राज्यस्तरीय बँकर्स समिती. महाराष्ट्र राज्य





Date: 25th June 2025

एक परिवार एक बैंक

STATE LEVEL BANKERS' COMMITTEE. **MAHARASHTRA STATE**

AX1 /167th SLBC /2025-26/2 SR

All Member Banks **All Lead Managers** SLBC, Maharashtra

Madam / Sir,

Re: Minutes of 167th SLBC Meeting

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 167th SLBC meeting held on 19/05/2025, for your perusal and necessary action if any.

Further you are requested to submit action taken report pertaining to your Bank/District/Dept. if any latest by 1st July 2025.

Yours faithfully.

(D S Patil)

Assitant General Manager,

SLBC, Maharashtra.

Copy to:

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



No. AX1 / SLBC - 167 / Minutes / 2025-26

20th May 2025

Minutes of the 167^h SLBC Meeting held at Mumbai on 19th May 2025

- 1. 167th Quarterly SLBC Meeting was held on 19th May 2025, at Sahyadri Guest House, Mumbai, under the Chairmanship of Shri Asheesh Pandey Executive Director, Bank of Maharashtra to discuss the progress under Annual Credit Plan for the FY 2024-25, KCC disbursement and various initiatives undertaken by Central & State Govt and launch of Annual Credit Plan for FY 2025-26
- 2. Meeting was conducted in esteemed presence of Shri Devendra Fadnavis, Hon'ble Chief Minister Maharashtra, Shri Eknath Shinde, Hon'ble Dy. Chief Minister Maharashtra, Adv. Manikrao Kokate, Hon'ble Minister of Agriculture, Maharashtra, Smt. Sujata Saunik, Hon'ble Chief Secretary Maharashtra, Shri. Vikas Kharge, Additional Chief Secretary to Hon'ble Chief Minister Maharashtra, Shri Suman Ray, Regional Director, Reserve Bank of India, Maharashtra, Shri Sachin Shende, Regional Director, RBI, Nagpur, Shri Sandeep Kumar, CGM, RBI Mumbai, Smt. Rashmi Darad, Chief General Manager, NABARD, MRO, Pune and other senior officials of Govt. of Maharashtra, RBI, NABARD, Member Banks, and other Stakeholders.
- The meeting was also attended by Executives and senior officials of various Member Banks, LDMs, Executives & officials of various Govt. Departments, Corporations and Agencies.
- **4.** Smt. Sujata Saunik, Hon'ble Chief Secretary in her opening remark informed that, there is a need of focus on PM SVANidhi Yojana and saturation of PM Kisan beneficiaries.
- **5.** Shri. Rajesh Deshmukh, Dy General Manager and Member Secretary SLBC, Maharashtra piloted the agenda.
- 6. Shri. Asheesh Pandey, Chairman, SLBC Maharashtra, has delivered 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**

Agenda	व्यार एक बक			
No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 166 th SLBC Meeting dated. 25/02/2025	The minutes of 166 th SLBC Meeting dated. 25/02/2025 were placed before the forum for approval, also it is placed as an annexure in the agenda and updated on the SLBC website. Minutes of 166 th SLBC Meeting were confirmed by the forum		
4	Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy a) Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)	DFS has provided List of 33 villages for opening of Brick-and-Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick-and-Mortar branches at given location. Accordingly, out of these total 42 villages, 37 villages are covered by Brick-and-Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of Brick-and-Mortar branches within given timeline.	At present there are 5 locations pending for opening of Brick & Mortar branches. Member Banks are requested to open the branch at the earliest in co-ordination with District administration.	Axis Bank (1), PNB (2), HDFC (1), ICICI (1),
		Chief Secretary has advised, concerned Member Banks to contact with the District Administration and LDM and speed up the process of opening of Brick & Mortar branches.	Axis Bank, PNB, HDFC Bank, ICICI Bank to contact with the District Administration and LDM and speed up the process of opening of Brick & Mortar branches.	Axis Bank, PNB, HDFC Bank, ICICI Bank & LDMs of respective Districts
		Additionally, SLBC is in receipt of communication dated 27/01/2025 from DFS, Ministry of Finance, Gol. As per communication additional 16 villages having population more than 3000 and not having Brick and Mortar Branch within 5 Km radius are provided to SLBC. Accordingly, the details of these villages and Bank to whom allotted for opening of Brick & Mortar branch is as under,	Concerned Member Banks to ensure provision of banking facilities at newly identified villages, in co-ordination with LDMs and District Administration	BoB (2) BoI (2) Canara Bank (1) CBI (2) Indian Bank (2) IoB (1) PNB (2) UCO Bank (2)



