

No. AX1 / SLBC – 141 / Minutes / 2018-19

November 20, 2018

Minutes of the 141st SLBC Meeting held on November 20, 2018 at Mumbai

141st SLBC meeting was convened on 20.11.2018 at Mumbai. Shri R. P. Marathe, Managing Director and CEO, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was continued by Shri D.K. Jain, Chief Secretary, Govt. of Maharashtra, Shri A. C. Rout, Executive Director, Bank of Maharashtra, Dr. S Rajagopal, Regional Director, Reserve Bank of India, Mumbai & Goa and Smt. Indrani Banerjee, Regional Director, Nagpur, Reserve Bank of India. Shri U.D. Shirsalkar, CGM NABARD, General Managers of Member Banks, Senior executives of Reserve Bank of India, NABARD, other member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri A.B. Thorat, Dy. General Manager, Member Secretary, SLBC welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about the agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He informed house that SLBC, Maharashtra is one of the leading and largest SLBC in India and is conducted very professionally wherein review of State's progress is undertaken in a very effective way. Further, he told house that last one year was one of the challenging year in view of Implementation of Debt Waiver Scheme i.e. CSMSY 2017 wherein all bankers have strived hard to make this scheme successful. He also appreciated the State Government in preparing and implementing debt waiver scheme with a much studied approach which is very much different as compared with other State's debt waiver schemes. He opined that the data collected during the implementation of debt waiver scheme is going to be beneficial to the Central / State Govt. and bankers in days to come as far as FI initiatives are concerned.

Regional Director, RBI, Mumbai and Goa expressed his views on the logic behind the introduction of new SLBC agenda which is very comprehensive and does not leave any area untouched. He elaborated that SLBC agenda covers all social security schemes, NPA management, analysis of own performance, etc. He expected involvement of all stakeholders in uplifting all sections of the society, more particularly poor and deprived society. Further, he observed that there are lots of challenges to Public Sector Banks from NBFCs and Private Sector Banks which needs to be looked into and these challenges must be converted into opportunities. He also raised concern over present scenario of banking system which is going through very turbulent time and requested all to be prepared for the same. He opined that growth and development of the country are the main two objectives and consumer is at the center of the economy who should be benefited in terms of quality, quantity, technology, low pricing. Once consumer gains, he gets more purchasing power and in turn increases demand. He told that main thrust of the agriculture is Crop loan disbursement which is not picking up as desired; but opined that the performance of this year is good as compared to last year. Further, he drew attention of the house towards present situation of drought in the State and requested concerned to look into the requirement of the affected farmers. He also expected that data collection is the main source of information

and analysis which needs to be enriched by the member banks. At the last, he thanked all bankers towards coordination efforts in making SLBC an important forum by virtue of which it raised its bar to a greater height.

Chief Secretary, Govt. of Maharashtra asked Heads of following Government Departments to share the progress made till date.

1. APAVM - Annasaheb Aarthik Vikas Mahamandal
2. PMAY - Pradhan Mantri Awas Yojana
3. PMMY - Pradhanm Mantri Mudra Yojana

Detailed discussion on the above points is included in the respective agendas.

Shri U.R. Rao, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted agenda wise discussions. He apprised the house about agenda items that would be discussed and 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 even under the challenging Scenario.

Dr. S. Rajagopal, Regional Director (Mumbai and Goa), Reserve Bank of India concluded the meeting with following remarks on the importance of SLBC forum.

- i) Various Schemes launched by Central and State Government should be reached at grass root level from State to village.
- ii) SLBC Sub-committees play an important role in implementation of various Govt. schemes through bankers by bridging a gap in between bankers and Govt. Departments.
- iii) He suggested to have comparison of Annual Credit Plan and Crop loan disbursement achievement with that of 2015-16.
- iv) Opening of branches in unbanked areas be undertaken immediately.
- v) Unresolved issues raised in BLBC meetings must be discussed in DLCC meetings.

Asstt. General Manager, FI & SLBC, Bank of Maharashtra proposed vote of thanks.

