

राज्यस्तरीय बँकर समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



संयोजक / CONVENER
बँक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बँक

प्र.का.: 'लोकमंगल', 1501, शिवाजीनगर, पुणे- 411005.

H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

AX1 / SLBC / 2015-16 / 4764 - 4893

21.03.2016

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 130th SLBC meeting held on 25.02.2016
at Mumbai

Please find attached Minutes / Action Points of the 130th SLBC meeting held on 25.02.2016 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 21.04.2016 for appraising in the next SLBC meeting.

The minutes are also uploaded on SLBC website at the following URL :
<<<http://www.bankofmaharashtra.in/SLBC-Meetings.asp>>>

Yours faithfully,

Dy. Gen. Manager,
Member Secretary,
SLBC, Maharashtra.





Minutes of the 130th SLBC Meeting held on February 25, 2016 at Mumbai

130th SLBC meeting was convened on 25.02.2016 at Mumbai. Shri Swadheen Kshatriya, Chief Secretary Maharashtra State attended the meeting as a special invitee. Shri Sushil Muhnot, C & MD, Bank of Maharashtra and Chairman SLBC presided over the meeting. The meeting was attended by Shri S.S. Sandhu, Principal Secretary, Cooperation, Government of Maharashtra, Shri Bijay Kumar, Principal Secretary, Finance, Government of Maharashtra, Smt. Meeta Rajivlochan, Principal Secretary, Directorate of Municipal Administration, Government of Maharashtra and Smt. Suman Rawat, CEO, Maharashtra State Rural Livelihoods Mission, Government of Maharashtra and other State Government officials. Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Mumbai, Smt. J.M. Jivani, Regional Director, Nagpur, Reserve Bank of India, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD & other member Banks and Lead District Managers also attended the meeting.

Shri S. Bharatkumar, General Manager, Inspection, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants & the important dignitaries and requested the members for active utilization of the SLBC forum. He informed the house about achievement of SLBC in respect of securing first Rank among all SLBCs for maximum number of Aadhaar seeding done under Pradhan Mantri Jan Dhan Yojana. He also assured that SLBC, Maharashtra would achieve even greater heights with the cooperation of all the stake holders.

The C & MD of Bank of Maharashtra and Chairman, SLBC, Shri Sushil Muhnot while welcoming the dignitaries initiated the discussions and informed the house that focus of the discussions during the meeting would be on achievements under ACP for 2015-16, Position of crop loan and subsequent disbursements, Implementation of various schemes by Hon. Prime Minister under Financial Inclusion & various other important aspects related to development of the State. He informed the house that at Rs. 1,86,620 /- crore for Priority Sector, the State Annual Credit Plan for 2015-16 was at the first rank in the country. He also informed that despite various natural calamities faced by the State during the past many seasons, the achievement of the State under ACP 2015-16 as at the end of the third quarter of the current fiscal was 73% of the annual target for total Priority Sector and that for Agriculture was also 75% of the annual target; achievement under other priority sector being 72% of the annual target. About crop loan disbursements for the current season, he informed that the achievement of the State was 79% of the annual which was considerably more than that during the corresponding period of the previous year at 75% showing year on year growth of 19%. He appealed all the member banks to implement various social security



schemes launched by Hon'ble Prime Minister in letter and spirit and stressed the importance of financial literacy and increase in financial awareness among the masses. He informed about achievement of the State under Pradhan Mantri MUDRA Yojana (PMMY) and urged the bankers to focus on Shishu category of loans. He informed the house about improvement in percentage terms under flow of credit to minority communities from 5.2% last year to 7.8% for the current year. He urged the Government officials to look into the long pending requests of bankers in the State in respect of introduction of revenue recovery act, exemption in stamp duty for Shishu category of MUDRA loans, declaring Palghar as a notified centre for creation of equitable mortgage etc.

Shri Swadheen Kshatriya, Chief Secretary, Government of Maharashtra expressed happiness over the achievements of SLBC, Maharashtra. He informed the house that Maharashtra was a very progressive State and a natural destination for investments. However the State was suffering from vagaries of nature for the past many seasons and it was a matter of concern. He informed about the State Government's initiatives in respect of water conservation for tackling the situation. He expressed concern over uncovered farmers in the State and need for a study to bring all farmers under the banking fold. He congratulated bankers in Maharashtra for the achievement under disbursement of crop loans during the kharip season and subsequent doses. He informed the house about Pradhan Mantri Awas Yojana and appealed the bankers to come forward for making the dream of Hon'ble Prime Minister for providing affordable housing to all come true. He assured every cooperation from the State Government for the same. He stressed upon the need of all the bank accounts being seeded with Aadhaar number so that the Government can pass the benefits under various schemes easily in to the accounts of the intended beneficiaries. He noted the expectations of the bankers from the State Government and assured to issue necessary directions to the concerned departments.

Principal Secretary, Directorate of Municipal Administration, Government of Maharashtra, informed the house about National Urban Livelihoods Mission and urged the bankers to cover all the centres with population above and below 1 lakh under NULM and SULM respectively.

Principal Secretary, Cooperation and Principal Secretary, Finance took active part in the discussions and interacted with the bankers.

Chief Executive Officer, Maharashtra State Rural Livelihoods Mission gave an informative presentation to the house about strengthening of the SHG movement in Maharashtra.

General Manager, NABARD informed about various initiatives by NABARD and appealed the bankers to approach NABARD for support in arranging workshop for increasing awareness.

Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Mumbai expressed happiness over the detailed review of important parameters in the meeting and opined that the interaction between the bankers and the State Government was very encouraging. He thanked the Chief Secretary, Maharashtra State for his valuable inputs. He stressed the importance of financial literacy for successful implementation of various initiatives by the Government. He felt that more financial literacy campaigns must be conducted and informed about financial literacy material brought out by Reserve Bank of India and various programmes being implemented that targeted Rural and Semi Urban population. He urged to ensure that accounts opened under PMJDY do not remain dormant or there was a danger of fraudsters taking undue advantage of these accounts. He appealed dedicated use of technology to take Financial Inclusion forward. He opined that the BC model must be made very successful by providing adequate incentives to the BCs and the line of control between the BCs and the banks must be very strong. He felt that improvement in the productivity was a big challenge for Indian agriculture sector. He informed about Pradhan Mantri Fasal Beema Yojana in which all shortcomings of the earlier schemes were properly addressed. Though the initial indicators of the monsoon were good, he stressed the need for continual monitoring of the Marathwada and Vidarbha regions of Maharashtra. He felt that the focus of various initiatives by the Government viz. Make in India / Start up India / Digital India was on developing MSME sector which was most important from the point of view of providing employment and generation of income. He informed about various zone wise programmes being conducted by the Reserve Bank of India that aimed at capacity building of the bankers as providing credit to the micro and small sector requires a particular mindset that needs to be developed. He stressed the importance of holding of BLBC and DLCC meetings strictly as per schedule as the meetings are important for percolating various initiatives up to the root level.

Shri C.B. Arkatkar, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, Maharashtra piloted agenda wise discussions & proposed vote of thanks.

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	Confirmation of minutes of 129 th SLBC meeting held on 26.11.2015	<p>The minutes of 129th SLBC meeting held on 26.11.2015 were placed as an annexure in the agenda.</p> <p>Agenda Item No. 5</p> <p>Principal Secretary, Director of Municipal Administration opined that the margin money in respect of NULM proposals asked by the banks was high.</p> <p>SLBC officials informed the house that the issue was discussed in a SLBC sub-committee meeting dtd 09.02.2016. As per guidelines the margin money in such loans is 20% as capital subsidy was not being provided by the Government.</p> <p>Agenda Item No. 6</p> <p>General Manager, NABARD suggested correction in respect of identification of block wise potential by NABARD.</p> <p>The suggestion was noted. The same has been separately covered in the proceedings of this meeting under agenda item no. 6.</p>	<p>The minutes of 129th meeting were confirmed.</p>	--