Agenda No.	Agenda Item			Discussion	s Held		Action Point	Action by
		SN	District	Sub district	Village Name	Allocated Bank		UBI (2) LDMs and District
		1	Buldana	Mehkar	Anjani Bk.	ВоВ		Administration of
		2	Jalna	Ambad	Dungaon	ВоВ		respective
		3	Nashik	Baglan	Deolane	Bol		Districts.
		4	Aurangabad	Paithan	Kekat Jalgaon	Bol		
		5	Buldana	Khamgaon	Antraj	Canara Bank		
		6	Satara	Man	Hingani	CBI		
		7	Buldana	Lonar	Weni	CBI		
		8	Buldana	Shegaon	Lanjud	Indian Bank		
		9	Nandurbar	Shahade	Langadi- bhavani	Indian Bank		
		10	Buldana	Khamgaon	Gondhanapur	IoB		
		11	Nanded	Umri	Sindhi	PNB		
		12	Buldana	Sangrampur	Kavthal	PNB		
		13	Dhule	Sakri	Kadre	UCO Bank		
		14	Buldana	Chikhli	Isoli	UCO Bank		
		15	Sangli	Jat	Asangi Jat	UBI		
		16	Buldana	Khamgaon	Kanzara	UBI		
		PMMY In case	, Atal Pensio	n Yojana, PN ', the perfori	ormance of PM MJJBY and PMS	SBY.	Member Banks to improve performance under Rupay card issuance for PMJDY accounts.	



Agenda No.	Agenda Item		Discussion	ns Held		Action Point	Action by
		i i i	performing Banks needs to improve. Also increased NPA % of PMMY is the major concern. in case of districts viz. Parbhani (27%), Hingoli (19%), Jalna (17%) and Chhatrapati Sambhajinagar(17%) Districts NPA % higher. The NPA % under PMMY ranges from 7-27 %.			Low performing Member Banks to improve performance under PMMY and	
		r	APY Performance of the needs to improve during the set target.				
		SN	Name of Bank	No of Brs.	Annual Target Achievement (%) in FY 2024-25	Member Banks viz. ICICI Bank, Axis Bank, PNB, MSC Bank, UCO Bank, Canara Bank, HDFC Bank, Bank of Baroda,	ICICI Bank, Axis Bank, PNB, MSC Bank, UCO Bank, Canara Bank, HDFC Bank,
		1	ICICI BANK	628	0.86	SFBs and DCCBs to	Bank of Baroda,
		2	AXIS BANK	491	1.77	improve performance	SFBs and DCCBs
		3	PNB	385	5.68	under APY.	
		4	M.S. Co-Op	57	17.28		
		5	UCO BANK	178	29.66		
		6	CANARA BANK	540	35.01		
		7	HDFC BANK	862	42.24		
		8	BANK OF BARODA	823	47.78		
		State Avand ach	Performance of SFBs a verage, those Banks to nieve the set target. In o e related to CBS and only	improve ase of fe	it on urgent basis w DCCBs there is		



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		Whereas in case of PMJJBY and PMSBY Performance of Pvt. Sector Banks needs to be Improved.	Performance of Pvt. Sector Banks needs to be improved in case of PMJJBY and PMSBY	Pvt. Sector Banks needs
		Chairman SLBC, Maharashtra deliberated that, the provision to be there for payment of insurance premium of PMJJBY and PMSBY for more than one year, which will help in continuation and deepening of scheme.		
		Forum reviewed performance of Digital Deepening in the State of Maharashtra, and coverage as on 31/03/2025 and it was 98.52 % and 92.00 % in case of Saving accounts and current accounts respectively. Member Secretary SLBC, Maharashtra informed that, all	Member Banks to improve the coverage under digital deepening and ensure 100 % digitization in the State of Maharashtra	Member Banks
		Banks in the State will work hand in hand and achieve 100 % Digital Deepening by 31st May 2025 positively.		
5	Review of Credit Disbursements by Banks a) Achievement under ACP of the State, Priority Sector Lending	An analytical presentation on ACP for last 3 years & and FY 2024-25 was made. The Percentage achievement under Agriculture sector, is 100 % of the annual target. Whereas, for MSME & other priority it is 111 % & 50 % of the annual target, respectively. Total priority sector achievement under ACP as on 31/03/2025 stands at 99 %.		Member Banks
		Also, performance under, Micro and Small enterprises reviewed.		
		Forum reviewed, performance under KCC disbursement and advised, Banks who are having less achievement than the State average to improve the performance during		Member Banks



Also, Banks to focus on KCC disbursement in Vidarbha & Marathwada region, more specifically Districts where DCCBs are weak. Hon'ble Chief Minister has advised that, the KCC performance of Major Pvt. Sector Banks viz. Axis Bank, ICICI Bank and HDFC Banks needs to improve as it is far	be improved during FY 2025-26, also focus on KCC disbursement be given in the Marathwada & Vidarbha region and Districts where DCCBs are weak or defunct.	
performance under KCC. The Hon'ble Chief Minister of Maharashtra expressed concern over banks insisting on CIBIL scores for sanctioning crop loans to the farmers and complaints regarding certain bank branches denying crop loans based on low CIBIL scores. This issue was discussed during the 163rd SLBC meeting held on June 25, 2024, wherein he directed the administration to lodge FIR¹ against banks for such instances`. Thereafter, he requested all banks to disburse crop loans without insisting on CIBIL scores as that is impeding credit delivery to the farmers. He also said that the Reserve Bank of India (RBI) has already issued clarification in the matter (implied - while	Major Pvt. Sector Banks viz. Axis Bank, ICICI Bank and HDFC Bank needs to improve also MGB to improve performance under KCC. All Banks to sensitize their field functionaries regarding achievement of target under KCC. Also, RBI guidelines on use of CIBIL be followed and no KCC application be rejected mere due to low CIBIL score.	Axis Bank, ICICI Bank, HDFC Bank and MGB



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		banks have adopted a holistic approach for due diligence as part of credit appraisal exercise (instead of 'no dues certificate') which includes apart from credit history check through credit information companies (CIC), self-declaration or affidavit from the borrower, CERSAI registration, information sharing among lenders, information search (writing to other lenders with auto deadline), peer monitoring etc., as per RBI guidelines. He acknowledged that there may be a few stray instances, but these are exceptions rather than the usual practice.		
		Forum reviewed performance of KCC saturation of PM Kisan in the State and advised the district where penetration is low to improve the same.	Member Banks & LDMs to achieve KCC saturation of the PM Kisan beneficiaries.	Member Banks & LDMs
		Districts having KCC below average are Jalna, Parbhani, Gondia, Buldhana, Hingoli, Washim and Dharashiv and needs to focus.	Member Banks & LDMs working in Districts viz. Jalna, Parbhani, Gondia, Buldhana, Hingoli,	Member Banks & LDMs working in Districts viz. Jalna, Parbhani,
		Chairman SLBC Maharashtra, deliberated that the districts where the KCC performance is low the field visits will be made, and reasons will be assessed, and way forward will be decided with the help of District administration to improve the performance during upcoming period.	Washim and Dharashiv and needs to focus KCC disbursement. Also, Field Visits to be made and reasons of low performance be assessed informed to SLBC.	Gondia, Buldhana, Hingoli, Washim and Dharashiv
		Chief Secretary, deliberated that, there are higher number of pending cases under PM SVANidhi, and it should be cleared on priority also rejection not to be on flimsy ground.	Member Banks to clear pendency under PM SVANidhi	Member Banks



