

राज्य स्तरीय बँकर समिती, महाराष्ट्र

राज्य स्तरीय बँकर समिती, महाराष्ट्र

State Level Bankers' Committee, Maharashtra

संयोजक संयोजक Convener

H.O. Lokmangal,
1501, Shivaji Nagar, Pune 411005



बँक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम
एक परिवार एक बँक

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AX1 / SLBC / 2015-16 / 2978-3107

16.09.2015

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 128th SLBC meeting held on 04.09.2015 at Mumbai

Please find attached Minutes / Action Points of the 128th SLBC meeting held on 04.09.2015 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 16.10.2015 for appraising in the next SLBC meeting.

The minutes are also being uploaded on SLBC website at the following URL :
<<<http://www.bankofmaharashtra.in/SLBC-Meetings.asp>>>

Yours faithfully,

Chief Manager,
SLBC, Maharashtra.





Minutes of the 128th SLBC Meeting held on September 04, 2015 at Mumbai

128th SLBC meeting was convened on 04.09.2015 at Mumbai. Shri S. Muhnot, C & MD Bank of Maharashtra & Chairman, State Level Bankers' Committee, Maharashtra presided over the meeting. The meeting was attended by Shri D.K. Jain, Additional Chief Secretary, (Agriculture & Marketing), Shri Bijay Kumar, Principal Secretary (Finance), Smt. Meeta Rajivlochan, Principal Secretary (Directorate of Municipal Administration), Smt. Jayashree Mukherjee, Principal Secretary (Minority Development), Shri S.K. Sharma, Principal Secretary (Cooperation), Shri Chandrakant Dalvi, Commissioner (Cooperation) and other officials from the State Government. Smt. J. M. Jiwani, Regional Director, Reserve Bank of India, Nagpur, Shri G.P. Borah, Chief General Manager, Reserve Bank of India, Dr. U. S. Saha, CGM, NABARD, senior officials of Reserve Bank of India, NABARD, State Government, member banks, Chairmen of Regional Rural Banks, various State Government Corporations, Lead District Managers and other members also attended the meeting.

Shri L.M. Deshmukh, General Manager, Financial Inclusion, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants & the important dignitaries and requested the members for utilization of the SLBC forum actively.

The Chairman of SLBC and Chairman & M.D. of Bank of Maharashtra, Shri Sushil Muhnot while welcoming the dignitaries initiated the discussions and informed the house that focus of the discussions during the meeting would be on achievements under ACP for 2015-16, Position of Kharip crop loan disbursements, Implementation of various schemes by Hon. Prime Minister under Financial Inclusion & various other important aspects related to development of the state. He informed the house that at Rs. 1,86,620 /- crore for Priority Sector, the State Annual Credit Plan for 2015-16 was at the first rank in the country. He also informed that despite various natural calamities faced by the State during the past many seasons, the achievement of the State under ACP 2015-16 as at the end of the first quarter of the current fiscal was 36% of the annual target for total Priority Sector and that for Agriculture was also 36% of the annual target; achievement under other priority sector being 36% of the annual target. Total plan achievements including non priority sector were to the tune of 84%. About crop loan disbursements for the current season, he informed that the achievement of the State was 77% of the Kharif target which was considerably more than that during the corresponding period of the previous year at 63% showing year on year growth of 34%. He appealed all the member banks to implement various social security schemes launched by Hon'ble Prime Minister in letter and spirit.

Additional Chief Secretary, Agriculture and Marketing observed that there was a need for availability of data to the Government officials on a real time basis. He expressed concern over the delay in passing insurance benefits to the intended beneficiaries.

