

राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE



एक कदम स्वच्छता की ओर

'स्वच्छता अभियान'  
की सफलता हेतु हम प्रतिबद्ध हैं



संयोजक / CONVENER

बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

AX1 / SLBC / 2020-21 / 7341-7490

27.11.2020

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 149<sup>th</sup> SLBC meeting held on 20.11.2020  
Through Video Conferencing (VC)

Please find attached Minutes / Action Points of the 149<sup>th</sup> SLBC meeting held on 20.11.2020 through VC for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 27.12.2020 for appraising in the next SLBC meeting.

The minutes are also available on SLBC website at the following URL :

<<[https://www.bankofmaharashtra.in/slbc\\_meetings](https://www.bankofmaharashtra.in/slbc_meetings)>>

Yours faithfully,

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





No. AX1 / SLBC – 149 / Minutes / 2020-21

November 20, 2020

**Minutes of the 149<sup>th</sup> SLBC Meeting held through VC on November 20, 2020**

149<sup>th</sup> SLBC meeting for the State of Maharashtra was convened on 20.11.2020 through Video Conferencing. Shri Nageswara Rao Y. Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Shri Rajgopal Deora, Principal Secretary, Finance, Shri Anoop Kumar, Principal Secretary, Animal Husbandry & Dairy, Shri Mahesh Pathak, Principal Secretary, Urban Development, Shri Uday Jadhav, CEO, Maharashtra State Rural Livelihoods Mission, Shri Anil Kawade, Commissioner, Cooperation & RCS, Shri S.P. Singh, Commissioner, Animal Husbandry, Shri Ajay Michyari, Regional Director, Maharashtra & Goa, Reserve Bank of India, Ms Sangita Lalwani, Regional Director, Nagpur, Reserve Bank of India and Shri A.C. Jena, General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri B.S. Tavhare, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He requested the State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika), etc. for creation of Equitable Mortgage in the State of Maharashtra, amendment in 'The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act, 1974' / introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks and implementation of Digital E-Stamping Facility on Bank Guarantees in the State of Maharashtra. He gave the House an analytical overview of achievements under Annual Credit Plan up to the second quarter of FY 2020-21, Special Economic Packages under Atmanirbhar Bharat, KCC Saturation Campaign and MJPSKY, 2019 with progress thereon and expressed confidence in bouncing back with flying colours after a difficult period during the first two quarters. He assured the Government officials that Banks in the State, will continue to participate, wholeheartedly in disbursements under Annual Credit Plan as well as in other programmes of the State and Central Governments.



Shri B.S. Tavhare, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, Maharashtra anchored the proceedings of the meeting. He apprised the house on agenda items and highlighted the importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the Member Banks shall continue to work, hand in hand with the State Government and other stake holders, to attain new heights for the State under the present challenging scenario.

Shri Bharat Barve, Asstt. Gen. Manager, SLBC, Maharashtra piloted the agenda wise discussions.

Principal Secretary, Finance, Government of Maharashtra and Commissioner for Cooperation and Registrar of Cooperative Societies, Maharashtra urged Member Banks to cover all left out beneficiaries of Mahatma Jotirao Phule Shetkari Karjamukti Yojana, 2019 with fresh finance under crop loan and also to achieve the set goals well before the end of current Rabi season.

Principal Secretary, Finance, Government of Maharashtra urged Member Banks to focus upon disposing all pending applications under Government Sponsored Schemes by ensuring that there is no time lag in sanction and disbursement. He suggested to make effective use of sub-committees of SLBC for in-depth discussions on important topics and quick resolution of issues thereon.

Various Government officials provided their valuable inputs during course of discussions. The meeting concluded after Member Secretary, SLBC Maharashtra proposed vote of thanks.

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

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

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 148 <sup>th</sup> SLBC Meeting dt. 28.08.2020	The minutes of 148 <sup>th</sup> SLBC Meeting dtd. 28.08.2020 were placed as an annexure in the agenda.  The minutes of 148 <sup>th</sup> SLBC meeting were confirmed.	--	--
2	Review of Credit Disbursements by banks  a) Achievement under ACP of the State, Priority Sector Lending  Disbursement of Crop Loans under Annual Credit Plan	An analytical presentation on ACP for the last 3 years & for the quarter ended September 2020 was given to the House. It was highlighted that the State ACP for Rs. 4,74,511 crore under Priority Sector was one of the highest in the country and the achievement was 34% of the annual target despite lockdown on account of COVID-19 pandemic. Member banks were urged to make all out efforts to achieve the set goals during the remaining period of the FY.  A 3 year comparative performance under crop loan disbursement as of 31.10.2020 was presented to the House and it was informed that achievement of 59% of the Total	Member Banks to make further efforts to achieve / surpass the set target under ACP 2020-21.  Member Banks to make further efforts to achieve / surpass the set target of Crop loan disbursement.	Member Banks  Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Annual Target was the highest compared to that of the past three years. It was observed that all Banks were showing positive growth over corresponding period of earlier year except Small Finance Banks.</p> <p>Principal Secretary, Finance observed that performance of earlier years was not comparable as owing to expectations of Debt Waiver Scheme announcement, cycle of disbursement and recoveries was affected. He further observed that though climatic conditions were much favourable this year, performance was short of mark. He stressed the importance of covering all eligible MJPSKY, 2019 beneficiaries with fresh finance that will help improve performance and achieve target of Crop Loan disbursements.</p> <p>Executive Director, Bank of Maharashtra and Chairman, SLBC Maharashtra assured that SLBC will review / monitor the progress at State Level so as to improve performance.</p> <p>Principal Secretary, Animal Husbandry and Dairy suggested to concentrate upon the Rabi season to bridge the shortfall of the Kharif season. He also</p>		



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		<p>suggested to focus upon the needs of MSME Sector involved in Agri Marketing.</p> <p>General Manager, NABARD informed that the Govt. of India has fixed a Ground Level Credit Target for Agriculture 2020-21 of Rs. 1.14 lakh crore for the State for the year 2020-21 while the ACP the target for Total agriculture is Rs. 0.93 lakh crore against which the ACP achievement under Total agriculture so far as on 30.09.2020 is only Rs. 51,347crore, which is very low. Moreover, on review of the agency wise achievement certain agencies like the Private Sector Banks have registered less performance. In the wake of the COVID 19 pandemic and its effect on the economy, the effectiveness of per unit bank credit is enhanced. Although services sector makes foremost contribution to the state's economy as compared to only 10% contribution by Agriculture sector, the Agriculture sector has been the saving grace of the economy in the COVID lockdown era. With the Kharif season over, banks will have to gear</p>	<p>Low performing Banks under ACP as well as crop loan disbursement as of 30.09.2020 to achieve target during ensuing Rabi season 2020-21 positively.</p>	<p>Member Banks</p>



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	<p>b) KCC loan, Crop Insurance under PMFBY</p> <p>KCC (Crop Loan)</p> <p>Crop Insurance under PMFBY</p>	<p>up to improve the disbursement of crop loan for Rabi season.</p> <p>Commissioner for Cooperation and RCS urged Member Banks to focus upon remaining part of the ongoing Rabi season for achievement of target. He suggested to take PM Kisan data as a base to determine focus area and consider proposals under Animal Husbandry, Dairy, Fisheries as well. He also suggested to focus upon Medium and Long Term Loans as well along with Short Term Loans. He stressed the need for review and monitoring of no. of borrowers also to determine the extent of uncovered farmers in the State. He opined that Service Area Approach was needed to be emphasized to ensure coverage of uncovered PM Kisan beneficiaries.</p> <p>As per agenda item no. 2 (a)</p> <p>The House was informed that the scheme was being implemented from</p>	<p>Member Banks to ensure achievement of annual targets pertaining to crop loans, Agri term loans, KCC to Animal Husbandry, Dairy and fisheries and coverage of PM Kisan beneficiaries.</p> <p>--</p> <p>Member Banks to note the important changes and follow the guidelines, strictly including extended timeline and daily sensitization training sessions.</p>	<p>Member Banks</p> <p>--</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>c) Lending towards Government Sponsored Schemes (GSS)</p> <p>c 1) MSRLM</p> <p>c 2) LASDC</p> <p>c 3) MSOBCFDC</p> <p>c 4) LIDCOM</p> <p>c 5) MPBCDC</p>	<p>Kharif, 2016 in the State in which 15 Kharif and 6 Rabi crops were covered.</p> <p>The House was informed that the targets and progress under various GSSs were mentioned in the Agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. Member Banks were urged for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>Representative of MSRLM expressed concern over achievement of only 30% and status of pending applications. He urged Member Banks to step up efforts so as to improve performance.</p> <p>MSRLM was requested to provide Bank wise lists of pending proposals.</p> <p>Corporations / agencies were requested to provide Bank wise and District wise targets vis-à-vis achievements for FY 2020-21 through monthly progress reports in standard formats for ease in reviewing and monitoring the progress.</p>	<p>Lead District Managers to spread awareness about the schemes and review bank wise / branch wise pendency of proposals under GSS during DLCC meetings as regular agenda point.</p> <p>Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2020-21.</p> <p>All Member banks to ensure that there is no pendency in opening of accounts SHGS as well as credit linkage thereof.</p> <p>MSRLM to provide Bank wise lists of pending proposals.</p> <p>Corporations / agencies to provide monthly Bank wise and District wise progress reports pertaining to targets vis-à-vis achievements for FY 2020-21 to SLBC at the earliest.</p>	<p>LDMs</p> <p>Member Banks</p> <p>Member Banks</p> <p>MSRLM</p> <p>Government Corporations / Agencies</p>





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	<p>c 6) PMEGP</p> <p>c 7) Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit</p> <p>c 8) APAMVMM</p> <p>d) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p>	<p>Member Banks were requested for quick disposal of loan applications received under various Government Corporations. In case of rejection of loan application if any, it was suggested to give due justification for rejection.</p> <p>The House was informed about achievements under credit to MSME Sector through regular channels as well as through Emergency Credit Line Guarantee Scheme (ECLGS) and Pradhan Mantri Street Vendors' Atma Nirbhar (PMSVANidhi) Scheme. It was also informed about minutes of related SLBC sub-committee meeting held on 09.11.2020 being included in the agenda notes.</p> <p>Principal Secretary, Urban Development Industries observed that though there was progress under PMSVANidhi scheme, more efforts were needed by all concerned to achieve / surpass performance</p>	<p>All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.</p> <p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 09.11.2020 for compliance.</p> <p>Member Banks to ensure quick disposal of all pending proposals under CMEGP, PMEGP, ECLGS, PMSVANidhi, etc. and ensure that there is no lime lag between sanctions and disbursements.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	<p>Affordable Housing</p> <p>e) Grant of Education loans</p>	<p>percentage at National Level. He suggested measures like picking up applications from Market Place and concentrating on larger Municipal Corporation for sanctions under the scheme for improvement in performance.</p> <p>Representatives from Directorate of Municipal Administration and Dept. of Industries also provided valuable inputs.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB, HUDCO and Member Banks. It was also informed that under Atma Nirbhar Bharat Package, the Government had given boost of Rs. 70,000 crore to housing sector and middle income group through extension of CLSS up to 31.03.2021.</p> <p>The House was informed about position of disbursement of Education loans as of 30.09.2020 to the House.</p>	<p>Member Banks to popularize Credit Linked Subsidy Scheme (CLSS) and extend the benefit of the subsidy under PMAY to all eligible beneficiaries.</p> <p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	f) Progress under SHG Bank linkage	The House was informed about performance under SHG Bank Linkage Programme as of 30.09.2020. It was also informed that minutes of the related SLBC Sub-Committee meeting held on 10.11.2020 were included in the agenda notes.	Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 10.11.2020 for compliance.	LDMs
	g) Pledge Financing against NWRs to farmers - Progress as of 30.09.2020	The House was informed about District wise / Bank wise progress report as of 30.09.2020 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes.	Member Banks to consider eligible proposals under the scheme and strive to improve performance.	Member Banks
3	Saturation of PM- KISAN beneficiaries under Kisan Credit Cards	<p>The House was informed about extension of KCC Saturation Campaign up to 31.12.2020.</p> <p>Progress under the subject matter as regularly reviewed by Dept. of Financial Services on weekly basis was also informed to the House.</p> <p>It was informed that SLBC has independently held VC with Member Banks including that of RRBs and DCCBs, thereby interacting directly with the KCC Nodal Officers of these Banks</p>	<p>Member Banks to reconcile data on portal with actual proposals received and accord fresh KCC sanctions as per guidelines issued by DFS / IBA / RBI from time to time.</p> <p>Member Banks to give equal weightage to proposals under crop loans, animal husbandry, dairy, fisheries etc. with special focus on implementation of the recently launched PMMSY.</p> <p>Lead District Managers to review the position in all Block level / District level</p>	Member Banks LDMs



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		so as to improve issuance of KCC to PM Kisan beneficiaries.  Principal Secretary, Animal Husbandry, Dairy and Marketing advised to concentrate upon KCC to farmers engaged in Animal Husbandry, Fisheries, Dairy etc. and to focus upon implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY).	meetings, spread awareness and coordinate the activity.	
4	Review of Mahatma Jotirao Phule Karjmuksi Yojana, 2019 (MJPSKY,2019)	Principal Secretary, Finance urged Bankers to proactively provide fresh finance all eligible farmers during the ongoing Rabi season.  Commissioner for Cooperation and RCS concurred with the concerns expressed by Principal Secretary, Finance and exhorted Member Banks to provide fresh finance to all eligible beneficiaries of MJPSKY, 2019.	Member Banks to ensure that all eligible beneficiary farmers are provided fresh finance during the ongoing Rabi season so as to achieve / surpass the set targets well in advance.	Member Banks
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC	The House was informed about the robust CD Ratio of Maharashtra State. It was also informed that as of 30.09.2020, four Districts viz Bhandara, Chandrapur, Gadchiroli and Gondia were having CD ratio below 40%. Concerned Lead District Managers were advised to ensure that the CD	Lead District Managers of Bhandara, Chandrapur, Gadchiroli and Gondia Districts to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip below 40% and is improved further. Concerned Lead District Managers also to ensure that	LDMs of Bhandara, Chandrapur, Gadchiroli and Gondia Districts



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		<p>ratio of the district is maintained above 40% and is improved further. They were requested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area.</p> <p>Member Banks having branches in these 4 Districts were requested to analyse / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.</p> <p>It was observed that, at 28%, CD Ratio of Gadchiroli District was the lowest. In this regard, Lead District Manager, Gadchiroli District informed that because of predominance of tribal population / area and because there were no Industries in the District, there was no scope for big ticket advances. He also informed that Government deposits were more in the District which was another reason for lower CD Ratio.</p> <p>Principal Secretary, Finance observed that Chandrapur and Gondia Districts were more commercial in nature and low CD Ratio in these two District was a cause of concern. He suggested that Lead District Managers and Member</p>	<p>meetings of SCCs of DCCs are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.</p> <p>Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts in coordination with respective Lead District Managers and District Machinery by adopting measures like SHG Credit Linkage, KCC saturation, finance to Dairy, Animal Husbandry, scouting and sanctioning proposals under MUDRA / Stand Up India etc. for improvement in CD Ratio of their branches and consequently of respective Districts.</p>	<p>Member Banks</p>



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		<p>Banks operative in Chandrapur and Gondia may work out and implement suitable strategies so as to improve CD Ratio.</p> <p>General Manager, Reserve Bank of India, Nagpur suggested that Special Sub-Committees of DCCs be utilized more effectively where Government machinery and Member Banks can discuss and implement strategies for improvement in the CD Ratio.</p> <p>General Manager, NABARD informed house regarding revised priority sector guidelines of the RBI issued on September 4, 2020, have indicated that Gadchiroli is the credit starved district in the state and post the study of the credit flow pattern by NABARD and allocation to the district, it has been observed that the per capita credit flow to the district is very less as compared to other districts. The successful JLG model of VKGB may be followed by all banks in order to improve the flow of credit to the district.</p>	<p>Lead District Manager, Gadchiroli to focus on available potential of low ticket size loans while preparing ACP for the FY 2021-22.</p> <p>Member Banks to make use of Role Model of financing under JLGs in Gadchiroli District, implemented by VKGB.</p>	<p>LDM, Gadchiroli</p> <p>Member Banks</p>



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6	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	<p>The House was informed that figures pertaining to NPAs under Agri, Crop Loans, MSME and MUDRA were included in the agenda notes.</p> <p>All Member Banks were requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.</p>	Member Banks to submit NPA data as per prescribed format without fail.	Member Banks
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>The House was informed about many of the places in the State of Maharashtra being badly affected due to heavy rainfall during the month of October 2020. Based upon the scheme / Reserve Bank of India guidelines, the State Government was requested to declare Natural Calamity in those areas so as to enable banks to initiate necessary relief measures like restructuring of agri advances in terms of Reserve Bank of India guidelines.</p>	Government of Maharashtra is requested to assess the damage caused in talukas / districts because of heavy rains during October 2020 and arrange to declare natural calamity in these areas.	Revenue & Forest Dept GoM



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8	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy			
	a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	The House was informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. It was informed that of the 286 identified centres, branches were opened at 260 centres. Member Banks were appealed to open branches / banking outlets at the remaining 21 centres.	Member Banks to open branches / CBS enabled outlets as per allotment and submit a status report to SLBC, urgently.  Lead District Managers to review the status of opening of branches / CBS enabled banking outlets in BLBC / DLCC meetings.	Member Banks  LDMs
	b. Review of operations of Business Correspondents – Hurdles / issues involved	The House was informed that the main issues of Bank Mitras was very low commission paid, due to which attrition rate of Bank Mitras was very high. It was suggested that the rate of attrition can be arrested by deciding to pay fixed minimum remuneration to BCs working in remote areas, irrespective of number of transactions.	Member banks to look into the matter of remuneration paid to the Bank Mitras by respective Bank & to take-up the issue at Industry level.	Member Banks
	c. Progress in increasing digital modes of payment in the state, provision of continuous	Member Banks were requested to identify villages which were facing connectivity issues and inform DoT	Member banks to identify villages which are facing connectivity issues and share the list with DoT through respective Lead District Managers to resolve the issue.	Member Banks LDMs DoT





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	<p>connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts &amp; e-payments in the state</p> <p>d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding &amp; Authentication.</p> <p>e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)</p>	<p>It was opined that in case of DBT, Aadhaar Seeding and Aadhaar authentication was an ongoing process and credit of benefits to accounts of intended beneficiaries was a well-established process in Banks where no manual intervention was involved.</p> <p>Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.</p> <p>Government of Maharashtra, Education Department vide letter dtd. 25.08.2020 to Reserve Bank of India has informed that the matter was under their consideration.</p>	<p>Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps, especially, through Financial Literacy Centres.</p> <p>Education Department, Government of Maharashtra to inform further progress in the matter</p>	<p>Member Banks</p> <p>Education Dept. GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy</p> <p>g. Review of efforts towards end to end projects involving all stakeholders in the supply chain</p> <p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>A) PMJDY</p>	<p>The House was informed about various schemes, subsidies implemented by the Central and State Government</p> <p>Reserve Bank of India and NABARD have already provided guidance to Member Banks as under:</p> <p>Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.</p> <p>The House was informed about progress under implementation of PMJDY in the State. It was informed that percentage of Aadhaar seeding in these accounts at 85% and issuance of RuPay Cards to the account holders at 70%. The urgent need for improvement in these areas was stressed upon.</p>	<p>Member banks to note the various schemes, subsidies implemented by the Central and State Government</p> <p>Member Banks are requested to study the aspects involved and issues, if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be suitably discussed.</p> <p>Member Banks to ensure cent per cent Aadhaar Seeding and issuance of RuPay Cards in case of new accounts and clearance of backlog in these areas in Mission Mode.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



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	B) PMMY	<p>Regional Director, Reserve Bank of India, Nagpur enquired about reasons for drop in percentage of RuPay Card issuance over that of previous year.</p> <p>General Manager, State Bank of India attributed the reason in drop of RuPay Card issuance percentage to directions to discontinue issue of old cards and to issue new EVM Chip based cards. He also informed that old cards needed to be exchanged with the new chip based cards and customers were not readily coming forward for the same.</p> <p>The House was informed about progress under implementation of PMMY in the State. It was also informed that Department of Financial Services has informed PAN India PMMY Targets for FY 2020-21 to all PSBs and Private Sector Banks and requested to inform PMMY target for the State of Maharashtra to SLBC urgently.</p> <p>It was observed that performance under PMMY was lower than that during corresponding period of previous year. The same was attributed to lockdown during major part of the first two quarters of the current FY and</p>	<p>Member Banks to urgently inform PMMY target 2020-21 for the State of Maharashtra to SLBC.</p> <p>Member Banks to make concerted efforts and implement innovative strategies suggested during sub-committee meeting on MSME to improve performance under PMMY.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	C) Stand Up India (SUI)	<p>Member Banks were requested to make concerted efforts for improvement in performance.</p> <p>The House was informed about achievement under Stand Up India as of 30.09.2020 and observed that the performance was not up to the mark. Member Banks were urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. It was suggested that Urban and Metro branches of Banks may give more thrust to sanctioning proposals under SUI.</p>	<p>Member Banks to make all out efforts for improving performance under the Scheme.</p>	Member Banks
	D) APY	<p>The House was informed that the scheme was very good, especially for persons from the unorganized sector. Member Banks were urged to make all out efforts for popularizing the scheme. It was suggested that contract workers from the firms of Corporate Borrowers of Banks may be targeted for the purpose.</p> <p>Representative of PFRDA appreciated the efforts of Member Banks and Lead District Managers in the State for progress of APY enrollment. He informed the House that performance</p>	<p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p>	Member Banks



