



No. AX1/SLBC-115/Minutes/2012

May 29, 2012

Minutes of the 115th SLBC Meeting held on May 28, 2012 at Pune

Shri Narendra Singh, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the 115th SLBC meeting held on 28.05.2012 at Joag Hall, Bank of Maharashtra, H.O. Pune.

The meeting was co-chaired by Shri Sandeep Kumar, IAS, Director (FI), Government of India, Ministry of Finance, Department of Financial Services, Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, Reserve Bank of India, Shri M.V. Ashok, CGM, NABARD and senior officials of banks and Government of Maharashtra.

Shri S. D. Arya, General Manager, Credit Priority, Bank of Maharashtra & Convenor SLBC - Maharashtra welcomed the dignitaries & Govt. & Bank officials, LDMs & all other participants & requested Chairman to guide the discussions.

Before initiating agenda wise discussions, Shri Narendra Singh, Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues. He informed about the draught condition in 15 districts of Maharashtra affecting about 18% of the total villages and expressed his concern over immediate need of financing to farmers during the current Kharif season by way of Kisan Credit Cards and Non-farmers with General Credit Cards in their respective service area. He expressed his satisfaction over the performance under disbursement of crop loans by member banks during last financial year which was to the extent of 90% of the annual targets. He communicated the progress under Financial Inclusion as of March 2012 and coverage of about 2800 more villages with population between 1600 and 2000 by March 2013 as per latest guidelines of Government of India. He appealed the LDMs to complete data entry in Geographical Information System (GIS) at the earliest and Government of Maharashtra to resolve various pending issues on priority basis.

Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, congratulated commercial banks for their achievement in respect of crop loans but observed that some commercial banks are lagging behind and stressed need to gear up



for showing good performance this year. He also observed that performance of Maharashtra State is improving over the past few years as compared to other states. He informed about plans of Government of Maharashtra in respect of digitization of land records and automation of treasury operations and assured to take up other issues with concerned departments of Government of Maharashtra.

Shri Sandeep Kumar, Director (FI), MoF, New Delhi advised that banks must open 25% of their branches under expansion plan in unbanked rural centres / Tier 5 / Tier 6 centres. He also opined that mere appointment of BC for a village is not coverage of the village in real sense. A BC must be functional, accounts must be opened and transactions must start in opened accounts. He informed that activity in the accounts will be monitored by DoFS. He also informed that the Government plans to ensure full functionality of FIP in the 4292 villages of Phase I and then go for Phase II comprising of villages having population between 1000-2000.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, opined that opening of branches in a district must be discussed in DLCC meetings. He also stressed the need of BC model to be successful and a viable proposition. He observed that full automation of the interface of the State Government Treasuries with the Banks is necessary. Moreover, there is need for uniformity all over India.

Shri M.V. Ashok, CGM, NABARD appealed that Government of Maharashtra may introduce online delivery and management of land records in Maharashtra on the lines of Bhoomi Project implemented by Government of Karnataka. He also suggested that concerned department of Government of Maharashtra may send their representatives to Karnataka to apprise themselves about implementation of the scheme there.

The executives of LIC were present in view of Government of India guidelines in respect of preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Member Secretary, SLBC summed up the proceedings with 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**



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 114 th SLBC held on 30.01.2012	The minutes of 114 th meeting of SLBC held on 30.01.2012 were placed as an annexure in agenda.	The minutes of last SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>1. Refund of penalty & Settlement of claims under MADWDR Scheme, 2009</p> <p>Chairman SLBC requested Secretary, Cooperation to look into the matter. It is decided to give top priority for settling all pending claims.</p> <p>Settlement of Debt Waiver claims by various Govt. Corporations within one month.</p> <p>2. Review of Progress under lending for crop Loans</p> <p>G.M. NABARD suggested that considering the weak financial condition of DCCBs in the state, commercial banks may take up financing for crop loans through PACSs. These PACSs can be made as banking correspondents as per RBI guidelines. The lending through PACSs by commercial banks may be classified as 'direct agricultural finance' by RBI.</p>	<p>It is decided to give top priority to settling of all pending claims.</p> <p>It is decided to give top priority for releasing the claims.</p> <p>The matter has been referred to RBI vide our letter No. AX1/PSRC/Int Sub/2011-12 dtd. 30.07.2011. Regional Director, RBI, Maharashtra & Goa informed that the matter is referred to Nair Committee. The decision is still awaited.</p>	<p>Coop. Department, GoM</p> <p>Various Govt. Corporations</p> <p>Reserve Bank of India</p>



