

राज्य स्तरीय बैंकर समिती, महाराष्ट्र राज्य स्तरीय बैंकर समिती, महाराष्ट्र

**State Level Bankers' Committee, Maharashtra**

संयोजक संयोजक Convener

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



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

आयोजना विभाग,  
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AX1 / PLN / SLBC / 2014-15 / 1669 - 1793

30.06.2014

**All Members, SLBC – Maharashtra**

Dear Sir,

**Sub : Minutes / Action Points – 123<sup>rd</sup> SLBC meeting held on 17.06.2014 at Mumbai**

Please find attached Minutes / Action Points of the 123<sup>rd</sup> SLBC meeting held on 17.06.2014 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 30.07.2014 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,

Asstt. Gen. Manager,  
Priority.





No. AX1/SLBC-123/Minutes/2014-15

June 18, 2014

**Minutes of the 123<sup>rd</sup> SLBC Meeting held on June 17, 2014 at Mumbai**

123<sup>rd</sup> SLBC meeting was convened on 17.06.2014. The meeting had a focused agenda to ensure adequate flow of credit to agriculture, especially crop loans during current kharif season in Maharashtra State and finalization of State annual Credit Plan Targets for 2014-15.

Chief Guest of the meeting was Hon'ble Chief Minister, Maharashtra State, Shri Prithviraj Chavan. Shri Sushil Muhnot, Chairman, SLBC and Chairman & Managing Director, Bank of Maharashtra chaired the meeting. Shri Harshvardhan Patil, Minister for Cooperation & Parliamentary Affairs, Shri Balasaheb Thorat, Minister for Revenue & Khar Lands, Shri J.S. Saharia, Chief Secretary, Shri K.P. Bakshi, Additional Chief Secretary (Planning), Shri Swadhin Kshatriya, Additional Chief Secretary (Revenue), Dr. Sudhir Kumar Goel, Additional Chief Secretary (Agri & Marketing), Shri Sudhir Shrivastava, Additional Chief Secretary (Finance), Shri Sanjay Kumar, Principal Secretary (Higher & Technical Education), Shri Rajgopal Deora, Secretary (Cooperation), Smt. Ashwini Bhide, Secretary (School Education & Sports), Shri R.D. Shinde, Secretary (Social Justice & Spl. Assistance), Shri Umakant Dangat, Commissioner (Agriculture), Shri S. Chokalingam, Divisional Commissioner, Pune, Dr. Shrikar Pardeshi, Inspector General of Registration and Controller of Stamps, Shri S.P. Hardikar, CEO, MERLM, Shri D.L. Oulkar Addl. Commissioner (Cooperation) and other senior officials of the State Government attended the meeting.

The Reserve Bank of India was represented by Shri S. Ramaswamy, Regional Director, Maharashtra & Goa and Smt. J.M. Jivani, Regional Director, Nagpur.

NABARD was represented by Dr. U.S. Saha, Officer In Charge, MRO, Pune.

Four banks were represented by their Executive Directors viz Shri P.S. Rawat, ED, Canara Bank, Shri Rakesh Sethi, ED, Union Bank of India, Shri SKV Srinivasan, ED, IDBI Bank and Shri Kaizad Bharucha, ED, HDFC Bank.

The meeting was also attended by Shri Pramod Karnad, Managing Director, MSC Bank, Shri S.K. Saha, CGM, Maharashtra Gramin Bank, Shri SDS Carapurcar, Chairman, Vidarbha Konkan Gramin Bank and other senior officials of State Government, Reserve



Bank of India, various banks and Lead District Managers of some of the districts in the State.

Shri S. Bhartkumar, General Manager, Resource Planning, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants and the important dignitaries. He briefly informed the house about progress made by banks in Maharashtra during the year ended 31.03.2014. He thanked the members for utilizing the SLBC forum actively.

Bank of Maharashtra launched MAHA e-SBTR (e-Secured Bank and Treasury Receipt) on this occasion. This facility for payment of Registration Fee and Stamp Duty in Maharashtra was inaugurated by Shri Prithviraj ji Chavan, Hon'ble Chief Minister of Maharashtra State. Dr. Shrikar Pardeshi, Inspector General of Registration and Controller of Stamp Duty, Maharashtra, Shri S. Chokalingam, Divisional Commissioner, Pune & former IGR and Shri S. Bhartkumar, General Manager, Resource Planning, Bank of Maharashtra & Convener, SLBC, Maharashtra gave informative presentations about e-SBTR. Shri S. Bhartkumar informed the house that the facility was being started in 308 branches of Bank of Maharashtra initially of which 108 were from Pune & Mumbai. He thanked Government of Maharashtra for giving this opportunity to Bank of Maharashtra.

