



No. AX1 / SLBC – 157 / Minutes / 2022-23

Dec 19, 2022

Minutes of the 157th SLBC Meeting held at Sahyadri Hall, Mumbai on Dec 14, 2022

157th Quarterly SLBC Meeting was held on 14.12.2022 at Sahyadri Hall, Mumbai, under the Chairmanship of Shri A B Vijayakumar, Executive Director, Bank of Maharashtra, and Shri Manu Kumar Srivastava, Chief Secretary, Govt. of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2022-23, KCC disbursement and various initiatives undertaken by Central & State Govt.

Meeting was also attended by, Shri Anup Kumar, Additional Chief Secretary, Co-operation Govt. of Maharashtra, Shri Omprakash Gupta, Principal Secretary, Finance, Govt. of Maharashtra, Shri Rajgopal Deora, Principal Secretary Planning Dept Govt. of Maharashtra ^, Ms Sarita Bandekar Deshmukh, Joint Secretary Agriculture Dept. Govt. of Maharashtra, Shri Sunil Chavan, Commissioner, Agriculture, Govt. of Maharashtra, Dr. Hemant Vasekar CEO, MSRLM, Shri Ajay Michyari Regional Director, Reserve Bank of India, Maharashtra, Shri G. S. Rawat, Chief General Manager, NABARD, Maharashtra Regional Office, Pune, Smt. Kalpana More, General Manager, FIDD Reserve Bank of India, Mumbai, Ms Rehmat Parkar DGM FIDD Reserve Bank of India Nagpur.

^Attended meeting virtually.

The meeting was also attended by Shri Akshay Yadav, Director of UIDAI Mumbai, Shri Yogesh Bhamre , Director of KVIC, Shri Anjanikumar Srivastava General Manager SIDBI and Executives and senior officials of various Member Banks, LDMS, Executives & officials of various Govt. departments, Corporations and Agencies.

Shri R D Deshmukh, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Shri A B Vijayakumar, Executive Director, Bank of Maharashtra and Chairman of the SLBC Meeting, initiated the dialogue by welcoming the dignitaries, and informed the house that focus of the discussions during the meeting would be ACP achievement by Member Banks, KCC disbursement, KCC saturation, Saturation drive of Jansuraksha scheme, initiatives of FI including opening of Banking outlet & Brick and Mortar branches and various initiatives of Central and State Govt. He made a quick review of achievements under ACP 2022-23 and informed that the achievement under Priority Sector is 54 % of annual target. He appraised the house that the overall achievement to that of annual Target of Member Banks under credit disbursal for Agriculture and MSME in the State is 58 % and 62 %, respectively. Further he appraised that achievement under crop loan disbursement is 65 % of Kharif target as of 30/09/2022 (Last year it was 57%).

He appealed Member Banks and Lead District Managers in the State to actively participate in ongoing KCC saturation program. He appraised Member Banks to go for convergence of various NABARD and Central and State Govt. schemes for interest subvention, Subsidy, various Guarantee schemes etc. wherever feasible, for lowering the risk and increasing recovery prospective. He appreciated Member Banks and LDMS of Pune and Aurangabad for



successfully conducting “**Pilot FI Campaign at Gram Panchayat (GP) Level**” with theme “**Empowerment through Financial Inclusion**” during 15.10.2022 to 26.11.2022.

He appraised the house the active participation in various Govt. Initiatives viz. Jansuraksha Campaign, various activities under AKAM etc. He appreciated efforts taken by State Govt for initiating process for availing online utility for creation of charge which is advance stage and is expected to be rolled out soon.

Shri V N Kamble, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussions.

Various Government officials provided their valuable inputs during the course of discussions and deliberations on that are included at respective agenda point.

The meeting concluded after vote of thanks proposed by Shri B. V. Barve, Asst. General Manager, SLBC, 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**



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by																																																
1	Confirmation of minutes of 156 th SLBC Meeting dated. 05.09.2022	The minutes of 156 th SLBC Meeting dated. 05.09.2022 were placed as an annexure in the agenda. The minutes of 156 th SLBC meeting were confirmed.	--	--																																																
2	Review of Credit Disbursements by Banks a) Achievement under ACP of the State, Priority Sector Lending	An analytical presentation on ACP for the last 3 years & for the quarter ended Sept, 2022 was given to the house. It was highlighted that as against ACP target of Rs. 5,22,073 Crore under Priority Sector, the achievement is 54 % for the first half year. Review of low performing Banks under Priority sector was taken. Low performing Member Banks performance is as under, <table border="1"> <thead> <tr> <th>SN</th> <th>Bank</th> <th>Ach %</th> <th>SN</th> <th>Bank</th> <th>Ach %</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>BoB</td> <td>30</td> <td>8</td> <td>Bandhan</td> <td>27</td> </tr> <tr> <td>2</td> <td>Canara Bank</td> <td>30</td> <td>9</td> <td>CSB</td> <td>20</td> </tr> <tr> <td>3</td> <td>Indian Bank</td> <td>44</td> <td>10</td> <td>DCB</td> <td>24</td> </tr> <tr> <td>4</td> <td>IOB</td> <td>29</td> <td>11</td> <td>Dhanlaxmi</td> <td>6</td> </tr> <tr> <td>5</td> <td>PSB</td> <td>9</td> <td>12</td> <td>IDBI</td> <td>24</td> </tr> <tr> <td>6</td> <td>SBI</td> <td>19</td> <td>13</td> <td>Karnataka Bank</td> <td>8</td> </tr> <tr> <td>7</td> <td>UCO</td> <td>32</td> <td>14</td> <td>Karur Vysya Bank</td> <td>10</td> </tr> </tbody> </table> as on 30.09.2022. <ul style="list-style-type: none"> Representative from BOB informed that they are in the process of tie up mainly in Agri to increase the credit outflow and they have assured to achieve the target. 	SN	Bank	Ach %	SN	Bank	Ach %	1	BoB	30	8	Bandhan	27	2	Canara Bank	30	9	CSB	20	3	Indian Bank	44	10	DCB	24	4	IOB	29	11	Dhanlaxmi	6	5	PSB	9	12	IDBI	24	6	SBI	19	13	Karnataka Bank	8	7	UCO	32	14	Karur Vysya Bank	10	All concerned Member Banks to make further efforts to achieve & surpass the set target under ACP 2022-23	Member Banks
SN	Bank	Ach %	SN	Bank	Ach %																																															
1	BoB	30	8	Bandhan	27																																															
2	Canara Bank	30	9	CSB	20																																															
3	Indian Bank	44	10	DCB	24																																															
4	IOB	29	11	Dhanlaxmi	6																																															
5	PSB	9	12	IDBI	24																																															
6	SBI	19	13	Karnataka Bank	8																																															
7	UCO	32	14	Karur Vysya Bank	10																																															



