

राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE



एक कदम स्वच्छता की ओर

'स्वच्छता अभियान'  
की सफलता हेतु हम प्रतिबद्ध हैं



संयोजक / CONVENER

बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

AX1 / SLBC / 2019-20 / 8798 - 8907

26.11.2019

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 145<sup>th</sup> SLBC meeting held on 20.11.2019  
at Mumbai

Please find attached Minutes / Action Points of the 145<sup>th</sup> SLBC meeting held on 20.11.2019 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 26.12.2019 for appraising in the next SLBC meeting.

The minutes are also available on SLBC website at the following URL :  
<<[https://www.bankofmaharashtra.in/slbc\\_meetings](https://www.bankofmaharashtra.in/slbc_meetings)>>

Yours faithfully,

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





**Minutes of the 145<sup>th</sup> SLBC Meeting held on November 20<sup>th</sup>, 2019 at Mumbai**

145<sup>th</sup> SLBC meeting for the State of Maharashtra was convened on 20.11.2019 at Mumbai. Shri Hemant Tamta, Executive Director, Bank of Maharashtra and Chairman, SLBC, Maharashtra presided over the meeting. The meeting was attended by Shri Ajoy Mehta, Chief Secretary, Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Government of Maharashtra, Smt. Sujata Saunik, Additional Chief Secretary, Skill Development, Government of Maharashtra, Smt. Abha Shukla, Principal Secretary, Cooperation, Government of Maharashtra, Shri Rajgopal Deora, Principal Secretary, Finance, Government of Maharashtra, Shri Narendra Patil, Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit, Smt. R. Vimala, CEO, Maharashtra State Rural Livelihoods Mission, Shri Satish Soni, Commissioner, Cooperation & RCS, Shri B.K. Mishra, Regional Director, Maharashtra & Goa, Reserve Bank of India, Shri Aviral Jain, Chief General Manager, Reserve Bank of India and Shri U.D. Shirsalkar, Chief General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

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

Chief Secretary, Government of Maharashtra welcomed all the stakeholders. He informed that he would discuss various issues as per Agenda of the Meeting.

During the course of discussion, he expressed concern over areas like Crop Loan disbursements, KCC saturation & finance to Animal Husbandry and Fisheries, Coverage of villages / setting up of banking touch points, Improvement of performance under Stand Up India, MUDRA, Pradhan Mantri Aawas Yojana and stressed upon the importance of timely submission and analysis of various data and statistics for proper review and monitoring.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He informed the House about strengthening of SLBC Sub-Committees and conduct of related meetings, as per the guidelines of Reserve Bank of India. He requested the State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas /Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika) Nagar



Panchayats under Section 58 (f) of Transfer of Property Act, 1882 for creation of Equitable Mortgage in the State of Maharashtra and amendment in The Maharashtra Provision of Facilities for Agriculture Credit by Banks Act 1974 / introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks. He informed the House about achievements during the second quarter of FY 2019-20 under Annual Credit Plan and gave an analytical deliberation with thrust on low performance under various important parameters. He expressed confidence that momentum will pick up and routine cycle of fresh disbursements, recovery, reschedulements, etc. will resume in 3<sup>rd</sup> Quarter, so as to show good results during the coming days. He assured the State Government that Banker Community would stand strongly, to supplement efforts of the State Government in achieving ACP of the State and handling the present situation of natural calamities.

Shri N.S. Deshpande, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted the agenda wise discussion. He apprised 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 under the present challenging scenario.

Shri Debashish Chkrabarty, Additional Chief Secretary, Planning summarized the discussions. He conveyed the concerns of the State Government as under :-

- Member Banks to share granular data in respect of MUDRA loans.
- Performance under APY, PMJJBY, PMSBY, SHG Bank Linkage must improve
- Financial Inclusion initiatives must be implemented in letter and spirit in Districts from Maharashtra that are under Aspirational Districts Programme of the Central Government
- Member Banks / SLBC to suggest remedial measures so that time taken to redress / report customer grievances is reduced
- Rabi season to be focused upon for meeting huge requirement of food grain created owing to crop losses resulting from droughts, floods and excessive rains

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**

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 144 <sup>th</sup> SLBC Meeting dtd. 27.08.2019	The minutes of 144 <sup>th</sup> SLBC Meeting dtd. 27.08.2019 were placed as an annexure in the agenda.	The minutes of 144 <sup>th</sup> SLBC meeting were confirmed.	--
2	Review of Credit Disbursements by banks  a) Achievement under ACP of the State, Priority Sector Lending  Disbursement of Crop Loans under Annual Credit Plan	<p>Convener, SLBC gave an analytical presentation on ACP for the last 3 years &amp; for the quarter ended September, 2019. He highlighted that the State ACP for Rs. 4,24,029 crore under Priority Sector was one of the highest in the country and the achievement was 37% of the annual target. He urged Member banks to make all out efforts to cover up for the low performance during the remaining period of the FY.</p> <p>Convener, SLBC presented a 3 year comparative performance under crop loan disbursement as of 31.10.2019.</p> <p>Convener, SLBC informed that many districts in Maharashtra were suffering from prolonged drought conditions, floods and excessive untimely rains. He further informed that Banks are</p>	<p>Member Banks to make all out efforts to achieve / surpass the set target under ACP 2019-.20.</p> <p>Member Banks to make all out efforts to achieve / surpass the set target of Crop loan disbursement.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>regularly conducting credit camps and expressed confidence that the situation would improve during the ongoing Rabi season.</p> <p>Hon'ble Chief Secretary expressed grave concerns over performance under crop loan disbursements and took detailed district wise review. He advised SLBC, Reserve Bank of India, NABARD and Cooperation Department, Government of Maharashtra to immediately come out with an action plan for improvement in performance under crop loan disbursements</p> <p>General Manager, NABARD informed the House about Agriculture Marketing Infrastructure Scheme. He further informed that online applications were being accepted on NABARD portal. He urged Lead District Managers to spread awareness about the scheme for improvement in performance.</p>	<p>SLBC, Reserve Bank of India, NABARD and Cooperation Department, Government of Maharashtra to meet and prepare an action plan for improvement in performance under crop loan disbursements</p> <p>Lead District Managers to spread awareness about the scheme</p>	<p>SLBC, RBI, NABARD, Coop Dept, GoM</p> <p>LDMs</p>
	<p>b) Lending towards Government Sponsored Schemes (GSS)</p>	<p>Convener, SLBC informed that the targets and progress under various GSSs were mentioned in agenda notes and appealed to all implementing agencies to provide data</p>	<p>Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2019-20.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	b 1) MSRLM	<p>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>CEO, MSRLM informed that performance under SHG Credit Linkage was not up to the mark. She further informed that District wise performance indicated low performance in Marathwada Region.</p> <p>Dy. General Manager, State Bank of India informed about their initiative for improving microfinance in camp mode under name of 'Chawadi'. Convener SLBC also informed about focused efforts of Bank of Maharashtra with the help of MSRLM. He further informed about focus on Marathwada and Vidarbha Regions by use of Bank Sakhi Model.</p> <p>Hon'ble Chief Secretary suggested that all banks may explore the possibility of emulating the SBI Chawadi Model. He added that any other mass contact model and innovative ideas were also welcome</p>	All Member banks to improve performance under SHG Credit linkage by implementing innovative models.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		and suggested to seek help of MSRLM in this regard.		
	b 2) LASDC	Convener, SLBC urged all Corporations to ensure that targets for 2019-20 with Bank wise and District wise details have been informed to all concerned. He also urged them to provide monthly progress reports in similar formats for ease in reviewing and monitoring the progress.	All Government Corporations to ensure that Bank wise and District wise targets for 2019-20 have been informed to all.	All Government Corporations
	b 3) MSOBCFDC			
	b 4) LIDCOM		All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.	Member Banks
	b 5) MPBCDC			
	b 6) PMEGP			
	b 7) Shabari Adivasi Va Vitta Vikas Mahamandal Maryadit	Convener, SLBC requested Member Banks for quick disposal of loan applications received under various Government Corporations. In case of rejection of loan application if any, he suggested to give due justification for rejection.	Lead District Managers to ensure that targets informed by SLBC are disaggregated bank wise in their respective Districts and informed to all concerned. Position of achievement against the target be reviewed in all block level / district level meetings.	All LDMs
	b 8) APAMVMM	Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit (APAMVMM) appreciated the efforts being taken by Member Banks to popularize the Interest Reimbursement Scheme and stressed the importance of creating and spreading awareness about it.	Member Banks to ensure that scheme details are disseminated up to root level and awareness is created about the scheme.	Member Banks



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	<p>c) Flow of credit to MSMEs and for affordable housing</p> <p>MSMEs</p> <p>Affordable Housing</p> <p>Pradhan Mantri Awas Yojana – Gramin (PMAY-G)</p>	<p>Convener, SLBC informed about achievements under credit to MSME sector. He also informed about minutes of related SLBC sub-committee meeting held on 15.11.2019 being included in the agenda notes. He further informed that Outreach Campaign could not be conducted in the State of Maharashtra owing to State Legislative assembly Elections.</p> <p>Convener, SLBC informed about achievements under CLSS Scheme of Pradhan Mantri Aawas Yojana (PMAY) as informed by HUDCO, NHB and member banks.</p> <p>Hon'ble Chief Secretary, advised to put up meaningful data so that performance can be measured more accurately.</p> <p>Convener, SLBC informed about the latest status of implementation of PMAY-G in the State.</p>	<p>Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 15.11.2019 for compliance.</p> <p>Member Banks to popularize Credit Linked Subsidy Scheme (CLSS) and extend the benefit of the subsidy under PMAY to all eligible beneficiaries.</p> <p>HUDCO and NHB to provide bank wise and district wise data pertaining to Loans Sanctioned / Disbursed, along with data pertaining to release of subsidy.</p> <p>--</p>	<p>Member Banks LDMs</p> <p>Member Banks</p> <p>--</p>





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	d) KCC to Animal Husbandry and Fishery farmers	<p>Convener, SLBC informed that this is one of the thrust areas of Department of Financial Services and Reserve Bank of India and urged to extend KCC finance to Animal Husbandry and Fishery farmers.</p> <p>Hon'ble Chief Secretary informed that the State of Maharashtra has a very strong dairy farming culture as well as the State provides a huge market for poultry business. He advised to tap the huge potential under this segment.</p>	<p>Member Banks to saturate the sector by financing to Animal Husbandry and Fishery farmers under KCC.</p>	<p>Member Banks</p>
	Crop Insurance under PMFBY	<p>Convener, SLBC informed that detailed discussion was held during SLBC sub-committee meeting dt 14.11.2019, wherein Chief Statistician, Government of Maharashtra informed that, during Kharif 2019, 126.48 lakh farmers are covered under PMFBY as of 20.09.2019.</p> <p>Convener, SLBC requested support of Government of Maharashtra for coverage of crops pertaining to Rabi, 2019 season. Hon'ble Chief Secretary informed that all formalities of the same would be completed and all concerned would be informed within two weeks.</p>	<p>--</p> <p>--</p>	<p>--</p> <p>--</p>



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	e) Grant of Education loans	Convener, SLBC informed position of disbursement of Education loans as of 30.09.2019 to the House.	Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.	Member Banks
	f) Progress under SHG Bank linkage	Convener, SLBC informed the house about performance under SHG Bank Linkage Programme as of 30.09.2019. He also informed about minutes of related SLBC sub-committee meeting held on 14.11.2019 being included in the agenda notes.	Member Banks and Lead District Managers to note the action points emerged during sub-committee meeting dtd 14.11.2019 for compliance.	Member Banks LDMs
3	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy			
	a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	Convener, SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. He apprised the House that branches were opened at 60 centres of the identified 280 and 142 centres were treated as 'banked' as branches of DCCBs were operative there. He further informed that India Post Payments Bank (IPPB) has informed details of their coverage in	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to SLBC.  Lead District Managers to review the status of opening of CBS enabled banking outlets in BLBC / DLCC meetings	Member Banks  LDMs



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	<p>b. Review of operations of Business Correspondents – Hurdles / issues involved</p>	<p>Maharashtra and as per the same, 41 more centres can be treated as 'banked'.</p> <p>Hon'ble Chief Secretary enquired about status of IPPB. Dy. General Manager, Reserve Bank of India, Nagpur confirmed that as per RBI circular dt 31.05.2019, definition of an unbanked rural centre has been revised and a centre can be treated as 'banked', if a branch of a Payments Bank is operational there.</p> <p>Convener, SLBC also informed that the detailed list of district wise centres, where 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 revising the list available on SLBC website and putting up a status note to Reserve Bank of India.</p> <p>Convener, SLBC informed that the main issues of Bank Mitras are very low commission paid, due to which attrition rate of Bank Mitras is very high &amp; also connectivity issue in hilly /</p>	<p>Member banks to look into remuneration paid to the Bank Mitras at respective Bank &amp; to take-up at Industry level.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>tribal areas of the country. He suggested that the rate of attrition can be arrested by deciding to pay fixed minimum remuneration to BCs working in remote areas, irrespective of number of transactions. He further informed that as per the request of Department of Telecommunications (DoT) to inform list of centres with connectivity issues, a list of 497 such centres is provided to them for doing the needful.</p> <p>Representative of DoT requested to share District wise list of contact persons so that coordinated efforts can be made by them to address the issues pertaining to connectivity. Convener, SLBC assured to share contact details of all Lead District Managers with DoT.</p> <p>Hon'ble Chief Secretary advised DoT to coordinate with IT Department of Government of Maharashtra, if required.</p>	<p>SLBC to share list of Lead District Managers with DoT</p>	<p>SLBC</p>
	<p>c. Progress in increasing digital modes of payment in the state, provision of continuous</p>	<p>Convener, SLBC asked member banks to identify such villages which are facing connectivity issues and inform DoT</p>	<p>Member banks to identify villages which are facing connectivity issues and share the list with DoT to resolve the issue.</p>	<p>Member Banks</p>



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	<p>connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts &amp; e-payments in the state</p> <p>d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding &amp; Authentication.</p> <p>e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)</p> <p>f. Creating awareness about various schemes, subsidies, facilities e.g. Crop</p>	<p>Convener, SLBC informed the House that in case of DBT, Aadhaar Seeding and Aadhaar authentication is an ongoing process.</p> <p>Government of Maharashtra, Education Department is requested to explore the possibility of including Financial Education in the school Curriculum.</p> <p>Convener, SLBC informed the house about various schemes, subsidies implemented by the Central and State Government</p>	<p>Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps, especially, through Financial Literacy Centres.</p> <p>Government of Maharashtra, Education Department to design leaflets of Financial Literacy initiatives by banks to educate primary students.</p> <p>Member banks to note the various schemes, subsidies implemented by the Central and State Government</p>	<p>Member Banks</p> <p>Education Dept. GoM</p> <p>Member Banks</p>



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	<p>insurance, renewable energy</p> <p>g. Review of efforts towards end to end projects involving all stakeholders in the supply chain</p> <p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>PMJDY</p> <p>PMMY</p>	<p>Reserve Bank of India and NABARD have already provided guidance to Member Banks as under:</p> <p>Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.</p> <p>Convener, SLBC informed the House about progress under implementation of PMJDY in the State.</p> <p>Convener, SLBC informed the House about progress under implementation of PMMY in the State. He informed that Department of Financial Services has informed PAN India PMMY Targets for FY 2019-20, vide communication dt. 16.10.2019, to all PSBs and Private Sector Banks and requested to inform PMMY target for the State of Maharashtra to SLBC urgently.</p>	<p>Member Banks are requested to study the aspects involved and issues, if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be discussed.</p> <p>--</p> <p>Member Banks to urgently inform PMMY target 2019-20 for the State of Maharashtra to SLBC.</p>	<p>Member Banks</p> <p>--</p> <p>Member Banks</p>



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	Stand Up India (SUI)	<p>Hon'ble Chief Secretary expressed satisfaction about progress under Aadhaar seeding and disbursement of MUDRA loans.</p> <p>Hon'ble Chief Secretary 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.</p>	<p>Member Banks to make all out efforts for improving performance under the Scheme.</p>	Member Banks
	APY	<p>Convener, SLBC informed that the overall performance under APY was good. He also informed that SLBC, Maharashtra is awarded Best Performing SLBC. He urged member banks to continue the good work put up for popularizing the scheme.</p>	<p>Member banks to continue scouting for enrollments under APY and popularize the scheme.</p>	Member Banks
	PMJJBY / PMSBY	<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>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time.</p>	Member Banks
	UIDAI	<p>Convener, SLBC requested representative of UIDAI for apprising</p>	--	--



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Identification of Digital District for the State of Maharashtra</p> <p>Villages inadequately covered or uncovered by</p>	<p>the House about progress under AePS / deployment of Micro ATM in the state and Aadhaar Seva Kendras (ASKs) in bank branches. However, it was observed that the meeting was not attended by any of the representatives of UIDAI.</p> <p>Chairman, SLBC informed the House about the concerns of the Central Government. He urged to monitor the working of ASKs closely and ensure that a ASK is not closed for any reason.</p> <p>Convener, SLBC informed the House about selection of Nandurbar District as the District to be 100% Digitally Enabled by 15.08.2020.</p> <p>Lead District Manager, Nandurbar District apprised the House about progress in the matter. He informed that it was their endeavor to achieve the set goal by Mar 2020. Representative of DoT confirmed the same.</p> <p>Convener, SLBC informed about VC dt 07.11.2019 by Department of Financial Services, New Delh. He further informed that the Department</p>	<p>Member Banks to closely monitor the working of ASKs and ensure smooth functioning of the centres. It is also to be ensured that no centre is closed for any reason.</p> <p>All Member Banks to note that Nandurbar has been selected as the District to be made 100% digitally enabled and make concerted efforts to achieve the goal. Further, process flow as suggested by Indian Banks' Association to be followed.</p> <p>Member Banks to complete the exercise of approving data uploaded by SLBC and covering allotted</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>





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	financial infrastructure on Jan Dhan Darshak GIS App updated as on 08th July 2019 based on inputs provided by banks.	has advised all Banks to cover the uncovered villages with banking touch points by 25.11.2019 and requested all member banks to approve data uploaded by SLBC and complete the exercise of coverage of allotted villages by 25.11.2019.	uncovered villages with banking touch points by 25.11.2019.	
4	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special sub-committees of DCC (SCC)	<p>Convener, SLBC informed the House on position of Maharashtra on CD Ratio of all banks. He also informed that as of 30.09.2019, four Districts viz Bhandara, Chandrapur, Gadchiroli and Gondia are having CD ratio below 40%. He requested the concerned Lead District Managers to ensure that the CD ratio of the district is maintained above 40% and is improved further. He suggested to assess the reasons of low CD Ratio, plan strategies to improve it in consultation with the Banks operating in the area and Government officials like Collector, BDO, etc.</p> <p>He suggested that Member Banks in these Districts may explore other avenues like SHG Credit linkage so that quantum of credit and thereby CD Ratio would improve.</p>	<p>Lead District Managers of Bhandara, Chandrapur, Gadchiroli and Gondia Districts to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip below 40% and is improved further.</p> <p>Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts so that SHG Credit Linkage, KCC saturation, finance to Animal Husbandry, Stand Up India etc. would improve.</p> <p>MSRLM to focus on Bhandara, Chandrapur, Gadchiroli and Gondia Districts so as to ensure that SHG Credit Linkage in these Districts is improved.</p>	<p>LDMs of Bhandara, Chandrapur, Gadchiroli and Gondia Districts</p> <p>Member Banks</p> <p>MSRLM</p>



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		<p>Lead District Managers of Districts with CD Ratio below 40% informed about measures being taken by them for improvement in CD Ratio.</p> <p>Dy. Gen. Manager, Bank of India, Lead Bank for all the 4 Districts, informed that they were providing guidance to the respective Lead District Managers for improving CD Ratio. He urged all concerned to make concerted efforts for KCC saturation, SHG Credit Linkage and scouting for advances having big ticket size.</p> <p>Hon'ble Chief Secretary observed that low CD Ratio indicated habit of saving more. He suggested to make efforts towards inculcating habit of borrowing also as the two go hand in hand. He also suggested to lend under Stand Up India Scheme so that CD Ratio would substantially improve. He directed MSRLM to concentrate on these four districts.</p>		
5	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	Convener, SLBC informed the house that despite repeated follow up, only a few member banks have reported data. As such, position of NPAs /	Member Banks to submit NPA data in prescribed format without fail.	Member Banks



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		<p>recovery could not be meaningfully reviewed.</p> <p>He requested all Member Banks to ensure that the position is submitted without fail so that the same can be reviewed, corrective measures for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.</p>		
6	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>Convener, SLBC invited reference to related Government Resolutions, communications from SLBC and Reserve Bank of India as regards Conversion &amp; Reschedulement of agri. advances of Kharif, 2018 season up to 30.09.2019. He informed that, due to heavy floods during July and August, 2019, few of the districts were affected to a large extent. He also informed that, SLBC, vide letter dated 12.09.2019 has already conveyed action points to be initiated by the concerned Lead District Managers and Member Banks in those affected areas.</p> <p>He requested the State Government Authorities to declare Natural Calamity</p>	<p>Member Banks are requested to share data pertaining to district wise position of outstanding, eligible for restructuring / rephasing and amount actually restructured / rephased in prescribed format.</p> <p>Concerned Department of Government of Maharashtra to declare affected</p>	<p>Member Banks</p> <p>GoM</p>



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		affected Districts / areas so as to provide necessary relief measures in those affected areas as envisaged by Reserve Bank of India in their Master Direction dated 17.10.2018.	Districts / areas so that necessary relief measures can be provided on priority basis.	
7	Discussion on improving rural infrastructure/ credit absorption capacity	Convener, SLBC briefed the House on various Government Policies for information of all concerned stakeholders	--	--
8	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	Convener, SLBC briefed the house on various Government Schemes launched for skill development of the youth which will help them towards employment generation. He informed the house that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 14.11.2019.  Lead District Manager, Gondia District requested for allotment of land for RSETI building on priority basis.	Concerned Department of Government of Maharashtra is requested to issue suitable instruction to the District Administration of Gondia District for allotment of land for RSETI building.	GoM
9	Steps taken for improving land record, progress in digitization of land record and	Convener, SLBC informed the house about the progress made so far under the Central Government's ambitious programme of Digital India Land	Concerned Department of Government of Maharashtra is requested to address the issue of problems faced by the users (e.g. no connectivity, direct	GoM



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	seamless loan disbursements	<p>Record Modernization programme (DILRMP) and the constraints faced by users while accessing site of Mahabhulekh.</p> <p>He also informed that Member Banks need to enter into MoU with Government of Maharashtra for access to the website of the State Government by server-to-server integration.</p> <p>Lead District Manager, Gondia District informed about de-notification of Gondia District for the purpose of creation of equitable mortgage. He informed that people and bank officials were facing great difficulty as they have to go to Bhandara District for creation of equitable mortgage.</p> <p>Dy. General Manager, State Bank of India informed about similar predicament faced by people /. Bank officials form Pimpri-Chinchwad area near Pune City.</p> <p>Convener, SLBC informed that it was a long standing demand from Bankers and the issue was being raised in every SLBC meeting. He requested the State Government to look into the</p>	<p>charge noting by Banks, etc.) while accessing site of Mahabhulekh.</p> <p>Member Banks to enter into MoU with the State Government and complete all related formalities urgently. Details like Revised Draft of MoU and contact details of person to be contacted for the purpose are included in Agenda Booklet.</p>	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>matter of notifying 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.</p> <p>Hon'ble Chief Secretary assured to look into the matter on priority basis.</p>	<p>Concerned department of Government of Maharashtra to issue necessary notification.</p>	<p>GoM</p>
10	Issues Remaining Unresolved at DCC / DLRC meeting	<p>Convener, SLBC informed the house that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended 30.09.2019 has been escalated to SLBC. He requested member Banks to escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.</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>
11	Management of Data Flow at LBS Fora	<p>Convener, SLBC informed about constitution of a Working Group by Reserve Bank of India to develop a standardized system for data flow and its management by SLBC Convener banks on their websites. He also</p>	<p>All Member Banks to take up the matter with their Data Centres / IT Departments for immediate submission of September 2019 data and migration to the new system from December 2019.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>informed about conduction of a workshop for the purpose on 23.10.2019 at Bank of Maharashtra, H.O. where MD of software vendor provided valuable inputs to the participants and representative of Reserve Bank of India also guided the participants.</p> <p>He urged Member Banks to submit test data of September 2019 quarter to the Software vendor and SLBC immediately so that it can be tested and smooth implementation of the new system can be ensured from quarter ending 31.12.2019.</p>		
12	Issues flagged by Member Banks and LDMs	<p>1. Pendency of cases before District Magistrate for permission under SARFAESI Act</p> <p>Convener, SLBC informed the House about pendency of applications by Banks asking for DM's permission for physical possession of assets. He requested intervention of the State Government so that all pending cases are disposed of at the earliest.</p>	Concerned Department of Government of Maharashtra to issue suitable instructions to all District Magistrates so that speedy disposal of applications by Bankers for physical possession of assets can be ensured.	GoM



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>2. Manhandling of Bank officials</p> <p>Convener, SLBC informed that instances of threats to Bank officials and their manhandling by some miscreants; particularly in Marathwada and Vidharbha Regions are on increase. He requested intervention of the State Government so that a situation of law and order is maintained in the Districts and bank officials can discharge their duties without any tension on their mind.</p>	<p>Concerned Department of Government of Maharashtra to issue suitable instructions to all District Magistrates so that law and order is maintained in Districts.</p>	<p>GoM</p>
13	Doubling of Farmers' Income by 2022	<p>CGM, NABARD stressed the need for increasing share of finance under investment credit where capital investment and formation was more. Further, he highlighted the importance of finance to Group Farming activities and FPOs as average farm holding is coming down and aggregation is the only solution. He urged Member Banks to finance Area Development Schemes and assured full support from NABARD.</p>	<p>Member banks to focus on increasing finance towards investment credit, where there is more capital formation, Group Farming and FPOs, Area Development Schemes etc. so as to achieve Doubling of Farmers' Income by 2022.</p>	<p>Member Banks</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
14	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	Convener, SLBC informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same has been incorporated in the agenda for perusal by all concerned.	All concerned to go through the various policy initiatives of the Govt. for perusal.	All Members
15	Sharing of success stories and new initiatives at the District Level that can be replicated in other districts or across the State	Convener, SLBC informed the house that various schemes are launched by the Central and State Governments to help the youth to start their own business units viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio preferably under MSME. He requested Member Banks and Lead District Managers to share inspirational success stories for inclusion in the agenda booklet.	Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMs
16	Discussion on Market Intelligence Issues	Convener, SLBC asked member banks to share their views on the topics related with Market Intelligence.	--	--
17	Enhanced Access and Service Excellence	Convener SLBC informed the House that Uniform Banking Hours are	Member Banks to inform corrections if any to Lead District Managers	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	(EASE) Reforms - Uniform Banking Hours of all Public Sector Banks (PSBs) on PAN India Basis	implemented for branches of Public Sector Banks operating in Maharashtra State w.e.f. 01.11.2019. He requested Member Banks to inform corrections if any, to the concerned Lead District Managers immediately. He requested Lead District Managers to get the revisions approved from the respective District Collectors and inform SLBC for final approval.	immediately. Lead District Managers to get approval of respective District Collectors and inform SLBC before 30.11.2019.	
18	Lead Bank Scheme- Conduct of SLBC meetings for the year 2020	Convener, SLBC placed calendar of conduct of SLBC meetings during the year 2020 before the House for approval. The same was approved.	All Lead District Managers to prepare the calendar for the year 2020 for all DLCC meetings on the above lines and strictly adhere to the schedule for conduct of the meetings.	LDMs
19	Any other item with permission of the Chair	1. President, Bombay Small Scale Industries' Association (BSSIA) informed that various equipment like cash deposits machines, pass-book printers etc. provided by banks for benefit of customers are non-functional most of the time. He also requested that folio charges being debited to accounts of customers be discontinued.  Hon'ble Chief Secretary advised that up-time of equipment must improve.	Member Banks to take up the matter with related vendors and ensure that the up-time of various equipment is improved.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Regarding folio charges, it was informed to President, BSSIA that the same are as per services charges approved by Board of Directors of individual Banks and are prepared as per guidelines.</p> <p>2. Lead District Manager, Bhandara District informed that various applications for sanction of plan for construction of houses / buildings were pending with Town Planning Department and Housing Loan portfolio of Banks in Bhandara District was getting affected because of the same.</p> <p>Hon'ble Chief Secretary assured to look into the matter.</p>	<p>Concerned Department of Government of Maharashtra to issue suitable instructions to authorities in Bhandara District so that speedy approval of applications for sanction of plans for construction can be ensured.</p>	<p>GoM</p>



Annexure II

List of Participants for 145<sup>th</sup> SLBC Meeting held on 20.11.2019 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Shri Srinivas V.B.	OIC, Coir Board
2	Shri Ajay J Ganvir	A.O., EPFO
3	Shri R. Subramanian	Dy. Gen. Manager, ECGC
4	Ms Bhagyashree Sathe	Dy. Director, MSME Dev. Institute
5	Smt. Vaijayanti Mahabale	Dy. Gen. Manager, HUDCO
6	Shri V.T. Subramanian	Regional Chief, HUDCO
7	Shri Rajeev Gautam	Asst. Director General, DOT Nagpur
<b>State Government</b>		
1	Shri Ajoy Mehta	Chief Secretary
2	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
3	Smt Sujata Saunik	Additional Chief Secretary, Skill Development
4	Smt Abha Shukla	Principal Secretary, Cooperation
5	Shri Rajgopal Deora	Principal Secretary, Finance (Reforms)
6	Shri Narendra Patil	Chairman, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
7	Smt R. Vimala	CEO, Maharashtra State Rural Livelihoods Mission
8	Shri Anil Patil	MD, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
9	Ms Shraddha Joshi Sharma	MD, Mahila Arthik Vikas Mahamandal
10	Shri Satish Soni	Commissioner, Cooperation & RCS
11	Shri D.S. Salunke	Dy. Registrar, RCS Office
12	Shri D.M. Zambale	General Manager, LASDC Ltd.
13	Shri Rakesh Bedh	General Manager, MPBCDC Ltd.
14	Shri Vijay Rathod	Asstt. Gen. Manager, MPBCDC Ltd.
15	Shri Anand S Lomte	Gen. Manager, MSOBCFDC
16	Shri Vilas S.Lade	Dy. Director, KVIC
17	Shri P.S. Vaid	Asstt. Director, KVIC
18	Shri R Khanna	Nodal Officer, KVIC
19	Ms Aruna Anil Dalvi	Sr. Asstt., KVIB
20	Shri. Suresh R Londhe	SIO, Dept. of Industries
21	Mrs A.S. Puranik	Manager, Sant Rohidas Leather Corporation
22	Shri Raju Wate	Asstt. Sant Rohidas Leather Corporation
23	Dr. Rajesh Jogdand	Dy. Director, MSRLM
24	Shri Anil Bansode	Director, ATMA
<b>Reserve Bank of India</b>		
1	Shri B.K. Mishra	Regional Director, Maharashtra & Goa
2	Shri Aviral Jain	Chief General Manager
3	Ms B. Manjula	Dy. General Manager, Nagpur
4	Shri M.K. Moon	Asst. Gen. Manager, FIDD,MRO
<b>NABARD</b>		
1	Shri U.D. Shirsalkar	Chief General Manager, MRO, Pune
2	Shri L.L. Rawal	General Manager, MRO, Pune
3	Dr. Shaswati Pany	Asstt. Manager, MRO, Pune



Sr. No.	Name of the Participant	Designation / Institution
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri Hemant Tamta	Executive Director, Bank of Maharashtra & Chairman, SLBC, Maharashtra
2	Shri N.S. Deshpande	General Manager, Convener, SLBC
3	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
4	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
5	Shri Sanjaykumar Wagh	Chief Manager, FI & SLBC
6	Shri Amit Teke	Senior Manager, SLBC
7	Shri Mangesh Kedar	Senior Manager, SLBC
8	Shri Sundarraaj Gounder	Senior Manager, SLBC
9	Shri P.M. Walunjkar	Manager, SLBC
<b>Apex Banks</b>		
1	Shri Ajit Nath Jha	Gen. Manager, SIDBI
2	Shri N. Ramchandran	Dy. Gen. Manager, SIDBI
3	Smt. Rekha Surti	Regional Manager, National Housing Bank
<b>Commercial Banks.</b>		
1	Shri Rudra	Asstt. Gen. Manager, Andhra Bank
2	Shri Swapnil Jangitwar	Manager, Andhra Bank
3	Shri Arshad Khan	Asstt. Gen. Manager Bank of Baroda
4	Shri Yuvraj A Shinde	Sr. Manager, Bank of Baroda
5	Shri Vaibhav Kavitate	Sr. Manager, Bank of Baroda
6	Shri M.D. Kulkarni	Dy. Gen. Manager, Bank of India
7	Shri Dipesh Dipankar	Manager, Bank of India
8	Shri Sudhir V. Patlai	FLC, Bank of India
9	Dr. R.K. Sahoo	Dy. Gen. Manager, Canara Bank
10	Shri Datturam Khelge	Manager, Canara Bank
11	Shri S. Satyanarayanan	Field Gen. Manager Central Bank of India
12	Shri M.V. Balasubramanyam	Gen. Manager, Corporation Bank
13	Shri M. M. Mohankumar	Asstt. Gen. Manager, Corporation Bank
14	Shri Amit Tikriya	Sr. Manager, Indian Bank
15	Shri B.R. Waghmare	Agri Officer, Indian Bank
16	Shri Nandkishor Badsawal	Asstt. Gen. Manager, Indian Overseas Bank
17	Shri Mahesh Ghule	Manager, Indian Overseas Bank
18	Shri Dinesh Kumar	Dy. Gen. Manager, Punjab National Bank
19	Shri Bipin Aharwar	DCO, Punjab and Sindh Bank
20	Shri Baldev Prakash	General Manager, State Bank of India
21	Shri S.K. Mohapatra	Dy. Gen. Manager, State Bank of India
22	Shri S. Suryanarayan Prasad	Dy. Gen. Manager, State Bank of India
23	Shri Sunil Revandkar	Manager, State Bank of India
24	Shri Kulwinder Singh	Dy. Zonal Head, Syndicate Bank
25	Shri Saurabh Verma	Sr. Manager, Syndicate Bank
26	Shri H.K. Arora	Dy. Gen. Manager, UCO Bank
27	Shri Mohan Shinde	Sr. Manager, UCO Bank
28	Shri M Raghunath Reddy	Asstt. Gen. Manager, Union Bank of India
29	Shri Arabinda Mahapatra	Chief Manager, United Bank of India
30	Shri Vijay Dubey	Asstt. Vice President, Axis Bank
31	Shri M.G. Menon	Branch Head, DCB Bank
32	Shri M.S. Ciyad	DVP, Federal Bank



Sr. No.	Name of the Participant	Designation / Institution
33	Shri Ajay Bhuvad	AVP, HDFC Bank
34	Shri Amit Patni	ZH, ICICI Bank
35	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
36	Shri Abhijit R Sanap	Manager, IDBI Bank
37	Shri Dhiraj Pednekar	RM, IndusInd Bank
38	Shri Sachin Raskar	RSM, IndusInd Bank
39	Shri Satheesha Shetty	Dy. Gen. Manager, Karnataka Bank
40	Shri Tribhuwan C Sharma	Zonal Head, RBL Bank
41	Shri Anand Newaskar	SVP, Yes Bank
<b>Small Finance Banks</b>		
1	Ms Rasmiranjan Sarangi	Cluster Oper. Manager, AU
2	Shri Amol Ahirrao	AVP, Equitas
3	Shri Manish Choudhari	Sr. Manager, ESAF
4	Shri Ashish Maurya	Zonal Head, Utkarsh
5	Shri Tapan Thacker	Zonal Head, Utkarsh
6	Shri Yogesh B Panchal	AVP, Suryoday
<b>Payments Banks</b>		
1	Shri Vipin Khandelwal	Sr. Manager, India Post Payments Bank
<b>Regional Rural Banks</b>		
1	Shri Bidyut Kundu	Chairman, Vidharbha Konkan Gramin Bank
2	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
<b>M.S. Cooperative Bank</b>		
1	Shri Dilip N Dighe	Gen. Manager
2	Shri S.B. Jadhav	Manager
<b>Lead District Managers</b>		
1	Shri Alok Tarenia	LDM, Akola
2	Shri Jitendrakumar Jha	LDM, Amravati
3	Shri. Anand Joshi	LDM, Aurangabad
4	Shri Vijay Chavan	LDM, Beed
5	Shri Ashok Kumbhalwar	LDM, Bhandara
6	Shri Vinod Mehre	LDM, Buldhana
7	Shri S.N. Jha	LDM, Chandrapur
8	Shri M.K. Das	LDM, Dhule
9	Shri P.M. Bhosale	LDM, Gadchiroli
10	Shri Uday Khardenawis	LDM, Gondia
11	Shri S.C. Dixit	LDM, Hingoli
12	Shri N.M. Ilamkar	LDM, Jalna
13	Shri Rahul Mane	LDM, Kolhapur
14	Shri P. Srinivasulu	LDM, Latur
15	Shri Nilesh Vaite	LDM, Mumbai City
17	Shri D.M. Patil	LDM, Mumbai Suburb
18	Shri Vijaysingh Bais	LDM, Nagpur
19	Shri Ganesh Pathase	LDM, Nanded
20	Shri. Jayant W. Deshpande	LDM, Nandurbar
21	Shri B.V. Barve	LDM, Nasik
22	Shri Nilesh M. Vijaykar	LDM, Osmanabad
23	Shri Abhay Patil	LDM, Palghar
24	Shri P.N. Ninawe	LDM, Parbhani
25	Shri Anand Bedekar	LDM, Pune



Sr. No.	Name of the Participant	Designation / Institution
26	Shri Anand Nimbalkar	LDM, Raigad
27	Shri Nandkishor Patil	LDM, Ratnagiri
28	Shri Rajendra Yadav	LDM, Sangli
29	Shri M.Y. Shirolkar	LDM, Satara
30	Shri A.K. Jha	LDM, Sindhudurg
31	Shri J.N. Bharti	LDM, Thane
32	Shri Virendra Kumar	LDM, Wardha
33	Shri Dattatray Ninawkar	LDM, Washim
34	Shri V.M. Bhagat	LDM, Yavatmal
<b>Others</b>		
1	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
2	Ms Tanvi Vakil	Sr. Consultant, Mumbai Fintech Hub
3	Shri Bankim D Mistry	President, BSSIA

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