



No. AX1 / LDM Meet / Minutes / 2012

April 26, 2012.

Minutes of the Bi-Annual Meeting with Lead District Managers (LDMs) of the State held on April 20, 2012 at BoM, H.O. Pune.

Shri Narendra Singh, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the Bi-Annual Meeting with LDMs held on 20.04.2012 at Bank of Maharashtra, H.O. Pune. The Executive Director of Bank of Maharashtra Shri C.VR. Rajendran was also present.

Shri Narendra Singh, Chairman, SLBC took a quick review of the important areas. He opined that though Maharashtra State has achieved full coverage of the allotted villages under Financial Inclusion Plan, it was just a beginning and all concerned have to ensure full coverage of the households in the service area, control and coordination over the activities of CSPs and actual penetration of banking services to all villages. He observed that there was no desired impact of the FLCCCs on bank officials and the public at large. LDMs should coordinate and review the activities of FLCCCs. He informed that the CD ratio of the State was 85% against the national average of 76% and congratulated all. He asked to ensure implementation of Government of India guidelines in respect of e-payment. He suggested implementation of MIS system at DLCC for convergence with SLBC so that delays in consolidation of data could be avoided. He appealed all LDMs to discharge all responsibilities bestowed upon them with full enthusiasm and dedication.

Shri Sanjay Arya, General Manager & Convener, SLBC welcomed all the participants and conveyed Government of India guidelines and initiatives for Financial Inclusion. He informed that Government of India expects a rise of 25% in crop loan disbursements this year, in terms of accounts and amount and to cover all eligible farmers by issuing KCC and GCC. He appealed all LDMs for early compilation of March 2012 data for evolving ACP 2012-13. He expressed satisfaction over coverage of all 4292 villages under Phase I of the Financial Inclusion Plan. He updated the LDMs about Government of India guidelines in respect of weekly visits by bank branch officials to FI villages, setting up of Ultra Small Branches (USBs) and branch expansion by banks in unbanked and under banked districts.



Convener - SLBC Maharashtra

Shri H.N. Sukhdeve, Dy. Gen. Manager and Member Secretary informed about Geographical Information System (GIS) developed by Department of Financial Services, Government of India and appealed all LDMs to complete the exercise by 30.04.2012.

A presentation on GIS was made and doubts in respect of data entry were clarified.

The meeting concluded with vote of thanks by Chief Manager, LBS, RRB and SLBC.

Agenda Item-wise discussions and action points are given in the **Annexure – I**

The list of officials who participated in the meeting is given in the **Annexure – II**



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	<p>Financial Inclusion</p> <p>Review of Progress of Financial Inclusion Plan :</p> <p>i) Providing Banking outlet / facilities in Unbanked villages having population above 2000.</p> <p>ii) Visit by branch officials at least once per week to BCA.</p> <p>iii) Establishment of Ultra Small Branches in terms of DFS circular dated 28.12.2011 & 09.02.2012.</p>	<p>Though Maharashtra State has achieved full coverage of all 4292 villages, CSPs need to be given all infrastructure. In respect of villages with population above 2000, all households in the service area to be covered. All eligible farmers to be issued KCCs in form of smart cards. All eligible non-farmers to be issued GCCs.</p> <p>Data on nomination of branch officials who visit the FI villages must be made available to LDMs.</p> <p>Government of India directives for setting up USBs in all allotted villages where brick and mortar branches are not viable must be implemented in letter and spirit. Master circular on strategy and guidelines on FI dtd. 04.04.2012 be referred. USBs to function as an extended arm of FLCCC.</p>	<p>Coverage of all households in the service area, identification of all eligible farmers and non-farmers and issue of KCCs and GCCs to them respectively by 30.04.2012.</p> <p>Lead banks and SLBC will make the relevant data available to LDMs.</p> <p>Identification of place for setting up of USB. Putting up Board indicating day and time of weekly visit by branch officials.</p>	<p>All banks to whom the villages are allotted. All LDMs to coordinate and support the activity.</p> <p>SLBC & Lead Banks in Maharashtra. All LDMs to coordinate and support the activity.</p> <p>All banks to whom the villages are allotted. All LDMs to coordinate and support the activity.</p>



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	iv) Reviewing the progress in the opening of branches in the unbanked centres as per para 5.3 of Strategy & Guidelines on Financial Inclusion issued vide Dept. of Financial Services, Ministry of Finance, Govt. of India letter dated 21.10.2011	Names of 26 underbanked districts in Maharashtra as identified by Reserve Bank of India were informed to all LDMs. Districtwise list of centres identified by banks to be provided to LDMs. LDMs must be informed whenever a new bank branch is opened.	Banks to inform respective LDMs whenever a branch is opened their district. LDMs to take quarterly review of new bank branches opened in their district in DLCC meetings.	All member banks All Lead District Managers
	v) Preparation of Service Area Plan and uploading of the same on the district website.	All LDMs have prepared the Service Area Plan and have uploaded the same on respective district website.	All Lead District Managers to send site link (path) to SLBC	All LDMs
	vi) Allocation of villages to banks under Service Area Approach based on Gram Panchayat as a Unit.	The practice is being followed.	--	--
2	Priority Sector Lending			
	i) Review of credit flow to Priority Sector (Agriculture, KCC, weaker section, minority community,	All critical segments of lending under Priority Sector viz Agri, Crop Loan, Weaker Sector, Minority Communities, Education and MSME to be reviewed.	Lead District Managers to submit comparative data on these segments as of 30.09.2011 and 31.03.2012 in agenda format by	All LDMs



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	education, MSME etc) , identifying problems/ bottlenecks and steps to overcome.	Present software Samruddhi developed by NABARD for reporting of data needs to be improved thoroughly.	30.04.2012. Improvement needed in Samruddhi software	
	ii) Review of Credit Deposit Ratio in the state.	CD Ratio of Gadchiroli District is below 40%. LDM, Gadchiroli informed that the district being sensitive, large amount of Government funds are received which remain as deposits for sometime affecting CD ratio. The CDratio is 48% excluding Government deposits.	All districts to maintain CD ratio above 40%	All LDMs
	iii) Review of implementation of District / Annual Credit Plans, disposal of loan applications, recovery position	Data as of March 2012 be compiled by all districts by 30.04.2012 for review of achievements under ACP 2011-12 and preparation of State ACP 2012-13.	LBR 2 for March 2012 to be submitted by 30.04.2012. Launching of DCP 2012-13 to be completed by 30.04.2012.	All LDMs
3	Financial Literacy and Credit Counselling Centre (FLCC)			
	i) Strengthening the infrastructure of FLCC	Up till now, FLCCs have been set up in 27 districts and Mumbai.	FLCCs at remaining six districts viz Bhandara, Chandrapur, Raigad, Ratnagiri, Sangli & Sindhudurg be opened by 31.05.2012.	Bank of India Respective LDMs to coordinate and support the activity.
	ii) Organisation of advocacy & publicity	FLCCC in-charge may be invited		All LDMs



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	measures for Financial Literacy and Credit Counselling.	and review of working of the centre be taken in DLCC meetings.		
4	e-payment i) Review of adoption of one district - many bank- one leader bank model. ii) Review of E-Payments and EBT under 32 schemes.	<p>Issue pertaining to discontinuation of all earlier models and adoption of 'One District – Many Banks – One Leader Bank' model taken up with Government of Maharashtra by SLBC.</p> <p>Identification of schemes by Government of Maharashtra is awaited.</p> <p>Under pilot run, e-payment in Jawhar block in Thane District (Leader Bank – Bank of Maharashtra), to start from 25.04.2012.</p>	<p>LDMs to take up this issue in DLCC meetings.</p> <p>Copy of Master Circular dtd 04.04.12 containing the list of 32 schemes to be sent to all LDMs.</p>	<p>All LDMs</p> <p>SLBC</p>
5	LDM- Role / Office set up etc. i) Preparation and Review of progress in implementation of District Credit Plan / Annual Credit Plan and Government Sponsored Programmes, etc.	<p>So far, 17 DCPs for 2012-13 have been launched. 12 DCPs are in process. Remaining 4 viz Latur, Osmanabad, Parbhani and Thane to be completed by 26.04.2012.</p>	<p>Remaining 4 viz Latur, Osmanabad, Parbhani and Thane to be completed by 26.04.2012</p>	<p>Respective LDMs</p>



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	ii) Reviewing the progress in disposal of loan applications & ensuring that applications are sent in a phased manner & not in bunches in the last quarter of the financial year.	Procedure is followed.	--	--
	iii) Identification of unbanked centres for opening of branches & reviewing the progress thereof.	Names of 26 underbanked districts in Maharashtra as identified by Reserve Bank of India were informed to all LDMs. Districtwise list of centres identified by banks to be provided to LDMs. LDMs must be informed whenever a new bank branch is opened.	Banks to inform respective LDMs whenever a branch is opened in their district. LDMs to take quarterly review in DLCC meetings of new bank branches opened in their district.	All member banks All LDMs
	iv) Convening DCC / Standing Committee Meetings.	Procedure is followed.	--	--
	v) Implementation of Service Area Approach.	Procedure is followed.	--	--
	vi) Standardisation of formats for data collection.	Matter is under consideration at appropriate levels.	--	--



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	vii) Posting officers of appropriate level & attitude as Lead District Managers	Implement suggestions of the High Level Committee to review Lead Bank Scheme.	Lead banks to implement suggestions of the High Level Committee to review Lead Bank Scheme. Report of the committee released by Reserve Bank of India in August 2009.	Lead Banks
	viii) Implementation of MIS system at DLCC for convergence with SLBC.	Implement suggestions of the High Level Committee to review Lead Bank Scheme.	Lead banks to implement suggestions of the High Level Committee to review Lead Bank Scheme. Report of the committee released by Reserve Bank of India in August 2009.	Lead Banks
	ix) Provision of IT infrastructure in the office of LDM.	Lead District Managers expressed that staff needs to be provided to them.	Staff requirement to be assessed by respective banks.	Lead Banks



Annexure II

List of Participants for Bi-Annual Meeting of Chairman, SLBC Maharashtra
with LDMs of the State

Sr. No.	Name of the Participant	Designation / Institution
Convener & Lead Bank – Bank of Maharashtra		
1	Shri. Narendra Singh	C & MD, Bank of Maharashtra and Chairman, SLBC
2	Shri. C. VR. Rajendran	Executive Director, Bank of Maharashtra
3	Shri Sanjay Arya	General Manager & Convener, SLBC
4	Shri. H.N.Sukhdeve	DGM, FI, RRB & Member Secretary, SLBC
5	Shri. Sanjay Hiremath	CM, LBS, RRB & SLBC
6	Shri. S.R. Junanakar	Sr. Manager, LBS / RRB Cell
7	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
8	Shri. N.B. Yadav	Sr. Manager, FI Cell
9	Shri. C.R. Kadu	Sr. Manager, FI Cell
10	Shri. S.R. Pande	Manager, FI Cell
11	Shri. P. M. Walunjkar	Dy. Manager, LBS / RRB Cell
Lead Banks		
1	Shri. C.H. Gaushal	Asst. General Manager, State Bank of India.
2	Shri. J.N. Singh	Asst. General Manager, Central Bank of India.
3	Shri. D.S. Rao	Chief Manager, Bank of India
4	Shri. M. Nagaraju	Sr. Manager, Central Bank of India
Lead District Managers		
1	Shri. A.R. Ghate	LDM, Aurangabad
2	Shri. V.R. Sontakke	LDM, Ahmednagar
3	Shri. Y.K. Mishra	LDM, Akola
4	Shri. P.B. Chaudhary	LDM, Amravati
5	Shri. P.R. Ramdasi	LDM, Beed
6	Shri. S.G. Bansod	LDM, Bhandara
7	Shri. M.N. Patke	LDM, Buldhana
8	Shri. V.P. Virulkar	LDM, Chandrapur
9	Shri. D.K. Nikam	LDM, Dhule
10	Shri. B.G. Tayade	LDM, Gadchiroli
11	Shri. V.S. Lakhote	LDM, Gondia
12	Shri. D.J. Walke	LDM, Hingoli
13	Shri. R.D. Dusane	LDM, Jalna.
14	Shri. Avinash Athaley	LDM, Jalgaon
15	Shri. A.R. Savardekar	LDM, Kolhapur
16	Shri. C.N. Patwekar	LDM, Latur
17	Shri. V.P. Purohit	LDM, Nagpur
18	Shri. A.D. Chavan	LDM, Nasik
19	Shri. S.V. Vivrekar	LDM, Nandurbar
20	Shri. V.R. Turke	LDM, Nanded
21	Shri. Bhosale	LDM, Osmanabad
22	Shri. H.A. Mazire	LDM, Pune
23	Shri. Anil C. Gote	LDM, Parbhani



Convener - SLBC Maharashtra

Sr. No.	Name of the Participant	Designation / Institution
24	Shri. S.S. Kadam	LDM, Raigad
25	Shri. S.S. Bandivadekar	LDM, Ratnagiri
26	Shri. S.G. Ondkar	LDM, Sangli
27	Shri. S.M. Nanal	LDM, Satara
28	Shri. M.R. Mane	LDM, Singhudurg
29	Shri. M.G. Korwar	LDM, Solapur
30	Shri. V.N. Dongre	LDM, Thane
31	Shri. M.B. Mashankar	LDM, Wardha
32	Shri. S.R. Barapatre	LDM, Washim
33	Shri. G.G. Pimpale	LDM, Yavatmal
Other		
1	Shri A.M. Rao	Sr. Manager & Dist. Coordinator, Corporation Bank
2	Shri V.R. Pashte	Agriculture Officer, P.D.C.A.R. Dev. Bank.