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

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

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 140 th SLBC Meeting dtd. 24.08.2018	The minutes of 140 th SLBC Meeting dtd. 24.08.2018 were placed as an annexure in the agenda.	The minutes of 140 th SLBC meeting were confirmed.	--
2	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorisation Policy and observed that branches were opened only at 45 centres of the identified 280. He informed that the detailed list of district wise centres where bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested member banks to update SLBC with the current status of opening of brick and mortar branches / CBS enabled outlets at the allotted centres for putting up a status note to Reserve Bank of India.	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India with a copy endorsed to SLBC. Lead District Managers to review the status of opening of CBS enabled banking outlets in BLBC / DLCC meetings	Member Banks LDMs



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	b. Review of operations of Business Correspondents – hurdles / issues involved	<p>Members Banks raised issue of connectivity issue while working in the field through BCAs and more particularly in the districts with dense forest / mountain area.</p> <p>Convener, SLBC informed house that there connectivity issues at various BC locations need to be taken care. Most of the banks has deployed VSAT in such locations for installation of VSAT and banks are receiving funds from FIF of NABARD</p> <p>Convener, SLBC raised concern over very low commission paid to Bank Mitras, due to which attrition rate of Bank Mitras is very high.</p>	<p>Connectivity issue of telecommunication operators be resolved at the earliest possible time for betterment of reaching banking services at the remote area as well.</p> <p>Department of Telecommunication is requested look into connectivity issues at interior locations.</p> <p>Member banks are requested to cover all SSAs with BC locations.</p> <p>Member banks are requested to look into remuneration paid to the Bank mitras at industry level.</p>	<p>Department of Telecom.</p> <p>Dept. of Telecom.</p> <p>Member Banks</p> <p>Member Banks</p>
	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-	<p>Chairman, SLBC asked member banks to identify such villages which are facing connectivity issues and inform to DoT</p>	<p>Member banks are requested identify villages which are facing connectivity issues and share the list with DoT to resolve the issues</p>	<p>Member Banks/ DoT</p>



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	receipts & e-payments in the state			
	d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication.	Convener, SLBC informed house that in case of DBT Aadhaar Seeding and Aadhaar authentication is going on very smoothly and is an ongoing process.	-	-
	e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)	Govt. of Maharashtra, Education Department to include Financial Education in the school Curriculum The house was open for discussion	Govt. of Maharashtra, Education Department is requested to design leaflets of Financial Literacy initiatives by banks to educate primary students	-
	f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	Convener, SLBC informed house various schemes, subsidies implemented by the Central and State Govt.	-	-
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain	CGM, NABARD informed house that Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks.	Member Banks are requested to look at Value Chain financing as an opportunity and more financing can be done in each aspect of the value chain.	Member Banks
		Regional Director (Mumbai & Goa), Reserve Bank of India informed	SLBC, Maharashtra is requested to include and discuss those items	SLBC



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		house that in the Supply Chain, different Stakeholders are involved and opined that the item/s included in the Agenda need to be looked as relevant or irrelevant with respect to issues pertaining to a particular State and if there are any issues pertaining to an Agenda item/s, then these can be discussed.	included in the agenda, which are having some relevance with respect to State.	
	h. Status of Financial Inclusion in the State of Maharashtra			
	PMJDY	Convener, SLBC informed the house about progress under implementation of PMJDY in the State.	-	-
	PMMY	Convener, SLBC informed house about progress under implementation of PMMY in the State. He informed that till date 5 Member Banks are yet to provide the data required for starting PMMY portal on the lines of Central Govt.	Data pertaining to launch of MUDRA portal from few member Banks is yet to be received. It is requested to submit the data at the earliest to SLBC.	Member Banks
		Additional Chief Secretary, Planning urged bankers to focus on Kishore and Tarun category of loans instead of Shishu loans where mortality rate	Member Banks are requested to focus on Kishore and Tarun category of loans under PMMY and check the correctness of the data pertaining to	Member Banks



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	Stand Up India	<p>is more than 50%. He pointed out that share of women beneficiaries under PMMY is 80-85%, which is a concern for all and asked banks to check the correctness of the data.</p> <p>Convener, SLBC observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. He also urged to update data on SUI portal regularly so as to reflect correct position.</p>	<p>higher share of women beneficiaries under PMMY.</p> <p>Member Banks to scout for proposals under SUI Scheme.</p>	Member Banks
	APY	<p>General Manager, PFRDA, New Delhi given presentation on the APY and reviewed performance of Lead Banks and observed that till date 1.30 Crores subscribers are registered under APY all over India. He also requested all banks and LDMs to conduct APY Citizens Choice Campaign scheduled from 26.11.2018 and make it a grand success.</p>	<p>Member banks and Lead District Managers are requested to conduct campaign scheduled from 26.11.2018 and scout maximum number of APYs during the campaign and complete the allotted target.</p>	Member Banks/ LDMs



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	PMJJBY / PMSBY	Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested to ensure fresh enrollments as well as renewals. He also requested to ensure collection of premia on time.	Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time. Member banks are requested to achieve the set target	Member Banks
3	Review of Credit Disbursements by banks Achievement under ACP of the State, Priority Sector Lending Disbursement of Crop Loans under Annual Credit Plan	Convener, SLBC given analytical presentation of ACP for the last 3 years & for the quarter ended Sept 2018 and highlighted that performance for the Quarter ended Sept 2018 is improved as compared to last year and requested member banks to focus on improving disbursements under Agriculture and other priority sector advances. Convener, SLBC presented comparative performance under crop loan disbursement as of 30.09.2018 with that of 30.09.2017 and informed house that Y-O-Y percentage growth is 28 %. Principal Secretary, Cooperation Department, Govt. of Maharashtra	Member Banks to achieve the set target under ACP 2018-19. Member Banks to achieve the target of Crop loan disbursement.	Member Banks Member Banks



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	Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY) 2017	<p>observed that as performance of Crop loan disbursement during the current year is not satisfactory, if we compare it with disbursement during FY 2015-16 and 2016-17 and asked member banks to focus on the disbursement more vigorously.</p> <p>Principal Secretary, Cooperation Department, Govt. of Maharashtra informed house that till date, 13 Green lists pertaining to CSMSSY 2017 are released and requested bankers to complete the ledger updation exercise within stipulated time i.e. before 31.12.2018. Further, she asked member banks to complete the debt waiver exercise of 3 lakh valid accounts out of 28 lakh unfit accounts so as to finish the exercise of CSMSSY 2017 at the earliest.</p>	<p>Member Banks to complete the exercise of ledger updation of CSMSSY 2017 at the earliest.</p>	Member Banks
	Lending towards Govt. Sponsored Schemes	<p>Convener, SLBC informed that the targets and progress under various GSSs were mentioned in 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</p>	<p>Member banks to increase flow of credit towards GSSs and complete the allotted target for the FY 2018-19.</p>	Member Banks



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	Flow of credit to MSMEs and for affordable housing	<p>proposals for achievement of targets set for various schemes. He further requested to settle old pending MM claims in respect PMEGP units financed prior to 2015-16 and sending report of action taken under the loan waiver scheme of MPBCDC Ltd. He also informed house about latest guidelines of KVIC on upgrading the Existing Unit, wherein the units already set up under PMEGP/MUDRA and performing very well would be selected for upgradation through 2nd loan.</p> <p>Executive Director, Bank of Maharashtra informed house about launch of 59 minutes portal on 02.11.2018 for Strengthening the ecosystem for MSME and requested all stakeholders to participate in the campaign positively and asked to pass on the benefits of the said portal to the eligible MSME units.</p> <p>Convener, SLBC requested NHB / HUDCO representative to apprise the house about progress of implementation of PMAY / finance for affordable housing and asked to share monthly progress report to SLBC regularly.</p>	<p>Member Bank are requested to process pending MM claims in respect of PMEGP loans and send action taken report under loan waiver scheme of MPBCDC.</p> <p>Member Banks to implement latest guidelines of KVIC scheme for upgradation of existing unit financed under PMEGP/MUDRA.</p> <p>Member Banks, Lead District Managers are requested to arrange 100 day campaigns in the selected districts aggressively involving other stakeholders from Central and State Govt. departments.</p> <p>National Housing Bank / HUDCO are requested to share the Monthly progress report under PMAY to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Public Sector Banks and LDMs</p> <p>NHB/HUDCO</p>



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		<p>Regional Manager, Mumbai RO, NHB informed house that as of 30.09.2018, 61644 household units are being disbursed Rs.1419.07 crores as interest subsidy amount under PMAY to 61644 households. She highlighted that share of housing finance companies and Private Sector Banks is more in disbursement under housing loans and claiming interest subsidy under PMAY. Further, she observed that data quality while feeding claims pertaining to PMAY subsidy is very poor in case of PSBs and requested controlling offices of the PSBs to improve the same. She requested unscheduled banks to have a tie-up with NHB for sanctioning housing loans under PMAY.</p> <p>Representative, HUDCO informed house that Public Sector Banks are not forthcoming in financing to housing sector and their share in total disbursement and claiming of subsidy is very minimal.</p> <p>Executive Director, Bank of Maharashtra asked SLBC to form a sub-committee meeting on Affordable Housing before</p>	<p>Member Banks are requested to enter proper data while submitting claims of PMAY.</p> <p>Non-scheduled banks are requested to enter into MoU with Central Nodal Agencies viz, National Housing Bank (NHB) and Housing and Urban Development Corporation Limited (HUDCO) for processing PMAY loans.</p> <p>Public Sector Banks are requested to come forward in disbursing housing loans and pass on the benefit of housing subsidy to the needy.</p> <p>SLBC, Maharashtra is requested to form a sub-committee meeting on affordable housing before 10.12.2018.</p>	<p>Member Banks</p> <p>Non-scheduled Banks (Urban Coop. Banks and State Coop. Banks)</p> <p>Public Sector Banks</p> <p>SLBC</p>



