



112th SLBC meeting on 19.9.2011 at Mumbai

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Agenda No. 1

Taking on record the minutes of 111th Meeting of SLBC held on June 14, 2011.

The minutes of the 111th SLBC meeting held on June 14, 2011 at Mumbai have been circulated to all members vide our letter No. AX1/Priority/SLBC/Minutes/2011/339 dated 24.6.2011. A Copy of the minutes is again enclosed as **Annexure-I** to this agenda note.

No suggestions have been received so far on the said minutes.

Therefore minutes of 111th SLBC meeting are taken on record.



Follow-up of action points emerged in the last SLBC Meeting (ATR)

The action points emerged during the last SLBC meeting held on 14.06.2011 were informed to all members requesting them to take necessary action. The present status on the action points as informed to SLBC are given below.

**I. Follow up of Action Points of last SLBC meeting (ATR) -
Issues related to Govt. of Maharashtra**

Sr. No.	Action Point	Pending since	Relates to which Dept. / Bank	Present Status
1	Nomination of Secretary, Finance as Nodal Officer for monitoring the FIP & channelising NREGA / EBT / Social Security payments. It was informed by Smt. I.A.Kundan, Joint Secretary, Planning Dept. that the matter is under progress and order will be issued soon	Since 109 th SLBC held on 23.12.2010	Govt. of Maharashtra	Principal Secretary, Finance Dept., Govt. of Maharashtra was requested by SLBC vide their letter dt. 05/07/2011 to inform the progress. Matter was also discussed during the Task Force Committee meeting dt. 06/08/2011 held at Pune. Communication is awaited from Govt. Dept.
2	Issuance of uniform guidelines to District Magistrates on role of local administration under Sec. 14 of SARFAESI Act, 2002 to ensure disposal of requests from banks /FI – In the 110 th SLBC, it was informed by Shri. Sudhir Shrivastava, Principal Secretary, Finance that the issue is under consideration & instructions will be issued soon.	Since 109 th SLBC held on 23.12.2010	State Govt.	Govt. of Maharashtra Finance Dept. was requested by SLBC vide their letter dt. 05/07/2011 to take suitable action in the matter.



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				The matter was also followed up with the Govt. during Task Force Committee meeting dt. 06/08/2011 held at Pune. Communication is awaited from Govt. Dept.
3	<p>Banks to adopt focused attention to ensure adequate & timely financing for crops and to achieve the targets of crop loan disbursement in the State.</p> <p>Frequent periodical review is taken with LDMs. The special review was taken on 16.7.2011 by Secretary Coop. On 29.7.2011 by CGM & Member Secretary SLBC Maharashtra. On 2.9.2011 by Hon'ble Chairman SLBC. The Hon'ble Governor RBI took special review with Chiefs & select Banks on 10.8.2011.</p> <p>All districts have allotted bank-wise targets separately for Kharif & Rabi seasons. The progress is being monitored closely with all LDMs & frequent review is being taken by Hon'ble Chairman SLBC almost every fortnight.</p>	Since 110 th SLBC	All Commercial Banks / RRBs to extend crop loans to all eligible farmers in the State.	All Member Banks including RRBs were requested by SLBC vide their letter dt. 05/07/2011 to take necessary steps and ensure timely submission of progress reports by giving necessary instructions to their branches / offices.
4	All member banks were requested to cover all 4292 villages having population over 2000 by March 2012 & implement the project as per the quarterly target fixed by SLBC.	Since 110 th SLBC	Member Banks	1926 unbanked villages are covered by Banks upto June 2011. All member banks are requested to ensure coverage of remaining villages during 2011-12 & ensure submission of monthly progress reports to SLBC



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5	To ensure timely submission of monthly (GOI format) as well as quarterly reports (RBI format) on FI in prescribed format maximum by 10 th day of succeeding month/quarter. Report for quarter ended March 2011 was due on 10.04.2011	Since 110 th SLBC	Member Banks	<p>Out of 27 banks, Monthly progress report for Govt. of India is received from sixteen banks for month of June 2011.</p> <p>All banks have submitted the quarterly report for quarter ended June 2011.</p>
6	Govt. to look in to the matter and give priority for routing of NREGA / Social Security payments through respective bank branches	Since 110 th SLBC held on 14.06.2011	BoM & Bol	<p>Matter is followed up with EGS Dept. by SLBC vide their letter dt. 05/07/2011.</p> <p>Progress report is awaited from EGS Dept. of Govt. of Maharashtra.</p>
7	Govt. & Banks to select 4-5 districts initially for routing payments of NREGA / Social Security payments through BC model keeping in view "one district multiple banks model as already approved by SLBC	Since 110 th SLBC held on 14.06.2011	State Govt. & Banks	<p>Matter is followed up with EGS Dept. of Govt. of Maharashtra by SLBC vide their letter dt. 05/07/2011.</p> <p>A meeting was convened by RBI on 10/08/2011, which was presided over by Governor, Reserve Bank of India . During the meeting it was decided that one block in the state will be selected by five Banks namely BoM, SBI, CBI, Bol & Union Bank of India on pilot basis for this purpose.</p>



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				EGS to finalise the blocks. Bank of Maharashtra has already started opening accounts in Jawhar block, District Thane.
8	All Lead Banks in State were requested to ensure setting up FLCCs within time frame	Since 109 th SLBC held on 23.12.2010	BOM, SBI, CBI & BOI	<p>BoM has set up six FLCCs at Pune, Nashik, Aurangabad, Satara, Thane & Jalna (Lead Districts).</p> <p>CBI opened FLCCs at Ahmednagar, Akola, Buldana, Dhule, Jalgaon & Yavatmal</p> <p>SBI proposed to open FLCCs at Osmanabad, Nandurbar & Washim by Aug. 2011. Reply is awaited from SBI.</p> <p>BoI proposed to open FLCCs at Kolhapur & Solapur by 30/09/2011</p> <p>Separately discussed in Agenda</p>
9	<p>Govt. of Maharashtra to provide land in 8 districts with in a month for setting up of RSETIs.</p> <p>SLBC to Monitor the progress for number of entrepreneurs to whom training is imparted.</p>	Since 110 th SLBC	<p>GoM</p> <p>SLBC</p>	Matter is followed up with the Secretary, RDD Dept. Govt. of Maharashtra by SLBC vide their letter dt. 05/07/2011.



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	<p>IDBI to setup R-SETI at Satara by 31.03.2011.</p>		<p>BOM</p> <p>IDBI</p>	<p>Govt. till date has not allotted land for setting up of R-SETI at Thane. However, the Bank is exploring the possibility of establishing R-SETI in rental premises till GoM allots the land. Progress report is awaited from RDD Dept.</p> <p>It is reported by IDBI Bank that interior & civil work is completed and they would be in position to commence actual training by the end of August 2011.</p> <p>Separately discussed under Agenda</p>
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1	<u>III. Issues related to LDMS</u> The Sub-Committee meeting DLCC of Chandrapur & Gadchiroli districts to continue to review the performance for improving CD ratio & confirm to SLBC on quarterly basis.	Since 110th SLBC	LDMS of Chandrapur & Gadchiroli district	<p>Only two districts namely Chandrapur & Gadchiroli are having CD ratio less than 40%. Gadchiroli district is having CD ratio of 36% as of June 2011. where as Chandrapur district is having CD ratio of 39.25% as of June 2011. The sub-Committee meeting of DLCC of Gadchiroli district was held on 03/08/2011 & Sub Committee meeting of DLCC of Chandrapur district was held on 31/05/2011.</p> <p>Four districts viz. Sindhudurg, Thane, Chandrapur & Gadchiroli are having CD Ratio below 50% as on 30.6.2011. SLBC has written to Dist. Collectors & DLCC Chairman to review action plans for improving CD Ratio.</p>
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2	Sub-Committee meetings of DLCCs of Bhandara district are to be continued to review the performance of Bhandara district under ACP 2011—12 and progress is to be reported to SLBC on monthly basis.	Since 110th SLBC	LDM, Bhandara district	Sub-Committee of DLCC was formed for increasing agril. advances. Meeting was held during 27 th July 2011. Sub Committee suggested the suitable strategies for increasing agril. Lending.
3	LDMs to form a sub Committee at district level for increasing agril. lending especially crop loans / KCC in their respective districts & progress is to be reported to SLBC on monthly basis.	Since 110th SLBC	LDMs & Banks	SLBC has advised all Lead Bank to form Sub-Committee on agril. advances to discuss the strategies for increasing ground level credit to agriculture especially crop loans / KCCs. Accordingly Sub Committes are formed in 8 districts and in remaining districts, the report is yet to be received.
4	LDMs to speed up the process of identification and allocation of villages having population 1000 plus and inform to SLBC by 18.06.2011 and SLBC to inform IBA immediately	Since 110th SLBC	LDMs	Process of identification & allocation of villages was completed and informed to IBA & Director (FI/PR), Govt. of India, Ministry of Finance vide letter dt. 22/06/2011.



