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State Level Bankers' Committee, Maharashtra

संयोजक संयोजक Convener

Priority Sector Department,
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बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

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AX1 / PSD / SLBC / 2014-15 / 226 - 417

07.04.2014

All members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 122nd SLBC meeting held on 12.03.2014 at Mumbai

Please find attached Minutes / Action Points of the 122nd SLBC meeting held on 12.03.2014 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 07.05.2014 for appraising in the next SLBC meeting.

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

Yours faithfully,

Chief Manager,
SLBC Maharashtra.





No. AX1/SLBC-122/Minutes/2013-14

March 13, 2014

Minutes of the 122nd SLBC Meeting held on March 12, 2014 at Mumbai

The 122nd SLBC meeting was held on 12.03.2014 at MVM Banquets, Mumbai. Shri Sushil Muhnot, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC, Maharashtra State presided over the meeting.

Shri J.S. Saharia, Chief Secretary, Government of Maharashtra, attended the meeting as a special invitee.

The meeting was also attended by Shri Mihir Kumar, Director, Department of Financial Services, Ministry of Finance, New Delhi, Shri K.P. Bakshi, Additional Chief Secretary, Planning, Government of Maharashtra, Dr. S.K. Goyal, Additional Chief Secretary, Agriculture and Marketing, Government of Maharashtra, Shri S.S. Sandhu, Principal Secretary, Rural Development, Government of Maharashtra, Shri V. Giriraj, Principal Secretary, Water Conservation and EGS, Government of Maharashtra, Shri Rajgopal Deora, Secretary, Cooperation, Government of Maharashtra, Shri Madhukar Choudhari, Commissioner, Cooperation and Registrar of Cooperative Societies, Government of Maharashtra, Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission, Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Shri S. Saravanavel, CGM, NABARD and Shri P.K. Jena, Chief General Manager, RBI, Nagpur.

Senior officials of NABARD, member banks, Government of Maharashtra, Apex Banks, Government Corporations and other members were present in the meeting.

Shri A.A. Magdum, General Manager, Priority, Bank of Maharashtra & Convener SLBC, Maharashtra welcomed the dignitaries, Government & Bank officials, LDMs & all other participants. He briefly informed the house about progress made by banks in Maharashtra during the three quarters ended December 2013 and expressed concern over the unfortunate events like hailstorm and untimely rains witnessed by some districts during the past few days. He appealed the Lead District Managers to hold emergency DLCC meeting in consultation with District Administration and informed that SLBC would be immediately issuing related circular covering RBI guidelines and steps to be taken by banks in case of natural calamity. To the queries in respect of restructuring not being done by banks, he replied that SLBC has given instructions in the past also and restructuring of loans of all eligible farmers was being done by banks. However no data in this respect was compiled earlier. He thanked the members for utilizing the SLBC forum actively and requested Hon. Chairman to deliver his keynote address and guide the forum.



Shri Sushil Muhnot, C & MD, Bank of Maharashtra & Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities i.e. review of performance under Annual Credit Plan 2013-14, Financial Inclusion and penetration of banking for inclusive growth, progress in implementation of various Government sponsored schemes and working of RSETIs and FLCs. Referring to the difficult situation faced by the farmer community because of hailstorm and untimely rains, he appealed all member banks to work proactively for the benefit of the farmers and help them by restructuring the loans of all eligible farmers. He complimented all for achieving the level of ₹ 28,912 crore as of 28.02.2014 in crop loan disbursement against the annual target of ₹ 34,888 crore amounting to 83%. He observed that the economic environment is changing fast and the banks are facing challenging situations despite which there is a significant improvement in the state of Maharashtra which is reflected in the 87% achievement of ACP 2013-14 of Rs. 1,00,000 crore. He expressed happiness over the performance of banks in the area of education loans with 96% achievement of the annual target of Rs. 4,265 crore as of December 2013. He appealed all bankers to step up their efforts in respect of performance under Housing Loans. He urged the member banks to concentrate on the MSE sectors. He gave an overview of various activities under Financial Inclusion to the house and observed that much is needed to be done by all the banks in this respect. He covered important aspects of financial inclusion in his address viz transactions in FI accounts, Direct Benefit Transfer scheme of Government of India, SHG Bank Credit linkage programme under Maharashtra Rural Livelihood Mission (MSRLM) and status of implementation of EBT in respect of MNREGA in selected pilot blocks of Maharashtra. He urged all member banks for supplying BC related information to LDMs who in turn will consolidate it for onward submission to SLBC, so that the same can be put up on SLBC website as directed by RBI. He opined that progress in implementation of various Govt. sponsored schemes was far from satisfactory and needed significant improvement. He observed that at 48%, the overall settlement ratio of RSETIs was very low and the same must improve. He also pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many areas have not set up RSETIs on the land allotted by Government and requested to initiate steps for setting up of RSETIs. He opined that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs. He observed that performance under lending to minority communities was not satisfactory and requested member banks to achieve the targets under lending to minority communities and appealed that the overall credit to minorities in the State should at least increase by 20% over and above the previous year. He informed that a list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is already circulated by SLBC and all member banks have been requested to concentrate on these blocks / towns of Maharashtra having high minority population for the purpose of increasing the



percentage of lending to minority communities. He concluded his keynote address by requesting Government officials to look into the long pending issues which were discussed in the last few SLBC meetings and requested them to expedite action in these important areas.

Shri J.S. Saharia, Chief Secretary, Government of Maharashtra thanked Chairman, SLBC and expressed happiness over the participation of the meeting in large number by representatives from the Central Government, State Government, banks, lead district offices, Government Corporation and others. Referring to the statistical data compiled by SLBC for the quarter ended December 2013, he noted with satisfaction that banks in Maharashtra had performed well showing good growth in various sectors. However he was concerned about the low performing private sector banks, DDCBs with reducing share in the area of crop loan disbursements and poor performance of the banks in respect of finance to minority communities. He felt the need of addressing these problems together by the Government and banks. Though lot of efforts are being put by the banks, to make the Financial Inclusion Programme really successful, he suggested that it was absolutely necessary to open at least one account per family covering all the households of Maharashtra. This exercise should be taken as a challenge and must be completed in a time bound manner. The process of seeding of aadhaar numbers may also be linked with this activity which will prepare the groundwork necessary for DBT also. For having effective control and for better monitoring, he felt that it was necessary to have access to data on important parameters like sanctions, disbursements and subsidy adjustment, by all concerned. This way, irrefutable data will be easily available and will help in saving the time lag between compilation of data and making the same available to all. A format may be devised for this purpose per which, monthly district / bank specific data can be compiled. The monthly report can be placed in a public domain to which access can be provided to all concerned. This will help in knowing how various districts / banks are performing as well as provide indicators to their upward / downward movement in respect of their performance on a monthly basis. He suggested that a Think Tank may be developed for the purpose of identifying difficult areas. This Think Tank will comprise of representatives from banks and the Government. The core committee can meet once a month when Senior Government officials will guide the group in identifying the difficult areas. Problems like increasing the flow of credit to minority communities and tackling difficult situations like droughts / floods / hail storms by banks as well as the Government can be discussed in this forum and different strategies can be evolved. He was of the opinion that impact of whatever efforts being done by all must be strongly felt. For this, instead of focusing on many areas, it is necessary to concentrate on few things at a time and move on to the next only after completing the task on hand. He felt that in discharge of their Corporate Social Responsibility, the Government and banks can work together in the areas like improving the quality of school education, providing potable



water and improved health care facilities. He thanked all participants and wished them a Happy Holi.

Shri K.P. Bakshi, Additional Chief Secretary, Planning complimented the banks and districts who have already achieved annual crop loan disbursement targets. He expressed concern over the decreasing share of the DCCBs in crop loan disbursement and directed Cooperation department to concentrate on this area. In respect of sustainability of the BCs, he suggested that they should be paid slab wise instead of per transaction basis which will improve their performance. He was informed about overdraft facility being provided to the BCs. He enquired about the matter referred by SLBC in respect of pending interest subvention claims vide letter dtd. 06.03.2014. He was informed that revised data has already been submitted by SLBC to the Government.

Dr. S.K. Goyal, Additional Chief Secretary, Agriculture & Marketing observed that though the achievement in respect of crop loan disbursement by banks was commendable, investment credit was not going up with a growth rate of only 1%. He was of the opinion that credit to agriculture would not flourish if investment credit does not go up. Finance by banks to irrigation projects, farmer cooperative societies and exposure to credit having a combination of crop loans and investment loans would certainly help in this respect. He directed the bankers to finance Farmer Producer Organisations (FPOs) with assured recovery of 85% in the first year itself. As regards, damage caused by hail storm and untimely rains, he felt that assessment of the damage may be done by the revenue machinery of the State at its earliest.

