



No. AX1 / SLBC – Special / Minutes / 2013-14

April 23, 2013

Minutes of the Special SLBC Meeting held on April 22, 2013 at Mumbai

A special SLBC meeting was convened on 22.04.2013 to ensure adequate flow of credit to agriculture, especially crop loans during current kharif season in Maharashtra State.

The meeting was presided over by Hon'ble Chief Minister, Maharashtra State, Shri Prithviraj Chavan. Shri Narendra Singh, Chairman, SLBC and Chairman & Managing Director, Bank of Maharashtra co-chaired the meeting. Shri Ajit Pawar, Dy Chief Minister, Shri Radhakrishna Vikhe Patil, Minister for Agriculture, Shri Harshvardhan Patil, Minister for Cooperation & Parliamentary Affairs, Shri Jayant Kumar Banthia, Chief Secretary, Dr. Sudhir Kumar Goel, Additional Chief Secretary, Shri K.P. Bakshi, Additional Chief Secretary, Shri Sudhir Shrivastava, Principal Secretary (Finance), Shri Sanjay Kumar Singh, Principal Secretary (Higher Education), Shri S.S. Sandhu, Principal Secretary (RDD), Shri Rajesh Agrawal, Principal Secretary (IT), Shri Rajgopal Deora, Secretary (Cooperation), Shri Madhukar Choudhari, Commissioner (Cooperation), Shri Umakant Dangat, Commissioner (Agriculture) and other senior officials of the State Government attended the meeting.

The Reserve Bank of India was represented by Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, Smt. Phulan Kumar, Regional Director, Nagpur and Shri C.D. Srinivasan, Chief General Manager, RPCD, Central Office, Mumbai.

NABARD was represented by Shri V. Radhakrishna Rao, Executive Director, Shri M.V. Ashok, Chief General Manager and Shri K.V. Rao, Chief General Manager.

Two banks were represented by their Chairmen & Managing Directors viz Shri D. Sarkar, CMD, Union Bank of India and Shri Ashwani Kumar, CMD, Dena Bank.

Three banks were represented by their Executive Directors viz Shri P. Srinivas, ED, Bank of Baroda, Shri R.K. Goyal, ED, Central Bank of India and Shri SKV srinivasan, ED, IDBI Bank.

The meeting was also attended by Shri Pramod Karnad, Managing Director, MSC Bank, Shri K.N. Tambe, Chairman, Vidarbha Konkan Gramin Bank and other senior officials of State Government, Reserve Bank of India, various banks and all the Lead District Managers of various districts in the State.



Shri A.A. Magdum, General Manager, Priority, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants and the important dignitaries.

Shri Narendra Singh, C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra, in his welcome address, thanked the Hon'ble Chief Minister for agreeing to preside over this crucial special meeting of the SLBC being convened at the very outset of Kharif season indicating his keenness for making timely credit available to the needy farmers. On behalf of fellow bankers, he assured full support and cooperation to the Chief Minister in his endeavour. He expressed confidence that Maharashtra will overcome the difficult situation of continuing drought under the able leadership of the Chief Minister and his cabinet colleagues. He explained the role of SLBC to the house and informed that SLBC has been following up continuously since August 2012 for implementation of various drought relief measures in the State including postponement of installments of term loans and conversion of outstandings in crop loan into term loans repayable in three years. He informed the house that total crop loan disbursement during the state for Kharif and Rabi seasons together was to the tune of Rs. 25,192 crores showing 102% of the achievement of the targets set for the last year and share of SCBs in total crop loan disbursements crossed the 50% mark. The increase in crop loan disbursement was of 33% over the previous year's achievements. The crop loan disbursement in the specified 8 districts under the direction of RBI was also 92% of the target allotted for these districts. He appreciated the efforts taken by fellow bankers, Cooperation Department, Government of Maharashtra and all the Lead District Managers for this achievements and thanked them. He informed the house about finalization of District Credit Plans 2013-14 by DLCCs at Rs. 74,051/- crore (excl. Mumbai). However, on the background of continuation of interest subvention scheme and extension of its benefits to private banks also, SLBC has proposed a plan of Rs.79,500/- crore enhanced to the level of PLP projections (excl. Mumbai) of Rs. 79,452/- crore proposed by NABARD. With inclusion of 2 new districts viz Mumbai City and Mumbai Suburb under the purview of Lead Bank Scheme, SLBC has proposed a total Annual Credit Plan of Rs. 1.00 lakh crore for 2013-14 for Maharashtra. Then, he enumerated the expectations of the bankers from the State Government that included waiver of stamp duty on loans for upliftment of poor under the various categories including all crop loans against hypothecation, all loans to woman SHGs, and further for all types of credit facilities up to Rs.5.00 lakh under Priority to SC/ST/SF/MF/Artisans/ Minority Communities and for all loans disbursed under SGSY (MSRLM), introduction of Recovery Act for recovery of banks' dues, submission of lists of beneficiaries by the District Administration to the LDMs for effective implementation of Direct Benefit Transfer (DBT) and appointment of a Nodal Officer for State as well as for each district for DBT. The Chairman, SLBC also sought integrated and coordinated efforts by banks, State Government and other stakeholders to effectively implement Central Government's initiatives for DBT and Financial Inclusion.