Shri Bijay Kumar, Principal Secretary, Finance (Reforms), Government of Maharashtra, opined that the efficacy of fund flow through agriculture loan (crop and investment) as well as plan & non plan funds in agriculture and allied sector in mitigating agrarian crisis in rural Maharashtra needs critical examination. He felt that it was necessary to have validated data regarding real credit flow in order to have proper planning. He suggested that the State and District Level Technical Committees responsible for determining scale of finance must aim for capacity building among farmers to earn enough from farming activities so as to repay bank loans. He urged Bankers to take due care to protect investments by PSUs and to ensure that only authorised officials of PSUs and Banks deal with each other in respect of the important portfolio. He observed that weakness in banking sector if any can reflect largely on the economy and urged all concerned to take due care. He also appealed to bring any alarming happenings to the notice of the Government so that corrective measures can be taken well in time.

Principal Secretary Cooperation, Government of Maharashtra, took district wise and bank wise review of crop loan disbursement in the State.

Principal Secretary, Directorate of Municipal Administration, Government of Maharashtra, informed the house about National Urban Livelihoods Mission and urged the bankers to treat the beneficiaries under NULM as viable commercial propositions.

Principal Secretary, Minority Development, Government of Maharashtra, reviewed the position of balances outstanding under flow of credit to the minority communities against number of accounts and felt that there was a need to review the accuracy in reporting of data.

Regional Director, Reserve Bank of India, Nagpur clarified the provisions mentioned in their communication dtd. 21.08.2015 in respect of revised guidelines for relief measures by banks in areas affected by natural calamities. She informed Reserve Bank of India's decision to allow SLBC / DLCC / Banks to take a view on rescheduling of loans if the crop loss was 33% or more.

Chief General Manager, NABARD informed about various initiatives by NABARD and appealed the bankers to approach NABARD for support in arranging workshops for increasing awareness. He also informed that for increasing investment credit, rate of interest would be reduced for commercial banks and refinance support would be provided.



Shri L.M. Deshmukh, General Manager, Financial Inclusion, Bank of Maharashtra, and Convener, SLBC, Maharashtra, piloted agenda wise discussions. Shri C.B. Arkatkar, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, maharashtra coordinated the proceedings and proposed vote of thanks.