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by																																										
	Achievement in MSME, under Priority Sector Lending	<ul style="list-style-type: none"> Representative from Canara Bank informed that their sanction rate is good but disbursement is slow. He assured that they will increase the disbursement too. Hon'ble CS has advised to Canara Bank to achieve the target. GM SBI informed the forum that they have increased the disbursement and as of Nov 2022, and they have achieved 55% of Priority sector target. Representative from IOB informed that they have three regions in Maharashtra, viz, Mumbai, Pune and Nagpur. In Mumbai they have less branches. But they have significant branches in Pune and Nagpur. He assured to achieve the given target. <p>Hon'ble Chief Secretary, GoM expressed his concern over the performance of Banks in the State and urged all Member Banks to achieve Priority sector target.</p> <p>In respect of MSME sector it was highlighted that total achievement was 62% of the annual target. Review of low performing Banks under MSME was taken. Performance of low performing Member Banks is as under,</p> <table border="1" data-bbox="703 1091 1473 1374"> <thead> <tr> <th>SN</th> <th>Bank</th> <th>Ach %</th> <th>SN</th> <th>Bank</th> <th>Ach %</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>BoB</td> <td>33</td> <td>8</td> <td>CSB</td> <td>11</td> </tr> <tr> <td>2</td> <td>Canara</td> <td>28</td> <td>9</td> <td>DCB</td> <td>13</td> </tr> <tr> <td>3</td> <td>IOB</td> <td>30</td> <td>10</td> <td>Dhanlaxmi</td> <td>0</td> </tr> <tr> <td>4</td> <td>PSB</td> <td>3</td> <td>11</td> <td>Karnataka Bank</td> <td>12</td> </tr> <tr> <td>5</td> <td>SBI</td> <td>13</td> <td>12</td> <td>KVB Bank</td> <td>10</td> </tr> <tr> <td>6</td> <td>Bandhan</td> <td>1</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	SN	Bank	Ach %	SN	Bank	Ach %	1	BoB	33	8	CSB	11	2	Canara	28	9	DCB	13	3	IOB	30	10	Dhanlaxmi	0	4	PSB	3	11	Karnataka Bank	12	5	SBI	13	12	KVB Bank	10	6	Bandhan	1				All Concerned Member Banks have to improve performance and achieve the targets as per commitment.	Concerned Member Banks
SN	Bank	Ach %	SN	Bank	Ach %																																									
1	BoB	33	8	CSB	11																																									
2	Canara	28	9	DCB	13																																									
3	IOB	30	10	Dhanlaxmi	0																																									
4	PSB	3	11	Karnataka Bank	12																																									
5	SBI	13	12	KVB Bank	10																																									
6	Bandhan	1																																												



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>GM SBI informed the forum that they are focusing in MUDRA and Stand up India in camp mode to achieve the target.</p> <p>Representative from PSBs informed that they will work collectively and assured to achieve the allotted target.</p> <p>Director KVIC, made a presentation on Chief Minister's Employment Generation Programme. He informed that this year target is around 25600 cases and fund allocated is around 550 Crores. To achieve the allotted target district committees have forwarded 40,915 applications to Banks and only 4500 applications have been approved by Banks with an amount of Rs. 120 Crores. Member Banks viz; Bank of India, Bank of Maharashtra and VKGB have performed well, but Banks like DCB Bank, Bandhan Bank, Indusind Bank, Kotak Mahindra Bank, Karnataka Bank, RBL Bank, Yes Bank, Axis Bank, ICICI Bank and HDFC Banks have shown very dismal performance.</p> <p>Representative from DCB Bank expressed that concern of the issue was noted & will ensure to convey the same to senior management.</p> <p>Representative from Kotak Mahindra Bank informed that they are working on it and will convey the same to their senior executive.</p> <p>Representative from ICICI Bank told the forum that they are looking at it internally and they have started counselling the applicant to seek need based credit regarding CMEGP proposals.</p>		



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by																																				
	<p>b) Crop Insurance under PMFBY Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry & Fishery</p>	<p>Hon'ble CS sir briefed importance of CMEGP and advised all Member Banks to take care of the pending applications under this scheme. He also advised KVIC to arrange meeting of these low performing Banks along with respective District Collectors.</p> <p>General Manager & Convener SLBC informed that as of 30.10.2022, the overall achievement in Crop Loan disbursement by Banks in the State is 65% of the annual target. Achievement under Kharif as of 30-09-2022 was 84% of the Kharif target</p> <p>Review of KCC disbursement of KCC was taken and performance of Some of the Member Banks is as under,</p> <table border="1" data-bbox="703 751 1464 999"> <thead> <tr> <th>SN</th> <th>Bank</th> <th>Ach %</th> <th>S N</th> <th>Bank</th> <th>Ach %</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>SBI</td> <td>63</td> <td>6</td> <td>Canara Bank</td> <td>86</td> </tr> <tr> <td>2</td> <td>PNB</td> <td>39</td> <td>7</td> <td>HDFC Bank</td> <td>42</td> </tr> <tr> <td>3</td> <td>BOB</td> <td>47</td> <td>8</td> <td>ICICI Bank</td> <td>50</td> </tr> <tr> <td>4</td> <td>BOI</td> <td>54</td> <td>9</td> <td>AXIS Bank</td> <td>41</td> </tr> <tr> <td>5</td> <td>INDIAN Bank</td> <td>29</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>SLBC Convenor requested Member Banks to expedite the KCC/ Crop loan disbursement targets.</p> <p>Shri Anup Kumar, Additional Chief Secretary Co-op Govt. of Maharashtra, emphasized that, Disticts where DCCBs are defunct especially the districts of Vidarbha Region and Districts of Rain fed areas be focused by PSBs and ensure that, farmers should not be deprived of KCCs. He further</p>	SN	Bank	Ach %	S N	Bank	Ach %	1	SBI	63	6	Canara Bank	86	2	PNB	39	7	HDFC Bank	42	3	BOB	47	8	ICICI Bank	50	4	BOI	54	9	AXIS Bank	41	5	INDIAN Bank	29				<p>KVIC to arrange meeting with low performing Banks under CMEGP</p> <p>Concerned Member Banks to improve performance</p> <p>Member Banks to expedite KCC disbursement</p> <p>All other Member Banks working in the Districts where DCCBs are weak or defunct to give more impetus on KCC finance to meet credit requirement of farmers.</p>	<p>KVIC</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>
SN	Bank	Ach %	S N	Bank	Ach %																																			
1	SBI	63	6	Canara Bank	86																																			
2	PNB	39	7	HDFC Bank	42																																			
3	BOB	47	8	ICICI Bank	50																																			
4	BOI	54	9	AXIS Bank	41																																			
5	INDIAN Bank	29																																						