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 congratulated the banks in Maharashtra for achieving crop loan disbursement targets to the extent of 102%. He also noted that crop loan finance has crossed the mark of Rs.25,000/- crore which, he felt was a remarkable achievement. He opined that as traditional Indian agriculture is fully dependent on the vagaries of nature, timely and adequate supply of credit proves to be the decisive factor for the farmers which can be made available by simplifying procedures and by reducing excessive stress on the documents. He advised the banks to follow the guidelines formulated by RBI in this respect. He felt that adequacy of credit is directly linked with Scale of Finance and informed that the State Government has laid down the Scale of Finance for the current year and requested all the Banks to follow the same. He also felt that the schemes devised by the Central and State Governments to subsidize the crop credit will have less relevance if they do not percolate to the large no. of farming community. He observed that the DCCBs provided credit of Rs.12,507/- crore to 33 lakh farmers and the Commercial Banks provided Rs.12,687/- crore to 15 lakh farmers during the last year and expected that the number of farmers financed by Commercial Banks to go up substantially. He appealed the member banks to extend their branch network to unbanked villages of Maharashtra to improve their reach to the people. He informed the forum about preparedness of the State Government in the stressed districts for the coming Kharif season. He assured the banks that the Cooperation Department will extend full support to the banks in respect of completion and submission of loan application of the farmers to the bank branches.

Shri Radhakrishna Vikhe Patil, Minister for Agriculture welcomed the participants and thanked the Chief Minister and CMD, Bank of Maharashtra for convening the Special SLBC meeting. He congratulated the banks for their performance during the last year but felt that more thrust needs to be given by the banks in respect of finance under crop loans as the average for Maharashtra is only Rs.12,500/- per hectare whereas the National Average is Rs.25,000/- per hectare. He opined that though the drought in Maharashtra is a major factor, farmers should adopt different techniques like drip irrigation, mechanization, storage of agricultural produce in godowns etc. to overcome the same. He appealed the banks to come forward in this respect for helping the farmers. He advocated the finance by banks to PACCSs as there is no risk involved because recovery is assured. He urged that the concern of SHGs needs to be addressed by Commercial Banks as they have a major role to play in respect of Micro Finance.



In his keynote address, Shri Prithviraj Chavan, Hon'ble Chief Minister, Maharashtra State expressed happiness regarding participation of CMDs and EDs of major PSBs in the State, complimented the Commercial Banks in the State for their robust performance during the last year and thanked all the participants for responding to his call for convening a Special SLBC meeting at this crucial time of start of the Kharif season. He observed that the share of Commercial Banks in disbursement of crop loans has been continuously improving over the past few years and noted that the same has crossed the 50% mark. He appreciated the State Annual Credit Plan of Rs.1.00 lakh crore for 2013-14 as an ambitious one and noted that the targets for crop loans are enhanced by more than Rs. 10,000/- crore. He informed the house that, of the 6 DCCBs put under direction last year, 2 may come out and start functioning normally. However, on the background of severe drought situation in the State affecting 16 districts and 11800 villages, he expected continual support of the Commercial Banks. He informed that the State is facing severe shortage of drinking water because many major reservoirs have dried up and a massive drive has been launched by the State Government for providing drinking water to the affected villages. He appreciated the contributions by banks to the Chief Minister's Relief Fund in form of cash and water storage tanks. He expected all Corporates and banks to contribute handsomely to the cause. He expressed concern over the fact that no. of accounts financed by Commercial Banks is low while amount is more as compared to DCCBs indicating finance to small number of big farmers and advised that the situation must improve. However, he expressed overall satisfaction over the performance of Commercial Banks. He opined that though the vagaries of the nature can not be controlled, various counter measures to fight the draught situation can be taken such as, nallah bunding, adoption of drip irrigation techniques, construction of large no. of decentralised reservoirs etc. However, as huge investment is involved in such projects, the Chief Minister expected banks to come forward for finance to Agriculture other than crop loans.