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

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



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 127 th SLBC meeting held on 24.06.2015	The minutes of 127 th SLBC meeting held on 24.06.2015 were placed as an annexure in the agenda.	The minutes of 127 th meeting were confirmed.	--
2	Follow up of action points emerged in last SLBC meeting and sub committee meetings	127 th SLBC Meeting dtd. 24.06.2015 Rephasing / Reschedulement / Postponement of loan installment of all eligible accounts. SHG Sub Committee Meeting dtd 07.08.2015 Special SLBC Meeting dtd 14.08.2015	Data of rephased accounts has since been submitted by member banks. ICICI Bank to share data on MSRLM Portal MAVIM to share requisite data on regular basis. Conduct of Town Hall Meetings - LDMs to cover the left out centres and collect maximum enrollments during town hall meetings. The figures collected and the meetings held to be informed to SLBC on Top Priority basis for onward submission to DFS. Support from LIC / SIDBI to be sought for conduct of the meetings.	-- ICICI Bank MAVIM LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
3	Disbursement of Crop Loans under ACP	<p>Principal Secretary, Cooperation, Government of Maharashtra took district wise and bank wise review of disbursement of crop loans in the State. He congratulated the Lead District Managers of the districts that had already achieved the kharif target and advised bankers to step up efforts for achieving State Target. He observed that performance of banks in Osmanabad and Yavatmal Districts was a cause of concern. He informed about initiatives of the Government in respect of 100% interest subvention and provision to the tune of Rs. 1,500 crore for the same. However, he observed that only 25% of the villages were covered under the schemes like interest subvention and conversion of loans. He appealed the bankers to finance 25% more left out farmers every year to improve the situation. He also appealed bankers to increase awareness among the farmers so that they can be diverted from going to money lenders. He stressed the need for separate monitoring for investment credit.</p> <p>Convener, SLBC informed that, as compared to last year 50% more farmers were financed this year. He also informed that interest subvention was based on guidelines issued by the Central Government.</p> <p>Commissioner, Cooperation, Government of Maharashtra informed that claims up to 2008</p>	All member banks to fully achieve annual target well in advance; latest by the end of the current fiscal.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Annual Credit Plan The comparative position of Annual Credit Plan for the last 3 years Review of performance under ACP 2015-16	<p>were settled and no verification was done after 2009.</p> <p>Representatives of banks informed that the claims were already lodged and requested for early disposal of the same. They also requested for simplification of procedure.</p> <p>Principal Secretary, Cooperation assured to look into the matter.</p> <p>Convener, SLBC clarified that a separate joint meeting of selected banks with pending claims and Cooperation Department would be held shortly.</p> <p>Convener, SLBC informed that a three year comparison shows that overall targets have been exceeded every year. He expressed confidence in exceeding all annual targets for 2015-16 too.</p> <p>Convener, SLBC also informed that banks in Maharashtra have achieved Priority Sector targets under ACP 2015-16 to the extent of 36% as at the end of the first quarter. He appealed all banks to strive hard for exceeding all annual targets.</p>	<p>A separate meeting to be called by Commissioner, Cooperation for settling pending claims of banks.</p> <p>All banks to achieve / exceed the allotted targets under all sectors.</p>	<p>Comm. Coop. GoM</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
4	Review of MUDRA, Pradhan Mantri Social Security Schemes	<p>Convener, SLBC informed the house about saturation of the State of Maharashtra for the purpose of opening of accounts under PMJDY and continuation of the process for the left out families if any. He also informed that it was the aim of all bankers to convert all the zero balance accounts into operative ones.</p> <p>He was happy to state that the enrollments in respect of Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY), Pradhan Mantri Suraksha Beema Yojana (PMJJBY) and Atal Pension Yojana (APY) had crossed the 1 crore mark.</p> <p>He informed about the facilitation drive with Suraksha Deposit Scheme (Rs. 201), Jeevan Suraksha Deposit Scheme (Rs. 5001) & Jeevan Suraksha Gift Cheques (Rs. 351) for enrollments under PMJJBY, PMSBY and APY. He also informed that the deadline for enrolling under insurance related scheme without medical examination was extended up to 30.09.2015.</p> <p>He briefed the house about launching of Micro Units Development & Refinance Agency (MUDRA) Pradhan Mantri MUDRA Yojana (PMMY) at the hands of Hon'ble Prime Minister and urged the bankers and Lead District Managers to be in a state of readiness for MUDRA camps to be held in the State during the period from 25.09.2015 to</p>	<p>All Banks to implement various initiatives by the Government in letter and spirit.</p> <p>All Lead District Managers to coordinate various activities as per guidelines.</p>	All Banks All LDMS



