

राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE



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

एक परिवार एक बैंक

प्र.का.: 'लोकमंगल', 1501, शिवाजीनगर, पुणे- 411005.  
H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

AX1 / SLBC / 2017-18 / 6567-6697

15.03.2018

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 138<sup>th</sup> SLBC meeting held on 22.02.2018  
at Mumbai

Please find attached Minutes / Action Points of the 138<sup>th</sup> SLBC meeting held on 22.02.2018 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 15.04.2018 for appraising in the next SLBC meeting.

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

Yours faithfully,

  
General Manager,  
SLBC, Maharashtra.





**Minutes of the 138<sup>th</sup> SLBC Meeting held on February 22, 2018 at Mumbai**

138<sup>th</sup> SLBC meeting was convened on 22.02.2018 at Mumbai. Shri A. C. Rout, Executive Director, Bank of Maharashtra, presided over the meeting. The meeting was attended by Dr. S Rajagopal, Regional Director, Reserve Bank of India, Maharashtra & Goa and Smt. Indrani Banerjee, Regional Director, Nagpur, Reserve Bank of India. Shri Sumnesh Joshi, Asstt. Director General, UIDAI, Dr. R.N.Kulkarni, CGM NABARD, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD, other member Banks, State Government officials and Lead District Managers also attended the meeting.

Shri A.B. Thorat, Dy. General Manager, Member Secretary, SLBC welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Shri A.C. Rout, Executive Director, Bank of Maharashtra welcomed the dignitaries and informed the house about the agenda items that would be covered during the course of the meeting. He quickly recapitulated the achievements under ACP, crop loan disbursements, network of branches in the State etc. during the quarter ended December 2017. He agreed that the performance of the State during the three quarters of 2017-18 was low as compared to the corresponding period of the previous year. However, he assured the house that despite initial hiccups in disbursements owing to announcement and implementation of farm loan waiver by the State Government, once the implementation was over, routine cycle of fresh disbursements, recovery, reschedulements if any etc. would pick up during the coming months. He stressed the importance of bringing uncovered farmers under the banking fold and requested member banks to resubmit the updated files to Lead District Managers. He also urged the Lead District Managers to update the portal at the earliest so that the village wise number of uncovered farmers could be ascertained and the further efforts for covering them could gather momentum. He informed the house about requests received by SLBC for various kinds of data / information. He appealed members for allowing sufficient time for compilation of data that was not readily available with SLBC and to check SLBC website for available data before putting in any request. He urged member banks to submit a status report in respect of opening of CBS enabled banking outlets at the allotted centres and to put up a status note to Reserve Bank of India and SLBC. He requested new private sector banks and Small Finance Banks to submit their branch network, deposits, advances, contact details of district coordinators etc. to the Lead District Managers so that they can finalise their DCPs more meaningfully. He urged bankers to complete the OTS part of debt waiver exercise at the earliest; preferably before 31.03.2018. He requested the State government to issue necessary notification in respect of some of the areas from the State that were hit by heavy unseasonal rains and hailstorm so that necessary relief measures could be provided in the affected areas.

Further, he requested the State Government to:



- (1) Look into the long standing demands of the bankers in respect of notifying all District Headquarter Towns, all Talukas / Tehsil Headquarter Towns etc. for creation of Equitable Mortgage in the State of Maharashtra and
- (2) Introduce a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks.

Shri V.U. Mhaske, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted agenda wise discussions. He appraised the house about agenda items that would be discussed and 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 even under the challenging Scenario.

Regional Director, Maharashtra and Goa, Reserve Bank of India, appreciated the efforts of bankers during various challenging situations and for rising to the occasion whenever needed. He expressed concern over late submission of data by banks. He explained how the whole chain of data submission up to Central Office of Reserve Bank of India is held up owing to late submission / non-submission of data and how ultimately the position of the State looks bad. He also expressed concern as banks had not opened brick and mortar branches / CBS enabled outlets at the allotted centres. He exhorted the bankers for timely submission of data and for opening of branches / CBS enabled outlets at the earliest.

Dr. R.N. Kulkarni, CGM, NABARD, Pune was felicitated keeping in view his impending superannuation and the house noted his contribution in the field of rural credit with appreciation.