After detailed agenda wise discussions, the meeting ended with summing up of the proceedings and vote of thanks by Shri J.K. Banthia, Chief Secretary, Maharashtra State.

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	For information of all member banks.	--	--
3	Banking Scenario of Maharashtra State	Member Secretary, SLBC informed the house that the Total Business as of Dec 2012 of Banks in Maharashtra is to the tune of Rs.20.26 lakh crore with CD Ratio of the State at 82.90%. District wise position (excluding the newly added Mumbai Districts) indicates the CD ratio of the State at 64%. CD Ratio of only Gadchiroli district is lower than 40%. This situation will improve when more bank branches are opened in the district.	Banks to open more branches in Gadchiroli District.	All Banks
	Opening of Branches in FI villages	Of the total plan for 182 branches, 148 branches have already been opened.	Banks to open the remaining 34 branches at the earliest.	All Banks
4	Finance for Agriculture in Maharashtra	Member Secretary, SLBC informed about growing share of commercial banks in disbursement of credit to agriculture. He also informed that provisional position of achievements under ACP 2012-13 as of Dec 2012 indicates 73% achievement and expressed confidence that the position of March 13 will		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>show 100% achievement of the targets.</p> <p>Dr. Goel, Addl. Chief Secretary observed that only disbursement under crop loans is growing and investment credit to agriculture is declining which is a matter of concern. He informed that the crop loan financing data of Maharashtra shows Rs.12,500/- per hectare which is only 50% of the national average. He felt that this average must improve and comparison of performance must be made with other States.</p> <p>Shri K.N. Tambe, Chairman, VKGB informed that farmers have a tendency to prefer agri / crop loans up to Rs. 1.0 lakh only as creation of charge on land is not necessary. He felt that for investment credit to go up, support of the Government, as in the State of MP, for recovery of loans will be utmost necessary.</p> <p>Hon'ble Chief Minister, Maharashtra observed that at only 72%, the performance of Kolhapur District in respect of crop loans is too low as compared to other districts.</p> <p>LDM, Kolhapur informed that KDCC Bank is now performing well and more target has been allotted to the bank for the current year. He assured that the annual target of the district will be achieved this year.</p>	<p>Banks to focus on finance to drip irrigation and mechanization projects for improvement in investment credit in agriculture sector.</p> <p>Concerned Department of Government of Maharashtra to expedite implementation of Recovery Act for recovery of banks' dues.</p> <p>Branches of all banks in Kolhapur district to concentrate on disbursement under crop loans so as to achieve the annual target.</p> <p>LDM Kolhapur to monitor performance of all banks including KDCC through regular review in BLBC/ DLCC meetings.</p>	<p>All Banks</p> <p>GoM</p> <p>All Banks in Kolhapur district</p> <p>LDM, Kolhapur BoI (Lead Bank)</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
5	State Annual Credit Plan 2013-14	<p>Member Secretary, SLBC informed the house about finalization of District Credit Plans 2013-14 by DLCCs at Rs. 74,051/- crore (excl. Mumbai). However, on the background of continuation of interest subvention scheme and extension of its benefits to private banks also SLBC has proposed a plan of Rs.79,500/- crore enhanced to PLP projections (excl. Mumbai) of Rs. 79,452/- crore proposed by NABARD. With inclusion of 2 new districts viz Mumbai City and Mumbai Suburb under the purview of Lead Bank Scheme, Chairman, SLBC has proposed a total Annual Credit Plan of Rs. 1.00 lakh crore for 2013-14 for Maharashtra.</p> <p>Dr. Goel, Addl. Chief Secretary observed that the Plan is ambitious and noted that due weightage has been given to investment credit in the same. He suggested that banks should go for finance to drip irrigation, mechanization, post harvest activities, godowns / warehouses etc. He also suggested finance to corporates that procure agricultural produce from a group of farmers and availing Government of India's Credit Guarantee Scheme. Recovery in such cases is guaranteed.</p> <p>Hon'ble Chief Minister, Maharashtra opined that high risk crop loans can be converted into investment credit. He also urged all banks to enter into a MoU with Maharashtra State</p>	<p>Crop loan target of Rs. 34,888/- crore and Annual Credit Plan of Rs. 1,00,000/- crore for the year 2013-14 stand adopted.</p> <p>Banks to focus on finance to drip irrigation and mechanization projects, post harvest activities, godowns / warehouses and corporate chains procuring goods from groups of farmers.</p> <p>Banks to enter into a MoU with Maharashtra State Warehousing Corporation.</p>	<p>All Banks</p> <p>All Lead District Managers</p> <p>All Government agencies</p> <p>All Banks</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Warehousing Corporation. He felt that finance should be made available for modernization of warehouses also.</p> <p>Convener, SLBC, informed that while preparing the ACP 2013-14, finance for construction of godowns, hiring of private godowns, loans financed against warehouse receipts etc. has been considered. He also requested the State Government to give accreditation to private godowns so as to give boost to the activity of financing against e-receipt.</p> <p>Minister for Agriculture remarked that private godowns as well be accredited to bring under the scheme.</p>		