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		02.10.2015 with particular emphasis on Shishu category of loans.		
5	Setting up and functioning of RSETIs & FLCs in Maharashtra	<p>RSETIs</p> <p>Convener, SLBC informed the house about the Sub-Committee meeting on RSETIs and FLCs held at Pune on 07.08.2015 and about the in depth discussions held therein. He also informed about the detailed status of RSETIs at various centres being placed in the agenda notes.</p> <p>He further informed the house about the RSETIs in the State in various stages of development and urged for Government's intervention to resolve the issues that were obstructing construction of RSETI buildings, allotment of land, availability of approach road etc. and requested that the District Collectors of respective districts be suitably briefed from higher level.</p> <p>Shri D.K. Jain, Additional Chief Secretary, Agriculture and Marketing assured to look into the matter.</p> <p>Ms. Leena Bansod, CEO, MSRLM informed the house about plan of the Government to train MNREGA workers who have completed 100 days of employment through RSETIs in the State and requested their cooperation in</p>	<p>Rural Development Department, Government of Maharashtra, to look into the matter.</p> <p>Lead Banks / RSETI Directors to provide necessary cooperation to MSRLM</p>	<p>GoM</p> <p>Lead Banks RSETI Directors</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>respect of the same.</p> <p>FLCs</p> <p>Convener, SLBC informed the house about the progress of FLCs in the State as of 30.06.2015. He opined that the issue of financial literacy was all the more important in light of launching of various schemes by Hon'ble Prime Minister. He informed that Financial Literacy Material was delivered to all LDMs in the State for further distribution to FLCs & participating Banks in the District.</p> <p>Financial Literacy material in respect of PMJDY scheme is available on SLBC website in Hindi, English & Marathi. Audio visual clips on PMJDY are also available on SLBC website.</p>	<p>LDM offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p>	<p>All LDMs</p> <p>All Banks</p>
6	Review of performance under various Government sponsored Schemes	<p>Convener, SLBC informed that SLBC has placed the 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>He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
7	Impact of Low level Credit Services in Scheduled Areas	Convener, SLBC informed that the list of 59 scheduled area blocks has already been circulated by SLBC. He opined that the low level credit is due to low potential in the blocks as agricultural cash crops are not being cultivated and there are no industries to finance. He suggested some action points to improve the low level of credit in the scheduled area blocks.	<p>Block-wise potential areas along with the activities to be financed be made available by NABARD representatives to the banks.</p> <p>Government with the help of District Collector should explore areas for increasing the potential finance. It is observed that the low level of credit in the area is due to non availability of schemes for finance.</p> <p>The movement of SHG should be focused in the area so as to have community financing in the area.</p> <p>The progress of finance and ACP achievements be reviewed in DLCC meetings regularly.</p> <p>Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) to submit the data to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra.</p>	<p>NABARD</p> <p>District Administration</p> <p>MSRLM</p> <p>Concerned LDMs of the specified districts.</p> <p>Concerned LDMs of the specified districts.</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
8	Regular issues to be discussed during SLBC meetings ➤ Dairy Entrepreneurship Development Scheme ➤ Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics and Agri-Business Centres" (ACABC) ➤ Review of Weaver Credit Card (WCC) Scheme	<p>NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house.</p> <p>All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the Nodal Agency.</p> <p>All Banks are requested to submit the position of WCCs to NABARD.</p>	<p>NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken.</p> <p>All concerned banks to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD</p> <p>NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.</p>	<p>NABARD</p> <p>All Member banks</p> <p>NABARD</p>
9	Credit Enhancement Guarantee Scheme for Scheduled Castes	In a bid to promote entrepreneurship among members of the scheduled castes, the Ministry of Social Justice and Empowerment, Government of India has launched Credit Enhancement Guarantee Scheme. Details of the scheme are included in the agenda notes.	All banks to note the guidelines for implementation.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
10	Skill Loan Financing	Ministry of Skill Development and Entrepreneurship has formulated a revised Model Scheme for Skill Loans which was launched on 15 th July, 2015. Guidelines received from Government of India were already circulated among all member Banks and Lead District Managers.	All banks to note the guidelines for implementation. Lead District Managers to monitor the activity.	All Banks All LDMS
11	News flashed in Dainik Sakal on Crop Insurance Scheme	<p>In respect of news item on crop insurance claim proceeds being credited to bank accounts of beneficiaries, Addl. Chief Secretary, Agri & Marketing, GoM observed that the insurance claim proceeds must be credited to bank accounts of the beneficiaries within stipulated time and it is to be ensured that there is no delay.</p> <p>Convener, SLBC informed that as per Reserve Bank of India guidelines, the insurance claim proceeds are to be credited to rephased loan account if rephasing is done and fresh finance is given.</p>	All banks to note the provision and credit the insurance claim proceeds without any delay to rephased loan accounts or savings account of the beneficiary as per applicability.	All Banks
12	Revised guidelines of Reserve Bank of India for relief measures by banks in areas affected by natural calamities	Regional Director, Reserve Bank of India, Nagpur clarified the provisions mentioned in their communication dtd. 21.08.2015 in respect of revised guidelines for relief measures by banks in areas affected by natural calamities. She informed Reserve Bank of India's decisions to allow SLBC / DLCC / Banks to take a view on rescheduling of loans if the crop loss was 33% or more.	All banks to note the provisions of Reserve Bank of India communication dtd 21.08.2015 and allow rescheduling of crop loans accordingly.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
13	Strengthening the Negotiable Warehouse Receipts (NWRs) by WDRA	Reserve Bank of India vide their communication dated 12.8.2015 has issued guidelines on recommendations of the Report of the Committee for Strengthening the Negotiable Warehouse Receipts (NWRs) by WDRA which have already been circulated among all banks.	All member Banks are requested to note the same and submit the State-wise and District-wise quarterly data to SLBC with copy to Reserve Bank of India within 20 days from the end of each quarter from September 2015.	All Banks
14	Credit Linked Subsidy Schemes (CLSS) – Pradhan Mantri Awas Yojana (PMAY)	Executive Director (Projects) informed the house about Pradhan Mantri Awas Yojana (PMAY) in order to provide housing for all. The scheme is to be implemented through four verticals which includes affordable housing through Credit linked Subsidy Scheme (CLSS). Asstt. Gen. Manager, National Housing Bank informed that related targets will be informed by Ministry of Housing and Urban Poverty Alleviation (MHUPA).	All banks to note the details of the scheme for implementation and arrange to sign MoU with National Housing Bank designated as Central Nodal Agency.	All Banks
15	Flow of Credit to Micro and Small Enterprises	Convener, SLBC informed that data has been compiled from information submitted by banks. All targets and sub targets under this area have to be achieved. General Manager, Reserve Bank of India, FIDD, MRO, Mumbai observed that proper thrust should be given to flow of credit to MSME as also rehabilitation of sick MSMEs in the State. He further stated that during the	As credit flow to MSME is closely monitored by Reserve Bank of India, 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