Dr. R.N. Kulkarni thanked the house and observed that it was a privilege to be associated with one of the largest SLBCs of the country. He opined that there was a need of setting up a Department of Institutional Credit by the State Government which would help in improving credit off-take with effective recycling of funds and go a long way in strengthening the efforts of SLBC.

Asstt. General Manager, FI & SLBC, Bank of 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**



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 137 <sup>th</sup> SLBC Meeting dtd. 07.12.2017	The minutes of 137 <sup>th</sup> SLBC Meeting dtd. 07.12.2017 were placed as an annexure in the agenda.	The minutes of 137 <sup>th</sup> SLBC meeting were confirmed.	--
2	Disbursement of Crop Loans under Annual Credit Plan  Review of Annual Credit Plan  Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY) 2017	<p>An analytical presentation about crop loan disbursements as of 31.01.2018 and achievements under ACP as of 31.12.2017 was put up by Convener, SLBC before the house. He assured that the low performance during the first three quarters would improve once the implementation of farm loan waiver scheme announced by the State Government is over. He informed that various related issues were discussed in the SLBC sub-committee meeting held at Pune on 15.02.2018 where Commissioner, Agriculture, Government of Maharashtra, personally interacted with the participants.</p> <p>Convener, SLBC informed the house about Hon'ble Chief Minister's meeting dtd. 08.02.2018 for review of implementation of the scheme and his observation that some banks were recovering interest from the accounts w.e.f. 01.08.2017 that were eligible for waiver under CSMSSY 2017 and about his advice to ensure that banks were not recovering interest from these accounts.</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>He further informed that some of the member banks have implemented the guidelines issued by Government of Maharashtra.</p> <p>General Manager, Central Bank of India informed that many of the member banks informed about implementation of the guidelines about not charging interest to accounts eligible for waiver under CSMSSY 2017 to Hon'ble Chief Minister during the meeting dated 08.02.2018 itself.</p> <p>Convener, SLBC drew attention of the house to SLBC's letter dtd. 09.02.2018 and requested member banks to ensure that the guidelines were implemented in letter and spirit. He also requested to report compliance of implementation of the guidelines directly to Government of Maharashtra under copy to SLBC.</p> <p>Executive Director, Bank of Maharashtra suggested that all banks should implement various guidelines of the State Government in a uniform way and accordingly inform compliance.</p> <p>Convener, SLBC enquired about issues / queries of DCCBs if any.</p> <p>Representative of MS Cooperative bank informed that necessary guidelines were issued to the DCCBs and the same were</p>	<p>Member banks to inform about implementation of guidelines about not charging interest w.e.f 01.08.2017 to accounts eligible for waiver under CSMSSY 2017 to Government of Maharashtra under copy to SLBC.</p>	<p>Member Banks</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Stand Up India (SUI)	<p>the State. He informed about two meetings conducted by Hon'ble Minister, Finance, Government of Maharashtra to review performance under MUDRA.</p> <p>Chairman, SLBC suggested that in case of defaults in MUDRA loans, credit guarantee benefits must be availed as it has been 3 years since launch of MUDRA scheme. He congratulated top performing banks under MUDRA loan disbursements.</p> <p>Representative of Government of Maharashtra informed that the State Government was funding publicity of MUDRA and urged bankers to share their views. She requested that purpose of loan should be mentioned in the data provided.</p> <p>Convener, SLBC clarified that the data was as available on MUDRA Portal and there was no provision of providing purpose of loan. He requested bankers to share their MUDRA success stories with the State Government for due publicity.</p> <p>Convener, SLBC observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. He also urged to</p>	<p>Banks to avail credit guarantee benefits wherever applicable.</p> <p>Banks to share MUDRA success stories with GoM.</p> <p>Banks to achieve set targets.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>APY</p> <p>PMJJBY / PMSBY</p> <p>Aadhaar Enrollment through Banks</p>	<p>update data on SUI portal regularly so as to reflect correct position.