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	Crop Insurance under PMFBY	10.12.2018 involving all the stakeholders. Convener, SLBC requested Department of Agriculture to provide quarterly progress report to SLBC for inclusion in the agenda notes	Department of Agriculture, is requested to provide quarterly progress report to SLBC for inclusion in the SLBC Agenda	Dept. of Agriculture, GoM
	Grant of Education loans	Convener, SLBC informed house position of disbursement of Education loans as of 30.09.2018 and details of revised CSISS 2009. Further, he requested Member Banks to finance under Model Education Loan Scheme to eligible students and take the benefit of Central Government's CGFSEL Scheme.	Member Banks are requested to finance eligible students under IBA's Model Education Loan Scheme and improve performance.	Member Banks
	Progress under SHG Bank linkage	Convener, SLBC informed the house that various issues pertaining to SHG bank linkage were discussed in detail during the SLBC sub-committee meeting held on 14.11.2018 at Pune. General Manager, NABARD pointed out that out of 8 lakh SB accounts, only 2 lakh SHGs are financed by the banks and remaining 6 lakh SHGs are waiting for the credit linkage. He also requested member banks to focus on per SHG loan limit which is Rs.1.20 lakh in Maharashtra as	Member Banks are requested to improve ratio of SHG Credit linkage to SB accounts and adopt proactive strategies to reduce SHG portfolio NPAs.	Member Banks



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	Annasaheb Patil Aarthik Vikas Mahamandal	<p>compared to Rs.2.00 lakh of all India average. He also raised concern over increase in NPA percentage under SHGs in Maharashtra State.</p> <p>Representative, MSRLM reviewed the progress under credit linkage to SHGs under MSRLM and requested member banks to process pending proposals. He also informed house that Banks Sakhis can be utilized towards enrollment of eligible customers under PMJJBY, PMSBY and APY.</p> <p>Secretary, Skill Developmental and Entrepreneurship Department, Govt. of Maharashtra discussed Annasaheb Patil Aarthik Vikas Mahamandal in detail and observed that response from the bankers is not encouraging at field level. He also informed house that Hon'ble Chief Minister, Govt. of Maharashtra is visiting various places in the Maharashtra and taking review of the APAVM Scheme and hence he requested bankers to process the proposals proactively and send Interest Subvention and CGTMSE Claims immediately to the department for further processing.</p>	<p>Member Banks are requested to process the pending proposals before 31.12.2018 and use banks Sakhis effectively to enroll eligible customers under PMJJBY, PMSBY and APY.</p> <p>Member Banks are requested to sensitize the field staff to process the proposals of APAVM and send claims relating to Interest Subvention and CGTMSE at the earliest.</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>Further he informed house that till date 27000 LOIs are received on APAVM portal of which 6500 customers approached various Banks and 1130 cases are sanctioned by the banks. Out of total 5583 remaining proposals 2300 are rejected by the banks and 2700 proposals are pending with various banks.</p> <p>Few Issues / points raised by APAVM:</p> <ul style="list-style-type: none">• Subordinate staffs of the banks are unaware of the scheme• In 70 to 80 % of the cases, collaterals are demanded by the banks• Cooperative banks are asking collaterals for loan amounts above Rs.3.00 lakhs• Uneasiness in sanctioning loans to small and poor sections of the society• Expected support from field level staff to young entrepreneurs in processing and Sanctioning of loans• Those financial institutions which are not the member of the SLBC	<p>M S Cooperative bank is requested to instruct Cooperative Banks to process APAVM proposals without asking for collateral from the customers.</p>	<p>M S Cooperative Bank, Mumbai</p>



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		<p>may enter directly into MoU with APAVM</p> <p>Executive Director, Bank of Maharashtra informed that instructions regards to APAVM Scheme are already circulated to all the branches through their controlling offices and requested APAVM to allot target to member banks.</p> <p>Secretary, Skill Developmental and Entrepreneurship Department requested member banks to consider 80% of the pending cases as the target for processing the proposals up to March 2019, to which house was agreed unanimously and asked SLBC to disseminate the target among member banks.</p> <p>Regional Director, RBI (Mumbai and Goa) requested Cooperation Department to issue specific instructions to Cooperative banks regarding processing of APAVM loans without asking from collaterals from the customers.</p>	<p>SLBC, Maharashtra is requested to inform the targets among Member Banks based on the pendency of the proposals as on the date which will be 80% of the of the total pending cases.</p> <p>Cooperation Department is requested to instruct Cooperative Banks to process APAVM proposals without asking for collateral from the customers.</p>	<p>SLBC / Member Banks</p> <p>Cooperation Department, GoM</p>
4	Doubling of Farmers' Income by 2022	CGM, NABARD informed house that it is the ambitious programme	Member banks are requested to increase financing towards	Member Banks



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		launched by Govt. of India with the aim of doubling productivity of the farmers by 2022. He highlighted that currently banks are relying more on disbursement of crop loans under agriculture and stressed need for increasing share of finance under investment credit where capital investment and formation is more. Further he highlighted the importance of Adequate Credit to needy people / farmers.	investment credit where there is more capital formation and to support Government's noble initiative of Doubling of Farmers' Income by 2022.	
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special sub-committees of DCC (SCC)	Convener, SLBC briefed house on position of Maharashtra on CD Ratio of all banks and informed that as of 30.09.2018, only two districts in the State are having CD ratio below 40%. These are Bhandara (37.05%) and Chandrapur (38.59%).	Lead District Managers of these districts are requested to analyse the reasons and take up the issue with representatives of member Banks during the forthcoming Block Level / District Level meetings and ensure improvement in CD ratio put up a status note to SLBC.	LDMs
6	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	Convener, SLBC informed house that presently MIS formats of Reserve Bank of India have no provision of data pertaining to NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs. He also requested all the concerned sponsoring agencies to	Government Sponsoring Agencies are requested to upgrade their portals in respect of NPAs and recovery and provide data regularly to SLBC.	State Govt. Agencies



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		upgrade their portals in respect of NPAs and recovery Regional Director, RBI (Mumbai and Goa), asked SLBC to prepare formats on the lines of SLBC, Uttar Pradesh.	SLBC, Maharashtra is requested to prepare format on the lines of SLBC, Uttar Pradesh.	SLBC
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	Convener, SLBC requested all Member Banks to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format immediately after 31.08.2018	Member Banks are requested to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format immediately after 31.08.2018	Member Banks
8	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	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. Dy. Director, (ATMA) Commissionerate of Agriculture informed the house about State Governments Group Farming Scheme launched on 24.07.2017 and modified in October 2018 and asked banks to finance Farmers	All concerned to go through the various policy initiatives of the Govt. for perusal. Member Banks are requested to consider the proposals of Group Farming Scheme positively. Controlling offices of the Member Banks are requested to percolate and educate the field staff regarding	All Members Member Banks Member Banks



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		<p>Groups to the maximum extent possible. He requested house to consider proposals of community works those Farmers Groups of which one or few members are defaulter to the bank. He asked banks to educate field staff regarding non-requirement of collaterals for Farmers Groups where bank Finance is only up to 20% assets created may be hypothecated.</p> <p>Convener, SLBC informed that unless and until Reserve Bank of India makes policy on financing to Group Farming wherein one of the member is defaulter, banks cannot process such proposals</p> <p>Executive Director, Bank of Maharashtra informed that Banks have already issued guidelines pertaining to Group Farming Scheme and requested Dept. of Agriculture to share the list of pending Group Farming Bank wise for sharing among banks.</p> <p>Project Director, PoCRA (Nanaji Deshmukh Krishi Sanjeevani Prakalp) informed house about this project which is being implemented</p>	<p>State Government's Group Farming Scheme.</p> <p>Department of Agriculture is requested to share the list of pending Farmer's Group bank wise to SLBC</p> <p>All Member Banks are requested to go through the Scheme guidelines of PoCRA and finance to the eligible</p>	<p>Department of Agriculture, GoM</p> <p>Member Banks</p>



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		<p>with the help of Word bank in 15 Districts of Marathwada and Vidarbha having four components viz.</p> <ul style="list-style-type: none">i) Promoting Climate resilient- Agriculture Systems benefiting small and marginal farmersii) Post-harvest management and Value chain promotioniii) Institutional Development, Knowledge and Policies for a Climate resilient agricultureiv) Project Management, covers the activities of the Project Management Units set up by the Govt. of Maharashtra during the project preparation phase. <p>He informed house that at present 720 FPCs/ FPOs are formed in these 15 districts of which 220 are ready for finance. Further he requested to focus on financing towards Customer Hiring services and procurement and transportation of commodities. He told that under this project 50 % credit linked and back ended subsidy will be given to the beneficiaries.</p>	<p>activities under this project and more particularly to FPOs and FPCs</p>	