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		<p>3. Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>Review of Progress in Financial Inclusion Plan</p> <p>NREGA payments under Electronic Benefit Transfer.</p> <p>The concept of 'One Block – Many Banks – One Leader Bank' has not been properly understood by banks in the 8 pilot blocks. Banks should coordinate with each other to implement the concept properly. For all purposes, the bank nominated for pilot of the block may be treated as leader bank for the block. BDOs / Tahsildars should be involved in the process.</p> <p>Government of Maharashtra to give all lists of beneficiaries to banks by 15.02.2012 for all villages in pilot blocks. Banks to complete appointment of CSPs and opening of accounts of beneficiaries. Payments to NREGA beneficiaries through bank accounts to start from first week of March 2012.</p>	Discussed under Agenda Item No. 4.	Discussed under Agenda Item No. 4.



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3	Review of Progress under lending for crop Loans & ACP 2011-12	<p>Member Secretary, SLBC informed that banks in Maharashtra have achieved disbursements in crop loans to the extent of 90% of the annual target.</p> <p>Commissioner, Cooperation informed that performance of DCCBs is also good in respect of crop loan disbursements.</p> <p>While congratulating commercial banks for their achievement, Secretary, Cooperation observed that some commercial banks are lagging behind and need to gear up for showing good performance this year. He also observed that performance of Maharashtra State is improving over the past few years as compared to other states.</p> <p>Member Secretary, SLBC informed that guidelines have been issued to all concerned.</p> <p>Regional Director, Maharashtra & Goa, RBI observed that some banks have opened specialized branches at some centres for some specific purpose e.g clearing of cheques. Such branches need not be allotted crop loan and related targets.</p> <p>General Manager, IDBI represented that a large portion of their Direct Agri portfolio has</p>	<p>All banks to gear up for achievement of allotted targets.</p> <p>Lead District Managers to keep this aspect in mind while allotting targets.</p>	<p>All Banks.</p> <p>All LDMs.</p>



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		<p>been reclassified as indirect finance because of guidelines issued by RBI in July 2011 and he requested that targets for the year 2012-13 be allotted accordingly and not over previous year's targets.</p> <p>Regional Director, Maharashtra & Goa, RBI advised that the guidelines are same for all banks, targets will be allotted accordingly and no individual case will be considered.</p>		
4	<p>Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>i. Review of Progress in Financial Inclusion Plan</p> <p>ii. Preparation of Comprehensive Financial</p>	<p>Member Secretary, SLBC informed that banks in Maharashtra have completed coverage of all 4292 allotted villages. The process of common RFP for the next phase has also been completed and other formalities are being completed.</p> <p>Director (FI), MoF, New Delhi observed that of the 22.12 lakh accounts opened under FIP, Bank of India has opened 13.73 lakh accounts.</p> <p>Member Secretary, SLBC informed that all Lead District Managers have prepared the Comprehensive District Credit Plan for 2012-</p>	<p>Bank of India to revisit the data and inform correct position of accounts opened.</p> <p>All banks to expedite opening of accounts in FI villages.</p> <p>The remaining LDMs to allot targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life</p>	<p>Bank of India</p> <p>All Banks</p> <p>LDMs – Akola, Dhule, Yavatmal, Beed, Hingoli,</p>



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	Services Plan for the District	13. Some districts have not allotted targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life Insurance.	Insurance.	Latur, Osmanabad, Bhandara, Chandrapur, Gadchiroli, Kolhapur, Nagpur & Wardha.
iii.	Opening of branches in Financial Inclusion Villages	<p>Member Secretary, SLBC informed that Banks have given plans for opening of branches and monthly progress report is being submitted to Government of India.</p> <p>Regional Director, Maharashtra & Goa, Reserve Bank of India opined that opening of branches in the district must be discussed in DLCC meetings. He also stressed the need of BC model to be successful and a viable proposition.</p> <p>Director (FI), MoF, New Delhi advised that banks must open 25% of their branches under expansion plan in unbanked rural centres / Tier 5 / Tier 6 centres. He also opined that mere appointment of BC for a village is not coverage of the village in real sense. A BC must be functional, accounts must be opened and transactions must start in opened accounts. He informed that activity in the accounts will be monitored by DoFS. He also informed that the Government plans</p>	<p>Lead District Managers to discuss opening of bank branches in the district with representatives of all banks in DLCC meetings.</p> <p>All banks to note the provisions while planning branch expansion and monitor activity in the accounts already opened with thrust on opening new accounts in FI villages.</p>	<p>All LDMs. All Banks.</p> <p>All Banks.</p>