6	Status of Disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction	<p>Member Secretary, SLBC informed the house about the overall achievement to the extent of 92% of the target by banks in districts where DCCBs have been put under direction. He also informed the total crop loan target of these districts to be Rs.5,788/- crore for 2013-14.</p> <p>Hon'ble Chief Minister, Maharashtra asked the banks and the Government agencies in the stressed districts to continue the special efforts taken during the last year and work closely with each other.</p> <p>CGM, RBI, Central Office (RPCD), clarified that</p>	<p>Banks and Cooperation Department, GoM to adopt the same strategies like last year. Due care be taken to avoid multiple financing.</p>	<p>All Banks Cooperation Dept. GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>public sector banks may consider giving fresh loans to borrowers who are already borrowers of DCCBs under direction. This issue can be discussed in the special DLCC meetings and the facility will not cover defaulters. However, DCCBs should ensure that the repayments done are immediately made known to the public sector banks. These banks may, however, get an additional undertaking signed by the borrowers that they will be paying old loans either from their future income or the insurance proceeds, if any, they get owing to the failure of the crops. He informed the House that Lead District Managers of the affected districts should pass on these instructions issued by RBI under the special dispensation of drought and Directions through the DCC/DLRC forum for necessary action by participating banks in these districts.</p> <p>However, Dr. Goel, Additional Chief Secretary and Shri Rajgopal Deora, Secretary, Cooperation pointed out that banks may not follow the instructions of Lead District Managers and RBI must issue clear instructions in this respect in case of districts where DCCBs have been put under direction as well as other districts, as, in other districts also it is possible that DCCBs may reschedule loans and face liquidity crisis.</p>	<p>Reserve Bank of India to issue clear instructions in this respect for all concerned to follow.</p>	<p>RBI</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Commissioner, Cooperation clarified that the funds available with DCCBs in affected districts wheres the DCCBs are under direction of RBI, will be first utilized on priority basis to the farmers in drought affected area whose crop loans have been converted into term loans. The finance to such farmers will be made by DCCBs and the farmers who have cleared their outstanding dues will be diverted to SCBs. As such, there will be minimum problems in providing finance by two banks.</p> <p>CGM, RBI, Central Office (RPCD) further clarified that Special DLCC meetings should be called and guidelines to these specific districts should be given in these meetings.</p> <p>CGM, RBI, Central Office (RPCD) informed that refinance from NABARD is available in such a case.</p> <p>Managing Director, MS Coop. Bank pointed out that NABARD will not refinance its share in absence of guidelines from the Government.</p> <p>Secretary Cooperation informed that adequate provision for DCCBs has been made this year.</p> <p>However, Hon'ble Chief Minister, Maharashtra observed that issuing guidelines to NABARD for refinance will involve huge provision.</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Secretary, Cooperation informed that there is no such practice in other States.</p> <p>Hon'ble Chief Minister, Maharashtra advised for conducting special DLCC meetings immediately in the stressed / drought affected districts to give confidence to farmers.</p>	<p>LDMs of stressed / drought affected districts to conduct special DLCC meetings immediately.</p>	<p>LDMs of stressed / drought affected districts</p>
7	Initiatives to be taken by Banks	<p>Member Secretary, SLBC informed the house that SLBC is compiling data pertaining to no. of accounts in case of crop loans since last year.</p> <p>Secretary, Cooperation suggested weekly targets for submission of application so that the staff at rural branches can manage scrutiny / disbursement effectively.</p> <p>Shri Harshvardhan Patil, Minister for Cooperation assured that DDRs and Asstt. Registrars will Help in collection and submission of crop loan applications.</p> <p>Secretary Cooperation informed the house that the common crop loan application devised by SLBC is being used all over the State.</p> <p>Shri Radhakrishna Vikhe Patil, Minister for Agriculture observed that DCCBs / PACCSs are discouraging KCCs which must stop immediately.</p>	<p>LDMs to submit data pertaining to no. of accounts regularly.</p> <p>District level staff of Cooperation department to submit application in weekly batches to bank branches.</p> <p>NABARD to have feedback in this respect by way of a field level survey.</p>	<p>All LDMs</p> <p>GoM All Banks</p> <p>NABARD</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Hon'ble Chief Minister, Maharashtra suggested camp approach for effectively dealing with huge number of crop loan proposals. He enquired whether collateral of gold is being insisted upon by banks for crop loans.</p> <p>Convener, SLBC, informed that collateral of gold is not being insisted upon by banks. However, loan for agricultural purpose against gold as security can be considered at the request of the farmer. Such loans are being treated as direct finance to agriculture.</p>	<p>Banks to adopt camp approach for handling crop loan cases.</p> <p>Banks not to insist on gold as collateral security for crop loans and extant guidelines issued by RBI must be scrupulously followed.</p>	<p>All Banks</p> <p>All Banks</p>
8	Initiatives to be taken by Government	<p>In view of the fact that, large no. of farmers approaching the banks during Kharif season for availing crop loans / KCCs, the Agri. Dept. or any other Dept may proactively collect & submit the Agricultural loan applications of eligible farmers to BLBC Convener bank branch who in turn will undertake primary scrutiny of documents & forward it to respective branches for its quick disposal.</p> <p>Secretary, Cooperation assured that the entire district level machinery of cooperative department will be available for help of the banks in the stressed districts like last year. He also informed that instructions have been passed to start work from 1st May 2013 itself to avoid rush and resulting delay.</p>	Preparation of loan proposals	<p>DCCBs / Cooperation dept / Agriculture dept. in concerned districts with weak DCCBs</p> <p>Cooperation dept / Agriculture dept. in</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Finance department to study the financial implications of waiver of stamp duty on loans and put up a proposal.	Working of financial implications	all other districts Finance Department, Government of Maharashtra
9	Issues of Member Banks Refund of penal interest Interest Subvention	Hon'ble Chief Minister, Maharashtra informed that the matter is under active consideration of the State Government. However, there are certain observations by CAG and the matter will be sorted out. Dr. Goel, Addl. Chief Secretary informed the house that the observations were in respect of differentiation between waiver and relief and the issue will be resolved by the State Government. On behalf of member banks, Member secretary SLBC requested that there should be a single body for submission of all types of interest subvention claims and a simplified format. Minister for Cooperation and Parliamentary affairs informed that the responsibility to settle Interest Subvention claims of farmers has been cast upon DDRs.	State Government to resolve the long pending matter at the earliest. DDR's to settle claims for all bank branches within their jurisdiction. Commissioner, Cooperation, Pune to take monthly review.	Finance Department, GoM Commissioner, Cooperation, GoM. Respective Dy. District Registrars, GoM. Commissioner, Cooperation, GoM.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
10	Revised Scheme for KCCs by RBI	<p>For information of all member banks.</p> <p>The revised KCC scheme aims at providing adequate & timely credit support from the banking system under a single window to the farmers for their cultivation & other needs as indicated below:</p> <ul style="list-style-type: none">• To meet the short term credit requirements for cultivation of crops• Post harvest expenses• Produce Marketing loan• Consumption requirements of farmer household• Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.• Investment credit requirement for agriculture & allied activities like pump sets, sprayers, dairy animals etc.	To be implemented by all member banks.	<p>All Banks for implementation</p> <p>All LDMs to review and monitor.</p>
11	Implementation of Strategies and Guidelines under Financial Inclusion	Direct Benefit Transfer (DBT) is being taken up in 43 districts with beneficiaries in 26 schemes. Out of these 43 districts five districts, namely Amravati, Nandurbar, Mumbai + Suburb, Pune & Wardha are located in the state of Maharashtra. Aurangabad, Gondia, Jalgaon, Jalna, Latur and Ratnagiri Districts are also added recently. DBT will start in these districts		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>w.e.f. 01-07-2013. It is also proposed to implement the scheme for LPG gas subsidy from 01-10-2013 in the state. The scheme is to be implemented for LPG as well as for fertiliser subsidy at Wardha district on pilot basis.</p> <p>On behalf of member banks, Member Secretary, SLBC requested for appointment of one Nodal Officer for State Government and for each district of Maharashtra who will exclusively interact with LDMs and representatives of banks in respect of DBT operations.</p> <p>Feedback in respect of lists of beneficiaries of various schemes amenable to DBT not being received from District Administration was also given to the house.</p> <p>Hon'ble Chief Minister, Maharashtra appealed the banks to open bank accounts of all beneficiaries with due Aadhaar No. seeding thereof.</p> <p>Shri Rajesh Agrawal, Principal Secretary, Information Technology urged that all cooperative banks must complete full mechanization / adopt Core Banking Solution so as to be ready with Aadhaar enabled accounts for DBT. He put forth Government's expectations from banks. He informed the</p>	<p>State Government to appoint one Nodal Officer for the State as well as for each district of Maharashtra.</p> <p>Concerned Department of Govt. of Maharashtra is requested to pass on necessary instructions to the District Collectors for submitting list to banks in format devised by Central Government.</p> <p>Banks to open accounts of all beneficiaries with Aadhar number seeding (One Account – One Aadhaar No. to avoid duplication).</p> <p>Banks to accept enrollment number / e-aadhaar print while opening accounts. Banks to complete seeding of all available aadhaar numbers in the existing accounts and in new accounts that are being opened. Banks to submit lists of mismatched transactions to the</p>	<p>Planning Department, GoM</p> <p>Planning Department, GoM</p> <p>IT Department, GoM</p> <p>All Banks</p> <p>MS Coop Bank (Mechanisation / CBS of Coop Banks)</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		participants about Aadhaar Payment Bridge (APB) and National Payments Corporation of India (NPCI) and expressed the need for Taluka level training of branch managers.	District Administration whenever any exercise of seeding / linking / mapping is undertaken. Banks to provide BCs / ATMs in areas with population below 5000 where branches are not being opened which will enable the beneficiaries to withdraw money directly credited to their accounts.	
12	Legal Framework of Land Rights, Computerisation of land records	A study tour to Karnataka state was arranged by Department of Land record to study Bhoomi Project, to know about i) the procedure of online mutation; ii) to visit taluka offices of revenue, land records and iii) to understand banks role during registering charge on land etc.	Concerned department of Government of Maharashtra to inform progress in the matter.	Dept of Revenue & forests & Dept of Land Records, Government of Maharashtra.
13	Suggested action points on Drought in Maharashtra	Government of Maharashtra has declared 16 drought affected districts with 11,801 villages for kharif and rabi seasons of 2013. Following suggestion were discussed – <ul style="list-style-type: none"> • There is a considerable scope for utilisation of surface & groundwater resources. To exploit this potential to its optimum, more individual lift irrigation schemes may be encouraged. • There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro irrigation & cultivating high value crops in their command. 	Necessary Special DLCC meetings are held in concerned districts & guidelines are followed.	All LDMs All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<ul style="list-style-type: none"> Flood irrigation for sugarcane & banana crops may be discouraged so that surplus water can be used for other high value crops. At least 50 per cent sugarcane has to be brought under micro irrigation. Low water intensive but high value crops should be encouraged in the Lift Irrigation commands. 		
14	Other Discussions	<p>Hon'ble Chief Minister, Maharashtra observed that payments under MNREGA are not picking up.</p> <p>Convener, SLBC informed that banks in the pilot blocks have completed the process of opening of accounts and have put all the mechanism in place for payments. He requested the Government to start payment on pilot basis.</p> <p>Shri S.S. Sandhu, Principal Secretary, RDD informed that the States of Andhra Pradesh and Karnataka are far ahead in respect of coverage of SHGs / Micro Finance. He advised that all banks should have a SRLM cell. He also advised that the banks must start construction of RSETI buildings wherever land and funds have been made available by the Government.</p>	<p>Government to start payments under MNREGA on pilot basis.</p> <p>Banks to form a SRLM cell.</p> <p>Banks to start construction of RSETI buildings immediately wherever land and funds have been made available.</p>	<p>EGS & Water Conservation Dept. GoM.</p> <p>All Banks</p> <p>All Lead Banks, IDBI Bank, State Bank of Hyderabad</p>