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9	Discussion on improving rural infrastructure/ credit absorption capacity	Convener, SLBC briefed house on various Government Policies for information of all concerned stakeholders	---	---
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	Convener, SLBC briefed house on various Government Schemes launched for skill development of the youth which will help them towards employment generation. He informed the house that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 14.11.2018	----	---
11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	Convener, SLBC informed house about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP) and the constraints faced by users while accessing site of Mahabhulekh.	Revenue Department of Govt. of Maharashtra is requested to address the issue of problems faced by the users while accessing site of Mahabhulekh.	Revenue Dept., Govt. of Maharashtra



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12	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Convener, SLBC informed house that various schemes are launched by Govt. of India and Govt. of Maharashtra to attract youth to start their own business units. To name a few are MUDRA, Stand up India, PMEGP, APAM (Annasaheb Patil Aarthik Vikas Mahamandal), etc. and requested Banks to make use of these schemes to increase advances portfolio preferably under MSME.	Member Banks are requested to go through the various Govt. schemes targeting youth entrepreneurs and increase advances by giving advances to youth entrepreneurs	Member Banks
13	Discussion on Market Intelligence Issues	Convener, SLBC asked member banks to share their views on the topics related with Market Intelligence.	--	--
14	Issues Remaining Unresolved at DCC / DLRC meeting	Convener, SLBC requested member Banks to escalate district level issues only if unresolved at DLCC level. These issues may please routed through respective Lead District Managers.	Member banks to escalate District Level issues only if unresolved at DLCC level through Lead District Manager.	Member banks
15	Timely Submission of data by Banks, Adhering to the Schedule of SLBC Meetings	Chairman, SLBC urged member Banks to submit requisite data to SLBC within stipulated time limits so that compilation of agenda notes and quarterly submissions to Reserve Bank of India could be undertaken in time accordingly.	Member banks to submit data within stipulated time limits.	Member Banks



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		Convener, SLBC appealed all the stakeholders to convey issues to be taken up, queries, data from implementing agencies etc. at least two weeks in advance so as to include the same in the agenda notes of the meeting.	All stake holders to submit issues to be taken up, queries, data etc. at least two weeks in advance to SLBC.	All Stakeholders
16	Management of Data Flow at LBS Fora	SLBC has already developed a portal for submission of Reserve Bank of India MIS (I, II & III), Key Indicators as well as Crop Loan Data. As per the guidelines, the data is generated by Banks from their CBS and is entered on the portal.	--	--
17	Lead Bank Scheme- Conduct of SLBC meetings for the year 2019	Convener, SLBC presented calendar of conduct of SLBC meetings during the year 2019	--	--
18	Any other issues	Convener, SLBC appealed house to raise issue which remained to be discussed. Discussion on latest circulars of State Govt. on declaration of drought dated 31.10.2018 and 06.11.2018 took place and it is decided to extend relief measures as per Reserve Bank of India guidelines to affected	Member Banks are requested to extend relief measures to affected farmers in affected districts/ tehsils / blocks.	Member Banks SLBC



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>farmers in affected area for which SLBC would send separate communication to all member banks.</p> <p>CGM, NABARD flagged following issues:</p> <ul style="list-style-type: none">• Need for Granular data on Agriculture Disbursement in case of Long term/ Medium Term loans.• Reallocation of targets of MSME at District Level to be included in the agenda.• Analysis of Crop loans-Growth in Crop loan disbursement is not uniform in all Districts (Akola, Amaravati, Buldhana, Chandrapur, Jalgaon, Bhandara are laggards in Crop loan disbursement)• Make use of PLP plan prepared District wise by NABARD and finance activity wise• Identification of long term activities in Lead District Manager booklet published every year• Make use of watershed development and infrastructure activities as an opportunity towards investment credit financing	<p>SLBC to issue separate guidelines on relief measures to be extended to affected farmers in affected areas to member banks</p> <p>Member Banks are requested to finance long term activities and FPOs instead of focusing only on Crop loans.</p> <p>Lead District Managers and Member banks are requested to analyze the performance of those districts which are laggards in Crop loan disbursement</p> <p>SLBC is requested to prepare and circulate minutes of the Subcommittee meetings held prior to main SLBC meeting.</p>	<p>Member Banks</p> <p>LDMs and Member Banks</p> <p>SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<ul style="list-style-type: none">• Financing FPOs/ FPCs should be an agenda of every Bank• Minutes of SLBC Sub committees may be circulated along with SLBC meeting agenda		



Annexure II

List of Participants of 141st SLBC Meeting held on 20.11.2018 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Shri Manoj G	Enforcement Officer, EPFO
2	Shri K. Mohan Gandhi	General Manager, PFRDA
Reserve Bank of India		
1	Dr. S. Rajagopal	Regional Director, RBI Mumbai & Goa
2	Smt. Indrani Banerjee	Regional Director, Nagpur
3	Shri B.M. Kori	Asst. Gen. Manager, MRO, FIDD, RBI
4	Shri S. Agarwal	Asstt. General Manager, FIDD, Nagpur
State Government		
1	Shri D.K. Jain	Chief Secretary, Govt. of Maharashtra
2	Shri U.P.S. Madan	Additional Chief Secretary, Finance, Govt. of Maharashtra
3	Mrs. Abha Shukla	Principal Secretary, Cooperation
4	Mr. Aseem Gupta	Programme Director, PoCRA
5	Dr. Kishore Toshniwal	Addl. Registrar for Coop .& Registrar of Coop Societies
6	Shri Vikas Rastogi	Project Director, PoCRA
7	Shri S.M. Tambe	RDD, Mumbai, Directorate of Textile
8	Shri K.S. Muley	Dy Director, Agri. Department, Pune
9	Shri R.B. Randhave	AGM, LASDC
10	Shri Anil Bansode	Director-ATMA, Commissionerate of Agriculture
11	Dr. S.N. Jadhav	Deputy Registrar and Cooperative Societies
12	Shri Aakash More	DGM, APAVM
13	Shri A.S. Lomte	Dy General Manager, MSOBCFDC
14	Shri S.P. Mishra	State Director, KVIC
15	Shri T.M. Pandian	Asstt. Director, KVIC
16	Shri N.Sivanandham	Asstt. Director, KVIC
17	Shri Rajkumar Dungar	Addl. CEO, KVIB
18	Shri Anil M. Sanap	AJJ, MPBCDC
19	Shri Prashant Rathod	Section Officer, Housing Dept.
20	Shri Gopaldas Jhanwar	SMM (FI), MSRLM- Mumbai
21	Shri S.B. Gite	TO, POCRA
22	Shri Mahesh Kokare	Dy Manager, Section Officer, MAVIM
23	Shri R Shinde	COO, MSRLM
NABARD		
1	Shri U.D. Shirsalkar	Chief General Manager, MRO, Pune
2	Shri Debashish Padhi	General Manager, NABARD, Pune
Apex Banks		
1	Smt. Rekha Surti	Regional Manager, National Housing Bank
2	Shri K.T. Prasad	Asst. General Manager, SIDBI
Commercial Banks.		
1	Shri R.P. Marathe	Managing Director and CEO, Bank of Maharashtra & Chairman, SLBC, Maharashtra
2	Shri A.C. Rout	Executive Director, Bank of Maharashtra
3	Shri Bidyut Kundu	Chairman, VKGB, Nagpur
4	Shri Sandesh Pawar+1	Manager, Allahabad Bank
5	Shri DilipKumar Rath	Dy.Gen. Manager, Andhra Bank



Sr. No.	Name of the Participant	Designation / Institution
6	Shri Vijay Dubey	Asst. Vice President, Axis Bank
7	Shri V.P. Mandekar	Senior Manager, Bank of Baroda
8	Shri R.P. Babbar	Dy. Zonal Head, Bank of Baroda
9	Shri K.S.M. Sastri	Deputy General Manager, Bank of India
10	Shri Amol Sangle	FI Officer, Bank of India
11	Shri Ranjt Mohite	Regional Head, Bandhan Bank
12	Smt. Sasmita S+1	Branch Head, Bandhan Bank
13	Shri Sandip Rao	Dy. Gen. Manager, Canara Bank
14	Shri Jaywant Phule	Sr. Manager, Canara Bank
15	Shri S.R. Khatik	Field General Manager Central Bank of India
16	Shri S.B. Humne	Chief Manager, Central Bank of India
17	Shri Jagannath Shetty	Dep. Circle Head, Corporation Bank
18	Mrs Meenakshi S	DZM, Mumbai, Dena Bank
19	Shri Dilip Dhobale	Sr Manager, Dena Bank
20	Shri Pritam Sarkar	AVP, DBS Bank
21	Shri Neeraj Agarwal	VP, DBS Bank
22	Shri Mahesh R	VP & Regional Head, Federal Bank
23	Shri Sachin Pal	Asst. Gen. Manager, IDBI Bank
24	Smt Geeta T	State Head, Indusind Bank
25	Shri M Mulik	Chief Manager, Indusind Bank
26	Shri Amit Patni	Zonal Head, ICICI Bank
27	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
28	Shri Rajesh Kharche	ZCH, ICICI Bank
29	Shri Ajay M Bhuvad	Asst. Vice President, HDFC Bank
30	Shri A Mitra	Sr VP, HDFC Bank
31	Shri Vishwash Bhatia	Chief Manager, Kotak Mahindra Bank
32	Shri Anand Tapadia	AVP, HDFC Bank
33	Shri Satheesha Shetty	Dy. Gen. Manager, Karnataka Bank
34	Shri S.B. Jadhav	Manager, MS Coop. Bank, Mumbai
35	Shri Avneash Nepalia	Dy. Gen. Manager, Punjab National Bank
36	Shri Ashwini Pokharkar	Sr Manager, RBL Bank
37	Shri Sameer Khot	Retail and Agri. Head, RBL
38	Shri S. Prasad	Dy. Gen. Manager, SBI
39	Shri H.C. Mittal	FGM, Union Bank of India
40	Shri Ramesh Sharma	Manager, United Bank of India
41	Shri Rakesh M	Sr Manager, Punjab and Sindh Bank
42	Shri Ganesh K Kolte	Asst. Gen. Manager, UCO Bank
43	Shri Anand Nevarkar	SVP, Yes Bank
44	Shri Vijay Paras	Dist. Manager, Yes Bank
Small Finance Banks		
1	Shri Akhilesh Iyer	Zonal Head, Utkarsh SF Bank
2	Shri Saji Rajan P	DM-VP, Equitas SF Bank
3	Shri Sajid R Shaikh	ROM, Equitas SF Bank Mumbai,
4	Shri S.S. Dash	Regional Head, ESAF SFB
5	Shri Yogesh Dixit	CRO, Suryoday SF Bank
6	Shri S Bharat	CRF, Suryoday SF Bank
7	Shri Gaurav Pawar	LDM, Ujjivan SFB
8	Shri Dinesh Iyer	SVP, AU SFB
9	Shri Rajendra S Patil	AVP-BM, Jana Samll Finance Bank



Sr. No.	Name of the Participant	Designation / Institution
Regional Rural Banks		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri G.G. Wakade	CGM, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri Dilip N Dighe	Managing Director, M.S. Cooperative Bank
Lead District Managers		
1	Shri Tukaram Gaikwad	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendra Kumar Jha	LDM, Amaravati
4	Shri P.S. Kutwal	LDM, Aurangabad
5	Shri Vijay Chavan	LDM, Beed
6	Shri R.S. Khandekar	LDM, Bhandara
7	Shri Uttam Manwar	LDM, Buldhana
8	Shri S.N. Jha	LDM, Chandrapur
9	Shri M.K.Das	LDM, Dhule
10	Shri P.M. Bhosale	LDM, Gadchiroli
11	Shri D.K. Silare	LDM, Gondia
12	Shri N.M. Ilamkar	LDM, Jalna
13	Shri Arun Prakash	LDM, Jalgaon
14	Shri Rahul Mane	LDM, Kolhapur
15	Shri S. V. Sapte	LDM, Mumbai City
16	Shri Gadadhar Sethi	LDM, Mumbai Suburb
17	Shri D.H. Barot	LDM, Nandurbar
18	Shri B.V. Barve	LDM, Nasik
19	Shri Sharad Barapatre	LDM, Nagpur
20	Shri Nilesh M. Vijaykar	LDM, Osmanabad
21	Shri S.R. Hattekar	LDM, Parbhani
22	Shri Anand Nimbalkar	LDM, Raigad
23	Shri S.U. Adsul	LDM, Ratnagiri
24	Shri C.B. Gudaskar	LDM, Sangli
25	Shri Vasant Saraf	LDM, Sangli
26	Shri M.Y. Shirolkar	LDM, Satara
27	Shri J.N. Bharti	LDM, Thane
28	Shri Abhay Patil	LDM, Palghar
29	Shri Virendra Kumar	LDM, Wardha
30	Shri Dattatray Ninawkar	LDM, Washim
31	Shri V.M. Bhagat	LDM, Yavatmal
Insurance		
1	Shri G.D. Vevandeari	Secretary (P & GS), LIC of India, Mumbai
2	Shri D. A. Agnihotri	Asst. Secretary (P & GS), LIC of India, Mumbai
MSME		
1	Shri. Bhagyashree Sathe	Dy. Director, MSME-DI, Mumbai
2	Shri Nitin Kumar+1	A.O., AIC
UIDAI		
1	Dr. Amar Bhadange+1	DD, UIDAI, Mumbai
Convener Bank – Bank of Maharashtra		
1	Shri U.R. Rao	General Manager, Convener, SLBC
2	Shri V.U. Mhaske	Advisor, Bank of Maharashtra



Sr. No.	Name of the Participant	Designation / Institution
3	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
4	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri Mangesh Kedar	Senior Manager, SLBC
7	Shri P.M. Walunekar	Manager, SLBC

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