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>appraised that the financing of KCC loans in Rabi is less and it has to be increased because of good monsoon and water conservation efforts of the Govt. He appealed to put in more focus on Marathwada & Vidharbha region and to relook upon the scale of finance of these region.</p> <p>In response of the same, General Manager & Convenor SLBC informed that during Sub Committee meetings the issue of DCCBs problems was discussed in length in presence of Executives from Reserve Bank of India and NABARD and that it was emerged that other Banks have to come forward and to play supportive role so that no farmer is deprived from availing credit facility.</p> <p>CGM NABARD informed that there are about one Crore PM Kisan beneficiaries and we have issued KCC loans to 84 lakhs. Remaining 16 lakh farmers are to be covered for 100% saturation. There are almost 9400 odd rural and semi urban branches. He highlighted that if each branch covers 14 new farmers then Banks can achieve 100% saturation. He requested controlling heads of Banks to take a review of branch wise performance of their Banks so as to achieve the target. He also highlighted about the good monsoon and increased penetration of irrigation projects from the State Govt, Rabi target can be achieved easily. He urged Banks to lend to farmers engaged in Animal Husbandry and Fisheries activities.</p>	<p>Member Banks, LDMS along with field functionaries of State Govt to work hand in hand and ensure that, KCCs are extended to all eligible farmers</p> <p>Member Banks and LDMS to focus on finance to Dairy and Fishery farmers</p>	<p>Member Banks, LDMS & State Govt. machinery.</p> <p>All Member Banks & LDMS</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>ACS cooperation urged Banks to focus on Dairy farmers and that segment has tremendous potential. He also appraised that Secretary Fisheries has communicated to revise the existing lower Scale of Finance to fisheries. He also commented that revision in scale of Finance may encourage many farmers to avail loan under fisheries. He observed that Both Central and State Govt. are trying to harness the potential in these two sectors, so Banks has to come forward to lend in these activities</p> <p>CGM NABARD highlighted the issue of low Scale of Finance in Rabi crops also and requested Agriculture department to look into the same and put in realistic Scale of Finance and also remove the regional disparity while fixing Scale of Finance. In reply to this, Commissioner Agriculture informed that they are trying to fix the cultivation cost of crops after due consultation with universities.</p> <p>General Manager & Convenor SLBC informed that overall NPAs in Agriculture is 16%, while it is 24% in PSBs, 5% in Pvt Banks, 4% in SFBs, 8% in RRBs and 19% in Ms Coop Bank.</p> <p>Principal Secretary, Finance highlighted that proper reconciliation of accounts should be carried out for the debt waiver beneficiaries. He informed that it has been observed that after receiving debt waiver only interest portion is reduced and principal amount continues and</p>	<p>Cooperation / Agriculture Department to look into it and help to fix the realistic scale of finance. Member Banks, State level technical Committee, to look into lower scale of finance</p> <p>Member Banks to revert on status of agril debt waiver</p> <p>Member Banks to reconcile data of NPA properly</p>	<p>Cooperative Dept/ Agriculture Department GoM, SLTC and Member Banks.</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>c) Lending towards Government Sponsored Schemes (GSS)</p> <p>1) MSRLM</p>	<p>accounts don't get cleared. He asserted that NPA percentage still seems to be on higher side.</p> <p>ACS cooperation emphasized that the very essence of this waiver scheme is to inculcate the habit of prompt repayment among farmers. He informed Data reconciliation should be done properly because two loan waivers have been given back to back from the Govt. and still the percentage of NPA is on higher side</p> <p>Executive Director, Bank of Maharashtra informed that the reason for higher percentage of NPA in PSBs is mainly due to more focus on crop loan portfolio. While private Banks focusses more on Investment Credit and that might be one of the reason for less percentage of NPA in case of Pvt sector Banks.</p> <p>CEO MSRLM informed that they have performed well and have achieved 80% of the target so far. He extended thanks to all Banks for this. Banks have achieved disbursal of credit to SHGs amounting to Rs 4500 Cr this year as compared to 3600 Cr last year and which itself is a record since the inception of MSRLM. Further, he informed that Reserve Bank of India has released circular confirming Interest Subvention to Woman SHGs @ 7% Interest He requested all Banks to implement it with letter & spirit as some Banks are having misconception to introduce it from 1st April. But as per Reserve Bank of India it has to be implemented with retrospective effect. He urged Member Banks to increase the loan ticket size.</p>	<p>Member Banks to ensure quick disposal of all pending proposals under CMEGP, PMEGP, and all other GSS and ensure that there is no time lag between sanctions and disbursements.</p>	<p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>d) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p> <p>Affordable housing</p>	<p>CEO MSRLM suggested that Bank Sakhis, who provides door to door services to rural households are to be engaged as BCAs by Member Banks. Bank Sakhis are trained at RSETIs and they possess certificate which makes them eligible for the role of BCAs. He also appraised that MoRD is impressing the same so as to ensure gainful employment and also eventually reduce the crowd in branches.</p> <p>Representative from Mahatma Phule Backward Class Development informed that they are having two schemes, viz centrally sponsored scheme for SCs and Margin money. He urged Member Banks mainly from Aurangabad Division to increase the sanction & reduce the pendency.</p> <p>Forum was appraised on achievement of MSME disbursement as of 30.09.2022 at 62% of target.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and Member Banks.</p> <p>PMAY Gramin - Forum was informed that SLBC is coordinating a Rural & Semi Urban Branch network of around 9500 Bank branches which are fully prepared for disbursing loans under PMAY – G, subject to notification from Govt. of Maharashtra in respect of modalities on sanctioning of loans by Banks</p> <p>SVAMITVA scheme was put before the forum, the scheme is of national importance and aims at bringing financial</p>	<p>Member Banks to ensure timely sanction all eligible & feasible cases on merits.</p> <p>Member Banks in Aurangabad Division to increase the sanction and reduce pendency.</p> <p>Member Banks to implement scheme in true</p>	<p>Member Banks</p> <p>Member Banks in Aurangabad Division</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		stability by providing property card to be used as asset for availing loans and other financial benefits	spirit and data related finance extended under the scheme to be informed to SLBC for onward submission.	
	e) Education Loan	The House was informed about position of disbursement of Education loans as of 30.09.2022	Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance	Member Banks
	f) Progress under SHG Bank linkage	The House was informed about performance under SHG Bank Linkage Programme as of 30.09.2022. Executive Director, Bank of Maharashtra highlighted the gap between saving linked and credit linked accounts which is huge. He requested all Banks to go through their operative SHG accounts portfolio and to ensure credit linkage of all eligible. He also observed that the overall balance in these accounts are enormous and lending is minimal thereby, it's time to lend to these SHGs which are not credit linked.	Member Banks to increase credit linkage of SHGs and SB account opening within stipulated time period.	Member Banks
	g) Pledge Financing against NWRs to farmers - Progress as of 30.09.2022	The House was informed about District wise / Bank wise progress report as of 30.09.2022 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes. CGM NABARD informed about eNWR to the forum and informed that pledge financing is also eligible for Interest Subvention. He requested Banks to come forward for	Remaining Member Banks to onboard themselves on the Online Platform created by Maharashtra State Warehouse Corporation to finance pledge loans under NWRs.	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Pledge Financing</p> <p>General Manager & Convener SLBC informed that MS Coop Bank, Bank of Maharashtra, Bank of India and Central Bank of India have already signed MOU with MSWC and urged other Banks to get into the MOU at the earliest</p>		
	h) Need for Credit to revitalize handloom and handicraft industry	<p>Directions for Need for Credit to revitalize handloom and handicraft industry are on record.</p>	<p>Member Banks are requested to cover maximum weavers under MUDRA weaver scheme to fulfill their credit needs and submit quarterly disbursement data under handloom industry to SLBC on regular basis</p>	Member Banks
	i) Implementation of MJPSKY	<p>ACS cooperation informed that second list of MJPSKY beneficiaries under incentive scheme, is released by 3rd Week of Dec. Therefore, Banks are requested to verify and upload the correct beneficiary data on portal. He requested Banks to cooperate with core team comprising of, Cooperation Deptt. E & Y and MahaIT.</p>	<p>All Member Banks to upload the correct data of eligible farmers on the portal within timeframe</p>	Member Banks
	j) Financing under Credit Guarantee scheme	<p>CGM NABARD informed that Financing under Credit Guarantee Schemes is a flagship programme of Govt. of India for formation of 10,000 FPOs under central sector scheme. In order to have an enabling environment, Govt. of India is imparting lot of financial assistance to this project for financing of these FPOs. He requested Banks that initially FPOs may not have much to offer as collateral, instead they can use fund of credit guarantee scheme for financing which can mitigate the risk. Term Loan in Agriculture can be increased tremendously under this for entire value chain right from production, marketing and post-harvesting. In addition to that State Govt. under</p>	<p>All Member Banks to finance under credit guarantee schemes of NABARD</p>	<p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>SMART and Govt of India under AIF, these FPOs are eligible for Interest Subvention. For FPOs at initial stage Govt of India is providing 15 Lakhs financial support, 15 lakh applicants own contribution and finally credit guarantee. He advised Banks to open the Bank accounts of FPOs and to avoid inordinate delay. He also observed that district level monitoring committee meetings in some districts are not held regularly and requested Agriculture department to look into this</p>	<p>Agril Dept to conduct District level Monitoring Committee Meeting on regular basis.</p>	<p>Agril Department.</p>
3	<p>CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC</p>	<p>The House was informed about the 94.50% CD Ratio of Maharashtra State. It was also informed that as of 30.09.2022, Gadchiroli is having CD ratio marginally below 40% i.e. 39.89%. Gadchiroli Lead District Manager was advised to ensure that the CD ratio of the district is improved & maintained above 40%. He was advised to continue implementing the strategies to improve CD ratio in consultation with the 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 improvement in the same.</p> <p>Convener SLBC informed that during last month in the presence of RBI, NABARD and SLBC, Bankers conclave was conducted at Gadchiroli in presence of State Heads of Banks. He also informed the forum that Hon'ble ED, BOM has attended DLCC meeting in Gadchiroli in presence of Bankers, and District Collector and discussed various issues. Further, he advised that Deputy Zonal Heads/Deputy Regional Heads to stay in aspirational district headquarter for 15 days to ensure participation of all branches for saturation of various Govt. Schemes, to witness a homogeneous growth.</p>	<p>Lead District Manager of Gadchiroli District to ensure that position is reviewed in every Block level / District level meeting, so that CD ratio of the district does not slip down below and is improved to 40% & above. Gadchiroli Lead District Manager also to ensure that meetings of DCC (SCC) are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.</p>	<p>LDM of Gadchiroli District & Member Banks working in Gadchiroli</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
4	Position of NPAs in respect of Schematic Lending,	<p>The House was informed about NPAs under MSME & MUDRA.</p> <p>All Member Banks were requested to ensure that position of NPAs is submitted to SLBC, without fail so that the same can be reviewed. Corrective measures for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively. Convener SLBC requested all Member Banks to sharpen skills of NPA recovery and campaigns should be there for NPA recovery.</p> <p>Hon'ble ED, BOM expressed his concern for sharp rise in NPA in MUDRA in PSBs as compared to Private Banks. He suggested to act wisely & timely at all stages of credit disbursal. NPA percentage of MUDRA as of 30.09.2022 in Indian Bank, PNB, SBI, and Union Bank was at 39%, 41%, 46% and 34%, respectively.</p> <p>Representative from PNB informed that the NPA is mainly due to finance in Taxi and Car loan and that too mainly in Mumbai.</p> <p>GM, SBI informed that on account of smaller average ticket size at Rs 3 lakhs the delinquency is high. Out of total portfolio Parbhani district contributes 90% of NPA. She further appraised the house that they are contacting borrowers and also looking for Settlement of NPA accounts</p>	<p>Member Banks were 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.</p> <p>Concerned Member Banks to reduce NPA</p>	<p>Member Banks</p> <p>Concerned Member Banks</p>

Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
5	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>The house was informed about Reserve Bank of India guidelines dated 17.10.2018 on relief measures to be initiated by Banks in the natural calamity affected villages</p> <p>Convener SLBC has informed that, state is very fortunate as there is no natural calamity declared in the State during last quarter</p>	---	--
6	<p>Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy</p> <p>a) Status of Opening of Banking outlets in unBanked villages, CBS enabled Banking outlets at the unBanked rural centers (URCs)</p>	<p>Status of opening of Banking outlet in UnBanked Rural Centres (URCs) was placed before the forum. One URC Banking Outlets allotted to Canara Bank is yet to be opened.</p> <p>Officials from Canara Bank informed that all things are finalized and branch will be opened by 31st Dec 2022.</p> <p>List of 33 villages provided by Dept. of Financial Services having population above 3000 in Maharashtra State was put forth and all concerned Member Banks were requested to ensure opening of Brick and Mortar branches in these villages by 31/12/2022 as per Dept. of Financial Services directives.</p> <p>Convenor SLBC informed that there are operational difficulties at three locations, viz, Trishul and Godamba in Nandurbar and Jalod in Dhule allotted to ICICI Bank, PNB and Central Bank respectively.</p> <p>Hon'ble CS advised Central Bank to resolve the internal issue and open the branch at earliest.</p>	<p>Canara Bank to ensure opening of Ghatli Branch by 31st Dec 2022</p> <p>Member Banks to whom, village/s have been allotted for opening of branch, are requested to open Brick and Mortar branch/s by 31/12/2022 in respective village.</p> <p>As of now, 10 villages are covered by Brick & mortar branch and 23 villages are yet to be covered.</p> <p>CBI to take up the matter with their HO and resolve it immediately</p>	<p>Canara Bank,</p> <p>SBI (2), MGB (3), VKGB (1), BOB (4), CBI (1), Axis Bank (1), Canara (1), PNB (1), HDFC (1), UBI (3) ICICI (4), BOI (1)</p> <p>Central Bank</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>ACS cooperation advised ICICI Bank that commercial property might not be available, but branch can be made functional in one portion of the existing house, at Trishul village. He further, directed ICICI Bank officials to consult Collector Nandurbar.</p> <p>ICICI Bank informed that out of four locations they have finalized things in three locations. For fourth location they have communicated with DFS for alternate place in the same vicinity</p> <p>BOB has assured to open the branches latest by 31st Dec 2022.</p> <p>All other Member Banks to ensure opening branches as per commitment.</p>	<p>ICICI to ensure opening of branch at Trishul</p> <p>ICICI Bank to settle all necessary things at the earliest and ensure opening of branches at given locations within given timeframe.</p> <p>Bank of Baroda to ensure opening of branches at given locations within given timeframe.</p> <p>All other Member Banks to ensure opening of branches at given locations within given timeframe.</p>	<p>ICICI Bank</p> <p>ICICI Bank</p> <p>Bank of Baroda</p> <p>All concerned Member Banks.</p>
6 conti ..	b) Review of operations of Business Correspondents – Hurdles / issues involved	It was deliberated that Banks to strictly observe RBI guidelines on BCAs operations so that BCA services are made available at allotted villages itself.	Member Banks to ensure that BCA should work from their allocated village invariably.	Member Banks
6 conti ...	c) Progress in increasing digital modes of payment in the state, provision of continuous connectivity with	The forum was appraised that the connectivity issue in the State, was discussed in detail during the Sub Committee meeting on DDP held in the month of Nov. 2022.	In case of any connectivity related issue at allotted village, Member Bank may approach respective TSP through DoT for resolution.	Member Banks