</p> <p>Convener, SLBC informed the house about the scheme and requested member banks to make all out efforts for maximum number of enrollments under APY. He also informed about the meeting with Banks conducted by PFRDA on 16.02.2018 at Mumbai and about overall performance of the State being appreciated during the meeting.</p> <p>Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested to ensure fresh enrollments as well as renewals. He also requested to ensure collection of premia on time.</p> <p>Asstt. Director General, UIDAI informed about the training programmes conducted by UIDAI and appealed member banks to ensure that the master trainers already trained by UIDAI train more trainers in turn. He expressed concern over the fact that only 302 centres were operationalized against the target of 1200 and urged to operationalize the remaining identified centres urgently. He informed that problems like procurement of machines / finalization of vendors were resolved. He urged bankers to share district wise targets of</p>	<p>Member banks to register maximum number of enrollments.</p> <p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time.</p> <p>Member banks to operationalise identified aadhaar enrollment / update centres at the earliest.</p> <p>Member banks to share district wise targets of aadhaar enrollment / update centres with District Administration.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Transformation of Identified Aspirational Districts	<p>enrollment centres with district administration so as to enable the District Collectors to take review. He invited all Lead District Managers to his office for a sensitization session.</p> <p>Convener SLBC informed about certain issues faced by bankers viz. various stages of completion of RFP process, confusion over adoption of CAPEX / OPEX model etc.</p> <p>Asstt. Director General, UIDAI assured that all issues would be resolved with concerted efforts. He urged to complete training and certification exercise of bank employees at the earliest. He informed that UIDAI would be sharing real time data of enrollments / updations with banks. He appreciated the support extended by the banking fraternity for the project. He also informed about availability of bank wise resources for tackling technical issues and urged to avail the same.</p> <p>Convener, SLBC informed the house about Washim district being chosen by the Central Government for providing converged and integrated guidance for transformation of the district in many sectors: viz. Health &amp; Nutrition, Education, Basic Infrastructure Agriculture &amp; Water Resources, Financial Inclusion and Skill Development. He</p>	<p>Member banks to complete training and certification exercise of their staff at the earliest.</p> <p>Lead District Manager, Washim District, State Bank of India (Lead Bank) and all other member banks having branches in Washim District to note for compliance.</p>	<p>Member Banks</p> <p>LDM, Washim, SBI and all other member banks having branches in Washim District</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Development of Identified Villages in Worst LWE Affected Districts as Integrated Development Hubs / Centres</p> <p>Digital Payments Suraksha Awareness Campaign</p>	<p>informed that SLBC had already submitted a detailed note on Financial Inclusion pertaining to Washim District to the Central Government. He urged all concerned to note communication from the Government and comply accordingly.</p> <p>Convener, SLBC informed the house about Gadchiroli District as one of the 106 worst affected Left Wing Extremist Districts being chosen by Ministry of Home Affairs, Government of India for developing selected villages from the district as Integrated Development Hubs / Centres for delivering quick and quality services to the local people under various developmental schemes of the Government. He requested all concerned to take necessary action to create awareness about the benefits under Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri MUDRA Yojana, Stand Up India Scheme, Pradhan Mantri Jeevan Jyoti Beema Yojana, Pradhan Mantri Suraksha Beema Yojana and Atal Pension Yojana in these villages as per guidelines issued by Reserve Bank of India.</p> <p>Convener, SLBC informed the house about NABARD's communication dtd. 12.02.2018 about Digital Payments Suraksha Awareness Campaign – an initiative by Data Security Council of Indian association</p>	<p>Lead District Manager, Gadchiroli District, Bank of India (Lead Bank) and all other member banks having branches in Gadchiroli District are requested to note for compliance.</p> <p>Banks to advise their branches and FLCs to make use of the material during the Financial Literacy Camps</p>	<p>LDM, Gadchiroli District, Bank of India (Lead Bank) and all other member banks having branches in Gadchiroli District</p> <p>Member Banks including Lead Banks</p>



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		with Ministry of Information Technology and Google India for educating end users, micro, small, medium businesses and merchants on security best practices and Do's / Don'ts while performing digital transactions. He also informed about related brochures and videos available on their website and urged to make use of the same.	organized by them. Lead Banks can share URL of the website with the RSETIs sponsored by them so that the material may also be used in their training programmes.	
4	Setting up and functioning of RSETIs and FLCs in Maharashtra	<p>Convener, SLBC informed the house that various issues pertaining to RSETIs and FLCs were discussed in the SLBC sub-committee meeting held on 15.02.2018 at Pune. He requested GoM to look into the issues in respect of land allotment / permissions at some of the districts and requested for allotment of alternate land for construction of RSETIs.</p> <p>State Director, RSETIs provided updated position of programmes conducted by RSETIs to the house and expressed confidence that all yearly targets would be achieved. He informed that issues pertaining to allotment of land for some of the RSETIs were taken up with MSRLM. Representative of MSRLM informed that the same were taken up with respective district administration.</p>	Concerned department of GoM to look into the issues about land allotment.	RDD, GoM



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		<p>State Director, RSETIs informed that the Government has decided to increase the grant to RSETIs sizably. The same is presently Rs. 1 crore. He also informed that the government has decided to increase the reimbursement of per day per candidate expenditure to RSETIs. He requested Government of Maharashtra to settle the claims for reimbursement of expenses at the earliest preferably by 31.03.2018.</p> <p>Chairman, SLBC urged bankers to explore the possibility of providing finance to RSETI trained candidates under the Kishore / Tarun categories of MUDRA. State Director, RSETIs informed that all RSETI training programmes include a session on banking / credit linkage and RSETI trained candidates would be a better choice for extending credit than general candidates.</p> <p>Convener, SLBC expressed the need for strengthening of FLCs. He urged to use literature made available in local language and suggested to use FLCs for improved performance under aadhaar seeding, RuPay card activation etc.</p>	<p>Concerned department of GoM to look into the matter and arrange to settle claims for reimbursement of expenses by 31.03.2018.</p> <p>Member banks to give preference to RSETI trained candidates for extending loans; especially under MUDRA.</p>	<p>RDD, GoM</p> <p>Member Banks</p>
5	Review of performance under various Government sponsored Schemes	Convener, SLBC informed that the targets for 2017-18 and progress under various GSSs were mentioned in agenda notes and	All implementing agencies to provide data regularly at fixed	Respective implementing agencies



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		<p>appealed to all implementing agencies to provide data regularly at fixed periodic intervals. He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>Representative of MSRLM gave a detailed presentation on implementation of SHG bank linkage programme in the State. He explained the issues like problems in opening of accounts, pending proposals etc. and way forward in implementation of the programme.</p> <p>Convener, SLBC informed that bankers were updating data regularly on MSRLM portal but the same was not getting reflected on the portal. He requested MSRLM to look into the matter and arrange to resolve the same urgently. Asstt. Gen. manager, FI &amp; SLBC, Bank of Maharashtra requested MSRLM to provide monthly progress report to SLBC so that it could be forwarded to member banks for perusal / review / monitoring.</p> <p>Convener, SLBC informed the house that various issues pertaining to SHG bank linkage were discussed in detail during the SLBC sub-committee meeting held on 15.02.2018 at Pune.</p>	<p>periodic intervals.</p> <p>Bankers to update data on MSRLM portal regularly, dispose off all pending cases, and observe Reserve Bank of India guidelines while opening accounts of SHGs.</p> <p>MSRLM to resolve issues pertaining to updation of data on their portal and to provide monthly progress report to SLBC.</p>	<p>Member Banks</p> <p>MSRLM</p>



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		<p>Representative of SNEHA, a NGO requested bankers to extend help in opening of accounts of their beneficiaries in urban areas.</p> <p>Convener, SLBC requested her to put up a detailed note about nature of their work and expectations from bankers through NULM, Maharashtra.</p> <p>Representative of Directorate of Municipal Administration, Mumbai informed the house about progress of DAY-NULM in Maharashtra.</p>		
6	Impact of Low Level Credit Services in Scheduled Areas	<p>To improve the low level of credit in the scheduled area blocks, Convener, SLBC suggested as under:</p> <p>He requested the Government authorities to explore the possibility of creating adequate infrastructure for increasing the level of credit. Further, he suggested that the movement of SHG be focused in the area so as to have community financing in the area. He also suggested strengthening of Bank Mitras in the scheduled areas to mobilize credit. He urged the LDMs to review progress of finance and ACP achievements in DLCC meetings regularly.</p>	<p>The State Government to explore the possibility of creating adequate infrastructure in the scheduled areas.</p> <p>Banks to strengthen bank mitras deployed by them in the scheduled areas and focus lending to SHGs in the scheduled areas.</p> <p>LDMs to review progress of finance and</p>	<p>Concerned department of GoM</p> <p>Member Banks</p> <p>LDMs</p>