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		quarter ended 30.06.2015, there were approximately 30,000 sick MSME units in the State and there is an urgent need to carry out viability study of these units.		
16	Monitoring Flow of Credit to Various Sectors of Economy and Credit to Minority Communities	<p>Convener, SLBC, informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p> <p>Member Secretary, SLBC informed the house about the Sub-Committee meeting on flow of credit to minority communities held at Mumbai on 13.08.2015 and about the in depth discussions held therein.</p> <p>Principal Secretary, Minority Development, Government of Maharashtra, reviewed the position of balances outstanding under flow of credit to the minority communities against number of accounts and felt that there was a need to review the accuracy in reporting of data. She also advised the bankers to concentrate on minority concentrated areas for providing banking services. She also advised to submit caste / section wise data pertaining to finance to minority communities.</p>	<p>Banks to note and take remedial action in respect of achievement of targets and correction in data wherever necessary.</p> <p>Banks to focus on minority concentrated areas for providing banking services as per the list already circulated by SLBC and submit caste wise / section wise data in prescribed format.</p>	<p>All Banks</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
17	National Urban Livelihoods Mission – NULM	<p>Principal Secretary, Directorate of Municipal Administration, Government of Maharashtra, informed the house about National Urban Livelihoods Mission (NULM) being started in place of Swarna Jayanti Shahari Rojgar Yojana as per the recommendations of 12th five year plan commission. She also informed that Government of Maharashtra had decided to implement NULM in all urban local bodies (with population less than 1 lakh) as State Urban Livelihoods Mission (SULM).</p> <p>She urged the bankers to treat the beneficiaries under NULM as viable commercial propositions.</p> <p>Convener SLBC opined that for including the underprivileged, MUDRA was a good opportunity wherein 3 categories of loans were available viz Shishu, Kishor & Tarun.</p>	All banks to note the details of the scheme for implementation.	All Banks
18	Presentation by HUDCO on Credit Linked Subsidy Scheme (CLSS) – Pradhan Mantri Awas Yojana (PMAY)	Details as per agenda item No. 14	--	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
19	Minutes of the Sub Committee meeting which was held at Mumbai on 13.8.2015 on Minority Communities	Details as per agenda item No. 16	--	--
20	Progress Under Financial Inclusion LBS – MIS V	Convener SLBC stressed the importance of providing banking facilities at a reasonable distance in hitherto unbanked areas for facilitating extension of various social benefits through banks to the eligible beneficiaries. He also exhorted the bankers for timely submission of the related progress report under RBI LBS MIS V.	All banks to implement financial inclusion programme in letter and spirit and ensure to submit progress report under MIS V to SLBC for onward submission to RBI.	All Banks
21	Other Issues	Convener SLBC requested Government officials to convey an early decision in respect of the long standing demand for treating RRBs at par with nationalized banks for the purpose of parking of Government funds and settlement of claims by various Government corporations. Shri Bijay Kumar, Principal Secretary, Finance (Reforms), Government of Maharashtra, informed that the proposal was under active consideration of the Government and requisite communication would be issued soon.	Issue of related GR by Government of Maharashtra.	GoM