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
	sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state			
6 cont ...	d) Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	The house was informed about Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	Members Banks to create / spread awareness about Aadhaar seeding of accounts, through conduct of literacy camps, especially, through Financial Literacy Centers	Members Banks
6 conti ...	e) Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by Banks (Particularly Digital Financial Literacy)	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.	Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school curriculum in subjects like Economics, Political Science and Civil Governance	Education dept., Govt of Maharashtra
6 conti ...	f) Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	The House was informed about various schemes, subsidies implemented by the Central and State Government	Member Banks to note the various schemes, subsidies implemented by the Central and State Government	Member Banks



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
6 conti	h) Status of Financial Inclusion in the State of Maharashtra	It was informed that as of 30.09.2022, Banks in Maharashtra have opened more than 3.20 crore accounts. Balance in PMJDY accounts is to the tune of Rs. 10,791 crores. No. of RuPay cards issued are 2.20 crore (69%) and 2.83 crore accounts (88%) have been seeded with Aadhaar number.	Member Banks to target every individual adult member to cover under PMJDY and to conduct campaign for funding / operations in zero balance / inoperative PMJDY accounts	Member Banks
	A) PMJDY	Convener, SLBC requested Member Banks to go on campaign mode for funding and operations in zero balance & in operative PMJDY accounts. The House was informed about progress under implementation of PMMY in the State.	Member Banks and LDMs to target every adult individual to open PMJDY account, who are left out of mainstream of Banking facility.	Member Banks & LDMs
	B) PMMY	It was observed that performance under PMMY is higher than that during corresponding period of previous year. Member Banks were requested to make concerted efforts for improvement in performance under Kishor and Tarun category of MUDRA loans.	Member Banks to make concerted efforts to enhance credit disbursal of Kishor and Tarun category beneficiaries of MUDRA loan	Member Banks
	C) Stand Up India (SUI)	The House was informed about achievement under Stand Up India as of 30.09.2022 and observed that the performance is not satisfactory. Member Banks were urged to make concerted efforts for achieving the simple target of one SC / ST and one-woman beneficiary per branch. It was suggested that Urban and Metro branches of Banks may give more thrust on sanctioning the proposals under SUI.	Member Banks to note the recent changes in SUI and ensure to achieve target under SUI. As well as time to time Status updating on portal to be done.	Member Banks
...				



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
	D) APY	<p>Executive Director, BOM suggested that target is only two proposals per branch but still most of the branches have not achieved that. He further added that proposals under CMEGP can be converged under Stand Up India and Banks should go ahead for this. He appreciated performance of VKGB under SUI and requested Chairman VKGB to appraise the house on their exceptional performance in Stand up India.</p> <p>Chairman, VKGB informed that they have adopted the scheme in Mission mode by tag line "Stand Up VKGB". He explained that they are successful in changing the mindset of employees who are more comfortable doing only KCC. Last year each of the 320 branches of VKGB had done two cases to achieve the target. This year also all branches have sanctioned one proposal each and by March 2023 they will achieve the target.</p> <p>Convener SLBC, informed the forum that, Bank of Maharashtra has set up a separate cell for Standup India under the guidance of Hon'ble ED sir.</p> <p>The House was informed about importance of Pension scheme, especially for persons from the unorganized sector. Convenor SLBC informed that, target allotted is 8.64 Lakh for the State and achievement is 5.11 Lakh (59.14%) in F.Y. 2022-23 till 30th Nov 2022. The performance of VKGB is exceptionally good. Requested all Member Banks to achieve saturation target.</p> <p>Hon'ble CS informed that APY is an ambitious flagship scheme and the progress is reviewed at the highest level. He requested Member Banks to make all out efforts to achieve</p>	<p>Controlling heads of Member Banks were advised to activate each branch and sanction minimum two proposals to achieve the target.</p> <p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p> <p>Lead District Managers of the district having low penetration of APY should strive hard to improve APY enrollment in the concerned districts to achieve allotted</p>	<p>Member Banks</p> <p>Member Banks & LDMS</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>E) PMJJBY / PMSBY</p> <p>i) Identification of Digital District for the State of Maharashtra</p>	<p>the target.</p> <p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. It was also informed that Dept. of Financial Services vide its communication dated 27-09-2021 has launched an ambitious saturation campaign of Janasuraksha schemes from 02-10-2021 to 30-09-2022. Member Banks are requested to ensure fresh enrollments as well as renewals and also ensure that all eligible adults including those in the age range of 18 to 21 years are to be covered under PMJJBY & PMSBY during this period.</p> <p>Hon'ble CS sir has emphasized for improvement in performance under the schemes for achieving saturation.</p> <p>Osmanabad and Washim districts were identified to be digitally enabled. The progress in respect of digital ecosystem of Osmanabad and Washim District was placed before the forum.</p> <p>Performance of Osmanabad district in digital onboarding was 65.15% in SB accounts and 49.01% in CA accounts, as on 30.09.2022.</p> <p>Performance of Washim district in digital onboarding is 58.16% in SB accounts and 51.94% in CA accounts as on 30.09.2022.</p>	<p>target.</p> <p>Member Banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premium in time.</p> <p>Lead District Managers of Osmanabad & Washim and Member Banks to initiate necessary steps to ensure awareness among different stakeholders regarding Objective & Timeline of the programme along with strategies to on-board individuals/merchants/traders/businesses/utility service providers through (a) provision of digital modes of payment, (b) creation of</p>	<p>Member Banks</p> <p>Lead District Managers, Osmanabad & Washim and Member Banks</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>j) List of villages identified as inadequately covered or uncovered by Banking infrastructure on Jan Dhan Darshak GIS App</p> <p>k) Targeted Financial Inclusion Intervention programme</p>	<p>Department of Financial Services, GOI has informed a list of 12 villages uncovered as of 30.09.2022 on Jan Dhan Darshak App. It was also informed that all villages are covered by Banks through BCs, however latitude & longitude captured from village site are not matching with NIC record & as such are not reflected in nearby touch point menu of Jan Dhan Darshak GIS App</p> <p>The house was informed about TFIIIP programme which is implemented in all Aspirational Districts (ADs) i.e. Nandurbar, Osmanabad Gadchiroli & Washim districts.</p> <p>Nandurbar is identified among ten worst performing districts PAN India by DFS on the basis of KPIs. More intense and focused intervention is needed to bring it at par with other</p>	<p>necessary digital infrastructure for handling transactions, (c) spread of digital financial literacy among individuals and businesses for encouraging them to adapt digital modes of payment.</p> <p>The matter has been raised with NIC to look into.</p> <p>LDMs of all aspirational districts to regularly conduct DLIC meetings in respect of TFIIIP and as also distribute Block wise targets to Banks and upload TFIIIP progress on the portal created by Mission Office, Dept. of Financial Services on regular basis</p> <p>Member Banks with branches in Nandurbar district and LDM Nandurbar</p>	<p>NIC</p> <p>LDMs of Aspirational Districts</p> <p>Member Banks in Nandurbar district and</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>districts that are performing well in these parameters, so as to reach State average within one year i.e. February 2023 and national average in three years' timeline i.e. February 2025</p>	<p>to devise strategy and work on focused approach collectively to improve the KPIs within the specified timeline.</p>	<p>LDM Nandurbar</p>
<p>7</p>	<p>Discussion on improving rural infrastructure/ credit absorption capacity</p> <p>AIF & PMFME</p>	<p>Commissioner Agriculture informed that percentage of rejection in PMFME by some Banks like State Bank of India, Bank of India, Bank of Maharashtra, Union Bank of India, Bank of Baroda and Central Bank of India is in the range of 40 to 45 %, which is a major concern. Though we are doing well at national level but such large rejections is hampering further improvement. Till now Department has forwarded more than 10000 proposals to Banks and 3498 proposals are rejected which accounts for roughly 35%. He requested Banks to once again have a relook into these rejected proposals.</p> <p>House was appraised that in case of AIF on pan India basis Maharashtra State rank at 2nd position, but Madhya Pradesh, which ranks at 1st, has disbursed around Rs 2360 Cr while Maharashtra has disbursed just Rs 854 Cr, the gap is huge. Department has submitted 3348 proposals and Banks have sanctioned only 1641 applications.</p> <p>He further added that at district level Member Banks' District Coordinators are not attending DCC and DLRC meetings regularly As a result, instructions/suggestions discussed during these meetings were not properly percolated down the line.</p> <p>Hon'ble CS sir also expressed his concern on this and advised all Member Banks to instruct their district</p>	<p>Member Banks to sanction and disburse proposals under AIF and PMFME on priority and rejection should not be on flimsy ground. Banks having high rejection ratio should look into reasons thereof.</p> <p>Member Banks to ensure that, DLCC/DLRC meetings are attended by respective nodal officers.</p>	<p>Member Banks</p> <p>Member Banks</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>coordinators to attend these meeting invariably and also to ensure that these officers don't change from meeting to meeting.</p> <p>ACS Cooperation informed that Marketing Department, GoM has decided to align MAGNET with AIF. Further FPOs may also asked to apply under AIF.</p> <p>Convenor SLBC responded that Bank of Maharashtra has made tie up with MAGNET and SMART, and that may result to receive good proposals.</p> <p>CGM NABARD informed that proposals under AIF have multiple source of incentives. Like MAGNET and SMART capital subsidies, Interest Subvention under AIF, and also Credit Guarantee. This is the best scheme to finance and provide safety net to the Bankers to finance.</p> <p>Convenor SLBC also informed that SLBC has received complaint from department that HDFC is also insisting for mortgage for proposals up to 10 lakhs. Representative from HDFC informed that they are facing one issue that the asset which has been funded has to be primarily secured and for construction of warehouse or cold storage it has to be mortgaged.</p>	<p>HDFC Bank to look into matter and get resolved in accordance with Reserve Bank of India norms, at the earliest.</p>	<p>HDFC Bank</p>
8	<p>Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc.</p>	<p>Skill Development The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>RSETIs</p>	<p>In order to ensure Credit linkage of the trained personnel, Banks may cover R-SETI Trained candidates under their lending programs for the purpose of</p>	<p>Member Banks</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
	including a review of functioning of RSETIs	<p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 15.11.2022.</p> <p>Hon'ble ED Bank of Maharashtra has informed the house that, there are major issues regarding land allotment, construction of building pertaining to few RSETIs in the state.</p> <p>FLCs It was informed that a detailed review of functioning of FLCs was taken during the SLBC sub-committee meeting dtd. 15.11.2022.</p>	<p>extending credit to promote successful and viable rural enterprises in agricultural sector. Member Banks to look into the credit needs of RSETI trained candidates.</p> <p>Member Banks to advise Rural branches for conduct of at least one Financial Literacy camp (F L Camp) in a month. MBs to ensure regular & timely submission of F L camp reports to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p>
9	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data pertaining to Signing of MoU with Settlement Commissioner & Land Records, Pune.</p> <p>Regarding availability of utility for online creation of charge: - A State Level Committee consisting of officials from SC & DLR, IGR, Cooperation, Aurangabad & Nashik Collector office including NIC, NIC Pune, Lead Banks, one Pvt Sector</p>	<p>Remaining Public Banks, Pvt Sector Bank & DCCBs to enter into MoU with the State Government regarding sharing of 7/12 extracts</p> <p>State Govt to make facility</p>	<p>Concerned Member Banks</p> <p>SC& DLR & State Govt.</p>



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
		Bank, LDMs of Aurangabad & Nashik formed on 19.01.2022. Forum was appraised on approval by Revenue department GoM dated 06.12.2022 to facilitate noting of Bank loan on portal.	available at the earliest.	
10	Management of Data Flow at LBS Fora - Procedure	<p>General Manager & Convener SLBC Maharashtra urged the Member Banks to submit the error free MIS data on the New MIS system.</p> <p>As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr. ended September 2022.</p> <p>Discrepancies in data submission by Member Banks as per New MIS system –</p> <ul style="list-style-type: none"> • Delayed data submission. • Non consistency data submitted (in terms of reported values as Rs actuals/ lakh / Cores). 	Member Banks are requested to upload timely & error free data of each quarter on New MIS system on or before the 15 th day of the month succeeding every quarter.	Member Banks
11 & 12	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	No any specific issue was discussed		
13	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of Banks	Member Banks were appraised about the various policy initiatives of the Central/ State Govt./ RBI for the benefit of all, through agenda Book.	All concerned to go through the various policy initiatives of the Government.	All Members



Age nda No.	Agenda Item	Discussions Held	Action Point	Action by
14	a) Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State b) Awareness about grant assistance by NABARD to PRIs	Member Banks and LDMs were requested to share success stories. Scheme details about promotional grant assistance available from NABARD to Panchayat Raj Institutions (PRIs) was placed through agenda Book.	Member Banks & LDMs to share success stories. Member Banks to note	Member Banks & LDMs Member Banks
15 &16	Discussion on Market Intelligence Issues	Member Banks were requested to share their views on the topics related with Market Intelligence.	Member Banks to share issues related to Market Intelligence to SLBC for noting and dissemination.	Member Banks
17	Calender of Quarterly SLBC meetings for calender year 2023	Calendar of conduct of State Level Bankers meetings for the Year 2023 was placed and approved in the meeting	--	-
18	Any other Issues with permission of Chair. a) Document update in Aadhaar	Officials of UIDAI have made presentation and gave detailed information.	-- Member Banks to adopt the UIDAI directives	-- Member Banks



Annexure II

List of Participants for 157th SLBC Meeting held at Mumbai on 14.12.2022

SN.	Name of the Participant	Designation / Institution
State Government		
1	Shri Manukumar Srivastava	Chief Secretary Maharashtra
2	Shri. Anup Kumar	Addl. Chief Secretary Co-operation , GoM
3	Shri. Omprakash Gupta	Principal Secretary, Finance, GoM
4	Shri. Rajgopal Deora	Principal Secretary, Planning, GoM
5	Smt. Sarita Bandekar Deshmukh	Joint Secretary, Agriculture, Mantralaya
6	Dr. Hemant Wasekar	CEO, Maharashtra State Rural Livelihoods Mission
7	Shri Sunil Chavan	Commissioner, Agriculture
8	Shri Y.A. Chougule	Joint Commissioner, Fisheries
9	Shri Sagar Kuveskar	Asst. Development Officer, Fisheries
10	Shri Anil R Mhaske	General Manager, LASDC Ltd., Mumbai
11	Shri R.R. Wate	LIDCOM, Mumbai
12	Shri Yogesh Bhamre	Director, KVIC
13	Shri Rohidas Dorkulkar	Deputy Director, NULM
14	Shri Nilesh Dange	Manager, NULM
15	Shri Arvind Deshmukh	Representative from MUDRA
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, Maharashtra
2	Smt Kalpana More	General Manager, FIDD, Mumbai
3	Ms R H Parkar	Deputy General Manager, FIDD, Nagpur
4	Mr. Subhan Basha	Assistant General Manager, FIDD, Mumbai
5	Shri Piyush Goyal	Manager, FIDD, Mumbai
6	Shri Nikhil Gulaxe	Manager, FIDD, Mumbai
NABARD		
1	Shri G S Rawat	Chief General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri A B Vijayakumar	Executive Director
2	Shri V N Kamble	General Manager & Convenor, SLBC
3	Shri R D Deshmukh	DGM, Member Secretary, SLBC, Maharashtra
4	Shri Bharat V Barve	Asst. Gen. Manager, SLBC
5	Shri Anandraje Patil	Chief Manager, SLBC
6	Shri Imteyaz Ali	Senior Manager, SLBC
7	Shri Amit Teke	Senior Manager, SLBC
APEX Bodies		
1	Shri Anjanikumar Sriwastava	General Manager SIDBI
2	Shri V.T. Subramanian	Regional Chief, HUDCO
3	Ms. Vaijayanti Mahabale	Deputy Gen. Manager, Projects HUDCO
4	Shri Manohar Miryala	Deputy General Manager, NHB
5	Shri Akshay Yadav	Director, UIDAI



SN.	Name of the Participant	Designation / Institution
Commercial Banks.		
1	Smt. Mary S. Dhanpal	General Manager, State Bank of India
2	Shri Rajesh Kumar Singh	General Manager, Canara Bank
3	Shri. G. Unnikrishnan	Deputy General Manager, Bank of India
4	Shri Sandipta Patel	Deputy General Manager, Central Bank of India
5	Shri Mahfooz Nishat	Deputy General Manager, Bank of Baroda
6	Shri Ashish Karmarkar	Deputy Zonal Head, Punjab National Bank
7	Shri. Rajesh Mundra	Deputy General Manager, Indian Bank
8	Shri Nandkishor Badiwal	Assistant General Manager, Indian Overseas Bank
9	Shri Rajesh Nagar	Zonal Head, UCO Bank
10	Shri Bhagwan Chowdari	Asst. Gen. Manager, Punjab & Sindh Bank
11	Shri Rajeev Tiwari	Deputy Zonal Head, Union Bank of India
12	Smt. Trupti Mishra	Manager, IOB
13	Shri Shashank Dixit	Chief General Manager, IDBI Bank
14	Shri Ajay Kumar Singh	Sr. Vice President, HDFC Bank Ltd.
15	Shri Sandeep Chavan	Sr. Vice President, HDFC Bank Ltd.
16	Shri Nanjay Bhatia	Sr. Vice President, HDFC Bank
17	Shri Sadik S. Bagwan	Manager, State Bank of India
18	Shri Ramsari Kori	Deputy Manager, State Bank of India
19	Shri Vilas Dhurandhar	DGM, ICICI Bank
20	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
21	Shri Kedarsingh Thakur	SVP II, Axis Bank
22	Shri Jitendra V Pawar	State Head, Agriculture, CSB Bank
23	Shri Ryan Pereira	AVP, DBS Bank
24	Shri Sunny George	DGM- RH, Dhanlaxmi Bank
25	Shri Ajit Madhukar Deshpande	DVP II, Federal Bank
26	Shri Parag Gavande	Sr. Manager, Bank of Baroda
27	Shri Abhishek Momadwar	Regional Manager, IDFC Bank
28	Shri K.L.Sheshadri	Chief Manager, Karnataka Bank
29	Shri Suraj Pramanik	AVP, Indus Ind Bank
30	Shri R Rajasekhar	Sr. Manager, Karur Vysya Bank
31	Shri Shakti Pratap Singh	DVP, RBL Bank
32	Shri Tushar Salunkhe	Sr. Product Manager, RBL Bank
33	Shri Syed Ali Abbas	CH, Bandhan Bank, Mumbai
Small Finance Banks		
1	Shri Siddesh Kalvankar	AVP, AU
2	Shri Rajeev Kurup	Cluster Head, ESAF
3	Shri Shashikant Rathi	ROL, Jana
4	Smt. Jyoti Sharma	Regional Head, Suryoday
5	Shri Gaurav Pawar	Assistant Manager, Ujjivan
Payments Banks		
1	Shri Vijay Bansal	Head Customer Srvce, Airtel Payment Bank



SN.	Name of the Participant	Designation / Institution
Regional Rural Banks		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
M.S. Cooperative Bank		
1	Mrs. Tejal Korade	Deputy General Manager, MS Co-operative Bank
Lead District Managers		
1	Shri Chandan Kumar Mangalam	LDM, Ahmednagar
2	Shri Nayan Sinha	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Mangesh Kedar	LDM, Aurangabad
5	Shri Brijendra Jha	LDM, Beed
6	Shri Naresh Hedau	LDM, Buldhana
7	Shri M.K. Das	LDM, Dhule
8	Shri Yuvraj Tembhurne	LDM, Gadchiroli
9	Shri Uday Khardenawis	LDM, Gondia
10	Shri Shashikant Sawant	LDM, Hingoli
11	Shri Preshit P Moghe	LDM, Jalna
12	Shri Ganesh Godase	LDM, Kolhapur
13	Shri Nilesh D. Vaite	LDM, Mumbai City
14	Shri Naresh Patel	LDM, Mumbai Suburb
15	Shri Rajesh Patil	LDM, Nasik
16	Shri Vikrant Patil	LDM, Palghar
17	Shri Sunil Hattekar	LDM, Parbhani
18	Shri Shrikant Karegaonkar	LDM, Pune
19	Shri Vijaykumar Kulkarni	LDM, Raigad
20	Shri Mahesh Harne	LDM, Sangli
21	Shri Mukesh Meshram	LDM, Sindhudurg
22	Shri J N Bharati	LDM, Thane
23	Shri Dinesh Barapatre	LDM, Washim
24	Shri Amar Gajbhiye	LDM, Yavatmal
Others		
1	Shri A.D. Chavan	NACER
2	Shri Shrinivas B.	Official In charge, Coir Board

२ २ २