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5	<p>LDMs to hold Sub-Committee meetings on lending to agriculture regularly</p>	<p>Since 11th SLBC meeting</p>	<p>LDMs</p>	<p>LDMs have been advised by SLBC vide their letter dt. 05/07/2011 to hold sub-Committee meetings regularly. Review was taken during the meeting of LDMs convened on 11/08/2011 & on 2.9.2011 by Chairman SLBC.</p> <p>The matter was also discussed in Task Force Committee Meeting held on 29.8.2011.</p>
6	<p>Registration of conveyances : Pune City</p> <p>Commissioner Coop. informed that the matter is under consideration of Govt.</p> <p>The concerned Govt. Dept. would speed up the steps for interlinking of sub Registrar offices in the city / town with a specified timeframe</p> <p>It was informed by the Principal Secretary, Finance that the matter is being looked into.</p> <p>Registration of conveyance & Interlinking of Sub Registrars – As there are problems in multiple financing as far as Housing loans are concerned</p>	<p>Since 94th SLBC meeting held on 14.12.2006</p>	<p>Revenue Dept., Govt. of Maharashtra</p>	<p>The matter was discussed in Task Force Committee Meeting was held on 6.8.2011, under Chairmanship of Dr. SK Goel, Principal Secretary, Agri. & Coop. at Pune. Chairman SLBC also participated during the major discussions.</p> <p>Joint Secretary, Planning informed that State has initiated project “i-sarita” for interlinking of Sub Registrars Offices and all offices are expected to be covered by Dec, 2012.</p>



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	There is urgent need to interlink all Sub-Registrars Offices so that property details could be verified from all locations to save on time involved in such matters and also to avoid possible frauds particularly in mortgage loans.			Further progress is awaited from concerned Govt. department.
7	<p>Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy:</p> <p>Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.</p> <p>The issue of pending subsidy to be released under Rajiv Gandhi Gramin Niwara Yojana was discussed wherein the forum requested Under Secretary, Housing to release the interest subsidy immediately.</p> <p>Representative from Housing Dept agreed to act accordingly and informed that in some cases subsidy is released.</p> <p>Under Secretary, Housing, Govt. of Maharashtra informed that the scrutiny is going on & decision will be communicated within 8 days.</p> <p>Chairman SLBC requested State Govt. to release the pending claims immediately</p>	110th SLBC	<p>The Secretary Housing Dept., Govt. of Maharashtra</p> <p>MHADA & Govt. of Maharashtra</p>	<p>Joint Secretary, Planning informed that the total claims of ` 2.64 crore were received by MHADA & they have released `1.05 crore to various Banks</p> <p>Govt. of Maharashtra would advise MHADA to release the pending claims immediately</p> <p>Housing Dept., Govt. of Maharashtra is requested to release the pending claims.</p>
8	<p>Review of Implementation of Interest subsidy scheme for Urban Poor (ISHUP):</p> <p>The issue is discussed at length & all the Member Banks informed that the scheme is not picking up as the Govt. has not yet appointed any Nodal Agency. The performance of other State such as Andhra Pradesh & Karnataka is better as Nodal agencies are in place.</p>	108th SLBC	Secretary Housing Dept., Govt. of Maharashtra	<p>Govt. of Maharashtra not yet issued the notification.</p> <p>Notification will speed up implementation of scheme in the State.</p>



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	<p>Only the scheme cant be implemented by Urban Local Bodies, but specific agency be immediately identified & notification is to be issued as the scheme is ending on 31.3.2012</p> <p>During discussions it was informed to the forum by Shri. Gautam Chaterjee, Principal Secretary, Housing that they have suggested appointment of HUDCO as State Nodal agency. Necessary notification for Nodal agency will be issued soon.</p> <p>Regional Chief, Housing & Urban Development Corporation Ltd. Vide their letter dated 28.7.2011, informed SLBC to indicate the subsidy requirement / likely number of beneficiaries during the year 2011-12 to pursue with all Banks for speedy action & inform the potential so as to enable them to send the overall requirement to the Ministry, Govt. of India. All member Banks are requested to do the needful immediately. Housing Dept., Govt. of Maharashtra to issue necessary notification in this regard.</p>			
9	<p>Review of performance under Govt. Sponsored Schemes</p> <p>SGSY:</p> <p>Shri. Thakare, Secretary, RDD, Govt. of Maharashtra informed that credit subsidy ratio for Maharashtra though improved to 2.30 from 1.90, is still low as compared to other states.</p>	111th SLBC	All Member Banks	Secretary, RDD, Govt. of Maharashtra advised all GMs (Priority Sector Dept.) of Member Banks to improve the credit subsidy ratio.



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10	<p>Prime Ministers' Employment Generation Programme</p> <p>CEO, KVIB informed that the guidelines issued by RBI regarding collateral free loans to MSMEs are not being followed by the nationalised banks. Banks are insisting on collateral securities from the borrowers against the loans to be provided below Rs. 10.00 lakhs of the project cost under PMEGP scheme.</p> <p>Banks may take recourse of coverage under CGTMSE available with them.</p> <p>All member banks to follow RBI guidelines and no collateral security is to be insisted upto Rs. 10.00 lakh for loans to MSMEs under PMEGP</p>	110th SLBC	Member banks	SLBC vide their letter dated advised GMs (Priority Sector Dept.) of Member Banks to implement the scheme strictly as per directives of RBI.
11	<p>Implementation of Govt. of Maharashtra Debt Waiver & Debt Relief Scheme 2009 & interest subvention scheme of the State.</p> <p>Coop. Department, Govt. of Maharashtra is requested to settle the claims immediately.</p> <p>Chairman of the Task Force Committee, Principal Secretary, Agri, GOM clarified that claims under Debt Waiver & Debt Relief be treated as one and netting for any refunds from banks be done only once at the final stage. He indicated that the penal interest can be refunded along with claim amounts after deducting interest if any @ bank rate on excess claims.</p>	110th SLBC	Concerned Banks & Coop. Dept.	SLBC has taken 2 review meetings i.e. Task Force Committees at Commissioner Coop. presided over by Commissioner Coop. & at Bank of Maharashtra under Chairmanship of Principal Secretary. So far, Coop. Dept. has not released the amount.



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	<p>Banks are advised to submit the consolidated claims as per Summary sheet.</p> <p>The claims for Debt Waiver & Debt Relief be treated as one and netting be done only once at the final stage for interest calculation, if any.</p> <p>Coop. Dept. is advised to release the claims along with refund of interest under subject matter. Govt may charge & deduct interest (if any) on net claim by the Govt.</p>			<p>Commissioner Coop. is requested to do the needful immediately.</p>
12	<p>Waiver Scheme for loans disbursed under Annasaheb Patil Arthik Vikas Mahamandal Ltd. Mumbai.</p> <p>On the lines of MPBCDC further modalities regarding reimbursement be finalised by Annasaheb Arthik Vikas Mahamandal Ltd. Mumbai</p> <p>Annasaheb Arthik Vikas Mahamandal Ltd. Mumbai to decide the modalities for reimbursement.</p>	111th SLBC	APAVM Ltd	<p>The concerned Corporation has not yet initiated any steps in the matter. Secretary, Social Justice is requested to look into the matter.</p>



Agenda No.3

Financial Inclusion Plan – Review of Progress made in Financial Inclusion

Progress on the Implementation of Financial Inclusion Plan (FIP) for identified villages having population above 2000 in the Maharashtra State and establishment of Financial Literacy & Counseling Centers (FLCCs)

A) Coverage of unbanked villages

As per census 2001, there are 7312 villages in the state having population above 2000, of which 4292 unbanked villages are allotted to various banks and the list of such villages is uploaded on Bank's website as SLBC Convenor.

The SLBC has taken steps for monitoring the progress of FI by all the participating banks in the state.

Unbanked villages having population above 2000:

Steps taken during 2010-11:

The list of identified unbanked villages having population above 2000 for implementation of Financial Inclusion in the State of Maharashtra – Bank wise and District wise has been uploaded by SLBC on the web site of Bank of Maharashtra. The link of said web site is as below & is already informed to all member banks / LDMs for their information & updation periodically.

<http://www.bankofmaharashtra.in>SLBC>Swabhiman>

Total No. of villages having population > 2000 are 7312, of which 4292 villages are identified as unbanked villages & allotted amongst various banks.

Table -I

Year	Plan				Achievement during 2010-11 & 2011-12			
	Total Villages to be covered	Type of Banking Outlet			Total villages covered	Type of Banking Outlet		
		Branch	BC	Other		Branch	BC	Other
2010-11	2742	18	2720	4	1692	20	1666	06
2011-12	1550	16	1532	2	234	0	228	06
Total:	4292	34	4252	6	1926	20	1894	12

The State Specific Financial Inclusion Plans & progress thereof till 31/06/2011 in summarized form is given in tabular form & bank wise details are given as Table –II below.



Table - II:

Sr. No.	Name of Bank	Total No. of villages allotted	Out of which Target for 2010-11	Achi. 2010-11	% Achi. 2010-11	Target for 2011-12	Achi. Q1 June,2011	Cumu Achi. Upto June, 11	% Ach against total villages
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	33	0	0	-	33	0	0	0
2	Andhra Bank	1	0	0	-	1	0	0	0
3	Bank of Maharashtra	853	450	484	108	403	41	525	62
4	Bank of India	506	270	274	101	236	32	306	60
5	Bank of Baroda	176	176	94	53	0	10	104	59
6	Central Bank of India	436	320	100	31	116	11	111	25
7	Corporation Bank	3	3	3	100	0	0	3	100
8	Canara Bank	40	40	10	25	0	0	10	25
9	Dena Bank	158	57	50	88	101	0	50	32
10	HDFC Bank	1	0	1	100	1	0	1	100
11	IDBI Bank	82	46	31	67	36	0	31	38
12	ICICI Bank	72	72	40	56	0	0	40	56
13	IOB	21	11	1	9	10	17	18	86
14	Indian Bank	11	9	9	100	2	0	9	82
15	Karnataka Bank Ltd.	1	0	0	-	1	1	1	100
16	Maharashtra Gramin Bank	355	69	55	80	286	11	66	19
17	Oriental Bank of Commerce	6	0	2	-	6	0	2	33
18	Punjab National Bank	26	0	0	-	26	0	0	0
19	Ratnakar Bank	21	21	8	38	0	5	13	62
20	State Bank of India	855	855	396	46	0	60	456	53
21	SBH	215	213	3	1	2	0	3	1
22	Syndicate Bank	50	27	11	41	23	3	14	28
23	UBI	189	78	95	122	111	17	112	59
24	UCO Bank	23	0	23	-	23	1	24	104
25	VKGB	63	25	0	0	38	0	0	0
26	Vijaya Bank	3	0	0	-	3	0	0	0
27	WKGB	92	0	2	-	92	25	27	29
	Total:	4292	2742	1692	62%	1550	234	1926	45



Steps taken during 2011-12:

During current financial year 2011-12, Banks in the State have to extend banking services in remaining 2600 unbanked villages. In terms of directives of Govt. of India, all banks have to cover 4292 unbanked villages by March 2012.

Further SLBC has allotted quarterly targets of no. of villages (>2000) to be covered during 2011-12 to various banks in the State for extending banking services as below:

Quarterly Plan For covering unbanked villages having population over 2000 during 2011-2012						
Sr No	Name of the Bank	No. of uncovered Villages	Quarter wise Plan for Villages to be covered 2011-2012			
			I	II	III	IV
1	Allahabad Bank	33	9	8	8	8
2	Andhra Bank	1	1			
3	Bank of Maharashtra	369	93	92	92	92
4	Bank of India	232	58	58	58	58
5	Bank of Baroda	82	22	20	20	20
6	Central Bank of India	336	84	84	84	84
7	Canara bank	30	9	7	7	7
8	Dena Bank	108	27	27	27	27
9	IDBI Bank	51	13	13	13	12
10	ICICI Bank	32	8	8	8	8
11	Indian Overseas Bank	20	5	5	5	5
12	Indian Bank	2	2			
13	Karnataka Bank Ltd.	1	1			
14	Maharashtra Gramin Bank	300	75	75	75	75
15	Oriental Bank of Commerce	4	1	1	1	1
16	Punjab National Bank	26	7	7	6	6
17	Ratnakar Bank	13	4	3	3	3
18	State Bank of India	459	115	115	115	114
19	State Bank of Hyderabad	212	53	53	53	53
20	Syndicate Bank	39	10	10	10	9
21	Union Bank of India	94	24	24	23	23
22	Vidarbha Kshyetriya Gramin Bank	63	16	16	16	15
23	Vijaya Bank	3	1	1	1	
24	Wainganga Krishna Gramin Bank	90	23	23	22	22
Total		2600	661	650	647	642

Villages with Population > 1000 up to 2000

In second phase and as per directives of department of financial services, New Delhi, SLBC had advised Lead District Managers to identify and allocate villages having population more than 1000 but less than 2000 in honeycomb fashion around the FIP villages to different banks for providing banking services.



The process of identification of such villages and its allocation to different banks is completed. In Maharashtra state 10676 villages are identified and allocated to 31 banks.

The SLBC has also requested IBA to provide guidance regarding further Financial Inclusion Plan (FIP) to be made by banks i.e. rollout plan period, qualitative & quantitative parameters to be incorporated in plan and other aspects.

The SLBC Convenor, Bank of Maharashtra has taken up the matter with IBA to issue guidelines in the matter. SLBC will make further follow up for getting plans prepared by member banks to appraise the forum as well as various authorities. Now SLBC has been informed by IBA vide their letter No. FI/BO/3749 dated 02/08/2011 that the matter was discussed during the review meeting on financial inclusion, the Dept. of Financial Inclusion had with Chief Executives of Public Sector Banks, Financial Institutions and IBA on 08/07/2011. (copy of the letter is enclosed as **Annexure II**). The Managing Committee of IBA, has asked the Standing Committee on F.I. to examine the issues involved in greater detail before trying to fix time lines. The timeframe for achieving the targets are awaited. Meanwhile in the process of covering unbanked villages with population above 2000 banks are advised by IBA to take along villages with population of 1000-2000 which falls within the vicinity.

The district wise and bank wise allocation of villages having population between 1000+ & less than 2000 in the state is given in Annexure I & II below.

District wise Villages having population between 1000 & less than 2000 unbanked villages in Maharashtra State

Sr No	Name of the District	No of Villages
1	Ahmednagar	515
2	Akola	191
3	Aurangabad	354
4	Amravati	317
5	Beed	287
6	Bhandara	229
7	Buldhana	385
8	Chandrapur	322
9	Dhule	225
10	Gadchiroli	208
11	Gondia	282
12	Hingoli	230
13	Jalgaon	482
14	Jalna	92
15	Kolhapur	359
16	Latur	331
17	Nagpur	269
18	Nanded	555
19	Nandurbar	285
20	Nasik	318
21	Osmanabad	245
22	Parbhani	239



23	Pune	510
24	Raigad	329
25	Ratnagiri	393
26	Sangli	221
27	Satara	367
28	Sindhudurg	224
29	Solapur	384
30	Thane	500
31	Wardha	184
32	Washim	227
33	Yavatmal	617
Total		10676

Bank wise list of Villages having population between 1000 & less than 2000 unbanked villages in Maharashtra State

Sr No	Name of the Bank	No of Villages
1	Allahabad Bank	43
2	Andhra Bank	9
3	Axis Bank	1
4	Bank of Baroda	322
5	Bank of India	1298
6	Bank of Maharashtra	2517
7	Canara Bank	79
8	Central Bank of India	1038
9	Corporation Bank	3
10	Dena Bank	349
11	Indian Bank	42
12	Indian Overseas Bank	29
13	Oriental Bank of Commerce	5
14	Punjab National Bank	54
15	Punjab & Sind Bank	3
16	State Bank of Hyderabad	554
17	State Bank of India	1889
18	Syndicate Bank	100
19	Union Bank of India	419
20	UCO	82
21	Federal Bank	1
22	HDFC Bank	4
23	ICICI Bank	98
24	IDBI Bank	230
25	Vijaya Bank	25
26	Ratnakar Bank	14
27	Maharashtra Gramin Bank	963
28	Vidarbha Kshetriya gram in bank	217



29	Wainganga Krishna Gramin Bank	272
30	GDCC	15
31	WDCC	1
Total		10676

Integrating NREGA payments in Bank's BC model in Maharashtra.

During the Special meeting convened by Reserve Bank of India on 10/08/2011 at Mumbai, which was presided over by The Governor of RBI, it was decided that each of the five banks namely Bank of Maharashtra, State Bank of India, Bank of India, Central Bank of India and Union Bank have to choose a nodal officer who will be interacting with Shri. V. Giriraj, Principal Secretary, EGS Section, Planning Dept. of State Govt. It was further decided that one block in the State will be chosen by mutual consultation with each bank. These five banks are requested to inform the progress in the matter to the forum. (Letter No. NREGA-2011/C.R.-1/EGS-6 dated 10/08/2011 received from Planning Dept. is enclosed as **Annexure III**)

Unique Identification Authority of India (UIDAI)

Unique Identification Authority of India (UIDAI) has been set up by the Government of India to serve as a National Identity and Authentication of infrastructure. This infrastructure is expected amongst others to facilitate access to modern banking and payment systems for every resident of the country. (A letter No. F.No.G-14011/22/2010-UIDAI (vol-II) / 1243 dated 05/07/2011 received from Shri. Rajesh Bansal, Assistant Director General of UIDAI is enclosed for reference as **Annexure IV**.

With a view to enabling access to banking services, UIDAI has partnered with banks through a district-wise empanelment process in which 64 banks (public sector, private sector, foreign banks, RRBs, Cooperative banks) have participated. This partnership aims to provide the residents enrolled for Aadhar with a choice of choosing a particular bank where he / she would like to open an account. A summary of the empanelment is placed at Annexure I for information. The details of the RFE document are available on their website (www.uidai.gov.in).

B) Setting up of Financial Literacy and Credit Council Centres (FLCCs)

Progress on setting up of Financial Literacy & Credit Counselling Centres (FLCCs)

All Lead Banks in the State are already advised to open FLCC in each district H.Q. during current year. Other banks are advised to open such centres at block H.Q. / Town / city.



The status of setting up of R-SETI in the State of Maharashtra. State:

Following issues of member banks needs to be discussed for effective implementation of setting up of R-SETIs.

- 1) Allocation of land by Govt. for construction of R-SETI building.
- 2) Sponsoring of adequate number of participants for training. It has been observed that adequate number of participants are not sponsored by DRDA authorities for training.
- 3) Delay in reimbursement of training cost.

The bank wise present status of setting up of R-SETI in the state is given below:

Bank wise list of R-SETIs started functioning & present status is given below.

In Maharashtra State R-SETIs have started functioning at all districts except Satara and Jalna. Presently Jalna district is covered by Aurangabad centre. Thus out of 33 districts, R-SETIs have started functioning at 31 districts. The present status is as under.

Sr. No	Name of districts allotted	Centres started functioning	Present Status & their
A) Bank of Maharashtra			
	1)Pune, 2)Nasik, 3)Aurangabad, 4)Nagpur 5)Amravati 6)Thane 7)Jalna	1)Pune, 2)Nasik, 3)Aurangabad 4)Nagpur 5)Amravati 6) Jalna – it will be covered by Aurangabad centre	1)Out of seven districts, R-SETIs have started functioning at five centres. 2) The Bank is following up with State Govt. authorities for allocating land for R-SETI at Thane. 3)So far State Govt allotted the land at Nasik & Aurangabad. Bank started process of plan & estimates at Nasik & Aurangabad. State Govt. has yet to allot the land at Nagpur, Amravati, Pune & Thane. State Govt. was requested to allot the land at these centres so that full-fledged R-SETI type of training institutes can be started soon.



B) State Bank of India			
	1)Nanded 2)Latur 3)Washim 4)Nandurbar 5)Osmanbad	1)Nanded 2)Latur 3)Washim 4)Nandurbar 5)Osmanbad	1) Out of five districts, R-SETIs have started functioning at all centres. 2) Land is yet to be allotted by Govt. at Washim & Nandurbar district. 3)SBI had referred the issue such as delay in reimbursement of training cost of Rs.11.44 lakh, sponsoring of inadequate number of participants leading to underutilization of capacity 4) Agreement towards calendar of training is not completed by the Project Director, DRDA at Nandurbar & Washim.
C) Bank of India			
	1)Sindhudurg 2)Solapur 3)Ratnagiri 4)Wardha 5)Sangli 6)Kolhapur 7)Chandrapur 8)Gadchiroli 9)Bhandara 10)Gondia 11)Raigad	1)Sindhudurg 2)Solapur 3)Ratnagiri 4)Wardha 5)Sangli 6)Kolhapur 7)Chandrapur 8)Gadchiroli 9)Bhandara 10)Gondia 11)Raigad	1) R-SETIs have started functioning at all eleven centres. 2) Land is yet to be allotted at Solapur, Wardha, Sangli, Kolhapur, Gondia & Raigad 3) It is reported by R-SETI, Sindhudurg that their two claims regarding reimbursement of expenses on training to the participants from APL families are pending.
D) Central Bank of India			
	1)Buldhana 2)Akola 3)Ahmednagar 4)Yavatmal 5)Jalgaon 6)Dhule	1) Buldhana 2)Akola 3)Ahmednagar 4)Yavatmal 5)Jalgaon 6)Dhule	1) R-SETIs have started functioning at all six centres. 2) It was informed that out of six R-RETIs land is yet to be allotted at Buldana, Akola, Ahmednagar & Yavatmal district.
E) State Bank of Hyderabad			
	1)Parbhani 2)Beed 3)Hingoli	1)Parbhani 2)Beed 3) Hingoli	1) R-SETIs have started functioning at all three centres
F) IDBI Bank			
	Satara	--Nil-	1) R-SETI centre could not be started yet.



			<p>2) Bank has decided to start activity in its own building which need some civil / electrical and interior work to be undertaken. The tender for the related work was floated and work order is issued to contractor and the contractor has commenced the work.</p> <p>3) The Plan has been submitted to NIRD, Hyderabad with all the details / ownership papers etc.</p> <p>4) It is reported by IDBI Bank that interior & civil work is completed and they would be in position to commence actual training by the end of August 2011</p>
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Last Sub-Committee meeting on R-SETI of Maharashtra State was held on 24/05/2011 at Mumbai deliberate on the issues listed below.

It was decided in the Sub-Committee as under:

- 1) Where Govt. has allotted lands to R-SETI & funding is received from Govt, Banks have start finalizing plan & estimates and construction of building as per guidelines.
- 2) Banks may invite local representatives / Ministers for foundation laying ceremony of R-SETI in districts.
- 3) Where land is not allotted, Govt. will pursue with District Collectors, Project Directors, DRDA to expeditiously allot the land & hand over the possession to Banks.
- 4) Govt. has agreed to follow up with Project Directors, DRDA to sponsor sufficient number of candidates to training programmes of BPL families and bankers requested Govt. to reimburse minimum expenses of training of BPL families in case sufficient numbers of candidates are not sponsored.
- 5) Govt. has further advised PD, DRDA and release the pending claims of Banks in respect of reimbursement of expenses.
- 6) RDD dept, Govt. of Maharashtra has agreed to organize a workshop on R-SETI to RD, DRDA, Project in- charge of R-SETI, other Govt. & Bank officials to sensitize on need for establishing R-Seti in districts..
- 7) In respect of revision in cost of training for BPL families, SLBC to collect the necessary inputs from R-SETIs or banks & put up the request to SLBC for consideration.

Progress report as of May 2011 on R-SETIs regarding No. of candidates attended the training programme & no. of candidates credit linked for participating banks is enclosed as **Annexure V.**



Performance under State ACP 2010 -11

I) Performance under State Annual Credit Plan for the year 2010-11: Q1
(Rs. in Crore)

Sector	2010-11 Position of June 2010			2011-12 Position of June 2011 *			y-o-y % growth
	Annual Target 2010-11	Achievement	% Achieve- ment against Annual Target	Annual Target 2011-12	Achievement (Provisional)	% Achieve- ment against Annual Target	
Agriculture	26916.96	5560.77	21	33424.47	7437.09	22	33.74
Of which Crop Loans	18175.13	4488.69	25	21605.77	6236.52	29	39
NFS Sector	5066.92	1122.69	22	6401.76	1336.03	21	19
Other Priority Sector	11418.58	1654.04	14	14832.06	2360.81	16	42.72
Total Priority	43402.46	8337.50	19	54658.29	11133.93	20	33.54
Non Priority	9066.72	4467.64	49	10313.68	4723.74	46	5.73
Grand Total	52469.18	12805.14	24	64971.97	15857.67	24	23.83

* Provisional figures

District & sector wise performance under ACP 2010-11 as of June 2011 is given in **Annexure VI**.

Highlights of ACP performance during 2010-11 is as under:

During 2010-11, Banks in the State have improved disbursement under priority sector advance as compared to the disbursement made during previous year. Total disbursements under Priority sector are increased by Rs. 2796.43 crore which amounts to 33.54% y-o-y growth.

Total disbursement under agriculture advances are increased by Rs. 1876.32 crore during 2010-11 over previous year.

The disbursement of credit under NFS & other priority is to the extent of 21% & 16% of total target during 2010-11. However, it is apparent that disbursements under crop loan are getting due attention as a result of constant follow up from various authorities & SLBC Convenor.



The comparative position of Annual Credit Plan for current year (up to June) & last 2 years is as under:

(Amt. In Crore)

Particular	2009-10			2010-11			*2011-12		
	Tar.	Ach.	%	Tar.	Ach.	%	Tar.	Ach.	%
Agriculture	19560	15214	78	26917	18505	69	33424	7437	22
Of which Crop Loan	12108	11590	96	18175	13374	74	21606	6237	29
NFS	2757	3304	120	5067	5247	104	6402	1336	21
OPS	7944	8301	104	11418	12646	111	14832	2361	16
Total Priority	30261	26819	89	43402	36398	84	54658	11134	20
NPS	6926	17141	248	9067	23953	264	10314	4724	46
Total Plan	37187	43960	118	52469	60351	115	64972	15858	24

* Position as of June 2011 – Provisional

District wise & Bank wise performance under ACP 2010-11 as of June 2011 is given in **Annexure VII.**



Review of Progress under Kharif lending for crop Loans

The targets for crop loans have been allotted bank-wise separately for Kharif & Rabi seasons for the first time this year.

Special emphasis is given to lending for crop loans during the Kharif so that each farmer in the State is covered by 30.9.2011. The progress is reviewed frequently at various forums. The present status of achievement vis-à-vis targets for Kharif season is as under.

Particulars	Targets	Achievement upto August 2011
Total	15508.41	12105.33
Of which, CBs	6869.81	4107.53
RRBs	985.50	597.93
Sub Total	7835.31	4705.46
DCCBs	7673.10	7399.87

District-wise position of crop loans targets for Kharif & Rabi is given in **Annexure**.



SLBC MAHARASHTRA

Position of Original, Revised & Final Targets of Crop Loans approved by DLCCs under ACP 2011-12

Amt. in Crore

Sr.No.	Name of District	Original Targets				Revised Targets				Final Targets approved in DLCCs			
		CBS	DCCBs	RRBs	Total	CBS	DCCBs	RRBs	Total	CBS	DCCBs	RRBs	Total
1	Ahmednagar	370.38	910.06	0.32	1280.76	570.38	710.07	0.31	1280.76	569.61	710.05	1.09	1280.75
2	Akola	147.95	195.95	63.6	407.50	147.95	195.95	63.60	407.50	147.95	195.95	63.60	407.50
3	Amravati	476.41	304.85	0.72	781.98	520.34	260.83	0.81	781.98	520.34	260.83	0.83	782.00
4	Aurangabad	225.03	275	94	594.03	225.03	275.00	94.00	594.03	225.04	275.00	94.00	594.04
5	Beed	230.00	400.00	70.00	700.00	230.00	400.00	70.00	700.00	230.00	400.00	70.00	700.00
6	Bhandara	106.02	110.25	46.37	262.64	106.02	110.25	46.37	262.64	106.02	110.25	46.37	262.64
7	Buldana	310.34	193.87	46.28	550.49	310.34	193.87	46.28	550.49	310.34	193.87	46.28	550.49
8	Chandrapur	126.67	196.72	38.95	362.34	126.67	196.72	38.95	362.34	126.67	196.72	38.95	362.34
9	Dhule	100.76	186.74	0.75	288.25	141.91	206.49	1.81	350.21	142.00	206.49	1.51	350.00
10	Gadchiroli	34.96	35.00	20.69	90.65	34.96	35.00	20.69	90.65	34.96	35.00	20.69	90.65
11	Gondia	29.35	82.76	31.28	143.39	29.35	82.76	31.28	143.39	29.37	82.76	31.28	143.41
12	Hingoli	64.70	96.50	39.50	200.70	96.20	65.00	39.50	200.70	96.20	65.00	39.50	200.70
13	Jalgaon	235.04	690.00	0.00	925.04	235.04	690.00	0.00	925.04	235.03	690.00	0.00	925.03
14	Jalna	331.02	155.78	113.50	600.30	353.36	125.78	121.16	600.30	353.36	125.78	121.16	600.30
15	Kolhapur	634.33	1112.01	2.97	1749.31	698.00	850.00	2.00	1550.00	697.86	850.00	2.14	1550.00
16	Latur	189.73	489.04	47.89	726.66	189.73	489.04	47.89	726.66	189.73	489.04	47.89	726.66
17	Nagpur	227.48	339.62	3.00	570.10	307.21	257.00	5.89	570.10	302.49	257.00	5.89	565.38
18	Nanded	427.64	526.19	149.24	1103.07	543.31	162.00	169.79	875.10	543.31	162.00	169.79	875.10
19	Nandurbar	232.66	146.31	0.07	379.04	120.88	111.00	0.07	231.95	127.59	111.00	0.07	238.66
20	Nashik	535.92	1522.23	0.08	2058.23	836.00	1222.23	0.00	2058.23	902.14	1219.46	1.80	2123.40
21	Osmanbad	148.43	315.41	105.41	569.25	186.68	250.68	131.89	569.25	186.65	250.41	131.89	568.95
22	Parbhani	166.83	185.00	82.50	434.33	211.83	130.00	92.50	434.33	211.82	130.00	92.50	434.32
23	Pune	692.78	1077.45	0.14	1770.37	692.78	1077.45	0.14	1770.37	509.81	1077.45	0.30	1587.56
24	Raigad	37.00	22.00	1.00	60.00	37.00	22.00	1.00	60.00	37.00	22.00	1.00	60.00
25	Ratnagiri	222.80	57.33	23.54	303.67	128.00	35.00	17.00	180.00	128.37	35.57	16.40	180.34
26	Sangli	551.65	432.43	0.09	984.17	551.65	432.43	0.09	984.17	401.55	432.43	0.05	834.03
27	Satara	340.07	580.63	0.07	920.77	340.07	580.63	0.07	920.77	398.28	534.35	0.15	932.78
28	Sindhudurg	55.28	53.38	10.62	119.28	55.28	53.38	10.62	119.28	55.28	53.38	10.62	119.28
29	Solapur	687.75	949.15	31.15	1668.05	918.05	719.00	31.00	1668.05	917.85	719.05	31.15	1668.05
30	Thane	19.74	52.65	0.89	73.28	19.74	52.65	0.89	73.28	19.74	52.65	0.89	73.28



SLBC MAHARASHTRA

31	Wardha	308.12	117.55	12.88	438.55	333.11	88.56	16.88	438.55	333.13	88.56	16.88	438.57
32	Washim	130.65	242.38	66.31	439.34	162.03	211.00	66.31	439.34	161.65	211.38	66.31	439.34
33	Yeotmal	489.36	387.00	67.64	944.00	489.36	387.00	67.64	944.00	485.53	387.01	67.65	940.19
	Total:	8886.85	12441.24	1171.45	22499.54	9948.26	10678.77	1236.43	21863.46	9736.67	10630.44	1238.63	21605.74



Agenda No. 7

Annual Credit Plan 2011-12

(Rs. In Crore)

Agency / Sector	Targets 2010-11	Achievement 2010-11	% Achievement against Target	Targets 2011-12 Amt.	% rise over previous year achievements	PLP Projections made by NABARD for 2011-12
Agril & Allied Activities	26916.96	18504.96	68.75%	33424.47	80.62	35666.75
Of which Crop Loan	18175.13	13373.83	73.58%	21606	61.94	23180.66
NFS	5066.92	5246.41	103.54%	6401.76	22.02	6469.63
Other Priority	11418.58	12646.35	110.75%	14832.06	17.28	15011.47
Total Priority Sector (A)	43402.46	36397.72	83.86%	54658.29	50.71	57147.85
Non Priority (B)	9066.72	23953.21	264.18%	10313.68	57	N.A.
Grand Total (A + B)	52469.18	60350.93	115.02%	64971.97	7.65	N.A.

District wise / Sector wise allocations made under ACP 2011-12 for 33 districts of Maharashtra State are given in **Annexure--**

During 111th SLBC meeting held on 14/06/2011 at Mumbai, Annual Credit Plan 2011-12 was placed before the forum. Now after receipt of final plans from Lead Districts the consolidated position is put forth for information of members.



Target for Agril. lending in the State of Maharashtra: A letter No. NB.MRO.DDPD/49/Plan-2011-12 dt. 07/06/2011 is received from NABARD (copy is enclosed as **Annexure IX**). Govt. of India has given target of Rs. 38,000/- crore for disbursement for agril. purposes includes that in the districts of Mumbai and Suburban Mumbai of the State. while PLP projection is excluding the same. As against the PLP, the Plan Projection for Agriculture under ACP 2011-12 is Rs. 33, 424.47 crore.

The DCCBs in the State are facing certain constraints being financially weak & Maharashtra State Coop. Banks has suspended its lending this year. There are 16 DCCBs in the State classified as weak. As a result share of agri. Lending by DCCBs is coming down in recent years. For example DCCBs disbursed ` 7205 crore (54% of ` 13374 crore) as crop loans (63% of ` 11591 crore) in the previous year.



Implementation of various Govt. Sponsored Schemes

Implementation of various welfare schemes depend upon sponsoring of cases by the concerned nodal agency/corporation set-up exclusively for the purpose.

Progress under these schemes is monitored and reviewed in BLBC and DLCC and all issues pertaining to sponsoring of adequate cases well spread over the period are sorted out at these forums. The Banks are already lending to various welfare programmes & the position is as under. Summary of performance under Govt. sponsored schemes (all banks in the state of Maharashtra) is as under.

(Financial in Crore / Physical in Numbers)

Sr No	Scheme	Target 2011-12		Achievement 2011-12		%	
		Phy.	Fin.	Phy.	Fin.	Phy.	Fin.
1	Swarnajayanti Gram Swarozgar Yojana (SGSY)						
	SHGs (June 2011)	14965		1718	32.04	11.48	
	Individuals (June 2011)	8205		2260	7.20	27.54	
	DWCUA Groups (Mar. 2011)	6890	34.45	4124	32.17	59.85	93.38
	Individuals (Mar. 2011)	6890	48.92	6638	15.18	96.34	31.03
2	Prime Ministers Employment Generation Programme (PMEGP)						
	KVIC, Mumbai (4.8.2011)	695	9.73	34	1.28	4.89	13.16
	KVIB, Mumbai (4.8.2011)	1014	14.19	540	6.47	53.25	45.60
	DIC (4.8.2011)	1351	18.92	928	14.00	68.69	74.00
	Total Mumbai	3060	42.84	1502	21.75	49.08	50.77
	KVIC, Nagpur (28.7.2011)	319	4.46	112	1.77	35.11	39.69
3	Mahatma Phule Backward Class Development Corporation (MPBCDC)						
	Special Central Assistance (June 2011)	15000	15.35	608	*	4.05	NA
	Margin Money Scheme (June 2011)	2500	4.01	134	*	5.36	NA
4	Maharashtra State Other Backward Class Corporation (MSOBC)						
	20 % Seed Money Scheme (June 2011)	1750	4.38	178	0.50	10.17	11.42
	40 % Margin Money Scheme (June 2011)	300	2.50				
5	Lokshahir Annabhau Sathe Development Corporation (LASDC)						
	50% Subsidy Scheme (July 2011)	3000	3.00	233	0.23	7.77	7.67
	20% Seed Money Scheme (July 2011)	1000	4.16	64	0.29	6.40	6.97

* The review is taken on physical targets.

** The Information given by KVIB, Mumbai is also given.



Sr No	Scheme	Target 2010-11		Achievement 2010-11		%	
1	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)						
	DWCUA Groups (Mar. 2011)	6890	34.45	4124	32.17	59.85	93.38
	Individuals (Mar. 2011)	6890	48.92	6638	15.18	96.34	31.03

This years target & position is not yet received from the implementing agency.

Progress reports under various Govt. Sponsored Schemes.

The latest position of receipt of data of various Govt. Sponsored Schemes is as under.

Sr No	Name of the Agency	Report as of	Annexure No.
1	Swarnajayanti Gram Swarozgar Yojana (SGSY)	June 2011	X
2	Swarnajayanti Shahari Swarozgar Yojana (SJSRY)	Mar. 2011	XI
3	PMEGP	4.8.2011	XII
4	Khadi & Village Industries Board, Mumbai	4.8.2011	XIII
5	Khadi & Village Industries Commission, Nagpur	28.7.2011	XIV
6	Mahatma Phule Backward Class Development Corporation (MPBCDC)	June 2011	XV
7	Maharashtra State OBC Corporation Seed Money Scheme	June 2011	XVI
8	Lokshahir Annabhau Sathe Development Corporation Ltd. (LASDC)	July 2011	XVII

With reference to letters received from various Govt. Agencies on the aforesaid schemes, the progress reports are enclosed herewith.

All member banks are requested to take note of the same.



Implementation of Interest Subsidy Scheme for Urban Poor (ISHUP)

Govt. of Maharashtra has issued operational guidelines for implementation of captioned scheme. The scheme details received from Govt. of Maharashtra were also communicated to all Lead District Managers.

State Govt. had designated Chief Officers of Municipal Council / Urban Bodies as Nodal officers to collect applications & sponsor to Commercial Banks & suitable Nodal Agency is to be identified for implementation of the scheme in the State of Maharashtra.

Accordingly, SLBC vide their letter No.; AX/PSD/SLBC/ISHUP/2011-12/, dated 25.7.2011 has requested Principal Secretary, Housing Dept., Govt. of Maharashtra regarding calling a meeting of Lead Banks & issue notification regarding the Nodal Agency immediately. Copy of the letter is enclosed as **Annexure XVIII**.

No applications are sponsored to Member Banks as there are teething problems in implementing the scheme & as such there is no progress in State of Maharashtra. Implementing agencies are requested to sponsor the applications to concerned Banks immediately.

SLBC is yet to receive notification from Govt. of Maharashtra regarding appointment of Nodal Agency.

As the scheme is not picking up in our State, the issue is open to house to have discussions on the same for smooth implementation of the scheme.

Regional Chief, Housing & Urban Development Corporation Ltd. Vide their letter dated 28.7.2011, informed SLBC to indicate the subsidy requirement / likely number of beneficiaries during the year 2011-12 to pursue with all Banks for speedy action & inform the potential so as to enable them to send the overall requirement to the Ministry, Govt. of India. All member Banks are requested to do the needful immediately. Copy of the letter is enclosed as **Annexure XIX**.

Housing Dept. of State Govt. to appraise the present status on above points.



Implementation of Rajiv Gandhi Gramin Niwara Yojana (RGGNY) No. II & release of pending subsidy

Chief Manager Punjab National bank, vide their letter dated 7.6.2011 has informed SLBC that, they are yet to receive ` 5.72 lakh in 117 accounts. Copy of the letter is enclosed as **Annexure XX**.

Manager & Chief Manager, ICICI Bank, vide their letters dated 16.6.2011 & 2.6.2011 has informed SLBC that, they are yet to receive ` 0.38 lakh in 26 accounts. Copies of the letters are enclosed as **Annexures XXI**.

Chief Manager, Coordination, Bank of Baroda, vide their letter dated 7.7.2011 has informed SLBC MHADA has not released the interest subsidy amount of ` 2.70 lakh for loans disbursed up to March 2010 & ` 18.83 lakh for 537 accounts disbursed up to March 2011. Copy of the letter is enclosed as **Annexure XXII**. Accordingly, SLBC has requested MHADA for release of pending claims under the scheme vide their letter No.; AX/PSD/SLBC/RGGNY/2010-11/, dated 13.7.2011 as **Annexure XXIII**.

MHADA has released the amounts as under.

Sr. No.	Ref. No.	Date	Bank	Amount released
1	MH/FC/A01/3.11/RGGNY/1629/11	1.7.2011	Oriental Bank of Commerce	` 0.18 lakh
2	MH/FC/A01/3.11/RGGNY/1630/11	1.7.2011	Union Bank of India	` 0.57 lakh

MHADA is requested to inform the status on release of pending subsidy.



Waiver Scheme for loans disbursed under various Backward Class Development Corporations of Govt. of Maharashtra

Govt. of Maharashtra has granted waiver of over dues portion as of 31.3.2008 of ` 114.05 crore loans availed through 6 Development Corporations in the State. Infact the data of 8 Development Corporations were collected, including Development Corporation like Annasaheb Patil Financially Backward Development Corporation & Shabari Adivasi Finance & Development Corporation.

MPBCDC & MSOBC has given further modalities regarding reimbursement of claims from them. However, similar modalities are not received from remaining Development Corporations & hence the matter is referred to Govt. of Maharashtra vide our letter No.; AX1/PLN/SLBC/2010-11/, dated 13.8.2010.

Chief Manager Punjab National bank, vide their letter dated 15.6.2011 has informed SLBC that, they are yet to receive ` 96.98 lakh from MPBCDC.

Similarly, Wainganga Krishna Gramin Bank, vide their letter dated 26.7.2011, has requested MPBCDC, LASDC, Sant Rohidas Charmorhyog & Charmakar Vikas Mahamandal, VJNTDC & MSOBC to release their claims. Copies of the letters are enclosed as **Annexures XXIV**.

Concerned Corporations are requested to appraise the forum the present position & release of funds under the waiver scheme as there is constant follow up from the Member Banks.



Implementation of Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009 – Settlement of claims

The claims under waiver were reduced not due to non eligibility of farmers but shifting of farmers from waiver to relief category. As there were no instructions from Co-op. dept. of Govt. of Maharashtra to return excess amount under waiver, the accounts were already credited and there was a mere change in category of farmers from one category to other. The banks have shown the amount utilized under relief. Under such circumstances claiming of interest from banks is not justified.

The following banks have reported laving of penal interest for utilizing the waiver amount to relief by Coop. Dept.

` in lakh

Sr. No.	Name of Bank	Amount of penal interest
1	State Bank of India	` 268.46 lakh
2	Bank of Maharashtra	` 118.21 lakh
3	Indian Bank	` 0.25 lakh
4	UCO Bank	` 3.59 lakh

Deputy General Manager, State Bank of India, vide their letter dated 19.7.2011 has informed that they are yet to receive ` 268.46 lakh from Coop. Dept. Copy of the letter is enclosed as **Annexure XXV.**

Chief Manager, Punjab National Bank, vide their letter dated 15.6.2011 has informed that they are yet to receive ` 13.20 lakh from Coop. Dept. Copy of the letter is enclosed as **Annexure XXVI.**

General Manager, Wainganga Krishna Gramin Bank, vide their letter No.; WKGB/CRE/SDS/04/95, dated 13.7.2011 has informed that they are yet to receive ` 176.23 lakh from Coop. Dept. Copy of the letter is enclosed as **Annexure XXVII.**

Chairman, Maharashtra Gramin Bank, vide their letter dated 1.8.2011 has informed that they are yet to receive ` 98.49 lakh from Coop. Dept. Copy of the letter is enclosed as **Annexure XXVIII.**

Zonal Manager, Central Bank of India, vide their letter No.; ZO/RD/2011-12/167, dated 25.7.2011 has informed that they are yet to receive ` 6.02 lakh & ` 5.32 lakh from Coop. Dept. Copy of the letter is enclosed as **Annexure XXIX.**

Views of Task Force Committee:

The Task Force Committee Meeting held on 6.8.2011, which was presided over by Dr. SK Goel, Principal Secretary, Agri. & Marketing, Govt. of Maharashtra has observed that there is no justifications for leving penal interest on bank for inter change of waiver amount to relief,



since the benefit is passed to eligible farmers under Debt Waiver or Debt Relief scheme of Govt. of Maharashtra.

Action point is as under.

- Banks are advised to submit the consolidated claims as per Summary sheet.
- The claims for Debt Waiver & Debt Relief be treated as one and netting be done only once at the final stage for interest calculation, if any.
- Coop. Dept. is advised to release the claims along with refund of interest under subject matter. Govt may charge & deduct interest (if any) on net claim by the Govt.

The concerned Department is requested to inform the progress to the house.



Interest Subvention / Other Waiver Schemes of Govt. of Maharashtra

Cooperative Department is requested to comment further on the captioned subject, so as to settle the issues amicably as the Banks are implementing various Interest Subvention Schemes / packages for the farmers as per the directives of Govt.

Chief Manager Punjab National bank, vide their letter dated 15.6.2011 has informed SLBC that, they are yet to receive ` 49,26,672 in 117 accounts.

Deputy General Manager, State Bank of India, vide their letters dated 20.7.2011, 11.8.2011 & 17.8.2011 has informed SLBC for early release of funds & cooperation from Coop. Dept. as far as the audit procedure & modalities are concerned. Copies of communications are enclosed as **Annexure XXX**.

Chief Manager (Co-ordination), Bank of Baroda, vide their letter dated 7.7.2011 has informed SLBC for early release of Interest Waiver Scheme for Green House Flower Grower farmers in Maharashtra. Commissioner Cooperation is requested to release the amount immediately. Copy of communication is enclosed as **Annexure XXXI**.

Lead District Manager, Bank of Maharashtra, Nashik vide their letter dated 2.8.2011 has referred SLBC for early release of Interest Relief on short term loans availed for grape crop during 2009-10. Commissioner Cooperation is requested to release the amount immediately. Copy of communication is enclosed as **Annexure XXXII**.

All member banks are requested to discuss any similar issues & Coop. Dept. is requested to finalize the strategy for settlement of claims by Member Banks under various Schemes declared by Govt. of Maharashtra.



Implementation of Punjabrao Deshmukh interest subvention Scheme of Govt. of Maharashtra

Govt. of Maharashtra has vide notification dated 05th July 2010 conveyed its decision to extend interest subvention scheme for crop loans disbursed by Banks in Maharashtra State.

Member banks have sought clarifications regarding operation of the Scheme / administration of the eligible interest subvention amount etc. Copies of communication received from Deputy General Manager, Bank of Baroda, Deputy General Manager, State Bank of India, Deputy General Manager, Bank of Maharashtra are placed in the **Annexures XXIII**.

The respective Govt. department is requested to deliberate on the suggestion No. 2 made by the bank & clarify so that member banks are guided accordingly.



Financing to Self Help Groups by MAVIM:

SHG-Bank Linkage programme has achieved the distinction in the State of Maharashtra. The Banks in Maharashtra state have adopted Credit linkage of SHGs as its mainstream delivery of credit in rural & semi urban areas.

Maharashtra Arthik Vikas Mahamandal (MAVIM) is implementing the scheme of interest subsidy on bank loans availed by the women SHGs after 08.10.2008. Highlights of the scheme are as under:

- The scheme is applicable to women SHGs formed by NABARD through NGOs, DRDA & MAVIM
- The repayment behaviour of SHGs will be reviewed after every six months and if it is found satisfactory then interest subsidy will be given to the account of SHG.
- Interest subsidy will be available

The issue was earlier discussed during 106th SLBC meeting.

Women & Child Development Dept., & in turn Under Secretary, Planning Dept., Govt. of Maharashtra, vide their letter dated 13.4.2011 & 6.7.2011 respectively has informed SLBC that approximately 57000 SHGs are assisted through MAVIM at 4% interest subsidy & hence all member Banks are requested to implement the scheme in coordination with MAVIM for passing the requisite benefit to eligible SHGs. Copies of the letters are enclosed as **Annexure XXXIV** .

MAVIM is requested to discuss the issue & inform the progress to the house for effective implementation of the scheme in Maharashtra State.



Monitoring of credit to Minority Communities

Public Sector Banks (PSBs) are required to lend 15% of their Priority Sector Lending (PSL) to Minority Communities. The progress made by Banks in this regard is closely monitored by the Cabinet & Prime Minister Office on quarterly basis. Director (CP) has communicated SLBC vide their letter No. F.No.7(61)/2008-CP dated 18.8.2011 & copy of the same is enclosed as **Annexure XXXV**.

On perusal of progress as at the end of March 2011, the following has been observed.

- 13 Banks have not been able to achieve the stipulated target of 15% (List is enclosed with aforesaid).
- The overall achievement of the target was 14.16% as against the stipulated target of 15%.

In view of the above it is stipulated that lending to Minorities may be closely monitored / reviewed in SLBC Meetings on regular basis & it may be ensured that all PSBs functioning in the State should achieve the stipulated target for lending to Minorities & the overall credit to Minorities in the State should at least increase by 20% over & above the previous year.

Quarterly progress Report is to be submitted by SLBC to Ministry of Finance & hence all Banks are requested to submit the progress report to SLBC by 5th of succeeding quarter.



Wine package for wine industry / wine growers in Maharashtra State

SLBC has received a communication from Director, Ministry of Food Processing Industries, Govt. of India, Delhi stating details on Wine package for wine industry / wine grape growers in Maharashtra. Copy of the letter is enclosed as **Annexure XXXVI A.**

Similarly, on the aforesaid reference, SLBC has received copy of RBI letter & is enclosed as **Annexure XXXVI B.**

All Member Banks are requested to furnish interest subvention amount required winery-wise for 7 years @ 4% against old NPA loans to NABARD, who in turn consolidate & furnish the same to Govt. of India & Govt. of Maharashtra. Banks are also requested to restructure the old loans as well as sanction WCDLs on priority so that the wine industry would not suffer further.



Policy initiative to improve the CD Ratio of Bank Credit

Under Secretary, Planning, Govt. of India, vide their letter dated 10.8.2011 has informed SLBC that to suitable policy initiative should be taken to improve the CD ratio of bank credit in the poorer states in a time bound manner. Efforts should also be made to spread the habit of banking among the poorer sections of the society to achieve to the objective of financial inclusion. Copy of the aforesaid letter is enclosed as **Annexure XXXVII**.



Credit Flow to Micro and small enterprises & Rehabilitation of potentially viable sick MSE units

Credit Flow to Micro and small enterprises

SLBC has been advised by RBI to monitor progress in credit flow to new MSME and performance in Micro and small enterprises vis-à-vis mandatory targets including sub targets as fixed by Govt. of India, data for quarter ended Mar. 2011 was called from Member banks vide our letter No. AX1/PSD/SLBC/2011/462 dated 22 /07/2011. However information is received from --- banks. Member banks are, therefore, requested to furnish the information urgently so as to undertake regular review in SLBC meeting.

Information is given in **Annexure XXXVIII.**

Rehabilitation of potentially viable sick MSE units

SLBC has been advised to monitor the progress in rehabilitation of potentially viable sick MSE units. Data for quarter ended Mar. 2011 was called from member banks vide letter No. AX1/PSD/SLBC/2011/461 dated 22/07/2011. However information is received from --- banks. Member banks are, therefore requested to furnish the information urgently so as to undertake regular review in SLBC meeting.

Information is given in **Annexure XXXIX.**



Effectively monitoring credit flow to various sectors of economy

Govt. of India has advised for monitoring credit flow to various sector of economy at SLBC level

Bank wise information received from 24 banks related to loans to priority sector, weaker sector, minority community & SC/ST has been given in the **Annexure XXXX**. Consolidated position of the same is as below:

Sr. No.	Particulars	(Rs. in Crore)	
		Disbursement during Q1	Outstanding as on 30.06.2011
1	Priority Sector	17910.78	166621.59
2	Weaker sector (% to Priority)	1704.83 (9.51)	18239.72 (10.94)
3	Minority Communities (% to Priority)	670.58 (3.74)	9478.31 (5.69)
4	SCs/ STs (% to Priority)	13115.47 (2.00)	4253.57 (2.55)

Information on Key Indicators: Information as of Jun. 2011 received from 24 banks.

- a) No. of branches & CD ratio (For Bank wise position (26 banks) refer **Annexure-XXXXI**).

Sr. No.	Particular	Number
1	No. of branches - Rural	2259
	Semi-urban	1611
	Urban	1378
	Metro	2393
	Total	7641
2	Deposits in Crore	842706
	Advances in Crore	686694
	CD Ratio	81.49

- b) Advances (For 25 bank wise position as of 30th June 2011, refer **Annexure XXXXII**. (Rs. in crore)

Sr. No.	Sector	A/Cs	% to Priority	Amount O/S	% to Priority
1	Priority Sector advances	4009973	-	170680	-
2	SME	545483	13.60	58412	34.22
3	Other priority sector	1448968	36.13	67113	39.32
4	Educational Loan	128630	3.20	3576.22	2.09
5	Direct Housing	730525	18.22	128630	75.36

- c) No. of fresh farmers financed (For 24 bank wise position refer **Annexure XXXXIII**) (Amount in Crore)

Through Rural branches		Through Semi-Urban branches	
No. of accounts	Amount	No. of accounts	Amount
72724	624.62	25785	223.08



d) Agril. Advances (For 25 bank wise position refer **Annexure XXXIV**)

(Amount in Crore)

Direct Agril advances		Indirect Agril advances	
Accounts	Amount	Accounts	Amount
2256344	29777.74	22557	8661.68

E) Kisan Credit Cards & General Credit cards (For 24 bank wise position refer **Annexure XXXV**)

(Amount in Crore)

Kisan Credit Cards				General Credit Cards			
During Quarter		Cumulative		During Quarter		Cumulative	
No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount
562369	1090.08	755589	7607.66	3973	27.18	12818	105.01

F) Financing to Self Help Groups (2010-11): Position for Quarter June. 2011 (For 24 bank wise position refer **Annexure XXXVI**)

During Quarter		Cumulative	
No. of A/Cs	Amt. In Crs	No. of A/Cs	Amt. In Crs
7015	507.00	13474	497.00

G) DRI Advances:

(For 13 bank wise position is as under).

Disbursement made during the period 01.04.2010 to 31.03.2011	Outstanding Position as on 31.03.2011 (Amt. In Crore)
2.21	12.77

Agenda No.21

Any other issue with the permission of the chair



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