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INO.		Further, she deliberated, State has to focus on increase in productivity and advised NABARD to deliberate on it. In response of the same CGM NABARD informed that, there is need of integrated farming, i.e. animal husbandry and fishery be also discussed. She also requested GoM to think on extending interest subvention/incentive benefit to the KCC of Animal Husbandry and Fishery in line with KCC to crop. Principal Secretary, Fishery and Animal Husbandry informed that, there is a higher rejection in KCC Animal Husbandry and KCC fishery the major reason of rejection is due to overdue in existing crop KCC. He also informed that, there is a need of clearance of pendency under National Livestock Mission. HDFC Bank and SBI to clear the pendency under NLM as there is a highest pendency with these Banks. Hon'ble Chief Minister, said that, banks to suggest ways to extend credit support to the farmers having overdue KCC. In response to the same Chaiman SLBC, informed that, if customer pays total dues along with overdue amount and renew KCC, Banks will provide them credit support within short time limit as per revised scale of finance. He also	State Govt. Machinery to guide the farmers about integrated farming also Banks to increase financial literacy among farmers and encourage farmers for integrated farming. Member Banks to clear pendency under KCC to Animal Husbandry, Fishery and NLM HDFC Bank and SBI to clear the pendency under NLM.	State Govt. Machinery and Member Banks Member Banks HDFC Bank and SBI
		requested, State Govt. to help in creation of awareness among the farmers. In response, to the same Hon'ble Chief Minster, advised Govt. machinery to look into the awareness creation about the benefits of review renewal of KCC and availability of	machinery to look into the	Govt. of Maharashtra



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		new credit support to the farmers. He also advised GoM machinery to conduct a campaign regarding awareness among the farmers, additionally he advised, SMSs to be sent to the farmers for creation of awareness among them.	the benefits of review renewal of KCC among farmers.	
7	CD Ratio- Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed that State is having robust CD ratio at 98.01 %. It was also informed that as of 31.03.2025, only one district i.e. Gadchiroli is having CD ratio below 40%. Lead District Manager, Gadchiroli was advised to ensure that the CD ratio of the district be improved & maintained above 40%. It was advised to continue implementing the strategies to improve CD ratio in consultation with Banks operating in the area. Member Banks having branches in Gadchiroli District were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improving their CD ratio. Hon'ble Chief Minister, informed that, there will be a huge investment is going on in Gadchiroli District, hence Banks grab this opportunity, it will help in improvement in CD ratio.	Lead District Manager, Gadchiroli to ensure that position is reviewed in every Block level / District level meeting, so that CD ratio of the district does not slip below and is improved to 40% & above. Gadchiroli Lead District Manager also to ensure that meetings of DCC be held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio	LDM of Gadchiroli, District & Member Banks working in Gadchiroli.
12	Efforts Towards Skill Development on Mission Mode Partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. Including A Review of Functioning of RSETIs	Issue related to land allotment for RSETI Pune and Gondia was discussed and Govt authorities assured to provide resolution to these issues at the earliest.	GoM to look into the resolution of RSETI related issues at Pune and Gondia	GoM
18	Launch of annual credit plan 2025-26	Hon'ble Chief Minister of Maharashtra, has launched Annual Credit plan for the State of Maharashtra for FY 2025-26, details are as under,	Member Banks to achieve targets for physical and financial parameters	Member Banks



Agenda No.	Agenda Item		Discussions H	eld		Action Point	Action by
			(Am	nt. Rs. in Crore)		under ACP.	
		SN	Particulars	Proposed ACP 2025-26			
		1	Crop Loan	80421			
		2	Agri.Term Loan	120305			
		3	Total Agriculture (1+2)	200726			
		4	MSME	532745			
		5	Other Priority	72715			
		6	Total Priority	806186			
		7	Non-Priority	3670618			
		8	TOTAL PLAN	4476804			
19	Launch of State Focus paper of NABARD	advised parame CGM N State F Hon'ble State F the State total price The focus	approved the proposed AC Banks to achieve targets for ters under ACP. ABARD, MRO Pune has procus paper and it launch Chief Minister, Maharashtra ocus paper shows potentiate, and it is proposed at Fority sector. us areas are, Productivity of crops Agri allied activities-Dairy and Marketing and & export of value chains. Climate smart agriculture.	ut forth the gist of ed with the hand. I of various sectors.8,63,604.36 Cr	of the ds of ors in . For		



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	Closing Remarks	Hon'ble Dy Chief Minister, in his closing remark deliberated that, • Bankers to focus on MSME finance and Infrastructure finance.	Member Banks to focus on MSME, Infrastructure,	Member Banks
		 Also Bankers to focus on Tourism finance. Banks to give priority to the farm loan and extend credit support to the farmers at the ease. Bankers to support unemployed youth as well as women entrepreneurs, which will help in employment generation, through various Govt. schemes such as Stand-up India scheme, Startup 	Tourism and Farm loan. Member Banks to focus on women entrepreneurs and youth by extending credit support to eligible entities.	Member Banks
		schemes. • Banks to focus on customer friendly bank services with digital adoption and digital literacy. Hon'ble Chief Minister in his closing remark deliberated that,	Banks to focus on customer friendly bank services with digital adoption and digital literacy.	Member Banks
		 Bankers to look into improvement of performance under various parameters over the previous year. Bankers to contribute positively to development of economy of the State. 	Member Banks to achieve set targets allotted to them under various parameters in FY 2025-26.	Member Banks
		 Bankers to focus on Agri finance as is contributes about 45 % of employment in the State as this year there is a good monsoon forecast, hence Banks to extend maximum finance to eligible farmers. GoM is working on bringing sustainability in agriculture and he expected Banks to contribute in it and Banks to support agri allied activities also. State is having good No of FPOs and Banks to 	Member Banks to support farmers for farm credit and allied activities also focus to be given on FPOs.	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		 take care of financial needs of these FPOs. State is having largest ecosystem in MSME and there to be a focus on it. By leveraging various Gol schemes. Banks to focus on Startup businesses in order to generate employment. Additionally, Bankers to focus on service industry also. 	Member Banks to support MSMEs and Startup businesses along with service industry.	Member Banks
		 In case Gadchiroli district, there is a potential and it proposed that, there will be large investment during upcoming period and MSME sector in the district be focused. Bankers to consider the various Central and State 	Banks working in Gadchiroli District are to work actively and improve CD ratio.	Member Banks
		 Govt. schemes as a tool for development and financial inclusion and achieve the various targets set under it. He also assured Banks may approach GoM for any support in implementation of Govt. schemes. 	Banks to achieve the targets under Govt. sponsored schemes.	Member Banks
		 Further, he advised to have a Mechanism to review the progress and category wise performance of the Banks and best performing Banks be felicitated. GoM and SLBC to frame such mechanism to encourage the Banks to perform better. 	GoM and SLBC to frame mechanism.	GoM & SLBC
	Vote of Thanks	Shri Asheesh Pandey, ED Bank of Maharashtra and Chairman SLBC, Maharashtra has delivered vote of Thanks, wherein he deliberated that,		
		 All Member Banks are working collectively, and issue related to CIBIL score is resolved largely and no case regarding denial of KCC due to want of CIBIL score is come to the notice of SLBC recently. Further, he said that Banks in the State will work hand in hand and will participate actively in the 		



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		various programs of Central Govt and State Govt.		



Annexure II

List of Participants for 167th SLBC Meeting held at Mumbai on 19/05/2025.