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		<p>to ensure full functionality of FIP in the 4292 villages of Phase I and then go for Phase II comprising of villages having population between 1000-2000.</p> <p>G.M. RPCD, RBI, Mumbai observed that there is a wide gap between opening of No Frill accounts in FI villages and actual transactions in the accounts. It is to be ensured that BCs are fully functional through ICT based transactions.</p>		
	iv. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India.	<p>Member Secretary, SLBC informed that a list of 32 schemes have been received from Government of Maharashtra. However, further modalities need to be worked out as per 'Operational Guidelines on implementation of EBT and its convergence with Financial Inclusion Plan' issued by Reserve Bank of India in August 2011.</p>	<p>Focus on ICT based transactions</p> <p>Government of Maharashtra to work out modalities as per 'One District - Many Banks - One Leader Bank' Model envisaged in the guidelines and issue detailed instructions in this respect.</p>	<p>All Banks.</p> <p>Finance Dept. Government of Maharashtra.</p>
	v. NREGA payments under Electronic Benefit Transfer.	<p>Regional Director, Maharashtra & Goa, RBI, G.M. RPCD, RBI, Mumbai and Secretary, Cooperation, Government of Maharashtra observed that though EBT under NREGA is being implemented in 8 pilot blocks in Maharashtra, the progress is slow.</p> <p>It was brought to their notice by the field functionaries that list of beneficiaries are not being provided by the BDOs.</p>	<p>Government of Maharashtra to provide list of beneficiaries under NREGA to banks without any delay.</p>	<p>Government of Maharashtra.</p>



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	vi. Uploading of Service Area Plan on district Website	<p>Director (FI), MoF, New Delhi opined that list of beneficiaries must be readily available from last month's payment list. He also enquired about other schemes.</p> <p>He was informed by the members that Scholarship payments are being received in students' accounts electronically and the scheme is implemented smoothly.</p> <p>Representative from Social Justice & Special assistance Dept. Government of Maharashtra informed that implementation of electronic payment of Old Age Pension Scheme will take about one year.</p> <p>Member Secretary, SLBC informed that Service Area Plans of all districts have been uploaded on respective district websites.</p>	--	--
5	Setting up of RSETI Centres in Maharashtra	<p>Member Secretary, SLBC informed the house about progress of setting up of RSETIs & FLCCCs at various districts. Where land is allotted, construction of premises is at various stages.</p> <p>Dy. Gen. Manager, State Bank of Hyderabad, Aurangabad stressed the importance of settlement of trainees.</p>	<p>Bank of India has informed position of setting up of 6 FLCCCs in their lead districts and 1 at Mumbai. Progress in other 6 lead districts is to be informed.</p> <p>State Bank of Hyderabad to inform progress of setting up of RSETIs in Beed, Hingoli and Parbhani.</p>	<p>Bank of India.</p> <p>State Bank of Hyderabad.</p>



