



No. AX1 / SLBC – 156 / Minutes / 2022-23

Sept 12, 2022

**Minutes of the 156th SLBC Meeting held at Hotel Rama International, Aurangabad on
Sept 05, 2022**

156th Quarterly SLBC Meeting was held on 05.09.2022 at Hotel Rama International, Aurangabad, under the Chairmanship of Shri A B Vijayakumar, Executive Director, Bank of Maharashtra, to discuss the progress under Annual Credit Plan for the FY 2022-23, KCC disbursement and various initiatives undertaken by Central & State Govt.

Dr. Bhagwat Karad, Hon'ble MoS, Finance Govt. of India, graced the meeting as Chief Guest and addressed the forum.

Meeting was also attended by, Shri Sushil Kumar Singh, Director Dept. of Financial Services, Shri Anup Kumar, Additional Chief Secretary, Co-operation Govt. of Maharashtra, , Shri Eknath Dawale, Principal Secretary Agriculture Govt of Maharashtra, Shri.Rajgopal Devra^ Principal Secretary Planning Dept Govt. of Maharashtra, Shri Ajay Michyari^ Regional Director, Reserve Bank of India Mumbai, Ms. Sangita Lalwani^ Regional Director Reserve Bank of India Nagpur, Shri G. S. Rawat, Chief General Manager, Maharashtra Regional Office, Pune, Smt. Kalpana More, General Manager, FIDD Reserve Bank of India, Mumbai, Dr. Hemant Vasekar CEO, MSRLM, Shri Anil Kawade^, Commissioner of Cooperation, Govt. of Maharashtra ,Shri Sunil Kendrekar Div. Commissioner Aurangabad , Dr. Abhijit Chaudhary Commissioner, Aurangabad Municipal Corporation. Ms Rehmat Parkar^ DGM FIDD Reserve Bank of India Nagpur, Smt Sheela Bhandarkar Dy General Manager, MRO, NABARD, Pune.

(^ refers to virtual presence in the meeting)

The meeting was also attended by Shri Anjanikumar Srivastava General Manager SIDBI and Executives and senior officials of various Member Banks, LDMs, Executives & officials of various Govt. departments, Corporations and Agencies.

Shri R D Deshmukh, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Shri A B Vijayakumar, Executive Director, Bank of Maharashtra and Chairman of the SLBC Meeting, initiated the dialogue by welcoming the dignitaries, and informed the house that focus of the discussions during the meeting would be ACP achievement by Member Banks, KCC disbursement, KCC saturation, Saturation drive of Jansuraksha scheme, initiatives of FI including opening of Banking outlet & Brick and Mortar branches and various initiatives of Central and State Govt. He proceeded by taking a quick review of achievements under ACP 2022-23 and informed that the achievement under Priority Sector was 36 % of annual target. He appraised the house that the overall achievement of Member Banks under credit disbursement for Agriculture and MSME in the State was 39 % and 40 % respectively of the total Annual Target. Further he appraised that achievement under crop loan disbursement was 66 % of Kharif target as of 31/07/2022 (Last year it was 59%).He



observed that, effects of postcovid resurgence on the Economy and late but good Monsoon and various supportive policies of the Govt. had helped Banks to increase in credit disbursement and All Member Banks have responded positively in credit disbursement and it is resulted in rise in disbursement as compared to previous year.

He appealed Member Banks and Lead District Managers in the State to actively participate in ongoing KCC saturation program & implementation of Atmanirbhar packages with slogan” Kisan Bhagidari Prathamika Hamari”. He appraised Member Banks to go for convergence of various NABARD and Central and State Govt. schemes for interest subvention, Subsidy, various Guarantee schemes etc. wherever feasible, for lowering the risk and increasing recovery prospective.

He appraised the house the active participation in various Govt. Initiatives viz. Jansuraksha Campaign, various activities under AKAM etc. He appreciated efforts taken by State Govt for initiating process for availing online utility for creation of charge and requested to speed up the process.

(Action by Member Banks, State Govt)

Shri Ajay Michyari, Regional Director, Reserve Bank of India, Mumbai, in his opening remarks deliberated as under,

He appraised importance of SLBC forum in implementation of Reserve Bank of India's Lead Bank scheme in order to serve the citizens in the State.

- He congratulated Member Banks for good disbursement in MSME sector.
- Performance under agriculture infrastructure scheme in respect of accounts and amount needs to be focused and it should be improved, through various schemes available and potential should be used to finance agriculture infrastructure schemes.
- High rejection rate in KCC to Fishery and Animal Husbandry should be looked into and farmers should be guided properly in order to avoid rejection of applications.
- Disbursement by Pvt Sector Banks should be improved and target should be achieved by them.
- Further he raised the need of innovative Banking products to meet the credit requirement in the State.
- Signing of MoU with the DLR for downloading 7/12 extracts should be completed at the earliest in order to speed up the process of agriculture financing. All Member Banks to enter into MOU with DLR.
- Growth in priority sector should be commensurate with growth in Non-priority sector.

(Action by Member Banks)



Shri Anup Kumar, Additional Chief Secretary Co-operation Govt. of Maharashtra, in his opening remarks has deliberated as under:

- He appraised the house on modification of Incentive scheme guidelines of MJPSKY-2019.
- The portal for data uploading is operational and data of all eligible farmers should be uploaded as per the timeline given with due care to avoid rejection of data.

(Action by Member Banks)

Shri G S Rawat, Chief General Manager, NABARD in his opening remarks raised following issues:

- **Financing FPOs:** Govt of India (Gol) has created an enabling policy environment for promotion of Agriculture Sector. Recent focus on creation of Agri Infrastructure, Agri Start Ups & Formation and Strengthening of FPOs under the Centrally Sponsored Scheme through capacity building of members and providing matching equity support up to Rs.15.00 lakh, credit guarantee support available from NABSanrakshan, is a good opportunity for banks to extend credit support to eligible FPOs. Credit support may be extended in the form of term/working capital assistance towards creation of agri-infrastructure, packing/ processing units, storage godowns, etc.
- **Saturation under KCC:** There is need to onboard at least 15 lakh new farmers under KCC to achieve the benchmark of 80% coverage of PM Kisan beneficiaries. Considering the presence of over 9,500 rural and semi urban bank branches in the State, branch-wise targets may be fixed for bringing new farmers under the KCC fold. An action plan for mapping each bank branch with ground level functionaries of the State Govt. department may be drawn for review and constant follow-up for covering new farmers.
- Under the social sector schemes of PMSBY, PMJJBY and APY, submission of claims by beneficiaries in case of natural/accidental death is very low, mainly on account of lack of awareness of scheme benefits and claim procedures. Banks may educate the beneficiaries of the same through financial literacy programs/camps.
- Banks may facilitate smooth credit flow to farmers through various schemes by ensuring minimum turnaround time and wiping out pendency of applications.
- Disbursements under crop loan against the ACP targets as on 31 July 2022 is observed to be low in respect of five districts viz., Palghar (12%), Nandurbar (30%), Washim (28%), Nagpur (29%) and Hingoli (27%). LDMs of the respective districts may be advised to initiate steps to improve the performance by reviewing the same periodically in district level meetings.
- In order to meet credit requirement for post-harvest management, bankers may provide at least 10-12% of production credit for agriculture infrastructure. Interest subvention of 3% p.a. for loans upto Rs.2.00 cr. available under the Agriculture Infrastructure Fund and credit guarantee cover under CGTMSE may be availed by banks in convergence with other schemes of Central/State Govt. for providing maximum benefit to farmers and FPOs.
- RRBs and Cooperative Banks may avail financial assistance from NABARD for purchase and deployment of mobile vans for demonstration of banking technology in



rural and semi urban areas. Till date, NABARD has provided financial assistance to more than 40 such vans to various banks in the State.

- Financial support of upto Rs.15.00 lakh for Rural Haat is available from NABARD for construction of open air markets (bazaars) that serve as trading venue for local producers in rural areas. Under the project, physical infrastructure like permanent otta (platform) structure with roof, toilets, office room, vermin-compost pit, etc. can be constructed in the bazaar area that belongs to Gram Panchayat. Panchayati Raj Institutions can be project implementing agencies under the project and approach the District Development Managers in their respective districts.
- Livelihood and Enterprise Development Programme (LEDP) and Micro Enterprise Development Programme (MEDP) are skill development and capacity building programmes supported by NABARD and are designed for supporting SHG/JLG members in setting up and managing successful enterprises for livelihood. NGOs, Banks, Govt. Agencies, RSETIs, Panchayati Raj Institutions, Farmer clubs, FPOs, PACS, Agri universities, Govt Departments, MFIs etc. are eligible agencies to act as Project Implementing Agency under the schemes.
- Further he advised to the Member Banks to focus on improvement of TAT in implementation of various Govt. schemes, KCC etc.

(Action by Member Banks/State Govt.)

Shri Sushil Kumar Singh, Director Dept. of Financial Services in his opening remarks raised following issues:

- Banking outlets in 31 villages to be provided with Banking services as per list provided by Dept. of Financial Services and should be updated on JDD app.
- As per discussion in Interstate Regional Council Brick and Mortar branches to be opened by 31st Dec .2022, at 33 villages of the Maharashtra having population more than 3000.
- As advised by of Hon'ble Prime Minister in his Independence Day speech, every entitled person to be linked with Insurance scheme and Pension scheme.
- Performance of the State should be at par with the National average in respect of Jansuraksha Schemes.
- Role of State Govt. and their field functionary should be pivotal in onboarding these schemes.
- Small borrowers should be focused by providing PM Svanidhi, PMMY loans and should be at par with National average. The National & State average of PMMY is 30179 & 25179 respectively. Also, the National & State average of PM SVanidhi is 3018 & 2033 respectively. Member Banks to focus in order to improve state average at National level.
- Saturation program in Nadurbar district should be followed in true spirit and timeline should be followed.



(Action By :- Member Banks, State Govt, Lead District Manager Nandurbar)

Dr. Bhagwat Karad Hon'ble MoS Finance Govt. of India in his opening remarks advised as under:

- Banks play important role in implementation of PM flagship schemes.
- He congratulated SLBC for having good performance under ACP disbursement.
- Banking Infrastructure in Maharashtra is good as compared to national level.
- Achievement under Social security schemes, PM flagship schemes should be improved and should be at par with the National average.

Shri V N Kamble, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussions and Shri B. V. Barve, Assistant General Manager, SLBC, Maharashtra anchored the proceedings of the meeting.

Various Government officials provided their valuable inputs during course of discussions.

The meeting concluded after vote of thanks proposed by Shri B. V. Barve, Asst. General Manager, SLBC, Maharashtra.

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				
Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 155 th SLBC Meeting dt. 30.05.2022	The minutes of 155 th SLBC Meeting dt. 30.05.2022 were placed as an annexure in the agenda. The minutes of 155 th 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 June, 2022 was given to the house. It was highlighted that as against ACP target of Rs. 5,22,073 Crore under Priority Sector, the achievement is 36 % for the first quarter. A 3-year comparative performance under crop loan disbursement as of 31.07.2022 was presented to the House and it was informed that current year achievement is 66 % of the total Kharif target. SLBC Convener requested Member Banks to expedite the process for achievement of disbursement targets.	Member Banks to make further efforts to achieve & surpass the set target under ACP 2022-23	Member Banks