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			ACP achievements in DLCC meetings regularly.	
7	<p>Regular issues to be discussed during SLBC meetings</p> <p>Dairy Entrepreneurship Development Scheme</p> <p>Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics and Agri-Business Centres" (ACABC)</p>	<p>Dy. Gen. Manager, NABARD, Pune informed the house about progress of the two schemes in the State. He urged bankers to submit claims by 28.02.2018 and claim applicable subsidies before 31.03.2018.</p> <p>CGM, NABARD, Pune requested bankers to submit utilization certificates urgently. He observed that bankers were charging interest on whole amount without taking amount of subsidy into account.</p> <p>Dy. Gen. Manager, NABARD, Pune informed that bankers were expected to refund subsidy to NABARD in case there was no utilization.</p> <p>Convener SLBC informed the house about the interface meeting of bankers and agripreneurs trained under ACABC scheme, conducted by MANAGE, Hyderabad at Pune on 21.12.2017. He informed that the response to the meeting</p>	<p>Member Banks to dispose off all the pending proposals under schemes sponsored by NABARD, submit all pending claims, claim subsidy within stipulated time, submit utilization certificates and report compliance to NABARD.</p>	<p>Member Banks</p>



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		was overwhelming and 111 proposals were in the process of approval by Bankers.		
8	Pradhan Mantri Awas Yojana (PMAY)	<p>Representative of NHB informed the house about the progress of the scheme in the State. She observed that performance of banks was poor as compared to Housing Finance Companies. She opined that Lead District Managers may coordinate with Urban Local Bodies (ULBs) to improve performance.</p> <p>Chairman, SLBC exhorted the bankers for improvement in performance. However, he observed that though housing finance companies were performing better than banks, those were being financed by the banks only.</p> <p>Convener, SLBC informed about amendments in guidelines of PMAY – Urban and requested all concerned to note the same for proper implementation.</p>	<p>Member Banks to make focused efforts to improve performance under PMAY and achieve targets.</p> <p>Lead District Managers to coordinate with ULBs and bankers for improvement in performance under PMAY.</p> <p>Member Banks to note the amendments for proper implementation.</p>	<p>Member Banks</p> <p>LDMs</p> <p>Member Banks</p>
9	Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch authorization Policy	Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorisation Policy and observed that branches were opened only at 18 centres of the identified 280. He informed that the detailed list of district wise centres where	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India	Member Banks





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		bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested member banks to update SLBC with the current status of opening of brick and mortar branches / CBS enabled outlets at the allotted centres for putting up a status note to Reserve Bank of India.	with a copy endorsed to SLBC.  Lead District Managers to review the status of opening of CBS enabled banking outlets in BLBC / DLCC meetings.	LDMs
10	Use of Marathi in ATMs and Day to Day Transactions by Banks	Convener, SLBC informed about the State Governments instructions for use of Marathi language in ATMs and day to day working of banks. He also informed about relevant guidelines of Reserve Bank of India in this regard and requested to note the provisions and ensure strict implementation of the same.	Member Banks to refer to the Government of Maharashtra and Reserve Bank of India guidelines and comply accordingly.	Member Banks
11	Zero Balance Accounts	Convener, SLBC informed about Government of Maharashtra's concern about opening of zero balance accounts of students from Minority Communities for direct transfer of scholarship amount. He also informed that providing copy of PAN card need not be insisted upon.  Representatives of member banks informed that accounts were being opened as per KYC guidelines issued by Reserve Bank of India and accounts opened under zero balance category did not attract any service	Member Banks to follow KYC guidelines issued by Reserve Bank of India strictly while opening accounts. Due care be taken so that correct type of account is opened.	Member Banks



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		charges.  Convener, SLBC informed that it was also necessary on part of account holders / students to inform the purpose of opening of accounts so that bankers can open correct type of accounts.		
12	Relief Measures by Banks in Areas Affected by Natural Calamities	Convener, SLBC informed about recent incidence of heavy unseasonal rains and hailstorm in some of the areas from Maharashtra, especially from Vidarbha-Marathwada Region. He requested Government of Maharashtra to issue necessary notification. He also requested Conveners of District Consultative Committees (DCCs) of the affected districts to convene a special meeting immediately and Lead District Managers to coordinate the same so as to ensure speedy implementation of suitable relief measures as per extant Reserve Bank of India guidelines.	Concerned Department of Government of Maharashtra to issue necessary notification / GR at the earliest.  Lead District Managers to convene special DLCC meetings in consultation with Chairmen of DLCC.	Revenue Dept. GoM  LDMs
13	Flow of credit to Micro and Small Enterprises	Convener, SLBC requested all member banks to note the Prime Minister's Task Force Targets as under: <ul style="list-style-type: none"><li>• Minimum 10% annual growth in number of micro enterprise accounts</li><li>• To achieve 60% allocation of Micro Enterprises to total exposure of Micro</li></ul>	Bankers to note the clusters and cater to the credit needs of these units.	Member Banks



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		<p>and Small Enterprises</p> <ul style="list-style-type: none"><li>To achieve a 20% year-on-year growth in credit to Micro and Small enterprises to ensure enhanced credit flow.</li></ul> <p>He informed that various related issues will be discussed in detail during a SLBC sub-committee meeting to be held at Pune shortly and urged the member banks to comply with Reserve Bank of India guidelines on framework for revival and rehabilitation of MSMEs by referring accounts under SMA category to the committee with specific emphasis on chronic cases without fail.</p> <p>He informed about RBI's survey to find out clusters of MSMEs that are not formally identified / recognised as MSME clusters by Ministry of MSME, UNIDO etc. and stressed the need to facilitate credit flow to these units through banking channels.</p> <p>He requested Lead District Managers to monitor the activity and submit report to SLBC in the format provided.</p>	<p>Member banks to note the guidelines for compliance</p> <p>Lead District Managers to monitor the activity and submit quarterly report to SLBC in prescribed format.</p>	<p>Member Banks</p> <p>LDMs</p>



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14	Monitoring Flow of Credit to Various sectors of Economy & Credit to Minority Communities	<p>Convener, SLBC observed that only 8 banks could achieve the stipulated target of 15% as at the end of the third quarter of the current financial year. He instructed the bankers to launch special drives in minority concentrated districts for achieving target by March 2018.</p> <p>Convener, SLBC informed that the list of minority concentrated districts was already shared with all concerned and was also available on SLBC website. He also informed that various related issues will be discussed in detail during a SLBC sub-committee meeting.</p> <p>Chairman, SLBC suggested that conscious efforts by banks in the areas of data cleaning and proper reporting would improve the performance to a large extent.</p>	<p>Member banks to launch special drives in the minority concentrated districts of Maharashtra and make all out efforts to achieve the stipulated target.</p> <p>Member Banks to give special attention to data cleaning and proper reporting in respect of finance to minority communities.</p>	<p>Member Banks</p> <p>Member Banks</p>
15	Other Issues i. Pradhan Mantri Fasal Beema Yojana (PMFBY)	Convener, SLBC informed the house about communication received from Commissionerate of Agriculture, Government of Maharashtra. It has been informed that (i) utilisation certificates for 2015-16 under National Agri Insurance	Member Banks to submit utilization certificates for 2015-16 and 2016-17 immediately and take up the issue of payment of	Concerned Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>ii. Notifying all District Headquarter Towns etc. for creation of Equitable Mortgage</p> <p>ii. Introduction of a new Maharashtra State Recovery Act</p>	<p>Scheme (NAIS) and (ii) for 2016-17 under PMFBY were still awaited from nodal banks (iii) Payment of Additional Claims under NAIS Kharip 2014 and Rabi 2014-15.</p> <p>Chairman, SLBC appealed the State Government to arrange to notify all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika) Nagar Panchayats under Section 58 (f) of Transfer of Property Act, 1882 for creation of Equitable Mortgage in the State of Maharashtra; which will help the common man / small business community to create equitable mortgage &amp; availing housing / business loans for their needs easily.</p> <p>Chairman, SLBC appealed the State Government to arrange to amend the The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act 1974 suitably and introduce a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks.</p>	<p>additional claims under NAIS Kharip 2014 and Rabi 2014-15 with Government of Maharashtra and concerned insurance companies as per list provided.</p> <p>Concerned department of Government of Maharashtra to issue necessary notification.</p> <p>Concerned department of Government of Maharashtra to introduce the new act.</p>	<p>Inspector General of Registration and Controller of Stamps, GoM, Pune</p> <p>GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
v.	Credit of waiver amount in respect of CSMSSY 2017	<p>Representatives of member banks requested clarification about credit of waiver amount in respect of CSMSSY 2017 to savings account / OD accounts of the farmer borrowers where the farmer has deposited the amount after 31/07/2017 in eligible accounts.</p> <p>Additional Commissioner, Cooperation, GoM informed that necessary guidelines would be issued shortly. He urged member banks to complete the implementation of OTS scheme in their banks expeditiously so that fresh finance could be granted to the farmers.</p>	<p>GoM to issue necessary clarification.</p> <p>Member banks to complete implementation of OTS scheme in respect of accounts eligible for waiver urgently.</p>	<p>Cooperation Dept. GoM</p> <p>Member Banks</p>
v.	Submission of Data	<p>Chairman, SLBC urged member banks to submit requisite data to SLBC within stipulated time limits so that compilation of agenda notes and quarterly submissions to Reserve Bank of India could be undertaken in time accordingly.</p> <p>Convener, SLBC appealed all the stakeholders to convey issues to be taken up, queries, data from implementing agencies etc. at least two weeks in advance so as to include the same in the agenda notes of the meeting.</p>	<p>Member banks to submit data within stipulated time limits.</p> <p>All stake holders to submit issues to be taken up, queries, data etc. at least two weeks in advance to SLBC.</p>	<p>Member Banks</p> <p>All stakeholders</p>



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

Convener - SLBC Maharashtra



**Annexure II**

**List of Participants of 138<sup>th</sup> SLBC Meeting held on 22.02.2018 at Mumbai**

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Shri V. Ashok Kumar	NRP, NRLM, MoRD New Delhi
<b>State Government</b>		
1	Dr. Jogdand	Addl. Commissioner, Cooperation
2	Smt. Pradnya Mahale	Dy. Secretary, Planning
3	Shri R.N. Khokle	Executive, KVIC
4	Shri M.T. Wankhede	Asstt. Director, KVIC
5	Shri R.B. Randhake	Asstt. Gen. Manager, LASDC
6	Shri Raman R.	MM, MSRLM- Mumbai
7	Shri Gopaldas Jhanwar	SMM (FI), MSRLM- Mumbai
8	Shri Nitin Surwase	State Manager, NULM, DMA, Mumbai
9	Shri S.P. Rajebhosale	SMM Urban Development, DMA, Mumbai
<b>Reserve Bank of India</b>		
1	Dr. S. Rajagopal	Regional Director, Maharashtra & Goa
2	Smt. Indrani Banerjee	Regional Director, Nagpur
3	Shri Madhukar Jadhav	General Manager, FIDD, Mumbai
4	Shri Mohan Sangavikar	Asstt. General Manager, FIDD, Mumbai
<b>NABARD</b>		
1	Dr. R N Kulkarni	Chief General Manager, MRO, Pune
2	Shri Raymond B D'Souza	Dy.Gen Manager, NABARD, Pune
3	Ms Usha Mahesh	Asstt. Gen Manager, NABARD, Pune
<b>Apex Banks</b>		
1	Smt. Rekha Surti	Regional Manager, National Housing Bank
<b>Commercial Banks.</b>		
1	Shri A.C. Rout	Executive Director, Bank of Maharashtra
2	Shri Sandesh Pawar	Manager, Allahabad Bank
3	Shri G. Malleswara Rao	Chief Gen. Manager, Andhra Bank
4	Shri A.K. Gupta	Dy. Gen. Manager, Bank of Baroda
5	Smt. Sulbha Rathod	Asstt. General Manager, Bank of India
6	Shri T.G. Boraiah	Dy. Gen. Manager, Canara Bank
7	Shri Jaywant Phule	Sr. Manager, Canara Bank
8	Shri S.R. Khatik	General Manager Central Bank of India
9	Shri S.B. Humne	Chief Manager, Central Bank of India
10	Shri P. Rajendran	Dy. Gen. Manager, Corporation Bank
11	Shri Y.S. Thakur	Asstt. Gen. Manager, Dena Bank
12	Shri K. V. Saravanan	Dy. Gen. Manager, IDBI Bank
13	Shri Vinodkumar K.S.	Asstt. Gen. Manager, Indian Overseas Bank
14	Shri Jayant Verma	Chief Manager, Oriental Bank of Commerce
15	Shri Ramesh Kumar Malhan	Asstt. Gen. Manager, Punjab National Bank
16	Shri Shashank Salve	Sr. Manager, Punjab & Sind Bank
17	Shri Naval Kishore Mishra	Dy. Gen. Manager, State Bank of India
18	Shri Vivek Newalkar	Chief Manager, State Bank of India
19	Smt. Sasmita Swain	Br Manager, Bandhan Bank
20	Shri Faisal Naik	CH & BH DCB Bank
21	Shri Philip Abraham	DVP, Federal Bank
22	Shri Ajay Godse	Zonal Manager, ICICI Bank





Sr. No.	Name of the Participant	Designation / Institution
23	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
24	Smt. Manasi Mulik	Chief Manager, IndusInd Bank
<b>Small Finance Banks</b>		
1	Shri Prashant Shinde	Regional Head AU SF Bank
2	Shri Prince Tiwari	Head FIG, AU SF Bank
3	Shri Rishi Jha	Zonal Manager, Equitas SF Bank
4	Shri R. Baskar Babu	CEO, Suryoday SF Bank
5	Shri Yogesh Dixit	CRF, Suryoday SF Bank
<b>Regional Rural Banks</b>		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri Sitaram Sawant	Gen. Manager, Vidharbha Konkan Gramin Bank
3	Shri Gangadhar Wakade	Chief Gen. Manager, Maharashtra Gramin Bank
<b>M.S. Cooperative Bank</b>		
1	Shri O.S. Thokare	Dy. Gen. Manager
2	Shri S.B. Jadhav	Joint Manager
<b>Lead District Managers</b>		
1	Shri Kumar Gaurav	LDM, Ahmednagar
2	Shri T.D. Gaikwad	LDM, Akola
3	Shri P.S. Kutwal	LDM, Aurangabad
4	Shri Vijay Chavan	LDM, Beed
5	Shri R.S. Khandekar	LDM, Bhandara
6	Shri P.N. Shrote	LDM, Buldhana
7	Shri S.N. Jha	LDM, Chandrapur
8	Shri Pradeep Gilankar	LDM, Dhule / Jalgaon
9	Shri P.M. Bhosale	LDM, Gadchiroli
10	Shri D.K. Silare	LDM, Gondia
11	Shri P R Shinde	LDM, Hingoli
12	Shri N.M. Ilamkar	LDM, Jalna
13	Shri Rahul Mane	LDM, Kolhapur
14	Shri S.R. Burde	LDM, Latur
15	Shri S. V. Sapte	LDM, Mumbai City
16	Shri Gadadhar Sethi	LDM, Mumbai Suburb
17	Shri Ayub Khan	LDM, Nagpur
18	Shri V.U. Ushir	LDM, Nanded
19	Shri D.H. Barot	LDM, Nandurbar
20	Shri B.V. Barve	LDM, Nasik
21	Shri Nilesh Mohan Vijaykar	LDM, Osmanabad
22	Shri Ram Kharatmal	LDM, Parbhani
23	Shri A.V. Bedekar	LDM, Pune
24	Shri A.M. Nandanwar	LDM, Raigad
25	Shri S.U. Adsul	LDM, Ratnagiri
26	Shri C.B. Gudaskar	LDM, Sangli
27	Shri M.Y. Shirolkar	LDM, Satara
28	Shri M.B. Mahale	LDM, Sindhudurg
29	Shri Datta Kulkarni	Officer, LBO, Solapur
30	Shri Anil Sawant	LDM, Thane / Palghar
31	Shri W H Kohad	LDM, Wardha
32	Shri Kailash Kumre	LDM, Yavatmal



Sr. No.	Name of the Participant	Designation / Institution
<b>UIDAI</b>		
1	Shri Sumnesh Joshi	Asstt. Director General
<b>Other</b>		
1	Shri Sunil Kasture	State Director, RSETIs
2	Smt. Neena Shah More	Proj. Director, SNEHA
3	Shri Mahesh Mane	Consultant, MANAGE
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri V.U. Mhaske	General Manager, Convener, SLBC
2	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
3	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
4	Shri Amit Teke	Senior Manager, SLBC
5	Shri P.M. Walunjkar	Manager, SLBC