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Lead District Managers:</p> <p>Though service area approach is abolished, some bank branches are not financing proposals outside their area.</p> <p>It was clarified that Reserve Bank of India guidelines (2004) on Service Area Approach were clear and banks are not to violate any provisions.</p> <p>Banks :</p> <p>Issues pertaining to finance under Rajeev Gandhi Nivara Yojana and the accounts becoming NPAs to be taken up with MHADA</p> <p>High Insurance premium (21%) for cotton</p>	<p>All banks to note the provisions. All Lead District Managers to take up district specific issues in DLCC meetings.</p> <p>All suggestions / issues to be submitted in writing with requisite details to SLBC so that the same can be taken up with appropriate authorities.</p> <p>Agriculture and marketing department of Government of Maharashtra is requested to initiate necessary steps in the matter with due discussions with insurance agencies.</p>	<p>All Banks All LDMS</p> <p>All Banks</p> <p>Agri Dept, GoM</p>



Annexure II

List of Participants of 128th SLBC Meeting held on 04.09.2015 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
State Government		
1	Shri D.K. Jain	Additional Chief Secretary, Agriculture & Marketing
2	Shri Bijay Kumar	Principal Secretary, Finance (Reforms)
3	Smt. Meeta Rajivlochan	Principal Secretary, Directorate of Municipal Admn.
4	Shri S.K. Sharma	Principal Secretary, Cooperation
5	Smt. Jayashree Mukherjee	Principal Secretary, Minority Development
6	Shri Chandrakant Dalvi	Commissioner, Cooperation
7	Smt. Leena Bansod	CEO, MSRLM
8	Shri D.S. Salunke	Dy. Registrar, Cooperation
9	Shri Santosh Patil	Officer on Special Duty
10	Smt. P.M. Joglekar	Director, KVIC, Maharashtra
11	Shri R.R. Gajbhiye	Director, KVIC, Nagpur
12	Shri K.V. Deshmukh	Director of Agri & MD, SFAC
13	Shri Santosh Deharkar	Dy. Director, Directorate of Municipal Admn.
14	Shri Vilas Shinde	Dy. Director, Directorate of Industries
15	Shri K.G. Pawar	Regional Dy. Dir. Directorate of Textiles, Nagpur
16	Shri D.M. Shah	Asstt. Director, MSME-DI
17	Shri D.M. Zombade	Gen. Manager, LASDC
18	Shri Dattaraj B. Shinde	Dy. Gen. Manager, MPBCDC
19	Shri Karol M. Salim	Dev. Officer, KVIC
20	Shri R.N. Khokle	Asstt. Dev. Officer, KVIC
21	Shri C.P. Singh	Nodal Officer (PMEGP), KVIC, Nagpur
22	Ms Rupa Mistry	Manager, MAVIM
23	Shri V.N. Waghmare	Manager, LIDCOM
24	Shri Akash Puri	Y.P. MSRLM
25	Shri Shakti Bhise	Mission Manager, MSRLM
26	Shri Pramod Temghare	FIC, MSRLM
27	Shri R.S. Kakade	Ind. Office, D.I. Mumbai
Reserve Bank of India		
1	Smt. J.M. Jivani	Regional Director, Nagpur
2	Shri G.P. Borah	Chief General Manager, MRO
3	Shri C. Patnaik	General Manager, FIDD, Mumbai
4	Shri L.K. Menon	Dy. General Manager, MRO
5	Shri M.D. Sangavikar	Asstt. General Manager, FIDD, Mumbai
6	Shri D.P. Rao	Manager, Nagpur
NABARD		
1	Dr. U.S. Saha	Chief General Manager, MRO, Pune



Sr. No.	Name of the Participant	Designation / Institution
2	Shri R.B. D'Souza	Dy. General Manager, MRO, Pune
HUDCO		
1	Shri Rajesh Sharma	Executive Director (Projects)
Scheduled Commercial / Apex Banks.		
1	Shri V. Sambamurthy	Asstt. Gen. Manager, National Housing Bank
2	Shri M.S. Khalsa	Asstt. Gen. Manager, Allahabad Bank
3	Shri V. Satyanarayanamurthy	General Manager, Andhra Bank
4	Shri N. Saketh Kumar	Manager, Andhra Bank
5	Shri A.S. Joshi	Dy. Gen. Manager, Bank of Baroda
6	Shri Inder M. Malik	Gen. Manager, Bank of India
7	Shri N.N. Khanna	General Manager, Canara Bank
8	Shri CSR Prasad	Asstt. Gen. Manager, Canara Bank
9	Shri O.P. Shrivastava	Asstt. Gen. Manager, Central Bank of India
10	Shri S. Annapurna	Asstt. Gen. Manager, Corporation Bank
11	Shri K.C. Chhipa	General Manager, Dena Bank
12	Shri P.K. Pegu	Dy. Gen. Manager, IDBI Bank
13	Shri MVS Babu	Asstt. Gen. Manager, IDBI Bank
14	Shri Anand Kumar N.	Asstt. Gen. Manager, Indian Bank
15	Shri R.N. Yadav	Chief Manager, Indian Bank
16	Shri Amit Tikriya	Asstt. Manager, Indian Bank
17	Shri Reyazul Haque	Asstt. Gen. Manager, Indian Overseas Bank
18	Shri N. Narendra Nath	Sr. Manager, Indian Overseas Bank
19	Shri Arun Kumar	Asstt. Gen. Manager, Oriental Bank of Commerce
20	Shri Sarkar	Oriental Bank of Commerce
21	Shri C.P. Agal	Dy. Gen. Manager, Punjab National Bank
22	Shri Vinayak Gaitonde	Sr. Manager, Punjab & Sind Bank
23	Shri Aekant K.	Nodal Officer, Punjab & Sind Bank
24	Shri A.K. Pandey	Dy. Gen. Manager, State Bank of Hyderabad
25	Shri V. Ramling	General Manager (NW-III), State Bank of India
26	Shri K.S. Anbalgan	Dy. Gen. Manager, State Bank of India
27	Shri A.K. Nale	Sr. Manager, Syndicate Bank
28	Shri R.K. Walvi	Asstt. Gen. Manager, UCO Bank
29	Shri Suman Kumar	Manager, UCO Bank
30	Shri S.K. Jain	General Manager, Union Bank of India
31	Shri Girish Joshi	Asstt. Gen. Manager, Union Bank of India
32	Shri S. Biswas	Dy. Gen. Manager, United Bank of India
33	Shri. G.D. Krishnegowda	Sr. Manager, Vijaya Bank
34	Shri Parvez Balaporla	DVP, Axis Bank
35	Shri S.P. Mathew	Chief Manager, Federal Bank
36	Shri Ajay Kumar Singh	AVP, HDFC Bank
37	Shri Michael Andrade	EVP, HDFC Bank
38	Shri Pankaj Arora	DVP, HDFC Bank
39	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
40	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
41	Shri Abhay More	Regional Manager, ICICI Bank