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2	Disbursement of Crop Loans under ACP	<p>An analytical presentation of crop loan disbursements as of 31.01.2016 was put up by SLBC before the house. Performance of top performing banks and districts was appreciated and laggards were advised to make up by concentrating on achievement of all annual targets during the remaining period.</p> <p>Principal Secretary, Cooperation, suggested study for coverage of more number of farmers. He informed that of 1.36 crore farmers in Maharashtra, only 60 lakh were covered under bank finance and concerted efforts were needed to bring them under banking fold.</p> <p>It was informed that SLBC was collecting data in respect of outstanding number of accounts under crop loan.</p> <p>Chief Secretary, Government of Maharashtra observed that disbursement in affected areas was much less and a Region wise study was needed. He also stressed the need for opening more number of bank branches so that people would not have to travel long for their banking needs.</p> <p>It was informed that region wise crop loan disbursement was provided in the agenda notes and crop loans are disbursed uniformly with more focus in stressed areas.</p>	All member banks to fully achieve annual target well in advance; latest by the end of the current fiscal.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Annual Credit Plan</p> <p>The comparative position of Annual Credit Plan for the last 3 years</p> <p>Review of performance under ACP 2015-16</p>	<p>It was also informed that preparation of a roadmap for opening brick and mortar branches was also given in the agenda notes.</p> <p>SLBC informed that a three year comparison showed overall targets were exceeded every year and expressed confidence in exceeding all annual targets for 2015-16 too.</p> <p>SLBC also informed that banks in Maharashtra had achieved Priority Sector targets under ACP 2015-16 to the extent of 73% as at the end of the third quarter and appealed to strive hard for exceeding all annual targets.</p>	<p>All banks to achieve / exceed the allotted annual targets under all sectors.</p>	<p>All Banks</p>
3	<p>Financial Inclusion</p> <p>Pradhan Mantri Jan Dhan Yojana</p>	<p>Convener SLBC informed the house that Maharashtra State had been ranked at the top by the Central Government for seeding maximum number of bank accounts with Aadhaar numbers.</p> <p>SLBC informed the house about progress under PMJDY and urged the banks to issue all pending RuPay cards to the account holders expeditiously. SLBC appealed the banks to spread awareness about usage of the card for</p>	<p>Banks to issue all pending RuPay Cards on top priority basis, spread awareness about its usage and issue more number of RuPay Card enabled PoS machines.</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by												
	Social Security Schemes	<p>availing in built insurance benefits. SLBC opined that if the banks could issue more number of RuPay Card enabled PoS machines to their Bank Mitras, it will help in increasing transactions.</p> <p>Government of India has advised for constitution of a State Level Committee on Financial Inclusion for smooth implementation of various initiatives by the Government.</p> <p>SLBC informed the house about progress under Social Security schemes and appreciated the commendable work done by</p>	<p>The State Level committee as advised by the Government is proposed to be constituted as under:</p> <table border="1" data-bbox="1161 667 1715 1143"> <tr> <td data-bbox="1161 667 1205 802">1</td> <td data-bbox="1205 667 1505 802">Shri Swadheen Kshatriya, Chief Secretary, GoM</td> <td data-bbox="1505 667 1715 802">Chairman of the Committee</td> </tr> <tr> <td data-bbox="1161 802 1205 937">2</td> <td data-bbox="1205 802 1505 937">Shri Rajesh Aggarwal, Jt. Secretary, DFS, MoF, New Delhi</td> <td data-bbox="1505 802 1715 937">Nodal Officer for SLBC, Maharashtra</td> </tr> <tr> <td data-bbox="1161 937 1205 1008">3</td> <td data-bbox="1205 937 1505 1008">Smt. Suman Rawat, CEO, MSRLM</td> <td data-bbox="1505 937 1715 1008">State Mission Director</td> </tr> <tr> <td data-bbox="1161 1008 1205 1143">4</td> <td data-bbox="1205 1008 1505 1143">Shri C.B. Arkatkar, Dy. Gen. Manager, BoM</td> <td data-bbox="1505 1008 1715 1143">Member Secretary, SLBC, Maharashtra</td> </tr> </table> <p>Government of Maharashtra is requested to constitute the same accordingly.</p> <p>Banks to continue to scout new proposals under these schemes with same vigour.</p>	1	Shri Swadheen Kshatriya, Chief Secretary, GoM	Chairman of the Committee	2	Shri Rajesh Aggarwal, Jt. Secretary, DFS, MoF, New Delhi	Nodal Officer for SLBC, Maharashtra	3	Smt. Suman Rawat, CEO, MSRLM	State Mission Director	4	Shri C.B. Arkatkar, Dy. Gen. Manager, BoM	Member Secretary, SLBC, Maharashtra	<p>GoM</p> <p>All Banks</p>
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	MUDRA	<p>the Banks in respect of PMJJBY & PMSBY.</p> <p>Convener, SLBC opined that banks were lagging behind in respect of performance under APY and more focused efforts were needed to improve performance. He appealed to scout and enroll at least 30 proposals per bank branch.</p> <p>SLBC informed the house about the special SLBC meeting, town hall meetings and district level camps held for MUDRA. It was informed that Maharashtra State was ranked at 3rd position in respect of MUDRA loans.</p> <p>Principal secretary, Finance enquired about collateral security for MUDRA loans.</p> <p>Chairman, SLBC informed that banks were not asking for any collateral security for MUDRA loans and the same was in line with the guidelines.</p>	<p>Banks to make focused efforts for improving performance under APY. Banks may appoint aggregators to scout APY proposals.</p> <p>Banks to disburse MUDRA loans to all eligible beneficiaries as per guidelines.</p>	<p>All Banks</p> <p>All Banks</p>
	Financial Literacy Project	<p>SLBC informed progress under the Financial Literacy Project to the house. It was informed that specimens of standardized Financial Literacy Material in Marathi were available on SLBC website as well as Classroom Presentation in 4 languages including Marathi.</p>		



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	Progress Under Financial Inclusion LBS – MIS V	<p>Chief Secretary, Government of Maharashtra suggested that the district administration may also be involved in the efforts for the project to pick up momentum.</p> <p>Regional Director, Reserve Bank of India, Nagpur informed that schools under CBSE curriculum were also included for consideration under the project</p> <p>SLBC informed the house about progress as of 31.12.2015 under FI : LBS – MIS V.</p>	<p>Banks and Lead District Managers may seek help of the District Administration in implementation of the Financial Literacy Project.</p> <p>Banks and Lead District Managers to note the same for compliance.</p> <p>Banks to implement financial inclusion programme wholeheartedly to make various initiatives by the Government a grand success.</p>	<p>All Banks LDMs District Admn. GoM</p> <p>All Banks LDMs</p> <p>All Banks</p>
	Connectivity	<p>The main problem in providing banking services in the far flung areas is that of connectivity. NABARD vide their communications dtd. 29.10.2015 and 22.12.2015 have informed about providing support under Financial Inclusion Fund for setting up of Solar Powered VSAT to kiosk / fixed CSPs to address the issue of connectivity, as also power supply in the Sub Service Areas.</p>	<p>Banks to Tackle connectivity issues in the allotted Sub Service Areas by identifying ‘ dark areas’ and grey areas , and installing solar powered dish antenna as per guidelines of Department of Financial Services and NABARD.</p>	<p>All Banks</p>
	Availability of Bank Mitras in SSAs	<p>The Government is very keen on providing doorstep banking services to people in rural and remote areas through bank mitras and advised verify their availability in the allotted SSAs.</p>	<p>Banks to ensure availability of Bank Mitras for providing banking services in all their allotted SSAs to improve last mile delivery mechanism in their area of operation.</p>	<p>All Banks</p>



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	Roadmap for opening brick and mortar branches	<p>Reserve Bank of India has advised to prepare a roadmap for opening brick and mortar branches in Maharashtra by March 2017 by identifying villages with population above 5000 without a bank branch of a scheduled commercial bank. While preparing the roadmap, care is to be taken that banks that have already been allotted these villages for providing banking services would be given priority for opening branches at these centres.</p> <p>SLBC informed that Lead District Managers have identified 281 such villages and the same have been allotted among SCBs including RRBs.</p>	<p>Banks to peruse the list and submit a status report on opening of their branches at the allotted centres by 31.03.2017 to Reserve Bank of India with a copy endorsed to SLBC. Banks to inform the respective Lead District Managers as and when their branches are opened at the allotted centres.</p> <p>Lead District Managers to review and monitor the progress of opening of branches during DCC meetings and submit a progress report from the Quarter ending March 2016 in prescribed format viz. Annexure B</p>	All Banks All LDMs
4	Setting up and functioning of RSETI and FLCs in Maharashtra	<p>RSETIs</p> <p>Convener, SLBC, informed the house about status of land allotment and construction pertaining to RSETIs at various centres and urged for Government's intervention to resolve the issues that were obstructing construction of RSETI buildings, allotment of land, availability of approach road etc.</p> <p>SLBC, informed the house about the detailed status of RSETIs at various centres being placed in the agenda notes.</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Lead District Manager, Solapur District informed about upgradation of RSETI at Solapur.</p> <p>CEO, MSRLM observed that construction of RSETI buildings where land was allotted must be geared up.</p> <p>Principal Secretary, Cooperation observed that only Lead Banks in the State were involved in all aspects of the RSETIs and felt that full potential of the RSETIs was not being realized. He felt that though the present settlement ratio at 50% was good, the same must improve. He appealed that BPL families be given preference while sanctioning loans.</p> <p>He suggested that State Director, RSETIs may approach the State Government to sort out issues in respect of land allotment and requisite permissions from the State agencies for construction of buildings.</p> <p>FLCs</p> <p>SLBC informed the house about the progress of FLCs in the State as of 31.12.2015.</p>	<p>Rural Development Department, Government of Maharashtra, and State Director, RSETIs to look into the matter.</p> <p>Lead District Offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p>	<p>RDD, GoM</p> <p>State Director, RSETIs</p> <p>All LDMS</p> <p>All Banks</p>



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		Dy. Gen. Manager, Reserve Bank of India, Nagpur observed that allotment of uniform codes for FLCs was still awaited.	All Lead Banks , Maharashtra Gramin Bank and Vidarbha Konkan Gramin Bank to submit information as per revised RBI circular dtd. 14.01.2016 which has been already circulated by SLBC.	All Lead Banks MGB VKGB
5	Review of performance under various Government sponsored Schemes MSRLM	<p>It was informed that SLBC has placed the progress under various GSS as mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>CEO, MSRLM gave an informative presentation about bank wise performance under SHG credit linkage programme and about the top achievers among banks. She observed that performance of banks was not reflected on the NRLM Bank linkage portal as CBS data is not being shared by the banks. She cautioned that SHGs will not get Interest Subvention if SHG data is not shared on NRLM portal. She informed that for hassle free and easy access of financial credit, Umed-MSRLM was aiming to have partnerships with banks for smooth facilitation on SHG bank</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.</p> <p>Banks to start sharing requisite data on NRLM portal and ensure speedy disposal of all pending proposals. All Banks to make concerted efforts for making the SHG Bank linkage programme sustainable and successful.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>All Banks</p>



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		<p>linkage. She informed the house about a national level workshop on SHG Bank Linkage recently organized by NRLM and MSRLM at Nagpur for analyzing the progress made on SHG linkage this year through field visits and to deliberate on the issues. She also informed about Hon'ble Chief Minister's announcement to implement 0% interest rate scheme in the state wherein Women SHGs would not be charged interest on their loans. She suggested Banks to explore extensive use of BC / Bank Sakhi model for all purposes as bank branches were short of adequate manpower.</p> <p>General Manager, NABARD opined that though the State of Maharashtra was pioneer in implementation of SHG movement, credit linkage of the SHGs was not picking up to the desired levels. He informed about ½ day workshops being conducted by NABARD (महिला सशक्तीकरण मेळावा) and assistance of Rs. 1,000/- form NABASRD for the same. He urged the bankers and Lead District Managers to participate in the workshops wholeheartedly during March 2016.</p> <p>Convener, SLBC urged member banks to clear all pending proposals at the earliest.</p>		



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	SULM / NULM	<p>Principal Secretary, Directorate of Municipal Administration informed the house about low rate of sanctions in respect of proposals under NULM. She urged the bankers for speedy disposal of all pending proposals and to convey reasons for rejection if any so that the inadequacies could be properly addressed.</p> <p>She informed that all towns in the State were covered under NULM.</p> <p>SLBC clarified that the distribution of targets pertain to Self Employment Programme (SEP) for (1) Individual and (2) Group among bank branches in specified 53 Urban Local Bodies (ULBs)</p> <p>Chief Secretary, Government of Maharashtra appealed the bankers to make themselves aware of the socio economic findings.</p> <p>Principal Secretary, Directorate of Municipal Administration informed that searchable data was available on NULM portal though not in public domain.</p>	<p>Banks to cover all centres under the mission as applicable.</p> <p>All banks to process and dispose proposals under NULM quickly with valid reasons for rejections if any.</p>	<p>All Banks</p> <p>All Banks</p>
6	Impact of Low Level Credit Services in Scheduled Areas	<p>General Manager, NABARD informed that NABARD's Potential Linked Plan 2016-17 includes block wise details and broadly reflects activities that can be taken up in PESA blocks.</p>	<p>Lead District Managers of the specified districts to prepare District Credit Plan 2016-17 with focus on PESA blocks. The progress of finance and ACP achievements be reviewed in DLCC</p>	<p>Concerned LDMs of the specified districts.</p>



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			meetings regularly. Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) to submit the data pertaining to PESA blocks to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra.	Concerned LDMs of the specified districts.
7	Regular issues to be discussed during SLBC meetings ➤ Dairy Entrepreneurship Development Scheme ➤ Sanction of loans by banks to trained candidates under the Central	General Manager, NABARD informed progress under various schemes to the House. He informed about the State level monitoring and sanctioning committee that decides release of subsidies which is dependent upon asset creation. He urged the bankers to submit information in proper manner for the purpose. NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house. All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency.	 NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken. All concerned banks to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD	NABARD All Banks



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	<p>Sector Scheme “Establishment of Agri-Clinics and Agri-Business Centres” (ACABC)</p> <p>➤ Review of Weaver Credit Card (WCC) Scheme</p>	<p>All Banks are requested to submit the position of WCCs to NABARD.</p>	<p>NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.</p>	<p>All Banks NABARD</p>
8	<p>Pradhan Mantri Awas Yojana (PMAY)</p>	<p>Pradhan Mantri Awas Yojana (PMAY) has been launched on an all India basis w.e.f. 17.06.2015 and is operational in all statutory towns and planning areas as notified with respect to the statutory town and which surrounds the concerned municipal areas.</p> <p>Representative of HUDCO informed about the annual target of 60,000 under Credit Linked Subsidy Scheme (CLSS) of the scheme.</p> <p>Chief Secretary, GoM informed about the detailed guidelines issued by Government of India and expected that the guidelines will be disseminated to all banks in the State. He informed that a PMAY workshop for all concerned will be arranged in which Principal Secretary, Housing and representatives of banks would participate. He appealed all the</p>	<p>All member banks to note the provisions for implementation of the scheme.</p> <p>Central nodal agencies viz HUDCO / National Housing Bank (NHB) to inform target for the State to SLBC.</p>	<p>All Banks HUDCO / NHB</p>



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		banks to take up the challenge for making the Prime Minister's dream of providing affordable housing to all come true.		
9	Printing of Bank Forms used by Retail Customers in Local Languages	<p>Reserve Bank of India is in receipt of various complaints regarding non-availability of bank forms / printed material used by retail customers in regional languages. Random visits to bank branches in some districts by officials of Reserve Bank of India revealed that the forms were available only in English language.</p> <p>RBI circular dtd. 01.07.2015 advises banks to make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks etc. in trilingual form i.e. English, Hindi and the concerned Regional Language.</p>	All concerned are requested to note the same for necessary compliance.	All Banks
10	Recommendations of Working Group on Rehabilitation of Sick, Micro and Small Enterprises	<p>General Manager, Reserve Bank of India, MRO, Mumbai informed that compliance pertaining to the following action point of the EC MSME meeting held on 16.12.2015 was awaited from the State Government:</p> <p>Creation of a Central Registry by the State Government for registration of charges of all banks and other lending institutions in respect of all moveable and immovable properties of borrowers incorporated as proprietorship,</p>	Reserve Bank of India to give a brief write up giving the background for creation of the Central Registry to Government of Maharashtra	RBI



