



No. AX1 / SLBC – 165 / Minutes / 2024-25

December 17th, 2024

Minutes of the 165th SLBC Meeting held at Mantralaya Mumbai on 9th December 2024

165th Quarterly SLBC Meeting was held on 9th December 2024, at 7th Floor of Mantralaya Mumbai, under the Chairmanship of Shri Asheesh Pandey Executive Director, Bank of Maharashtra and Co-Chairmanship of Smt. Sujata Saunik, Chief Secretary, Govt. 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.

Meeting was attended by Shri. Narendra Patil, Chairman Annasaheb Patil Arthik Magas Vikas Mahamandal, Dr. K H Govindraaj Principal Secretary, UDD, Dr. Rajagopal Devara, Additional Chief Secretary, Co-Operation & Planning, GoM, Shri. Eknath Dawale, Principal Secretary, Panchayat Raj & RDD, Shri. Paraag Jaiin Nainutia, Principal Secretary, Information Technology, GoM, Ms Jayashri Bhoj, Secretary, Agriculture, Dr. Atul Patane, Secretary, Fisheries, Dr. Harshadeep Kambale, Principal Secretary, Industries, GoM Shri. Vijay Waghmare, Secretary Social Justice & Spl. Assistance GoM., Shri Suman Ray, Regional Director, Reserve Bank of India, Maharashtra, Shri Sachin Shende, Regional Director, RBI, Nagpur, Ms Rashmi Darad, Chief General Manager, NABARD MRO, Pune, Shri Sibon Nekhini, General Manager, FIDD, RBI, Mumbai.

The meeting was also attended by Executives and senior officials of various Member Banks, LDMS, Executives & officials of various Govt. Departments, Corporations and Agencies.

Shri. Manoj Kare, General Manager, Bank of Maharashtra, welcomed all the dignitaries & participants for the meeting and requested their valuable inputs in the meeting.

Executive Director, Bank of Maharashtra in his opening remark, welcomed all dignitaries and put forth various achievements by Bankers in the State regarding ACP achievement, KCC disbursement and various FI initiatives during the 2nd quarter of FY 2024-25. He also thanked State Govt and RBI officials for constant support and guidance.

Smt. Sujata Saunik, Hon'ble Chief Secretary of Maharashtra, in her opening remarks deliberated that,

- 1) The Member Banks who have been allotted target for opening of Brick & Mortar branches to open it at the earliest with the help of District Administration. **(Action by:** Member Banks who have allotted villages for opening of Brick & Mortar branches in Nandurbar & Palghar District).
- 2) Member Banks to allow the withdrawal of DBT benefits received under various Govt. schemes to the beneficiaries.
- 3) Member Banks to take corrective steps to avoid cyber frauds or frauds in locker operations more specifically in case of elder citizens of the society. **(Action by:** Member Banks).
- 4) Banks to complete ReKYC/Aadhaar seeding of pending accounts on campaign mode. **(Action by:** Member Banks).



Further, she also requested Member Banks to extend all possible support to Govt. of Maharashtra in extending banking services in the State.

Shri. Narendra Patil, Chairman APAMVM, in his opening remarks, informed that,

- 1) Member Banks to circulate scheme guidelines of APAMVM to their branches, additionally Member Banks to create unique scheme code for the identification of scheme beneficiaries.
- 2) Commercial Banks to extend, maximum support in the scheme implementation.
- 3) Also, he requested, Member Banks, to provide list of defaulters under the scheme, to Mahamandal for follow up of the recovery.
(Action by: Member Banks)

Shri. Suman Ray, Regional Director, RBI, Maharashtra, in his opening remark, informed that,

- 1) Achievement under KCC, is lower in case of public sector Banks and Private Sector Banks and this need to be improved.
- 2) In case of MSME advances there is need of achievement of target under number of accounts along with amount. More specific efforts be taken to extend credit support to micro & small enterprises.
- 3) Banks to resolve the issues related to KYC/ReKYC and reactivate, Inoperative/frozen accounts, so that DBT benefits can be credited to their accounts.
- 4) Banks to closely monitor progress under digital deepening and ensure achievement of digital deepening latest by January 2025.
- 5) Recently, RBI conducted a sensitization workshop for all LDMs in the State of Maharashtra, wherein various issues related to implementation of Lead Bank scheme was discussed.
(Action by: Member Banks)

Shri. Sachin Shende, Regional Director, RBI, Nagpur, in his opening remark, informed that,

- 1) In case of Vidarbha region, Banks to improve ticket size in agriculture advances.
- 2) Banks to focus on Micro and Small industries to generate more employment.
- 3) Also, SHG finance be focused.
- 4) In case of Cyber Security RBI is working on it in collaboration with the other Stake holders.
(Action by: Member Banks)

Ms Rashmi Darad, CGM, NABARD in her deliberations, informed that,

1. The GoM has issued the GR on Agri-stack on 14.10.2024 with detailed guidelines & SOP regarding data collection and implementation in the state, which would lead to greater transparency in credit disbursement and greater insights for policy making. Member banks may refer to the GR and to the Agri-stack portal for utilizing the data available therein that may help in increasing the efficiency in financing at the ground level.



2. The level of inactive Business Correspondents (BCs) in the state is to the extent of 27% of 2.68 lakh BCs (as indicated in the agenda notes, as on 30 September 2024) is a matter of concern, and may suitably be addressed by the respective banks. Also, more no. of Women BCs, compared to the present level of only 10%, would be desirable. Considering that MSRLM has already offered to provide a list of women BC or Bank Sakhis to Banks, engaging more Bank Sakhis from MSRLM may be considered in those areas where attrition is high.
3. Though Cooperative Banks have performed well in disbursement of crop loan due to their outreach through PACS, the overall flow of inadequate agricultural credit from banks to farmers may be addressed with suitable measures by all the member banks. Also, appropriate measures are required to reduce the regional disparity observed in credit disbursement.
4. There are 16.31 lakh SHGs in State of which only 4.55 lakh have been credit linked during the FY 2023-24. Traditionally, there has been a gap of 75-80% in Maharashtra between existing SHG and no. of SHGs credit linked. Loan given by SHG to their members are often used for agri and allied sector, hence, banks to finance more SHGs & bridge the gap.
5. CD ratio of Maharashtra is 97% and credit deficient district such as Gadchiroli has CD ratio of 35% which is a matter of concern. Additionally, there are other districts in Vidarbha with CD ratio on a lower side, like Chandrapur (47%), Bhandara (44%), Gondia (55%) and Nagpur (63%). This indicates a general credit deficit in Vidarbha region. Banks therefore need to give more attention to Vidarbha region.
(Action by: Member Banks)

Shri R D Deshmukh, Dy General Manager and Member Secretary, SLBC, Maharashtra piloted the agenda.

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 No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 164 th SLBC Meeting dated. 29/08/2024	The minutes of 164 th SLBC Meeting dated. 29-08-2024 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 164 th SLBC Meeting were confirmed by the forum	--	--
2	Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy a) Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the 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. Further, ACS, Planning has advised, concerned Member Banks to contact with the District Administration and LDM and speed up the process of opening of Brick & Mortar branches. Representative of ICICI Bank, informed that, they have visited along with LDM and other officials to the Trishul village. Representative of PNB informed that, its representatives have visited along with local authorities & LDM, many times and there is a need of Road connectivity other infrastructure and issue is still pending. Also, he told that,	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, 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 (1), PNB (2), HDFC (1), ICICI (1), Axis Bank, PNB, HDFC Bank, ICICI Bank



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		<p>the possibility of alternate location is ascertained to open B&M at the earliest.</p> <p>Representative of AXIS Bank and HDFC Bank informed that, the same issues as above such as non-availability of infrastructure they are facing in opening of Brick & Mortar branches.</p> <p>Hon'ble Chief Secretary deliberated that, all concerned Banks to explore all possible ways for opening of B&M branches at above locations. Additionally, she deliberated that, GoM will also put maximum efforts to provide infrastructure and other related things for opening of B&M branches at above locations.</p> <p>Further, Hon'ble Chief Secretary, deliberated that, villages identified during Western Zonal Council meeting be provided with Banking outlet coverage at the earliest i.e. 902 villages are there. She also advised to review the position of these villages, where there is no Banking outlet within the 5 Km area.</p> <p>As on 30-11-2024 there are 11 villages pending for coverage. Out of these 11 villages, there are connectivity issue in 3 villages and SLBC has raised concerns with the DoT for provision of connectivity at these villages. For rest of villages all concerned Banks to ensure provision of banking facilities in these villages at the earliest</p>	<p>Concerned Member Banks to ensure provision of banking facilities at allotted villages.</p>	<p>BoB (1) BoM (2) CBI (1) SBI (5) IDBI (2)</p>



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		<p>The Status of opening of URCs has been put forth in front of forum. As on 30/09/2024 there are 25 newly identified URCs in the State, out of which only one is covered by banking outlet as on date. Forum advised, Banks to complete the coverage of URCs at the earliest.</p> <p>Forum reviewed the BC operations and advised Banks to make all out efforts to Make all BC operative.</p> <p>Also review of inclusion of Financial Education in the school Curriculum was taken and it was informed to forum that, the subject matter is already included in the school curriculum.</p> <p>Forum also reviewed the performance of PMJDY ACs, PMMY, Stand Up India, Atal Pension Yojana, PMJBY and PMSBY.</p> <ul style="list-style-type: none"> ▶ While assessing the performance under PMMY it is observed that IOB, Bandhan Bank and Central Bank of India has performed well by achieving, 170%, 87% and 69% respectively of their allotted target. Whereas BOB, Kotak Mahindra Bank and HDFC Bank are laggards in the scheme. Their performance stands at 12%, 15% and 18%, respectively. 	<p>Member Banks to whom URCs have been allotted for coverage are requested to ensure coverage at the earliest.</p> <p>BOB, Kotak Mahindra Bank and HDFC Bank to improve performance under PMMY.</p>	<p>Member Banks</p> <p>BOB, Kotak Mahindra Bank and HDFC Bank</p>



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		<ul style="list-style-type: none"> ▶ In case of Stand-Up India, while assessing the performance it is observed that CBI, IOB and State Bank of India has performed well by achieving, 299%, 199% and 155% respectively. Whereas Axis Bank, ICICI Bank and IndusInd Bank are laggards in the scheme. Their performance stands at 0%, 8% and 12%, respectively. ▶ APY Performance of the RRBs, SFBs and DCCBs is far below the State Average, hence we request those Banks to improve it on urgent basis and achieve the set target. Hon'ble Chief Secretary of the State has expressed her displeasure over the poor performance under APY scheme and requested to provide the feedback on difficulties faced by Banks in implementation various schemes. ▶ Whereas in case of PMJJBY and PMSBY Performance of Pvt. Sector Banks needs to be improved Forum reviewed performance of Digital Deepening in the State of Maharashtra, and coverage as on 30/09/2024 was 84 % and 83 % in case of Saving accounts and current accounts respectively. Whereas as on 30/10/2024 it was 94 % and 89 % in SB & CA respectively. 	<p>Axis Bank, ICICI Bank and IndusInd Bank are laggards in the scheme and to improve performance.</p> <p>APY performance of RRBs, SFBs, DCCBs in particular and other Banks in general needs to improve.</p> <p>Pvt. Sector Banks to improve performance in case of PMJJBY and PMSBY.</p> <p>All Member Banks are requested to ensure achievement of 100 % Digital Deepening within given timeline.</p>	<p>Axis Bank, ICICI Bank and IndusInd Bank</p> <p>Member Banks</p> <p>Private Sector Banks</p> <p>Member Banks</p>



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		<p>RD, RBI Maharashtra, advised that, banks to complete 100 % coverage by next quarter.</p> <p>Inoperative Accounts/Unclaimed Deposits in Banks- Revised Instructions</p> <p>SLBC is in receipt of email communication from RBI, on 06th Dec. 2024, with an advice and reference of RBI circular dated 1st Jan 2024, wherein Banks are advised to act upon reduction in Inoperative Accounts/Unclaimed Deposits in Banks.</p> <p>Accordingly, Banks to undertake a timely review of accounts which are opened to receive DBT/EBT benefits & turned inoperative. Timely review and activation of these accounts will facilitate credit of DBTs.</p> <p>Even if such accounts have become inoperative; and take steps to trace the customers of these accounts/ deposits.</p> <p>Additionally, RBI has conducted various meetings with Major Banks in the State, in order to sensitize them in the matter.</p> <p>In view of above it is advised as under:</p> <ol style="list-style-type: none"> a) Banks to Nominate senior bank officials, not below the rank of General Manager, from all Member Banks. These officials should personally monitor progress and report to SLBC Maharashtra. b) Banks to ensure submission of updated reports to the SLBC for onward submission to RBI Mumbai and Nagpur Regional Offices on a fortnightly basis, as of the 15th day and the end of each month. <p>In view of the above all Banks to ensure compliance strictly</p>	<p>Member Banks to nominate Senior level official as well as to submit requisite information within stipulated timeline to SLBC for onward submission to RBI.</p>	<p>Member Banks</p>



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		<p>List of villages identified as inadequately covered or uncovered by Banking Infrastructures on JDD GIS App is also discussed.</p> <ul style="list-style-type: none"> SLBC is in receipt of list of 37 uncovered villages as of 31/10/2024 from DFS and it is circulated among Member Banks for coverage by any mode of Banking Outlet. As per recent reports 13 locations are covered and updated on JDD app. We request Member Banks to ensure Banking facilities are provided to these villages at the earliest and subsequent updation of it on JDD app be ensured. <p>Further, SBI had communicated to delete the 13 villages allotted to them for coverage due to various reasons viz. no / low connectivity, low population etc. SLBC vide communication dated 03.12.2024 requested DOT to look into the matter of connectivity issue & try to resolve the issue at the earliest.</p> <p>Performance of Aspirational Districts and Aspirational Blocks (least performing blocks) was also discussed.</p> <p>Hon'ble Chief Secretary deliberated that, Banks to give push to the efforts in order to achieve the set goals i.e.</p>	<p>Member Banks to whom villages allotted for coverage to cover rest of the villages at the earliest.</p> <p>DoT to look into the matter and provide the solution at the earliest.</p> <p>Member Banks to adopt focused approach to achieve set goals in Aspirational Districts and Aspirational Blocks.</p>	<p>Member Banks</p> <p>DoT</p> <p>Member Banks</p>



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		<p>PMJJBY, PMSBY, Operative CASA and APY at the earliest.</p> <p>Member Banks are requested to have focused approach to achieve set goals in Aspirational Districts and Aspirational Blocks.</p>		
3	<p>Review of Credit Disbursements by Banks</p> <p>a) Achievement under ACP of the State, Priority Sector Lending</p>	<p>An analytical presentation on ACP for last 3 years & for the quarter ended September 2024 was made. For the Sept. 2024 quarter Percentage achievement under Agriculture sector is 62 % of the annual target. Whereas, for MSME & other priority it is 68 % & 27 % of the annual target, respectively. Total priority sector achievement under ACP as on 30/09/2024 stands at 61 %, whereas achievement for corresponding period of last year was 55 %.</p> <p>Further, the ACP performance in comparison to Ground level credit target for Agriculture sector was discussed and it is observed that, the performance of Cooperative Banks stands at 65% followed by performance of commercial Banks, which stands at 56%.</p> <p>The performance of RRBs need to be improved. We request all member Banks to improve performance in order to achieve ground level credit target.</p> <p>Additionally, the special focus is given to credit support for agriculture allied activities, we have shared Districtwise targets for allied activities to all LDMs, as received from NABARD, with a request to allot it among respective Banks and submit the same to SLBC, in order to review the progress in SLBC meetings.</p>	<p>All concerned Member Banks to continue their efforts to achieve & surpass the annual target under ACP 2024-25</p> <p>Member Banks to improve performance under agriculture disbursement and ensure that disbursement in line with Ground level Credit target for the State of Maharashtra</p> <p>LDMs to submit the Bankwise target allotment for agri. allied activities in their districts to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>LDMs</p>



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	<p>b) Crop Insurance under PMFBY Saturation of PM-beneficiaries under Credit Cards to Animal Husbandry & Fishery</p>	<p>Hon'ble Chief Secretary advised banks to achieve the set targets as well as TAT should be monitored. Also, other priority sector be focused.</p> <p>Forum also reviewed the NPA under agriculture and, observed that, few of the Banks viz. UCO Bank, Indian Bank and Union Bank and Districts viz. Jalna, Parbhani and Yavatmal are having high NPA.</p> <p>Hon'ble CS advised concerned Departments of GoM to look into higher NPAs under agriculture to review the position with District Administration of Jalna, Pabhani and Yavatmal in order to sensitize the farmers of these districts to repay overdue agriculture loans.</p> <p>Forum reviewed the progress under, KCC disbursement and it was at 73 % as on 30/09/2024, forum advised Member Banks to improve performance and ensure achievement of KCC target. Forum also observed that, performance is not up to the mark.</p> <p>It was discussed that, the non-turning of the farmers for renewal of KCC is the major reason for low performance.</p> <p>In response to same few of the Bankers informed that, the</p>	<p>Member Banks to improve performance under other priority sector and TAT in case of dispersal of loan applications be monitored.</p> <p>Member Banks having high NPA to take corrective steps to contain the NPA under agriculture.</p> <p>Concerned departments GoM to look into higher NPAs under agriculture.</p> <p>Member Banks, to improve the performance of under KCC and also conduct credit outreach programs for the review renewal of KCC and saturation of KCC.</p>	<p>Member Banks</p> <p>Member Banks & GoM</p> <p>Member Banks</p>



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		<p>performance is lower due to non-turning of the farmers for renewal due to rumors of Debt Waiver in the field.</p> <p>Hon'ble Chief Secretary deliberated that, Banks to conduct outreach program for review renewal of KCCs.</p> <p>ACS, co-operation deliberated that, Banks to improve performance under saturation of PM Kisan beneficiaries.</p> <p>Further forum reviewed the performance under KCC to Fishery, Animal husbandry and National Livestock Mission and Member Banks were requested to clear pendency at the earliest and rejection should not be on flimsy ground.</p> <p>Further it was discussed that, Member Banks to ascertain the possibility for financing under KCC to the members of fishing co-operative society.</p> <p>Hon'ble Chief Secretary deliberated that, rejected applications under KCC fishery be relooked.</p> <p>It was also deliberated that, application tracking system to be followed scrupulously.</p>	<p>Member Banks to clear pendency under KCC animal Husbandry and KCC fishery.</p> <p>Member Banks to ascertain the possibility for financing under KCC to the members of fishing co-operative society.</p> <p>Dept. of Fishery to resubmit the rejected applications to respective LDMs for onward submission to respective Banks.</p> <p>Member Banks to follow application tracking system scrupulously.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Dept of Fishery, GoM and LDMs</p> <p>Member Banks</p>



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		<p>Lending to the various Govt. sponsored schemes was discussed and it is requested Member Banks to clear pendency at the earliest and the rejection should not be on flimsy ground.</p> <p>Member Secretary, SLBC Maharashtra suggested that there may be a single portal at State level, in order to review the progress under GoM schemes in line with JanSamarth portal.</p> <p>Forum appreciated the suggestion, and it is decided that GoM will make an arrangement for such a portal.</p>	<p>GoM, to provide a single portal to host various Govt sponsored schemes.</p>	<p>GoM</p>
		<p>Forum reviewed the progress under MSME financing, affordable housing, Education loan, PM Svanidhi Scheme.</p>	<p>Member Banks to clear pendency of PM Svanidhi scheme and PM Vishwakarma Scheme</p>	<p>Member Banks</p>
		<p>The forum expressed their dissatisfaction over poor performance under, Education loan disbursement and requested to improve it.</p>	<p>Member Banks to improve performance under educational loans.</p>	<p>Member Banks</p>
		<p>The central sector scheme of interest subvention was also discussed. The data on interest subsidy given for the Education loans be provided to SLBC. Accordingly, all Member Banks are hereby requested to ensure submission of data to SLBC Maharashtra for consolidation and review.</p>	<p>Member Banks to submit the data of interest subsidy on education loan to SLBC Maharashtra for consolidation and review.</p>	<p>Member Banks</p>



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		<p>The forum reviewed progress under SHG Bank linkage and financing under e-NWR.</p> <p>Principal Secretary Panchayati Raj Deliberated that,</p> <p>HDFC & ICICI Bank are performing well in SHG financing, and all other Banks to perform under SHG finance.</p> <p>Banks to check availability of NIC code before processing of proposals under MSRLM</p> <p>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.</p>	<p>Member Banks to improve performance under SHG finance</p> <p>GoM to look into the resolution of RSETI related issues at Pune and Gondia</p>	<p>Member Banks</p> <p>GoM</p>



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4.	Enhancing Farmers Income	<p>Maharashtra, a key agricultural state in India, involves implementing a combination of strategies to improve productivity, market access, and overall economic conditions for farmers. This requires a multi-pronged approach, considering the diverse agro-climatic zones, varying levels of resource availability, and different cropping patterns in the state.</p> <p>The overview of the strategies and initiatives aimed at enhancing farmers' income in Maharashtra was discussed.</p> <p>ACS co-operation deliberated that, Member Banks to have a liberal approach while extending credit support to Agri exporters.</p>	Member Banks to extend credit support to agriculture exporters.	Member Banks
5	CD Ratio- Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	<p>The House was informed that State is having robust CD ratio at 97.15 %. It was also informed that as of 30.09.2024, 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%.</p> <p>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.</p> <p>Further, as the credit absorption capacity of the District is less due to geographical reasons, there should be focused approach being an aspirational district and Blocks wherever there is a scope for credit uptake be also given more focus.</p>	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



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6	Position of NPAs in respect of Schematic Lending,	The House was informed about NPAs under MSME & MUDRA. Member Banks are requested to ensure that position of NPAs be submitted to SLBC without fail, so that the same can be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and overall rise in NPAs can be arrested effectively.	Member Banks are requested to ensure that position of NPAs is submitted to SLBC, without fail so that the same can be reviewed, to have corrective measures / suggestions that can be adopted for arresting rise in NPAs effectively.	Member Banks
7	Review of Restructuring of Loans in Natural Calamity Affected Districts in the State	During the Sept 2024 quarter, no Natural calamity is declared by Govt.	--	--
8	Discussion on Policy Initiatives of the Central / State Govt. / RBI and Expected Involvement of Banks	Various policy initiatives were discussed in brief.	-	-
9	Discussion on Improving Rural Infrastructure / Credit Absorption Capacity	Discussion on following points took place during the meeting. <ul style="list-style-type: none"> ▪ Any large project conceived by the State Govt. to help improve C-D Ratio ▪ Explore the Scope of state-specific potential growth areas and the way forward-choosing partner banks. ▪ Discussion on findings of region-focused studies, if any, and implementing the suggested solutions ▪ Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.) <p>Also, performance of AIF and PMFME schemes were reviewed, and forum advised Bankers to clear pending</p>	Member Banks to clear the pendency under AIF	Member Banks



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		proposals at the earliest. ACS co-operation deliberated that, convergence of AIF and PMFME be taken, and new changes of the AIF be taken into consideration. Further he deliberated that Loan under process be focused and be cleared on priority and TAT to be followed.	and PMFME.	
10	Efforts Towards Skill Development on Mission Mode Partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. Including A Review of Functioning of RSETIs	The performance of RSETIs, FLCs, was reviewed. 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
11.	Steps taken for improving Land record, Progress in digitization of Land record and seamless loan disbursement and property card issued under SWAMITVA Scheme	Implementation of SVAMITVA Scheme was discussed and There are about 20,80,846 property cards issued as on 24-06-2024. Member Banks are requested to extend finance against the security of property cards as per the policy. In view of the above we request all Member Banks to sensitize their regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.	Member Banks to sensitize their regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress to SLBC.	Member Banks
12	Sharing of Success Stories and New Initiatives at The District Level that Can Be Replicated in Other Districts / States	Member Banks and LDMs are requested to share success stories if any to replicate it in other part of the state.	Member Banks and LDMs to share success stories if any.	Member Banks & LDMs
13	Discussion on Market Intelligence Issues	Discussion on various Market Intelligence Issues took place.	--	--



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14	Issues Flagged by Member Banks & Lead District Managers and Issues Remaining Unresolved at DCC / DLRC meeting.	Member Banks and LDMs were requested to flag issues if any remained unresolved at District level.	--	--
15	Timely Submission of Data by Banks, Adhering Schedule of SLBC Meeting	As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr ended Sept 2024 . Discrepancies in data submission by Member Banks in the New MIS system, are mainly as below: <ul style="list-style-type: none">➤ Variation in standardized data submission as compared to last quarter and that of manual submission.➤ Delayed submission➤ Errors in data punching	Member Banks to ensure timely submission of error free data to SLBC.	Member Banks
16	Any other issues with the permission of chair	--	--	--



Annexure II

List of Participants for 165th SLBC Meeting held at Mumbai on 09/12/2024.

S.N.	Name of Officila/Executive	Designation / Institute
A. State Government		
1	Smt. Sujata Saunik	Chief Secretary, Govt. of Maharashtra
2	Shri Narendra Patil	Chairman, APAMVMM
3	Dr. Rajagopal Devara	Additional Chief Secretary, Cooperation, Planning & Development Commissioner
4	Dr. K.H. Govidraj	Principal Secretary, UDD, GOM
5	Shri Eknath Dawale	Principal Secretary, Panchayat Raj & RDD, GOM
6	Shri Paraag Jaain Nainutia	Principal Secretary, IT, GOM
7	Dr. Harshadeep Kamble	Principal Secretary, Industries, GOM
8	Shri Vijay Waghmare	Secretary, Social Justice & Spl. Assistance Dept.
9	Ms. Jayshri Bhoj	Secretary, Agriculture
10	Dr. Atul Patne	Secretary, Fisheries
11	Shri Ajinkya Bagade	Dy.Secretary, UD-2
12	Shri Santosh Patil	Joint Secretary, Co-operation Dept.
13	Shri Dhanwant R. Mali	Under Secretary, MSRLM
14	Shri Ashok Kirnalli	Director, ATMA
Reserve Bank of India		
1	Shri Suman Ray	Regional Director, RBI, Maharashtra
2	Shri Sachin Y Shende	Regional Director, RBI, Nagpur
3	Shri Sibor Nekhini	General Manager, FIDD Mumbai
4	Shri Bhushan Laghate	Assistant General Manager, FIDD Mumbai
NABARD		
1	Ms. Rashmi Darad	Chief General Manager, NABARD
Convener Bank- Bank of Maharashtra		
1	Shri Asheesh Pandey	Executive Director & Chairman SLBC, Maharashtra
2	Shri Manoj Kare	General Manager & Convener SLBC, Maharashtra
3	Shri Rajesh Deshmukh	Deputy General Manager & Member Secretary, SLBC Maharashtra
4	Shri Dipak S. Patil	Assistant General Manager, SLBC Maharashtra
5	Shri Anandraje Patil	Chief Manager, SLBC Maharashtra
6	Shri Sunil Kulkarni	Senior Manager, SLBC Maharashtra
7	Shri Imteyaz Ali Quisher	Senior Manager, SLBC Maharashtra
8	Shri Sunil Wankhede	Senior Manager, SLBC Maharashtra
Apex Bodies		
1	Shri Anjanikumar Shrivastava	General Manager, SIDBI



Commercial Banks		
1	Shri Firoz Hasnain	Chief General Manager, Punjab National Bank
2	Shri Anirudh Kumar Choudhary	General Manager, State Bank of India
3	Shri Deepak Kumar Gupta	General Manager, Bank of India
4	Shri Ajay Kumar Singh	General Manager, Central Bank of India
5	Shri Manoj Kumar Tak	Deputy General Manager, State Bank of India
6	Shri Vikas Gupta	Deputy General Manager, State Bank of India
7	Shri Jayanta Kumar Pattajoshi	Deputy General Manager, Bank of Baroda
8	Shri Shaileshkumar Joshi	Deputy General Manager, PNB
9	Shri Ravi Ranjan	Deputy General Manager, Union Bank of India
10	Shri. Swaminathan R	Deputy General Manager, Canara Bank
11	Shri Santanu Bal	Deputy General Manager, Indian Bank
12	Shri Akula Kalyan	Deputy General Manager, IDBI Bank
13	Shri Nandkishor Badsiwai	Assistant General Manager, IOB
14	Shri Sujeet Kumar	Assistant General Manager, UCO Bank
15	Shri Pankaj Ranpise	Senior Manager, Bank of India
16	Shri Vilas Dhurandhar	Deputy General Manager, ICICI Bank
17	Shri Sameer Kulkarni	Regional Head, ICICI Bank
18	Shri Sanjeev Kumar	Vice President, Kotak Mahindra Bank
19	Smt. Aditi Sikchi	Regional Lead, HDFC Bank
20	Shri Sajjid Inamdar	Regional Sales Manager, Axis Bank
21	Shri Vijay Dubey	Assistant Vice President, Axis Bank
22	Shri Parmeshwar Kshirsagar	Senior Manager, Indian Post Payment Bank
Regional Rural Banks		
1	Shri Sanjay Sinha	General Manager, VKGB
M.S. Co-operative Bank		
1	Shri Dilip Dighe	Managing Director, M.S. Co-operative Bank
Lead District Managers, Pvt. Banks, Small Finance Banks, Payment Banks etc. were joined meeting virtually.		

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