Sr. No.	Name of the Participant	Designation / Institution
42	Shri B.R. Sreekanth	Asstt. Gen. Manager, Karnataka Bank Ltd.
43	Shri Naresh Kumar	Vice President, RBL Bank
44	Shri Milind A. Bhavsar	Dy. Gen. Manager, MS Cooperative Bank
45	Shri Amit Jadhav	Sr. VP, Manager, Yes Bank
46	Shri Mustafa Asif Khajurwala	Sr. Manager, Yes Bank
Regional Rural Banks		
1	Shri U.V. Rao	Chairman, Maharashtra Gramin Bank
2	Shri SDS Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
Lead District Managers		
1	Shri V.T. Hude	LDM, AHMENAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri Anant Khorgade	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri S.M. Pathak	LDM, BHANDARA
7	Shri P.M. Shende	LDM, BULDHANA
8	Shri Sube Singh	LDM, CHANDRAPUR
9	Shri S.S. Ekhare	LDM, DHULE
10	Shri S.M. Patil	Representative, LDO, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri Dilip Thakur	LDM, JALGAON
14	Shri P.S. Kutwal	LDM, JALNA
15	Shri M.G. Kulkarni	LDM, KOLHAPUR
16	Shri A.M. Mahajan	LDM, LATUR
17	Shri S.S. Kadam	LDM, MUMBAI CITY
18	Shri Gadadhar Sethi	LDM, MUMBAI SUBURB
19	Shri M.B. Mashankar	LDM, NAGPUR
20	Shri B.U. Waghmare	LDM, NANDED
21	Shri L.R. Khedekar	LDM, NANDURBAR
22	Shri A.D. Chavan	LDM, NASIK
23	Shri B.R. Dupargude	LDM, OSMANABAD
24	Shri A.B. Sawant	LDM, PALGHAR
25	Shri T. Madhusudana	LDM, RAIGAD
26	Shri S.S. Bandivadekar	LDM, RATNAGIRI
27	Shri R.S. Pujari	LDM, SANGLI
28	Shri K.B. Jadhav	LDM, SINDHUDURG
29	Shri S.P. Patki	LDM, SOLAPUR
30	Shri R.G. Joshi	LDM, THANE
31	Shri V.K. Jangda	LDM, WARDHA
32	Shri S.S. Mehta	LDM, WASHIM
33	Shri G.G. Pimpale	LDM, YAVATMAL
Insurance Companies		
1	Shri D.D. Dange	RM, AIC of India
2	Shri Prashant Choudhari	DM (PG & S), LIC of India



Sr. No.	Name of the Participant	Designation / Institution
3	Shri Sudhakar R.	Secretary (PG & M), LIC of India
4	Shri R. Roy	Chief Manager, New India Assurance Co.
5	Shri Kamal Singh	Chief Manager, New India Assurance Co.
6	Shri Ajesh A.	A.O. New India Assurance Co.
7	Shri Diwakar Singh	A.O. New India Assurance Co.
Others		
1	Shri Sunil P. Kasture	State Director for RSETIs, Monitoring Cell MoRD
Convener Bank – Bank of Maharashtra		
1	Shri L.M. Deshmukh	GM, FI, Govt. Business & Convener, SLBC
2	Shri C.B. Arkatkar	DGM, Member Secretary, SLBC
3	Shri Siddharth Kamble	Chief Manager, FI
4	Shri D.B. Deshmukh	Chief Manager, SLBC
5	Shri P.M. Walunjkar	Manager, SLBC