



No. AX1/SLBC-117/Minutes/2012

December 28, 2012

Minutes of the 117th SLBC Meeting held on December 27, 2012 at Pune

117th SLBC meeting was held on 27-12-2012 at Jog hall Bank of Maharashtra, HO Pune. Shri Narendra Singh, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the meeting.

The meeting was attended by Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India, Shri Madhukar Choudhari, Commissioner, Cooperation, Government of Maharashtra, Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra and Shri M.V. Ashok, Chief General Manager, NABARD.

Senior officials of member banks, Government of Maharashtra, Apex Banks, Government Corporations and other members were present for the meeting. The officials of LIC, United India Insurance Company and Agriculture Insurance Co. of India were also present in view of Government of India guidelines in respect of preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Shri A.A. Magdum, General Manager, Credit Priority, Bank of Maharashtra & Convener SLBC - Maharashtra welcomed the dignitaries, Government & Bank officials, LDMs & all other participants. He thanked the members for utilizing the SLBC forum actively and requested Hon. Chairman to deliver his keynote address and guide the forum.

Shri Narendra Singh, Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities i.e. review of performance under Annual Credit Plan 2012-13, Financial Inclusion and penetration of banking for inclusive growth, progress in implementation of various Government sponsored schemes and working of RUDSETIs and FLCs. He complimented all for achieving the level of Rs.17,539 crore as of 30.09.2012 in crop loan disbursement against the annual target of Rs. 24,739 crore amounting to 71% as on 30.09.2012 and 83% achievement as of 30.11.2012. He appealed all member banks to complete the mammoth task of issuance of about 38 lakh



KCCs to remaining eligible households in Maharashtra. He also remarked that progress under disbursement of housing and education loans was not satisfactory. He also urged the member banks to concentrate on the SME sectors. He gave an overview of various activities under Financial Inclusion to the house and observed that much needed to be done by all the banks in this respect. He covered important aspects of financial inclusion in his address viz transactions in FI accounts, opening of bank branches at FI centers having population above 5000, opening of bank accounts of at least one member per family in the service area villages allotted to banks, Direct Benefit Transfer project of Government of India to be implemented from 01.01.2013, strengthening of Ultra Small Branches, convergence of insurance facilities with FI initiatives, establishment of currency chests and clearing houses, updation of GIS data by LDMs, SHG linkage, implementation of EBT in selected pilot blocks of Maharashtra and urban financial inclusion. He urged the member banks to ensure that guidelines issued by Government of India in respect of installation of onsite ATMs at all branches for effective implementation of Financial Inclusion Plan be scrupulously followed. He opined that progress in implementation of various Govt. sponsored schemes was far from satisfactory and needed significant improvement. He observed that the overall settlement ratio of RSETIs was very low at 38.54% and urged that the settlement ratio must improve. He also pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many areas have not set up RSETIs on the land allotted by Government and requested to initiate steps for setting up of RSETIs. He observed that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs. He requested Government officials to look into the issues concerning non-refund of penal interest in respect of Agricultural Debt Waiver and Debt Relief scheme and delay in audit of claims for interest subvention for crop loans which were discussed in the last few SLBC meetings and requested them to expedite action in these important areas. He concluded his keynote address by appealing the State Government officials to encourage and support the banks in their endeavor to achieve greater coverage of farmers as well as non-farmers for over all economic growth of the State of Maharashtra.

Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, complimented commercial banks for their excellent performance during the kharif season and expressed confidence that with cooperation of all concerned, Osmanabad district would come out of the difficult situation by March 2013. He particularly appreciated the efforts taken by Bank of Maharashtra, SLBC Convener, during the crisis faced by farmers



in 8 districts of Maharashtra where DCCBs were put under restriction. However he warned that Maharashtra may have to face a more severe situation next year and requested all concerned to gear up for the same right from the start of the season. He appealed member banks to start construction of RSETIs where land has been allotted and assured to pursue with respective District Collectors where land has not been allotted. In respect of non-refund of penal interest by the State Government, the Secretary and Commissioner, Cooperation informed the house that the matter was under active consideration of Government of Maharashtra and explained about some procedural delays. They assured that relevant GR would be issued by the State Government as early as possible. The Secretary assured to obtain confirmation from Planning Department, Government of Maharashtra regarding data of beneficiaries of various schemes implemented by the Government to be given to banks. However, he observed that all accounts were not yet opened where such data was given to the banks. He informed the house about availability of UIDAI data through respective District Collectors.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, informed that Dy. Governor, RBI was not happy with the progress of implementation of Financial Inclusion Plan (FIP) in Maharashtra. He opined that Banks can cover villages having population below 2000 also along with those above 2000. He urged that the BC model has to sustain for FIP to succeed. He also directed the member banks to complete the exercise of disaggregation of FIP targets up to the root level immediately as the matter was being monitored by Central Office of RBI. He directed all Banks in the 8 pilot blocks selected for implementation of EBT in respect of MNREGA to complete the process of opening of bank accounts by 15.01.2013. He appealed the State Government officials to treat RRBs as Government banks for all practical purposes.

Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India, informed that the Banks were getting good support from the Chief Minister and the Chief Secretary of Maharashtra and requested other State Government officials / departments for similar support. She appealed the members to ensure that all decisions taken in SLBC meetings are implemented in letter and spirit. She informed the house about the good health of RRBs in Vidarbha region. In respect of low CD ratio of Gadchiroli district, she informed that due to huge Government deposits kept in banks, the CD ratio of the district was low however she informed that the CD ratio is showing improving trend and is now at 40%.



Shri M.V. Ashok, CGM, NABARD informed about the revised scheme of KCCs and reiterated that term loans for investment towards land development, minor irrigation, purchase of farm equipment and allied agricultural activities were also eligible under the scheme and as such are also eligible for refinance under investment credit. He directed that copies of all communication issued by the implementing agencies for Government Sponsored Schemes be marked to NABARD. He suggested that the matter of extending the scheme for drought impact mitigating intervention in perennial horticultural crops be taken up with the Government on priority basis. He informed that house that Guidelines regarding issue of KCCs in the form of interoperable RuPay Card by Central Cooperative Banks (CCBs) and Regional Rural Banks (RRBs) with assistance from Financial Inclusion Technology Fund (FITF) have been issued.

Shri P.K. Das, General Manager, RPCD, Mumbai appealed member banks to ensure that LDM offices and all their rural branches should undertake, at least, one outdoor literacy activity every month, especially, for the benefit of the financially excluded people in the region. He also urged Banks to scrupulously follow the guidelines issued by RBI and submit information to RBI in prescribed formats.

Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra, informed the house that on an average more than 1000 accounts are being opened by Bank of Maharashtra in each district. He stressed that banks should go ahead with opening of accounts without depending upon the common service provider. To address the problem of biometrics he suggested seeding of maximum Aadhar numbers in the CBS system of Banks. He appealed banks to make available all alternate payment channels to people in form of ATMs, BCs etc. This will help to reduce the load of cash payment on branches and will also convenient for the account holders. He advised the representative of M/S. Vakrangee Finserve Limited, to accord top priority to the 5 pilot districts under the Direct Benefit Transfer project of Government of India to be implemented from 01.01.2013. He summed up the proceedings with his vote of thanks. He thanked all the members for their active participation in proceedings and wished them a happy new year.

Member Secretary, SLBC informed the house that during the calendar year 2013, SLBC meetings will be held on 15.03.2013, 14.06.2013, 13.09.2013 and 13.12.2013.

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 116 th SLBC meeting held on 07.09.2012 | The minutes of 116 th meeting of SLBC held on 07.09.2012 were placed as an annexure in agenda. | The minutes of last SLBC meeting were confirmed. | -- |
| 2 | Follow up of Action Points of last SLBC meeting (ATR) | <p>Government of Maharashtra to issue GR in respect of deposit mobilization by Maharashtra Gramin Bank from Government of Maharashtra.</p> <p>Government of Maharashtra to inform progress in respect of utilization of digital land record database under Bhoomi project.</p> <p>Issuance of GR in respect of refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009. The matter is under active consideration of GoM.</p> | <p>The concerned department to issue the GR at the earliest.</p> <p>The concerned department to put up a status note for information of all member banks at the earliest.</p> <p>Government of Maharashtra to issue the GR in respect of refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.</p> | <p>Finance Department, Government of Maharashtra.</p> <p>Dept of Revenue & forests & Dept of Land Records, Government of Maharashtra.</p> <p>Commissioner, Cooperation, Government of Maharashtra.</p> |
| 3 | <p>Annual Credit Plan</p> <p>A. The comparative position of Annual Credit Plan for the last 3 years</p> | Member Secretary, SLBC informed that banks in Maharashtra have achieved targets under ACP 2011-12 to the extent of 105% and a three year comparison shows that targets have been exceeded every year. However he stressed the need of exceeding | All banks to gear up for achievement of allotted targets under all sectors. | All Banks |