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		Shri M.Y. Sawant, State Project Coordinator, for RSETIs at Maharashtra, MP & Gujrat observed that allotment of land for RESTIs is not picking up in Maharashtra.	Government of Maharashtra to allot land at all remaining districts on priority basis.	RDD, Government of Maharashtra.
6	Review of performance under various Government Sponsored Schemes (GSS)	<p>Member Secretary, SLBC asked to note progress under various GSS as mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>In respect of PMEGP, Nodal Officer of KVIC informed that Banks are not to sanction any new cases until all pending cases are cleared and subsidies received except for Vidarbha region.</p> <p>It was brought to the notice of the house that Private Sector Banks are not sanctioning loans under GSS.</p> <p>Representative of ICICI informed that they have sanctioned some cases.</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All pending cases to be cleared on priority basis.</p> <p>All Private Sector Banks to follow guidelines issued in this respect and disburse loans under GSS as per allotted targets .</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks All LDMs</p> <p>All Private Sector Banks</p>
7	Maharashtra State Rural Livelihoods Mission (MSRLM)	Member Secretary, SLBC informed that modalities are being worked out for the new scheme which will eventually replace SGSY.	Sub-committees at SLBC level and District level are to be formed for this purpose.	SLBC LDMs
8	Utilization of digital land record database under Bhoomi project & presentation by NABARD.	CGM, NABARD appealed that Government of Maharashtra may introduce online delivery and management of land records in Maharashtra on the lines of Bhoomi Project implemented by Government of Karnataka. He also suggested that concerned	Concerned department of Government of Maharashtra to analyse and consider implementing the project.	Government of Maharashtra.



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		<p>department of Government of Maharashtra may send their representatives to Karnataka to apprise themselves about implementation of the scheme.</p> <p>Secretary, Cooperation informed that Government of Maharashtra will be implementing similar system in a phased manner. 7/12 extracts are already available online. Integration of digital 7/12 extracts and registration will take about one year. Next step would be providing web enabled interface to the banks.</p>		
9	Automation of State Govt. Treasuries & automated interface with the State Govt.	<p>Secretary, Cooperation informed that modalities are being worked out by Government of Maharashtra.</p> <p>Member Secretary, SLBC, informed that Nodal Officers have been appointed by Banks for this purpose.</p> <p>Regional Director, Maharashtra & Goa, Reserve Bank of India, observed that full automation of the interface of the State Government Treasuries with the Banks is necessary. Moreover, there is need for uniformity all over India.</p>	Principal Secretary, Finance, Government of Maharashtra to provide status note on progress in the matter.	Government of Maharashtra.
10	Interlinking of records in all Sub Registrar Offices at Pune City.	<p>Desk Officer, Inspector General's (Registration and Controller of Stamps) Office informed that online search of registration is available on their website (http://www.igrmaharashtra.gov.in) for all documents registered under computerized registration system from February 2002 to</p>	Inspector General's (Registration and Controller of Stamps) Office to issue detailed guidelines in this respect. All concerned to note the information and facilities offered on the website.	Inspector General's (Registration and Controller of Stamps) Office.



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		December 2011. The facility will be available all over the State from 15.06.2012. Work of uploading old records is going on.		
11	Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra.	<p>Govt. of Maharashtra has granted waiver of overdue portion as of 31.3.2008 of loans availed through 6 Development Corporations in the State. Although MPBCDC, MSOBC & LASDC have settled various banks' claims, other corporations viz Sant Rohidas Charmodyog VA Charmakar Vikas Mahamandal Maryadit, Mumbai, Vasantrao Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai and Maharashtra Raya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai, should appraise the forum about present status of the claim settlement.</p> <p>Representative of Sant Rohidas Charmodyog VA Charmakar Vikas Mahamandal Maryadit, Mumbai informed that all claims have been settled.</p> <p>Representative of MSOBC informed that GR issued by Government of India in Jul 2010 covers only nationalized banks and they have sought clarification in respect of inclusion of RRBs, from their apex body viz Social Justice & Special Assistance Dept. Government of Maharashtra.</p> <p>Director (FI) observed that for all practical</p>	<p>The Corporation to give all details to SLBC</p> <p>The issue of inclusion of RRBs along with nationalized bank for the purpose of settlement of claims be resolved at the earliest.</p>	<p>Sant Rohidas Charmodyog VA Charmakar Vikas Mahamandal Maryadit (LIDCOM).</p> <p>Planning, Finance and Social Justice & Spl Assistance Departments of Government of Maharashtra.</p>



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		<p>purposes, RRBs are nationalized banks and are to be included wherever applicable.</p> <p>Representative of MPBCDC informed that claims of 13 banks have been settled and some banks have either not submitted claims or corrected claims are awaited from them.</p>	<p>MPBCDC to follow up with concerned banks directly. Remaining Banks to submit claims / corrections to MPBCDC.</p>	<p>MPBCDC Concerned Banks.</p>
12	<p>Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.</p>	<p>Commissioner Cooperation informed that 4 out of 6 cases have been settled. Adhoc payment has been released to the two remaining banks viz VKGB and MGB. Chairman MGB informed that they have not received the payment.</p>	<p>Individual cases be resolved with Commissioner, Cooperation.</p>	<p>Commissioner, Cooperation. Concerned Banks.</p>
13	<p>Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC) meetings.</p>	<p>Calendar for conduct of SLBC meetings during 2012-13 has been prepared as per RBI directives and has been informed to all concerned. The same stands adopted.</p>	<p>All members of SLBC to note.</p>	<p>--</p>
14	<p>New Scheme for Issuance of Weaver Credit Card & Inclusion of Coop. Banks & RRBs as Implementing agency for accessing Institutional Credit to Individual Weavers.</p>	<p>It has been clarified by Ministry of Textiles that the implementing agencies for margin money assistance and interest subvention are NABARD, SIDBI and Nationalised banks (where they are Lead Banks). RRBs and Cooperative banks can also act as implementing agencies for the purpose of providing margin money assistance and interest subvention through NABARD.</p>	<p>All banks to note the provisions and implement the new scheme accordingly.</p>	<p>All Banks.</p>



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15	Detection of Counterfeit Banknotes – Revised Procedure.	Regional Director, Maharashtra and Goa, RBI, informed that instances of circulation of counterfeit notes are increasing in leaps and bounds and Banks must take utmost care in handling cash.	All Banks to follow the revised procedure scrupulously and ensure that counterfeit notes are impounded and FIRs are lodged.	All Banks.
16	Capital Investment Subsidy Scheme (CISS) – Rural Godown – XIth Five Year Plan.	CGM, NABARD informed about continuation of CISS – Rural Godowns and availability of funds for the current year 2012-13.	All members banks to submit claims in prescribed time limit.	All Banks.
17	Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Punjabrao Deshmukh Interest Subvention Scheme of Govt. of Maharashtra.	<p>Member Secretary, SLBC informed that Banks are implementing various Interest Subvention Schemes / packages for the farmers as per the directives of Government. However the claims are getting delayed.</p> <p>Secretary, cooperation informed that verification of the records of Banks is mandatory for settling of claims. He also clarified that interest subvention is applicable only for crop loans and not for the whole agriculture portfolio.</p> <p>Commissioner, Cooperation informed that clarifications and guidelines have been issued from their department and from NABARD – The subvention is available, provided the bank charges interest at not more than 7% p.a. on the entire balance outstanding up to Rs.3.00 lakh under the coposite limit, as prescribed.</p>	Commissioner, Cooperation to take review and put up a status note regarding settlement of claims.	Commissioner, Cooperation Government of Maharashtra



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18	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.	<p>There is no mention about space to be left from sides of construction of house. As per the scheme minimum construction of 269 sq. ft. is to be done. As per the directive Govt. is required to allot a plot of 750 sq. ft.</p> <p>Subsidies are not received in time.</p>	<p>Concerned Department is requested to issue clarification on these points so as to implement the scheme smoothly in the State.</p> <p>MHADA to inform the status on release of pending subsidy.</p>	Government of Maharashtra MHADA
19	Notifying the area for Equitable Mortgage of properties.	There are requests from Member Banks regarding notifying the areas like Navi Mumbai, Dombivali, Kalyan, Mira Road, Vasai, Virar etc. of Thane District as agglomerate of Thane for creation of Equitable Mortgage of properties.	Concerned department of Government of Maharashtra to inform the process which will help the banks to increase the lending to housing under Priority Sector.	Government of Maharashtra.
20	Report of Sub-Committee on Providing Comprehensive Support to DISCOM Companies.	A SLBC sub-committee meeting was convened at Bank of Maharashtra, H.O. Pune 411005 on 12.03.2012 as per Government of India directive for providing comprehensive support to DISCOM companies. Based on the data provided by the participating banks, Convener, SLBC, Maharashtra proposed that Canara Bank be designated as Lead Bank for the purpose.	For information of members.	--
21	Credit Flow to Micro and Small Enterprises & Rehabilitation of potentially viable sick MSE units.	<p>Director, MSME, Mumbai appealed all the members to follow guidelines in respect of growth rate and target allocation to Micro Enterprises issued by Ministry of MSME (MoMSME), Government of India.</p> <p>Member Secretary, SLBC informed that the guidelines of MoMSME are being followed by banks.</p> <p>G.M. RPCD, RBI, Mumbai appealed all member banks to take utmost care in</p>	All banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data being submitted to RBI and to SLBC.	All Banks.



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		submission of data to Reserve Bank of India and SLBC. He also informed that credit flow to MSME is closely monitored by Reserve Bank of India.		
22	Monitoring credit flow to various sectors of Economy.	Member Secretary, SLBC informed that data has been compiled from information submitted by banks.	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks.
23	Monitoring of credit to Minority Communities.	Member Secretary, SLBC informed that data has been compiled from information submitted by banks.	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks.
24	Annual Credit Plan 2012-13.	Member Secretary, SLBC informed that State Credit Plan 2012-13 has been consolidated on the basis of District Credit Plans submitted by Lead District Managers.	Finalisation of ACP 2012-13 with bank wise allotment of bank wise targets after a special SLBC meeting to be held shortly.	All Lead District Managers.
25	Financial Inclusion drive to open bank accounts of migrant labour & street vendors / hawkers in Urban areas.	Member Secretary, SLBC informed that the drive to open bank accounts of migrant labour / street vendors / hawkers etc has been initiated by banks in Urban & Metro areas.	Monthly submission of data by banks as per format circulated vide letter no. AX1/PSD/SLBC/2012/831-870 dtd. 08.05.2012	All Banks.
26	"Swabhimaan" – Financial Inclusion for villages with population of 1600-2000 as per Census 2001.	Member Secretary, SLBC informed about extension of Phase I of Financial Inclusion Plan. 2816 more villages are to be covered by March 2013. Tentative lists of bank wise and district wise allocation have been uploaded on SLBC website.	All Lead District Managers to allot villages to the banks and finalise allotment on priority basis.	All Lead District Managers. All Banks.
27	Any other issue	LDM Nasik requested to allot 4 villages with population above 2000 viz Mahatma Phule Nagar, Tisgaon, Chinchve Nimbait & Girnare to SBI, Umrane br. being in their service area.	4 villages allotted to SBI.	SBI LDM Nasik



Annexure II

List of Participant 115th SLBC Meeting held on 28/05/2012 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Narendra Singh	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
Central Government		
1	Shri Sandeep Kumar	Director (FI) Ministry of Finance, Gol, New Delhi
Reserve Bank of India		
1	Shri J.B. Bhoria	Regional Director, Maharashtra & Goa
2	Shri P.K. Das	General Manager, RPCD, Mumbai
3	Shri R.R. Kulkarni	General Manager & Member of Faculty, CAB, Pune
4	Shri H.N. Dhanurkar	Asst. Gen. Manager, RPCD, Mumbai
NABARD		
1	Shri M.V. Ashok	Chief General Manager
2	Dr. P.M. Ghole	General Manager, MRO, Pune.
3	Shri A.N. Tambe	Dy. Gen. Manager
4	Shri Lalit Jadhav	Dy. Gen. Manager
State Government & Corporations		
1	Shri Rajgopal Deora	Secretary, Cooperation, GoM
2	Shri G.K.Wagh	Dy.Sec. Social Justice & Spl. Assistance Dept. GoM
3	Shri M.K. Kendre	Under Secretary, GoM
4	Shri Madhukar Choudhari	Commissioner, Cooperation, GoM
5	Shri Umakant Dangat	Commissioner, Agriculture, GoM
6	Shri S.O.Sonavane	CEO, KVIB
7	Shri P.R.Brahmane	Director, KVIC, Mumbai
8	Shri V.K.Bokade	Director, KVIC, Nagpur
9	Shri Chandra Pal Singh	Dev. Officer, KVIC, Nagpur
10	Shri K.M.Salim	Dev.Officer, KVIC, Mumbai
11	Shri G.M.Ambhore	Director, MSME Development Insti.Mumbai
12	Shri. Anilkumar Chandorikar	Deputy Director, Dir. of Industries, GOM
13	Shri. B.K.Shrivastav	Asstt.Director, KVIC, Mumbai
14	Shri. V.A. Ranpise	Asstt. Dir. Handloom, Dir. of Textiles, GOM, Nagpur.
15	Shri S.S.Survase	GM, District Industries Centre, Pune
16	Shri R.M.Navathe	AGM, SIDBI
17	Shri B.M.Varale	Project Director, DRDA
19	Shri S.A.Ghadge	DGM, MSOBC
20	Shri. D.K. Khude	RM, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
21	Shri D.S.Salunkhe	Dy.Reg.,Co-op.Dept.
22	Shri. R.D. Bikkad.	Desk Officer, Co-op Dept.
23	Shri S.A.Hingane	Desk Officer, IGR Office (Regn & Contrl of Stamps)
24	Shri B.P.Kavthekar	RM, MPBCDC
25	Shri V.N.Bhat	Divi.Manager, Sant Rohidas LIDCOM
26	Shri Balasaheb Powar	Asstt.Manager, Sant Rohidas LIDCOM
27	Shri G.N.Nadgouda	Dev. Officer, Dept.of Fisheries, Pune
28	Shri Sayeed J.S.	AFDO, Dept.of Fisheries, Pune
29	Shri Pramod Kolapte	Asstt.Manager, MAAAVM



Sr. No.	Name of the Participant	Designation / Institution
30	Smt Tabassum Mulla	Dist.Manager, MAVM
31	Shri Sadik Shaikh	Dist. Coordinating Officer, MAVIM
Scheduled Commercial / Apex Banks.		
1	Shri Pramod Karnad	MD, M.S.C Bank
2	Shri N.J.Mathure	GM, Reg.Head Agri West-I, IDBI Bank
3	Shri N.K. Sahoo	GM, Canara Bank
4	Shri V.S.Khutwad	GM, Central Bank of India
5	Shri N.C.Gandhre	DGM & Zonal Manager, Bank of India
6	Shri S.V.Radhakrishnan	DGM & Zonal Manager, Indian Bank
7	Shri B.S.Shekhavat	DGM, Central Bank of India
8	Shri N.C. Gandhre	DGM, Bank of India
9	Shri C.K.Gopal	DGM, Corporation Bank
10	Shri S Sarkar	DGM, Dena Bank
11	Shri Mukesh Rao	DGM, ICICI Bank
12	Shri Ajoy Naqib	DGM, State Bank of Hyderabad
13	Shri Sagar Mazumdar	DGM, State Bank of India
14	Shri V.N. Shanbhag	DGM, Syndicate Bank
15	Shri K.D.Joshi	DGM, Zonal Office, Pune
16	Shri Rahul Mone	Vice President & Cluster Head, HDFC Bank
17	Shri Navneet Ralli	Vice President , Axis Bank Ltd.
18	Shri G.S.Kanwal	Zonal Manager, Punjab & Sindh Bank
19	Shri Manish Kumar	Zonal Manager, UCO Bank
20	Shri Kuriakose Conil	AGM & Reg.Head, Federal Bank
21	Shri Eknath Patil	AGM (SME), Union Bank of India
22	Shri R.K.Miglani	AGM , Vijaya Bank
23	Shri Dhananjay Marulkar	AGM, Agri Process Centre, IDBI Bank
24	Shri S.L.N. Prasad	AGM, Allahabad Bank
25	Shri G.Malleswara Rao	AGM, Andhra Bank
26	Smt. Parvati Balakrishnan	AGM, Indian Overseas Bank
27	Shri Ashok Agarwal	AGM, Oriental Bank of Commerce
28	Shri P.N.Trivedi	AGM, Punjab National Bank
29	Shri C.H.Gaushal	AGM, SBI
30	Shri Balkrishna G.Karekar	AGM, Subhadra Local Area Bank Ltd.
31	Shri R.K.Miglani	AGM, Vijaya Bank
32	Shri V.S. Mathur	CM, Bank of Baroda
33	Shri A.L. Paranjape.	CM, Bank of India
34	Shri B.V.H.Upadhyay	CM, Karnataka Bank
35	Shri B.Murlikumar	CM, Federal Bank
36	Shri Pramod Dikshit	CM, ICICI Bank
37	Shri Atul Tripathi	CM, Oriental Bank of Comm.
38	Shri Jasmit Singh Pasricha	CM, Punjab & Sindh Bank
39	Shri S.Kannan	CM, Vijaya Bank
40	Shri H.V.Lekurwar	Sr. Manager , Central Bank of India
41	Shri M. Nagaraju	Sr. Manager, Central Bank of India
42	Shri Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
43	Shri R.R. Nakhole	Sr. Manager, Syndicate Bank



Sr. No.	Name of the Participant	Designation / Institution
44	Shri Rajiv S.Pradhan	Sr.Manager (Agri.), Indian Bank
45	Shri Manoj V.Ronghe	Sr.Manager, Punjab National Bank
46	Shri S.M.Gopale	Sr.Manager, Union Bank of India
47	Shri N.N.Abhang	Sr.Manager, Union Bank of India
48	Shri M.Gopalkrishnarao	Credit Support officer, ING Vysya Bank
49	Shri H.A. Sonwalkar	Manager, Indian Overseas Bank
50	Shri K.N. Kapse	Manager, MSC Bank
51	Shri Pavankumar Goswami	AFO, Karnataka Bank
52	Shri Subodh V.Kanase	Asstt.Manager, ICICI Bank
53	Shri M.Y. Sawant	Project Co-ordinator, RSETI
Insurance Companies		
1	Shri. L.Tarakram	Sr.Branch Manager (B & AC), LIC, Pune
2	Shri J.S.Pachpore	Branch Manager, (P & GS) LIC,Pune
Regional Rural Banks		
1	Shri. Philip D'silva	Chairman, Maharashtra Gramin Bank.
2	Shri. V.B.Kulkarni	Sr.Manager, Vidharbha Kshetriya Gramin Bank
3	Shri. N.N.Dumbare	Sr.Manager, Wainganga Krishna Gramin Bank
Lead District Managers		
1	Shri. V.R. Sontakke	LDM, AHMENAGAR
2	Shri. Y.K. Mishra	LDM, AKOLA
3	Shri. P.B. Choudhari	LDM, AMRAVATI
4	Shri. A.R. Ghate	LDM, AURANGABAD
5	Shri. P.R. Ramdasi	LDM, BEED
6	Shri S.G. Bansod	LDM, BHANDARA
7	Shri. M.N. Patke	LDM, BULDHANA
8	Shri.A.H. Patil	Officer, LDO, CHANDRAPUR
9	Shri. D.K. Nikam	LDM, DHULE
10	Shri. B.G. Tayade	LDM, GADCHIROLI
11	Shri M.S. Rahatekar	LDM, GONDIA
12	Shri M.S. Khatwar	Officer, LDO, HINGOLI
13	Shri Avinash Athaley	LDM, JALGAON
14	Shri. R.D. Dusane	LDM, JALNA
15	Shri. A.R. Savardekar	LDM, KOLHAPUR
16	Shri. C.N. Patwekar	LDM, LATUR
17	Shri Vilas Purohit	LDM, NAGPUR
18	Shri V.R. Turke	LDM, NANDED
19	Shri. S.V. Vivrekar	LDM, NANDURBAR
20	Shri A.D. Chavan	LDM, NASIK
21	Shri R.B. Bhosale	LDM, OSMANABAD
22	Shri. Anil C. Gote	LDM, PARBHANI
23	Shri. H.A. Mazire	LDM, PUNE
24	Shri. S.S. Kadam	LDM, RAIGAD
25	Shri S.S. Bandivdekar	LDM, RATNAGIRI
26	Shri. S.G. Ondkar	LDM, SANGLI
27	Shri R.L. Dalal	Offtg. LDM, SATARA
28	Shri. M.R. Mane	LDM, SINDHUDURG



Convener - SLBC Maharashtra

Sr. No.	Name of the Participant	Designation / Institution
29	Shri Rohit Kumar	DRO, LDO, SOLAPUR
30	Shri. M.B.Mashankar	LDM, WARDHA
31	Shri. S.R. Barapatre	LDM, WASHIM
32	Shri G.G.Pimpale	LDM, YAVATMAL
Convener Bank – Bank of Maharashtra		
1	Shri S.D. Arya	G.M. Credit Priority & Convener, SLBC
2	Shri H.N. Sukhdeve	DGM, FI, RRB & Member Secretary, SLBC
3	Shri P.B. Ambhore	DGM, Priority
4	Shri S.G. Hiremath	CM, LBS, RRB & SLBC
5	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
6	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell