

All Member Banks
All Lead Managers
SLBC, Maharashtra

Madam / Sir,

Re : Minutes of 161st SLBC Meeting

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 161st SLBC meeting held on 17-01.2024 for your perusal and necessary action if any.

Further you are requested to submit action taken report pertaining to your Bank/District/Dept. if any at the earliest.

Yours faithfully,



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

Copy to:

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



No. AX1 / SLBC – 161 / Minutes / 2023-24

January,23, 2024

Minutes of the 161st SLBC Meeting held at Meeting hall of Chief Secretary of Maharashtra, Mantralaya Mumbai on January 17, 2024

161st Quarterly SLBC Meeting was held on 17.01.2024 at Meeting hall of Hon'ble Chief Secretary of Maharashtra, Mantralaya Mumbai, under the Chairmanship of Shri Asheesh Pandey, Executive Director, Bank of Maharashtra & Chairman SLBC Maharashtra and Dr. Nitin Kareer, Chief Secretary, Govt. of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2023-24, KCC disbursement and various initiatives undertaken by Central & State Govt.

Meeting was also attended by, Shri. Rajesh Kumar, Additional Chief Secretary, Co-operation, GoM, Shri Anoop Kumar, Additional Chief Secretary, Agriculture, GoM, Shri Tukaram Mundhe, Principal Secretary, Animal Husbandry, Dairy & Fisheries, Shri Anil M Kawade, RCS & Commissioner, Co-operation GoM, Shri Ruchesh Jaivanshi, CEO, MSRLM, Shri Aviral Jain Regional Director, Reserve Bank of India, Maharashtra, MRO, Shri Sachin Shende, Regional Director, Nagpur, Ms Rashmi Darad, Chief General Manager, NABARD MRO, Pune, Shri Sibo Nekhini, General Manager, FIDD, RBI, Mumbai.

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

Shri Deepak Patil, Assistant General Manager, SLBC, Maharashtra welcomed all the dignitaries & participants.

Shri Anoop Kumar, Additional Chief Secretary, Agriculture, GoM, was deliberated that, there are number of proposals of PMFME pending with Member Banks. As against the target of 12785 cases for the FY 2023-24, Banks in the State have sanctioned 5890 cases i.e. % of sanction is 46.07 % of the target, whereas 17865 proposals are submitted to the Banks and out of it 6370 proposals are pending with Member Banks also rejection is 5641 i.e. 31.58 % of the submitted cases which is very high. Additionally, Banks are not providing proper rejection reasons.

During the initial period of the scheme implementation the State of Maharashtra is performing very well under the scheme, but during CFY the performance of the State has been deteriorated, also some the Banks viz. IOB sanctioned only 31 applications, ICICI Bank sanctioned 17 sanctions whereas Kotak Mahindra Bank sanctioned 2 cases. (**Action by:** IOB, ICICI Bank & Kotak Mahindra Bank)

In order to improve the performance under the PMFME scheme he suggested few of the action points as under,

- 1) Realignment of Bank wise targets and follow up for achievement including internal sourcing of application by lending Banks.



- 2) Axis Bank has now participated in the scheme and SLBC to realign the target inclusive of Axis Bank. (**Action by:** SLBC)
- 3) LDM in co-ordination with DNO/DRP to organize Bankers Conclaves/Credit outreach and also to utilize the forum to address the issues/reasons for slow progress and award the performing Stakeholders. (**Action by:** LDMs/Agriculture Dept. GoM)
- 4) Banks to take decision on pending proposals at least within 30days. (**Action by:** All Member Banks)
- 5) Rejection should be on valid ground with specific reason. (**Action by:** All Member Banks)
- 6) Most of the proposals are pending with DCCBs for decision making. (**Action by:** DCCBs)
- 7) Convergence with AIF scheme be done with PMFME.
- 8) Eligible proposals of PMFME may be covered under MUDRA.

Accordingly, all concerned Stakeholders are requested to take the issue in true spirit and clear pendency at the earliest, also it will be ensured by Agriculture Department, the quality proposals are submitted to Banks and proper reasons to be given while rejecting proposals.

In response to the same convener SLBC deliberated that, Member Banks to clear the pendency at the earliest.

Shri Tukaram Mundhe, Principal Secretary, Animal Husbandry deliberated that, there are more than 300 proposals under the National Livestock scheme are pending with the Member Banks and it is defeating the purpose of entrepreneurship Development. Highest pendency is with the State Bank of India.

Shri Aviral Jain Regional Director, Maharashtra, MRO, deliberated that, Member Banks to clear the pendency under NLM.

In response to the same Shri Asheesh Pandey, ED Bank of Maharashtra and Chairman SLBC Maharashtra deliberated that, reasons of the pendency be heard from respective Banks.

Accordingly, representative of SBI replied that, they will look into the pending proposals and clear pendency at the earliest.

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

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



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 160 th SLBC Meeting dated. 18.10.2023	The minutes of 160 th SLBC Meeting dated. 18.10.2023 were placed as an annexure in the agenda. Minutes of 160 th SLBC meeting were confirmed.	--	--
2	Review of Credit Disbursements by Banks a) Achievement under ACP of the State, Priority Sector Lending b) Crop Insurance under PMFBY Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry & Fishery	An analytical presentation on ACP for the last 3 years & for the quarter ended Sept 2023 was done. It was highlighted that as against ACP target of Rs. 6,51,401 Crore under Priority Sector, the credit disbursal was at Rs 3,61,081 Cr i.e. 55 % of Annual Target as on September 2023. Achievement under Agriculture sector was at 53 % and under MSME sector it was at 68 % of annual target. Whereas, achievement under other priority is lower i.e. 23 % only. Additional Chief Secretary, Agriculture Dept. GoM deliberated that, Crop loan disbursement under Rabi season is less due to draught like situation in the State. Chief Secretary of the State deliberated that, uncovered PM Kisan beneficiaries be covered by way of issuance of KCC and make the plan to saturate the uncovered PM Kisan beneficiaries. In response to the same Convenor SLBC, deliberated that, we have already circulated the list of PM Kisan beneficiaries to the field functionaries for the identification	All concerned Member Banks to continue their efforts to achieve & surpass the annual target under ACP 2023-24 Member Banks and LDMS to improve crop loan disbursement in upcoming period by providing KCC to eligible beneficiaries. All Member Banks/LDMS and field functionaries of State Govt. to work hand in hand to identify the uncovered PM Kisan beneficiaries and ensure their coverage under KCC	Member Banks Member Banks & LDMS Member Banks, LDMS and Field functionaries of the State Govt.



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		<p>of uncovered beneficiaries.</p> <p>Commissioner Co-operation deliberated that, branch wise review of reconciliation exercise/coverage of uncovered PM Kisan beneficiaries be done in order to complete the task at the earliest.</p> <p>Shri Tukaram Mundhe, Principal Secretary, Animal Husbandry, GoM deliberated that, the rejection under KCC to Animal Husbandry is on higher side.</p> <p>Shri Nitin Kareer, Chief Secretary of the State advised that, the rejection of the KCC to Animal Husbandry should not be on flimsy ground.</p> <p>In response of the same Convenor SLBC deliberated that, Member Banks not to reject KCC proposals on flimsy ground and if rejected valid reason of the same should be mentioned.</p> <p>Further Shri Tukaram Mundhe, Principal Secretary, Animal Husbandry, GoM deliberated that there is high pendency in NLM proposals. Highest pendency with the State Bank of India, HDFC Bank, BOM, BOB, MGB, CBI and UBI</p> <p>Chief Secretary of the State deliberated that, concerned Member Banks to put position before forum.</p> <p>In response to the same SBI representative deliberated that, they will relook into the reasons of the pendency and will improve the performance.</p>	<p>Member Banks to review the branch wise progress under PM Kisan saturation on frequent basis.</p> <p>Member Banks to ensure that, rejection under KCC to Animal Husbandry should not be on flimsy ground.</p> <p>Performance under National Livestock Mission be improved and Banks to finance viable proposals under NLM in order to create entrepreneurship. Also pendency be cleared on urgent basis by respective MBs.</p> <p>SBI to clear NLM pendency</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Concerned Member Banks</p> <p>SBI</p>



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		<p>HDFC representative deliberated that, they will clear pendency at the earliest.</p> <p>Chief Secretary of the State deliberated that, the NLM proposals are good proposals and there should not be pendency in case of NLM.</p> <p>DGM Agri Bank of Maharashtra, deliberated that, Bank of Maharashtra will clear the pendency at the earliest.</p> <p>Further Convenor SLBC putforth the difficulties faced by Banks in implementing CMEGP scheme.</p> <p>SLBC is in receipt of communication from DFS vide reference No.6/30/2021-FI dated 26th October 2023, wherein it is deliberated that, Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and engage with concerned SLBCs to keep track of loans availed under the scheme.</p> <p>In view of the above we request all Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.</p> <p>Shri Anoop Kumar, ACS, Agriculture, GoM, has appealed Member Banks to finance against eNWR by using Blockchain technology.</p> <p>Shri Ruchesh Jaiwanshi, CEO MSRLM deliberated that, average ticket size of SHG loan to be improved and it should be at least Rs.3.50 Lakh per SHG. Also Banks to</p>	<p>HDFC to clear NLM pendency</p> <p>BOM to clear NLM pendency</p> <p>-</p> <p>Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.</p> <p>Member Banks to extend finance under eNWR</p> <p>Member Banks to try to increase the average ticket size of SHG finance</p>	<p>HDFC</p> <p>BOM</p> <p>-</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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		<p>focus on creation of individual entrepreneurs from the SHGs i.e. Govt also focusing on the same and started a program viz. Lakhpati Didi. Hence, Banks to focus on individual enterprises also and targets to be completed.</p> <p>In case of BC Sakhi requirements, Banks to inform the same to MSRLM for appointment of the same.</p> <p>Further he deliberated that, Dual authentication process in case of SHGs be implemented by all the Banks at the earliest.</p> <p>In response of the same Convenor SLBC deliberated that, presently Banks are engaging through BC vendors. As per BC monitoring committee there should be 30 % Bank Sakhis be on boarded as a BC. Also he deliberated that, Banks have asked the list of BC Sakhis to the MSRLM for providing the same to vendors in order to enable them for appointment as a BC through their agency.</p> <p>Chief Secretary of the State deliberated that, Banks to inform the vacancy/location where the BC to be appointed to the MSRLM, it will help MSRLM to the provide the suitable candidate at the identified location.</p>	<p>to the tune of Rs.3.50 Lakh, also credit facilities to the individual members of the SHGs be extended.</p> <p>All Member Banks to start the dual authentication at BC point for the SHG accounts.</p> <p>MSRLM to provide the list of the Sakhis to the Banks in order to provide it to the BC vendors for their appointment as a BC Sakhi</p> <p>Banks to inform the vacancy/location where the BC to be appointed to the MSRLM</p>	<p>Member Banks</p> <p>MSRLM</p> <p>Member Banks</p>
3	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed that State is having robust C D ratio at 101.22 %. It was also informed that as of 30.09.2023, only one district i.e. Gadchiroli is having CD ratio below 40%. Gadchiroli Lead District Manager was advised to ensure that the CD ratio of the district be improved & maintained above 40%. He was advised to continue implementing the strategies to improve CD ratio in consultation with the Banks operating in the area.	Lead District Manager of Gadchiroli District to ensure that position is reviewed in every Block level / District level meeting, so that CD ratio of the district does not slip below and is improved to	LDM of Gadchiroli District & Member Banks working in Gadchiroli



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		Member Banks having branches in Gadchiroli District were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improving their CD ratio.	40% & above. Gadchiroli Lead District Manager also to ensure that meetings of DLCC (SCC) be held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.	
4	Position of NPAs in respect of Schematic Lending,	The House was informed about NPAs under MSME & MUDRA. All Member Banks were requested to ensure that position of NPAs be submitted to SLBC, without fail so that the same can be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and overall rise in NPAs can be arrested effectively.	Member Banks were requested to ensure that position of NPAs is submitted to SLBC, without fail so that the same can be reviewed, to have corrective measures / suggestions that can be adopted for arresting rise in NPAs effectively.	Member Banks
5	Review of restructuring of loans in natural calamity affected districts in the State, if any	The house was informed about Reserve Bank of India guidelines dated 17.10.2018 on relief measures to be initiated by Banks in the natural calamity affected villages Convener SLBC informed that, no natural calamity declared in the State during quarter ending Sept 2023. Whereas GoM has declared natural calamity during December 2023 quarter in selected Districts, and he deliberated that, GoM to provide the Annewari/Crop loss assessment at the earliest in order to provide relief measures as per the RBI guidelines.	--- GoM to make available crop loss assessment/annewari to the Banks in the State in order to provide relief measures as per the RBI guidelines.	-- GoM



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		<p>CS, Maharashtra deliberated that, it is in final stage and will be provided at the earliest.</p> <p>Further, ACS Agriculture GoM, deliberated that, crop loan restructuring is not compulsory but it should be optional.</p> <p>Regional Director RBI, Maharashtra Regional Office, deliberated that, RBI has issued certain guidelines to Banks in order to follow and the guidelines issued by the Government should be in consonance and in conformity with the RBI guidelines. Otherwise Banks could not understand whose guidelines to follow.</p> <p>Assistant General Manager, FIDD, RBI Mumbai deliberated that, in the guidelines issued by the GoM on the subject in recent past mentioned that, in addition to restructuring there should be adjournment of recovery of crop loan and it is not in line with the RBI guidelines and restructuring and adjournment of recovery is the sole purview of the RBI.</p> <p>CS of Maharashtra, deliberated that, the guidelines issued by GoM on the subject are as per the instructions of Gol and it should be reconciled through discussion among State Govt and RBI.</p>	<p>-</p> <p>-</p> <p>-</p> <p>GoM may provide instructions of Gol wherein such relief measures have been extended for RBI's consideration.</p>	<p>-</p> <p>-</p> <p>-</p> <p>RBI and GoM</p>
6	<p>Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy</p> <p>a) Status of Opening of Banking outlets in un Banked</p>	<p>DFS has provided List of 33 villages for opening of Brick and Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick and Mortar branches at given location. Accordingly, out of these total 42 villages, 33 villages are covered by Brick and Mortar branches and</p>	<p>Member Banks to whom, these 9 village/s have been allotted for opening of branch, are requested to open Brick and Mortar branch/s at the earliest in</p>	<p>Axis Bank (1), PNB (2), HDFC (1), ICICI (1), BOM (1) SBI (2)</p>



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	villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)	<p>for rest of the locations SLBC is following up the concerned Banks for opening of Brick and Mortar branches within given timeline.</p> <p>Covenor SLBC deliberated that, there are some issues in the Nandurbar District for opening of Brick & Mortar branches, where the premises are not available and requested State Govt. to help in providing premises in Nandurbar District.</p> <p>CS Maharashtra deliberated that, provide a list of locations where the Banks are facing issue in opening branches. accordingly, he will intervene.</p>	respective village.	BOI (1)
17	Calendar for quarterly SLBC meeting	Forum approved the calendar and it is requested, all Stake holders to adhere to the time line as per the calendar.	All Stake holders to adhere the time line as per the calendar.	All Stake holders of SLBC Maharashtra
18	Any other Issues with permission of Chair.	<p>a) Commissioner co-op deliberated that,</p> <p>1) GoM is providing 1 % interest subvention to Crop loan accounts and 3 % interest incentive under Punjabrao Deshmukh interest incentive scheme to the prompt repayment farmers. But it is observed that, many Banks are not submitting the claims to the GoM and depriving the farmers from the benefits of the scheme</p> <p>2) Regarding ineligible cases under MJPSKY, Banks to return the ineligible claim</p>	<p>All Member Banks to ensure all pending claims 1 % interest subvention to Crop loan accounts and 3 % interest incentive under Punjabrao Deshmukh interest incentive scheme be submitted to the GoM at the earliest and ensure that no eligible farmer is deprived of from the benefit of the scheme</p> <p>Member Banks to return the amount of ineligible cases to the GoM.</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>b) Shri Asheesh Pandey ED Bank of Maharashtra deliberated that,</p> <p>1) Bank of Maharashtra is facing issue of unavailability of land for RSETI Pune and requested CS sir to intervene.</p> <p>2) Also he deliberated that, the Online charge creation facility be made available to the Banks at the earliest.</p> <p>In this connection, Assistant General Manager, FIDD, RBI, MRO deliberated that since the State Government is not a 'specified user' under CICRA 2005, banks cannot share the data of their borrowers with the State Government and portal envisaged cannot be permitted in current format.</p> <p>Agreeing on the extant legal provisions, Chief Secretary of the State suggested to find out a way to resolve this issue, to which RD, RBI, Maharashtra agreed.</p>	<p>-</p> <p>-</p> <p>-</p>	<p>-</p> <p>-</p> <p>-</p>
		<p>c) CGM Nabard, deliberated that, if GoM provides the list tribal farmers who have received Vanpatta rights, it will be beneficial to the Banks to identify the beneficiaries in issuing KCC to them.</p>	<p>GoM to provide the list of tribal farmers who have received Vanpatta rights to the Banks</p>	<p>GoM</p>



Annexure II

List of Participants for 161st SLBC Meeting held at Mumbai on 17.01.2024

SN.	Name of the Participant	Designation / Institution
State Government		
1	Dr. Nitin Kareer	Chief Secretary, Maharashtra State
2	Shri. Rajesh Kumar	Additional Chief Secretary, Co-operation
3	Shri Anoop Kumar	Additional Chief Secretary, Agriculture
4	Shri Parrag Jaiin Nainutia	Principal Secretary, Information Technology
5	Shri Tukaram Mundhe	Principal Secretary, Animal Husbandry, Dairy & Fisheries
6	Shri Anil M Kawade	RCS & Commissioner, Co-operation
7	Shri Ruchesh Jaivanshi	CEO, MSRLM
8	Shri SanjaySingh Chavan^	Addl. Controller of Stamps Mumbai
9	Shri Santosh Patil	Jt. Secretary Co-Operation Dept.
10	Shri Mangesh Mohite^	MD APAMVM
11	Ms Sushila Pawar	Dy Secretary UDD
12	Shri Rajendra Wagh	Dy Secretary Planning
13	Shri Pankaj Pakhare^	Director DoT Maharashtra
Reserve Bank of India		
1	Shri Aviral Jain	Regional Director, Maharashtra RO, Mumbai
2	Shri Sachin Shende	Regional Director, Nagpur RO, Nagpur
3	Shri Sibo Nekhini	General Manager, FIDD, MRO, Mumbai
4	Mr. Subhan Basha	Assistant General Manager, FIDD, MRO, Mumbai
5	Shri Nikhil Ghulaxe	Manager FIDD, MRO, Mumbai
NABARD		
1	Ms Rashmi Darad	CGM MRO, Pune
2	Mr Pradeep Parate^	General Manager, MRO, Pune
3	Mr Joshi Puthoore^	Dy General Manager, MRO Pune
4	Shri Hanumantharaju T.	Assistant Manager
Convener Bank – Bank of Maharashtra		
1	Shri Asheesh Pandey	Executive Director
2	Shri R D Deshmukh	Dy General Manager & Convenor, SLBC
3	Shri Deepak S Patil	Asst. Gen. Manager, FI & SLBC
4	Shri Anandraje Patil	Chief Manager, FI & SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Imteyaz Ali	Senior Manager, SLBC
APEX Bodies		
1	Praveen K N^	HUDCO



2	Shri Anuj Rastogi^	Deputy General Manager, NHB
3	Shri Ruby Bhaosagar^	PFRDA
4	Ms Sangeeta^	CGTMSE
Commercial Banks		
1	Shri Rakesh Yadav	General Manager, State Bank of India
2	Shri Neeraj Tiwari	Deputy General Manager, Bank of India
3	Shri Manojkumar Tak	Dy General Manager, State Bank of India
4	Shri Sandipan Dasgupta	Deputy General Manager, Central Bank of India
5	Shri Shrikant Vikhe	Assistant General Manager BOI
6	Shri Deepak Dawda	Sr. V P HDFC Bank
7	Shri Vijay Dubey	Asst V P Axis Bank
8	Shri Sameer Kulkarni	Regional Head ICICI Bank
9	Shri Mahfooz Nishat^	Deputy General Manager, Bank of Baroda
10	Shri. Panchanan Mahapatra^	Deputy General Manager, Canara Bank^
11	Shri Anil Raut^	Asst General Manager, Indian Bank
12	Shri Sarabjeet Singh^	Deputy General Manage Punjab & Sindh Bank
13	Shri Pankaj Ranpise	Manager, Bank of India
14	Shri Rakesh Kumar Singh^	UCO Bank
15	Shri Sohail Biswas^	HDFC Bank
16	Ms Abhidnya Inje^	Manager, Indian Overseas Bank
17	Shri Rakesh Kumar Singh^	Sr Manager UCO Bank
18	Shri Rajshekhar ^	Sr. Manager, Karur Vaisya Bank
19	Ms Supriya Phadnis^	Dhanlaxmi Bank
20	Shri Sunil Joshi	Assistant General Manager, State Bank of India
21	Ms Ashwini Gunjal^	Sr Manager Federal Bank
22	Shri Pravin Daware^	Kotak Mahindra Bank
23	Mr Phaniraj^	Karnataka Bank
24	Shri Jitendra Pawar^	CSB Bank
25	Ms Geeta Thadani^	Indusind Bank
26	Ms Charushila Sawant	RBL Bank
27	Shri Ryan Parera^	DBS Bank
28	Shri Amar Bhaganagare^	RH Yes Bank
29	Shri Shekhar Jha	Bandhan Bank
Small Finance Banks^		
1	Shri Kunal Khanna	Area Manager, Equitas SFB
2	Shri Nandkumar G	ESAF Bank
3	Shri Krishnakant Rane	Ujjivan Small Finance Bank
4	Shri Rashmيرانjan Sarangi	AU SFB
5	Shri Gunjan Singh	Utkarsh SFB



Payments Banks^		
1	Shri Vijay Bansal	Airtel Payment Bank
Regional Rural Banks^		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Anilkumar Srivastava	General Manager, Vidharbha Konkan Gramin Bank
M.S. Cooperative BANK		
1	Mr Dilip Dighe	Managing Director, MS Co-operative Bank
Lead District Managers^		
	All LDMs through virtual Mode	
Other Agencies^		
1	Shri Ashok Chavan	SDR, RSETi
2	Shri Mahesh Kokare	MAVIM
3	Shri Prafulla Thakur	MD MSOBCFDC
4	Shri Sunil Kasture	SDR RSETi

^Represents virtual attendance

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