	SLBC MAHARASHTRA			
List of participants for 167th SLBC Meeting @ Sahyadri Guest House, Mumbai on 19.05.2025 @				
1.30 P.M.				
SN	Name of Official/Executive	Designation / Institute		
A.	State Government			
	Hon'ble Ministers			
1	Shri Devendra Fadnavis	Hon'ble Chief Minister		
2	Shri Eknath Shinde	Hon'ble Dy Chief Minister		
3	Adv. Manikrao Kokate^	Hon'ble Minister of Agriculture		
		_		
	GoM officials			
1	Smt. Sujata Saunik	Chief Secretary, Govt. of Maharashtra		
2	Shri Vikas Kharge	Additional Chief Secretary to Hon'ble Chief Minister		
3	Dr. Shrikar Pardeshi	Secretary to Hon'ble Chief Minister		
4	Shri Nawin Sona	Principal Secretary to Hon'ble Dy. Chief Minister		
5	Shri Saurabh Vijay	Principal Secretary, Finance		
6	Shri Vikas Chandra Rastogi	Principal Secretary, Agriculture		
7	Shri Eknath Dawale	Principal Secretary, Panchayati Raj & Rural Development		
8	Shri Pravin Darade	Principal Secretary, Co-operation		
9	Dr. Ramaswami N	Secretary, Animal Husbandry, Dairy & Fishery		
10	Shri Deepak Taware	Commissioner, Cooperation & RCS		
11	Shri Santosh Patil	Joint Secretary, Co-operation Dept.		
12	Shri Vinaykumar Awate	Director, Agriculture, GoM		
13				
Reserve Bank of India				
1	Shri Suman Ray	Regional Director, Maharashtra		
2	Shri Sachin Y Shende	Regional Director, Nagpur		
3	Shri Sandeep Kumar	Chief General Manager, MRO		
4	Ms. Geetha Nayar	Dy General Manager, FIDD, MRO		
5	Smt. Jyoti Saxena	Dy General Manager, FIDD, MRO		
6	Ms Anjana Shyamnath	Dy General Manager, FIDD, Nagpur		
7	Shri Bhushan Laghate	Assistant General Manager, FIDD, MRO		
	BARD	OLI COLLINA MADADD MDO D		
1	Ms. Rashmi Darad	Chief General Manager, NABARD, MRO Pune		
2	Ms. Samriti Bhagat	General Manager, NABARD, MRO Pune		
	vener Denle Denle (M.)	- h-4		
	venor Bank- Bank of Mahara			
1	Shri Asheesh Pandey	Executive Director & Chairman SLBC, Maharashtra		
2	Shri. Manoj Kare	General Manager & Convenor SLBC, Maharashtra DGM & Member Secretary, SLBC Maharashtra		
3	Shri Rajesh Deshmukh	Assistant General Manager, SLBC Maharashtra		
<u>4</u>	Shri Dipak S. Patil	9 7		
5 6	Shri Anandraje Patil Shri Sunil Kulkarni	Chief Manager,SLBC Maharashtra Senior Manager,SLBC Maharashtra		
Ö	Shin Suhii Kuikalili	Definor ividitaget, DLDO ividitatastilla		





7	Shri Imteyaz Ali Quisher	Senior Manager,SLBC Maharashtra		
8	Shri Sunil Wankhede	Senior Manager, SLBC Maharashtra		
	Siii Suiii Walkilede	Oction Manager, OLDO Manarashira		
Ape	Apex Bodies			
1	Shri Pushkar Mishra	General Manager, SIDBI		
2	Shri Dhiraj Kumar	Dy. General Manager, CGTMSE		
3	Dr. G. V. Mulay	Director (Info), DGIPR		
4	Shri Aakash More^	Deputy General Manager, APAVM		
5	Shri Nilesh Dange	State Mission Manager, NULM		
6	Ms Rupa Mistry	Manager, MAVIM		
		-		
Commercial Banks				
1	Shri.Biraja Prasad Das	Chief General Manager, Union Bank of India		
2	Shri Sunil Kumar Sharma	Chief General Manager, Bank of India		
3	Shri Ram Singh	General Manager, State Bank of India		
4	Mr. Ajay Kumar Singh	General Manager, Central Bank of India		
5	Shri Deepak Gupta	General Manager, Indian Bank		
6	Shri Dipak Kumar Srivastava	Zonal Manager,Punjab National Bank		
7	Shri. Pramodkumar Singh	General Manager, Canara Bank		
8	Shri Jayantkumar Pattjoshi	Dy.General Manager, Bank of Baroda		
9	Shri. Biswajeet Guha	Dy. General Manager, Bank of India		
10	Shri Vikas Gupta	Deputy General Manager, State Bank of India		
11	Shri.Parthasarthi S K Dash	Deputy General Manager, Union Bank of India		
12	Shri Girish Pal	Assistant General Manager, Punjab National Bank		
13	Shri. Pankaj Ranpise	Sr. Manager, Bank of India		
14	Shri Sanjeev Kumar Gupta	General Manager, IDBI		
15	Mr. Sajid Inamdar	Vice President, Axis Bank		
16	Mr. Aditya Deshpande	Senior Vice President-II, HDFC Bank		
17	Mr. Llewellyn D'Souza	Vice President, HDFC Bank		
18	Shri Vilas Dhurandhar	Dy. General Manager, ICICI Bank		
19	Shri Akula Kalyan	Dy. General Manager, IDBI		
Regional Rural Banks				
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank		
M.S. Co-operative Bank				
1	Dr. Ashok B. Mane	Chief General Manager, MS Co Op Bank		
Lead District Managers				
Rest of LDMs and Member Banks have attended virtually.				
^ represent virtual attendance				

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