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| | <p>B. Review of Progress under lending for Crop Loans under ACP 2012-13</p> <p>C. Status of disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction</p> | <p>Priority Sector targets and its sub-sectors with a comfortable margin. He informed the house about achievements under ACP 2012-13 as of 30.09.2012 and expressed confidence of exceeding all yearly targets.</p> <p>Member Secretary, SLBC informed that crop loan disbursements are showing 83% achievements as of 30.11.2012 and disbursements under loans for kharif crops have registered an achievement of 109% at the end of kharif season.</p> <p>Member Secretary, SLBC informed that out of 8 districts where DCCBs were put under restriction, 5 districts viz Beed, Buldhana, Jalna, Nandurbar and Nagpur have exceeded their Kharif targets and Dhule, Osmanabad and Wardha districts were at 87%, 67% and 95% respectively. It was observed that Dhule and Wardha districts were sure to achieve the yearly targets. LDM Osmanabad informed that Osmanabad district will achieve up to 82% by the end of the year as the kharif season is over and most of the crops in the district were rainfed. AGM, SBI, LHO Mumbai also explained the reasons for the shortfall in Osmanabad district. Dignitaries on the dais unanimously directed that a committee may be formed that</p> | <p>All banks to gear up for achievement of allotted crop loan targets. Banks in the districts lagging behind to make up for the gap by March 2013 so as to achieve 100% of the allotted targets.</p> <p>SLBC to constitute a committee comprising a member each from GoM, SLBC, Gramin Bank, one of the Lead Banks and a member bank having major presence in Osmanabad district. The committee will inform its primary findings by 31.01.2013. The report will be discussed in the next SLBC meeting and will be one of the agenda item.</p> | <p>All Banks</p> <p>SLBC</p> |



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| | | will probe into the reasons for the shortfall in Osmanabad district, transparently analyse all the inadequacies and suggest corrective measures for 100% achievement of annual targets. | | |
| 4 | Implementation of Strategies & Guidelines under Financial Inclusion: i. Review of Progress in Financial Inclusion Plan | The House reviewed the functioning of the corporate BC viz. Vakrangi Finserve Ltd (VFL) in the state and noted with concern the unsatisfactory progress made by them since the last SLBC meeting wherein they had presented their action plan to complete coverage of all villages (population up to 1600) by March 2013. In the context of the unsatisfactory functioning of BCs with ICT solutions, the action point of the Special SLBC, held under the chairmanship of Governor on August 9, 2012, was brought to the notice of the participating banks. The banks were exhorted to ensure smooth functioning of BCs with ICT solutions and to be guided in this regard by the detailed action plan contained in circular letter RPCD.FRID.No.4001-47/12.01.025/2012-13 dated October 16, 2012 in matters of engagement and functioning of BCs. | Banks to ensure smooth functioning of BCs with ICT solutions with the help of guidelines in this regard issued by RBI contained in circular letter RPCD.FRID. No.4001-47/12.01.025/2012-13 dated October 16, 2012 in matters of engagement and functioning of BCs. | All Banks |



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| | | <p>It was reiterated to all participating banks to ensure that their Controlling Offices receive the disaggregated FIP self set targets (Board approved) from their respective Head offices and the Controlling Offices, in turn, ensure that these targets are further segregated up to the district/branch level as per instructions contained in circular letters RPCD.FRID.No.4001-47/12.01.025/2012-13 dated October 16, 2012 and RPCD.FID. No. 4445/12.01.025/2012-13 dated October 29, 2012.</p> | <p>The controlling offices to submit monthly progress on the disaggregated data to Regional Office of RBI, RPCD at Mumbai latest by 5th of the succeeding month.</p> | <p>All Banks</p> |
| | <p>ii. Opening of branches in Financial Inclusion villages</p> | <p>Present status of opening of branches in FI villages shows that out of 182 branches to be opened by September 2012 as per plan given by banks, only 136 branches have been opened.</p> | <p>Banks to open branches at the remaining 46 centres.</p> | <p>All Banks</p> |
| | <p>iii. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India</p> | <p>Government has circulated list of identified 34 schemes for EBT payments as per the guidelines of Reserve Bank of India and a time bound program for opening accounts of the beneficiaries in identified Blocks by Banks in Maharashtra.</p> | <p>Lists of beneficiaries are to be provided by concerned Government of Maharashtra officials. Necessary instructions were passed on to all District Collectors from Deputy Secretary, Planning Dept., Govt. of Maharashtra vide letter dtd 17.08.2012 for organizing account opening camps with the help of concerned Lead Banks.</p> | <p>Government of Maharashtra All LDMs. All Banks.</p> |



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| | iv. Opening of accounts of NAREGA beneficiaries in selected blocks & payment under EBT | The block and bank-wise review of the progress was undertaken in the meeting and all banks assured that the process of opening of accounts would be completed in all the blocks latest by January 15, 2013. In regard to the issue of migrated population in the blocks, the banks were advised to get the details of migrated households certified by district administration / Anganwadi workers/Gram Panchayat. | Banks to complete opening of accounts by 15.01.2013 and report village wise progress to LDMs for onward reporting to SLBC. | All Banks All LDMs |
| | v. Progress in the establishment of Ultra Small Branches (USBs) | Convener, SLBC informed about progress of USBs in the State and requested to note the revised guidelines issued by Government of India, Ministry of Finance on 01.08.2012. | All Banks to note the revised guidelines for necessary compliance. | All Banks. |
| | vi. Roadmap- Provision of Banking Services in Villages with Population below 2000 | The roadmap of FIP of banks in all the villages (less than 2000 population) as per instructions contained in circular letter RPCD.CO.LBS.BC.No. 86 /02.01.001/2011-12 dated June 19, 2012, was finalized by SLBC Convener and was placed before the House for approval and the same stands approved. | All LDMs to monitor progress thereof and report on a quarterly basis to SLBC Convener by the 5 th of the succeeding month. Branches of all member banks to cooperate by submitting requisite data to LDMs well in time. | All LDMs All Banks |
| | vii. One family one account concept declared by Govt. of India & | The House reviewed the district-wise progress made by banks in this regard. It was pointed out by participating banks that the progress in regard to opening of accounts for all households in the districts is | All banks to ensure that Aadhar enabled accounts are opened in time in all the five pilot districts on priority basis and all other districts as well. | All Banks |



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| | coverage of Service Area viii. Unique Identification Authority of India (UIDAI) – Implementation of Aadhaar enabled Payments | satisfactory and banks are opening accounts in camp-mode wherever required. Banks should seed Aadhar Numbers in the CBS so that the banks can have the Biometric Authentication data with them. Aadhar numbers are not available with banks. Government department should provide the list of beneficiaries with Aadhar numbers. SLBC Convener informed the House that district-wise data of Aadhar Numbers, for the five districts where DCT is to be effected will be made available by them these districts. As per communication received from RBI vide their letter No. RPCD.CO.LBS.No. 3408/02.01.01/2012-13 dated 3.10.2012, Chairman Unique Identification Authority of India has quoted regarding roll out of Aadhaar enabled payment in 51 districts. | All the Banks & LDMs to coordinate with the concerned authorities for successful implementation of Aadhaar enabled Payments and submit the quarterly progress of the roll out in prescribed format so as to submit the consolidated position to MRO RBI. | All Banks All LDMs |
| 5 | Setting up of RSETI & FLCC Centres in Maharashtra | Chairman, SLBC observed that the overall settlement ratio of RSETIs was very low at 38.54%, particularly that of RSETI, Satara at 3.95%. He directed that the settlement ratio must improve. The position of constructions of property by banks, which have already received finance and have also been allocated land for RESTI purposes in various districts, was reviewed and all the concerned banks were advised to | Banks to take steps to improve the settlement ratio by sponsoring more and more candidates. All Lead Banks to note the directions. | All Lead Banks, State Bank of Hyderabad and IDBI All Lead Banks, State Bank of Hyderabad and IDBI |



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| | | <p>expedite completion of the property. The banks were also exhorted to review the RSETI curriculum suitably with a view to improve the overall settlement ratio of trainees in wage earning/self-employment ventures.</p> <p>M.Y. Sawant, State Project Coordinator, RSETI observed that there is no progress in construction of RSETIs by any of the banks and informed that Ministry of Rural Development has taken a serious note of the same.</p> <p>Representatives of Lead Banks shared their difficulties and informed progress.</p> <p>It was pointed out to all the participating banks that as evident from the quarterly report received from SLBC Convener, the FLC activity is not picking up to the extent it is envisaged in circular RPCD.FLC. No.12452/ 12.01.018/2011-12 dated June 6, 2012. It was reiterated to banks to ensure that LDM offices and all their rural branches should undertake, at least, one outdoor literacy activity every month, especially, for the benefit of the financially excluded people in the region.</p> | <p>Status report on construction of RSETIs where land has been allotted be obtained and put up by SLBC</p> <p>Government of Maharashtra to allot land at all remaining districts on priority basis.</p> <p>All Banks including the Lead Banks and Lead District Managers to note the directions.</p> | <p>SLBC</p> <p>RDD, Government of Maharashtra.</p> <p>All Banks and Lead District Managers</p> |



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| 6 | Review of performance under various Government sponsored Schemes | <p>Member Secretary, SLBC 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. He also urged the member banks for quick disposal of Government Sponsored loan proposals.</p> <p>General Manager, RBI, RPCD, Mumbai observed that as of August 2012, achievement of KVIC, Mumbai is only 5.34%.</p> <p>Representative of KVIC informed that subsidy amounting to Rs. 500 crore is to be given to farmers. He also informed that Government is giving subsidy for perennial Horticultural Crops.</p> <p>LDM, Aurangabad stressed the need for setting up of a nodal agency for collecting loan applications under Government Sponsored Schemes. He also informed that subsidy / margin money is not being received from Government Corporations.</p> <p>Executive Director, Bank of Maharashtra observed that subsidy must be released by Government agencies in a time bound manner which will have a positive impact for implementation of the scheme.</p> | <p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>KVIC, Mumbai to improve performance.</p> <p>All implementing agencies to release subsidy / margin money in a time bound manner.</p> | <p>All Implementing agencies for GSS.</p> <p>KVIC, Mumbai.</p> <p>All Implementing agencies for GSS.</p> |



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| | | CGM, NABARD advised that copies of all communications in respect of Government Sponsored Schemes be marked to NABARD. | Copies of all communications in respect of Government Sponsored Schemes to be marked to NABARD. | All Implementing agencies for GSS. |
| 7 | NHB Schemes i. Credit Guarantee Trust for Low Income Housing ii. 1% Interest subvention scheme iii. Reverse Mortgage Scheme including the Annuity scheme | Assistant General Manager, NHB gave presentation on Credit Risk Guarantee Fund Scheme For Low Income Housing Details included with agenda papers Details included with agenda papers | All Banks to note for necessary action All Banks to note for necessary action All Banks to note for necessary action | All Banks All Banks All Banks |
| 8 | Interest subsidy scheme for Urban Poor (ISHUP) – Extension of Scheme | National Housing Bank has communicated regarding the Extension of the Scheme | District-wise & bank-wise targets for the year 2012-13 & monthly progress report to be submitted for necessary review in regular SLBC meetings | Directorate of Municipal Administration, GoM. |
| 9 | Release of Banks' claims under Waiver scheme for loans disbursed under various | Present status of release of claims have been informed by LASDC, MSOBC, Sant Rohidas leather Industries & Charmakar Development Corporation Ltd. (LIDCOM). | Representatives of other corporations viz Vasantnao Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai and Maharashtra Rajya Apang Vitta va Vikas | Vasantnao Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai |



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| | Backward class Development Corporations of Govt. of Maharashtra | | <p>Mahamandal Maryadit, Mumbai, should regularly attend SLBC meetings and appraise the forum about latest status of the claim settlement.</p> <p>The issue of inclusion of RRBs along with nationalized bank for the purpose of settlement of claims be resolved at the earliest.</p> | <p>and Maharashtra Rajya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai,</p> <p>Planning, Finance and Social Justice & Spl Assistance Departments of Government of Maharashtra.</p> |
| 10 | Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009 | Secretary Cooperation and Commissioner Cooperation informed that the matter is under active consideration of Government of Maharashtra and a relevant Government Resolution (GR) will be issued for refund of penal interest. | Concerned department of Government of Maharashtra to issue the GR at the earliest. | Commissioner, Cooperation, Government of Maharashtra. |
| 11 | Cooperation from various Govt. Agencies in Recovery of loans in the State | Cooperation from various Government Agencies / Implementing Agencies in recovery of loans pertaining to various Government Sponsored Schemes is requested. | All Government Agencies / Implementing Agencies are requested to organize recovery camps. LDMs are requested to finalize the dates of these recovery camps during BLBC rounds & the dates be finalized in presence of respective Branch Managers & District Managers of concerned implementing agencies. | <p>All Government Agencies / Implementing Agencies</p> <p>All Lead District Managers</p> |



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| | | For proper implementation of recovery proceedings and cooperation from various Government Agencies / Implementing Agencies for Government Sponsored Schemes, formulation of a State Recovery Act is utmost necessary. SLBC has already written to Government of Maharashtra about the same. However to strengthen our demand, a proper presentation with relevant data needs to be made. | Banks to inform quarterly position of NPAs in format already circulated. | All Banks |
| 12 | Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Dr. Punjabrao Deshmukh Interest Subvention Scheme etc. of Govt. of Maharashtra | SLBC has already informed that Banks are implementing various Interest Subvention Schemes / packages for the farmers as per the directives of Government. However the claims are getting delayed. As per discussions held during 115 th & 116 th SLBC meetings, Commissioner, Cooperation was requested to take a review and put up a status note regarding settlement of claims. | Commissioner, Cooperation to put up the status note regarding settlement of claims at the earliest. | Commissioner, Cooperation Government of Maharashtra |
| 13 | RTO Trade Certificate | It appears this practice is adopted only in Maharashtra by RTO. In respect of Trade Certificate, there is variation in rules and regulations followed by RTO in different districts of Maharashtra. | SLBC to take up this matter with concerned department of Government of Maharashtra | SLBC |
| 14 | Credit Flow to Micro and small | Convener, SLBC informed that data has been compiled from information submitted by | As credit flow to MSME is closely monitored by Reserve Bank of India, all | All Banks |



