

महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
State Level Bankers' Committee Maharashtra State

संयोजक
संयोजक
Convener



बँक ऑफ महाराष्ट्र
बँक ऑफ महाराष्ट्र
Bank of Maharashtra

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Date: 13.10.2011

AX1/PSD/SLBC/2011/617/698

CGM-in -Charge ,RBI, RPCD, Mumbai, Regional Director, Maharashtra & Goa State,
RBI, Mumbai & Regional Director, RBI, Nagpur, CGM, NABARD, Pune
Chief Secretary, Govt. of Maharashtra, Principal Secretary, Planning & Institutional
Finance (Lead Bank), GoM
Secreatry, RDD / Housing / Agriculture / Co-op. & Marketing / Water Conservation &
EGS / Finance / Revenue Dept., GoM
Chairmen of State Minority / SC / ST Commission
Commissioner of Coop. & Registrar of Cooperative Societies, Maharashtra State
Commissioner of Industries, GoM, Commissioner of Agri., GoM, Commissioner of Sugar,
GoM & Commissioner of Fisheries, GoM
MD / CEO / Director / Deputy Director of Sponsoring Agencies / Dev. Corporations
General Manager, Priority Sector, SCBs
Chairmen of RRBs
General Manager, MSCB Ltd., Mumbai / MASCARD, Mumbai
All LDMs in Maharashtra
All members, SLBC – Maharashtra

o/c

(Fax / Courier / Speed Post)

Dear Sir,

Re: Corrigendum to the Minutes & Action Points of the 112th SLBC meeting held on 20.9.2011 at Mumbai:

We forward herewith the "Corrigendum to the Minutes & Action Points" of the 112th SLBC meeting held on 20.09.2011 at M.V.M. Banquets, Mumbai for your perusal & initiate necessary action wherever applicable.

You are further requested to inform the action taken report to SLBC on or before 13.11.2011 for appraising in the next SLBC.

Please acknowledge

Yours faithfully,

(H. N. Sukhdeve)
Deputy General manager
FI, RRB & Member Secretary SLBC

Encl: as above

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बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

Convenor - SLBC Maharashtra

SLBC - Maharashtra

Corrigendum to the Minutes & Action Points of the 112th SLBC Meeting held on September 20, 2011 at Mumbai

The minutes of the 112th SLBC meeting were circulated to all Member Banks vide our letter No. AX1/PSD/SLBC/617 dated 27.9.2011. The same is also placed on the website.

The attached corrigendum may be noted for action points.

Convenor - SLBC Maharashtra

Sr.No.	Agenda Item	Discussions Held	Action Point	To be finalized by & Timeframe
Additional 6	Action Points emerged in Special SLBC by Hon. Governor RBI on 10.8.2011 & ATR			
	<p>The performance of commercial banks in disbursement of crop loans in Maharashtra is historically constrained by the extensive cooperative network. While performance in the current year is impressive, it may be difficult to reach the targeted amount of Rs. 9,000 crore. Commercial banks however, to strive to achieve the increased target of crop loans this year by giving loans both in kharif and rabi seasons.</p>	<p>Immediately after meeting of 10.08.2011, a meeting of Lead District Managers was called by Chairman of SLBC on 11/08/2011 to review disbursement position of crop loans by various banks and to decide the strategies to increase lending for crops. Chairman SLBC called another review meeting of LDMs on 02/09/2011 & review of disbursement was undertaken. It was also attended by top executives of various Banks & Commissioner of Cooperation, GoM.</p> <p>Against the target of Rs. 15508.40 crore, disbursement of Rs.12405.73 crore is effected for kharif crop till date. Thus the achievement is 79.99% as on 02/09/2011 for Maharashtra State. The CBs & RRBs disbursed ₹ 4924 crore as against the target of ₹ 7835 crore (63%). LDMs assured that the Kharif targets would be achieved</p>	<p>All Member Banks are requested to boost up the disbursements under crop loans in particular.</p>	<p>Action: All Banks</p>



Convenor - SLBC Maharashtra

	<p>Banks & State Govt. would work together to establish linkages so as to directly credit NREGA benefits to beneficiaries' bank accounts. This is to be done through the one district, multiple bank model. For this purpose, all lead banks would cover one block each in the next one month, review their performance and scale up the process to cover the entire State.</p>	<p>Four Lead Banks namely Bank of Maharashtra, Bank of India, Central Bank of India, State Bank of India & Union Bank of India have agreed to adopt one block each for NAREGA payments. The meeting was held with the Principal Secretary, EGS & Water Conservation with General Manager, Credit Priority & Convenor of SLBC on dt.17/08/2011 at our C.O. GM (Credit — Priority) visited Jawahar block in Thane district on 20/08/201. All possible steps are being taken for implementing FIP in shortest possible time in the said block for NREGA payments.</p> <p>The matter was discussed in the meeting with Principal Secretary, EGS on 19.9.2011</p>	<p>The State Govt. is required to provide the list of beneficiaries to ensure that bank accounts are opened by banks.</p>	<p>Action: All Banks & State Govt.</p>
	<p>Banks would also open 25 per cent of their branches in villages with population of less than 10,000</p>	<p>This has been noted for compliance</p>		<p>Action: All Banks</p>
	<p>Senior bank officials, such as Regional Managers, would periodically visit the bank branches in sensitive / disturbed districts (Gondia / Gadchiroli in particular) in the State to understand first-hand issues and problems faced by branch level functionaries. Their aim will also be to increase the morale of the staff</p>	<p>All Banks are requested to advise their controllers to visit branches in Gondia & Gadchiroli districts more frequently. The Chief Secretary, Govt. of Maharashtra has also advised their respective District Collectors to visit such branches.</p>		<p>Action: All Banks</p>



Convenor - SLBC Maharashtra

17	<p>Wine package for wine industry / wine growers in Maharashtra State</p> <p>Regarding relief to the wine industry in Maharashtra & Karnataka was mooted by Ministry of Food Processing Industry, Govt. of India. Accordingly, NABARD compiled the data and processed the package for re-structuring of NPA accounts of wine industry & assessment of fresh working capital requirements. NABARD also referred the matter to RBI & RBI vide letter No.DBOD.No.BP.660/21.04.132/2011-12 dated 12th July 2011 reiterated its guidelines regarding restructuring of wine industry in Maharashtra.</p>	<p>Original Minutes : Winery Units : Chairman requested all Banks to follow the RBI guidelines strictly.</p> <p>Corrigendum : "Chairman advised all banks that while restructuring, they should follow extant RBI guidelines, already in place."</p>	Bankers are requested to take suitable steps in the matter.	Action : All Banks Action : All Banks
21	Any other issues with the permission of Chair	<p>Original Minutes : 1. Financing to PACS : Chairman informed that the issue is very vital & is already referred to RBI.</p> <p>Corrigendum : Financing to PACS : We have referred the matter to RBI vide our letter No.AXI/PSRC/Int-Sub/2011-12 dated 30.07.11 to Chief Gen.Manager, RPCD, RBI, C.O. Mumbai. The matter was again followed up with RBI on 29.09.2011.</p>	Chairman requested RBI to inform suitably.	Action : RBI