Annexure II

List of Participants of Special SLBC Meeting held on 22.04.2013 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Prithviraj Chavan	Chief Minister, Maharashtra & Chairman, Special SLBC Meeting
2	Shri Narendra Singh	C & M D, Bank of Maharashtra & Co-Chairman, Special SLBC Meeting
3	Shri Ajit Pawar	Dy. Chief Minister
4	Shri Radhakrishna Vikhe Patil	Minister, Agri & Marketing
5	Shri Harshvardhan Patil	Minister, Coop. & Parliamentary Affairs
Government of Maharashtra		
1	Shri Jayant Kumar Banthia	Chief Secretary
2	Dr. Sudhir Kumar Goel	Additional Chief Secretary
3	Shri K.P. Bakshi	Additional Chief Secretary
4	Shri Sudhir Shrivastava	Principal Secretary, Finance
5	Shri Sanjay Kumar Singh	Principal Secretary, Higher Education
6	Shri S.S. Sandhu	Principal Secretary, RDD
7	Shri Rajesh Agrawal	Principal Secretary, Information Technology
8	Shri Rajgopal Deora	Secretary, Cooperation
9	Shri Madhukar Choudhari	Commissioner, Cooperation
10	Shri Umakant Dangat	Commissioner, Agriculture
11	Shri M.S. Devanikar	M.D. Maharashtra State Horticulture & Medicinal Plants Board
12	Shri Dinesh Oulkar	Addl. Commissioner, Cooperation
13	Shri Santosh Patil	Dy. Secretary, Cooperation
14	Shri G.G. Alhat	Dy. Secretary, Social Justice
15	Shri P.G. Mestri	Dy. Secretary, Planning
16	Dr. Naresh Gite	Dy. Secretary, RDD
17	Shri M.K. Kendre	Under Secretary, Planning
18	Shri T.P. Hirlekar	Desk Officer, Planning
19	Mrs. Netra Mankame	Section Officer, Planning
20	Shri G.L. Bhou	Section Officer, Planning
21	Shri Rajesh Doiphode	In. Ind. Director of Industries
Government Corporations		
1	Shri Santosh Ingale	M.D. LASDC Ltd.
2	Shri P.N. Chavan	M.D. VJNT Corporation Ltd.
3	Shri S.B. Londhe	M.D. OBC Corporation Ltd.
4	Shri D.R. Lokhande	DGM, MPBCDC Ltd.
5	Shri S.K. Faruqui	CAO, Annasaheb Patil EBC Dev. Corpn. Ltd.
6	Shri A.P. Mandke	Acc. Manager LASDC Ltd.



Sr. No.	Name of the Participant	Designation / Institution
Reserve Bank of India		
1	Shri J.B. Bhoria	Regional Director, Maharashtra & Goa
2	Smt Phulan Kumar	Regional Director, Nagpur
3	Shri C.D. Srinivasan	Chief General Manager, C.O. Mumbai
4	Shri P.K. Das	General Manager, RPCD, Mumbai
5	Shri L.S. Karande	Asst. Gen. Manager, RPCD, Mumbai
NABARD		
1	Shri V. Radhakrishna Rao	Executive Director
2	Shri M.V. Ashok	Chief General Manager
3	Shri K.V. Rao	Chief General Manager
4	Shri Lalit Jadhav	Dy. Gen. Manager
5	Shri A.N. Tambe	Dy. Gen. Manager
Scheduled Commercial / Apex / DCC Banks.		
1	Shri D. Sarkar	CMD, Union Bank of India
2	Shri Ashwani Kumar	CMD, Dena Bank
3	Shri P. Srinivas	ED, Bank of Baroda
4	Shri R.K. Goyal	ED, Central Bank of India
5	Shri SKV Srinivasan	ED, IDBI Bank
6	Shri Pramod Karnad	MD, M.S.C Bank
7	Shri Mohanty	GM, Allahabad Bank
8	Shri P. Nagendranath Rao	GM, Andhra Bank
9	Shri K.M. Manvi	GM, Bank of Baroda
10	Shri Vikas Pande	GM, Bank of India
11	Shri D.R. Shirodkar	GM, Canara Bank
12	Shri B.B. Tejappa	GM, Corporation Bank
13	Shri S.K. Sharma	GM, Dena Bank
14	Shri Vipon Malhotra	GM, Indian Bank
15	Shri K.K. Soni	GM, Indian Overseas Bank
16	Shri S.C. Sharma	GM, Oriental Bank of Commerce
17	Shri P.S. Hooda	GM, Oriental Bank of Commerce
18	Shri Mukund Tripathi	GM, State Bank of Hyderabad
19	Shri Ravindra Joshi	GM, State Bank of India
20	Shri K.P. Muralidharan	GM, Syndicate Bank
21	Shri Sunil Kakkar	GM, UCO Bank
22	Shri M.S. Juneja	S.G.M. ICICI Bank
23	Shri Anil Nath	Country Head, HDFC Bank
24	Shri M.V. Subramanian	President, Rural Banking, Axis Bank
25	Shri Manoj Rawat	SVP, Ratnakar Bank
26	Shri Rajesh Kharche	Regional Head, ING Vysya Bank
27	Smt Jaya Chakraborty De	DGM, Dena Bank
28	Shri K.C. Chhipe	DGM, Dena Bank
29	Shri Prasad Revadekar	DGM, IDBI Bank



Sr. No.	Name of the Participant	Designation / Institution
30	Shri M.J. Arjunwadkar	DGM, State Bank of India
31	Shri C. Satish Ballal	DGM, Vijaya Bank
32	Shri Devinder Pal Singh	Zonal Manager, Punjab & Sind Bank
33	Shri K.G. Dixit	Divisional Manager, Canara Bank
34	Shri K.R. Narayanan	AGM, Federal Bank
35	Shri P.N. Trivedi	AGM, Punjab National Bank
36	Shri C.H.Gaushal	AGM, SBI
37	Smt. Kalyani Rao	CM, Karnataka Bank
38	Dr. G.P. Mishra	CM, State Bank of Hyderabad
39	Shri H.T. Venkatesh	Sr. Manager, Vijaya Bank
40	Shri Pavan Kumar Goswami	AFO, Karnataka Bank
41	Shri V.R. Bhalerao	Manager, MSCARD Bank
Regional Rural Banks		
1	Shri K.N. Tambe	Chairman, Vidarbha Konkan Gramin Bank
2	Shri Atul Shreshtha	Regional Manager, Maharashtra Gramin Bank
Lead District Managers		
1	Shri B.D. Shirsat	Representative, LDO, AHMEDNAGAR
2	Shri Y.K. Mishra	LDM, AKOLA
3	Shri A.R. Ghate	LDM, AURANGABAD
4	Shri G.B. Bokade	LDM, BEED
5	Shri J.G. Shinde	Representative, LDO, BHANDARA
6	Shri M.N. Patke	LDM, BULDHANA
7	Shri A.C. Wasnik	LDM, CHANDRAPUR
8	Shri D.K. Silare	LDM, GADCHIROLI
9	Shri V.S. Lakhote	LDM, GONDIA
10	Shri Y.S. Shahare	LDM, HINGOLI
11	Shri R.D. Dusane	LDM, JALNA
12	Shri M.G. Kulkarni	LDM, KOLHAPUR
13	Shri C.N. Patwekar	LDM, LATUR
14	Shri P.M. Karne	LDM, MUMBAI CITY
15	Shri YRM Reddy	LDM, MUMBAI SUBURB
16	Shri Vilas Purohit	LDM, NAGPUR
17	Shri V.R. Turke	LDM, NANDED
18	Shri S.V. Vivrekar	LDM, NANDURBAR
19	Shri A.D. Chavan	LDM, NASIK
20	Shri R.B. Bhosale	LDM, OSMANABAD
21	Shri P.G. Jaronde	LDM, PARBHANI
22	Shri H.A. Mazire	LDM, PUNE
23	Shri T. Madhusudana	LDM, RAIGAD
24	Shri S.G. Ondkar	LDM, SANGLI
25	Shri Sanjay Wagh	LDM, SATARA
26	Shri M.R. Mane	LDM, SINDHUDURG



Sr. No.	Name of the Participant	Designation / Institution
27	Shri M.G. Korwar	LDM, SOLAPUR
28	Shri V.N. Dongre	LDM, THANE
29	Shri M.B.Mashankar	LDM, WARDHA
Convener Bank – Bank of Maharashtra		
1	Shri A. A. Magdum	G.M. Priority & Convener, SLBC
2	Shri L.M. Deshmukh	DGM, FI, RRB & Member Secretary, SLBC
3	Shri EVR Murthy	CM, FI & SLBC
4	Shri Pranabjit Sarkar	Sr. Manager, LBS / RRB Cell
5	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
6	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell