



No. AX1/SLBC-116/Minutes/2012

September 08, 2012

**Minutes of the 116<sup>th</sup> SLBC Meeting held on September 07, 2012 at Pune**

Shri Narendra Singh, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the 116<sup>th</sup> SLBC meeting held on 07.09.2012 at Yashwantrao Chavan Academy of Development Administration (YASHADA), Pune.

The meeting was attended by Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. Phulan Kumar, Regional Director, Reserve Bank of India, Nagpur, Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra and Shri M.V. Ashok, CGM, NABARD.

Senior officials of member banks, Government of Maharashtra, Apex Banks, Government Corporations and other members were present for the meeting. The executives of LIC & United India Insurance Company were also present in view of Government of India guidelines in respect of preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Shri P.B. Ambhore, General Manager, Credit Priority, Bank of Maharashtra & Convener SLBC - Maharashtra welcomed the dignitaries, Government & Bank officials, LDMs & all other participants. He thanked the members for utilizing the SLBC forum actively and requested Hon. Chairman to give his key note address.

Shri Narendra Singh, Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues. He referred to the Special SLBC meetings held on 14.06.2012 and 09.08.2012 under the chairmanship of Hon. Chief Minister, Maharashtra State and Hon. Governor, Reserve Bank of India, respectively. In both the meetings, the major concerns expressed were in respect of Credit flow to agriculture and other activities, Financial Inclusion, working of RSETIs and FLCs and implementation of various Govt. sponsored schemes. He complimented all for achieving the level of Rs. 17,571 crore as of 31.08.2012 in crop loan disbursement against the target of Rs. 17,405 crore for the current kharif season, amounting to 101%. He informed the house about the mammoth task of issuance of about 93 lakh KCCs / GCCs to eligible



households in Maharashtra. He expressed concern over the poor performance of Banks in Osmanabad district and suggested that this should be treated as a business opportunity by SCBs and strive to achieve the allotted target of Rs.517 crore for the District by 30.09.2012. In respect of 122 blocks which have been declared drought affected by the Government of Maharashtra, he appealed to all Bankers and representatives of Government agencies to play a collaborative role to help farmers by rescheduling their existing loans and issue fresh loan in all deserving cases as per RBI guidelines. He felt that despite opening more than 22 lakh FI accounts, the number of transactions in these accounts were below expectation. He informed the house about coverage of an additional 2852 villages having population between 1600 to 2000 by March 2013. He further informed that with the directions from Government of India to launch campaign by banks to ensure at least one bank account for each family in all villages, banks have to cover all the service area villages allotted to them irrespective of population which will enable them to be ready for implementing all the schemes under Electronic Benefit Transfer and all other schemes of Government of India and Government of Maharashtra. He also informed the house about the latest communication received from Government of India about the new role and responsibility conferred upon the Lead District Managers in respect of setting up, functioning and monitoring of FLC in the district, to coordinate, follow up and monitor the implementation in the district as per the plans approved by banks and for promotion of e-payment in each branch in the district. He also covered other issues like working of RSETIs and FLCs, implementation of various Government Sponsored Schemes and issues with the Government. He concluded his key note address by appealing the State Government officials to encourage and support banks in their endeavor to achieve greater coverage of farmers as well as non-farmers for over all economic growth of the State of Maharashtra.

Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, observed that some commercial banks are lagging behind in respect of crop loan disbursement and need to gear up for showing good performance. He also observed that performance of Banks in Osmanabad district is a major concern. RRBs have to play a key role in this district. He advised that policy issues and operational issues must be dealt at different levels. Top level authorities should issue clear instructions in respect of interest rates, interest subvention available etc. so that field level staff will have no problem in handling various cases. As good rains have started, all banks must achieve allotted targets and gear up for the Rabi season.



Commissioner, Cooperation and Regional Director, Maharashtra & Goa, Reserve Bank of India observed that performance of private banks in respect of crop loan disbursement is very poor; especially so in Osmanabad district and the position must improve. Representatives of some private sector banks put forth their views.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, informed that Central Office of RBI has taken up the matter with Government of India in regard to opening of clearing houses at places with more than three bank branches in the context of operationalization of cheque truncation system (CTS) in the country which facilitates ease and speed of clearing of cheques.

Shri M.V. Ashok, CGM, NABARD informed about instructions issued by NABARD on drought situation and urged to finance agricultural term loans too. He also asked member banks to finance drip irrigation / sprinkler projects in the areas where there is paucity of water.

Executive Vice President of M/s Vakrangee Finserve Ltd. (VFL) appointed as a common service provider for all banks implementing FIP in Maharashtra was asked to give a presentation in respect of coverage of additional villages under Financial Inclusion. During the presentation, it was informed that agreements have been signed by them with 22 Banks in Maharashtra RFP. They have started FI integration with three banks. The integration process with Bank of Maharashtra is in final stages and the roll out at Shahpur Block of Thane district is likely to be completed shortly. He has informed that the pilot phase in Jawhar block of Thane district will be completed by 30.09.2012. Then they will cover 4292 villages under Phase I with a population of more than 2,000 by December -2012 and 2,852 villages under Phase II with a population between 1600 to 2000 by March -2013.

Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra, summed up the proceedings with his address. He highlighted some important issues which need immediate attention and concerted efforts. As performance of Banks in Osmanabad District is really a cause of concern, he appealed to all member banks to focus on the District so that all crop loan applications can be disposed off by 30.09.2012 and allotted target is achieved by the district. He also appealed for completing opening of accounts in the 8 selected pilot blocks for NREGA payments under EBT so that transfer of benefits under the scheme to beneficiaries' accounts can be started immediately. In respect of appointment of a common service provider for all banks implementing FIP in



## Convener - SLBC Maharashtra

Maharashtra, he opined that response to automation in Rural areas is very slow and it is the sole responsibility of Banks to go ahead with full force and cooperate whole heartedly in respect of new initiatives and technology up gradation. He observed that only three banks have started technical integration with the service provider and urged the remaining banks to expedite the process. He appraised the house with progress in Thane district and expressed that every effort should be made to make the BC module a sustainable one so that the Financial Inclusion Plan is a grand success.

Member Secretary, SLBC extended vote of thanks.

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

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



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 115 <sup>th</sup> SLBC meeting held on 28.05.2012	The minutes of 115 <sup>th</sup> meeting of SLBC held on 28.05.2012 were placed as an annexure in agenda.	The minutes of last SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>Refund of penalty &amp; Settlement of claims under MADWDR Scheme, 2009</p> <p>Implementation of Strategies &amp; Guidelines under Financial Inclusion</p> <p>Setting up of RSETI Centers in Maharashtra Allotment of land for RSETI</p> <p>Review of performance under various Government Sponsored Schemes (GSS)</p> <p>Utilization of digital land record database under Bhoomi project.</p> <p>Automation of State Govt. Treasuries &amp; automated interface with the State Govt.</p> <p>Interlinking of records in all Sub Registrar Offices at Pune City.</p> <p>Release of Banks' claims under Waiver scheme for loans disbursed under various</p>	<p>Covered under appropriate Agenda Item</p> <p>Covered under appropriate Agenda Item</p> <p>Covered under appropriate Agenda Item</p> <p>Covered under appropriate Agenda Item</p> <p>Covered under appropriate Agenda Item</p> <p>A status note on progress in the matter is yet to be provided by Principal Secretary, Finance, Government of Maharashtra.</p> <p>Inspector General's (Registration and Controller of Stamps) Office is yet to issue detailed guidelines in this respect.</p> <p>Covered under appropriate Agenda Item</p>	<p>Government of Maharashtra</p> <p>Inspector General's (Registration and Controller of Stamps) Office</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Backward class Development Corporations of Govt. of Maharashtra.</p> <p>Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agriculture Debt Waiver &amp; Debt Relief Scheme, 2009.</p> <p>Interest Subvention / Waiver Schemes of Govt. of Maharashtra &amp; Implementation of Punjabrao Deshmukh Interest Subvention Scheme of Govt. of Maharashtra.</p> <p>Implementation of Rajiv Gandhi Niwara Yojana No. II &amp; release of pending subsidy.</p> <p>Notifying the area for Equitable Mortgage of properties.</p>	<p>Covered under appropriate Agenda Item</p> <p>Covered under appropriate Agenda Item</p> <p>Covered under appropriate Agenda Item</p> <p>Concerned department of Government of Maharashtra is yet to inform the process which will help the banks to increase the lending to housing under Priority Sector.</p>	<p>Government of Maharashtra.</p>
3	<p>Review of performance under ACP 2011-12</p> <p>State ACP 2012-13</p>	<p>Convener, SLBC informed that banks in Maharashtra have achieved targets under ACP 2011-12 to the extent of 105% and a three year comparison shows that targets have been exceeded every year.</p> <p>Convener, SLBC informed that State Credit Plan 2012-13 of Rs.70,830.82 crore was proposed in the Special SLBC meeting held on 14.06.2012. The same was based on</p>	<p>Revised Plan of Rs.71293.13 crore stands adopted.</p>	



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	<p>Review of progress under lending for crop loans under ACP 2012-13</p> <p>Status of Disbursement of crop loans in districts where DCCBs have been put under restriction</p>	<p>District Credit Plans for 2012-13 prepared by the Lead District Managers on broad parameters. However, in view of weakness of some of the DCCBs in the State, reallocation of targets to commercial banks, bank wise allocation of targets by the Lead District Managers and actual performance during 2011-12, a revised Plan of Rs.71293.13 crore has evolved.</p> <p>Convener SLBC informed that though the agenda notes show achievement of kharif targets as of 31.07.2012 to the extent of 88%, the latest figures available as of 31.08.2012 indicate that banks in Maharashtra have achieved the kharif targets to the extent of 101%.</p> <p>Secretary, Cooperation observed that some commercial banks are lagging behind and need to gear up for showing good performance. He also observed that performance of Banks in Osmanabad district is a major concern. RRBs have to play a key role in this district. He advised that policy issues and operational issues must be dealt at different levels. Top level authorities should issue clear instructions in respect of interest rates, interest subvention available etc. so that field level staff will have no problem in handling various cases. As good</p>	<p>All banks to gear up for achievement of allotted targets by 30.09.2012.</p>	<p>All Banks especially those functioning in Osmanabad District</p>



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		<p>rains have started, all banks must achieve allotted targets and gear up for the Rabi season.</p> <p>General Manager, SBI opined that Banks in Osmanabad district were lagging behind because of certain operational issues which have been sorted out and with the cooperation of all concerned he assured the house that allotted targets for the district were certainly achievable.</p> <p>LDM Osmanabad apprised the house of bank wise performance and indicated that the achievement position has improved to 53% as of 04.09.2012.</p> <p>Commissioner, Cooperation and Regional Director, Maharashtra &amp; Goa, Reserve Bank of India observed that performance of private banks in respect of crop loan disbursement is very poor; especially so in Osmanabad district and the position must improve. They also observed that the attitude of private banks is totally negative and they need to explain their poor performance.</p> <p>Representatives of some private banks put forth their views which are summarized as under :</p>	<p>Government of Maharashtra and Reserve Bank of India to look into the matter.</p>	<p>Government of Maharashtra  Reserve Bank of India</p>





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		<p>ICICI Bank – Though they are very keen to increase their share in crop loan finance, at par with other Banks, they do not get adequate no. of cases from potential farmers because of the interest rate charged, Private Banks get interest subvention only to the extent of 4% from State under “Punjabrao Deshmukh interest incentive scheme”. However, Private Banks do not get another facility of interest subvention provided by central government (2 to 3%) which is presently received by all PSU &amp; all coop Banks. As a result, the effective rate of interest on crop loans of private Banks happens to be higher to the extent of 2-3%. It is requested that private Banks should be included for getting this additional intt. subvention of 2-3% at par with other Banks of the State so that parity of benefits amongst all Banks operating in the State and involved in crop loan finance could be brought about.</p> <p>The facility of interest free loan is not applicable for private Banks which makes cost of lending expensive.</p> <p>Another issue adversely affecting their performance in respect of crop loans is the facility of creation of mortgage by declaration. This facility of creation of security entails payment of stamp duty @ 0.5% of the loan</p>		



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		<p>amount. In contrary to this, Private Bank is required to create regular registered mortgage of fixed assets, which involves payment of stamp duty @ 0.5% + Registration of 1% of the amount of consideration. Since this entails additional cost to the farmer availing loan, he is discouraged in approaching Pvt bank. It is therefore requested that all private sector Banks be allowed to create mortgage by declaration with the sub registrar like co-operative and other Banks.</p> <p>They informed that they have already put up their representation to Reserve Bank of India.</p> <p><u>AXIS Bank</u> – The interest rate differential is due to private sector banks being not eligible for Central Government interest subvention made available through Reserve Bank of India. As such, farmers prefer to go to cooperative / nationalized banks for crop loan requirement. Further, majority of them are in a state of continued association with the cooperative sector as a local need and retaining membership. Nationalized banks also get interest rate benefit. However, they are financing crop loan requirement of more than Rs.3.00 lakh and crop loans clubbed with term loans.</p>		



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4	Monitoring of progress of the KCC schemes by DFS, Government of India	Convener, SLBC informed that progress under issuance of ATM-cum-Debit Card as Kisan Credit Card needs to be monitored as also coverage of all eligible farmers under KCC need be discussed / reviewed.	All Banks to report monthly progress of the new KCC scheme in the format provided by Government of India, Ministry of Finance.	All Banks
5	Drought condition in 122 blocks in Maharashtra & consequent care such as rephasement / reschedulement / conversion etc.	<p>Govt. of Maharashtra has issued necessary instructions on drought declared in 122 blocks of the State on the basis of rainfall received. SLBC has conveyed the same to all concerned and have requested all LDMS to obtain the list of affected villages where drought is declared from the District Collectors concerned. SLBC requested all members to give necessary directions to field offices for providing relief measures to the affected farmers. Similarly, all Lead District Managers are requested to call Special DLCC meetings urgently to discuss the issue &amp; implement the relief measures on urgent basis.</p> <p>Regional Director, Maharashtra and Goa, Reserve Bank of India informed about the Master Circular issued by Reserve Bank of India.</p> <p>Chief General Manager, NABARD informed about instructions issued by NABARD on drought like situation and urged to finance agricultural term loans too. He also asked member banks to finance drip irrigation /</p>	All banks to note 122 drought affected talukas as per the GR issued by Government of Maharashtra and initiate relief measures as per Reserve Bank of India circular dated 02.07.2012.	All Banks



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		sprinkler projects in the areas where there is paucity of water.  Financing of Minor and Micro irrigation projects were also suggested.		
6	Implementation of Strategies & Guidelines under Financial Inclusion:  i. Review of Progress in Financial Inclusion Plan  ii. Preparation of Comprehensive Financial Services Plan for the District	<p>Convener, SLBC informed that banks in Maharashtra have completed coverage of all 4292 allotted villages. An additional 2852 villages with population of 1600-2000 have been allotted to banks implementing Financial Inclusion Plan. The process of common RFP for the next phase has also been completed and other formalities are being completed.</p> <p>Convener, SLBC informed that all Lead District Managers have prepared the Comprehensive District Credit Plan for 2012-13. Some districts have not allotted targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life Insurance.</p>	<p>M/s Vakrangee Finserve Ltd. has been appointed as common service provider for banks in Maharashtra. Banks to ensure coverage of the additional villages by March 2013.</p> <p>The remaining LDMs to allot targets under NPS (PFRDA), LIC including Micro Insurance and Non-Life Insurance.</p>	<p>All Banks</p> <p>LDMs – Dhule, Yavatmal, Beed, Hingoli, Latur, Osmanabad, Bhandara, Chandrapur, Gadchiroli, Kolhapur, Nagpur &amp; Wardha.</p>



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	iii. Opening of branches in Financial Inclusion Villages	Convener, SLBC informed that Banks have given plans for opening of branches and monthly progress report is being submitted to Government of India. 107 bank branches have already been opened in FI villages of the proposed 182 branches.	All Banks to ensure completion of opening of bank branches as per the plan they had proposed, by 30.09.2012	All Banks
	iv. Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India	Government of Maharashtra has circulated list of identified 32 schemes for EBT payments as per the guidelines of Reserve Bank of India and a time bound program for opening accounts of the beneficiaries in identified Blocks by Banks in Maharashtra.	Lists of beneficiaries are to be provided by concerned Government of Maharashtra officials. Necessary instructions were passed on to all District Collectors from Deputy Secretary, Planning Dept., Govt. of Maharashtra for organizing account opening camps with the help of concerned LDMs.	Government of Maharashtra All LDMs. All Banks.
	v. Opening of accounts of NREGA beneficiaries in selected blocks and payment under EBT	Convener SLBC has initiated the discussion on this subject and requested all member banks to open at least one bank account per household in the eight identified blocks. He also informed about the special SLBC meeting under the chairmanship of Governor, RBI held at Mumbai on 09.08.2012, emphasizing the need to complete the opening of accounts by 15.09.2012. He has also informed the House that a meeting of all lead banks, LDMs and district level bank coordinators was convened on August 30, 2012 wherein it was decided that the entire process of opening of accounts in all the	Banks to complete opening of accounts by 15.09.2012 and report village wise progress to SLBC	All Banks



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		blocks would have to be completed latest by September 15, 2012.  In regard to simultaneous covering of five districts (as identified in the latest Union Budget viz. Mumbai, Pune, Nandurbar, Amaravati and Wardha) through opening of accounts, representative of M/s Vakrangee Fin Serve Ltd. (the agency chosen for providing BC service for all banks in the state) informed the House that the agency proposes to cover these districts except Mumbai during its second phase of implementation of the project scheduled to commence from September 15, 2012.		All Banks.
	vi. Uploading of Service Area Plan on district Website	Member Secretary, SLBC informed that Service Area Plans of all districts have been uploaded on respective district websites.	--	--
	vii. Progress in establishment of Ultra Small branches	Convener, SLBC informed about progress of USBs in the State and requested to note the revised guidelines issued by Government of India, Ministry of Finance on 01.08.2012.	All Banks to note the revised guidelines for necessary compliance.	All Banks
	iii. Roadmap – Provision of Banking Services in villages with Population blow	Reserve Bank of India has directed Lead Banks and Lead District Managers in Maharashtra to prepare a roadmap covering all unbanked villages of population less than 2000 and notionally allot these villages to	Guidelines for preparation of Roadmap have already been circulated to all concerned. The Roadmap as per given formats is to be submitted without any delay.	All Lead Banks All Lead District Managers



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	2000	banks for providing banking services, in a time-bound manner.		
ix.	One Family – One Account concept declared by Government of India and coverage of Service Area	As per the census for 2011, the total number of households in the state of Maharashtra is 238.31 lakh. Out of these 164.15 lakh households are availing banking services and hence the balance 74.16 lakh or 37.05% of the households are to be covered under this campaign.	All banks to complete this exercise on war footing by arranging special campaigns with the help of Government officials.	All Banks
x.	FI – Action Points emerged during the Frontline Managers' Conference	Convener, SLBC informed the action points emerged during the Frontline Managers' Conference.	All banks to note the action points for necessary compliance.	All Banks
xi.	Convention of BCAs by Lead Banks in 4 districts	Governor, Reserve Bank of India, in special SLBC meeting held on 09.08.2012 has directed all Lead Banks to arrange convention of all Business Correspondent Agents (BCAs) in one of their Lead Districts and impress the need for smooth implementation of FIP upon them. Related guidelines have already been circulated to other Lead Banks by SLBC.	Bank of Maharashtra, one of the Lead Bank has arranged the convention of BCAs at Thane. Other three Lead Banks to inform about the conventions held by them.	All Lead Banks
xii.	Interaction / Presentation by M/s Vakrangee	M/s Vakrangee Finservice Ltd. (VFL) has been appointed as a common service provider for all banks implementing FIP in Maharashtra.	Remaining Banks to complete all the technical formalities at the earliest.	Concerned Banks implementing FIP.



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	Finserve Ltd.	<p>Executive Vice President of VFL gave a presentation.</p> <p>During the presentation, it was informed that agreements have been signed by them with 22 Banks in Maharashtra RFP. They have started FI integration with three banks; i) Bank of Maharashtra; ii) Dena Bank and iii) Bank of India. The integration process with Bank of Maharashtra is in final stages and the roll out at Shahpur Block of Thane district is likely to be completed shortly. The integration with other two banks is at different stages. In case of other banks they have yet to start. It was also informed that the pilot project of Thane district is expected to be completed by 30.09.2012. After this roll out they will be starting implementation at 11 other districts after 15.09.2012, which will cover the five identified districts under Electronic Benefit transfer schemes. They have planned to cover the remaining villages under Phase I having population of more than 2000 by December 2012 and under Phase II, villages with population between 1600-2000 by March 2013.</p>	Complete integration, appointment of BCAs, opening of accounts.	Banks and Vakrangee Finserve Limited.





## Convener - SLBC Maharashtra

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7	Setting up of RSETI & Financial Literacy Centers in Maharashtra	<p>It was informed by the convener, SLBC that, in the special SLBC meeting held on 09.08.2012 under the chairmanship of Governor, RBI at Mumbai, it was directed that banks should start construction of buildings for RSETIs, where land has been allotted and grant has been released at the earliest.</p> <p>Reserve Bank of India has directed to set up Financial Literacy Centers (FLCs) in each of the Lead District Manager (LDM) Offices in a time bound manner. Reserve Bank of India has also directed that financial literacy activities are to be undertaken by all the rural branches of Scheduled Commercial Banks including RRBs.</p>	<p>Government of Maharashtra to allot land at all remaining districts on priority basis.</p> <p>All Lead Banks to note the directions.</p> <p>All lead banks to note the directions</p> <p>All Banks including the Lead Banks and Lead District Managers to note the directions.</p>	<p>RDD, Government of Maharashtra.</p> <p>All Lead Banks</p> <p>All lead Banks.</p> <p>All Lead Banks and Lead District Managers</p>
8	Action points emerged during Special Meeting held on 09.08.2012 under the Chairmanship of Dr. D. Subbarao, Governor, RBI.	<p>The feedback received from the village visits of the DRs posted in Mumbai showed that the quality of financial inclusion in Maharashtra is unsatisfactory. Significant shortcomings were observed in the functioning of BCs. The quality and functioning of handheld machines were also not proper. Banks to ensure improvement in the quality of financial inclusion through proper functioning of BCs and handheld machines.</p> <p>All the other action points have been</p>	<p>Discussed under BC related issues.</p>	



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		<p>discussed under appropriate agenda items.</p> <p>In case of action point no. iv – b, the house discussed the issue of increase in credit by banks to rain-fed agriculture. CGM, NABARD suggested certain measures.</p>	<p>Banks may undertake the following measures as suggested :</p> <p>a. Financing of horticultural crops like Pomegranate, Citrus fruits, Custard apple etc. which are amenable to dry land areas with limited irrigation.</p> <p>b. Financing of micro-irrigation investments like drip irrigation and sprinkler irrigation for crops like cotton, sugarcane, vegetables and floriculture where the requirement of water is reduced by almost 50%.</p> <p>c. Providing long term loans to farmers for investment purpose in agriculture like raising of orchards, purchase of farm machinery like tractors, seed drills, harvesters, weeders, etc. which will contribute to capital investment in the field agriculture sector.</p>	All Banks
9	Review of performance under various Government Sponsored Schemes (GSS)	Convener, SLBC placed the progress under various GSS as mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals.	All implementing agencies to provide data regularly at fixed periodic intervals.	All Implementing agencies for GSS.



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10	PMEGP – Submission of statements to KVIC	<p>It is required that a monthly / periodical statement be given by Banks on Utilization of margin money deposited by KVIC with the Banks &amp; Adjustment of Margin Money Subsidy on term loan &amp; Margin Money Subsidy on working capital.</p> <p>However it is reported by banks that the said details could not be generated through their systems &amp; hence they suggested that the data may be collected from the District Level Task Force Committee (DLTFC) who monitor the system closely at the field level.</p> <p>Position of pending subsidy claims has been informed by WKGB.</p>	<p>Concerned agencies are requested to release the subsidy amount at the earliest.</p>	KVIB, KVIC & DIC
11	Issuance of GR regarding deposit mobilization by Maharashtra Gramin Bank from Government of Maharashtra	Secretary Cooperation assured to look into the matter.	Concerned department of Government of Maharashtra to issue GR.	Government of Maharashtra
12	Utilization of digital land record database under Bhoomi project. Feedback on visit to Karnataka on 10 <sup>th</sup> & 11 <sup>th</sup> July 2012	A study tour to Karnataka state was arranged by Department of Land record to study Bhoomi Project, to know about i) the procedure of online mutation; ii) to visit taluka offices of revenue, land records and iii) to understand banks role during registering charge on land etc.	Concerned department of Government of Maharashtra to inform progress in the matter.	Dept of Revenue & forests & Dept of Land Records, Government of Maharashtra.



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13	Swarojgar Credit Card (SCC) Scheme – Targets for 2012-13	Bank wise apportioning of a target of 15000 SCCs for 2012-13 among member banks as per the directives of NABARD has been done.	All banks to note the targets for 2012-13 and inform progress for march 2012 & June 2012 in the format provided and regular monthly / quarterly progress report to be submitted thereafter.	All Banks
14	Implementation of a new component "Institutional Credit" in Integrated Handloom Development Scheme (IHDS) under the Comprehensive Package for the Handloom Sector	NABARD has informed the operational guidelines on the Comprehensive Package for the Handloom Sector issued by the Ministry of Textiles, Govt. of India and format of progress report to be reviewed along with targets for 2012-13.	All banks to note the targets for 2012-13 and inform progress for June 2012 and July 2012 in the format provided and regular monthly progress report to be submitted thereafter.	All Banks
15	Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra	Present status of release of claims have been informed by LASDC, MSOBC, Sant Rohidas leather Industries & Charmakar Development Corporation Ltd. (LIDCOM). Other corporations viz Vasantrya Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai and Maharashtra Rajya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai, should appraise the forum about present status of the claim settlement.	Other corporations viz Vasantrya Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai and Maharashtra Rajya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai, should appraise the forum about present status of the claim settlement.  The issue of inclusion of RRBs along with nationalized bank for the purpose	Vasantrya Naik Vimukta Jati Va Bhatkya Jamati Vikas Mahamandal Maryadit, Mumbai and Maharashtra Rajya Apang Vitta va Vikas Mahamandal Maryadit, Mumbai,  Planning, Finance and Social Justice



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			of settlement of claims be resolved at the earliest.	& Spl Assistance Departments of Government of Maharashtra.
16	Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009	Commissioner Cooperation informed that the matter is under active consideration of Government of Maharashtra and a relevant Government Resolution (GR) needs to be issued for refund of penal interest.	Concerned department of Government of Maharashtra to issue the GR at the earliest.	Commissioner, Cooperation, Government of Maharashtra.
17	Cooperation from various Government Agencies in recovery of loans in the State and submission of NPA position by the banks	<p>Cooperation from various Government Agencies / Implementing Agencies in recovery of loans pertaining to various Government Sponsored Schemes is requested.</p> <p>For proper implementation of recovery proceedings and cooperation from various Government Agencies / Implementing Agencies for Government Sponsored Schemes, formulation of a State Recovery Act is utmost necessary. We have already written to Government of Maharashtra about the same. However to strengthen our</p>	<p>All Government Agencies / Implementing Agencies are requested to organize recovery camps. LDMs are requested to finalize the dates of these recovery camps during BLBC rounds &amp; the dates be finalized in presence of respective Branch Managers &amp; District Managers of concerned implementing agencies.</p> <p>Banks to inform position of NPAs as of 30.06.2012 in format already circulated.</p>	<p>All Government Agencies / Implementing Agencies</p> <p>All Lead District Managers</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		demand, a proper presentation with relevant data needs to be made.		
18	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy	Commissioner, Cooperation, Government of Maharashtra, informed that budgetary provision for release of pending subsidy has been made and the same will be released in a week's time.	Release of pending subsidy.	Government of Maharashtra MHADA
19	Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Punjabrao Deshmukh Interest Subvention Scheme of Govt. of Maharashtra	SLBC has already informed that Banks are implementing various Interest Subvention Schemes / packages for the farmers as per the directives of Government. However the claims are getting delayed.  As per discussions held during 115th SLBC meeting, Commissioner, Cooperation was requested to take a review and put up a status note regarding settlement of claims.	Commissioner, Cooperation to put up the status note regarding settlement of claims at the earliest.	Commissioner, Cooperation Government of Maharashtra
20	Financing negotiable warehouse receipts under development of warehousing sector	For appropriate growth and development of warehousing sector, Government of India has introduced a Negotiable Warehouse Receipt.  General Manager, RPCD, Reserve Bank of India, Mumbai informed that though no separate guidelines have been issued in respect of financing negotiable warehouse receipts, the same has been covered under the new KCC scheme.	All banks to note the relevant provisions of the new KCC schemes.	All Banks



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21	Financial Inclusion drive to open bank accounts of migrant labour & street vendors / hawkers in Urban areas	<p>Instructions of the Government dtd. 26.04.2012 have already been circulated to all concerned and the issue was discussed in 115<sup>th</sup> SLBC meeting also.</p> <p>Banks may open call centers in Urban areas with dedicated staff / ex-employees for replying queries of the persons intending to open accounts.</p>	Branches of all banks to open bank accounts of migrant labour & street vendors / hawkers. Monthly submission of data by banks as per format circulated vide letter no. AX1/PSD/SLBC/2012/831-870 dtd. 08.05.2012.	All Banks
22	Urban Financial Inclusion  i. Launch of a campaign to ensure at least one bank account for each family  ii. Capturing biometrics while opening accounts	<p>Instructions of the Government dtd. 24.07.2012 have already been circulated to all concerned. Allocation of wards, launching of campaign and reporting progress to SLBC should be undertaken without any further delay.</p> <p>While opening new bank accounts, banks should also ensure to capture biometric details of the customer (as done during the 'Swabhimaan' campaign) as per the standards notified in the recent RFP for engaging BCs.</p>	<p>LDMs to allocate a Ward or group of wards to a particular branch as per instructions already circulated vide our letter dtd 16.08.2012.</p> <p>Banks to capture biometric details of the customers while opening new accounts.</p>	<p>All Lead District Managers</p> <p>All Banks</p>
23	Mapping of Clearing Houses in the Country	Regional Director, Maharashtra & Goa, Reserve Bank of India informed that Central Office of RBI has taken up the matter with Government of India in regard to opening of	We request Reserve Bank of India to guide the member banks in this regard.	Government of India  Reserve Bank of



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		clearing houses at places with more than three bank branches in the context of operationalization of cheque truncation system (CTS) in the country which facilitates ease and speed of clearing of cheques. CTS is already being used in Delhi and Chennai. He also informed that various issues like feasibility / viability of such clearing houses need to be examined.		India
24	Credit Flow to Micro and Small Enterprises & Rehabilitation of potentially viable sick MSE units	Convener, SLBC informed that data has been compiled from information submitted by banks.  Banks to ensure that required financial assistance is provided for the rehabilitation of potentially viable sick units.	As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data being submitted to RBI and to SLBC.	All Banks
25	Effectively monitoring credit flow to various sectors of Economy	Convener, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action.	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks
26	Monitoring of credit to Minority Communities	Convener, SLBC informed that data has been compiled for information and necessary action for achievement of targets set by the Government.	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks
27	MPBCDC- Targets 2012-13	Mahatma Phule Backward Class Development Corporation has informed Bank wise / District wise targets under various schemes for the year 2012-13	All Banks to note the targets under various schemes for 2012-13	All Banks
28	Responsibility of LDMs for e-payment, FLCs,	Government of India desires that LDMs shall be the focal point of coordination and monitoring of various activities in respect of	All LDMs to note the contents of the communication dtd. 05.09.2012 from Government of India, for necessary	All Lead District Managers





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	Account Opening etc.	<p>all banks functioning in the districts. The activities are :</p> <p>a. For the setting up, functioning and monitoring of FLC in the district.</p> <p>b. To coordinate, follow up and monitor the implementation of the following in the district as per the plans approved by banks:</p> <ul style="list-style-type: none"><li>• Opening of one bank account per family in the district in both urban and rural areas</li><li>• Roll out of ATMs</li><li>• Roll out of BCAs including their training by the selected BCs as per the training module developed by NABARD</li></ul> <p>c. For promotion of e-payment in each branch in the district:</p>	compliance.	Lead Banks in Maharashtra (BoI, BoM, CBI, SBI)
29.	Education loans	<p>This item was included as an additional agenda item in the 116<sup>th</sup> SLBC meeting held on 07.09.2012 at Pune.</p> <p>Considering the focus of Government of India on educational loans vis a vis low percentage of educational loans disbursed / outstanding for all the banks, all the banks were advised to achieve the target set by Government for</p>	All the Banks to note the targets given for 2012-13 and strive to achieve them convincingly.	All Banks.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		2012-13 and also to report progress on quarterly basis to SLBC so as to review the same in SLBC forum.		



Annexure II

List of Participants 116<sup>th</sup> SLBC Meeting held on 07/09/2012 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Narendra Singh	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri C. VR. Rajendran	Executive Director, Bank of Maharashtra
<b>Reserve Bank of India</b>		
1	Shri J.B. Bhorla	Regional Director, Maharashtra & Goa
2	Smt Phulan Kumar	Regional Director, Nagpur
3	Shri P.K. Das	General Manager, RPCD, Mumbai
<b>NABARD</b>		
1	Shri M.V. Ashok	Chief General Manager
2	Dr. P.M. Ghole	General Manager, MRO, Pune.
<b>State Government &amp; Corporations</b>		
1	Shri Rajgopal Deora	Secretary, Cooperation, GoM
2	Shri Madhukar Choudhari	Commissioner, Cooperation, GoM
3	Shri S.O.Sonavane	CEO, KVIB, Mumbai
4	Dr. Naresh Gite	Dy.Sec. RDD, Mumbai, GoM
5	Shri M.K. Kendre	Under Secretary, GoM
6	Shri Satish Tadkase	Jt. Director, Finance dept. GoM
7	Dr. D.G. Bakwad	Director, Horticulture, Agri Dept. Maharashtra
8	Dr. Kiran Uikey	Asstt.Director, KVIC, Nagpur
9	Shri. B.K.Shrivastav	Asstt.Director, KVIC, Mumbai
10	Dr. Daisy Thomas	Asstt. Director, CBRTI, KVIC, Pune
11	Shri N.U. Khan	Asstt.Director, MSME-DI, Mumbai
12	Shri K.M.Salim	Dev.Officer, KVIC, Mumbai
13	Shri R.N. Khokle	A.D. Officer, KVIC, Pune
14	Shri S.S.Survase	S.I.O. Directorate of Industries, Mumbai
15	Shri S.A. Ghadge	DGM, MSOBC
16	Shri H.V. Dalvi	DGM, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
17	Shri D.K. Khude	RM, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
18	Shri R.D. Bikkad	Desk Officer, Co-op Dept.
19	Shri D.B. Shinde	DGM (Recovery) MPBCDC
20	Shri B.P.Kavthekar	RM, MPBCDC
21	Shri Balkrishna T. Sakpal	D.O. MAVIM, Mumbai
22	Shri R.S. Kakade	I.O. Directorate of Industries, Mumbai
<b>Scheduled Commercial / Apex Banks.</b>		
1	Shri Pramod Karnad	MD, M.S.C Bank
2	Shri N.J.Mathure	GM, Reg.Head Agri West-I, IDBI Bank
3	Shri D.R. Shirodkar	GM, Canara Bank
4	Shri R.K. Gupta	GM, Dena Bank
5	Shri S.C. Sharma	GM, Oriental Bank of Commerce
6	Shri Arijit Basu	GM, State Bank of India
7	Dr. R.C. Lodha	GM, Union Bank of India
8	Shri K.D. Joshi	DGM, Bank of Baroda, ZO, Pune
9	Shri Vikramaditya Singh Khichi	DGM, Dena Bank



Sr. No.	Name of the Participant	Designation / Institution
10	Shri Mukesh Rajani	DGM, ICICI Bank
11	Shri Anil Godbole	DGM, IDBI Bank, Satara
12	Shri A. Diwakara Rao	DGM, Indian Overseas Bank
13	Shri P.K. Sarangi	DGM, Oriental Bank of Commerce
14	Shri Chand Kureel	DGM, SIDBI
15	Shri Sagar Mazumdar	DGM, State Bank of India
16	Shri B. Ganesh Pai	DGM, Syndicate Bank
17	Shri Rahul Mone	Vice President & Cluster Head, HDFC Bank
18	Shri Navneet Ralli	Vice President , Axis Bank Ltd.
19	Shri Vijay Puranik	Dy. Vice President, Axis Bank Ltd.
20	Shri Manish Kumar	Zonal Manager, UCO Bank
21	Shri S.K. Savkar	Dy. Zonal Manager, Bank of India
22	Shri V. Sambamurthy	AGM, National Housing Bank
23	Shri Kuriakose Conil	AGM & Reg.Head, Federal Bank
24	Shri R.K.Miglani	AGM , Vijaya Bank
25	Shri S.L.N. Prasad	AGM, Allahabad Bank
26	Shri P.V. Ramana	AGM, Andhra Bank
27	Shri C.S. Suman	AGM, Canara Bank
28	Shri J.N. Singh	AGM, Central Bank of India, ZO, Pune
29	Shri Prashant Jagtap	AGM, IDBI Bank, Pune
30	Shri Subir Raybarman	AGM, Indian Bank
31	Shri G.V. Ravikumar	AGM, State Bank of Hyderabad
32	Shri C.H.Gaushal	AGM, SBI
33	Shri Ch. S. Sastry	CM, Andhra Bank
34	Shri L.B. Nakrani	CM, Bank of India
35	Smt Sharada P. Das	CM, Corporation Bank
36	Smt Kalyani Rao	CM, Karnataka Bank
37	Shri Pramod Dikshit	CM, ICICI Bank
38	Shri Atul Tripathi	CM, Oriental Bank of Comm.
39	Shri Jasmit Singh Pasricha	CM, Punjab & Sindh Bank
40	Shri S.K. Bhandari	CM, Punjab National Bank
41	Shri U.M. Morwale	CM, UCO Bank
42	Shri S.K. Mandal	CM, United Bank of India
43	Shri Kanchan Kulkarni	R. Head, ICICI Bank
44	Shri M. Nagaraju	Sr. Manager, Central Bank of India
45	Shri Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
46	Shri Rajiv S. Pradhan	Sr.Manager (Agri.), Indian Bank
47	Shri S.M.Gopale	Sr.Manager, Union Bank of India
48	Shri Ranjit Chamle	Sr. Manager, ING Vysya Bank Ltd.
49	Dr. H.T. Vasappa	Z.O. Corporation Bank
50	Shri V.P. Kalbhor	Manager, Canara Bank
51	Shri H.A. Sonwalkar	Manager, Indian Overseas Bank
52	Shri V.R. Bhalerao	Manager (T & L) MSCARD Bank
53	Shri M.Y. Sawant	State Project Co-ordinator, RSETI
54	Shri Shashank Choudhari	Executive Vice President, Vakrangee Finservice Ltd.



Sr. No.	Name of the Participant	Designation / Institution
<b>Insurance Companies</b>		
1	Shri R. Hariharan	DGM, United India Insurance Co. Ltd.
2	Shri D.B. Humbare	Manager, MI, LIC of India
3	Smt Madhulika Pathak	Dy. Manager, United India Insurance Co. Ltd.
4	Shri Paritosh Deb	Br. Head, United India Insurance Co. Ltd.
<b>Regional Rural Banks</b>		
1	Shri Philip D'silva	Chairman, Maharashtra Gramin Bank
2	Shri M.A. Salam	Chairman, Vidharbha Kshetriya Gramin Bank
3	Shri K.N. Tambe	Chairman, Wainganga Krishna Gramin Bank
<b>Lead District Managers</b>		
1	Shri V.R. Sontakke	LDM, AHMENAGAR
2	Shri Y.K. Mishra	LDM, AKOLA
3	Shri P.B. Choudhari	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri Sube Singh	LDM, BHANDARA
6	Shri M.N. Patke	LDM, BULDHANA
7	Shri A.C. Wasnik	LDM, CHANDRAPUR
8	Shri D.K. Nikam	LDM, DHULE
9	Shri D.K. Silare	LDM, GADCHIROLI
10	Shri V.S. Lakhote	LDM, GONDIA
11	Shri D.J. Walke	LDM, HINGOLI
12	Shri R.D. Dusane	LDM, JALNA
13	Shri C.N. Patwekar	LDM, LATUR
14	Shri Vilas Purohit	LDM, NAGPUR
15	Shri V.R. Turke	LDM, NANDED
16	Shri A.D. Chavan	LDM, NASIK
17	Shri R.B. Bhosale	LDM, OSMANABAD
18	Shri Anil C. Gote	LDM, PARBHANI
19	Shri H.A. Mazire	LDM, PUNE
20	Shri S.S. Bandivdekar	LDM, RATNAGIRI
21	Shri S.G. Ondkar	LDM, SANGLI
22	Shri S.S. Wagh	LDM, SATARA
23	Shri M.R. Mane	LDM, SINDHUDURG
24	Shri M.K. Sabale	Representative from LDO, SOLAPUR
25	Shri V.N. Dongre	LDM, THANE
26	Shri M.B. Mashankar	LDM, WARDHA
27	Shri S.R. Barapatre	LDM, WASHIM
28	Shri G.G. Pimpale	LDM, YAVATMAL
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri P.B. Ambhore	G.M. Credit Priority & Convener, SLBC
2	Shri L.M. Deshmukh	DGM, FI, RRB & Member Secretary, SLBC
3	Shri EVR Murthy	CM, FI & SLBC
4	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
5	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell