

# State Level Bankers' Committee Maharashtra State

Special SLBC Meeting

Background Notes and Agenda Papers



Date

22.04.2013

Venue

Sahyadri Guest House,  
B.G. Kher Road,  
Malbar Hill, Mumbai 400006.

CONVENER



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक



**Special State Level Bankers' Committee Meeting**

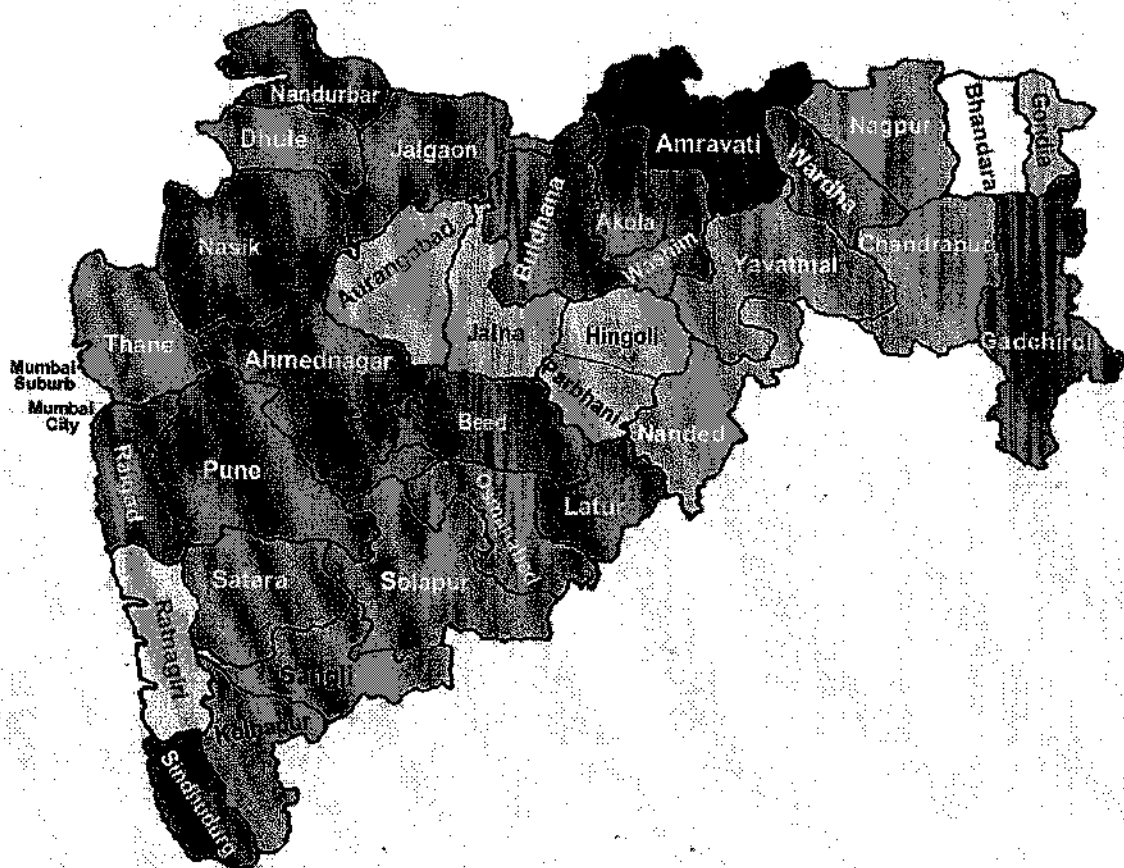
Date : 22.04.2013

11.00 AM

Venue : Sahyadri Guest House, B.G. Kher Road, Malabar Hill, Mumbai 400 006

**Program Details**

Sr. No.	Particulars
1	Welcome by Shri Narendra Singh, Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC.
2	Key Note address by Shri Prithviraj Chavan, Hon'ble Chief Minister, Maharashtra State.
3	Special Address by Dr. K.C. Chakrabarty, Dy. Governor, Reserve Bank of India, Mumbai.
4	Agenda wise discussions.
5	Summary of key action points by Shri Jayant Kumar Banthia, Chief Secretary, Maharashtra State.
6	Vote of thanks





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4	Finance for Agriculture in Maharashtra	
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6	Status of disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction	
7	Initiatives To be Taken by Banks	
8	Initiatives to be taken by Government	
9	Issues of Member Banks	
10	Revised Scheme for KCC by RBI	
11	Implementation of Strategies & Guidelines under Financial Inclusion	
12	Legal framework of land rights, computerisation of land records	
13	Suggested Action Points on Drought in Maharashtra	
14	Any other issue with the permission of Chair	



**Agenda No. 1**

**State Profile of Maharashtra**

Maharashtra is the second largest state in India both in terms of population & geographical area spread over 3.08 lakh sq. km. The State has a population of 11.23 crore (2011 Census), which is 9.4 per cent of the total population of India. The State is highly urbanized with 45% people residing in urban areas as against around 31% at the national level.

The State has 35 districts (including Mumbai & Mumbai sub-urban), which are divided into six revenue divisions viz. Konkan, Pune, Nashik, Aurangabad, Amravati & Nagpur for administrative purposes. For local self-governance in rural areas, there are 33 Zilla Parishads, 351 Panchayat Samitis & 27,906 Gram Panchayats. The urban areas are governed through 23 Municipal Corporations, 221 Municipal Councils, 5 Nagar Panchayats & 7 Cantonment Boards.

The per capita income in the State at current prices, as at the end 2010-11 has been Rs. 87686 as against Rs. 53331 in the country, which is 64% more than National average..

The State has been categorised into nine zones on the basis of agro-climatic conditions. The rainfall in the State varies from a heavy 5000 mm in the Konkan area to barely 500 mm in Khandesh area. Varied agro-climatic conditions offer good scope for cultivation of variety of cereals, cash crops & horticultural crops. Strengthening of agricultural infrastructure would be the most important factor which would hasten the process of development. Rural infrastructure has got a bearing on agriculture & rural development.

The State has 174.7 lakh hectares of land under cultivation, where cereals, pulses & other major food grains are grown. Forests cover another 52.1 lakh hectares. Irrigation % of the State is around 18% as compared to the highly irrigated states of Punjab & Haryana. The extreme weather conditions, coupled with low quality soils & rain fed cropping results in lower agricultural productivity. A number of irrigation projects are being implemented to improve this situation. A watershed mission has been launched to ensure that soil & water conservation measures are implemented speedily in the unirrigated area. The State has made rapid strides in the production of commercial crops like sugarcane, soyabean, cotton, oilseeds & onions. The last few years have seen a healthy shift towards horticultural crops. The State is well known for its Alphonso mangoes, grapes, bananas, pomegranates & oranges. Production of food grains in 2011-12 has shown a decrease, which is estimated at 118.09 lakh MT as against 154.19 lakh MT during the previous year in view of erratic rainfall in the State. Production of oilseeds & cotton (lint) is also expected to decrease by 8% & 15% respectively. The production of sugarcane is expected to be at 856.35 lakh MT.

**State Economy**

The Gross State Domestic Product (GSDP) at current prices for 2010-11 is estimated at Rs. 1068327 crore & contributes about 14 per cent of the National Income. The GSDP has been growing at a rapid pace over the last few years. The State boasts of a very vibrant industrial sector & a rapidly growing services sector. Both these sectors presently contribute about 85 per cent of the state's domestic product. The agriculture & allied activities sector contributes 15 per cent of the state's income though about 55 per cent of the population is dependent on income from this sector.



**Agenda No. 2**

**Agricultural development in the State**

**Introduction :**

The major crops grown in the Maharashtra State are Rice, Wheat, Jowar, Bajra, Paddy, Maize, Oilseeds (Groundnut, Safflower, Soyabean), Pulses (Tur, Gram), Sugarcane, Cotton, Fruit crops (Mango, Grapes, Orange, Pomegranate) & Vegetables. The State is among the large producers of food grains. Apart from traditional strengths in Sugarcane, Cotton & Onion, Maharashtra has emerged as one of the leading horticulture States in the country, showing a path of diversification to other States.

Agriculture credit requirement for the year 2013-14 has been estimated at Rs. 46172.32 crore as per DLCC. For achieving the desired targets concerted efforts are required from all partners in development viz., State Govt., Banks & other agencies. Some of the important issues required to be addressed to ensure smooth flow of credit to Agriculture sector are as follows.

1. Banks need to cover credit requirements of farmers for investment, allied activities & consumption purposes under a single line of credit i.e. KCC. The KCC product has been thoroughly revised to take care of this. Banks should endeavor to cover all the farmers in their service area.
2. Scales of Finances are now realistic & SLBC has taken necessary steps to have uniformity in the same & are now realistic. Earlier it was observed that there were wide variations in scales of finances approved for crops like sugarcane, paddy, cotton etc., by the District Level Technical Committees (DLTCs) of adjacent districts falling under the same agro climatic zone. SLBC has taken necessary steps & guided DLTCs suitably. As decided in last Special SLBC, mechanism is developed by State Level Technical Committee (SLTC) to ensure that scales of finance fixed by DLTCs are realistic.
3. A strong integrated marketing system needs to be established to avoid exploitation by the middlemen. The system should consist of scientific harvesting & collection of farmers' produce at all collection centres, scientific grading & standardization, improved & innovative packing, appropriate storage & transport, marketing, finance etc. The State Government has initiated modernization programmes for APMCs under World Bank Project. The State Government has also initiated ambitious projects for integrated marketing / storage.
4. Good scope exists for marketing of agro-processed products because of growing urbanization, change in food habits & improvement in the standard of living & also for exports due to trade liberalization & new opportunities on account of comparative advantage of Indian agro-products including scope for organic farming. These need to be promoted on large scale.
5. To formulate detailed action plan for promotion of Joint Liability Groups / Self Help Groups (SHGs) – KCC Linkage Programme.
6. For propagating JLG / SHG- NABARD may conduct State Level / District Level workshops for Bankers / NGOs / Govt. Dept.s / Nodal Agencies etc. for creating awareness about the programmes.
7. Banks may also consider dissemination of information of KCCs through mass media such as pamphlets in local languages, big boards, hoardings etc. at suitable places in their allotted villages.



### Acreage under cultivation

The details are as under.

Land Use pattern	Area in lakh Hectare
Total Geographical Area	307.58
Area under forests	52.1
Gross Cropped Area	231.8
Net Sown Area	174.1
Average Land Holding per farmer	1.44 ha

From the above data, it is observed that 75% of cultivable land is rain fed & mostly depends on the rains received through South- West monsoon (June - September). Thus timely availability of credit to farmers is one of major inputs for improving production in Agriculture.

### Area under principal crops during 2012-13

The details are as under :

Sr. No.	in 000 ha.
Rice	1544
Wheat	878
Jowar	3229
Bajra	838
All Cereals	7564
All Pulses	3297
All Food Grains	10860
Sugarcane (Harvested)	1022
Cotton	4167
Groundnut	302

The state has 231.8 lakh hectares of land under cultivation where cereals, pulses & other major food grains are grown. Forest covers another 52.1 lakh hectares. The extreme weather conditions coupled with low quality of soil & large area under rain fed cropping poses challenges in improving agricultural productivity. Therefore, concerted efforts by banks, Government agencies and all other stake holders are necessary to alleviate the agriculture sector in the State.

- Source :
1. Economic Survey of Maharashtra 2012-13
  2. Booklet issued by Agri & Marketing Dept. Govt. of Maharashtra
  3. PLP of NABARD for the year 2013-14



**Agenda No. 3**

**Banking scenario of Maharashtra State**

Information on Key Indicators as of December 2012.

No. of branches & CD ratio (excluding Coop. Banks) of Maharashtra State is as under.

Sr. No.	Particular	Number
1	No. of branches - Rural	2483
	Semi-urban	1953
	Urban	1812
	Metro	2787
	Total	9035
2	Deposits in Crore	1107831
	Advances in Crore	918346
	CD Ratio %	82.90

The Bank wise and district wise position (including cooperative banks) as of 31.12.2012 is enclosed herewith as **Annexure 1 & 2**.

**Opening of Branches in FI villages**

As per Govt. of India guidelines, regular review of Financial Inclusion is taken in all SLBC meetings. In Maharashtra State all centres whose population is above 5000 are covered with banking facilities.

As regards existence of another branch within a radial distance of 5 Km, the clarification given by DFS, " In underbanked districts, all villages with population of 5,000 & more need to have a bank branch. However, banks can start with an Ultra Small Branch (USB) in these villages and then convert it into a full-fledged branch. Banks may keep higher frequency of visit of staff in these USBs", should be kept in view.

It was proposed that the Banks in Maharashtra will open 182 branches, out of which 125 brick & Morter branches are opened, 23 USBs are opened & only 34 branches are still to be opened. SLBC is constantly following up the matter with concerned Banks for early opening of the same.