Shri Sushil Muhnot, C & MD, Bank of Maharashtra & Chairman, SLBC, thanked Hon'ble Chief Minister and expressed happiness for being part of e-SBTR which is immensely helpful to the society. He briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities i.e. review of performance under Annual Credit Plan 2013-14, Referring to the difficult situation faced by the farmer community because of hailstorm and untimely rains, he hoped that there would be good and well distributed rains during this year though the forecast is for 93% of long term average rainfall. He informed how SLBC took proactive role in the fight against all the critical conditions in earlier years. The issue of farmers affected due to hailstorm was discussed in detail during the SLBC meeting conducted on 12.03.2014. On the basis of guidelines given by Chief Secretary, the relief measures were adopted by SLBC and instructions were given to all the bankers immediately on 15.03.2014. He felt that under the able leadership of Hon. Chief Minister, the state will come up again and production losses suffered during the year will definitely be compensated during this Kharif season. On behalf of all the bankers he assured full cooperation in respect of Annual Credit Plan disbursements for the year 2014-15. He informed about 90% achievement of that crop loan targets during the last financial year showing a rise of 25% over the earlier year. He also informed about the steady increase in the share of Scheduled commercial banks in crop loan disbursements. Achievement



by RRBs was to the extent of 96% and he appealed for treating RRBs at par with commercial banks so that the pending issues like parking of Government funds with RRBs and release of funds under Debt Waiver Schemes could be satisfactorily concluded. He requested the Government for early disposal of other pending matters including waiver of stamp duty on loans disbursed for upliftment of the poor. He informed about the finance for drip irrigation and sprinklers being considered within the KCC as per revised KCC scheme formulated by RBI. He informed the house about State Annual Credit Plan 2014-15 being consolidated at Rs.1,32,856 crores on the basis of District Credit Plans received from Lead District Managers and proposed the total State Credit Plan outlay of Rs. 1,57,292 crores against that submitted by the LDMS in the state of which Rs. 39,432 crore to be disbursed as crop loans and total agricultural credit deployment would be to the tune of Rs. 57,292 crores. He also proposed that major share of the enhanced portion be shared by all Banks excluding DCCBs including crop loan lending in the state. He felt that one of the biggest challenges before the banks was to restrict the delinquencies from its credit portfolio and as such, formulation of a State Recovery Act was utmost necessary. He requested the Government for early implementation of the State Recovery Act.

Shri Harshvardhan Patil, Minister for Cooperation and Parliamentary Affairs welcomed the participants and thanked Bank of Maharashtra, Convener, SLBC for convening the Special SLBC meeting thereby giving an opportunity for exchange of views between the State Government and the Bankers. He directed NABARD to look into the issues pertaining to refinance in applicable cases on a priority basis. He expressed concern over the unavailability of data on number of rescheduled loan accounts and advised that the data be compiled urgently. He felt that the working of various committees be conducted in a time bound manner and decisions of the committees must be implemented immediately by all concerned. He also felt that the agenda of the meeting should be suitably changed with the changing scenario in Maharashtra and should reflect Government's expectations. He advised that ACP targets of 3 districts under directions from Reserve Bank of India and 3 districts with weak DCCBs be reallocated among commercial banks immediately. He assured that pending issues of the banks with Government of Maharashtra will be dealt with at the earliest. He asked to explore the possibility of arranging biannual meetings of bankers with Hon'ble Chief Minister for more meaningful discussions and overall speedy disposal of pending issues. He thanked Hon'ble Chief Minister for his able guidance to the bankers' forum over the years.

In his keynote address, Shri Prithviraj Chavan, Hon'ble Chief Minister, Maharashtra State expressed happiness regarding participation of Executive Directors and other senior officials of major PSBs in the State, complimented the Commercial Banks in the State for



their robust performance during the last year and thanked all for their participation in the meeting at this crucial time of the ongoing Kharif season. He observed that the share of Commercial Banks in disbursement of crop loans has been continuously improving over the past few years. He appreciated the State Annual Credit Plan of Rs.1.57 lakh crore for 2014-15 as an ambitious one and extended his best wishes for achieving the same. He stressed importance of Agriculture for the State of Maharashtra that is facing grave natural challenges one after the other in form of droughts, hailstorms and paucity of drinking water. However, with progressive nature of the farmers in the State and continual support of the commercial banks, he felt that the Government can successfully face the challenges. He informed about the massive drive launched by the State Government for providing drinking water to the affected villages and advocated various approaches and techniques like innovative agricultural practices, nallah bunding, use of micro and drip irrigation systems, construction of large no. of decentralised reservoirs etc. to be adopted for conservation of water in a scientific manner. He opined that though the vagaries of the nature can not be controlled, various counter measures to fight the challenges can be taken. He expressed overall satisfaction over the performance of Commercial Banks. However, as huge investment is involved in such projects, the Chief Minister expected banks to concentrate on increasing their investment credit portfolio along with crop loans. He informed that power tariffs were quite high in Maharashtra and the Government was providing power to the agri sector at subsidized rates. However, he was of the opinion that all schemes must not be completely subsidy driven but the component of loan must also be strong to make the schemes successful. In case of 3 weak DCCBs, he informed that the Government was keenly watching their performance and efforts were on so that they would not face the same fate of the other 3 DCCBs whose licenses have been cancelled by the Reserve Bank of India. He informed that the Government was taking steps to quash the traditional 'savkari' system in Maharashtra. He also informed that the thrust of the Government was on providing quality education and improving quality of the teachers who in turn will part quality education to the students. Though a little late, he hoped for good monsoons. He remarked that the Government was looking forward to all the technological advances in Maharashtra and once again thanked all for participating in large number.

After detailed agenda wise discussions, the meeting ended with vote of thanks by Shri R.K. Gupta, Executive Director, Bank of Maharashtra.

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	State Profile of Maharashtra	For information of all member banks.	--	--
2	Agricultural Development in the State	Member secretary, SLBC informed the house about important issues to be addressed so as to ensure smooth flow of credit to agriculture. Some of the important issues were as under : <ul style="list-style-type: none"><li>• Revised KCC that takes care of credit requirements of farmers for investment, allied activities and consumption</li><li>• Realistic Scales of Finance</li><li>• Strong integrated Agri Marketing System</li><li>• Promotion of JLGs / SHGs-KCC linkage programme</li><li>• NABARD's Potential Linked Plan that will identify block wise potential which will suffice the purpose of PESA districts also.</li></ul>	All concerned agencies to take note of the issues involved.	All Banks NABARD Govt. Agencies
3	Banking Scenario of Maharashtra State	Member Secretary, SLBC informed the house that the Total Business as of March 2014 of Banks in Maharashtra was to the tune of Rs.29.57 lakh crore with growth of 27% and CD Ratio of the State at 95.53%. District wise position shows CD Ratios of Bhandara, Chandrapur & Gadchiroli districts to be lower than 40%. This was because of large amount of Government deposits.	Bank branches in these districts must strive hard to improve the CD ratio of the respective district.	All Banks operating in Bhandara, Chandrapur and Gadchiroli districts



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Opening of Branches in FI villages	<p>Member Secretary, SLBC informed the house that during 2013-14, banks in Maharashtra opened 750 branches in the state of which 320 were in rural areas.</p> <p>Hon'ble Minister for Cooperation observed that rural branches were not being opened as per requirement.</p> <p>Member Secretary, SLBC explained Central Government and RBI's guidelines and informed that SLBC has identified 308 unbanked rural centres in Maharashtra that conform to these guidelines. He appealed bankers to refer to the list of these centres put up on SLBC website and open branches accordingly. He informed the house that the number of bank branches serving the population of Maharashtra is better than the national average.</p>	<p>Banks to refer to the list of unbanked rural centres on SLBC website and inform SLBC about branches opened so that the list can be updated on a continual basis. In case, opening of a brick and mortar is not feasible, an Ultra Small Branch (USB) may be opened as per guidelines.</p>	All Banks
4	Finance for Agriculture in Maharashtra	<p>Member Secretary, SLBC informed the house that banks in Maharashtra have achieved target in respect of agriculture lending to the extent of 79% and the increase over last year was 29%. Crop loan disbursement targets have been achieved to the extent of 90% despite natural calamities like drought &amp; hailstorms and rise over last year was 25%. A 5 year agency wise</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	ACP review 2013-14	<p>comparison shows that the share of commercial banks in lending for crop seasons has increased from 40% to 60% whereas that of cooperative banks has come down from 60% to 40%.</p> <p>Hon'ble Minister for Cooperation enquired about classification of advances to sugar factories. Bankers informed that these advances are classified as Non Priority.</p> <p>Hon'ble Chief Minister opined that differentiation should be made by Reserve Bank of India in respect of private and cooperative sugar factories.</p> <p>It was observed that farmers are financed through farmers' cooperative societies as there is a problem of recovery in case of direct finance to individual farmers.</p> <p>Member Secretary, SLBC informed the house that achievements under ACP 2013-14 being 131% for priority sector and overall achievements were 362% of the target. 12 districts surpassed the annual targets, 9 were in the range of 75%-100% and 12 districts registered achievement below 75%.</p> <p>Member Secretary, SLBC observed that one of the major reasons for low off take of</p>	<p>Reserve Bank of India to issue clear guidelines.</p> <p>Bank branches in the districts with achievement below 75% to improve performance and achieve all targets set for the year 21014-15.</p>	<p>RBI</p> <p>All Banks</p>





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		<p>investment credit is comparatively very low rate of interest for crop loans which tends to be availed more by the farmers and assured that this year focused attention will be paid by the bankers for substantial increase in investment credit.</p> <p>CGM, SBI opined that for investment credit to increase, there should be adequate demand from the farmer community.</p> <p>Hon'ble Chief Minister pointed out that there was robust demand for drip irrigation projects for which the Government has been offering substantial subsidy and assured boost in productivity by 100%.</p> <p>Additional Chief Secretary, Agri &amp; Marketing observed that Bankers were not aware of various Government schemes pertaining to cold storages, warehouses, National Mission on Mechanization and Integrated Development of Agriculture etc. and directed NABARD to communicate all such schemes to them. He informed that the outlay involved in implementation of these schemes was to the tune of Rs. 25,000/- crore.</p>	<p>Bankers to concentrate on investment credit and strive to achieve the targets set for investment credit under ACP 2014-15</p> <p>NABARD to consolidate and communicate all Government Schemes applicable in Maharashtra to bankers</p>	<p>All Banks</p> <p>NABARD</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by														
5	State Annual Credit Plan 2014-15	<p>Member Secretary, SLBC informed about State Annual Credit Plan 2014-15 being consolidated at Rs.1,32,856 crores on the basis of District Credit Plans received from Lead District Managers. He explained that the district credit plans are prepared well in advance based on actual achievements as at end of December of earlier calendar year and as such tend to be on lower side. He informed that SLBC proposes the total State Credit Plan outlay of Rs. 1,57,292 crores at 20% growth over actual achievements as at the end of march 2014 against that submitted by the LDMs in the state of which Rs. 39,432 crore to be disbursed as crop loans and total agricultural credit deployment would be to the tune of Rs. 57,292 crores. He also proposed that major share of the enhanced portion be shared by all Banks excluding DCCBs including crop loan lending in the state.</p> <p>Hon'ble Chief Minister expressed that the Plan is an ambitious one and approved it.</p> <p>Additional Chief Secretary, Agri &amp; Marketing enquired about the strategy to be adopted in case of the districts where DCCBs were under restrictions.</p> <p>Hon'ble Minister for cooperation enquired</p>	<p>State Annual Credit Plan 2014-15 stands approved as under :</p> <p style="text-align: right;">Rs. In Crore</p> <table border="1" data-bbox="1159 418 1690 662"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>57,292</td> </tr> <tr> <td>Of which Crop Loans</td> <td>39,432</td> </tr> <tr> <td>Other Priority</td> <td>1,00,000</td> </tr> <tr> <td><b>Total Priority</b></td> <td><b>1,57,292</b></td> </tr> <tr> <td>Non Priority</td> <td>1,42,708</td> </tr> <tr> <td><b>Grand Total</b></td> <td><b>3,00,000</b></td> </tr> </tbody> </table> <p>All concerned to note and achieve all annual targets.</p>	Particulars	Amount	Agriculture	57,292	Of which Crop Loans	39,432	Other Priority	1,00,000	<b>Total Priority</b>	<b>1,57,292</b>	Non Priority	1,42,708	<b>Grand Total</b>	<b>3,00,000</b>	All LDMs All Banks
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Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>about the strategy to be adopted in case of the districts where DCCBs were weak.</p> <p>Additional Chief Secretary, Agri &amp; Marketing enquired about the crop loan disbursement target of Rs. 190.61 crore allotted to Nagpur DCC bank.</p> <p>Member Secretary, SLBC explained that the target was as per approval of DLCC, Nagpur and in view of restriction imposed by RBI, the target was being reallocated amongst commercial banks.</p> <p>It was decided that in Buldhana, Nagpur and Wardha Districts, where DCCBs were under restrictions, 100% targets of the DCCBs would be reallocated amongst commercial banks. In case of Beed, Osmanabad and Solapur districts where DCCBs were weak, 25% targets of the DCCBs would be reallocated among commercial banks.</p>	<p>LDMs of the concerned districts to submit revised plans to SLBC accordingly and SLBC to consolidate revised plan and inform all concerned.</p>	<p>All LDMs SLBC</p>
6	Status of Disbursement of Crop Loans in Three Districts where DCCBs have been put under restriction	Member Secretary, SLBC informed that achievement by three districts viz Buldhana, Nagpur and Wardha under crop loan disbursements was 87% of the target and the same was 85% of the target in the other three districts viz Beed, Osmanabad & Solapur where DCCBs were weak; as against achievement of the State at 90% of	Bank branches in the 6 districts to strive hard to achieve all targets with support from SLBC and Cooperation Department, GoM. LDMs to monitor progress.	All Banks All LDMs



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		the target. He also informed that performance of these districts is being continuously monitored by SLBC and the Cooperation Department, GoM.		
7	Initiatives by Banks	<p>Member Secretary, SLBC informed the house about strategies to be adopted by banks to augment achievement under Annual Credit Plan 2014-15; important among which are as under:</p> <ul style="list-style-type: none"> <li>• Emphasis on new KCC / RuPay Cards</li> <li>• Staff support to rural branches during crop seasons so as to ensure availability of timely credit to the farmers</li> <li>• Seek support of the district machinery during crop seasons</li> <li>• Other initiatives like printing and distribution of financial literacy material, conducts of financial literacy camps, distribution of DICGC material received from RBI etc.</li> </ul> <p>Chief Secretary, GoM informed the house about formation of core committees to discuss and implement strategies for overall development of the State. The activities covered are Infra projects, Marine activities / fisheries, Horticulture and Tourism. A representative of each Lead Bank is nominated as member of each of these committees apart from Additional Chief</p>	<p>All banks to follow these indicative guidelines in addition to implementation of new innovative ideas which can be shared with the SLBC forum.</p> <p>Concerned department of GoM to nominate a representative of NABARD as member of the core committees.</p>	<p>All Banks</p> <p>GoM</p>



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		<p>Secretaries, Secretaries and Deputy Secretaries of respective Government departments.</p> <p>Hon'ble Chief Minister directed to nominate member of NABARD on these core committees.</p> <p>Hon'ble Minister for Cooperation felt that one more committee should be formed to focus on increasing Investment Credit.</p>	<p>Concerned department of GoM to form one more committee for focusing on increasing Investment Credit.</p>	<p>GoM</p>
8	Initiatives by Government	<p>Waiver of stamp duty on loans to SHGs up to Rs.50,000/-, on priority sector loans up to Rs. 5 lakh to minority communities and on all crop loans up to Rs. 3 lakh; is a long pending demand of the bankers. Similarly bankers have been requesting the Government to implement State Recovery Act at the earliest. Bankers informed that stamp duty is exempted in states like Punjab and Haryana. Similarly, Recovery Acts are in place in States like Madhya Pradesh since long.</p> <p>Hon'ble Chief Minister directed to assess the revenue loss if stamp duty as requested by bankers is exempted.</p>	<p>Inspector General of Registration and Controller of Stamps to assess the revenue loss and put up a status note.</p>	<p>IGR, GoM, Pune</p>



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9	Issues of member banks	<p>Long pending issues of member banks include settlement of claims under Agri Debt Waiver &amp; Debt Relief Scheme and other schemes including interest subvention, refund of penal interest and treating RRBs at par with nationalized banks for the purpose of sanction of claims and parking of Government funds.</p> <p>Secretary Cooperation observed that sizable amount is pending with Banks.</p> <p>General Manager, Priority, Bank of Maharashtra opined that the two issues were different and should not be linked.</p> <p>Hon'ble Minister for Cooperation assured the house that all pending issues of the banks with the Government will be dealt with at the earliest.</p>	<p>Cooperation department, GoM to put up a status note on pending claims by the banks.</p>	<p>Cooperation Dept. GoM</p>
10	Implementation of Strategies and Guidelines on Financial inclusion	<p>Member Secretary, SLBC informed the house about status of DBT in 12 districts of Maharashtra and position of Aadhaar seeding.</p> <p>He also informed the position of opening of accounts under One Family One Account concept in 7 identified districts of Maharashtra. The achievement is in the</p>	<p>Accounts of all remaining households to be opened by the 7 identified banks for the concerned districts by 31.07.2014</p>	<p>BoM, BoI, CBI, SBI, ICICI, Union Bank &amp; BoB</p>



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		range of 82% to 95% for different districts and it is proposed to open all accounts by 31.07.2014.		
11	Legal Framework of Land Rights, Computerisation of Land records	<p>Additional Chief Secretary, Revenue pointed out that the relevant section pertaining to mutation is Section 150 of the Maharashtra Land &amp; Revenue act 1966 and not Section 50 as mentioned in agenda notes. He informed that necessary infrastructure and training has been provided to the Talathis for implementation of the project pilot of which will be launched shortly as Maha Bhu Abhilekh. He also informed that all 7/12 extracts have already been computerized. To the bankers' demand of granting access into the system at branch level, he replied that presently, the same could not be considered favourably from security point of view.</p> <p>Chief Secretary, GoM has already directed that classification of records on the basis of urban and rural holdings be done with categorization viz tribal / landless etc.</p>	<p>The State Government is requested to launch the pilot of the project at the earliest for early full fledged implementation subsequently.</p>	<p>Dept of Revenue &amp; forests &amp; Dept of Land Records, GoM</p>
12	Other Issues	<p><b>Data on rescheduled loans</b></p> <p>Member Secretary, SLBC informed that</p>	<p>All banks to inform district wise data on</p>	<p>All Banks</p>



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		<p>rescheduled loans are not considered as fresh disbursement. He also informed that so far approximately Rs. 42 crore worth of loans have been rescheduled in the State and data on number of rescheduled loan accounts was not readily available. The same will be compiled and put up for review in the next meeting.</p> <p><b>MSRLM</b></p> <p>CEO, Maharashtra State Rural Livelihood Mission (MSRLM) expressed concern over achievement to the tune of Rs.400 crore in respect of credit linkage of SHGs as against the target of Rs. 1300 crore and appealed all banks for 100% achievement of targets. He also stressed the need for cleaning the data on SHGs. He informed that online transfer facility of reimbursement of interest subvention claims has been introduced by MSRLM.</p> <p><b>Investment Credit</b></p> <p>Additional Chief Secretary, Agriculture &amp; Marketing observed that though the achievement in respect of crop loan disbursement by banks was commendable, investment credit was not going up with a growth rate of only 1%. He was of the</p>	<p>rescheduled loans to SLBC</p> <p>All banks to achieve targets under SHG bank finance</p> <p>All banks to concentrate on agri term loans to increase investment credit. All banks to enter into MoU with State Warehousing Corporation.</p>	<p>All Banks</p> <p>All Banks</p>





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		<p>opinion that credit to agriculture would not flourish if investment credit does not go up. Finance by banks to irrigation projects, farmer cooperative societies and exposure to credit having a combination of crop loans and investment loans would certainly help in this respect. He directed the bankers to finance warehousing projects being a 100% secure finance. He informed that 5 banks had already entered into a Mou with Maharashtra State Warehousing Corporation and urged other member banks to join at the earliest to tap business worth Rs.10,000 crore. He informed that the corporation had warehouses at 168 locations across Maharashtra, were electronically connected and had facility for cleaning grains.</p> <p>Hon'ble Minister for Cooperation felt that a separate committee should be formed to focus on increasing Investment Credit.</p> <p><b>Education (CSR Activity)</b></p> <p>Hon'ble Chief Minister informed that the thrust of the Government was on providing quality education and improving quality of the teachers who in turn will part quality education to the students. Secretary, School Education &amp; Sports stressed the need for</p>	<p>Concerned department of GoM to form a separate committee for focusing on increasing Investment Credit.</p> <p>Bank to extend helping hand as part of CSR activity.</p>	<p>GoM</p> <p>All Banks</p>



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		<p>development of IT hardware infrastructure in order to achieve the objectives of the Government as the thrust was offering digital content for interactive e-learning. She felt that this was the area where banks can come forward for help. She informed the house about the help being received by the Government from Corporate Houses in form of free content, adoption of schools, making their training facility available for teachers etc. She appealed the banks for help by adopting any of the models.</p> <p><b>RBI Circular No. RPCD.RCB.BC.No. 110/07.51.020/2013-14 dtd. June 5, 2014</b></p> <p>Citing the circular dtd 5<sup>th</sup> June 2014 issued by RBI, Managing Director, Maharashtra State Cooperative Bank informed that the provisions of the circular would make funds management extremely difficult for the State Coop Bank. He requested the Government to look into the matter.</p> <p>Hon'ble Chief Minister opined that the provisions of the circular may prove to be a blow to the cooperative sector and directed RBI to look into the matter and reconsider the provisions.</p>	<p>Reserve Bank of India to look into the matter and reconsider the provisions.</p>	<p>RBI</p>



**Annexure II**

**List of Participants of 123<sup>rd</sup> SLBC Meeting held on 17.06.2014 at Mumbai**

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Prithviraj Chavan	Chief Minister, Maharashtra Chief Guest
2	Shri Harshvardhan Patil	Minister for Coop. & Parliamentary Affairs
3	Shri Balasaheb Thorat	Minister for Revenue & Khar Lands
4	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
5	Shri R. Athmaram	Executive Director, Bank of Maharashtra
6	Shri R.K. Gupta	Executive Director, Bank of Maharashtra
<b>State Government</b>		
1	Shri J.S. Saharia	Chief Secretary
2	Shri K.P. Bakshi	Additional Chief Secretary, Planning
3	Shri Swadhin Kshatriya	Additional Chief Secretary, Revenue
4	Dr. S.K. Goel	Additional Chief Secretary, Agriculture & Marketing
5	Shri Sudhir Shrivastava	Additional Chief Secretary, Finance
6	Shri Sanjay Kumar	Principal Secretary, Higher & Technical Education
7	Shri Rajgopal Deora	Secretary, Cooperation
8	Ms. Ashwini Bhide	Secretary, School Education & Sports
9	Shri R.D. Shinde	Secretary, Social Justice & Spl. Assistance
10	Shri Mahesh Pathak	Secretary, Animal Husbandry
11	Shri Umakant Dangat	Commissioner, Agriculture
12	Shri S. Chokalingam	Divisional Commissioner, Pune
13	Dr. Shrikar Pardeshi	Insp. Gen. of Registration & Controller of Stamps
14	Shri S.P. Hardikar	CEO, MSRLM
15	Shri D.L. Oulkar	Addl. Commissioner, Cooperation
16	Shri D.S. Salunke	Dy. Registrar, Cooperation
17	Shri Santosh Patil	Officer on Special Duty
18	Shri M.K. Kendre	Under Secretary, Planning
19	Shri V.G. Amolkar	Section Officer
20	Shri A.R. Jagtap	Desk Officer, Women & Child Development
<b>Reserve Bank of India</b>		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Ms. J.M. Jivani	Regional Director, Nagpur
3	Shri C. Patnaik	General Manager, RPCD, Mumbai
4	Shri M.D. Sangavikar	Asstt. General Manager, RPCD, Mumbai
5	Shri DBV Raju	Asstt. General Manager, Nagpur
<b>NABARD</b>		
1	Dr. U.S. Saha	OIC, MRO, Pune
2	Shri Pramod Ghole	General Manager, MRO, Pune
3	Shri Lalit Jadhav	DGM, MRO, Pune



Sr. No.	Name of the Participant	Designation / Institution
<b>Scheduled Commercial / Apex Banks.</b>		
1	Shri P.S. Rawat	Executive Director, Canara Bank
2	Shri Rakesh Sethi	Executive Director, Union Bank of India
3	Shri SKV Srinivasan	Executive Director, IDBI Bank
4	Shri Kaizad Bharucha	Executive Director, HDFC Bank
5	Shri Sanjay Aggarwal	Field General Manager, Allahabad Bank
6	Shri K. Ranganath	Dy. Gen. Manager, Andhra Bank
7	Shri K.C. Pradhan	Zonal Manager, Andhra Bank
8	Shri N. Saketh Kumar	Dy. Manager, Andhra Bank
9	Shri K.M. Manvi	Chief General Manager, Bank of Baroda
10	Shri. E.H. Rahiman	Gen. Manager, Bank of Baroda
11	Shri Vikas Pande	Gen. Manager, Bank of India
12	Shri U.M. Bangera	Dy. Gen. Manager, Canara Bank
13	Shri V.P. Kalbhor	Dist. Coordinator, Canara Bank
14	Shri Balakrishna Alse S	Dy. Gen. Manager, Corporation Bank
15	Shri R.N. Das	General Manager, Dena Bank
16	Ms. Jaya Chakraborty De	Dy. Gen. Manager, Dena Bank
17	Shri Niranjana Mathure	General Manager, IDBI Bank
18	Shri M. Karthikeyan	Dy. Gen. Manager, Indian Bank
19	Shri M.K. Grover	Dy. Gen. Manager, Indian Bank
20	Shri K.K. Acharya	Gen. Manager, Oriental Bank of Commerce
21	Shri B.M. Sharma	Dy. Gen. Manager, Oriental Bank of Commerce
22	Shri S.J. Birje	Officer, Oriental Bank of Commerce
23	Shri Ashok Pradhan	Circle Head, Punjab National Bank
24	Shri Gurnam Singh	Dy. Gen. Manager, Punjab & Sindh Bank
25	Shri Sudhir Dubey	Chief General Manager, State Bank of India
26	Shri C.H. Gaushal	Asstt. Gen. Manager, State Bank of India
27	Shri Suresh Nayak	Regional Manager, Syndicate Bank
28	Shri B.B. Sahay	Gen. Manager, UCO Bank
29	Shri B.P. Dimri	Gen. Manager, Union Bank of India
30	Shri Ranbir Singh	Gen. Manager, Union Bank of India
31	Shri V. Sundaresan	Gen. Manager, United Bank of India
32	Shri Nagendra	Chief Manager, United Bank of India
33	Shri. Murali Ramaswami	Gen. Manager, Vijaya Bank
34	Shri P.V. Rao	VP, Axis Bank
35	Shri S.A. Deodhar	DVP, Axis Bank
36	Shri Varinder Gulati	Addl Gen. Manager, Federal Bank
37	Shri Michael Andrade	Sr. Vice President, HDFC Bank
38	Shri Anil Kaul	Senior Gen. Manager, ICICI Bank
39	Shri Sameer Kulkarni	Senior Manager, ICICI Bank
40	Shri Amol Patil	Relationship Manager, ING Vysya Bank
41	Dr. Meera Aranha	Gen. Manager, Karnataka Bank Ltd.
42	Shri Nagaraja Rao B.	Dy. Gen. Manager, Karnataka Bank Ltd.
43	Shri Manoj Rawat	Senior Vice President, RBL Bank
44	Shri V.S. Mandalkar	Vice President, RBL Bank



Sr. No.	Name of the Participant	Designation / Institution
45	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
46	Shri B.A. Ubale	Dy. Gen. Manager, MS Cooperative Bank
<b>Regional Rural Banks</b>		
1	Shri S.K. Saha	CGM, Maharashtra Gramin Bank
2	Shri A.R. Shreshtha	Regional Manager, Maharashtra Gramin Bank
3	Shri SDS Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
<b>Lead District Managers</b>		
1	Shri G.B. Bokade	LDM, BEED
2	Shri M.N. Patke	LDM, BULDHANA
3	Shri D.K. Silare	LDM, GADCHIROLI
4	Shri Mohan Mashankar	LDM, NAGPUR
5	Shri B.R. Dupargude	LDM, OSMANABAD
6	Shri M.G. Korwar	LDM, SOLAPUR
7	Shri A.R. Mise	LDM, WARDHA
<b>Others</b>		
1	Shri Preetam Kale	Consultant, Accenture
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri S. Bharatkumar	G.M. Resource Planning & Convener, SLBC
2	Shri Philip D'Silva	G.M. Priority
3	Shri L.M. Deshmukh	DGM, Govt. Business & Member Secretary, SLBC
4	Shri Narayan Bhat	AGM, ABC
5	Shri EVR Murthy	AGM, Priority
6	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
7	Shri C.R. Kadu	Sr. Manager, FI
8	Shri Nitin Bajait	Sr. Manager, ABC
9	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell