening of branches / CBS enabled banking outlets in BLBC / DLCC meetings.</p> <p>Reserve Bank of India to permit treating 14 centres as 'banked' as recommended by SLBC.</p>	<p>Member Banks</p> <p>LDMs</p> <p>RBI</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	b. Review of operations of Business Correspondents – Hurdles / issues involved	Banks to open branches / banking outlets at the remaining 16 centres.  Convener, SLBC informed that the main issues of Bank Mitras was very low commission paid, due to which attrition rate of Bank Mitras was very high. He suggested that the rate of attrition can be arrested by deciding to pay fixed minimum remuneration to BCs working in remote areas, irrespective of number of transactions.	Member banks to look into remuneration paid to the Bank Mitras by respective Bank & to take-up at Industry level.	Member Banks
	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	Convener, SLBC asked Member Banks to identify such villages which are facing connectivity issues and inform DoT	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 DoT
				Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding &amp; Authentication.</p> <p>e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)</p> <p>f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy</p> <p>g. Review of efforts towards end to end projects involving all stakeholders in the supply chain</p>	<p>Convener, SLBC opined that in case of DBT, Aadhaar Seeding and Aadhaar authentication was an ongoing process. He informed that credit of benefits to accounts of intended beneficiaries was a well-established process in Banks where no manual intervention was involved.</p> <p>Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.</p> <p>Government of Maharashtra, Education Department vide letter dtd. 25.08.2020 to Reserve Bank of India has informed that the matter was under their consideration.</p> <p>Convener, SLBC informed the house about various schemes, subsidies implemented by the Central and State Government</p> <p>Reserve Bank of India and NABARD have already provided guidance to Member Banks as under:</p>	<p>Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps, especially, through Financial Literacy Centres.</p> <p>Education Department, Government of Maharashtra to inform progress in the matter to Reserve Bank of India / SLBC at the time of next review.</p> <p>Member banks to note the various schemes, subsidies implemented by the Central and State Government</p> <p>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</p>	<p>Education Dept. GoM</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>A) PMJDY</p> <p>B) PMMY</p>	<p>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.</p> <p>Convener, SLBC informed the House about progress under implementation of PMJDY in the State. He also informed about percentage of Aadhaar seeding in these accounts at 85% and issuance of RuPay Cards to the account holders at 71%. He stressed upon the urgent need for improvement in these areas.</p> <p>Convener, SLBC informed the House about progress under implementation of PMMY in the State. He informed that Department of Financial Services has informed PAN India PMMY Targets for FY 2020-21 to all PSBs and Private Sector Banks and requested to inform PMMY target for the State of Maharashtra to SLBC urgently.</p> <p>Joint Secretary, Department of Financial Services, Government of</p>	<p>advance so that the same can be discussed.</p> <p>Member Banks to ensure cent per cent Aadhar Seeding and issuance of RuPay Cards in case of new accounts and clearance of backlog in these areas in Mission Mode.</p> <p>Member Banks to urgently inform PMMY target 2020-21 for the State of Maharashtra to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	C) Stand Up India (SUI)	<p>India advised Member Banks to mark it as area of focus and comply urgently.</p> <p>Convener SLBC informed the House about achievement under Stand Up India as of 30.06.2020 and observed that the performance was not up to the mark. He urged Member Banks to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. He suggested that Urban and Metro branches of Banks may give more thrust to sanctioning proposals under SUI.</p>	<p>Member Banks to make all out efforts for improving performance under the Scheme.</p>	<p>Member Banks</p>
	D) APY	<p>Convener, SLBC informed that the scheme was very good, especially for persons from the unorganized sector and urged member banks to make all out efforts for popularizing the scheme. He suggested that contract workers from the firms of Corporate Borrowers of Banks may be targeted for the purpose.</p> <p>Representative of PFRDA informed the House that at 9% of the target, performance of Maharashtra State was lower than National Average and more thrust was needed to improve the same. He also informed that PFRDA</p>	<p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p>	<p>Member Banks</p>



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	E) PMJJBY / PMSBY	<p>would share Bank wise / District wise monthly progress report with SLBC for onward sharing with Member Banks and Lead District Managers for regular review and monitoring.</p> <p>Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested Member Banks to ensure fresh enrollments as well as renewals. He also requested to ensure collection / remittance of related premia on time.</p> <p>Joint Secretary, Department of Financial Services, Government of India observed that coverage of maximum individuals, especially those from unorganized sector with Insurance and Pension products was of utmost importance. She advised Member Banks to ensure reaching out and covering all the uncovered individuals. She suggested that the State Government may tap all MNREGS workers for coverage under PMJJBY, SBY and APY. She also suggested that Banks may explore the possibility of engaging MNREGS supervisors as BCAs.</p>	<p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premia on time.</p> <p>Commissioner, MNREGS, Government of Maharashtra to advise their field level functionaries suitably in this regard. Lead District Managers to coordinate and Member Banks to facilitate enrollments under PMJJBY, SBY and APY.</p> <p>Banks to explore the possibility of engaging MNREGS supervisors as BCAs.</p>	<p>Member Banks</p> <p>GoM LDMs Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	F) UIDAI	Convener, SLBC requested representative of UIDAI to apprise the House about AePS / deployment of Micro ATM in the State and status of functioning of Aadhaar Seva Kendras (ASKs) in bank branches.	UIDAI is requested to inform about AePS / deployment of Micro ATM in the State and status of functioning of Aadhaar Seva Kendras (ASKs) in bank branches to SLBC for onward sharing of the information with all concerned.	UIDAI
	i. Identification of Digital District for the State of Maharashtra	<p>It was observed that representative/s of UIDAI had not joined the meeting.</p> <p>Convener SLBC informed the House that Nandurbar was selected as the District to be 100% Digitally Enabled by 15.08.2020. However owing to lockdown on account of COVID-19 pandemic, progress was very slow since last week of March 2020. He also informed about detailed discussions on this issue during SLBC Sub-Committee meeting on Deepening of Digital Payments held on 19.08.2020. He requested Member Banks to escalate connectivity issues in Nandurbar Districts owing to its hilly nature, to DoT through Lead District Manager.</p>	<p>All Member Banks to make concerted efforts to achieve the set goal.</p> <p>Member Banks to report connectivity issues if any to DoT through Lead District Manager, Nandurbar District.</p> <p>LDM and DoT to coordinate for resolving connectivity issues.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>LDM, Nandurbar District and DoT</p>
	j. Villages inadequately covered or uncovered by financial infrastructure on Jan Dhan Darshak GIS	Convener, SLBC informed the House about list of 29 villages uncovered as of 04.08.2020 shared by Department of Financial Services, New Delhi. He also informed that the list, along with Bank	Member Banks to complete the exercise of covering the allotted centres with banking touch points on priority basis and update coverage on Jan Dhan Darshak GIS Application under their login.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>App updated as on 08th July 2019 based on inputs provided by banks.</p> <p>k. Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhawan in the 30 worst LWE affected districts</p>	<p>wise mapping has been shared with all Member Banks.</p> <p>He urged member Banks to cover the remaining allotted villages on priority basis and to update coverage on Jan Dhan Darshak GIS Application.</p> <p>Convener, SLBC informed the House about e-mail dtd. 21.08.2020 from Department of Financial Services, Government of India informing that, the progress of developmental works in respect of financial inclusion in LWE affected districts was reviewed. Based on the discussion, view-point of the concerned DLRC on following two points are, inter alia, needed: The issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps in these 30 districts – from the aspect of feasibility and utility of the banking services by the villages; and the issue on opening of one banking outlet at each Gram Panchayat Bhawan. He further informed that Gadchiroli District from Maharashtra was one of the 30 worst affected LWE Districts. Accordingly, he requested Lead District Manager, Gadchiroli District as under :</p>	<p>Lead District Manager Gadchiroli to arrange a special DLRC meeting held under the Chairmanship of Hon'ble District Collector, Gadchiroli District. to discuss the two issues. Based on the discussion in DLRC meeting, the decision in this regard be intimated to SLBC, Maharashtra in the format provided in agenda notes preferably by 31.08.2020.</p> <p>Bank of India (Lead Bank) to advise Lead District Manager, Gadchiroli District suitably in this regard.</p>	<p>LDM, Gadchiroli District</p> <p>Bank of India</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		The above two issues may be discussed in DLRC meeting held under the Chairmanship of Hon'ble District Collector, Gadchiroli District. Based on the discussion in DLRC meeting, the decision in this regard be intimated to SLBC, Maharashtra in the format provided in agenda notes preferably by 31.08.2020. A special DLRC meeting may be held for the purpose. He also requested Bank of India (Lead Bank) to advise Lead District Manager, Gadchiroli District suitably in this regard.		
9	Discussion on improving rural infrastructure / credit absorption capacity	Convener, SLBC briefed the House on various Government Policies for information of all concerned stakeholders.  In respect of Model Land Leasing Act, 2016, Secretary, Agriculture informed that the Act has been passed by Government of Maharashtra and its due approval is awaited from the Central Government.	--	--
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture	Convener, SLBC briefed the house on various Government Schemes launched for skill development of the youth which will help them towards	Action Point/s as per minutes of sub-committee meeting enclosed under Agenda Item No. 2.	Action as per minutes of sub-committee meeting





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	employment generation. He informed the house that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 20.08.2020.		enclosed under Agenda Item No. 2.
11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>Convener, SLBC informed the house 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 &amp; Land Records, Pune and request for notifying all District Headquarter Towns, all Talukas/ Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of Maharashtra.</p> <p>He appealed the remaining Member Banks to enter into MoU with State Government regarding sharing of 7/12 extracts.</p> <p>He requested the State Government to look into the long pending matter of notifying all District Headquarter Towns etc. for creation of Equitable Mortgage in the State of Maharashtra. Lead District Manager, Gondia District</p>	<p>Remaining Member Banks to enter into MoU with State Government regarding sharing of 7/12 extracts.</p> <p>Revenue Department, Government of Maharashtra to notify all District Headquarter Towns, all Talukas / Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of Maharashtra.</p>	<p>Member Banks</p> <p>GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>reiterated the request for Gondia District.</p> <p>Principal Secretary, Finance informed House that the matter has been already forwarded to Revenue and Forest Dept for their favourable consideration. However, he assured to take up the matter once again with the Revenue Department.</p>		
12	Doubling of Farmers' Income by 2022	Convener, SLBC informed the House about benchmarks developed by NABARD for monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022" and requested Member Banks to provide Data in formats already circulated, for review during quarterly meetings.	Member banks to provide data for inclusion and discussion during Qtly SLBC Meetings	Member Banks
13	Management of Data Flow at LBS Fora - Procedure	Convener, SLBC informed that owing to lockdown on account of COVID-19 pandemic since last week of March 2020 and resulting constraints, new MIS system could not be implemented. He requested all Member Banks to be in readiness with testing of data for the Quarter ended March, 2020 as well as June, 2020 by 10.09.2020.	Member Banks that have completed all formalities viz mapping of branches with block codes, extraction of block wise data from their CBS in formats prescribed by Reserve Bank of India, to get the data for March 2020 and June 2020 tested with software vendor and inform about successful data testing to SLBC. Details of the vendor have already been shared with all Member Banks by SLBC.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		General Manager, Reserve Bank of India, MRO suggested to test data of at least two-three Banks with Software vendor.		
14	Issues flagged by Member Banks and LDMS	Convener, SLBC informed about representation of Bank of Baroda regarding applications under securitization pending for more than 60 days before District Magistrates. He informed that SLBC has already taken up the matter with the State Government and requested that suitable instructions to all District Magistrates from Maharashtra for disposal of securitization applications filed by Banks for receiving physical possession of secured assets within 60 days as mentioned in the SARFAESI Act, 2002, be issued by the State Government.	State Government to issue suitable instructions to all District Magistrates from Maharashtra for disposal of securitization applications filed by Banks for receiving physical possession of secured assets within 60 days as mentioned in the SARFAESI Act, 2002.	Concerned Dept. of GoM
15	Issues Remaining Unresolved at DCC / DLRC meeting	Convener, SLBC informed the house that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 30.06.2020 has been escalated to SLBC. He requested member Banks to escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.	Member banks to escalate District Level issues, only if unresolved at DLCC level through Lead District Manager.	Member Banks LDMS



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
16	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	<p>Convener, SLBC 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 has been incorporated in the agenda for perusal by all concerned.</p> <p>Secretary, Agriculture, Govt. of Maharashtra informed House about the issues faced by the department under PM - KISAN data (4 lakh) owing to Aadhaar Number updation errors and requested Banks to look into resolving such errors.</p>	<p>All concerned to go through the various policy initiatives of the Government.</p> <p>Member Banks to look into the updation of correct details of Aadhaar Number in respect of PM KISAN accounts.</p>	<p>All Members</p> <p>Member Banks</p>
17	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	<p>Convener, SLBC informed the house 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. He requested Member Banks and Lead District Managers to share inspirational success stories for inclusion in the agenda booklet.</p>	<p>Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.</p>	<p>Member Banks</p> <p>LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
18	Discussion on Market Intelligence Issues	Convener, SLBC asked Member Banks to share their views on the topics related with Market Intelligence.	--	--
19	Any other item, with the permission of the Chair	<p>CGM, NABARD informed about announcement of The Ministry of Agriculture, Cooperation and Farmers Welfare, Government of India's Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs) for implementation across the country. He also informed about setting up of The National Project Management Advisory and Fund Sanction Committee and its meeting held on 7<sup>th</sup> August 2020 wherein it was advised as under :</p> <p><i>The Convener of SLBC to assign the LDM of the district to be the member secretary of D-MC of respective district where DDM is not physically posted.</i></p> <p>Accordingly, he requested to resolve that LDMs of the following districts <u>Pune, Hingoli, Thane, and Solapur</u> be assigned the role of Member Secretary of D-MC under the Scheme.</p> <p>Convener, SLBC Maharashtra, with permission of the Chair declared that the same stands resolved.</p>	LDMs of districts - Pune, Hingoli, Thane, and Solapur are assigned the role of Member Secretary of D-MC under the Central Sector Scheme for Formation and Promotion of 10,000 FPOs.	LDMs of Pune, Thane (BoM), Hingoli (SBI) and Solapur (BoI)



Annexure II

List of Participants for 148<sup>th</sup> SLBC Meeting held through VC on 28.08.2020

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Smt. Vandita Kaul	Jt Secretary, Dept. of Financial Services, Gol
2	Smt Vaijayanti Mahabale	Jt. General manager, HUDCO
3	Shri V.T. Subramanian	Regional Chief, HUDCO
4	Shri Manohar Miryala	Dy. Gen. Manager, NHB
5	Ms Rekha Surti	Regional Manager, NHB
6	Dr. Ashish Dongare	Manager, PFRDA
7	Shri Rajeev Gautam	ADG, DoT
8	Smt. Vijayalekshmy. P.K	Deputy Director ( ID), Coir Board, H.O. Kochi
9	Shri. Srinivas V Bitlingu	OIC, Coir Board, Sub Regional Office, Sindhudurg
<b>State Government</b>		
1	Shri Sanjay Kumar	Chief Secretary
2	Shri Rajgopal Deora	Principal Secretary, Cooperation (Addl Charge)
3	Shri B. Venugopal Reddy	Principal Secretary, Industries
4	Shri Eknath Davale	Secretary, Agriculture
5	Shri Narendra Patil	Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
6	Shri Anil Patil	MD, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
7	Shri Praveen Jain	CEO, Maharashtra State Rural Livelihoods Mission
8	Shri Ramdas Jagtap	State Coordinator, E-Ferfar, Maharashtra, SC & DLR
9	Shri Shekhar Gaikwad	Commissioner, Cooperation & RCS (Addl charge)
10	Shri D.S. Salunke	Dy. Registrar, RCS Office
11	Dr. Dhananjay Parkale	Additional Commissioner, Animal Husbandry
12	Mrs Shraddha Joshi	Managing Director, MAVIM
13	Shri Anil Mhaske	General Manager, LASDC Ltd.
14	Shri Anand Lomate	General Manager (addl), MSOBCFDC Ltd.
15	Shri. Suresh R Londhe	SIO, Dept. of Industries
16	Shri Gopaldas Jhanwar	SMM, MSRLM
<b>Reserve Bank of India</b>		
1	Shri Ajay Michyari	Regional Director, Maharashtra & Goa
2	Shri R.K. Mahana	General Manager, Mumbai
3	Shri P. S. Venkateswaran	General Manager, Nagpur
4	Shri Suresh Satpute	General Manager, Nagpur
5	Shri M.K. Moon	Asst. Gen. Manager, FIDD,MRO
<b>NABARD</b>		
1	Shri L.L. Rawal	Chief General Manager, MRO, Pune
2	Dr P Ushamani	General Manager, MRO, Pune
3	Shri Yogesh Gokhale	Assistant General Manager, MRO, Pune
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri Hemant Tamta	Executive Director, Bank of Maharashtra & Chairman, SLBC, Maharashtra
2	Shri Pramod Datar	General Manager, Convener, SLBC
3	Shri B.S. Tavhare	Dy. General Manager, Member Secretary, SLBC
4	Shri B.V. Barve	Asstt. Gen. Manager, FI & SLBC



Sr. No.	Name of the Participant	Designation / Institution
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Mangesh Kedar	Senior Manager, SLBC
7	Shri P.M. Walunjkar	Manager, SLBC
<b>Apex Banks</b>		
1	Shri N.C. Das	Asstt. Gen. Manager, SIDBI
2	Shri Manohar Miryala	Dy.Gen. Manager, NHB
3	Ms Rekha Surti	Regional Manager, NHB
<b>Commercial Banks.</b>		
1	Shri K Satyanarayanan	Field General Manager, Central Bank of India
2	Mr P K Gupta	Field General Manager, Union Bank of India
3	Shri Sanjay Shrivastav	General Manager, State Bank of India
4	Shri Subodh Kumar	General Manager, Canara Bank
5	Shri H K Arora	General Manager, UCO Bank
6	Shri M.D. Kulkarni	Dy. Gen. Manager, Bank of India
7	Shri Mohinder Basson	Deputy General Manager, State Bank of India
8	Shri Santosh Mohapatra	Deputy General Manager, State Bank of India
9	Shri D Kananan	Deputy General Manager, Punjab & Sindh Bank
10	Shri Rajiv Ranjan	Asstt. Gen. Manager, Indian Bank
11	Shri Nandkishor Badasiwal	Asstt. Gen. Manager, Indian Overseas Bank
12	Shri S P Lal	Asstt. Gen. Manager, Punjab National Bank
13	Shri Udaram Hedao	Asstt. Gen. Manager, State Bank of India
14	Shri Pralhad Malgaonkar	Asstt. Gen. Manager, State Bank of India
15	Shri R S Tiwari	Asstt. Gen. Manager, Union Bank of India
16	Shri Sumit Kumar	Chief Manager, Indian Bank
17	Shri Sanjay Mathur	Chief Manager, Punjab National Bank
18	Shri Vaibhav Kavitate	Sr. Manager, Bank of Baroda
19	Shri Amit Tikriya	Sr. Manager, Indian Bank
20	Shri Vijay Dubey	Asst. Vice President, Axis Bank
21	Shri Satyajit V Mohite	Regional Head, Bandhan Bank
22	Shri Jitendra Pawar	State Agri Head, CSB Bank
23	Shri Anand Kalkonde	Cluster Head, DCB Bank
24	Shri M.S. Ciyad	DVP, Federal Bank
25	Shri Sudesh Jaysinghani	Zonal Head, HDFC Bank
26	Shri Amit Patni	Reginal Head, ICICI Bank
27	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
28	Shri Tribhuwan C Sharma	Zonal Head, RBL Bank
29	Shri Ryan Pereira	AVP, DBS Bank
30	Vasantha Kumar C	Chief Manager, Karnataka Bank
31	Shri Girish Haikar	Senior Manager, Axis Bank
32	Shri Chandrashekhar Gaitonde	Manager, IDBI Bank
33	Shri Sunny Kumar	VP, Yes Bank
<b>Small Finance Banks</b>		
1	Shri Vishal Tarlekar	ROSM, AU
2	Shri Santosh Mhatre	Regional Manager, Equitas
3	Shri Atul Vilasrao Patil	Deputy Divisional Manager, Equitas
4	Shri K P Suresh	AVP, ESAF
5	Raveendran O	CM, ESAF





Sr. No.	Name of the Participant	Designation / Institution
6	Shri Sumit Wani	RM, Jana
7	Shri Yogesh B Panchal	AVP, Suryoday
8	Shri Yogesh Dixit	Chief Risk officer, Suryoday
9	Shri K K Rane	State Head, Ujjivan
10	Shri Vikas Bhanpurkar	VP, Utkarsha
11	Shri Nilesh Kadam	Divisional Manager, Fincare
<b>Payments Banks</b>		
1	Shri Ashish Khare	Chief Manager, India Post Payments Bank
<b>Regional Rural Banks</b>		
1	Shri M.A. Kabra	Chairman, Maharashtra Gramin Bank
2	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
3	Shri Anil Shrivastav	General Manager, VKGB
4	Shri S T Sawant	General Manager, VKGB
<b>M.S. Cooperative Bank</b>		
1	Dr. Ajit R Deshmukh	Managing Director
<b>Lead District Managers</b>		
1	Shri S.M. Walawalkar	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Shrikant Karegaonkar	LDM, Aurangabad
5	Shri Anand Misra	Chief Manager, LDM office, Beed
6	Shri Ashok Kumbhalwar	LDM, Bhandara
7	Shri S.K. Jha	LDM, Chandrapur
8	Shri M.K. Das	LDM, Dhule
9	Shri Anand Borkar	LDM, Gadchiroli
10	Shri Uday Khardenawis	LDM, Gondia
11	Shri Shashikant Sawant	LDM, Hingoli
12	Shri Arun Prakash Nauriyal	LDM, Jalgaon
13	Shri N.M. Ilamkar	LDM, Jalna
14	Shri Rahul Mane	LDM, Kolhapur
15	Shri Pradeep S Kulkarni	LDM, Latur
16	Shri Surendra Pagare	LDM, Mumbai City
17	Shri D.M. Patil	LDM, Mumbai Suburb
18	Shri Vijaysingh Bais	LDM, Nagpur
19	Shri Ganesh Pathare	LDM, Nanded
20	Shri. Jayant W. Deshpande	LDM, Nandurbar
21	Shri Ardhendu Shekhar	LDM, Nasik
22	Shri Nilesh M. Vijaykar	LDM, Osmanabad
23	Shri K D Birar	LDM, Palghar
24	Shri Sunil Hattekar	LDM, Parbhani
25	Shri Anand Bedekar	LDM, Pune
26	Shri Anand Nimbalkar	LDM, Raigad
27	Shri Nandkishor Patil	LDM, Ratnagiri
28	Shri Anant Bilgi	Manager, LDM office, Sangli
29	Shri S P Zele	LDM, Satara
30	Shri Prashant S Nashikkar	LDM, Solapur
31	Shri Pradeep Kumar Pramanic	Chief Manager, LDM office, Sindhudurg
32	Shri J.N. Bharati	LDM, Thane





Sr. No.	Name of the Participant	Designation / Institution
33	Shri Birendra Kumar	LDM, Wardha
34	Shri Dattatray Ninawkar	LDM, Washim
35	Shri Amar Gajbiye	LDM, Yavatmal
<b>Insurance Companies</b>		
1	Shri Suyash Telang	DM -P&GS, LIC of India
2	Shri T.R. Mallick	Regional Manager, LIC of India
<b>Others</b>		
1	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
2	Shri Sunil Kasture	State Director RSETI
3	Shri K.P. Kashyap	State Director RSETI

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