		<p>Principal Secretary Agriculture Govt. of Maharashtra suggested as under</p> <p>performance review of KCC disbursement of low performing Banks Accordingly following discussion took place for SBI, PNB, BOB, BOI, IB, Canara Bank, HDFC, ICICI & Axis Bank. As of 31/07/2022 % Achievement under crop loan disbursement of these Banks is 52%, 29%, 42%, 54%, 29%, 85%, 46%, 19% and 36% respectively.</p> <ul style="list-style-type: none">• General Manager SBI informed that their performance as of 31st of August is improved and they will achieve target of Kharif by Sept 2022• Representatives of the PNB stated that, performance will be improved by Sept 2022. Hon'ble MoS Finance & Principal Secretary Agriculture had told that, Crop loan should be given in time and asked PNB to improve their performance• Representatives of the BoB informed that their performance as of August 2022 is improved.	<p>All Concerned Member Banks have to improve performance and achieve the targets as per commitment.</p>	<p>Concerned Member Banks</p>
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		<ul style="list-style-type: none">• Representatives of the BOI informed that their performance will be improved.• Representatives of the Indian Bank has informed that their performance will be improved.• Canara Bank was congratulated on its highest achievement of 85 % and representative of Canara Bank deliberated that, the performance is due to constant followup from controlling offices for KCC disbursement.• Performance of HDFC Bank should be improved and representative of HDFC has responded that, they will achieve Kharif target by Sept 2022• Representatives of ICICI Bank informed that, their performance will improve.• Representative of AXIS Bank informed that, it will be achieved by Sept 2022 <p>Hon'ble MoS Finance has expressed that, Agriculture finance is a priority</p>		
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		<p>sector lending and should be focused by all Member Banks. Further he has advised that, Banks have to confirm their Branch Managers are staying at Place of posting in order to have a better connect with the locality and to result into improved performance. Besides he urged to post adequate staff to the branches to inculcate recovery culture and achieve set targets invariably.</p> <p>Shri Anup Kumar, Additional Chief Secretary Co-op Govt. of Maharashtra, emphasized that, Disticts where DCCBs are defunct especially the districts of Vidarbha Region and Districts of Rainfed area be focused by PSBs and ensure that, farmers should not be deprived of KCCs</p> <p>Shri A B Vijayakumar Executive Director expressed that; Agriculture field officers should visit the farmers at early in the morning and that, Branch Managers in rural area should reside at place of posting in order to have a better result. Further he deliberated that, farmers should be financed for allied activities in order to have</p>	<p>All Member Banks to ensure that their staff is residing at Head Quarters</p> <p>All Member Banks working in the Districts where DCCBs are weak or defunct may extend credit to the farmers to meet their credit requirement</p> <p>Member Banks to ensure that, farmers to be financially assisted for allied activities also.</p>	<p>Member Banks</p> <p>All Concerned Member Banks</p> <p>All Member Banks</p>
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		<p>sustainable income. Mindset of all the Stakeholders should be changed in respect of CIBIL score and sensitization of farmers should be there. Further he appreciated the Incentive scheme of Govt. of Maharashtra</p> <p>Convener SLBC expressed his concern over less availability of the staff in the branches in order to serve rural population and requested to State Govt. for involvement of village level machineries for identification of uncovered farmers and arrangement of Credit Camps so that it will help to achieve target.</p> <p>CGM Nabard requested Member Banks and LDMs of the districts having lower percentage of KCC disbursement to improve the performance and reiterated that, field level functionaries should be involved and Branch wise target to be fixed in order to include new farmers in the stream of KCC and periodical review should be taken.</p> <p>Shri Sunil Kendrekar, Divisional Commissioner made an elaborative</p>	<p>Member Banks alongwith field functionaries of State Govt to work as a hand in hand and ensure that, KCCs are extended to all eligible farmers</p> <p>Member Banks and LDMs of the districts having lower percentage of KCC disbursement to improve the performance</p> <p>Bankers and State Govt. to work on NPA recovery and Banker level recovery committee meetings should</p>	<p>Member Banks & State Govt.</p> <p>Member Banks & LDM</p> <p>Member Banks and State Govt.</p>
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	<p>b) Crop Insurance under PMFBY Saturation of PM- KISAN beneficiaries under Kisan Credit Cards to Animal Husbandry & Fishery</p>	<p>narration on agriculture credit and repayment of agriculture loan etc. He suggested recovery committee meetings to be arranged by Banks with Govt. officials. He emphasized a need to change the Mindset of Bankers as well as Public in general.</p> <p>Convener SLBC, put forth the performance under KCC to Animal Husbandry and Fishery and requested that, quality proposals should be submitted and proposals should not be rejected on flimsy ground.</p> <p>General Manager FIDD Reserve Bank of India, Mumbai deliberated that, resource person should be there while conducting KCC camps for Animal Husbandry and Fishery to create awareness among the farmers and it will help in improvement of quality of the proposal and results into less rejection. Principal Secretary advised member banks to achieve KCC saturation.</p>	<p>be held regularly</p> <p>Member Banks to ensure that, KCC proposals of Fishery and Animal Husbandry should not be rejected on flimsy ground.</p>	<p>Member Banks</p>
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	<p>c) Lending towards Government Sponsored Schemes (GSS)</p> <p>1) MSRLM</p>	<p>CEO, MSRLM highlighted few of the following concerns in respect of SHG Bank Linkage programme:</p> <ol style="list-style-type: none"> 1. 8,000 SHG SB account applications are pending at various bank branches in the State this causes hinderance for extending Govt. Grant & also credit linkage in due course. 2. 100% Coverage of all eligible SHG members under PMJJBY (80% achvt) & PMSBY insurance schemes & requested to hasten claim settlement process. 3. Appealed bankers to focus on SHG financing in Marathwada region as % achievement in the region is at lower side. 4. Requested for reiteration of Reserve Bank of India guidelines pertaining to opening of SHG SB accounts, as few of the Banks are demanding additional documents over and above as prescribed by Reserve Bank of India. 5. Not to insist collaterals to SHGs for Bank credit upto Rs.20.00 Lakh. <p>Executive Director Bank of Maharashtra, stated that, SHG movement is far behind in the</p>	<p>All Member banks to ensure that there is no pendency in opening of accounts under SHGS as well as credit linkage thereof</p> <p>Member Banks to sensitize field functionaries to process SHG loans and SB account opening forms within stipulated time period. Banks to focus on reducing NPAs under SHGs by devising suitable strategies & handholding of SHG members through awareness camps.</p> <p>Member Banks are requested to ensure that documents of Customer Due Diligence (CDD) as prescribed by Reserve Bank of India are to be followed while opening SHG's SB accounts</p> <p>Collateral waiver is also implemented as per the guidelines.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>
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		<p>Maharashtra state as compared to other States and Bankers in the Maharashtra should focus more on SHG finance.</p> <p>General Manager, FIDD Reserve Bank of India, appreciated efforts taken by Member Banks in clearance of pending SHGs for credit linkage and requested to CEO MSRLM to send list of pending applications for SB account opening to the concerned Member Banks.</p> <p>Hon'ble MoS Finance Govt. of India advised to all PSBs and RRBs to improve their performance under SHG financing in the State and Marathwada region in particular.</p> <p>In response Convener SLBC requested all Member Banks to improve their performance in SHG lending as advised by Hon'ble MoS finance.</p> <p>Performance of all other Govt Sponsored schemes was also reviewed,</p> <p>Hon'ble MoS Finance advised HDFC & ICICI Bank to improve their performance under PMEGP.</p>	<p>MSRLM to provide list of pending account opening to Member Banks</p> <p>Member Banks to ensure quick disposal of all pending proposals under CMEGP, PMEGP, and all other GSS and ensure that there is no time lag between sanctions and disbursements.</p> <p>HDFC and ICICI to improve performance under PMEGP</p>	<p>Member Banks MSRLM</p> <p>Member Banks</p> <p>HDFC & ICICI Bank</p>
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		<p>SC/ST representative deliberated need of focus on finance to SC/STs</p> <p>GM FIDD inform that SC/ST chamber of commerce is a part of SLBC sub-committee meeting on MSME.</p> <p>Executive Director, Bank of Maharashtra, urged the Member Banks to ensure improvement under, sanction and disbursement of PMSvanidhi should be done in next 7 days.</p>	<p>Presently discussion on finance to SC/ST is regularly held in SLBC subcommittee meetings.</p> <p>Member Banks to ensure that, PMSvanidhi applications be cleared on priority on merit.</p>	<p>--</p> <p>Member Banks.</p>
	<p>d) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p> <p>Affordable housing</p>	<p>Forum was appreciated on achievement of MSME sector as of 30.06.2022 was amounting Rs.1,14,411 Cr. Against the total FY target Rs.2,84,548 Cr. The achievement is 40 % of the annual target.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and Member Banks.</p> <p>PMAY Gramin - Forum was informed that SLBC is coordinating a Rural &</p>	<p>-----</p> <p>-----</p> <p>State Government to issue notification.</p>	<p>--</p>



		Semi Urban Branch network of around 9500 bank branches which are fully prepared for disbursing loans under PMAY – G, subject to notification from Govt. of Maharashtra in respect of modalities on sanctioning of loans by banks	----	State Govt.
	e) Education Loan	The House was informed about position of disbursement of Education loans as of 30.06.2022	Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.	Member Banks
	f) Progress under SHG Bank linkage	The House was informed about performance under SHG Bank Linkage Programme as of 30.06.2022.	Member Banks to sensitize field functionaries to process SHG loans and SB account opening within stipulated time period.	Member Banks
	g) Pledge Financing against NWRs to farmers - Progress as of 30.06.2022	The House was informed about District wise / Bank wise progress report as of 30.06.2022 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes.	Member Banks (except M S Coop Bank & Bank of Maharashtra) to onboard themselves on the Online Platform created by Maharashtra State Warehouse Corporation to finance pledge loans under NWRs.	Member Banks (except M S Coop Bank and BOM)
	h) Need for Credit to revitalize handloom	Directions for Need for Credit to revitalize handloom and handicraft industry are on record.	Member Banks are requested to cover maximum weavers under MUDRA weaver scheme to fulfill their credit	Member Banks



	and handicraft industry		needs and submit quarterly disbursement data under handloom industry to SLBC on regular basis	
	i) Implementation of MJPSKY,	ACS, Cooperation, GoM appealed bankers to upload the correct data of eligible farmers in order to credit the amount of incentive in the accounts of the farmer as per time schedule.	All Member Banks to upload data of eligible farmers on the portal within timeframe	All Member Banks



3	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 CD Ratio of Maharashtra State. It was also informed that as of 30.06.2022, District viz. Gadchiroli was having CD ratio below 40% i.e. 38.55 %. Gadchiroli Lead District Manager was advised to ensure that the CD ratio of the district is improved & maintained above 40%. He was advised to continue implementing the strategies to improve CD ratio further in consultation with the Banks operating in the area. Member Banks having branches in Gadchiroli District were requested to analyze / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.	Lead District Manager of Gadchiroli District to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip further below and is improved to > 40%. Gadchiroli Lead District Manager also to ensure that meetings of DCC (SCC) are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.	LDM of Gadchiroli District & Member Banks working in Gadchiroli
4	Position of NPAs in respect of Schematic Lending,	The House was informed about NPAs under MSME & MUDRA were included in the agenda notes. 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. Convener SLBC requested all Member Banks to sharpen skills of NPA recovery and campaigns should be there for NPA recovery	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.	Member Banks



5	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>The house was informed about Reserve Bank of India guidelines dated 17.10.2018 on relief measures to be initiated by banks in the natural calamity affected villages</p> <p>Convener SLBC has informed that, state is very fortunate as there is no natural calamity declared in the State during last quarter</p>	---	--
6	<p>Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy</p> <p>a) Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)</p>	<p>Status of opening of Banking outlet in Unbanked Rural Centres (URCs) was placed before the forum. At 3 URCs Banking Outlets are yet to be opened. These URCs have been allotted to Canara Bank</p> <p>List of 33 villages provided by Dept. of Financial Services having population above 3000 in Maharashtra State was put forth and all concerned Member Banks were requested to ensure opening of Brick and Mortar branches in these villages by 31/12/2022 as per Dept. of Financial Services directives.</p>	<p>Canara Bank to look into opening of banking outlets at allotted centers in the State on priority and ensure that same is complied by 30th of September 2022.</p> <p>Member Banks to whom, village/s have been allotted for opening of branch, are requested to open Brick and Mortar branch/s by 31/12/2022 in respective village.</p> <p>As of now, 4 villages are covered by Brick & mortar branch and 29 villages are yet to be covered.</p>	<p>Canara Bank,</p> <p>SBI (4), MGB (4), VKGB (2), BOB (5), CBI (1), Axis Bank (1), Canara (1), PNB (1), HDFC (1), UBI (3), ICICI (4), BOI (2) All concerned Member Banks.</p>



		Review of opening of Branches in Aurangabad region, as assured during Latur Meet and Aurangabad Regional meeting taken and all concerned Member Banks have to open Branches as assured at earliest.	Forum was informed about opening of one brick and mortar branch of UBI in Aurangabad on the day of SLBC meeting. HDFC has assured to open Phulambri branch within a month, IDBI Bank has assured to open branch at Kingaon village by October 2022. All other Member Banks to ensure opening branches as per commitment.	
	b) Review of operations of Business Correspondents – Hurdles / issues involved	Banks to strictly observe RBI guidelines on BCAs operations so that BCA services are made available at allotted villages itself.	Member Banks to ensure that BCA should work from their allocated village invariably.	Member Banks
	c) Progress in increasing digital modes of payment in the state, provision of continuous 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 & e-payments in	To address the connectivity issue in the State, detailed discussion was done during the Sub Committee meeting on DDP held on 22 nd August 2022.	In case of any connectivity related issue at allotted village, Member Bank may approach respective TSP through DoT for resolution.	Member Banks



	the state			
	d) Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	The house was informed about Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	Members Banks to create / spread awareness about Aadhaar seeding of accounts, through conduct of literacy camps, especially, through Financial Literacy Centers	Members Banks
	e) Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.	Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school curriculum in subjects like History, Marathi, Math, Geography, Economics, Political Science and Civil Governance	Education depat, Govt of Maharashtra
	f) Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy	The House was informed about various schemes, subsidies implemented by the Central and State Government	Member banks to note the various schemes, subsidies implemented by the Central and State Government	Member Banks
	h) Status of Financial Inclusion in the State of Maharashtra A) PMJDY	It was informed that as of 30.06.2022, Banks in Maharashtra have opened more than 3.16 crore accounts. Balance in PMJDY accounts is to the tune of Rs. 10,938 crores. No. of RuPay cards issued are 2.19 crore (69%) and 2.79 crore accounts (88%) have been seeded with Aadhaar number. Convener, SLBC requested Member Banks to go on campaign mode for increasing operations in zero balance PMJDY accounts.	Member Banks to target every individual adult member to cover under PMJDY and Campaign should be there for increasing operations in zero balance PMJDY accounts Member Banks and LDMs to target every adult individual to open PMJDY account, who are left out of mainstream of banking facility.	Member Banks Member Banks & LDMs



<p>B) PMMY</p>	<p>Hon'ble MoS Finance has advised to run a campaign for opening of PMJDY accounts in order to bring State average at par with the National average.</p> <p>The House was informed about progress under implementation of PMMY in the State.</p> <p>It was observed that performance under PMMY is higher than that during corresponding period of previous year. Member Banks were requested to make concerted efforts for improvement in performance under Kishor and Tarun category of MUDRA loans.</p>	<p>Member Banks to make concerted efforts to enhance contribution of Kishor and Tarun category beneficiaries under total MUDRA loan</p>	<p>Member Banks</p>
<p>C) Stand Up India (SUI)</p>	<p>The House was informed about achievement under Stand Up India as of 30.06.2022 and observed that the performance was not commendable. 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 on sanctioning proposals under SUI.</p>	<p>Member Banks to note changes in SUI and ensure to achieve target under SUI. As well as Status updation on portal to be done.</p>	<p>Member Banks</p>



<p>D) APY</p>	<p>The House was informed about importance of Pension scheme, especially for persons from the unorganized sector. DGM, PFRDA briefed that, Dept. of Financial Services allotted target of 8.64 Lakh to the State and achievement is 2.03 Lakh in F.Y. 2022-23. The performance of VKGB is exceptionally good. Requested all Member Banks to achieve saturation target.</p>	<p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p> <p>Lead District Managers of the district having low penetration of APY should strive hard to improve APY enrollment in the concerned districts to achieve allotted target.</p>	<p>Member Banks & LDMs</p>
<p>E) PMJJBY / PMSBY</p>	<p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. It was also informed that Dept. of Financial Services vide its communication dated 27-09-2021 has launched an ambitious saturation campaign of Janasuraksha schemes from 02-10-2021 to 30-09-2022. Member Banks are requested to ensure fresh enrollments as well as renewals and also ensure that all eligible adults including those in the age range of 18 to 21 years are to be covered under PMJJBY & PMSBY during this period.</p>	<p>Member Banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premium in time.</p>	<p>Member Banks</p>
<p>i) Identification of Digital District for the State of Maharashtra</p>	<p>Osmanabad and Washim districts were identified to be digitally enabled. The progress in digital frontier of Osmanabad and Washim District is</p>	<p>Lead District Managers of Osmanabad & Washim and Member Banks to initiate necessary steps to ensure awareness among different</p>	<p>Lead District Managers, Osmanabad & Washim and</p>



	placed before the forum. Performance of Osmanabad district in digital onboarding is 66.13% in SB accounts and 47.88% in CA accounts. Performance of Washim district in digital onboarding is 65.74% in SB accounts and 61.84% in CA accounts.	stakeholders regarding Objective & Timeline of the programme along with strategies to on-board individuals/merchants/traders/businesses/utility service providers through (a) provision of digital modes of payment, (b) creation of necessary digital infrastructure for handling transactions, (c) spread of digital financial literacy among individuals and businesses for encouraging them to adapt digital modes of payment.	Member Banks
	General Manager, FIDD Reserve Bank of India Mumbai informed the house that, AEPS for account holders having accounts in Osmanabad DCC banks is in process.	NPCI and MS Co-op Bank to co-ordinate for early implementation.	NPCI and MS Co-op Bank
j) List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App	Department of Financial Services, GOI has informed a list of 31 villages uncovered as of 30.06.2022 on Jan Dhan Darshak App. It was also informed that all villages are covered by Banks through BCs, however at few of the allocated centres/villages, there is a difference in Latitude and Longitude with that of NIC and are not reflected in nearby touch point menu of Jan Dhan Darshak GIS App	The matter has been raised with NIC to look into.	NIC
k) Targeted Financial Inclusion Intervention programme	The house was informed about TFIIP programme which is implemented in all Aspirational Districts (ADs) i.e.	LDMs of all aspirational districts to regularly hold DLIC meetings in respect of TFIIP and as also distribute	LDMs of Aspirational Districts

		<p>Nandurbar, Osmanabad Gadchiroli & Washim districts.</p> <p>Nandurbar is being identified among ten worst performing districts PAN India by DFS on the basis of KPIs. More intense and focused intervention is needed to bring it at par with other districts that are performing well in these parameters, so as to reach State average within one year i.e. February 2023 and national average in three years' timeline i.e. February 2025</p>	<p>Block wise targets to Banks and upload TFIIP progress on the portal created by Mission Office, Dept. of Financial Services on regular basis</p> <p>Member Banks with branches in Nandurbar district and LDM Nandurbar to devise strategy and work on focused approach collectively to improve the KPIs within the specified timeline.</p>	<p>Member Banks in Nandurbar district and LDM Nandurbar</p>
7	Discussion on improving rural infrastructure/ credit absorption capacity	<p>The House was informed about various Government Policies for information of all concerned stakeholders including progress under Atmanirbhar Bharat Economic Package like Agriculture Infrastructure Development Fund Scheme, PMFME, etc.</p> <p>Convenor, SLBC expressed concern over the performance of Member Banks under AIF Scheme, PMFME & Micro Food Processing Enterprises Scheme and impressed upon the Member Banks to improve performance in the scheme and clear all the pendency so that the target is achieved. Principal Secretary Agriculture GoM requested Member Banks and LDMs to give priority on Agriculture</p>	<p>Member Banks and LDMs are requested to observe 9th of every month as AIF day and process & sanction proposals under AIF and PMFME</p> <p>Member Banks in the State are requested to sensitize field functionaries not to keep proposals pending under AIF scheme and canvass agriculture investment credit portfolio to find out eligible proposals under AIF for uploading on AIF portal</p> <p>Member Banks to ensure that, branchwise targets are allotted.</p>	<p>Member Banks and LDMs</p> <p>Member Banks</p> <p>Member Banks</p>



	<p>Infrastructure development and have a districtwise-branchwise targets. Further he deliberated that, rejection in PMFME should be conveyed properly and DRPs should be taken into consideration.</p> <p>CGM, NABARD informed the forum that Banks may make efforts for convergence of various Central and State Govt. Schemes for financing the Agriculture Infrastructure with the Agriculture Infrastructure Fund (AIF) Scheme, so that the benefits of both capital subsidy and interest subvention reach the ultimate beneficiary and bankers may also achieve their targets under AIF, ultimately leading to increase in disbursement of credit to the Agriculture Sector in the State. Banks may make efforts to increase the credit flow under Agriculture Infrastructure to other districts of the state as well which are basically production centres. Further he informed about the promotional grant assistance to Panchayat Raj Institutions for construction of market place at Rural area</p>		
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8	<p>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>	<p>Skill Development The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p>RSETIs It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 18.08.2022.</p> <p>FLCs It was informed that a detailed review of functioning of FLCs was taken during the SLBC sub-committee meeting dtd. 18.08.2022.</p> <p>Executive Director Bank of Maharashtra, informed the house about innovative steps taken by Bank of Maharashtra including training of Jail inmates.</p>	<p>In order to ensure Credit linkage of the trained personnel, banks may cover R-SETI Trained candidates under their lending programs for the purpose of extending credit to promote successful and viable rural enterprises in agricultural sector.</p> <p>Member Banks to look into the credit needs of RSETI trained candidates.</p> <p>Member Banks to advice Rural branches for conduct of at least one Financial Literacy camp (F L Camp) in a month. MBs to ensure regular & timely submission of F L camp reports to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>
9	<p>Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements</p>	<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 pertaining to Signing of MoU with Settlement Commissioner & Land Records, Pune. Regarding availability of utility for online creation of charge:- A State Level Committee consisting of officials from SC & DLR, IGR, Cooperation,</p>	<p>Remaining Public Banks, Pvt Sector Bank & DCCBs to enter into MoU with the State Government regarding sharing of 7/12 extracts</p> <p>State Govt to make facility available at the earliest.</p>	<p>Concerned Member Banks</p> <p>SC& DLR & State Govt.</p>



		Aurangabad & Nashik Collector office including NIC, NIC Pune, Lead Banks, one Pvt Sector Bank, LDMs of Aurangabad & Nashik formed on 19.01.2022 & accordingly, 3 rd round of meeting was held and proposal is submitted by SC & DLR to the Revenue Department.		
10	Management of Data Flow at LBS Fora - Procedure	<p>General Manager & Convener SLBC Maharashtra urged the Member Banks to submit the error free MIS data on the New MIS system.</p> <p>As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr. ended June 2022.</p> <p>Discrepancies in data submission by Member Banks as per New MIS system –</p> <ul style="list-style-type: none"> • Variation in data submission as compared to OLD MIS system. • Delayed data submission. • Non consistency data submitted (in terms of reported values as Rs actuals/ lakh / Cores). 	Member Banks are requested to upload timely & error free data of each quarter on New MIS system on or before the 15 th day of the month succeeding the last month of the quarter.	Member Banks
11 & 12	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	Forum was informed on the issue of exorbitant ROI charged by ICICI Bank on proposals of Govt. sponsored Schemes. General Manager & Convener SLBC Maharashtra appealed ICICI Bank to redress the issue and also urged the Member banks to follow the latest RBI guidelines issued vide its	<p>ICICI Bank to relook into the matter to reduce ROI applicable on GSSs.</p> <p>Member Banks to follow the RBI guidelines in letter & spirit.</p>	<p>ICICI Bank</p> <p>Member Banks</p>

		<p>Master circular dated 14.03.2022 (updated 25th July 2022) on regulatory framework for Microfinance loans.</p> <p>Representative of ICICI Bank informed the house that at present ROI is reduced by bank on GSSs and assured to relook into the issue.</p>	<p>Member Banks to escalate District Level issues, only if unresolved at DLCC level through Lead District Manager.</p>	<p>Member Banks LDMs</p>
13	<p>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</p>	<p>Member Banks were informed about the various policy initiatives of the Central/ State Govt./ RBI for the benefit of all.</p>	<p>All concerned to go through the various policy initiatives of the Government.</p>	<p>All Members</p>
14	<p>Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State</p>	<p>Members were informed that various schemes viz. MUDRA, Stand-up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. are launched by the Central and State Governments to help the youth to start their own business units.</p> <p>Maharashtra Gramin Bank shared innovative initiative of Chetana Cycle Rally to have a awareness about financial literacy and financial inclusion</p>	<p>Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet of SLBC.</p>	<p>Member Banks & LDMs</p>
15 & 16	<p>Discussion on Market Intelligence Issues</p>	<p>Member Banks were requested to share their views on the topics related with Market Intelligence.</p>	<p>Member Banks to share issues related to Market Intelligence to SLBC for noting and dissemination.</p>	<p>Member Banks</p>



17	Any other item, with the permission of the Chair	--	--	-
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Annexure II

List of Participants for 156th SLBC Meeting held at Aurangabad on 05.09.2022

SN.	Name of the Participant	Designation / Institution
Central Government		
1	Dr Bhagwat K. Karad	Hon'ble MoS, Finance, Govt. of India
2	Shri Sushil Kumar Singh	Director, DFS, Govt. of India
3	Shri Balaram Snehi	Asst. Section Officer, Ministry of Finance, GOI
4	Shri Sudhipta Nayak	Senior Associate State & Gov. Relationships, NPCI
5	Ms Reena Wadkar	Senior Lead Business Development, NPCI
6	Shri V.T. Subramanian	Regional Chief, HUDCO
7	Shri Praveen K K	Dy. Gen. Manager, HUDCO
8	Shri Manohar Miryala	Dy. General Manager, NHB
9	Shri Anuj Rastogi	Dy. General Manager, NHB
10	Ms Priyanka Gupta	Dy.General Manager, PFRDA
11	Shri Rajeev Gautam	ADG, DOT, Maharashtra & Goa
12	Shri Sandeep Tandale	Asst. Director General, DoT, Maharashtra
State Government		
1	Shri Anoop Kumar	Additional Chief Secretary, Cooperation
2	Shri Rajgopal Devara	Principal Secretary, Planning
3	Shri Eknath Dawale	Principal Secretary, Agriculture
4	Dr. Hemant Wasekar	CEO, MSRLM
5	Shri A.M. Kawade	Commissioner, Cooperation & RCS
6	Shri Dheeraj Kumar	Commissioner, Agriculture
7	Dr. Abhijeet Choudhary	Commissioner, Aurangabad Municipal Corpn
8	Smt. Rubal Agarwal	Managing Director, MAVIM
9	Shri. Mangesh Mohite	Managing Director, APAMVMM
10	Shri. Dnyandev Mukane	Addl. Commissioner and Special Registrar, Co-op
11	Dr. Shailesh S Kendre	Dy. Commissioner, Animal Husbandry
12	Shri Shaikh Jalil	Secretary, Social Justice & Special Assistance
13	Mrs V H Bharose	Dy. Secretary, Skill Development Department
15	Shri Sachin Sonawane	DM-MKT, MSRLM
16	Shri D.S. Salunke	Dy. Registrar, RCS Office
17	Shri K B Pawar	Regional Manager, LASDC Ltd.
18	Shri Kisan B Pawar	Regional Manager, LIDCOM
19	Shri Anand Lomte	General Manager, MSOBCFDC
20	Smt Vaishali A Jadhav	Dy. Gen. Manager, MPBCDC Ltd.
21	Shri Vikas Paliwal	Executive, KVIC
22	Shri Vikram Khandekar	Asst. Director, KVIC
23	Shri Ishwar Chandra	Asst. Director, KVIC
24	Shri Rohidas Dorkulkar	Deputy Director, NULM
25	Shri Narendra N Estolkar	Joint Director, Dept. of Industries
26	Shri Mahesh Kokare	Dy. Manager, MAVIM
27	Shri Umesh Kawate	DCO, MAVIM
28	Ms Rucha Tawkar	PMSVANidhi
29	Shri Rohit Lahoti	PMSVANidhi
30	Shri Bharat More	Manager, NULM
31	Shri Surendra Patil	Manager, NULM
32	Shri Kamlakar D Kadam	CMMU, NULM



SN.	Name of the Participant	Designation / Institution
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, Maharashtra
2	Ms Sangeeta Lalwani	Regional Director, Nagpur
3	Smt Kalpana More	General Manager, FIDD, Mumbai RO
4	Ms R H Parkar	Dy. General Manager, FIDD, Nagpur RO
NABARD		
1	Shri G S Rawat	Chief General Manager, MRO, Pune
2	Ms Sheela Bhandarkar	Dy. General Manager, MRO, Pune
Convener Bank – Bank of Maharashtra		
1	Shri A B Vijayakumar	Executive Director
2	Shri V N Kamble	General Manager & Convenor, SLBC
3	Shri R D Deshmukh	DGM, Member Secretary, SLBC, Maharashtra
4	Shri Bharat V Barve	Asst. Gen. Manager, SLBC
5	Shri Anandraje Patil	Chief Manager, SLBC
6	Shri Imteyaz Ali	Senior Manager, SLBC
Apex Banks		
1	Shri Anjanikumar Srivastava	General Manager, SIDBI
Commercial Banks		
1	Shri. R.K. Hota	General Manager, Bank of India
2	Smt Mini T. M.	General Manager, Bank of Baroda
3	Ms. Mary Sagaya Dhanpal	General Manager, State Bank of India
4	Shri Puskar Tarai	General Manager, Punjab National Bank
5	Shri Rajesh Kumar Singh	General Manager, Canara Bank
6	Shri Mukesh Verma	Dy. Gen. Manager, Punjab National Bank
7	Shri. Vinay Agarwal	Deputy Zonal Manager, Indian Bank
8	Shri K H Manav	Assistant General Manager, Indian Overseas Bank
9	Shri Binaya K Das	Assistant General Manager, Canara Bank
10	Shri Nayan Kumar Sinha	Assistant General Manager, Central Bank of India
11	Shri Sumit Joshi	Asst. Gen. Manager, State Bank of India
12	Shri Shankar Kalpekar	Asst. Gen. Manager, State Bank of India
13	Shri Ramesh Kumar Singh	Asst. Gen. Manager, UCO Bank
14	Shri Bhagwan Chowdari	Asst. Gen. Manager, Punjab & Sindh Bank
15	Shri Lalit Nale	Chief Manager, Bank of Baroda
16	Shri Dinkar Budhe	Sr. Manager, Bank of Maharashtra
17	Shri Sourabh Mehta	Sr. Manager, Punjab & Sindh Bank
18	Shri Deepakraj Jambhrunkar	District Coordinator, Bank of Baroda
19	Shri Manoj V Kulkarni	DVP, Axis Bank
20	Shri Gagan Sharma	DVP, Axis Bank
21	Shri Sopan Kale	Branch Head, Bandhan Bank
22	Shri Ganesh Chaitanya	Cluster Credit Head, CSB Bank
23	Shri Ajaykumar A Bhanapure	Cluster TPD Manager, DCB Bank
24	Shri Ryan Pereira	AVP, DBS Bank
25	Ms Supriya Phadnis	Manager, Dhanlaxmi Bank
26	Shri Amit Khalate	DVP, Federal Bank
27	Ms Rashmi Prabhu	Circle Head, HDFC Bank
28	Shri Amit Mohite	Circle Head, HDFC Bank
29	Shri Sandeep Bhopatkar	Vice President, HDFC Bank
30	Shri Vilas Dhurandhar	Zonal Head, ICICI Bank



SN.	Name of the Participant	Designation / Institution
31	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
32	Shri Abhay More	Relationship Manager, ICICI Bank
33	Shri Rajeev S Kumar	General Manager, IDBI Bank
34	Shri Varun Atram	Manager, IDBI Bank
35	Shri Chandrashekhar Gaitonde	Manager, IDBI Bank
36	Shri Sushant Bankar	State Head, IDFC Bank
37	C H Satyaramesh	Chief Manager, Karnataka Bank
38	Shri R Rajasekhar	Sr. Manager, Karur Vysya Bank
39	Shri Jeevan Jadhav	Regional Head, Agri Business, RBL Bank
40	Shri Amar Bhagangare	CSRL, Yes Bank
Small Finance Banks		
1	Shri Rashmiranjan Sarangi	DVP, AU
2	Shri Dinesh J Dhoble	Area Manager, Equitas
3	Shri S Sathianathan	Vice President, ESAF
4	Shri Rajeev Bose	Cluster Head, ESAF
5	Shri Kapil D Shelke	Regional Head, Jana
6	Shri Suresh Kollathur	DVP, Suryoday
7	Shri Rajesh Khedkar	Regional Districution Manager, Ujjivan
8	Shri Tushar Upase	Assistant Manager, Ujjivan
9	Shri Sameer Giri	Branch Manager, Utkarsh
10	Shri Ravindra B Gaywal	ROM, Fincare
Payments Banks		
1	Shri Abhijit Jibhakate	Chief Manager, India Post Payments Bank
Regional Rural Banks		
1	Shri Milind Gharad	Chairman, Maharashtra Gramin Bank
2	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
3	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri Ajit Deshmukh	Managing Director, MS Co-operative Bank
Lead District Managers		
1	Shri Chandan Kumar Mangalam	LDM, Ahmednagar
2	Shri Nayan Sinha	LDM, Akola
3	Shri Jitendrakumar Jha	LDM, Amravati
4	Shri Mangesh Kedar	LDM, Aurangabad
5	Shri Ganesh Taikar	LDM, Bhandara
6	Shri Naresh Hedau	LDM, Buldhana
7	Shri Prashant Dhongle	LDM, Chandrapur
8	Shri M.K. Das	LDM, Dhule
9	Shri Yuvraj Tembhurne	LDM, Gadchiroli
10	Shri Uday Khardenawis	LDM, Gondia
11	Shri Shashikant Sawant	LDM, Hingoli
12	Shri Arun Prakash Nauriyal	LDM, Jalgaon
13	Shri Preshit P Moghe	LDM, Jalna
14	Shri Ganesh Godase	LDM, Kolhapur
15	Shri Shri Anant Kasbe	LDM, Latur
16	Shri Naresh Patel	LDM, Mumbai Suburb
17	Shri Mohit Gedam	LDM, Nagpur
18	Shri Anil Gachake	LDM, Nanded
19	Shri. Jayant W. Deshpande	LDM, Nandurbar
20	Shri Rajesh Patil	LDM, Nasik



SN.	Name of the Participant	Designation / Institution
21	Shri Sachin Sasane	LDM, Osmanabad
22	Shri Vikrant Patil	LDM, Palghar
23	Shri Sunil Hattekar	LDM, Parbhani
24	Shri Shrikant Karegaonkar	LDM, Pune
25	Shri Vijaykumar Kulkarni	LDM, Raigad
26	Shri Nandkishor Patil	LDM, Ratnagiri
27	Shri Mahesh Harne	LDM, Sangli
28	Shri Yuvraj S Patil	LDM, Satara
29	Shri Prashant Nashikkar	LDM, Solapur
30	Shri Mukesh Meshram	LDM, Sindhudurg
31	Shri J N Bharati	LDM, Thane
32	Shri Vaibhav Lahane	LDM, Wardha
33	Shri Dinesh Barapatre	LDM, Washim
34	Shri Amar Gajbhiye	LDM, Yavatmal
Insurance Companies		
1	Shri Deepak Patil	Manager, AIC of India
Others		
1	A David Brainard	Chairman -SSCCI
2	Shri Sunil Kasture	State Director, RSETI

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