## Annexure- 1

**SLBC Maharashtra**  
**Convenor - Bank of Maharashtra**

**Basic Key Indicators for Banks Operating in Maharashtra**

Rs. in lakh

Position as of 31.12.2012

Sr. No.	Name of Bank	No. of Service Area Villages	Branch Network					Deposits	Adv	CD Ratio %	Per Br Business
			R	SU	U	M	Total				
1	Allahabad Bank	464	27	7	23	10	67	156579	68446	44	3359
2	Andhra Bank	16	1	4	25	9	39	185211	97148	52	7240
3	Bank of Baroda	1394	99	75	82	59	315	1785396	850362	48	8367
4	Bank of India	5226	356	145	92	58	651	3148317	1738184	55	7506
5	Bank of Maharashtra	8244	477	212	151	125	965	4536446	2166132	48	6946
6	Canara Bank	310	35	29	52	50	166	1016175	367758	36	8337
7	Central Bank of India	4190	249	103	86	41	479	1264994	698192	55	4099
8	Corporation Bank	23	6	22	24	29	81	669730	430818	64	13587
9	Dena Bank	1335	61	54	47	18	180	657228	303807	46	5339
10	IDBI Bank	830	55	65	54	37	211	1659630	832725	50	11812
11	Indian Bank	214	10	7	22	17	56	412848	148026	36	10016
12	Indian Overseas Bank	120	11	11	42	18	82	420896	219772	52	7813
13	Oriental Bank of Commerce	38	7	15	30	17	69	452790	532681	118	14282
14	Punjab & Sind Bank	7	0	1	4	1	6	18459	5957	32	4069
15	Punjab National Bank	425	20	20	54	26	120	817549	430043	53	10397
16	State Bank of Hyderabad	1816	67	74	60	4	205	996376	663001	67	8095
17	State Bank of India	8532	400	330	175	99	1004	5634011	3789875	67	9386
18	Syndicate Bank	329	45	20	37	23	125	505340	210959	42	5730
19	UCO Bank	328	22	20	47	17	106	378666	437992	116	7704
20	Union Bank of India	1701	126	70	79	46	321	1598540	783783	49	7422
21	United Bank of India	0	0	2	7	2	11	24905	11873	48	3343
22	Vijaya Bank	105	2	12	27	11	52	226559	178300	79	7786
	<b>Sub Total PSBs</b>	<b>35647</b>	<b>2076</b>	<b>1298</b>	<b>1220</b>	<b>717</b>	<b>5311</b>	<b>26566646</b>	<b>14965834</b>	<b>56</b>	<b>7820</b>
23	Axis Bank	18	3	36	46	30	115	956140	514507	54	12788
24	Federal Bank	9	7	16	14	8	45	210191	139596	66	7773
25	HDFC Bank	36	20	74	60	54	208	1914350	1641172	86	17094
26	ICICI Bank	374	71	97	86	58	312	1955186	1845429	94	12181
27	ING Vysya Bank	0	1	4	8	0	13	44806	19485	43	4945
28	Karnataka Bank Ltd.	3	0	0	7	1	8	25083	27092	108	6522
29	Ratnakar Bank	70	26	14	12	2	54	120595	50471	42	3168
	<b>Sub Total Pvt Sec Banks</b>	<b>510</b>	<b>128</b>	<b>241</b>	<b>233</b>	<b>153</b>	<b>755</b>	<b>5226350</b>	<b>4237751</b>	<b>81</b>	<b>12535</b>
30	Other Banks	1	0	1	27	6	34	84570	158487	187	7149
	<b>Sub Total Comm Banks</b>	<b>36158</b>	<b>2204</b>	<b>1540</b>	<b>1480</b>	<b>876</b>	<b>6100</b>	<b>31877566</b>	<b>19362073</b>	<b>61</b>	<b>8400</b>
31	Maharashtra Gramin Bank	3454	249	67	29	2	347	291368	233573	80	1513
32	Vidarbha Kshetriya Gramin Bank	648	60	29	4	0	93	105599	69815	66	1886
33	Wainganga Krishna Gramin Bank	989	142	39	13	1	195	154368	108920	71	1350
	<b>Sub Total Gramin Banks</b>	<b>5091</b>	<b>451</b>	<b>135</b>	<b>46</b>	<b>3</b>	<b>635</b>	<b>551335</b>	<b>412308</b>	<b>75</b>	<b>1518</b>
34	M.S.Coop. Banks / DCCBs	2140	2917	404	324	52	3697	4407021	3698442	84	2192
35	MSCARD	0	14	41	6	12	73	852	3850	452	64
	<b>Sub Total Coop Banks</b>	<b>2140</b>	<b>2931</b>	<b>445</b>	<b>330</b>	<b>64</b>	<b>3770</b>	<b>4407873</b>	<b>3702292</b>	<b>84</b>	<b>2151</b>
36	Subhadra Local Area Bank Ltd.	0	3	2	2	0	7	2981	3576	120	937
	<b>Sub Total Local Area Banks</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>7</b>	<b>2981</b>	<b>3576</b>	<b>120</b>	<b>937</b>
	<b>Grand Total</b>	<b>43389</b>	<b>5589</b>	<b>2122</b>	<b>1858</b>	<b>943</b>	<b>10512</b>	<b>36839754</b>	<b>23480249</b>	<b>64</b>	<b>5738</b>

**SLBC Maharashtra**  
**Convenor - Bank of Maharashtra**  
**Basic Key Indicators for Banks Operating in Maharashtra**

Rs. in lakh

Position as of 31.12.2012											
Sr. No.	Name of Bank	No. of Service Area Villages	Branch Network					Deposits	Adv	CD Ratio %	Per Br Business
			R	SU	U	M	Total				
1	AHMEDNAGAR	1515	389	145	54	12	600	1224226	771507	63	3326
2	AKOLA	959	86	36	69	0	191	424065	249232	59	3525
3	AMRAVATI	1960	151	58	73	0	282	604859	333514	55	3328
4	AURANGABAD	1398	187	43	126	0	356	991041	1134829	115	5972
5	BEED	1374	131	39	28	0	198	377899	308239	82	3465
6	BHANDARA	878	91	38	0	0	129	236386	122974	52	2786
7	BULDHANA	1435	127	93	0	0	220	338337	279246	83	2807
8	CHANDRAPUR	1718	161	53	42	0	256	557874	285902	51	3296
9	DHULE	642	107	19	42	0	168	366573	231908	63	3562
10	GADCHIROLI	1679	75	24	0	0	99	200444	73945	37	2772
11	GONDIA	970	72	6	28	0	106	214675	124144	58	3196
12	HINGOLI	882	66	24	0	0	90	115291	97907	85	2369
13	JALGAON	1454	301	115	93	0	509	911205	657084	72	3081
14	JALNA	971	118	14	34	0	166	214597	268027	125	2907
15	KOLHAPUR	1196	278	88	125	1	485	1139209	951680	84	4311
16	LATUR	922	129	66	41	0	236	391550	355034	91	3163
17	NAGPUR	1881	182	49	231	0	462	475719	250284	53	1571
18	NANDED	1456	123	58	65	0	246	513272	404459	79	3731
19	NANDURBAR	947	59	34	0	0	93	192749	97093	50	3117
20	NASIK	1925	254	130	139	71	594	2113241	1614973	76	6276
21	OSMANABAD	667	171	15	2	0	188	288854	225452	78	2736
22	PARBHANI	842	84	41	32	0	157	204808	236787	116	2813
23	PUNE	1760	357	175	37	550	1119	10410935	6511443	63	15123
24	RAIGAD	1880	170	92	61	0	323	1810683	879148	49	8328
25	RATNAGIRI	2324	169	63	0	0	232	520566	430744	83	4100
26	SANGLI	132	289	91	75	0	455	871669	625135	72	3290
27	SATARA	1788	318	115	38	0	471	912398	550752	60	3106
28	SINDHUDURG	743	173	40	0	0	213	371097	178310	48	2579
29	SOLAPUR	1140	320	66	87	0	473	1020384	902107	88	4064
30	THANE	1847	162	144	281	309	896	7937631	3600492	45	12877
31	WARDHA	1425	89	41	33	0	163	316147	223570	71	3311
32	WASHIM	816	63	14	22	0	99	136176	111581	82	2503
33	YAVATMAL	1863	137	93	0	0	230	435195	392747	90	3600
	<b>Grand Total</b>	<b>43389</b>	<b>5589</b>	<b>2122</b>	<b>1858</b>	<b>943</b>	<b>10505</b>	<b>36839754</b>	<b>23480249</b>	<b>64</b>	<b>5742</b>

**Agenda No. 4**

**Finance for Agriculture in Maharashtra**

Banks in Maharashtra have been aware of their responsibility in financing to agriculture. As a result, disbursements for crop loans were higher by 31% (Rs. 5968 crore) during 2012-13 as compared to the previous year.

**Performance of the Banks in crop loan lending for last 3 years**

The comparative position of agriculture & crop loan lending under state Annual Credit Plan for last 4 years is as under:

(Rs. in Crore)

Sector	2009-10			2010-11			2011-12			2012-13*		
	Tar.	Ach.	%	Tar.	Ach.	%	Tar.	Ach.	%	Tar.	Ach.	%
Agriculture	19560	15214	78	26917	18505	69	33424	24227	72	38206	22577	59
Of which Crop Loans	12108	11591	96	18175	13374	74	21606	18978	88	24739	18301	74

\* Dec 2012 Provisional

As far as position of crop loan disbursement as of 31.3.2013 is concerned, SLBC is pleased to inform that the Banks have achieved the target by 102%.

The Agency wise GLC flow in the Crop Loan during last 4 years in the State was as follows:

(Rs. in crore)

Agency	2009-10			2010-11			2011-12			2012-13*		
	Tar	Ach.	% Ach	Tar	Ach.	% Ach	Tar	Ach.	% Ach	Tar	Ach.	% Ach
Com.Bks	4509	3751	83	6347	5566	88	9737	8144	84	12209	11325	93
Co-op.Bks	7017	7316	104	10881	7205	66	10630	10401	98	11103	12507	113
RRBs	582	524	90	947	603	64	1239	947	76	1427	1365	96
<b>Total</b>	<b>12108</b>	<b>11591</b>	<b>96</b>	<b>18175</b>	<b>13374</b>	<b>74</b>	<b>21606</b>	<b>19492</b>	<b>90</b>	<b>24739</b>	<b>25197</b>	<b>102</b>

\* Mar. 2013 Provisional

The district wise performance is given in Annexure 3 and Agency wise comparative achievement is given in Annexure 4.



Annexure 3

The District wise performance of crop loans in last 3 years -

The district wise performance of annual crop loan disbursements for last 3 years is given below:

Sr. No	District	2009-10			2010-11			2011-12			(Rs. in Crore) 2012-13 (Prov)		
		Tar	Ach	%	Tar	Ach	%	Tar	Ach	%	Tar	Ach	%
1	AHMEDNAGAR	801	572	71	919	761	83	1281	1111	87	1610	1871	116
2	AKOLA	243	197	81	329	349	106	408	393	96	487	510	105
3	AMRAVATI	434	358	83	616	358	58	782	549	70	950	770	81
4	AURANGABAD	428	555	130	561	571	102	594	602	101	630	715	113
5	BEED	411	467	114	490	607	124	700	560	80	862	840	97
6	BHANDARA	161	32	20	298	116	39	263	233	89	270	286	106
7	BULDHANA	358	227	63	403	397	98	550	628	114	678	699	103
8	CHANDRAPUR	258	210	81	330	299	91	362	287	79	381	409	107
9	DHULE	176	123	70	245	53	22	350	251	72	459	425	93
10	GADCHIROLI	45	60	134	70	37	52	91	65	71	79	83	105
11	GONDIA	47	72	154	143	92	64	143	138	96	157	143	91
12	HINGOLI	127	174	137	175	154	88	201	217	108	237	331	140
13	JALGAON	550	549	100	744	775	104	925	1173	127	1315	1504	114
14	JALNA	343	266	77	420	411	98	600	505	84	700	666	95
15	KOLHAPUR	1038	1137	110	1510	1055	70	1550	1268	82	2027	1462	72
16	LATUR	376	393	105	578	268	46	727	675	93	741	711	96
17	NAGPUR	333	260	78	506	366	72	565	545	96	650	668	103
18	NANDED	480	277	58	674	248	37	875	747	85	1079	933	86
19	NANDURBAR	131	126	96	219	181	82	239	225	94	306	285	93
20	NASHIK	431	1398	324	2019	1208	60	2123	1921	90	1880	2694	143
21	OSMANABAD	335	266	79	508	292	58	569	428	75	647	580	90
22	PARBHANI	201	385	191	341	434	127	434	478	110	494	544	110
23	PUNE	959	994	104	1229	1211	99	1588	1166	73	1446	1805	125
24	RAIGAD	40	14	35	53	29	56	60	51	84	62	82	133
25	RATNAGIRI	113	43	38	141	97	68	180	221	123	230	248	108
26	SANGLI	542	577	107	621	677	109	834	893	107	1108	854	77
27	SATARA	526	543	103	736	850	116	933	880	94	1127	1284	114
28	SINDHUDURG	68	61	90	91	62	68	119	137	115	132	162	123
29	SOLAPUR	1005	340	34	1497	421	28	1668	1437	86	1825	1699	93
30	THANE	41	159	387	257	93	36	73	86	118	93	147	157
31	WARDHA	253	144	57	342	118	35	439	448	102	488	453	93
32	WASHIM	293	162	55	359	307	85	439	369	84	483	416	86
33	YAVATMAL	561	450	80	753	478	63	940	806	86	1106	918	83
	<b>Total</b>	<b>12108</b>	<b>11591</b>	<b>96</b>	<b>18175</b>	<b>13374</b>	<b>74</b>	<b>21606</b>	<b>19491</b>	<b>90</b>	<b>24739</b>	<b>25197</b>	<b>102</b>



Special SLBC Meeting

Date : 22.04.2013

Annexure 4

Particulars	SLBC - Maharashtra - Comparative Achievements under ACPs											
	2009-10			2010-11			2011-12			2012-13*		
	Target	Ach	% Ach	Target	Ach	% Ach	Target	Ach	% Ach	Target	Ach	% Ach
	<b>DCGBs</b>											
Agriculture	9901.78	8016.04	80.96	13403.57	8395.19	62.63	14582.04	10259.00	70.35	14452.77	9415.17	65.14
Crop Loan	7017.28	7316.00	104.26	10881.36	7205.18	66.22	10630.44	9519.25	89.55	11126.46	8749.26	78.63
Total Priority	10745.01	9175.76	85.40	14980.90	9916.22	66.19	17067.87	12790.59	74.94	18579.33	10660.70	57.38
Total ACP	12942.74	10885.94	84.11	17284.22	13200.94	76.38	19308.51	16075.61	83.26	21524.65	12820.63	59.56
	<b>Comm Banks</b>											
Agriculture	8753.93	6594.34	75.33	12260.51	9418.79	76.82	17221.95	13029.07	75.65	21831.75	12010.49	55.01
Crop Loan	4509.36	3750.51	83.17	6346.83	5566.14	87.70	9736.69	8670.56	89.05	12185.77	8458.42	69.41
Total Priority	18394.72	16879.24	91.76	26758.61	25571.34	95.56	35462.83	32599.67	91.93	41096.95	25366.41	61.72
Total ACP	23017.19	32180.52	139.81	33383.61	46102.05	138.10	43341.74	50395.28	116.27	47069.99	37721.90	80.14
	<b>RRBs</b>											
Agriculture	904.03	603.18	66.72	1252.88	690.98	55.15	1620.49	938.58	57.92	1921.95	1151.27	59.90
Crop Loan	581.41	524.09	90.14	946.94	602.51	63.63	1238.63	788.24	63.64	1426.79	1093.85	76.66
Total Priority	1121.65	763.50	68.07	1662.95	910.16	54.73	2127.59	1234.08	58.00	2549.29	1302.00	51.07
Total ACP	1227.03	893.77	72.84	1801.35	1047.94	58.18	2321.99	1449.12	62.41	2698.49	1399.80	51.87
Grand Total												
Agriculture	19559.75	15213.56	77.78	26916.96	18504.96	68.75	33424.47	24226.66	72.48	38206.47	22576.93	59.09
Crop Loan	12108.05	11590.60	95.73	18175.13	13373.83	73.58	21605.75	18978.05	87.84	24739.02	18301.53	73.98
Total Priority	30261.38	26818.50	88.62	43402.46	36397.72	83.86	54658.29	46624.34	85.30	62225.57	37329.11	59.99
Total ACP	37186.96	43960.23	118.21	52469.18	60350.93	115.02	64972.24	67920.04	104.54	71293.13	51942.33	72.86

\* These are figures up to Dec. 2012. LBR statements for Mar. 2013 are under preparation & we expect to complete the target for Mar. 2013.

Convener - Bank of Maharashtra

**Agenda No. 5**

**State Annual Credit Plan for 2013-14 – Allocation of Targets**

The ACP as finalized by respective DLCCs in Maharashtra State for the current year 2013-14 is as under:

Excluding Mumbai City & Mumbai Suburb

(Rs. in crore)

Particulars	Agriculture	Of which Crop Loan	NFS	Other	Total Priority
State ACP 2013-14	46114.96	30938.09	9672.96	18263.04	74050.97
NABARD PLP 2013-14	49528.02	34871.47	10339.34	19584.22	79451.58
Gap bet..PLP & ACP	-3413.06	-3933.38	-666.38	-1321.18	-5400.61

Including Mumbai City & Mumbai Suburb

(Rs. in crore)

Particulars	Agriculture	Of which Crop Loan	NFS	Other	Total Priority
NABARD PLP 2013-14	49528.02	34871.47	10339.34	19584.22	79451.58
State ACP 2013-14 + Mumbai	46172.32	30938.09	19762.66	26487.77	92422.75

(Rs. in crore)

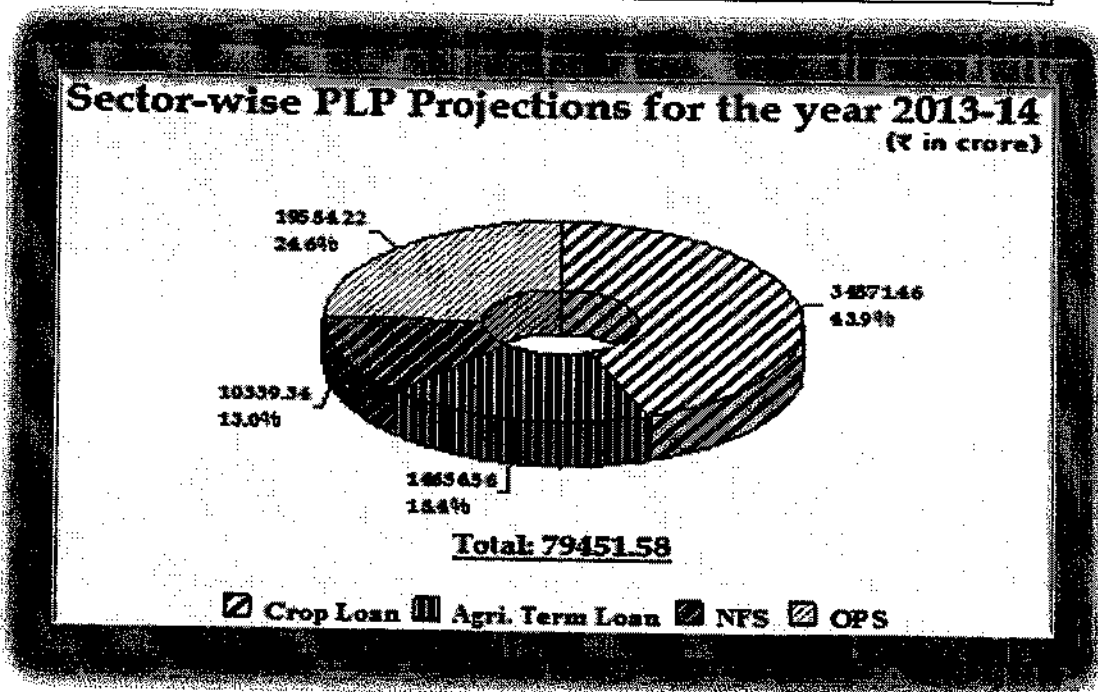
Particulars	Agriculture	Of which Crop Loan	NFS	Other	Total Priority
NABARD PLP 2013-14	49528.02	34871.47	10339.34	19584.22	79451.58
State ACP 2013-14 (Excl. Mumbai) approved by DLCCs	46114.96	30938.09	9672.96	18263.04	74050.97
State ACP 2013-14 + Mumbai approved by DLCCs	46172.32	30938.09	19762.66	26487.77	92422.75
<b>SLBC ACP 2013-14 for approval (Excl Mumbai)</b>	<b>50064.96</b>	<b>34888.09</b>	<b>10342.96</b>	<b>19092.07</b>	<b>79500.00</b>
SLBC ACP 2013-14 for approval + Mumbai	50122.32	34888.09	20432.66	27316.80	97871.78

Total ACP recommended by SLBC vis-à-vis DLCC ACPs approved at District levels. The Plan is enhanced to PLP projections considering drought in Maharashtra during 2012-13 and Interest subvention extended by Central Government to Private Sector Banks. Enhanced Plan for Rs.79,500/- crore is placed for approval of the SLBC.



Summary of detailed Sector / Sub Sector wise PLP Projections for the year 2013-14 are as under.

Sr. No.	Sector / Sub - Sector	Rs. in crore
		Amount
1	Crop Loan	34871.47
	<b>Agri Term Credit</b>	
2	Water Resources	3226.28
3	Land Development	566.09
4	Farm Mechanisation	2089.46
5	Plantation & Horticulture	2261.54
6	Forestry & Wasteland Development	102.21
7	Animal Husbandry	4300.20
8	Fisheries Development	115.33
9	Storage Godown / Market Yard	1555.52
10	Food & Agro Processing	1593.96
11	Others (Agriculture)	439.91
	<b>Sub Total - Agri.</b>	<b>49528.02</b>
12	Non Farm Sector	10339.34
13	Other Priority Sector	19584.22
	<b>Grand Total</b>	<b>79451.58</b>





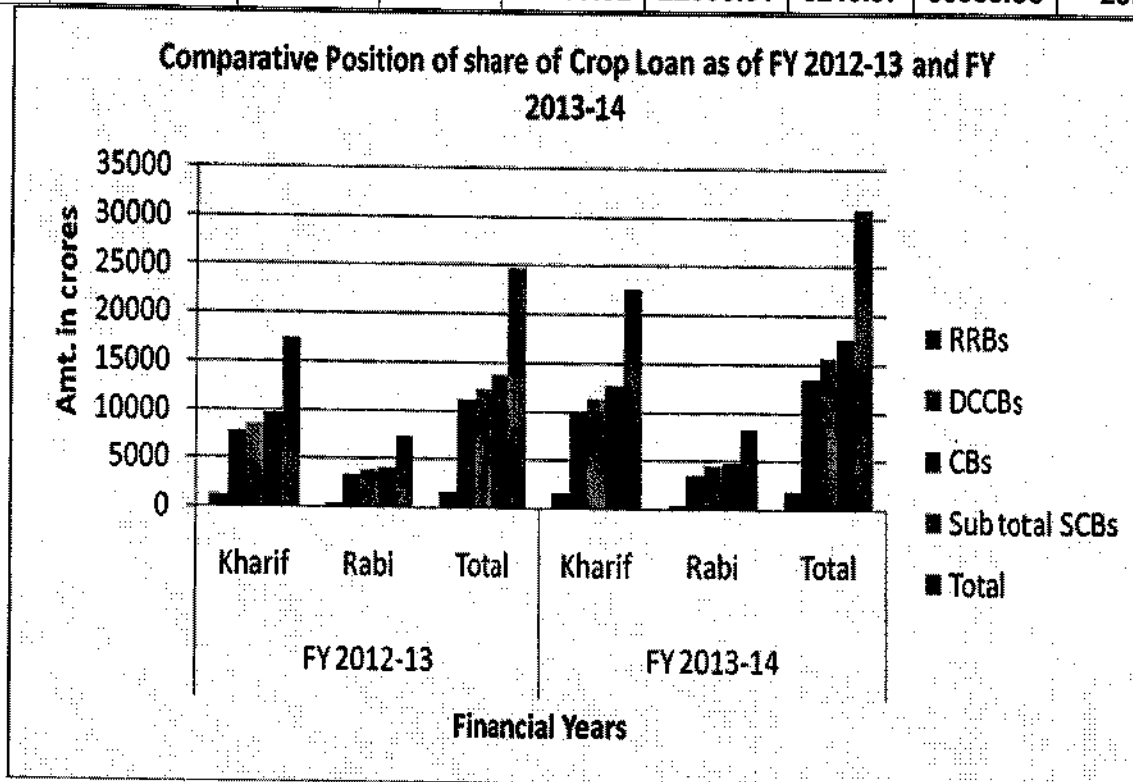
During the last Special SLBC, there was an issue that the Interest Subvention benefit is not given to Private Sector Banks & hence the issue was referred through SLBC to IBA & RBI. They have put the case for onward reference to Govt. of India. We are pleased to inform you that, due to constant follow up of SLBC, during the Budget speech, the Finance Minister has declared as under.

"Interest subvention scheme for short-term crop loans to be continued. Scheme extended for crop loans borrowed from private sector scheduled commercial banks".

Agency wise comparative share of Crop Loan Targets as per consolidated ACP of the DLCCs in the State is as under :

(Rs. in Crore)

Sr. No.	Agency	FY 2012-13			FY 2013-14			YoY % Growth
		Kharif	Rabi	Total	Kharif	Rabi	Total	
1	CBs	8514.99	3693.66	12208.65	11266.42	4419.01	15685.43	28.47
	Share	48.92	50.37	49.35	49.64	53.61	50.70	
2	RRBs	1135.77	291.02	1426.79	1464.82	367.36	1832.18	28.41
	Share	6.53	3.97	5.77	6.45	4.46	5.92	
	Sub total SCBs	9650.76	3984.68	13635.44	12731.24	4786.37	17517.61	28.47
	Share	55.45	54.33	55.12	56.10	58.07	56.62	
3	DCCBs	7754.62	3348.96	11103.58	9963.77	3456.70	13420.47	20.87
	Share	44.55	45.67	44.88	43.90	41.93	43.38	
	Total	17405.38	7333.64	24739.02	22695.01	8243.07	30938.08	25.06







Considering the deficit in ACP & PLP of NABARD, SLBC suggestions are as under.

- Interest subvention scheme for short-term crop loans is continued scheme extended for crop loans borrowed from private sector scheduled commercial banks & hence their crop loan targets be reviewed accordingly.
- Considering the potential & number of branches in the districts, SLBC has reworked the ACP allocation is appended herewith. All Private Sector Banks are requested to achieve the goals during the financial year 2013-14.

Accordingly, the targets of Private Sector Banks as well as the Public sector Banks are increased to some reasonable extent & the reallocation is as per **Annexure 5 to 9**.

The house is requested to approve the revised ACP target.

Annexure 5

Comparative position of ACPs approved in DLCC meetings for the year 2013-14 vis-à-vis ACP 2012-13

Excluding & Including Mumbai City & Mumbai Suburb

Agency / Sector	2012-13			DLCC approved 2013-14 (Excl. Mumbai)		Recommended by SLBC 2013-14 (Excl. Mumbai)		DLCC approved 2013-14 (Incl. Mumbai)		Recommended by SLBC 2013-14 (Incl. Mumbai)		PLP Projections made by NABARD for 2013-14
	Tgt	Ach*	% Ach	Tgt	% rise over Tgt 12-13	Tgt	% rise over Tgt 12-13	Tgt	% rise over Tgt 12-13	Tgt	% rise over Tgt 12-13	
Agri & Allied	38206	22577	59	46115	21	50065	31	46172	21	50122	31	49528
Of which Crop Loan	24739	18302	74	30938	26	34888	41	30938	25	34888	41	34871
NFS	7449	4890	66	9673	29	10343	39	19763	165	20433	174	10339
Other Priority	16570	9862	60	18263	10	19092	15	26488	60	27317	65	19584
<b>Total Priority</b>	<b>62226</b>	<b>37329</b>	<b>60</b>	<b>74051</b>	<b>19</b>	<b>79500</b>	<b>28</b>	<b>92423</b>	<b>49</b>	<b>97872</b>	<b>57</b>	<b>79452</b>
Non Priority	9068	14613	161	10999	21	10999	21	81478	799	81478	799	NA
<b>Grand Total</b>	<b>71293</b>	<b>51942</b>	<b>73</b>	<b>85050</b>	<b>19</b>	<b>90499</b>	<b>27</b>	<b>173901</b>	<b>144</b>	<b>179350</b>	<b>152</b>	<b>NA</b>

\* Dec 2012 Prov.



**Annexure 6**

District wise plan for agriculture & crop loan for current year 2013-14 is as under :

(Rs. in Crore)

Sr. No.	District	Total Agriculture (DLCC)				Of which - Crop Loan (DLCC)			
		SCBs	Co.op	RRBs	Total	SCBs	Co.op	RRBs	Total
1	AHMENAGAR	1998	1721	9	3718	1335	967	4	2302
2	AKOLA	507	314	108	821	269	287	78	557
3	AMRAVATI	1299	508	9	1807	1014	499	7	1513
4	AURANGABAD	916	351	137	1268	394	332	82	726
5	BEED	917	445	166	1362	725	445	146	1170
6	BHANDARA	227	188	39	415	189	171	37	360
7	BULDHANA	1052	0	143	1052	847	0	123	847
8	CHANDRAPUR	292	289	60	581	189	227	42	415
9	DHULE	842	116	4	958	528	116	3	644
10	GADCHIROLI	85	60	18	145	52	48	13	100
11	GONDIA	117	130	46	247	71	99	37	170
12	HINGOLI	374	126	63	500	296	105	53	401
13	JALGAON	789	1559	3	2348	448	1427	2	1875
14	JALNA	988	0	244	988	710	0	185	710
15	KOLHAPUR	2284	1201	48	3485	990	1175	20	2165
16	LATUR	737	547	82	1283	534	495	61	1029
17	MUMBAI CITY	0	0	0	0	0	0	0	0
18	MUMBAI SUBURB	57	0	0	57	0	0	0	0
19	NAGPUR	656	350	18	1005	444	301	13	745
20	NANDED	1294	192	227	1486	971	192	170	1163
21	NANDURBAR	484	105	6	589	322	105	3	427
22	NASIK	1800	2159	7	3959	1149	1527	2	2676
23	OSMANABAD	870	291	329	1162	671	68	254	739
24	PARBHANI	720	257	171	977	581	253	156	834
25	PUNE	1709	1224	1	2933	496	1112	0	1608
26	RAIGAD	265	46	1	311	73	31	0	104
27	RATNAGIRI	453	121	43	573	227	55	31	282
28	SANGLI	1628	1001	10	2628	532	651	4	1183
29	SATARA	1394	1113	2	2506	571	764	1	1335
30	SINDHUDURG	238	107	12	345	67	78	7	145
31	SOLAPUR	1699	1409	136	3108	1197	993	96	2190
32	THANE	213	260	4	473	38	119	1	157
33	WARDHA	733	0	18	733	506	0	15	506
34	WASHIM	444	284	110	728	310	263	86	573
35	YAVATMAL	984	637	123	1621	769	517	100	1286
	<b>Total</b>	<b>29064</b>	<b>17108</b>	<b>2397</b>	<b>46172</b>	<b>17518</b>	<b>13420</b>	<b>1832</b>	<b>30938</b>

## Maharashtra State Annual Credit Plan

**REVISED DISTRICT WISE ACP 2013-14 FOR APPROVAL IN SPL SLBC MEETING DT 22.04.2013**

Rs. in Lakh

Sr. No.	Bank	No. of Bank Brs	Agri & Allied	Of which Crop Loan			NFS	OPS	Total Priority	NPS	Total Plan
				Kharif	Rabi	Total					
1	AHMENAGAR	600	387750	148467	93181	241648	56183	109417	553350	151193	704543
2	AKOLA	191	89175	59629	3139	62769	16981	27556	133712	11038	144751
3	AMRAVATI	282	196157	136502	34124	170626	10897	28485	235539	15084	250623
4	AURANGABAD	356	137610	57323	24567	81890	94187	89832	321628	56400	378029
5	BEED	198	147861	105206	26761	131967	6648	26444	180953	0	180953
6	BHANDARA	129	45055	33830	6766	40596	13366	11499	69920	10000	79920
7	BULDHANA	220	114202	90731	4776	95506	5491	14399	134092	6375	140467
8	CHANDRAPUR	256	63085	42149	4683	46832	9356	44505	116946	17644	134590
9	DHULE	168	104010	58057	14515	72573	19717	28669	152396	7543	159939
10	GADCHIROLI	99	15742	9980	1297	11277	6790	6481	29013	3000	32013
11	GONDIA	106	26785	13389	5739	19128	6606	8272	41663	4972	46635
12	HINGOLI	90	54301	36186	9050	45236	2635	7112	64048	0	64048
13	JALGAON	509	254876	169125	42284	211410	102766	58306	415948	10955	426903
14	JALNA	166	107219	62451	17614	80065	21181	23882	152282	11000	163282
15	KOLHAPUR	492	378348	146468	97645	244113	103925	92262	574535	74899	649434
16	LATUR	236	139330	92858	23221	116079	27134	51190	217653	27065	244718
17	MUMBAI CITY	1358	0	0	0	0	299550	375700	675250	4504700	5179950
18	MUMBAI SUBURB	549	5735	0	0	0	709420	446773	1161928	2543225	3705153
19	NAGPUR	462	109143	68382	15643	84025	10383	26010	145536	19780	165316
20	NANDED	246	161318	111476	19672	131149	5687	37655	204660	0	204660
21	NANDURBAR	93	63939	38435	9721	48155	3210	8431	75580	6077	81657
22	NASIK	594	429800	218937	82780	301717	71993	145741	647534	96147	743681
23	OSMANABAD	188	117169	60798	14150	74948	9196	30997	157361	0	157361
24	PARBHANI	157	106025	79973	14113	94085	7977	13013	127015	9051	136065
25	PUNE	1119	327427	140746	49018	189764	97265	214475	639167	135684	774851
26	RAIGAD	323	41060	18610	1830	20440	7356	62194	110610	13478	124088
27	RATNAGIRI	232	62246	11050	20764	31814	13586	84026	159858	26292	186150
28	SANGLI	455	292816	94352	53898	148250	37389	47812	378017	62095	440112
29	SATARA	471	272079	90347	60235	150582	42760	113574	428413	43312	471725
30	SINDHUDURG	213	37455	10922	5443	16365	10693	37634	85782	32500	118282
31	SOLAPUR	473	330054	90657	138920	229577	47365	74508	451927	60000	511927
32	THANE	896	67340	21179	14516	35695	146029	306103	519472	154746	674218
33	WARDHA	163	79579	52496	4565	57060	4341	15236	99155	7700	106855
34	WASHIM	99	79040	54949	9671	64620	3655	13892	96587	3230	99817
35	YAVATMAL	230	168501	133601	5246	138848	11550	49595	229646	22655	252301
	<b>TOTAL</b>	<b>12419</b>	<b>5012232</b>	<b>2559261</b>	<b>929548</b>	<b>3488809</b>	<b>2043266</b>	<b>2731680</b>	<b>9787178</b>	<b>8147839</b>	<b>17935018</b>

**Excl Mumbai Prop 10512 5006496 2559261 929548 3488809 1034296 1909207 7950000 1099914 9049914**

## STATE CONSOLIDATION

REVISED BANK WISE ACP 2013-14 FOR APPROVAL IN SPL SLBC MEETING DT 22.04.2013

Sr. No.	Bank	No of Brs	Agri & Allied	Crop Loan			NFS	OPS	Total Priority	NPS	Total Plan
				Kharij	Rabi	Total					
				Rs. in Lakh							
1	Allahabad Bank	97	25856	13950	3152	17102	15910	24301	66067	49338	115406
2	Andhra Bank	71	9448	5475	1649	7124	8056	17730	35233	19049	54282
3	Bank of Baroda	451	138196	57342	27461	84803	108924	110602	357722	508961	866682
4	Bank of India	651	299569	113909	58947	172856	186105	169068	654742	619160	1273901
5	Bank of Maharashtra	1058	459580	209384	78860	288244	124869	227927	812376	360081	1172457
6	Canara Bank	260	50712	17584	7607	25191	82303	76482	209497	375526	585023
7	Central Bank of India	559	243015	128223	38980	165204	98867	109200	451082	623330	1074413
8	Corporation Bank	132	12754	3613	2097	5710	30958	38839	82551	224110	306661
9	Dena Bank	252	88451	35162	15264	50425	48456	50604	187511	228313	415824
10	IDBI Bank	268	87122	30347	14591	44939	70610	97701	255432	297066	552498
11	Indian Bank	102	14437	5435	1992	7427	33277	41766	89481	111856	201337
12	Indian Overseas Bank	130	20669	8986	4282	13268	36310	37051	94030	102727	196757
13	Oriental Bank of Commerce	69	9892	3679	1344	5023	29706	34457	74055	204766	278821
14	Punjab & Sind Bank	24	1936	683	190	873	7382	10141	19459	48636	68095
15	Punjab National Bank	175	20740	10361	2609	12970	33226	84293	138259	334293	472552
16	State Bank of Hyderabad	235	184879	117385	26587	143972	64673	84035	333587	81211	414798
17	State Bank of India	1207	597199	338983	90179	429162	366402	536199	1499800	1471220	2971020
18	Syndicate Bank	178	27906	8114	3816	11930	35201	86160	149267	241071	390338
19	UCO Bank	144	30406	11287	4558	15845	23108	33671	87185	38657	125842
20	Union Bank of India	441	160309	64558	28953	93511	154119	149962	464390	702907	1167296
21	United Bank of India	33	2080	442	269	711	12814	16814	31708	228237	259945
22	Vijaya Bank	92	10735	3497	1447	4943	11723	26579	49037	106952	155989
	<b>Sub Total PSBs</b>	<b>6629</b>	<b>2495891</b>	<b>1186400</b>	<b>414835</b>	<b>1601235</b>	<b>1583000</b>	<b>2063580</b>	<b>6142471</b>	<b>6977466</b>	<b>13119937</b>
23	Axis Bank	384	134609	61712	33279	94991	28054	44674	207337	101320	308658
24	Federal Bank	45	22973	9193	7313	16506	13934	30658	67565	45028	112593
25	HDFC Bank	322	130909	58288	34128	92416	68970	65599	265478	239688	505166
26	ICICI Bank	460	215651	85074	46511	131585	116556	174885	507093	219881	726974
27	ING Vysya Bank	45	2909	1345	575	1920	13687	15822	32417	70796	103213
28	Karnataka Bank Ltd.	27	5086	731	645	1376	7008	8334	20428	59183	79611
29	Ratnakar Bank	61	38503	12429	9300	21729	7506	9910	55918	42085	98004
	<b>Sub Total Pvt Sec Banks</b>	<b>1344</b>	<b>550641</b>	<b>228773</b>	<b>131751</b>	<b>360524</b>	<b>255715</b>	<b>349381</b>	<b>1156237</b>	<b>777981</b>	<b>1934218</b>
<b>A</b>	<b>Total Commercial Banks</b>	<b>8007</b>	<b>3061774</b>	<b>1416402</b>	<b>547141</b>	<b>1963543</b>	<b>1892488</b>	<b>2438125</b>	<b>7392387</b>	<b>7799698</b>	<b>15192085</b>
30	Maharashtra Gramin Bank	347	145328	90572	21603	112175	13059	30484	188871	7385	196255
31	Vidarbha Konkan Gramin Bank	288	94338	55911	15133	71044	11718	26235	132291	11258	143549
32											
<b>B</b>	<b>Sub Total Gramin Banks</b>	<b>635</b>	<b>239666</b>	<b>146482</b>	<b>36736</b>	<b>183218</b>	<b>24777</b>	<b>56718</b>	<b>321162</b>	<b>18643</b>	<b>339805</b>
33	M.S.Coop. / DCC Banks	3697	1710791	996377	345670	1342047	126001	236837	2073629	329498	2403127
34	MSCARD	73	0	0	0	0	0	0	0	0	0
<b>C</b>	<b>Sub Total Co.Op Banks</b>	<b>3770</b>	<b>1710791</b>	<b>996377</b>	<b>345670</b>	<b>1342047</b>	<b>126001</b>	<b>236837</b>	<b>2073629</b>	<b>329498</b>	<b>2403127</b>
35	Subhadra Local Area Bank Ltd.	7	0	0	0	0	0	0	0	0	0
36	Other Banks	34	15242	1229	555	1785	53773	24664	93679	44251	137930
	<b>Grand Total</b>	<b>12419</b>	<b>5012232</b>	<b>2559261</b>	<b>929548</b>	<b>3488809</b>	<b>2043266</b>	<b>2731680</b>	<b>9787176</b>	<b>8147839</b>	<b>17935016</b>

## MAHARASHTRA STATE

Revised Agencywise ACP 2013-14 for approval in Special SLBC Meeting dt 22.04.2013

Sr. No.	District	Agri & Allied				Of which Crop Loan				NFS				OPS							
		CBs	RRBs	SCBs	DCCBs	Total	CBs	RRBs	SCBs	DCCBs	Total	CBs	RRBs	SCBs	DCCBs	Total	CBs	RRBs	SCBs	DCCBs	Total
1	AHMENAGAR	214769	929	215698	172052	387750	144542	402	144944	96704	241648	52863	473	53336	2847	56183	103776	1090	104866	4551	109417
2	AKOLA	46979	10786	57765	31410	89175	26246	7800	34046	28723	62769	13565	1348	14912	2069	16981	25662	852	26514	1042	27556
3	AMRAVATI	144489	853	145342	50815	196157	120018	725	120742	49884	170626	10824	55	10879	18	10897	27518	134	27652	833	28485
4	AURANGABAD	88754	13708	102462	35147	137610	40491	8167	48659	33231	81890	88925	4740	93665	521	94187	88037	1795	89832	0	89832
5	BEEED	86761	16600	103361	44500	147861	72867	14600	87467	44500	131987	6148	500	6648	0	6648	23283	3161	26444	0	26444
6	BHANDARA	22355	3900	26255	18800	45055	19796	3700	23496	17100	40596	9966	1000	10966	2400	13366	7099	1200	8299	3200	11499
7	BULDHANA	99893	14309	114202	0	114202	83247	12259	95506	0	95506	4699	792	5491	0	5491	12125	2274	14399	0	14399
8	CHANDRAPUR	28090	6047	34137	28949	63085	19952	4202	24154	22679	46832	5879	960	6840	2517	9356	32551	6145	38696	5909	44505
9	DHULE	92063	389	92452	11558	104010	60697	318	61015	11558	72573	19521	196	19717	0	19717	28548	121	28669	0	28669
10	GADCHIROLI	7917	1825	9742	6000	15742	5157	1300	6457	4820	11277	4590	1200	5790	1000	6790	2356	800	3156	3325	6481
11	GONDIA	9232	4602	13834	12951	26785	5563	3710	9273	9855	19128	6122	204	6326	280	6606	6046	1436	7482	790	8272
12	HINGOLI	35434	6267	41701	12600	54301	29469	5267	34736	10500	45236	2435	200	2635	0	2635	6912	200	7112	0	7112
13	JALGAON	98721	279	99000	155876	254876	68483	219	68702	142708	211410	69051	25	69076	33690	102766	57878	30	57908	398	58306
14	JALNA	82774	24445	107219	0	107219	61565	18500	80065	0	80065	19696	1485	21181	0	21181	19172	4710	23882	0	23882
15	KOLHAPUR	253470	4800	258270	120078	378348	124613	2000	126613	117500	244113	84144	231	84375	19550	103925	70618	194	70812	21450	92262
16	LATUR	76443	8219	84662	54668	139330	60528	6050	66578	49501	116079	23857	1525	25382	1752	27134	48670	1945	50615	575	51190
17	MUMBAI CITY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	MUMBAI SUBURB	5735	0	5735	0	5735	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	NAGPUR	72383	1800	74183	34960	109143	52625	1300	53925	30100	84025	9069	114	9183	1200	10383	23794	616	24410	1600	26010
20	NANDED	119502	22654	142156	19161	161318	94997	16991	111987	19161	131149	4793	894	5687	0	5687	31246	6409	37655	0	37655
21	NANDURBAR	52832	607	53439	10500	63939	37351	304	37655	10500	48155	3159	51	3210	0	3210	8319	112	8431	0	8431
22	NASIK	213225	682	213907	215893	429800	148829	205	149034	152683	301717	71671	8	71679	314	71993	143079	894	143973	1768	145741
23	OSMANABAD	55159	32882	88042	29127	117169	42780	25367	68147	6801	74948	2895	1636	4332	4884	9196	9088	5518	14605	16392	30997
24	PARBHANI	63315	17055	80371	25654	106025	53162	15610	68772	25313	94085	7517	330	7847	130	7977	12226	633	12859	154	13013
25	PUNE	204910	111	205021	122406	327427	78547	15	78562	111202	189764	87183	190	87373	9892	97265	190959	762	191721	22754	214475
26	RAIGAD	36360	100	36460	4600	41060	17310	30	17340	3100	20440	4033	5	4038	3318	7356	52007	105	52112	10082	62194
27	RATNAGIRI	45909	4281	50190	12056	62246	23175	3147	26322	5492	31814	10165	1011	11176	2410	13586	55236	3922	59158	24868	84026
28	SANGLI	191759	1000	192759	100057	292816	82793	400	83193	65057	148250	29289	100	29389	8000	37389	38662	660	39312	8500	47812
29	SATARA	160611	205	160816	111263	272079	74092	90	74182	76400	150582	26877	45	26922	15838	42760	92000	175	92175	21399	113574
30	SINDHUDURG	25555	1200	26755	10700	37455	7865	700	8565	7800	16365	6093	2200	8293	2400	10693	24034	1200	25234	12400	37634
31	SOLAPUR	175595	13555	189150	140904	330054	120698	9555	130253	99324	229577	42675	985	43660	3705	47365	44971	1730	46701	27807	74508
32	THANE	40940	400	41340	26000	67340	23695	130	23825	11870	35895	142479	800	143279	2750	146029	276603	3000	279603	26500	306103
33	WARDHA	77779	1800	79579	0	79579	55580	1500	57060	0	57060	4081	260	4341	0	4341	14862	574	15236	0	15236
34	WASHIM	39606	11040	50646	28394	79040	29886	8640	38326	26294	64620	2006	600	2606	1049	3655	8418	1607	10025	3867	13892
35	YAVATMAL	92453	12336	104789	63712	168501	77144	10016	87160	51688	138848	7450	613	8063	3487	11550	30096	2726	32822	16773	49595
	Total	3061774	239666	3301441	1710791	5012232	1663543	183218	2148762	1342047	3468809	1892488	24777	917265	126001	2043266	2436126	56718	2494844	236837	2731680

Rs. in Lakh

Sr. No.	District	Total Priority						NPS						Total Plan					
		GBs	RRBs	SCBs	DCGBs	Total	GBs	RRBs	SCBs	DCGBs	Total	GBs	RRBs	SCBs	DCGBs	Total			
1	AHMENAGAR	371408	2492	373900	179450	553350	75445	1663	77108	74085	151193	446853	4155	451008	253535	704543			
2	AKOLA	86205	12985	99191	34521	133712	5004	762	5766	5272	11038	91209	13748	104957	39794	144751			
3	AMRAVATI	182831	1042	183873	51666	235539	14968	99	15067	17	15084	197799	1141	198940	51683	250623			
4	AURANGABAD	265716	20243	285960	35669	321628	55063	1337	56400	0	56400	320779	21581	342360	35669	378029			
5	BEEED	116192	20261	136453	44500	180953	0	0	0	0	0	116192	20261	136453	44500	180953			
6	BHANDARA	39420	6100	45520	24400	69920	7400	1200	8600	1400	10000	46820	7300	54120	25800	79920			
7	BULDHANA	116717	17375	134092	0	134092	5750	625	6375	0	6375	122467	18000	140467	0	140467			
8	CHANDRAPUR	66520	13152	79672	37274	116946	10431	1690	12121	5523	17644	76951	14842	91793	42797	134590			
9	DHULE	140132	706	140838	11558	152396	7304	239	7543	0	7543	147436	945	148381	11558	159939			
10	GADCHIROLI	14863	3825	18688	10325	29013	1445	175	1620	1380	3000	16308	4000	20308	11705	32013			
11	GONDIA	21400	6242	27642	14021	41663	2323	1000	3323	1649	4972	23723	7242	30965	15670	46635			
12	HINGOLI	44781	6667	51448	12600	64048	0	0	0	0	0	44781	6667	51448	12600	64048			
13	JALGAON	225650	334	225984	189964	415948	9715	90	9805	1150	10955	235365	424	235789	191114	426903			
14	JALNA	121642	30640	152282	0	152282	9455	1545	11000	0	11000	131097	32185	163282	0	163282			
15	KOLHAPUR	408232	5225	413457	161078	574535	43748	90	43838	31061	74899	451980	5315	457295	192139	649434			
16	LATUR	148969	11689	160658	56995	217653	27065	0	27065	0	27065	176034	11689	187723	56995	244718			
17	MUMBAI CITY	675250	0	675250	0	675250	4504700	0	4504700	0	4504700	5179950	0	5179950	0	5179950			
18	MUMBAI SUBURB	1161928	0	1161928	0	1161928	2543225	0	2543225	0	2543225	3705153	0	3705153	0	3705153			
19	NAGPUR	105246	2530	107776	37760	145536	14431	500	14931	4849	19780	119677	3030	122707	42609	165316			
20	NANDED	155541	29957	185498	19161	204660	0	0	0	0	0	155541	29957	185498	19161	204660			
21	NANDURBAR	64310	770	65080	10500	75580	6077	0	6077	0	6077	70367	770	71157	10500	81657			
22	NASIK	427975	1584	429559	217975	647534	45455	69	45524	50623	96147	473430	1653	475083	268598	743681			
23	OSMANABAD	66942	40036	106979	50382	157361	0	0	0	0	0	66942	40036	106979	50382	157361			
24	PARBHANI	83058	18018	101076	25938	127015	7542	1049	8591	460	9051	90600	19066	109667	26398	136065			
25	PUNE	483052	1063	484115	155052	639167	123590	98	123688	11996	135684	606642	1161	607803	167048	774851			
26	RAIGAD	92400	210	92610	18000	110610	10068	20	10088	3390	13478	102468	230	102698	21390	124088			
27	RATNAGIRI	111310	9214	120524	39334	159858	8930	1119	10049	16243	26292	120240	10333	130573	55577	186150			
28	SANGLI	259710	1750	261460	116557	378017	32065	30	32095	30000	62095	291775	1780	293555	146557	440112			
29	SATARA	279488	425	279913	148500	428413	21802	10	21812	21500	43312	301290	435	301725	170000	471725			
30	SINDHUDURG	55682	4600	60282	25500	85782	13200	1300	14500	18000	32500	68882	5900	74782	43500	118282			
31	SOLAPUR	263241	16270	279511	172416	451927	40000	1000	41000	19000	60000	303241	17270	320511	191416	511927			
32	THANE	460022	4200	464222	55250	519472	136521	1275	137796	16980	154746	596543	5475	602018	72200	674218			
33	WARDHA	96521	2634	99155	0	99155	7500	200	7700	0	7700	104021	2834	106855	0	106855			
34	WASHIM	50030	13247	63277	33310	96587	2434	796	3230	0	3230	52464	14043	66507	33310	99817			
35	YAVATMAL	129989	15675	145664	83972	229646	7043	662	7705	14950	22655	137042	16337	153379	98922	252301			
	<b>Total</b>	<b>7392387</b>	<b>321162</b>	<b>7713549</b>	<b>2073629</b>	<b>9787178</b>	<b>7799698</b>	<b>18643</b>	<b>7618341</b>	<b>328486</b>	<b>8147838</b>	<b>15192085</b>	<b>339805</b>	<b>15531890</b>	<b>2403127</b>	<b>17935018</b>			



**Agenda No. 6**

**Status of disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction**

Crop loan disbursement position, as of 31.03.2013 informed by respective Lead District Managers, in the following affected districts of Maharashtra is as under:

Rs. in Crore

Sr. No.	District	Crop Loan				Total (Kharif + Rabi)		
		Kharif		Rabi		Target	Ach	% Ach
		Target	Ach	Target	Ach			
1	BEED	690	808	172	32	862	840	97
2	BULDHANA	656	677	22	22	678	699	103
3	DHULE	390	338	69	87	459	425	93
4	JALNA	546	564	154	102	700	666	95
5	NAGPUR	520	553	130	114	650	668	103
6	NANDURBAR	234	246	72	39	306	285	93
7	OSMANABAD	517	349	130	231	647	580	90
8	WARDHA	453	441	35	12	488	453	93
	<b>Affected Districts Total</b>	<b>4006</b>	<b>3976</b>	<b>784</b>	<b>431</b>	<b>4790</b>	<b>4408</b>	<b>92</b>
	<b>Maharashtra Total</b>	<b>17405</b>	<b>19613</b>	<b>7334</b>	<b>5584</b>	<b>24739</b>	<b>25197</b>	<b>102</b>

District wise, Bank wise and Agency wise position of crop loans as of 31.03.2013 as reported by Lead District Managers is given in **Annexure 10 to 12**.

ACP of Crop Loans planned targets (DLCC) for these districts for the year 2013-14 is as under:

Rs. in Crore

Sr. No.	District	Kharif	Rabi	Total
1	BEED	933	237	1170
2	BULDHANA	805	42	847
3	DHULE	515	129	644
4	JALNA	554	156	710
5	NAGPUR	606	139	745
6	NANDURBAR	341	86	427
7	OSMANABAD	600	139	739
8	WARDHA	466	40	506
	<b>Affected Districts Total</b>	<b>4819</b>	<b>969</b>	<b>5788</b>
	<b>Maharashtra Total</b>	<b>22695</b>	<b>8243</b>	<b>30938</b>

During the 117<sup>th</sup> SLBC meeting held on 27.12.2012 at Pune, it was suggested that SLBC should 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.

Accordingly, the committee was formed, the meetings were held at various places & the findings were submitted, discussed & accepted in SLBC meeting held on 26.3.2013 at Pune. The salient features of the report are as under.

Convener – Bank of Maharashtra





1. **It is observed that as compared to previous year, the share of commercial banks & RRB in crop loan disbursements improved from 38.90% to 81.09%.** In other words, Com banks & RRBs have disbursed (upto Dec 2012) Rs.290.14 crs as compared to annual achievement of Rs. 166.39 Cr during previous year 2010-11 registering a growth of 174 %. As such the performance of major comm banks /RRB is reasonably good.
2. The performance of Comm banks & RRBs as compared to revised targets (after reallocation of share of ODCC bank) is only 56%. The main reason for average performance is -
  - a) District administration /Co-operative Dept in district has made adequate efforts to scout good no of crop loan proposals to banks – Total no of applications sponsored are 37,450 out of which 29,124 are sanctioned and 8,326 applications are rejected/returned for various reasons. The main reasons for rejection were defaulter of other bank and in some cases demand is for barren land. The Banks have disposed off all applications sponsored by dept in addition to considering the renewal of limits of their borrowers.
  - b) ODCC bank was put under direction by RBI on 19.5.2012 and where as actual sponsoring crop loan applications started in the first week of July 2012.

The average number of service area villages per branch of MGB was 9, highest among other banks and inconvenient to farmers for approach.
  - c) 93% of ODCC bank's target was reallocated to Comm banks & RRBs as compared a nil percentage to 54% in other affected districts in the state.
3. Comm banks and RRBs have continued their efforts for lending for Rabi season in irrigated belts/ wherever crop condition is satisfactory. The branches have taken review /renewal of KCC limits which are overdue. It is observed that branches are not getting adequate no of farmers for financing Rabi crops on accounts of inadequate rain/drought conditions. The District administration has declared annewari (<50%) in 438 villages out of 729 villages.
4. The reason for lesser demand of crop loan / loans in the district are as below:  
The 79 % land in the district is rainfed, 48 % farmers having land holding less than 2.00 Hectare. A large no of small / marginal farmers are working as labourers in cities like Pune/Mumbai/ other centres / sugarcare belts, and few are engaged in non farm activities keeping land without cultivation.



The comparative position of crop loans of DCCBs which have been put under restriction vis-à-vis SCBs for last year & this year is as under.

Amt. in crore

Sr. No.	District	ACP of DCCB for 2012-13	ACP of SCBs as of 2012-13	Revised ACP of DCCB for 2013-14	Revised ACP of SCBs as of 2013-14
1	BEED	313.00	549.00	445.00	874.67
2	BULDHANA	103.19	574.35	0.00	955.06
3	DHULE	113.27	346.04	115.58	610.15
4	JALNA	95.88	604.12	0.00	800.65
5	NAGPUR	283.33	366.67	301.00	539.25
6	NANDURBAR	105.52	200.65	105.00	376.55
7	OSMANABAD	20.00	626.85	68.01	681.47
8	WARDHA	80.00	408.19	0	570.60
	<b>Sub Total</b>	<b>1114.19</b>	<b>3675.87</b>	<b>1034.59</b>	<b>5408.40</b>
	<b>Maharashtra Total</b>	<b>11126.46</b>	<b>13612.57</b>	<b>13420.47</b>	<b>21467.62</b>

The comparative position of total ACP (Priority) of DCCBs which have been put under restriction vis-à-vis SCBs for last year & this year is as under.

Amt. in crore

Sr. No.	District	ACP of DCCBs for 2012-13	ACP of SCBs as of 2012-13	Revised ACP of DCCBs for 2013-14	Revised ACP of SCBs as of 2013-14
1	BEED	439.26	886.24	445.00	1364.53
2	BULDHANA	169.03	870.67	0.00	1340.92
3	DHULE	238.94	863.51	0.00	1522.82
4	JALNA	150.17	1162.96	377.60	1077.76
5	NAGPUR	348.59	892.47	105.00	650.80
6	NANDURBAR	171.00	374.03	503.82	1069.79
7	OSMANABAD	451.70	907.51	0.00	991.55
8	WARDHA	90.80	786.27	90.80	786.27
	<b>Sub Total</b>	<b>2059.49</b>	<b>6743.66</b>	<b>1522.22</b>	<b>8804.44</b>
	<b>Maharashtra Total</b>	<b>18579.33</b>	<b>43646.24</b>	<b>20736.29</b>	<b>77135.49</b>

## ALL BANKS - MAHARASHTRA STATE

Disbursements under Crop Loans - 31.03.2013

Rs. in Lakh

Sr. No.	Bank	Crop Loan Target ACP 2012-13		Achievement from 01.04.12 to 31.03.2013				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	AHMENAGAR	103886	57126	56011	104812	31000	82334	101	144	161012	87011	187146	116
2	AKOLA	46257	2445	121592	50608	654	438	109	18	48702	122246	51046	105
3	AMRAVATI	76011	19002	109675	73513	5091	3518	97	19	95013	114766	77031	81
4	AURANGABAD	32940	30037	99331	41787	134380	29674	127	99	62977	233711	71461	113
5	BEED	68960	17240	224507	80801	3708	3162	117	18	86200	228215	83963	97
6	BHANDARA	23735	3265	72544	24740	6776	3820	104	117	27000	79320	28560	106
7	BULDHANA	65558	2196	158548	67723	2901	2226	103	101	67754	161449	69949	103
8	CHANDRAPUR	34278	3810	79245	38560	2924	2337	112	61	38088	82169	40897	107
9	DHULE	39010	6921	84666	33819	7077	8678	87	125	45931	91743	42497	93
10	GADCHIROLI	7087	788	24669	7655	798	631	108	80	7875	25467	8286	105
11	GONDIA	10994	4712	47555	13448	1664	853	122	18	15705	49219	14301	91
12	HINGOLI	21323	2367	86022	26888	25353	6258	126	264	23690	111375	33146	140
13	JALGAON	120848	10659	274840	136425	5851	13994	113	131	131507	280491	150419	114
14	JALNA	54600	15400	138898	56390	16023	10171	103	66	70000	154921	66561	95
15	KOLHAPUR	81060	121592	180977	83640	87657	62603	103.18	51	202652	268634	146243	72
16	LATUR	59257	14814	184526	62037	13224	9074	105	61	74071	197750	71111	96
17	NAGPUR	52000	13000	83785	55319	11021	11440	106	88	65000	94806	66759	103
18	NANDED	91723	16190	180298	76414	31146	16840	83	104	107913	221444	93254	86
19	NANDURBAR	23425	7192	44934	24648	2606	3870	105	54	30617	47540	28518	93
20	NASIK	131632	56381	429788	234534	31039	34881	178	62	188013	460827	269415	143
21	OSMANABAD	51671	13014	74430	34856	57929	23116	67	178	64685	132359	57972	90
22	PARBHANI	34026	15420	126339	38426	61165	15938	113	103	49446	187504	54365	110
23	PUNE	70801	73765	183563	129823	58542	50724	183	69	144566	242105	180547	125
24	RAIGAD	4840	1360	20408	5998	4982	2247	124	165	6200	25390	8245	133
25	RATNAGIRI	8351	14656	97884	14403	11542	10357	172	71	23008	109426	24760	108
26	SANGLI	77538	33230	132291	56911	29420	28482	73	86	110768	161711	85393	77
27	SATARA	67612	45068	251423	83354	71565	45033	123	100	112680	322988	128387	114
28	SINDHUDURG	7479	5714	24544	12236	8534	3999	164	70	13193	33078	16235	123
29	SOLAPUR	73014	109521	124818	105760	58845	64098	145	59	182535	183663	169858	93
30	THANE	7770	1560	32031	11324	5024	3364	146	216	9330	37055	14688	157
31	WARDHA	45287	3532	62307	44113	737	1187	97	34	48819	63044	45300	93
32	WASHIM	41077	7230	100159	40909	469	732	100	10	48307	100628	41641	86
33	YAVATMAL	106489	4156	152484	89442	6142	2344	84	56	110645	158626	91786	83
	<b>Total</b>	<b>1740538</b>	<b>733364</b>	<b>4075092</b>	<b>1961317</b>	<b>795589</b>	<b>558424</b>	<b>113</b>	<b>76</b>	<b>2473902</b>	<b>4870681</b>	<b>2519741</b>	<b>102</b>

## ALL BANKS - MAHARASHTRA STATE

## Disbursements under Crop Loans - 31.03.2013

Rs. in Lakh

Sr. No.	Bank	Crop Loan Target ACP 2012-13		Achievement from 01.04.12 to 31.03.2013				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	Allahabad Bank	9604	2308	7822	6241	1765	1160	65	50	11912	9587	7402	62
2	Andhra Bank	2866	1455	1153	1397	282	292	49	20	4321	1435	1689	39
3	Bank of Baroda	37226	22064	24874	30385	8307	11440	82	52	59290	33181	41825	71
4	Bank of India	86851	51417	113112	79159	38819	53413	91	104	138268	151931	132573	96
5	Bank of Maharashtra	146362	68690	166204	147601	36861	44141	101	64	215053	203065	191741	89
6	Canara Bank	11831	6133	6182	6524	3335	3897	55	64	17964	9517	10422	58
7	Central Bank of India	80540	24715	93008	58626	7059	14306	73	58	105256	100067	72932	69
8	Corporation Bank	2015	1160	561	1631	400	1414	81	122	3175	961	3045	96
9	Dena Bank	22368	10815	19759	19959	10999	7211	89	67	33173	30758	27170	82
10	IDBI Bank	29020	23212	14020	14435	5037	7381	50	32	52232	19057	21817	42
11	Indian Bank	3407	1374	2734	2335	770	971	69	71	4781	3504	3306	69
12	Indian Overseas Bank	4763	3846	4652	8307	2411	1830	174	48	8609	7063	10137	118
13	Oriental Bank of Commerce	2648	1508	1027	1185	715	998	45	66	4156	1742	2183	53
14	Punjab & Sindh Bank	421	74	13	20	13	7	5	9	495	26	27	5
15	Punjab National Bank	7588	1913	8147	6952	2305	950	92	50	9501	10452	7902	83
16	State Bank of Hyderabad	77380	18497	149285	80064	25909	15874	103	86	95877	175194	95938	100
17	State Bank of India	218619	65947	324851	243436	76954	80274	111	122	284566	401805	323710	114
18	Syndicate Bank	6533	3673	4204	3196	1455	1456	49	40	10206	5659	4652	46
19	UCO Bank	6608	3483	4882	5087	5194	4828	77	139	10091	10076	9915	98
20	Union Bank of India	44404	21111	34596	37316	12894	30410	84	144	65515	47490	67726	103
21	United Bank of India	304	237	346	168	164	108	55	46	542	510	276	51
22	Vijaya Bank	2025	821	1162	1043	684	1030	52	125	2846	1846	2073	73
	<b>Sub Total PSBs</b>	<b>803375</b>	<b>334454</b>	<b>982594</b>	<b>755068</b>	<b>242332</b>	<b>283393</b>	<b>94</b>	<b>85</b>	<b>1137829</b>	<b>1224926</b>	<b>1038461</b>	<b>91</b>
23	Axis Bank	12212	8152	1884	3737	15439	2014	31	25	20363	17323	5752	28
24	Federal Bank	2305	2947	2294	3207	2691	3741	139	127	5252	4985	6947	132
25	HDFC Bank	8630	6727	2093	7644	2043	8637	89	128	15357	4136	16281	106
26	ICICI Bank	20661	13603	12772	8575	25914	21310	42	157	34263	38686	29885	87
27	ING Vysya Bank	846	274	4	3	0	30626	0	11177	1120	4	30629	2735
28	Karnataka Bank Ltd.	535	505	213	533	134	191	100	38	1040	347	724	70
29	Ratnakar Bank	1844	1509	3075	1648	6558	1875	89	124	3353	9633	3523	105
	<b>Sub Total Pvt Sec Banks</b>	<b>47032</b>	<b>33716</b>	<b>22335</b>	<b>25347</b>	<b>52779</b>	<b>68395</b>	<b>54</b>	<b>203</b>	<b>80748</b>	<b>75114</b>	<b>93741</b>	<b>116</b>
<b>A</b>	<b>Total Commercial Banks</b>	<b>850407</b>	<b>368170</b>	<b>1004929</b>	<b>780415</b>	<b>295111</b>	<b>351788</b>	<b>92</b>	<b>96</b>	<b>1218577</b>	<b>1300040</b>	<b>1132202</b>	<b>93</b>
30	Maharashtra Gramin Bank	69762	18261	144459	78653	18945	9116	113	50	88024	163404	87769	100
31	Vidarbha Kshetriya Gramin Bank	29790	2143	60705	29845	313	94	100	4	31933	61018	29939	94
32	Wainganga Krishna Gramin Bank	14025	8697	23165	14219	4936	4614	101	53	22723	28101	18832	83
<b>B</b>	<b>Sub Total Gramin Banks</b>	<b>113577</b>	<b>29102</b>	<b>228329</b>	<b>122716</b>	<b>24194</b>	<b>13824</b>	<b>108</b>	<b>48</b>	<b>142679</b>	<b>252523</b>	<b>136540</b>	<b>96</b>
33	M.S.Coop. / DCC Banks	775462	334896	2841798	1058088	475990	192576	136	58	1110358	3317788	1250664	113
34	MSCARD	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
<b>C</b>	<b>Sub Total Co.Op Banks</b>	<b>775462</b>	<b>334896</b>	<b>2841798</b>	<b>1058088</b>	<b>475990</b>	<b>192576</b>	<b>136</b>	<b>58</b>	<b>1110358</b>	<b>3317788</b>	<b>1250664</b>	<b>113</b>
35	Subhadra Local Area Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
36	Other Banks	1092	1196	36	98	92	236	9	20	2288	128	334	15
<b>D</b>	<b>Sub Total Other Banks</b>	<b>1092</b>	<b>1196</b>	<b>36</b>	<b>98</b>	<b>92</b>	<b>236</b>	<b>9</b>	<b>20</b>	<b>2288</b>	<b>128</b>	<b>334</b>	<b>15</b>
	<b>Grand Total (A + B + C + D)</b>	<b>1740538</b>	<b>733364</b>	<b>4075092</b>	<b>1961317</b>	<b>795387</b>	<b>558424</b>	<b>113</b>	<b>76</b>	<b>2473902</b>	<b>4870479</b>	<b>2519741</b>	<b>102</b>

# MAHARASHTRA STATE

Disbursements under Crop Loans - 31.03.2013

Sr. No.	District	Commercial Banks			Regional Rural Banks			Scheduled Commercial Banks (SCBs)			District Central Co.op Banks (DCCBs)			Total		
		Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%
		Rs. in Lakh			Rs. in Lakh			Rs. in Lakh			Rs. in Lakh			Rs. in Lakh		
1	AHMENAGAR	86546	107591	124	77	179	232	86623	107770	124	74389	79376	107	161012	187146	116
2	AKOLA	17676	15897	90	7600	6412	84	25276	22309	88	23426	28737	123	48702	51046	105
3	AMRAVATI	63234	46115	73	485	468	103	63689	46583	73	31324	30448	97	95013	77031	81
4	AURANGABAD	24764	28930	117	8003	8745	109	32767	37675	115	30210	33786	112	62977	71461	113
5	BEED	41960	33219	79	12940	15155	117	54900	48374	88	31300	35589	114	86200	83963	97
6	BHANDARA	11400	7976	70	1800	2459	137	13200	10435	79	13800	18125	131	27000	28560	106
7	BULDHANA	49466	50200	101	7969	9430	118	57435	59630	104	10319	10319	100	67754	69949	103
8	CHANDRAPUR	13343	14157	106	4089	3212	79	17432	17369	100	20656	23528	114	38088	40897	107
9	DHULE	34392	27035	79	212	79	37	34604	27114	78	11327	15383	136	45931	42497	93
10	GADCHIROLI	2875	3371	117	1000	915	92	3875	4286	111	4000	4001	100	7875	8286	105
11	GONDIA	3146	3189	101	3435	1947	57	6581	5136	78	9125	9165	100	15705	14301	91
12	HINGOLI	12345	20023	162	4209	4516	107	16554	24539	148	7136	8607	121	23690	33146	140
13	JALGAON	30944	41574	134	100	97	97	31044	41671	134	100463	108748	108	131507	150419	114
14	JALNA	46456	39852	86	13956	15233	109	60412	55084	91	9588	11477	120	70000	66561	95
15	KOLHAPUR	110652	51753	47	2000	885	44	112652	52638	47	90000	93605	104	202652	146243	72
16	LATUR	25987	27271	105	5039	7668	152	31026	34939	113	43045	36172	84	74071	71111	96
17	NAGPUR	35981	36102	100	685	752	110	36667	36854	101	28333	29905	106	65000	66759	103
18	NANDED	75110	59861	80	15803	17317	110	90913	77178	85	17000	16076	95	107913	93254	86
19	NANDURBAR	20033	18099	90	32	43	134	20065	18142	90	10552	10376	98	30617	28518	93
20	NASIK	63046	89829	142	101	302	301	63146	90131	143	124866	179284	144	188013	269415	143
21	OSMANABAD	44603	25489	57	18082	8625	48	62685	34114	54	2000	23858	1193	64685	57972	90
22	PARBHANI	25196	28002	111	9250	9647	104	34446	37649	109	15000	16716	111	49446	54366	110
23	PUNE	44738	80887	181	40	68	170	44778	80955	181	99788	99592	100	144566	180547	125
24	RAIGAD	3750	4671	125	50	11	21	3800	4681	123	2400	3564	148	6200	8245	133
25	RATNAGIRI	16483	17442	106	2385	1981	83	18868	19423	103	4140	5337	129	23008	24760	108
26	SANGLI	47146	40840	87	65	86	132	47211	40926	87	63557	44467	70	110768	85393	77
27	SATARA	48360	39763	82	30	33	110	48380	39796	82	64300	88591	138	112680	128387	114
28	SINDHUDURG	5530	7139	129	1063	989	93	6593	8127	123	6600	8108	123	13193	16235	123
29	SOLAPUR	98335	75205	76	4830	4888	101	103165	80093	78	79370	89765	113	182536	169858	93
30	THANE	2000	3512	176	130	85	65	2130	3597	169	7200	11091	154	9330	14688	157
31	WARDHA	39478	37639	95	1341	686	51	40819	38325	94	8000	6975	87	48819	45300	93
32	WASHIM	18355	11914	65	7290	5705	78	25845	17619	69	22662	24022	106	48307	41641	86
33	YAVATMAL	57545	37990	66	8619	7924	92	66164	45914	69	44481	45872	103	110645	91786	83
	<b>Total</b>	<b>1220865</b>	<b>1132636</b>	<b>93</b>	<b>142679</b>	<b>136540</b>	<b>96</b>	<b>1363545</b>	<b>1269077</b>	<b>93</b>	<b>1110358</b>	<b>1250664</b>	<b>113</b>	<b>2473902</b>	<b>2519741</b>	<b>102</b>



**Agenda No. 7**

**Initiatives to be taken by Banks**

The following strategies are to be adopted by banks to augment crop lending during FY 2013-14, particularly with reference to current Kharif season.

1. Emphasis be given on new KCC's branch wise additions & KCC cards to be issued as per directives of RBI.
2. Banks have to allocate branch-wise physical & Financial targets for KCC disbursement (Fresh / Renewal) separately & to be monitored on weekly basis. All banks should make all out efforts to cover all the eligible households during the current Kharif season.
3. Staff support be extended to rural branches during crop loan season so that farmers are not denied timely credit.
4. The revised scheme for KCC should be implemented by all banks.
5. Govt. functionaries like Talathi, Gramsevak be advised to involve actively to help the Bank branches for infrastructure support like; to note Banks charge on 7/12 extract, filling up of Agri. Loan application forms, making available the No Dues certificates from societies wherever applicable, etc. during Kharif season 2013 for timely disposal of loan applications at branch level.
6. Banks may arrange extensive village camps with at least a week's prior notice to villagers for preparation, scrutiny & disposal of KCC cases.
7. Govt. may ensure timely & adequate supply of agricultural inputs such as seeds, fertilizers, insecticides, pesticides etc.
8. Banks may also consider dissemination of information of KCCs through mass media such as pamphlets in local languages, big boards, hoardings etc. at suitable places in their allotted villages.
9. Government of India has advised all banks to ensure that all new KCC accounts and those due for renewal this year are issued KCC as per the revised scheme.
10. As advised by Government of Maharashtra, it has been decided to hold Special DLCC meetings in Drought affected districts to ensure implementation of necessary guidelines strictly as per RBI directives.



**Agenda No. 8**

**Initiatives to be taken by Govt.**

1. In view of the fact that, large no. of farmers approaching the banks during Kharif season for availing crop loans / KCCs, the Agri. Dept. or any other Dept may proactively collect & submit the Agricultural loan applications of eligible farmers to BLBC Convener bank branch who in turn will undertake primary scrutiny of documents & forward it to respective branches for its quick disposal.
2. Waiver of stamp duty to certain categories of farmers / SHGs
  - (a) All loans to SHGs up to Rs. 50,000/- (To include Male / Mixed SHGs)
  - (b) On all types of credit facilities up to Rs. 5.00 Lakh under priority sector to SC / ST / SF / MF / Artisans / Minority communities
  - (c) On all loans disbursed under SGSY
  - (d) On all crop loans up to Rs. 3 lakh.
3. Block Level recovery Review Committees headed by Tahsildars be activated in each block & regular meetings be held to improve the recovery of bank branches under agriculture as there will be cycling of Bank funds. Govt. of Maharashtra is requested to reiterate the guidelines once again, as in most of the blocks the BLRCs are inactive.
4. Govt. to reiterate instructions to Federations & Sugar factories for deduction of bank dues & remittances of the same, as the banks are ready to provide 0.5% charges towards commission. It will improve the recovery percentage of Bank branches.
5. The State Government may pass the legislature Act for recovery of banks' dues as arrears of revenue. The SLBC has already provided copy of similar act ( to Planning Dept. Government of Maharashtra) passed by other state. The Recovery Act is to be implemented immediately in the State of Maharashtra.

**Monitoring Mechanism**

**Weekly monitoring at DLCC level**

LDM should form a sub committee to review the position of Agri. Disbursements on weekly basis. District Coordinators of major Banks be the members of the sub committee. Weekly monitoring meetings be called at LDM office & progress should be monitored monthly. Consolidated statement should be submitted to SLBC for achievement under crop loans. However LDMs should obtain the data on weekly basis & send consolidated achievement to SLBC every week / month.

**Monthly monitoring at SLBC level**

SLBC in turn to compile data, call monthly monitoring meetings & compiled position be submitted to Chief Secretary & Commissioner Agriculture.



**Agenda No. 9**

**Issues of Member Banks**

**A. Implementation of Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009 – Settlement of claims & Refund of Penal Interest by Coop. Department**

Gist of the schemes & problems aroused under the scheme are as under;

- Govt. of Maharashtra had issued the guidelines of the above scheme on 3.1.2009 & it was advised to submit the audited the claim under Debt Waiver by 28.2.2009. Accordingly, the complete exercise was done & all claims were lodged with Coop. Department.
- In case of Debt Relief, Govt. had not made provision for payment of relief amount & there was extension in the date of repayment of farmers share.
- There was a hue & cry among the farmers for fresh loans during kharif, 2009 who have paid their share excluding share of Govt. ie Rs. 20,000/-.
- Under such circumstances, banks were compelled to debit their Nominal accounts & credited Rs. 20,000/- to the account of farmers & extended them fresh finance. Banks were out of funds for quite a long period i.e. 4 years & are also facing Audit queries. During last Special SLBC, it was decided that all the pending claims & Penal Interest claims were settled, but till date the matter is not finalized.
- There were no instructions from the Government especially instructing banks not to utilize the amount of waiver for Relief & accordingly the funds are returned back to Coop. Department.
- Govt. has revised its claim form 1) Debt waiver 2) Debt relief 3) Consolidation. In the consolidation format banks have to report their net claim. As such, bankers were under the impression to get the net amount.

However, eventually Government has charged penal interest to banks on the grounds that funds available under one head have been used for another head.

The following position is reported by Desk Officer, Debt Waiver Cell of Coop. Dept., Govt. of Maharashtra, vide their letter No. Karjamafi/B/421/184/2012 dated 4.4.2012.

Rs. in Lakh

Sr.No.	Name of Bank	Amount of penal interest
1	State Bank of India	Rs. 78.24
2	Bank of Maharashtra	Rs. 30.43
3	Maharashtra Gramin Bank	Rs. 26.04
4	Vidarbha Konkan Gramin Bank	Rs. 00.46
5	UCO Bank	Rs. 00.25
6	Indian Bank	Rs. 00.25





There is no justification for levying penal interest on bank for interchange of waiver amount to relief, since the benefit is passed to eligible farmers under Debt Waiver & Debt Relief Scheme of Govt. of Maharashtra. Hence as discussed in SLBC meeting of 26.3.2013, the penal interest charged may be waived & refunded before 30.6.2013

**B. Interest Subvention / Waiver Schemes of Govt. of Maharashtra**

Banks are implementing various Interest Subvention / Waiver Schemes of Central Govt. as well as Govt. of Maharashtra, such as Central Interest Subvention, Additional Interest Subvention (Incentive) Scheme for prompt repayment, Interest Subvention of Govt. of Maharashtra & Dr. Panjabrao Deshmukh Interest Subvention Scheme.

Commissioner of Coop. & Registrar of Coop. Societies has issued instructions regarding audit of the claims under both the schemes through Assistant / Sub / Dy. Registrar for the year 2006-07, 2007-08, 2008-09, 2009-10 & 2010-11. The procedure prescribed for the purpose is time consuming & laborious.

The procedure prescribed by Co-op. Dept. to audit earlier claims for 2006-07 to 2009-10 amounts to duplication & will not serve any purpose.

There are several complaints from the field about non-cooperation by the ARs / DDRs in the field to complete audit for early settlement of the claims.

The matter is discussed in each & every SLBC meeting held are regularly held & Commissioner, Cooperation assured to take a regular review of audit work by the ARs / DDRs of each district regularly, but still the member Banks .

It is proposed that the responsibility to settle Interest Subvention claims of farmers be cast upon DDRs for all bank branches within his jurisdiction; monthly review of which shall be taken by the Commissioner, Cooperation, Pune.



**Agenda No. 10**

**Revised Scheme for KCC by RBI**

**1. Introduction**

The Kisan Credit Card has emerged as an innovative credit delivery mechanism to meet the production credit requirements of the farmers in a timely & hassle-free manner. The scheme is under implementation in the entire country by the vast institutional credit framework involving Commercial Banks, RRBs, Cooperatives & has received wide acceptability amongst bankers & farmers. Recommendations of various Committees appointed by GOI & studies conducted by NABARD also corroborate this fact. It was, therefore, felt necessary to revisit the existing KCC Scheme to make it truly simple and hassle free for both the farmers & bankers. Accordingly, the GOI, Ministry of Finance constituted a Working Group to review the KCC Scheme. Based on the recommendations of the Working Group which were accepted by the GoI, the following guidelines were issued:

**2. Applicability of the Scheme**

The Revised KCC Scheme detailed in the ensuing paragraphs is to be implemented by Commercial Banks, RRBs & Cooperatives. The scheme provides broad guidelines to the banks for operationalising the KCC scheme. Implementing banks will have the discretion to adopt the same to suit institution / location specific requirements.

**3. Objectives / Purpose**

Kisan Credit Card Scheme aims at providing adequate & timely credit support from the banking system under a single window to the farmers for their cultivation & other needs as indicated below:

- a. To meet the short term credit requirements for cultivation of crops
- b. Post harvest expenses
- c. Produce Marketing loan
- d. Consumption requirements of farmer household
- e. Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.
- f. Investment credit requirement for agriculture & allied activities like pump sets, sprayers, dairy animals etc.

**Note:** The aggregate of components a. to e. above will form the short term credit limit portion & the aggregate of components under f will form the long term credit limit portion.

**4. Eligibility**

- i. All Farmers – Individuals / Joint borrowers who are owner cultivators
- ii. Tenant Farmers, Oral Lessees & Share Croppers
- iii. SHGs or Joint Liability Groups of Farmers including tenant farmers, share Croppers etc.



## 5.. Fixation of credit limit / Loan amount

The credit limit under the Kisan Credit Card may be fixed as under:

### 5.1. All farmers other than marginal farmers:

**5.1.1. The short term limit to be arrived for the first year:** For farmers raising single crop in a year: Scale of finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest / household / consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance, PAIS & asset insurance.

**5.1.2. Limit for second & subsequent year :** First year limit for crop cultivation purpose arrived at as above plus 10% of the limit towards cost escalation / increase in scale of finance for every successive year ( 2nd , 3rd, 4th and 5th year) and estimated Term loan component for the tenure of Kisan Credit Card, i.e., five years.

**5.1.3. For farmers raising more than one crop in a year,** the limit is to be fixed as above depending upon the crops cultivated as per proposed **cropping pattern** for the first year and an additional 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd, 3rd, 4th and 5th year). It is assumed that the farmer adopts the same cropping pattern for the remaining four years also. In case the cropping pattern adopted by the farmer is changed in the subsequent year, the limit may be reworked.

**5.1.4. Term loans for investments** towards land development, minor irrigation, purchase of farm equipments and allied agricultural activities. The banks may fix the quantum of credit for term and working capital limit for agricultural & allied activities, etc., based on the unit cost of the asset/s proposed to be acquired by the farmer, the allied activities already being undertaken on the farm, the bank's judgment on repayment capacity vis-a-vis total loan burden devolving on the farmer, including existing loan obligations.

**5.1.5. The long term loan limit** is based on the proposed investments during the five year period and the bank's perception on the repaying capacity of the farmer

**5.1.6. Maximum Permissible Limit:** The short term loan limit arrived for the 5th year plus the estimated long term loan requirement will be the **Maximum Permissible Limit (MPL)** & treated as the **Kisan Credit Card Limit**.

### 5.1.7. Fixation of Sub-limits for other than Marginal Farmers:

i. Short term loans & term loans are governed by different interest rates. Besides, at present, short term crop loans are covered under Interest Subvention Scheme / Prompt Repayment Incentive scheme. Further, repayment schedule and norms are different for short term and term loans. Hence, in order to have operational & accounting convenience, the card limit is to be bifurcated into separate sub limits for short term cash credit limit cum savings account & term loans.

ii. **Drawing limit** for short term cash credit should be fixed based on the cropping pattern & the amounts for crop production, repairs & maintenance of farm assets & consumption may be allowed to be drawn as per the convenience of the farmer. In case the revision of scale of finance for any year by the district level committee exceeds the notional hike of 10% contemplated while fixing the five year limit, a revised drawable limit may be fixed & the farmer be advised about the same.



In case such revisions require the card limit itself to be enhanced (4th or 5th year), the same may be done & the farmer be so advised. For term loans, installments may be allowed to be withdrawn based on the nature of investment & repayment schedule drawn as per the economic life of the proposed investments.

It is to be ensured that at any point of time the total liability should be within the drawing limit of the concerned year.

- iii. Wherever the card limit / liability so arrived warrants additional security, the banks may take suitable collateral as per their policy.

## 5.2. For Marginal Farmers:

A flexible limit of Rs.10,000 to Rs.50,000 be provided (as Flexi KCC) based on the land holding and crops grown including post harvest warehouse related credit needs & other farm expenses, consumption needs, etc., plus small term loan investments like purchase of farm equipments, establishing mini dairy / backyard poultry as per assessment of Branch Manager without relating it to the value of land. The composite KCC limit is to be fixed for a period of five years on this basis. Wherever higher limit is required due to change in cropping pattern & / or scale of finance, the limit may be arrived at as per the estimation indicated at para 5.1.

## 6 Disbursement :

6.1. The short term component of the KCC limit is in the nature of revolving cash credit facility. There should be no restriction in number of debits & credits. The drawing limit for the current season / year could be allowed to be drawn using any of the following delivery channels.

- a. Operations through branch
- b. Operations using Cheque facility
- c. Withdrawal through ATM / Debit cards
- d. Operations through Business Correspondents & ultra thin branches
- e. Operation through PoS available in Sugar Mills / Contract farming companies, etc., especially for tie- up advances
- f. Operations through PoS available with input dealers
- g. Mobile based transfer transactions at agricultural input dealers & mandies.

**Note:** (e), (f) & (g) to be introduced as early as possible so as to reduce transaction costs of both the bank as well as the farmer.

6.2. The long term loan for investment purposes may be drawn as per installment fixed.

7. As the CC limit and the term loan limit are two distinct components of the aggregate card limit bearing different rates of interest & repayment periods, until a composite card could be issued with appropriate software to separately account transactions in either sub limits, two separate electronic cards may be issued.

## 8. Validity / Renewal

- i. Banks may determine the validity period of KCC and its periodic review.



- ii. The review may result in continuation of the facility, enhancement of the limit or cancellation of the limit / withdrawal of the facility, depending upon increase in cropping area / pattern & performance of the borrower.
- iii. When the bank has granted extension & / or re-schedulement of the period of repayment on account of natural calamities affecting the farmer, the period for reckoning the status of operations as satisfactory or otherwise would get extended together with the extended amount of limit. When the proposed extension is beyond one crop season, the aggregate of debits for which extension is granted is to be transferred to a separate term loan account with stipulation for repayment in installments.

#### 9. Rate of Interest (ROI):

Rate of Interest will be linked to Base Rate & is left to the discretion of the banks.

#### 10. Repayment Period:

10.1. The repayment period may be fixed by banks as per the anticipated harvesting & marketing period for the crops for which a loan has been granted.

10.2. Financing banks at their discretion may provide longer repayment period for term loan depending on the type of investment.

11. **Margin:** To be decided by banks.

#### 12. Security:

12.1. Security will be applicable as per RBI guidelines prescribed from time to time.

12.2. Security requirement may be as under:

- i. Hypothecation of crops up to card limit of Rs. 1.00 lakh as per the extant RBI guidelines.
- ii. With tie-up for recovery: Banks may consider sanctioning loans on hypothecation of crops upto card limit of Rs.3.00 lakh without insisting on collateral security.
- iii. Collateral security may be obtained at the discretion of Bank for loan limits above Rs.1 .00 lakh in case of non tie-up & above Rs.3.00 lakh in case of tie-up advances.
- iv. In States where banks have the facility of on-line creation of charge on the land records, the same shall be ensured.

#### 13. Other features:

Uniformity to be adopted in respect of following:

- i. Interest Subvention / Incentive for prompt repayment as advised by Government of India & / or State Governments. The bankers will make the farmers aware of this facility.
- ii. Besides the mandatory crop insurance, the KCC holder should have the option to take benefit of Assets insurance, Personal Accident Insurance Scheme (PAIS), & Health Insurance (wherever product is available) & have premium paid through his KCC account. Necessary premium will have to be paid on the basis of agreed ratio between bank & farmer to the insurance companies from KCC accounts.



Farmer beneficiaries should be made aware of the insurance cover available & their consent (except in case of crop insurance, it being mandatory) is to be obtained, at the application stage itself.

- iii. One time documentation at the time of first avilment & thereafter simple declaration (about crops raised / proposed) by farmer from the second year onwards.

#### 14. Classification of account as NPA:

14.1. The extant prudential norms for income recognition, asset-classification & provisioning will continue to apply for loans granted under revised KCC scheme.

14.2. Charging of interest is to be done uniformly as is applicable to agricultural advance.

15. Processing fee may be decided by banks.

16. Other Conditions Suggested by Government of India while implementing the revised guidelines of KCC Scheme:

- In case the farmer applies for loan against the warehouse receipt of his produce; the banks would consider such requests as per the established procedure & guidelines. However, when such loans are sanctioned, these should be linked with the crop loan account, if any and the crop loan outstanding in the account could be settled at the stage of disbursal of the pledge loan, if the farmer desires.
- The National Payments Corporation of India (NPCI) will design the card of the KCC to be adopted by all the banks with their branding.
- All new KCC must be issued as per the revised guidelines of the KCC Scheme. Further, at the time of renewal of existing KCC; farmers must be issued smart card cum debit card.

### Part II – Delivery Channels - Technical features

#### 1. Issue of cards

The beneficiaries under the scheme will be issued with a Smart card / Debit card (Biometric smart card compatible for use in the ATMs / Hand held Swipe Machines & capable of storing adequate information on farmers identity, assets, land holdings & credit profile etc). All KCC holders should be provided with any one or a combination of the following types of cards:

#### 2. Type of Card:

A magnetic stripe card with PIN (Personal Identification Number) with an ISO IIN (International Standards Organization International Identification Number) to enable access to all banks ATMs & micro ATMs

In cases where the Banks would want to utilize the centralized biometric authentication infrastructure of the UIDAI (Aadhaar authentication), Debit cards with magnetic stripe and PIN with ISO IIN with biometric authentication of UIDAI can be provided.

Debit Cards with magnetic stripe & only biometric authentication can also be provided depending on customer base of the bank.



Till such time, UIDAI becomes widespread, if the banks want to get started without inter-operability using their existing centralized bio metric infrastructure, banks may do so.

Banks may choose to issue EMV (Europay, Master Card & VISA, a global standard for inter- operation of integrated circuit cards) compliant chip cards with magnetic stripe & pin with ISO IIN.

Further, the biometric authentication & smart cards may follow the common open standards prescribed by IDRBT & IBA. This will enable them to transact seamlessly with input dealers as also enable them to have the sales proceeds credited to their accounts when they sell their output at mandies, procurement centers, etc.

All the cooperative banks shall migrate to CBS platform at the earliest so as to implement the technological innovations in KCC as indicated above. Wherever CBS in the bank has not been in place, a pass book or a credit card cum pass book incorporating the name, address, particulars of land holding, borrowing limit, validity period etc. may be issued fir the time being which will serve both as an identity card as well as facilitate recording of the transactions on an ongoing basis. The card, among others, would provide for a photograph of the holder.

#### **Delivery Channels:**

The following delivery channels shall be put in place to start with so that the Kisan Credit Card is used by the farmers to effectively transact their operations in their KCC account.

1. Withdrawal through ATMs / Micro ATM
2. Withdrawal through BCs using smart cards.
3. PoS machine through input dealers
4. Mobile Banking with IMPS capabilities / IVR
5. Aadhaar enabled Cards.

#### **4. Mobile Banking / Other Channels:**

Provide Mobile banking functionality for KCC Cards / Accounts as well along with Interbank Mobile Payment Service (IMPS of NPCI) capability to allow customers to use this inter-operable IMPS for funds transfer between banks and also to do merchant payment transactions as additional capability for purchases of agricultural inputs.

This mobile banking should ideally be on Unstructured Supplementary Data (USSD) platform for wider and safer acceptance. However, the banks can also offer this on other fully encrypted modes (application based or SMS based) to make use of the recent relaxation on transaction limits. Banks can also offer unencrypted mobile banking subject to RBI regulations on transaction limits.

It is necessary that Mobile based transaction platforms enabling transactions in the KCC use easy to use SMS based solution with authentication thru' MPIN. Such solutions also need to be enabled on IVR in local language to ensure transparency & security. Such mobile based payment systems should be encouraged by all the banks by creating awareness and by doing proper customer education.



A flow chart for such mobile based transaction system for KCC limits is enclosed for ready reference.

With the existing infrastructure available with banks, all KCC holders should be provided with any one or a combination of the following types of cards:

- Debit cards (magnetic stripe card with PIN) enabling farmers to operate the limit through all banks ATMs/Micro ATMs
- Debit Cards with magnetic stripe and biometric authentication.
- Smart cards for doing transactions through PoS machines held by Business Correspondents, input dealers, traders and Mandies.
- EMV compliant chip cards with magnetic stripe and pin with ISO IIN.

In addition, the banks having a call centre / Inter active Voice Response (IVR), may provide SMS based mobile banking with a call back facility from bank for mobile PIN (MPIN) verification through IVR, thus making a secured SMS based mobile banking facility available to card holders.

As per guidelines of Govt. of India, Ministry of Finance, the issue of fodder crops is well taken care in the State & instructions are passed on to all member Banks & Lead District Managers.



**Agenda No. 11**

**Implementation of Strategies & Guidelines under Financial Inclusion:**

As per Department of Financial Services circular dated 16.11.2012, Government of India has decided to introduce Direct Cash Transfers into the Bank account of the beneficiary under various programmes. In the first instance, Direct Cash Transfer is being taken up in 43 districts with beneficiaries in 26 schemes. Out of these 43 districts five districts, namely Amravati, Nandurbar, Mumbai + Suburb, Pune & Wardha are located in the state of Maharashtra. Further vide circular dated 01-04-2013, Government of India, has added 78 districts in this list. Maharashtra has further six districts in this list. These districts are Aurangabad, Gondia, Jalgaon, Jalna, Latur, Ratnagiri. Direct Benefit transfer will start in these districts w.e.f. 01-07-2013. Finance Minister called meeting of Nodal officers of all the banks on 12-04-2013 at Delhi and informed his intention to implement the scheme for LPG gas subsidy from 01-10-2013 in the state. The scheme is to be implemented for LPG as well as for fertiliser subsidy at Wardha district on pilot basis.

List of 26 Central Sector / Centrally Sponsored schemes amenable to Direct Cash Transfer is enclosed as **Annexure 13**.

As per the guidelines, the Banks having the lead district have to take the responsibility of coordinating the activities at District level. LDMs are made the nodal officers at District Level & Executive Directors of Banks are designated as nodal officers for the Bank to monitor the progress of Direct benefit transfer.

As per Circular no.F.No.1/4/2013-FI dated 07.02.2013 from under secretary, Department of Financial Services, Banks are requested to ensure the following:

- a. Issue instructions to their Lead Bank Managers, where their Bank has the Lead Bank responsibilities, to obtain from the respective District Collectors scheme wise list of beneficiaries along with their bank account details. Such a list may be in digitized form, if available.
- b. Lead District Manager should supply this information to the banks in the districts.
- c. Each Bank branch will identify the beneficiaries within its service area who do not have a bank account. The banks would contact such beneficiaries & ensure that their bank accounts are opened.
- d. Information about each account opened should be shared with the concerned Collector & Department implementing the scheme for updation of their database.
- e. Wherever the beneficiary already has aadhaar, details thereof should also be collected at the time of opening of accounts & seeded into the bank system as well as on the NPCI Mapper.

A meeting with CEOs of PSBs on Financial Inclusion & Direct Benefit Transfer was held on 5<sup>th</sup> February, 2013 at New Delhi. During the meeting it was emphasized that;

- a. As the Direct Benefit transfer would involve opening of accounts of beneficiaries, transfer of funds on the advice of the department concerned, facilities for withdrawal of funds as per requirement, the banks need to take effective steps to ensure each of these stages of transactions.
- b. The BC mechanism based on economies of scale & with adequate performance linked compensation should be put in place.



- c. Banks will accord a high priority to installation of ATMs. Adequate number of ATMs will be provided. While finalizing locations for installation of ATMs, banks need to ensure that adequate number of debit cards have been issued.

Thus banks are required to open the accounts of all the remaining beneficiaries on getting the list from district authorities, seed the Aadhar numbers to these account and be ready with delivery channels for hassle free withdrawal of benefits by the beneficiaries.

There is feedback from the Lead District Managers, that they are not getting the list of beneficiaries under the schemes. Government of India, Planning department vide its circular dated 26-12-2012 has issued guidelines for providing the list of beneficiaries to banks in specific format. However it is observed that the list of beneficiaries with full details in the given format is not provided. Concerned Department of Govt. of Maharashtra is requested to pass on necessary instructions to the District Collectors for the same. Moreover the Aadhar numbers of the beneficiaries are also not provided to bank to link Aadhar numbers to beneficiary's account. It has been mentioned that camps should be arranged by District collector for issuance of Aadhar cards as well as for opening of account of beneficiary who is not holding accounts where in banks are to participate in such camps. Aadhar cards enrolment will also be done simultaneously. It is observed that very few beneficiaries are yet to open the accounts however large number of beneficiaries is yet to get Aadhar numbers. For this purpose It is suggested that government should appoint a specific nodal officer for state to oversee the functioning as well as to coordinate among the various government departments.

As regards the preparedness for direct benefit transfers, Government of India has issued guidelines for appointing Common Service Centers as BCAs in the sub-service areas. Vide circular no.F.No.6/36/2012-FI dated 20<sup>th</sup> December, 2012 guidelines have been given for mapping of Gram Panchayats based on the Sub Service Area (SSA) approach, for providing banking services, and engaging the Common service centres established under the Department of Information Technology. As per the same banks have to ensure the following:

- a. There is at least one bank branch / Business Correspondent Agent (BCA) in every Gram Panchayat covering approximately 1,000 households or 4,000 to 5,000 population available in the sub-service area of each BCA. In case of larger Gram Panchayats more than one BCA could be appointed. In case of smaller Gram Panchayats more than one contiguous Gram Panchayat, taking into consideration the geographical area, could be assigned to each BCA.
- b. Taking into account population and geographical conditions into consideration, sub – service areas based on the group of Panchayat in service area of banks have to be identified. In case of any Panchayat requires more than one BCA / CSC, the sub-service area of each BCA/CSC, within the Gram Panchayat, must be specified.
- c. Wherever there is either no BCA or the performance of the existing BCA is less than satisfactory, the common Service Centre (CSC) should be engaged as BCA.
- d. Lead District Managers have to cover all the Gram Panchayats and BCA/CSC with their service area and assign sub service area. This mapping exercise has been completed by all the LDMs in the state. 13000 sub-service area have been formed for the state. Individual bankwise mapping is in progress. The CSCs will be appointed at all sub-service area and entire rural population will be covered through BC network. The process of appointment has already been started in all the pilot districts.



- e. Some banks are yet to be ready with kiosk banking software. These banks need to accelerate the process of installation of the application and its integration with banking system so as to undertake operations by CSCs. SLBC has already conducted workshop and arranged training programme for CSCs in Jan. 2013.

It is opined that banks have already opened all the accounts of beneficiaries, government may start sending the direct benefits to beneficiary's account on the basis of account number and thereafter on the basis of Aadhar number when the same is seeded into the account.

**LIST OF 26 CENTRAL SECTOR/ CENTRALLY SPONSORED SCHEMES AMENABLE TO DIRECT BENEFIT TRANSFERS**

Sl. No	Ministry/Department	No. of Schemes	Name of the Scheme
1	<b>M/o Social Justice &amp; Empowerment</b>	7	1 Post Matric Scholarship for SC Students.
			2 Pre-Matric Scholarship for SC Students.
			3 Pre-Matric Scholarship for Children of those engaged in unclean occupations.
			4 Upgradation of merit of SC Students.
			5 Post Matric Scholarship for OBCs.
			6 Top Class Education Scheme.
			7 Rajiv Gandhi National Fellowship
2	<b>M/o Human Resources Development, D/o Higher Education</b>	3	1 Scholarship to Universities/College Students.
			2 Fellowship Schemes of UGC.
			3 Fellowship Schemes of AICTE.
3	<b>M/o Human Resources Development, D/o School Education &amp; Literacy</b>	2	1 National Means cum Merit Scholarship.
			2 National Scheme for Incentive for the girl child for secondary education.
4	<b>M/o Tribal Affairs</b>	3	1 Post Matric Scholarship Scheme.
			2 Top Class Education System.
			3 Rajiv Gandhi National Fellowship.
5	<b>M/o Minority Affairs</b>	3	1 Matric Scholarship Scheme.
			2 Maulana Azad National Fellowship.
			3 Merit cum Means Scholarship Scheme.
6	<b>M/o Women and Child Development</b>	2	1 Indira Gandhi Matritva Sahyog Yojana (IGMSY).
			2 Dhanalakshmi Scheme.
7	<b>M/o Health &amp; Family Welfare</b>	1	1 Janani Suraksha Yojana.
8	<b>M/o Labour and Employment</b>	5	1 Scholarship to the Children of beedi workers.
			2 Housing subsidy to beedi workers.
			3 Stipend to children in the special schools under the Child Labour Project.
			4 Stipend to trainees- Welfare of SC/ST through Coaching cum Guidance & Vocational Training
			5 Stipend to trainees in LWE districts
	<b>Total</b>	<b>26</b>	



**Agenda No. 12**

**Legal framework of land rights, computerisation of land records**

Land record is one of the most important documents required in the process of sanctioning of loan, especially agricultural / crop loans. On many occasions the farmers are deprived of their right to avail the credit as this document is either not available or it does not give correct picture of the land records. Govt, therefore, has given more emphasis on computerization of land records and their integration with banks, which will enable the farmers as well as the bankers to function smoothly for disbursement of loans. This issue is also included in the agenda of meetings of SLBC & Sub-Committee meeting on Agriculture convened by Bank of Maharashtra & NABARD, MRO, respectively.

Government of Karnataka has successfully implemented 'Bhoomi' project to tackle the issue, which has been appreciated by all. Government of Maharashtra has already initiated process for replicating the same. A team of govt. officials, representatives of NABARD, SLBC also visited Bhoomi project to study the project in detail. The study team observed that the project is immensely beneficial to the farmers, bankers and all other stakeholders & worth replicating.

It has been understood that the work related to the computerization of land records has already been completed in the State of Maharashtra. A pilot project on integration of the land records with banking system has been undertaken by the Department of Land Records in consultation with NIC in Mulshi block of Pune district. The Chief Secretary had also convened a meeting with the stakeholders for review of implementation of the said project.

The status of the implementation of the project & issues / action points was reported as under :-

- Emutation facility can be made available to banks for recording the mutation only when the pilot is completed & thereafter it would be successfully implemented in the entire State.
- Emutation Centres will have to be opened at the Taluka level & they will have to be provided computers & other accessories.

The present staffing pattern is as under :-

1) District Officer 2) Sub Divisional Officer 3) District Superintendent Bhoomi Abhilekh 4) Tehsildar 5) Deputy District Superintendent Bhoomi Abhilekh 6) Nagar Bhoomaapan Officer 7) Sub Registration Office. There are total 1386 offices who will be provided with computers & other accessories (Desktop, Printer, Biometric Device, UPS, Scanner) shortly.

- The connectivity will have to be established for the purpose. The present status is as under :-
  - The High Power Committee constituted for the implementation of the project in their meeting dated 10.6.2012 decided to call for tenders. Accordingly, the format of the tender required for connectivity required for on line mutation which was discussed in the meeting held with



Technical Directorate on 6.10.2012. It was also decided in the meeting to have Broad Band over VPN connectivity from BSNL. As the Village Accountant (patwari or talathi) could not be provided the data card by the Govt., it was decided to allow them to purchase the same & seek reimbursement. These recommendations will be submitted for approval in the Divisional Implementation Committee's meeting presided over by the Additional Secretary, Revenue.

- As suggested by Technical Directorate, one organization has been appointed for conducting security audit of the e mutation software.

The connectivity will be established on completion of site survey by the institution providing connectivity. Various revenue offices will be connected through this connectivity. Thus, the software will be functional in the State only when the hardware is provided and connectivity is established.

- All user officers and members of staff will have to be provided with digital signature
- The software will have to be developed by NIC, Pune
- The bank officers will have to be invited and apprised
- The banks to be allowed to make changes in the Record of Rights
- For registration of the charge (encumbrance) and for removing the same, the banks will have to be advised to get issued digital signature token
- For integration of the Sarita software of Registration Office and E mutation software of Revenue Department guidance will have to be sought from NIC
- In view of the implementation of software, the rules for mutation will have to be amended. The notice period of 15 days is presently allowed for mutation under section 50 of the Maharashtra Land and Revenue Act 1966.
- Thereafter, the E mutation and Bhoomi integration project will have to be piloted in one block or district and on successful completion of the pilot, the project may be implemented in the entire State.

In the meeting held by Chief Secretary, following decisions were taken

- Total 211 lakh entries of RoR were verified by the Department by April 2005. The present status of which was not available. Chief Secretary instructed that the data for next year's should be compiled. He also desired that the classification of the records on the basis of urban and rural holdings should be done and category viz. tribal's, landless etc. should also find the place in the software. The department noted and assured to do the needful.
- It is evident from foregoing that the process of integration is likely to take some more time. The State Government is required to complete the pilot project at the earliest for full implementation of the project in the State.



**Agenda No. 13**

**Suggested Action Points on Drought in Maharashtra**

Govt. Of Maharashtra has declared the drought affected districts for Kharif & Rabi 2013 & the details are as under.

Sr. No.	District	Kharif	Rabi	Total
1	Ahmednagar	580	886	1466
2	Aurangabad	1176	591	1767
3	Beed	685	369	1054
4	Buldhana	708	0	708
5	Dhule	245	0	245
6	Jalgaon	1179	0	1179
7	Jalna	970	457	1427
8	Kolhapur	7	0	7
9	Nagpur	124	0	124
10	Nashik	902	0	902
11	Osmanabad	438	257	695
12	Parbhani	30	0	30
13	Pune	179	187	366
14	Sangli	249	104	353
15	Solapur	0	961	961
16	Satara	424	93	517
	<b>TOTAL</b>	<b>7896</b>	<b>3905</b>	<b>11801</b>

Necessary Special DLCC meetings are held in concerned districts & guidelines of RBI are strictly followed.

There is a considerable scope for utilisation of surface & groundwater resources through MI schemes. To exploit this potential to its optimum, following suggestions are made :

- As per the study reports on LI schemes conducted in the state, the success rate of individual LIS are more than that of the Co-operative LIS. Hence, more individual LIS are to be encouraged to exploit the surface water potential.
- Due to the paucity of water in river, the existing Lis are facing acute water shortage. At such locations, Irrigation Department should construct KT Weirs. For this purpose, GoM can avail loan under RIDF. Alternatively, KT weirs can be financed as a part of LI scheme also.
- Many of the MI / LI schemes have suffered on account of delayed electric connections & inadequate & erratic power supply.
- There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro irrigation & cultivating high value crops in their command.

Especially, flood irrigation for sugarcane & banana crops may be discouraged so that surplus water can be used for other high value crops. If not completely, at least 50 per cent sugarcane has to be brought under micro irrigation. Low water intensive but high value crops should be encouraged in the Lift Irrigation commands.