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	E) PMJJBY / PMSBY	<p>of Maharashtra State was lower than National Average and more thrust was needed to improve the same.</p> <p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. Member Banks were requested to ensure fresh enrollments as well as renewals. It was also requested to ensure collection / remittance of related premia on time.</p>	Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premia on time.	Member Banks
	F) UIDAI	<p>Representative of UIDAI was requested to apprise the House about AePS / deployment of Micro ATM in the State and status of functioning of Aadhaar Seva Kendras (ASKs) in bank branches.</p> <p>It was observed that representative/s of UIDAI had not joined the meeting.</p>	UIDAI is requested to inform about AePS / deployment of Micro ATM in the State and status of functioning of Aadhaar Seva Kendras (ASKs) in bank branches to SLBC for onward sharing of the information with all concerned.	UIDAI
i.	Identification of Digital District for the State of Maharashtra	<p>The House was informed that Nandurbar was selected as the District to be 100% Digitally Enabled by 31.03.2021. The House was also informed about the detailed discussions on this issue during SLBC Sub-Committee meeting on Deepening of Digital Payments held on 09.11.2020. Member Banks were</p>	<p>All Member Banks to make concerted efforts to achieve the set goal.</p> <p>Member Banks to report connectivity issues if any to DoT through Lead District Manager, Nandurbar District.</p> <p>LDM and DoT to coordinate for resolving connectivity issues.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>LDM, Nandurbar</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>j. List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App.</p>	<p>requested to escalate connectivity issues in Nandurbar Districts owing to its hilly nature, to DoT through Lead District Manager.</p> <p>The House was informed about list of 17 villages uncovered as of 31.10.2020 shared by Department of Financial Services, New Delhi. It was also informed that the list, along with Bank wise mapping has been shared with all Member Banks.</p> <p>Member Banks were urged to cover the remaining allotted villages on priority basis and to update coverage on Jan Dhan Darshak GIS Application.</p> <p>General Manager, NABARD requested Member Banks to make use Financial Inclusion Funds pro-actively to install V-SATs, Mobile boosters in low connectivity areas. He also requested Banks to conduct Digital Financial Literacy Camps and get reimbursement of expenses from FIF of NABARD.</p>	<p>Member Banks to complete the exercise of covering the allotted centres with banking touch points on priority basis and update coverage on Jan Dhan Darshak GIS Application under their login.</p> <p>Member Banks to make maximum use FIF fund of NABARD to install V-SAT, Mobile boosters in low connectivity areas as well as to hold Digital Financial Literacy camps.</p>	<p>District and DoT</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
9	Discussion on improving rural infrastructure / credit absorption capacity	<p>The House was informed about various Government Policies for information of all concerned stakeholders.</p> <p>General Manager, NABARD requested Member Banks to make use of number of special schemes implemented by NABARD such as Special Refinance Facility for Promoting Micro Food Processing Enterprises, Schematic Refinance for Water, Sanitation and Hygiene (Wash) &amp; Central Sector Scheme for formation and promotion of FPOs which aim at the improvement of the rural infrastructure. A guidance note on Financing of FPOs has been shared with banks. The bankers may come forward for financing under the schemes. NABARD has shared a list of the completed RIDF and LTIF projects, the implementation of which have increased the credit absorption capacity of these areas. Bankers may come forward for extending credit in these areas.</p> <p>In respect of Model Land Leasing Act, 2016, during earlier meeting, Secretary, Agriculture had informed that the Act has been passed by Government of Maharashtra and its</p>	<p>Member Banks to make use of refinance facilities made available by NABARD by financing under AIF, WASH Schemes, etc. of Govt. of India.</p> <p>The State Government is requested to inform further progress in the matter.</p>	<p>Member Banks</p> <p>GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		due approval is awaited from the Central Government.		
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	<p>Skill Development</p> <p>The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>Regional Head, West Zone, Agriculture Skill Council of India (ASCI) informed the House about Pradhan Mantri Kaushalya Vikas Yojana (PMKVY) and urged all Member Banks to consider proposals under PMKVY favourably. She also informed about workshops being conducted by ASCI with candidates and stakeholders and requested participation of Lead District Managers in the workshops. For sensitizing candidates, she requested for list of documents to be submitted to Banks while applying for loans.</p> <p>RSETIs</p> <p>It was informed that a detailed review of functioning of RSETIs was taken</p>	Action Point/s as per minutes of sub-committee meeting enclosed under Agenda Item No. 2.	Action as per minutes of sub-committee





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>during the SLBC sub-committee meeting dtd. 10.11.2020.</p> <p>Lead District Manager, Gondia District informed about issue of land allotment for RSETI Gondia pending since long.</p> <p>State Director for RSETIs informed about instructions of Ministry of Rural Development, Government of India to RDD, Government of Maharashtra and requested for issuing suitable instructions to the District Administration of Gondia District for allotment of land for construction of RSETI, Gondia.</p> <p>MD, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit (APAMVMM) requested for inclusion of their candidates for training in RSETI programmes.</p> <p>State Directors for RSETIs informed that the RSETIs would provide free training to candidates from BPL category and other candidates would need financial sponsorship.</p>	<p>Rural Development Department of the State Government is requested to look into the matter and arrange to issue suitable instruction for allotment of land for RSETI, Gondia.</p> <p>Action Point/s as per minutes of sub-committee meeting enclosed under Agenda Item No. 2.</p>	<p>meeting enclosed under Agenda Item No. 2.</p> <p>RDD, GoM</p> <p>Action as per minutes of sub-committee meeting enclosed under Agenda Item No. 2.</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>MD, APAMVMM assured to provide necessary sponsorship for their candidates.</p> <p>General Manager, NABARD informed house that the facility for reimbursement of 50% of the training expenditure for RSETIs are available from NABARD for all categories of trainees. RSETIs may avail this facility for expanding their coverage of farmers.</p> <p>FLCs</p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 10.11.2020.</p> <p>National Strategy for Financial Education (2020-25)</p> <p>It was informed that English and Hindi version of the NSFE 2020-25 document was placed on SLBC website for ready access.</p>	<p>RSETIs to make use of facility provided by NABARD for reimbursement of 50% of the training expenditure for all categories of trainees</p> <p>All concerned to note the contents and support the vision of the Government of India and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behavior which are needed to manage their money better and to plan for the future.</p>	<p>Members Banks LDMS</p> <p>RSETIs</p> <p>Member Banks LDMS</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
11	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data-Signing of MoU with Settlement Commissioner &amp; Land Records, Pune.</p> <p>The State Government was once again requested to arrange to notify all District Headquarter Towns, all Talukas/ Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of Maharashtra. Lead District Manager, Gondia District reiterated the request for Gondia District.</p> <p>Dy. Collector &amp; State Coordinator, E-Ferfar Project informed that so far, 26 Banks have entered into MoU with the State Government regarding sharing of 7/12 extracts and appealed the remaining Member Banks to expedite. He assured to follow up the matter of notifying all District Headquarter Towns, all Talukas/ Tehsil HQ Towns, etc. for creation of Equitable Mortgage, with the State Government.</p>	<p>Revenue Department, Government of Maharashtra to notify all District Headquarter Towns, all Talukas / Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of Maharashtra.</p> <p>Remaining Member Banks to enter into MoU with State Government regarding sharing of 7/12 extracts.</p>	<p>GoM</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
12	Doubling of Farmers' Income by 2022	The House was informed about benchmarks developed by NABARD for monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022". Member Banks were requested to provide Data in formats earlier circulated, for review during quarterly meetings. However, it was noted that only a few Member Banks had submitted data.	All Member Banks to provide data for inclusion and discussion during Qtly SLBC Meetings	Member Banks
13	Management of Data Flow at LBS Fora - Procedure	<p>It was informed that as per the instructions of Reserve Bank of India, till date, three Implementation Committee Meetings were held with the Member Banks, LDMs and officials from Reserve Bank of India and NABARD. As per latest available reporting, some of the Member Banks could successfully test data as per prescribed formats on SLBC Website. Remaining Member Banks to be in readiness with MIS data as per New Reserve Bank of India MIS system for ensuing quarter of Dec., 2020 &amp; Completion of Sept. 2020 Quarter data uploading by 25.11.2020.</p> <p>General Manager, Reserve Bank of India, Nagpur enquired about problems faced by Member Banks. It was</p>	Remaining Member Banks to be in readiness with MIS data as per New MIS system for ensuing quarter of Dec., 2020 & completion of Sept. 2020 Quarter data uploading by 25.11.2020.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>informed that many departments were involved in extraction of data as per prescribed formats and validation thereon.</p> <p>General Manager, FIDD, MRO, Reserve Bank of India requested SLBC to go ahead with testing of MIS data of those banks who have successfully uploaded the data on SLBC website and advised remaining Banks to complete the task of uploading of MIS data as per New MIS system by the end of this month.</p>	<p>SLBC, Maharashtra to test the data uploaded by Member Banks on the SLBC website.</p> <p>Defaulting Member Banks are requested to complete the exercise of uploading of New MIS data on SLBC website of Maharashtra by 30.11.2020.</p>	<p>SLBC, Maharashtra</p> <p>Defaulting Member Banks</p>
14	Issues flagged by Member Banks and LDMs	<p>Lead District Manager, Sangli vide letter dated 03.10.2020 has informed that Dist Administration of Sangli District has filed FIRs against Bank officials while implementing MJPSKY, 2019 scheme owing to few lapses / operational shortcomings found on the part of Bank branches and farmers.</p> <p>Accordingly, SLBC, Maharashtra vide letter dated 26.10.2020 has escalated the matter to Hon. Chief Secretary, Govt. of Maharashtra for urgent intervention.</p> <p>However, response from the State Government is still awaited.</p>	Kind intervention of the State Government is requested for issuing suitable instructions to the District Administration of Sangli District to take rational and sympathetic approach to withdraw FIRs filed against Bank Officials.	Concerned Dept. of GoM



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
15	Issues Remaining Unresolved at DCC / DLRC meeting	It was informed that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 30.09.2020 was escalated to SLBC. Member Banks were requested to escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.	Member Banks to escalate District Level issues, only if unresolved at DLCC level through Lead District Manager.	Member Banks LDMS
16	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	It was informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same was incorporated in the agenda for perusal by all concerned.	All concerned to go through the various policy initiatives of the Government.	All Members
17	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Members were informed that various schemes are launched by the Central and State Governments to help the youth to start their own business units viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio. Member Banks and Lead District Managers were requested to share inspirational	Member Banks and LDMS to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMS



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		success stories for inclusion in the agenda booklet.		
18	Discussion on Market Intelligence Issues	Member Banks were requested to share their views on the topics related with Market Intelligence.	Member Banks to share issues related with Market Intelligence to SLBC for noting and dissemination.	Member Banks
19	Lead Bank Scheme- Conduct of SLBC meetings for the year 2021	Calendar of conduct of SLBC meetings during the year 2021 was placed before the House for approval. The same was approved.	All Lead District Managers to prepare the calendar for the year 2021 for all DLCC meetings on the lines of SLBC Meetings and strictly adhere to the schedule for conduct of the meetings.	LDMS
20	Any other item, with the permission of the Chair	--	--	--



Annexure II

List of Participants for 149<sup>th</sup> SLBC Meeting held through VC on 20.11.2020

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Smt Vaijayanti Mahabale	Jt. General Manager, HUDCO
2	Shri V.T. Subramanian	Regional Chief, HUDCO
3	Shri Manohar Miryala	Dy. Gen. Manager, NHB
4	Dr. Ashish Dongare	Manager, PFRDA
5	Shri Rajeev Gautam	ADG, DoT
6	Shri. Srinivas V Bitlingu	OIC, Coir Board, Sub Regional Office, Sindhudurg
7	Shri Avinash Gandhi	RPFC-I, EPF
<b>State Government</b>		
1	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
2	Dr Nitin Kareer	Additional Chief Secretary, Revenue
3	Shri Rajgopal Deora	Principal Secretary, Cooperation (Addl Charge)
4	Shri M D Pathak	Principal Secretary, Urban Development
5	Shri Anup Kumar	Principal Secretary, Animal Husbandry
7	Shri S P Singh	Commissioner, Animal Husbandry
8	Dr Kiran Kulkarni	Commissioner & Director, Municipal Administration
9	Shri Anil Patil	MD, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
10	Shri Uday Jadhav	CEO, Maharashtra State Rural Livelihoods Mission
11	Shri Ramdas Jagtap	State Coordinator, E-Ferfar, Maharashtra, SC & DLR
12	Shri A M Kawade	Commissioner, Cooperation
13	Shri D.S. Salunke	Dy. Registrar, RCS Office
14	Dr. Dhananjay Parkale	Additional Commissioner, Animal Husbandry
15	Mrs. Mansi Borkar	COO, MSRLM
16	Shri D S Pawar	Deputy General Manager, LASDC Ltd.
17	Shri Dattraj B. Shinde	Asstt.General Manager, MPBCDC
18	Mrs Arati Puranik	Manager, LIDCOM
20	Shri. R.M. Meshram	AGM, MSOBCFDC Ltd.
21	Shri. Suresh R Londhe	SIO, Dept. of Industries
22	Shri A.R.Gokhe	Director, MSME-DI
23	Shri R. Subramanian	Deputy General Manager, ECGC
24	Shri.Mahesh Kokare	Dy.Manager, MAVIM
<b>Reserve Bank of India</b>		
1	Shri Ajay Michyari	Regional Director, Maharashtra & Goa
2	Ms Sangeeta Lalwani	Regional Director, Nagpur
3	Shri R.K. Mahana	General Manager, Mumbai
4	Shri Suresh Satpute	General Manager, Nagpur
5	Shri M.K. Moon	Asst. Gen. Manager, FIDD,MRO
<b>NABARD</b>		
1	Shri A C Jena	General Manager, MRO, Pune
2	Dr P Ushamani	General Manager, MRO, Pune
3	Smt. Sheela Bhandarkar	Deputy General Manager, MRO, Pune
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri Nageswara Rao Y	Executive Director, Bank of Maharashtra & Chairman, SLBC, Maharashtra





Sr. No.	Name of the Participant	Designation / Institution
2	Shri B.S. Tavhare	Dy. General Manager, Member Secretary, SLBC
3	Shri B.V. Barve	Asstt. Gen. Manager, FI & SLBC
4	Shri Amit Teke	Senior Manager, SLBC
5	Shri Mangesh Kedar	Senior Manager, SLBC
6	Shri Sundarraaj Gounder	Senior Manager, SLBC
7	Shri P.M. Walunjkar	Manager, SLBC
<b>Apex Banks</b>		
1	Ms Chand Kureel	Dy. Gen. Manager, SIDBI
<b>Commercial Banks.</b>		
1	Shri K Satyanarayanan	Field General Manager, Central Bank of India
2	Mr P K Gupta	Field General Manager, Union Bank of India
3	Shri Sanjay Shrivastav	General Manager, State Bank of India
4	Shri Subodh Kumar	General Manager, Canara Bank
5	Shri H K Arora	General Manager, UCO Bank
6	Shri M.D. Kulkarni	Dy. Gen. Manager, Bank of India
7	Shri Mohinder Basson	Deputy General Manager, State Bank of India
8	Shri D Kananan	Deputy General Manager, Punjab & Sindh Bank
9	Pradeep Bondarde	Asstt. Gen. Manager, Bank of Baroda
10	Shri Pralhad Malgaonkar	Asstt. Gen. Manager, State Bank of India
11	Shri S P Lal	Asstt. Gen. Manager, Punjab National Bank
12	Shri Gopal S	Senior Regional Manager, Indian Overseas Bank
13	Shri Pralhad Malgaonkar	Asstt. Gen. Manager, State Bank of India
14	Shri Shiva Prasad	Chief Manager, Bank of Baroda
15	Shri Vijay Dubey	Asst. Vice President, Axis Bank
16	Shri Amit Khombhadia	Cluster Head, Bandhan Bank
17	Shri R Harikumar	Chief Regional Head, CSB Bank
18	Shri M.S. Ciyad	DVP, Federal Bank
19	Shri Rajinder Babbar	Business Head, HDFC Bank
20	Shri Sameer Agarwal	Product Head, HDFC Bank
21	Shri Amit Patni	Reginal Head, ICICI Bank
22	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
23	Shri Venumala Joogulappa	Dy. Gen. Manager, IDBI Bank
24	Shri Jayanagaraja Rao S	Dy.General Manager, Karnataka Bank
25	Ms Milee Mahadik	Cluster Head, IDFC Bank
26	Mrs.Manasi Mulik	Chief Manager, IndusInd Bank
27	Shri Vasantha Kumar C	Chief Manager, Karnataka Bank
28	Shri Tribhuwan C Sharma	Zonal Head, RBL Bank
29	Shri Ryan Pereira	AVP, DBS Bank
30	Vasantha Kumar C	Chief Manager, Karnataka Bank
31	Shri Girish Hailkar	Senior Manager, Axis Bank
32	Shri R. Rajashekhar	Senior Manager, Karur Vysya Bank
33	Shri Chandrashekhar Gaitonde	Manager, IDBI Bank
34	Shri Sunny Kumar	VP, Yes Bank
35	Shri Nilesh Joshi	Branch Manager, DCB Bank
36	Smt. Rakhi Dekate	Assistant Manager, Dhanalaxmi Bank
<b>Small Finance Banks</b>		
1	Shri Nilesh Bahalkar	Business Manager, AU



Sr. No.	Name of the Participant	Designation / Institution
2	Shri Atul Vilasrao Patil	Deputy Divisional Manager, Equitas
3	Shri K P Suresh	AVP, ESAF
4	Shri Sumit Wani	AVP, Jana
5	Shri Kailas Madhukar Andhale	State Head, Suryoday
6	Shri Varun Kumar Yadav	Distribution Manager, Ujjivan
7	Shri Akilesh Iyer	AVP, Utkarsha
8	Shri Nilesh Kadam	Divisional Manager, Fincare
<b>Payments Banks</b>		
1	Dr. Ajinkya Kale	Chief Manager, India Post Payments Bank
<b>Regional Rural Banks</b>		
1	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
2	Shri Anil Shrivastav	General Manager, VKGB
3	Shri V Y Patil	Chief Manager, VKGB
<b>M.S. Cooperative Bank</b>		
1	Dr. Tejal S. Korde	Dy. General Manager
<b>Lead District Managers</b>		
1	Shri S.M. Walawalkar	LDM, Ahmednagar
2	Shri Alok Tarenia	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Shrikant Karegaonkar	LDM, Aurangabad
5	Shri Shridhar Kadam	LDM, Beed
6	Shri Ashok Kumbhalwar	LDM, Bhandara
7	Shri S.K. Jha	LDM, Chandrapur
8	Shri M.K. Das	LDM, Dhule
9	Shri Anand Borkar	LDM, Gadchiroli
10	Shri Uday Khardenawis	LDM, Gondia
11	Shri Shashikant Sawant	LDM, Hingoli
12	Shri N.M. Ilamkar	LDM, Jalna
13	Shri Rahul Mane	LDM, Kolhapur
14	Shri Pradeep S Kulkarni	LDM, Latur
15	Shri Surendra Pagare	LDM, Mumbai City
16	Shri D.M. Patil	LDM, Mumbai Suburb
17	Shri Sunil Patil	LDM, Nagpur
18	Shri Ganesh Pathare	LDM, Nanded
19	Shri. Jayant W. Deshpande	LDM, Nandurbar
20	Shri Ardhendu Shekhar	LDM, Nasik
21	Shri Nilesh M. Vijaykar	LDM, Osmanabad
22	Shri K D Birar	LDM, Palghar
23	Shri Sunil Hattekar	LDM, Parbhani
24	Shri Anand Bedekar	LDM, Pune
25	Shri Anand Nimbalkar	LDM, Raigad
26	Shri Nandkishor Patil	LDM, Ratnagiri
27	Shri Dhananjay Jadhav	LDM, Sangli
28	Shri M Y Shirolkar	LDM, Satara
29	Shri Prashant S Nashikkar	LDM, Solapur
30	Shri Pradeep Kumar Pramanic	LDM, Sindhudurg
31	Shri J.N. Bharati	LDM, Thane
32	Shri Vaibhav Lahane	LDM, Wardha



Sr. No.	Name of the Participant	Designation / Institution
33	Shri Amar Gajbhiye	LDM, Yavatmal
<b>Insurance Companies</b>		
1	Shri Suyash Telang	DM -P&GS, LIC of India
2	Shri T.R. Mallick	Regional Manager, LIC of India
3	Nitin Kumar Swarnakar	Administrative Officer, AICT
4	Ms Deepali Acharya	Assistant Manager, NIIC
<b>Others</b>		
1	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
2	Shri Sunil Kasture	State Director RSETI
3	Shri K.P. Kashyap	State Director RSETI

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