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		<p>partnership, cooperative society, trust, company or in any other form.</p> <p>GM, RBI informed that the Central Registry would be accessed by bankers while processing loan proposals for checking charge on the properties offered as securities.</p> <p>Bankers represented that the registry may be limited for immovable properties.</p> <p>Chairman, SLBC suggested that a brief write up giving the background for creation of the Central Registry may be given by RBI to Government of Maharashtra for ease of compliance of the pending action point.</p>		
11	Start Up India Programme	Reserve Bank of India has informed about Hon'ble Prime Minister's Start Up India Programme which envisages that every bank branch must resolve to disburse loans for start-ups to tribals in the locality where there is any tribal habitation. In case there is no tribal habitation, the branch can provide loan to a dalit or a tribal for providing financial support and help dalit / tribal entrepreneurs to come up all over the country. The programme to disburse loans for start-ups to the tribal / dalit / women entrepreneurs was in alignment with and complementary to existing instructions of Reserve Bank of India to increase credit flow	All banks to implement the Start-Up India programme through each of their branches for providing loans to Tribal / Dalit / Women Entrepreneurs. Progress made in this regard is to be submitted to SLBC for onward submission to Reserve Bank of India. The report pertaining to the period from 15 th August 2015 to 31 st December 2015 is to be submitted immediately as the same is long overdue.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		to the Micro sector and Priority Sector Lending guidelines.		
12	Common Issues	<p>Vide communication dtd 04.02.2016, Punjab National Bank has raised some common issues viz. difficulties in getting timely permission from District Magistrates for physical possession of securities under SARFAESI Act and notifying new centres for creating equitable mortgage (EM) of properties.</p> <p>In depth discussions were held. As the issues were of common interest, the bankers represented that the issues were discussed in this forum earlier, were pending since long and intervention by Government of Maharashtra would greatly help for early resolution of the same.</p> <p>Chairman, SLBC informed that Palghar was carved out as a separate district since last 18 months and there was an urgent need to declare Palghar and other such centres as notified centres for creation of equitable mortgage of properties.</p> <p>Chief Secretary, GoM enquired about the requisite provision of the SARFAESI Act. He assured to take up the matter with District Magistrates and issue necessary instructions.</p>	<p>Government of Maharashtra to issue necessary instructions in respect of difficulties in getting timely permission from District Magistrates for physical possession of securities under SARFAESI Act and notifying new centres for creating equitable mortgage of properties.</p> <p>SLBC to take up the issues with Government of Maharashtra.</p>	<p>GoM</p> <p>SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
13	Flow of Credit to Micro and Small Enterprises	SLBC informed that data has been compiled from information submitted by banks. All targets and sub targets under this area have to be achieved.	As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data being submitted to RBI and to SLBC.	All Banks
14	Monitoring Flow of Credit to Various Sectors of Economy and Credit to Minority Communities	SLBC, informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.	Banks to note and take remedial action in respect of achievement of targets and correction in data wherever necessary. Banks to ensure accuracy of data while reporting and recheck quarter over quarter progress for tracking large variations. Banks to focus on minority concentrated areas for providing banking services as per the list already circulated by SLBC and submit caste wise / section wise / activity wise data in prescribed format.	All Banks
15	State Government's Assistance for Restructured Crop Loan Accounts	Commissioner for Cooperation and Registrar of Cooperative Societies, Government of Maharashtra vide communication dtd. 22.02.2016 has informed about State Government's Assistance for Restructured Crop Loan accounts. Banks have converted agricultural short term loans into medium term loans. The converted loans are restructured with repayment period	All banks to note the provisions and comply accordingly.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>of 5 years. The first installment of 5 equal installments will become due in June / July 2016.</p> <p>The State Government has decided to provide interest on converted / restructured loans.</p>		
16	Constitution of Technical Committee to look into SHG Issues	<p>Principal Secretary, Rural Development & Water Conservation Department, Government of Maharashtra vide communication dtd. 23.02.2016 has requested for constitution of a Technical Committee to look into issues pertaining to SHGs.</p> <p>SLBC informed that a sub-committee on SHGs is already constituted.</p>	The issue to be discussed in detail in the next sub-committee meeting.	SLBC
17	Relief Measures by Banks in Areas Affected By Natural Calamities	<p>Bankers had requested to take up the following issues for discussion.</p> <p>Restructuring of other advances in the light of RBI instructions in as per Master Circular dated 01.07.2015 and Government of Maharashtra's GR dated 20.10.2015 declaring 14708 villages in 20 districts as drought affected with paisewari less than 50 paise.</p> <p>C & MD, Bank of Maharashtra & Chairman, SLBC opined that the guidelines dtd 20.10.2015 were silent on restructuring of loans and recovery thereon and requested</p>	<p>SLBC to take up the issue with Government of Maharashtra.</p> <p>Concerned department of the Government to issue necessary clarifications.</p>	<p>SLBC</p> <p>Cooperation Department, GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>State Government authorities to issue suitable clarifications in the matter.</p> <p>Representatives of banks put forth the following views –</p> <ul style="list-style-type: none">• The duration between striking of a natural calamity and actual declaration of aanevari / paisewari must be shortened.• Restructuring available only for crop loans. Investment credit is equally important. The benefit of various relief measures must be extended to investment credit too.• Income generation from agricultural activities is limited. As such source of income and repayment of loans must be related to each other. <p>Chairman, SLBC urged that concerted efforts were needed to increase the capacity of the borrower to repay.</p> <p>Convener, SLBC informed that vide Government communication dtd 22.02.2016, the relief was extended to 2015-16 also.</p> <p>Principal Secretary, Finance opined that cash flow from field must increase instead of repeated rescheduling of loans or the farmer would never come out of the debt trap.</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Principal Secretary, Cooperation observed that district level mechanism for addressing farmers' grievances must be strengthened. He appealed to use the BC model extensively for document verification etc. so as to share the work load on bank branches.</p> <p>Chief Secretary, GoM observed that the points put forth were valid and assured that necessary clarifications will be issued by the Government.</p>		



Annexure II

List of Participants of 130th SLBC Meeting held on 25.02.2016 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Swadheen Kshatriya	Chief Secretary, Government of Maharashtra
2	Shri S. Muhnot	C & MD, Bank of Maharashtra & Chairman, SLBC
State Government		
1	Shri S.S. Sandhu	Principal Secretary, Cooperation
2	Shri Bijoy Kumar	Principal Secretary, Finance (Reforms)
3	Smt. Meeta Rajivlochan	Principal Secretary, Directorate of Municipal Admn.
4	Shri Prabhakar Deshmukh	Secretary, Water Conservation & EGS
5	Smt. Suman Rawat	CEO, MSRLM
6	Shri D.S. Salunke	Dy. Registrar, Cooperation
7	Shri Santosh Deherkar	Dy. Director, Directorate of Municipal Admn.
8	Shri P.G. Rathod	Dy. Director, Directorate of Industries
9	Shri Shivaji Patil	Dy. Director, MSME-DI
10	Shri Sarjerao Ghadge	General Manager, MSOBCFDC Limited
11	Shri R.B. Randive	Asstt. Gen. Manager, LASDC
12	Shri V.S. Lade	Asstt. Director, KVIC
13	Shri R.N. Khokle	Asstt. Dev. Officer, KVIC, Mumbai
14	Ms Rupa Mistry	Manager, MAVIM
15	Shri T.M. Kulkarni	Asstt. Manager, LIDCOM
16	Mrs. A.S. Puranik	Asstt. Manager, LIDCOM
17	Shri Akash Puri	Y.P. MSRLM
18	Shri Pramod Temghare	FIC, MSRLM
19	Shri Rajesh Doiphode	Dept. of Industries, GoM
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Smt. J.M. Jivani	Regional Director, Maharashtra & Goa
3	Shri C. Patnaik	General Manager, FIDD, Mumbai
4	Shri A.S.V. Kameswar Rao	Dy. General Manager, Nagpur
5	Shri Mohan Sangvikar	Asstt. General Manager, FIDD, Mumbai
NABARD		
1	Shri U.D. Shirsalkar	General Manager, MRO, Pune
HUDCO		
1	Shri R.S. Harikrishnan	Senior Manager
Scheduled Commercial / Apex Banks.		
1	Shri S.L.N. Prasad	Asstt. Gen. Manager, Allahabad Bank
2	Shri N. Saketh Kumar	Manager, Andhra Bank
3	Shri A.K. Gupta	Dy. Gen. Manager, Bank of Baroda
4	Shri V.H. Karandikar	Dy. Gen. Manager, Bank of India
5	Ms. Prema T.	Asstt. Gen. Manager, Bank of India
6	Shri A.J. Gogol	Chief Manager, Bharatiya Mahila Bank
7	Shri P. Bhaskara Rao	Div. Manager, Canara Bank
8	Shri B.R. Mane	Sr. Manager, Canara Bank



Sr. No.	Name of the Participant	Designation / Institution
9	Shri Narendra Singh	FGM, Central Bank of India
10	Shri Purushotam	Dy. General Manager, Dena Bank
11	Shri Bhalchandra Paranjape	General Manager, IDBI Bank
12	Shri P.K. Pegu	Dy. Gen. Manager, IDBI Bank-
13	Shri V.J. Ganguli	Chief Manager, Indian Bank
14	Shri Reyazul Haque	Asstt. Gen. Manager, Indian Overseas Bank
15	Ms. Anuradha S	Chief Manager, Indian Overseas Bank
16	Shri T.R. Lakhani	General Manager, Oriental Bank of Commerce
17	Shri Sachin Birje	Oriental Bank of Commerce
18	Shri C.P. Agal	Dy. Gen. Manager, Punjab National Bank
19	Shri J.S. Pasricha	Zonal Manager, Punjab & Sind Bank
20	Shri Vinayak Gaitonde	Sr. Manager, Punjab & Sind Bank
21	Shri A.K. Pandey	Dy. Gen. Manager, State Bank of Hyderabad
22	Shri V. Ramling	General Manager (NW-III), State Bank of India
23	Shri K.S. Anbalagan	Dy. Gen. Manager, State Bank of India
24	Shri S. K. Gulati	Dy. Gen. Manager, State Bank of India
25	Shri A. Kapoor	Dy. Gen. Manager, Syndicate Bank
26	Ms. Reema B	Manager, Syndicate Bank
27	Shri R.K. Walvi	Asstt. Gen. Manager, UCO Bank
28	Shri Suman Kumar	Manager, UCO Bank
29	Shri S.K. Panigrahi	Asstt. Gen. Manager, Union Bank of India
30	Shri Subhash B.	Dy. Gen. Manager, United Bank of India
31	Shri K. Naga Malleswara Rao	Asstt. Gen. Manager, Vijaya Bank
32	Shri G.D. Krishnegowda	Sr. Manager, Vijaya Bank
33	Shri Parvez Balaporia	Nodal Officer, Axis Bank
34	Shri K.R. Narayanan	Asstt. Gen. Manager, Federal Bank
35	Dr. Sameer Agrawal	V.P. HDFC Bank
36	Shri Pankaj Arora	V.P. HDFC Bank
37	Shri R. Vardharajan	Head Key Acc. HDFC Bank
38	Shri Dharmendra Rathod	Sr. Manager, HDFC Bank
39	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
40	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
41	Shri B.R. Sreekanth	Asstt. Gen. Manager, Karnataka Bank
42	Shri Naresh Kumar	Head, Agri Banking, RBL Bank
43	Shri Ashwin Pokharkar	Manager, RBL Bank
Regional Rural Banks		
1	Shri U.R. Rao	Chairman, Maharashtra Gramin Bank
2	Shri S.D.S. Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
M.S. Cooperative Bank		
1	Shri Pramod Karnad	Managing Director
2	Shri S.B. Jadhav	J.M.
Lead District Managers		
1	Shri V.T. Hude	LDM, AHMEDNAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri S.S. Ramteke	LDM, AMRAVATI



Sr. No.	Name of the Participant	Designation / Institution
4	Shri G.G. Wakade	LDM, AURANGABAD & JALNA
5	Shri G.B. Bokade	LDM, BEED
6	Shri S.M. Pathak	LDM, BHANDARA
7	Shri P.M. Shende	LDM, BULDHANA
8	Shri Sube Singh	LDM, CHANDRAPUR
9	Shri S.S. Ekhare	LDM, DHULE
10	Shri S.M. Patil	LDM, GADCHIROLI
11	Shri Anil Kumar	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri Dilip Thakur	LDM, JALGAON
14	Shri M.G. Kulkarni	LDM, KOLHAPUR
15	Shri A.M. Mahajan	LDM, LATUR
16	Shri S.S. Kadam	LDM, MUMBAI CITY
17	Shri Gadadhar Sethi	LDM, MUMBAI SUBURB
18	Shri M.B. Mashankar	LDM, NAGPUR
19	Shri B.U. Waghmare	LDM, NANDED
20	Shri L.R. Khedekar	LDM, NANDURBAR
21	Shri A.D. Chavan	LDM, NASIK
22	Shri B.R. Dupargude	LDM, OSMANABAD
23	Shri A.B. Sawant	LDM, PALGHAR
24	Shri Ram Kharatmal	LDM, PARBHANI
25	Shri D.B. Deshmukh	LDM, PUNE
26	Shri T. Madhusudana	LDM, RAIGAD
27	Shri S.S. Bandiwadekar	LDM, RATNAGIRI
28	Shri R.S. Pujari	LDM, SANGLI
29	Shri M. Y. Shirolkar	LDM, SATARA
30	Shri K.B. Jadhav	LDM, SINDHUDURG
31	Shri S.P. Patki	LDM, SOLAPUR
32	Shri R.G. Joshi	LDM, THANE
33	Shri V.K. Jangda	LDM, WARDHA
34	Shri S.S. Mehta	LDM, WASHIM
35	Shri G.G. Pimpale	LDM, YAVATMAL
Insurance Companies		
1	Shri M.S. Sawant	AM, AIC of India
2	Shri Rudrashish Roy	Chief Manager, New India Assurance Co.
3	Shri Ajesh A.	A.O. New India Assurance Co.
Other		
1	Shri Sunil Kasture	State Director, RSETIs
Convener Bank – Bank of Maharashtra		
1	Shri S. Bharatkumar	GM, Inspection & Convener, SLBC
2	Shri C.B. Arkatkar	DGM, Member Secretary, SLBC
3	Shri Amit Teke	Senior Manager, SLBC
4	Shri P.M. Walunjkar	Manager, SLBC