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| | enterprises & Rehabilitation of potentially viable sick MSE units | <p>banks.</p> <p>All targets and sub targets under this area have to be achieved.</p> <p>Banks to ensure that viability study of sick units is undertaken and required financial assistance is provided for rehabilitation of potentially viable sick units.</p> | <p>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.</p> <p>Banks to undertake viability study of sick units.</p> | |
| 15 | Monitoring credit flow to various sectors of Economy | Convener, 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. | To note and take remedial action in respect of achievement of targets and correction in data wherever necessary. | All Banks |
| 16 | Monitoring of credit to Minority Communities | <p>Member secretary, SLBC informed that data has been compiled for information and necessary action for achievement of targets set by the Government. Priority Sector targets including all sub sectors have to be achieved.</p> <p>It has been observed that the percentage of lending to Minority Communities by banks is much less than the required percentage. Hence, it has been advised to improve the performance under this area. A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high,</p> | <p>To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.</p> <p>All banks to concentrate on these blocks / towns for lending to minority communities.</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p> | <p>All Banks</p> <p>All Banks</p> <p>All LDMs</p> |



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| | | is provided to all bank by SLBC. The same needs to be looked into. | | |
| 17 | Revised Scheme of KCC – Term Loans for Investment | The Revised Scheme of KCC – Term Loans for Investment has already been circulated. | Banks to implement the scheme in letter and spirit. LDMs to take regular review in BLBC / DLCC meetings. | All Banks All LDMs |
| 18 | Bringing Mumbai City & Mumbai Suburb under the purview of Lead Bank Scheme | Presently, Mumbai, Delhi, Kolkata, Chennai and certain Union Territories are not covered under Lead Bank Scheme. However, considering the priorities of Government of India in respect of Financial Inclusion & Direct Cash Transfer of various subsidies & other benefits to the accounts of the beneficiaries, the house resolved that the responsibility of Lead Bank should be shouldered by Bank of Maharashtra in both these districts. | Bank of Maharashtra appointed as Lead Bank for Mumbai City & Mumbai Suburb | SLBC, Convener, Bank of Maharashtra |
| 19 | Reconciliation of failed transactions at ATMs & Complaints thereof | Reserve Bank of India has issued detailed guidelines from time to time in respect of failed transactions at ATMs and complaints pertaining to the same. The issue was discussed in detail. | Banks to scrupulously follow the guidelines issued by RBI as contained in circular DPSS No.101 /02.10.02/2009-2010 dated July 17, 2009; circular DPSS No.1316 /02.10.02/2009-2010 dated December 18, 2009, Master Circular on Customer Service dated July 02, 2012 and submit information to RBI in prescribed formats. | All Banks |



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| 20 | Presentation by Central Registry of Securitization Asset Reconstruction & Security Interest of India (CERSAI) | CEO, CERSAI has informed that owing to certain administrative exigencies, they were unable to attend the meeting and have requested for a time slot in the next SLBC meeting. | -- | -- |
| 21 | Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC) meetings | Calendar for conduct of SLBC meetings during 2013 has been prepared as per RBI directives and has been informed to all concerned. The same stands adopted. | All members of SLBC to note. | -- |



Annexure II

List of Participants 117th SLBC Meeting held on 27/12/2012 at Pune

| Sr. No. | Name of the Participant | Designation / Institution |
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| 1 | Shri Narendra Singh | C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra |
| 2 | Shri C. VR. Rajendran | Executive Director, Bank of Maharashtra |
| Reserve Bank of India | | |
| 1 | Shri J.B. Bhoria | Regional Director, Maharashtra & Goa |
| 2 | Smt Phulan Kumar | Regional Director, Nagpur |
| 3 | Shri P.K. Das | General Manager, RPCD, Mumbai |
| NABARD | | |
| 1 | Shri M.V. Ashok | Chief General Manager |
| 2 | Shri Lalit Jadhav | DGM, MRO, Pune. |
| State Government & Corporations | | |
| 1 | Shri Rajgopal Deora | Secretary, Cooperation, GoM |
| 2 | Shri Madhukar Choudhari | Commissioner, Cooperation, GoM |
| 3 | Shri S.G. Hanuwate | Dy. CEO, KVIB |
| 4 | Shri P.G. Mestry | Dy.Sec. Planning Dept. GoM |
| 6 | Shri Satish Tatkase | Jt. Director, Finance dept. GoM |
| 7 | Shri J.J. Jadhav | Jt. Director, Horticulture, GoM |
| 8 | Shri Ashok Bageshwar | Dy. Director, Directorate of Municipal Admn. |
| 9 | Shri Shirish Talkeri | Asstt. Director, Sugar Commissioner's Office |
| 10 | Shri R.N. Khokle | A.D. Officer, KVIC |
| 11 | Shri P.L. Mendhe | A.D. Officer, KVIC |
| 12 | Shri B.K. Warghade | Asstt. Project Officer, DRDA, Pune |
| 13 | Shri Salunke | Co-op Dept. |
| 14 | Shri Y.D. Kumbre | DGM, MPBCDC |
| 15 | Shri D.G. Nakhawa | AGM, MPBCDC |
| 16 | Ms. Pushpa Khande | Dy.M. MAVIM, Mumbai |
| Scheduled Commercial / Apex Banks. | | |
| 1 | Shri P. Nagendranath Rao | GM, Andhra Bank |
| 2 | Shri D.R. Shirodkar | GM, Canara Bank |
| 3 | Shri. Pradeep Malgaonkar | GM, SIDBI |
| 4 | Shri Ravindra Joshi | GM, State Bank of India |
| 5 | Shri Vikramaditya Singh Khichi | DGM, Dena Bank |
| 6 | Shri Mukesh Rajani | DGM, ICICI Bank |
| 7 | Shri V.N. Shankar | DGM, IDBI Bank |
| 8 | Shri S.V. Radhakrishnan | DGM, Indian Bank |
| 9 | Shri A. Diwakara Rao | DGM, Indian Overseas Bank |
| 10 | Shri P.K. Sarangi | DGM, Oriental Bank of Commerce |
| 11 | Shri Sagar Mazumdar | DGM, State Bank of India |
| 12 | Shri B. Ganesh Pai | DGM, Syndicate Bank |
| 13 | Shri R.K.Miglani | DGM, Vijaya Bank |
| 14 | Shri Rahul Mone | Vice President & Cluster Head, HDFC Bank |
| 15 | Shri V.S. Mandalkar | Dy. Vice President, Ratnakar Bank Ltd. |
| 16 | Shri Manish Kumar | Zonal Manager, UCO Bank |



| Sr. No. | Name of the Participant | Designation / Institution |
|-------------------------------|-------------------------|--|
| 17 | Shri N.C. Gandhre | Zonal Manager, Bank of India, Pune Zone |
| 18 | Shri S.G. Abhyankar | Dy. Zonal Manager, UCO Bank |
| 19 | Shri V. Sambamurthy | AGM, National Housing Bank |
| 20 | Shri S.L.N. Prasad | AGM, Allahabad Bank |
| 21 | Shri G. Malleshwara Rao | AGM, Andhra Bank |
| 22 | Shri J.N. Singh | AGM, Central Bank of India, ZO, Pune |
| 23 | Shri Nagaraja R. Hebbar | AGM, Karnataka Bank |
| 24 | Shri P.N. Trivedi | AGM, Punjab National Bank |
| 25 | Shri C.H.Gaushal | AGM, SBI |
| 26 | Shri V.S. Mathur | CM, Bank of Baroda |
| 27 | Shri L.B. Nakrani | CM, Bank of India |
| 28 | Shri Anil CJ | CM, Federal Bank |
| 29 | Shri Pramod Dikshit | State Head, ICICI Bank |
| 30 | Shri G.M. Kanchan | CM, Indian Bank |
| 31 | Shri Deepak Rastogi | CM, Punjab & Sindh Bank |
| 32 | Shri J. Krishnaveni | CM, SB of Hyderabad |
| 33 | Shri V.D. Dube | CM, SBI, Beed RBO. |
| 34 | Shri D. Veer Bhadra Rao | CM, United Bank of India |
| 35 | Shri Kanchan Kulkarni | R. Head, ICICI Bank |
| 36 | Shri Rajesh Kharche | R. Head, ING Vysya Bank |
| 37 | Shri M. Nagaraju | Sr. Manager, Central Bank of India |
| 38 | Dr. H.T. Vasappa | Sr. Manager, Corporation Bank |
| 39 | Shri Abhaykumar Magdum | Sr. Manager, Ratnakar Bank Ltd |
| 40 | Shri D.V. Palve | Sr. Manager, Vijaya Bank |
| 41 | Shri N.N. Abhang | Sr. Manager, Union Bank |
| 42 | Shri V.R. Kalbhor | Manager, Canara Bank |
| 43 | Shri K.G. Dixit | DM, Canara Bank |
| 44 | Shri H.A. Sonwalkar | Manager, Indian Overseas Bank |
| 45 | Shri Ajit Deshmukh | Manager, Bank of Baroda |
| 46 | Ms. Pratibha Patil | Agri Officer, Dena Bank |
| 47 | Shri V.R. Chavan | Manager, MSC Bank Ltd. |
| Insurance Companies | | |
| 1 | Shri S.P. Kale | Regional Manager, United India Insurance Co. Ltd. |
| 2 | Ms. Sheela Panicker | Nodal Officer, United India Insurance Co. Ltd. |
| 3 | Shri D.P. Patil | Asstt. Manager, Agriculture Ins. Co. of India Ltd. |
| 4 | Shri D.B. Humbare | Sr. Br. Manager, LIC of India |
| Regional Rural Banks | | |
| 1 | Shri Philip D'silva | Chairman, Maharashtra Gramin Bank |
| 2 | Shri Mahender Kumar | GM, Vidharbha Kshetriya Gramin Bank |
| 3 | Dr. Ashok Kothari | Sr. Manager, Vidharbha Kshetriya Gramin Bank |
| 4 | Shri S.T. Sawant | CM, Wainganga Krishna Gramin Bank |
| Lead District Managers | | |
| 1 | Shri V.R. Sontakke | LDM, AHMENAGAR |
| 2 | Shri Y.K. Mishra | LDM, AKOLA |
| 3 | Shri P.B. Choudhari | LDM, AMRAVATI |
| 4 | Shri A.R. Ghate | LDM, AURANGABAD |



| Sr. No. | Name of the Participant | Designation / Institution |
|--|-------------------------|---|
| 5 | Shri S.B. Bhangare | LDM, BEED (Addl Charge) |
| 6 | Shri Sube Singh | LDM, BHANDARA |
| 7 | Shri M.N. Patke | LDM, BULDHANA |
| 8 | Shri A.C. Wasnik | LDM, CHANDRAPUR |
| 9 | Shri S.S. Gangurde | LDM, DHULE |
| 10 | Shri D.K. Silare | LDM, GADCHIROLI |
| 11 | Shri V.S. Lakhote | LDM, GONDIA |
| 12 | Shri D.J. Walke | LDM, HINGOLI |
| 13 | Shri Avinash Athaley | LDM, JALGAON |
| 14 | Shri R.D. Dusane | LDM, JALNA |
| 15 | Shri M.G. Kulkarni | LDM, KOLHAPUR |
| 16 | Shri C.N. Patwekar | LDM, LATUR |
| 17 | Shri Sunil Dutt | Chief Manager, BoM, Mumbai City Zone |
| 18 | Ms. Mohini Nariyani | Chief Manager, BoM, Mumbai Suburb Zone |
| 19 | Shri Vilas Purohit | LDM, NAGPUR |
| 20 | Shri V.R. Turke | LDM, NANDED |
| 21 | Shri A.D. Chavan | LDM, NASIK |
| 22 | Shri R.B. Bhosale | LDM, OSMANABAD |
| 23 | Shri A.P. Kolge | LDM, PARBHANI (Offtg) |
| 24 | Shri H.A. Mazire | LDM, PUNE |
| 25 | Shri T. Madhusudana | LDM, RAIGAD |
| 26 | Shri S.S. Bandivdekar | LDM, RATNAGIRI |
| 27 | Shri S.G. Ondkar | LDM, SANGLI |
| 28 | Shri S.S. Wagh | LDM, SATARA |
| 29 | Shri M.R. Mane | LDM, SINDHUDURG |
| 30 | Shri M.K. Sabale | Representative from LDO, SOLAPUR |
| 31 | Shri V.N. Dongre | LDM, THANE |
| 32 | Shri S.R. Barapatre | LDM, WASHIM (Under Transfer) |
| 33 | Shri P.D. Patil | LDM, WASHIM |
| 34 | Shri G.G. Pimpale | LDM, YAVATMAL |
| Others | | |
| 1 | Shri M.Y. Sawant | State Project Co-ordinator, RSETI |
| 2 | Shri Shashank Choudhari | Executive Vice President, Vakrangee Finserve Ltd. |
| 3 | Shri Sagar Tope | AGM, SPANCO Ltd. |
| 4 | Shri Kailas R | AM, SPANCO Ltd. |
| 5 | Shri Bhutani | CSC e-governance |
| 6 | Shri Deshpande | CSC e-governance |
| Convener Bank – Bank of Maharashtra | | |
| 1 | Shri A.A. Magdum | G.M. Credit Priority & Convener, SLBC |
| 2 | Shri K. Vairamani | DGM, Executive Secretary to C & MD |
| 3 | Shri L.M. Deshmukh | DGM, FI, RRB & Member Secretary, SLBC |
| 4 | Shri EVR Murthy | CM, FI & SLBC |
| 5 | Shri D.B. Deshmukh | Sr. Manager, LBS / RRB Cell |
| 6 | Shri P.M. Walunjkar | Dy. Manager, LBS / RRB Cell |