Shri S.S. Sandhu, Principal Secretary, Rural Development observed that though the Government has allotted land at 23 places, work has started only at 10 places. He directed the banks to expedite construction work of RSETI buildings wherever land is allotted. In respect of SHG Bank Credit Linkage, he appealed all bankers to process the large number of applications being received by them at their earliest and immediately disburse all sanctioned ones so that the annual target could be easily achieved. He also appealed them to ensure that there are no cases of unutilized subsidy under NRLM. He directed all bankers to upload correct data from their CBS database and update it from time to time.

Shri V. Giriraj, Principal Secretary, Water Conservation and EGS stressed the importance sustainability of the BC model in respect of payment to NREGA beneficiaries. He opined that unless bankers strive hard for making this model successful, shifting of beneficiaries from Post Offices to banks will not be easily possible.

Shri Rajgopal Deora, Secretary, Cooperation informed the house that Finance Department, Government of Maharashtra and Commissioner, Cooperation are closely



working on the long pending issue of releasing banks' debt waiver claims and the same would be resolved very soon. In respect of disbursement of crop loans by banks, he observed that even after the benefit of interest subvention is being extended to private sector banks, their performance remains a matter of concern. He also observed that some districts like Sangli, Kolhapur and Raigad have huge potential, but are showing very low performance. In case of the natural calamity faced by many districts in Maharashtra, he appealed all the banks to convert the crop loans of all eligible farmers into term loans. He opined that damage caused by hail storm may be assessed on case to case basis. In case of claims of banks under Dr. Punjabrao Deshmukh Interest Subvention Scheme, based on Central Government's Scheme, has been covered by the Government and only a few cases remained to be considered. He directed that Banks having any queries in this respect may get the same clarified by referring their specific issues to Commissioner Cooperation and Registrar of Cooperative Societies, Pune. He observed that some of the DCCBs have really improved and directed NABARD to review their latest position and inform the State Government.

Shri Madhukar Choudhari, Commissioner Cooperation and Registrar of Cooperative Societies, Pune opined that the circulars issued by RBI in respect of natural calamities are very clear. In respect of decreasing share of DCCBs in crop loan disbursements, he observed that number of farmers financed by DCCBs is more than that those financed by SCBs. He assured that all cases regarding interest subvention claims under Dr. Punjabrao Deshmukh scheme will be cleared by the Government and asked the bankers to get in touch of his office to clarify issues if any. He mentioned a few cases where District Collectors have informed that banks are not opening zero balance accounts and are insisting on a deposit of Rs.500/-. He was informed that banks are opening zero balance / no frill / BSBD accounts under various Government schemes. He urged private banks to open branches in naxal and hilly areas for benefit of people.

Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India appreciated Chairman, SLBC for choosing Mumbai as the venue for SLBC meeting as the same was extremely convenient for representatives of RBI as well as Government of Maharashtra. He informed the house that Chief Secretary's suggestions were well taken. He felt that the SLBC mechanism needs to be proactive as it is an apex body that coordinates various institutions like banks, Lead District Managers, the State Government, the Central Government and others. He stressed the need for regular review of matters in respect of implementation of various action points and suggestions emerging from the discussions. He advised all banks to ensure that various instructions and suggestions given by SLBC are percolated to the root level and the action points are implemented in true spirit. In respect of data, he exhorted the bankers for timely submission of correct data pertaining to various returns to SLBC by using state of art technologies now available. He felt that BCs have an important role to play in successful



implementation of Financial Inclusion Programme. As such, it was imperative for all concerned to concentrate upon proper operationalisation and sustainability of BCs. He appealed to the representatives of Government of Maharashtra to treat Regional Rural Banks at par with other nationalized banks as RRBs were PSUs for all practical purposes where the stake holders were the Central Government, the State Government and the sponsoring nationalized banks. He also appealed for parking of Government funds with RRBs for their sustained development. He advised bankers to concentrate upon working of their RSETIs as well as FLCs for quality improvement. He appreciated that SLBC website was well designed as per RBI guidelines and suggested that the website should be updated regularly with latest available information.

Shri Mihir Kumar, Director, Department of Financial Services, Ministry of Finance concurred with the views expressed by the Chief Secretary and advised the bankers to concentrate upon upgradation of RSETIs, finance to minority communities, sustainability of BC model and support to the farmer community in their difficult times.

Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission (MSRLM) appealed all banks not to consider RSETIs as part of CSR activity. He requested the bankers to improve the infrastructure and training standards in the RSETIs for them to become very good RSETIs, whose certificates will be recognized and preferred by all bankers at the time of considering loans. He also requested for improving the grading of all RSETIs in the State

Shri Sushil Muhnot, Chairman, SLBC, took a quick review of the discussions held on various agenda items and provided guidance to the members. He shared the views expressed by the Chief Secretary and assured full cooperation by all members of SLBC, Maharashtra. He concurred with the view that banks and Government can work together for discharging their Corporate Social Responsibility for providing basic facilities like potable drinking water all over Maharashtra. He thanked all and promised to hold more meetings in Mumbai for convenience of all.

Shri L.M. Deshmukh, Member Secretary, SLBC proposed vote of thanks and thanked all the members for their active participation in the proceedings.

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 121 st SLBC meeting held on 12.12.2013	The minutes of 121 st meeting of SLBC held on 12.12.2013 were placed as an annexure in the agenda.	The minutes of 121 st SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	LDMs to provide data to SLBC in respect of villages with population below 1600. Impact of Low Level Credit Services in Scheduled Areas : Hon. Governor's concern about meeting Priority Sector Targets not only in the State but also in the Scheduled Area Districts and Scheduled Area Blocks were conveyed. It is also directed that the percentage target of credit should not be less than the percentage population of that block to the total population of the District.	Discussed under appropriate agenda item. LDMs of 12 scheduled districts [Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI)] to prepare Annual Credit Plan 2014-15 according to the directions given by Hon. Governor, Maharashtra State. NABARD is also requested to prepare PLP for these districts accordingly.	-- Concerned LDMs NABARD
3	Disbursement of Crop Loans under Annual Credit Plan Review of	Member Secretary informed the	All member banks to fully achieve annual crop loan	All Member



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Progress under lending for Crop Loans under ACP 2013-14	<p>house about the status of Crop Loan Disbursements in the State as of 28.02.2014. He informed that Banks in Maharashtra have achieved the target to the extent of 83%. He observed that share of Commercial Banks in disbursing crop loans is increasing over the years and that of DCCBs is decreasing. He expressed that Private Sector Banks should cover up for their below average performance (30%) during the remaining period.</p> <p>Bank wise review of disbursement of crop loans as of 28.02.2014 was taken by the house.</p> <p>GM, RBI, RPCD, Mumbai observed that performance of some of the banks in respect of crop loan disbursement is extremely low and exhorted them for concerted efforts in this area so as to achieve annual targets.</p> <p>Representatives of banks assured the House of better performance for achieving annual targets.</p>	disbursement targets by the year end.	Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Status of disbursement of Crop Loans in districts with weak DCCBs	Crop loan disbursement data as of 28.02.2014 for Buldhana, Nagpur and Wardha districts indicate 81% achievement of the targets. The same is 82% for other districts with weak DCCBs viz. Beed, Dhule, Jalna, Nandurbar and Osmanabad. Overall achievement of these 8 districts is 83% of the target which is at par with the achievement of the State.	All banks in these 8 districts to fully achieve / exceed annual target by the year end.	All Member Banks
	Annual Credit Plan			
	The comparative position of Annual Credit Plan for the last 3 years	Member Secretary, SLBC informed that banks in Maharashtra have achieved targets under ACP 2012-13 to the extent of 113% and a three year comparison shows that targets have been exceeded every year. However he stressed the need of exceeding Priority Sector targets and its sub-sectors with a comfortable margin. He also expressed confidence in exceeding all yearly targets.		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	ACP 2013-14 Achievement as of 31.12.2013 MIS II & III	Member Secretary, SLBC informed that banks in Maharashtra have achieved Priority Sector targets under ACP 2013-14 to the extent of 87% as at the end of third quarter. He appealed all banks to strive hard for exceeding all yearly targets.	All banks to achieve / exceed the allotted targets under all sectors.	All Member Banks
	Relief Measures under Unseasonal rain / hailstorm.	During the discussion, RBI officials informed the house that banks in the areas affected by unseasonal rain / hailstorm should be guided by instructions contained in RBI Master circular dtd 01.07.2013 on guidelines for relief measures by banks in areas affected by natural calamities. SLBC convener was requested to issue a circular to member banks on this subject with a copy of the above circular. LDMs of the affected districts to discuss the position prevailing in the respective districts in the ensuing DCC/DLRC meeting and to ensure that member banks take necessary action in terms of instructions given in this regard. LDMs were also advised to convene special DCC meeting where the quarterly meeting has	All banks / LDMs to strictly follow the guidelines / instructions given in the master circular of RBI dated 01.07.2013 on "Guidelines for relief measures by banks in areas affected by natural calamities".	All Member Banks All LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		already been held for this quarter.		
4	Implementation of Strategies & Guidelines under Financial Inclusion:			
	i. Review of Progress in Financial Inclusion Plan with population above 2000	Member Secretary, SLBC observed that though banks have achieved full coverage of the 4292 villages as of March 2012, there are still certain uncovered villages reported.	All banks to ensure full coverage of villages allotted to them under Swabhiman. Only a few LDMs have submitted certificate of coverage as discussed in the 121 st SLBC meeting held on 12.12.2013. All other LDMs to furnish certificate to SLBC Convener immediately, certifying that all villages projected under FIP(>2000 population) stand fully covered by a banking outlet (branch/BC/Others)as on date.	All Member Banks All LDMs
	ii. Review of Progress in Financial Inclusion Plan with population below 2000	Member Secretary, SLBC informed about identification of 35,940 villages in Maharashtra and coverage to be done as per Roadmap. As of 31.12.2013, 16,932 villages have been covered by way of branches / BCs/ other modes. The progress of coverage of villages in above and below 2000 population category in the 10 Districts (excluding Mumbai) under DBT is also being monitored by RBI through DBT monthly statement	All member banks / LDMs to ensure that BCs are working properly. LDMs of DBT districts to inform correct figures as all these Districts have reported 100% coverage of the villages to DFS and are still reporting some villages to be covered.	All Member Banks / LDMs All LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>and informed position as of January 2014 to the house.</p> <p>He also informed that data in respect of villages with population below 1600 is yet awaited from Lead District Managers of Ahmednagar (CBI), Jalgaon (CBI), Yavatmal (CBI), Beed (SBI), Latur (SBI), Nandurbar (SBI), Gadchiroli (BoI), Kolhapur (BoI), Nagpur (BoI), Ratnagiri (BoI), Sindhudurg (BoI), Wardha (BoI), Thane (BoM) districts.</p> <p>In absence of this data, SLBC is unable to consolidate the position of the State and inform member banks about district wise allotment of villages.</p>	<p>Concerned LDMs to immediately provide data to SLBC in respect of villages with population below 1600.</p>	<p>LDMs of 13 districts and Concerned Lead Banks</p>
	iii. Opening of branches in unbanked rural villages	<p>Member Secretary, SLBC informed that as per RBI guidelines, Banks have to open minimum 25 % of the branches in a year in unbanked rural areas. SLBC has collected information about the unbanked villages with population exceeding 5,000 in Maharashtra. The list has already been put up on SLBC web site.</p>	<p>All member banks are requested to consider these potential centres for opening of branches in these villages, which will help them in meeting the minimum 25% target of opening of branches in rural unbanked villages. If branches are opened at the centres from this list, Banks to inform SLBC accordingly so that the list can be updated from time to time.</p>	<p>All Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	iv. Implementation of EBT / NREGA payments in select blocks	<p>Member Secretary, SLBC informed position of EBT payments as of 28.02.2014 in pilot blocks. He felt that though NREGA payment have started in these blocks, the same needs to be scaled up further. The reason for some blocks not showing good performance is that presently no NREGA work is going on there.</p> <p>With a view to ensuring continuous and sustainable EBT payments in the blocks, coordination between bankers and local level NREGA authorities is to be ensured.</p>	<p>All member banks to strengthen the BC network and equip / train the BC agents with AEPS transaction system.</p> <p>Concerned LDMs to coordinate between participating banks, district and block level NREGA authorities for smooth continuance of EBT in all the blocks.</p>	<p>All Member Banks</p> <p>Respective LDMs Respective Banks Concerned dept/s of GoM</p>
	v. Progress in the establishment of Ultra Small Branches (USBs)	<p>Member Secretary, SLBC informed about progress of setting up of 21 USBs in Gadchiroli district by Bank of Maharashtra (4), Bank of India (4), State Bank of India (10) and Vidarbha Konkan Gramin Bank (3).</p>	<p>All member Banks to ensure smooth functioning of the USBs. In case of connectivity issues, help from District Administration may be sought for taking up the matter with BSNL.</p>	<p>All Banks</p>
	vi. Progress under Financial Inclusion Plan	<p>All Banks have drawn up a financial inclusion plan for 2013-2016. All villages in Maharashtra are to be covered as per this plan.</p>	<p>All member banks to ensure timely submission of progress under the board approved financial inclusion plan (LBS – MIS-V) on a quarterly basis and LBS-MIS-IV on annual basis to SLBC for further submission to</p>	<p>All Member Banks</p>



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	(FIP) 2013-16 MIS IV & V		RBI and also for taking a review of the progress and take corrective action if any needed in time.	
vii.	Preparedness for DBT	<p>Presently Direct Benefit Transfer is being taken up in 121 districts across the country of which 12 districts viz. Amaravati, Aurangabad, Gondia, Jalgaon, Jalna, Latur, Mumbai City, Mumbai Suburb, Nandurbar, Pune, Ratnagiri and Wardha are in Maharashtra. In Phase III, DBT implementation will be taken up in 12 more districts of Maharashtra namely Akola, Bhandara, Chandrapur, Dhule, Kolhapur, Nagpur, Nashik, Osmanabad, Satara, Sangli, Solapur and Thane</p> <p>Member Secretary, SLBC informed that accounts of all the beneficiaries from the earlier 12 districts have been opened except some 300 beneficiaries who were not available. He informed that aadhaar seeding is done to the extent of 51% and needs to be stepped up. He appealed that District authorities should submit the Aadhaar numbers of beneficiaries and LDMs to follow</p>	<p>Respective LDMs and lead Banks of the 12 new districts are requested to take a note of this and initiate collection of beneficiaries data from district authorities for opening of accounts and seeding them with aadhaar to be in readiness by the time DBT is implemented in these Districts.</p> <p>Member banks to complete aadhaar seeding on priority basis.</p>	<p>Concerned LDMs & Lead Banks</p> <p>All Member Banks All LDMs</p>



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	viii. Progress under DBTL	up for the same. In the mean while, Banks should also contact beneficiaries to get their Aadhaar numbers. Member Secretary informed the house that the scheme has been kept in abeyance for some time by Government of India. However bankers are requested to continue their efforts for aadhaar number seeding etc.	All member banks to continue aadhaar seeding exercise in case of DBTL beneficiaries and closely monitor the progress in seeding of aadhaar number in bank accounts of beneficiaries.	All Member Banks														
	ix. Functioning of BCs	In the context of the concerns expressed by Governor, RBI on the unsatisfactory functioning of BCs in the State, all banks are again requested to ensure that the BCs are functioning in the villages with proper ICT solutions. Banks are continually being requested to forward their BC related information to LDMs during the past many SLBC meetings. All banks are once again requested to forward their village-wise BC information to LDMs for onward submission to SLBC and display on their website.	All the banks to submit this information to the LDMs of their respective district, who will collect the information from all the banks in the district and submit the same in the below mentioned prescribed format to SLBC by 31.03.2014, for uploading the same on website.	All Member Banks All LDMs														
			<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name of Village</th> <th>District</th> <th>Assigned Bank for FIP</th> <th>Name of BC</th> <th>Details of ICT Solution used by BC</th> <th>Details of ICT Solution used by BC</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No.	Name of Village	District	Assigned Bank for FIP	Name of BC	Details of ICT Solution used by BC	Details of ICT Solution used by BC								
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	BC Conventions	<p>General Manager, RBI, RPCD, Mumbai observed that this matter is pending since long and advised all banks to submit pertinent information in prescribed format to LDMs on priority basis latest by 31.03.2014. He informed that RBI needs village wise information for better monitoring and not Sub Service Area wise as required by Central Government. He felt that the District Coordinator of each bank must have the details of BCs appointed by his bank in his district.</p> <p>In a special SLBC meeting held at Mumbai on 07.08.2013, all lead banks in Maharashtra were instructed to hold BC conventions in 2 of their lead districts. Accordingly, BC conventions were held by Lead Banks in Aurangabad, Pune (BoM), Gondia, Bhandara (BoI), Amravati, Jalgaon (CBI) and Nandurbar (SBI).</p>	<p>Controlling offices of Banks / FI departments at Head Offices of the banks to ensure that BC related information in prescribed format is made available to their District Coordinators and the LDMs urgently.</p> <p>LDMs of these eight districts are advised to submit the proceedings / minutes of these conventions to SLBC, for SLBC to submit a report on BC conventions to RBI before 31.03.2014.</p>	<p>All Member Banks</p> <p>Respective LDMs of these 8 districts.</p>
5	Setting up of RSETI & FLCs in Maharashtra	Chairman, SLBC observed that at 48%, the overall settlement ratio of RSETIs was very low and the same must improve. He also	Banks to take steps to improve the settlement ratio by conducting more employment intensive programmes instead of going for popular programmes. The Banks also need to have proper credit linkages with the eligible	All Lead Banks, State Bank of Hyderabad



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		<p>pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many districts have not set up RSETIs on the land allotted by Government and requested to initiate steps for construction of RSETI buildings.</p> <p>He opined that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs.</p> <p>Member Secretary, SLBC urged that State Government must sponsor more BPL candidates. He also suggested that the RSETI In-Charge and sponsoring banks should ensure that the candidates are fully sensitized in respect of their banking needs and the options available to them so that the settlement ratio will eventually improve.</p> <p>Shri M.Y. Sawant, State Coordinator, RSETI, observed that candidates must be trained at RSETIs so that they can avail</p>	<p>candidates / activity so as to improve the settlement ratio.</p> <p>Government of Maharashtra is requested to sponsor more BPL candidates through DRDA.</p>	<p>and IDBI</p> <p>Rural Development Department, GoM</p>



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		<p>loans under PMEGP from banks more easily and the settlement ratio of RSETIs will go up.</p> <p>Member Secretary, SLBC informed that the issue had already been discussed in the sub committee meeting held on 05.03.2014 at Pune and representatives of KVIC / KVIB / DIC have assured to sponsor candidates to RSETIs for training under various programmes</p> <p>Principal Secretary, Rural Development, Government of Maharashtra observed that though the Government has allotted land at 23 places, work has started only at 10 places.</p> <p>Member Secretary, SLBC informed that construction work of RSETIs by concerned Banks wherever applicable is at various stages. He also informed about problems in allotted lands at some of the places. General Manager, IDBI Bank informed that the bank is operating its RSETI at Satara from its own building as the land</p>	<p>KVIC / KVIB / DIC to sponsor candidates for training in RSETIs.</p>	<p>KVIB / KVIC / DIC</p>



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		<p>allotted by the Government is far away and extremely inconvenient.</p> <p>CEO, MSRLM assured the house that he would look into the matters wherever sanction of the Government is pending for one reason or the other so that sanctioning of plan / allotment of land etc. can be sped up wherever applicable. He felt that Banks should look at RSETIs as a good business proposition and not merely as a CSR activity. He stressed the need for a good permanent Director for each of the RSETIs and quality improvement in the working of the institutions.</p> <p>Member Secretary, SLBC informed the house that Financial Literacy Material in Hindi and English has already been printed and dispatched to all the districts. The process of allotting the job of printing of Marathi material is complete and the printing is expected to be completed by the vendor by 15.04.2014.</p>	<p>All Lead Banks, State Bank of Hyderabad and IDBI Bank to submit a status note to SLBC specifying the problems in allotted land / land yet to be allotted / stage of construction of building and problems therein if any.</p>	<p>All Lead Banks, State Bank of Hyderabad and IDBI</p>



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6	Review of performance under various Government Sponsored Schemes (GSS)	<p>Member Secretary, 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.</p> <p>He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>General Manager, RBI, RPCD, Mumbai observed that performance under PMEGP is extremely low and felt that reasons for the underperformance need to be analysed. He opined that a monthly review in respect of applications received and proposals sanctioned needs to be taken by KVIB / KVIC / DIC.</p> <p>Member Secretary, SLBC informed that data in respect of Government Sponsored Schemes is provided by the implementing agencies of Government of Maharashtra with varying periodicity. He also informed the</p>	<p>All implementing agencies to provide data regularly at fixed periodic intervals.</p> <p>All banks to process and dispose proposals under Government Sponsored Schemes quickly within the prescribed time norms.</p> <p>KVIB / KVIC / DIC to take monthly review in respect of applications received and proposals sanctioned.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>KVIB / KVIC / DIC</p>



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		<p>house about the sub committee meeting convened by SLBC on 05.03.2014 at Pune for discussing various issues related to pending proposals, redressal of grievances, problems / queries for smooth implementation of PMEGP, to review the situation and to take corrective action wherever necessary.</p> <p>General Manager, RBI, RPCD, Mumbai referred to the letter from Chairman, KVIC forwarded by RBI.</p> <p>Member Secretary, SLBC informed that the letter has already been replied. He also informed that the e-tracking system introduced recently by KVIC is yet to be stabilized and hence true performance is not reflecting in the system.</p> <p>State Director, KVIC, informed that data is being collected meticulously and the performance stands much improved than that at end of February 2014.</p>		



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		Member secretary, SLBC requested representatives of implementing agencies to sponsor proposals in such a way that banks would be in a position to process / sanction the same steadily throughout the year so that the sudden rush at the end of the year to achieve various targets can be avoided.	KVIB / KVIC / DIC to ensure smooth flow of proposals through out the year.	KVIB / KVIC / DIC
7	Maharashtra State Rural Livelihood Mission (MSRLM)	<p>CEO, Maharashtra State Rural Livelihood Mission (MSRLM) appealed all banks for 100% achievement in respect of targets for SHG bank finance. He informed about an online application being developed by NRLM to review the State wise, District wise, Block wise & village wise data pertaining to SHG bank linkage.</p> <p>Member Secretary, SLBC informed about the Sub Committee meeting convened by SLBC on 05.03.2014 at Pune so as to have fruitful discussions on various issues related in SHG Bank Linkage Programme through MSRLM, MAVIM & NABARD.</p>	<p>All Banks to show 100% achievement in respect of targets for SHG bank finance.</p> <p>All member banks to issue suitable instructions to their branches for acceptance, process and quick disposal of all eligible cases.</p>	<p>All Member Banks</p> <p>All Member Banks</p>



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		<p>During the meeting it was decided to have a predetermined day for disposal of SHGs at branch level on a fortnightly basis; say 11th & 26th of each month. If there is a holiday on these days, the next working day be decided as day for disposal of proposals submitted by SHGs.</p> <p>CEO, MSRLM opined that banks are not to turn down / reject any requests for submission of proposals by SHGs on other days than the predetermined ones. He assured that the field level functionaries of MSRLM and MAVIM will be made available for assisting the Branch Managers of member banks to process the proposals submitted by SHGs.</p> <p>Principal Secretary, Rural Development, Government of Maharashtra observed that pertinent data received by the Government appears to be too low / inadequate.</p> <p>CEO, MSRLM felt that banks need to submit clean data on a one time</p>		



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		<p>basis for interest subvention target to be achieved.</p> <p>Member Secretary, SLBC informed the house that a training programme of IT persons associated with the work of data cleaning will be conducted in association with MSRLM.</p> <p>CGM, NABARD informed about the districts where various Government programmes in respect of Women SHGs were being implemented in consultation with NABARD. He requested MSRLM to except these districts for a period of two years so that the two programmes may not clash with each other.</p>	<p>MSRLM to except the concerned districts in consultation with NABARD.</p>	<p>MSRLM</p>
8	<p>Regular issues to be discussed during SLBC meetings</p> <p>Central Sector Scheme of Self Employment Scheme for Rehabilitation of</p>	<p>Revised guidelines have already been circulated by SLBC in January 2014.</p>	<p>All member banks are requested to take appropriate consequential measures to implement the revised Scheme in the State of Maharashtra, give wide publicity of the revised Scheme and ensure coverage of all eligible beneficiaries in the shortest possible time as per</p>	<p>All Member Banks</p>



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	<p>Manual Scavengers (SRMS) – Revision of the Scheme</p> <p>Dairy Entrepreneurship Development Scheme</p> <p>Rajiv Rinn Yojana (RRY) for Housing subsidy</p>	<p>CGM, NABARD gave a brief overview of the scheme and developments in respect of the same to the house.</p> <p>Regional Chief, HUDCO informed that earlier scheme ISHUP has been replaced with RRY. He requested SLBC to distribute district wise targets. He also informed that only 3 banks have entered into a MoU with HUDCO and appealed all other member banks to complete the procedure at the earliest.</p> <p>Member Secretary, SLBC informed that SLBC has already distributed district wise targets.</p> <p>Secretary, Govt. of India has referred the matter to RBI regarding operational modalities & some changes while implementing</p>	<p>the provisions & spirit of the scheme for implementation & adoption.</p> <p>NABARD is requested to submit regular progress report of the scheme in the State so that necessary review can be taken. NABARD is also requested to organize concerned meetings and give the latest position in the matter to the house.</p> <p>All other member banks to enter into a MoU with HUDCO at the earliest.</p> <p>RBI is requested to issue necessary guidelines at the earliest.</p>	<p>NABARD</p> <p>All other Member Banks</p> <p>RBI</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Sanction of loans by banks to trained candidates under the Central Sector Scheme “Establishment of Agri-Clinics & Agri-Business Centres” (ACABC)</p> <p>Swarojgar Credit Card (SCC) Scheme – Revised Target for 2013-14 & its review</p>	<p>the RRY Scheme. The scheme can be implemented in true spirit after receipt of necessary guidelines from RBI.</p> <p>Under Secretary, Government of India, Ministry of Finance, New Delhi, considering the huge pendency of the proposals under ACABC Scheme, has advised a regular review of the scheme in DLCC meetings.</p> <p>CGM, NABARD informed about No. of cases received and sanctions released by NABARD.</p>	<p>All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme & submit compliance to SLBC.</p> <p>The Nodal Agency to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.</p> <p>All LDMs to note and review this issue in DLCC meetings.</p> <p>All Banks are requested to submit the position of SCCs for the quarter ended September & December 2013 to NABARD. NABARD is requested to submit the consolidated position to SLBC for necessary review in the ensuing SLBC meetings</p>	<p>All Member Banks</p> <p>NABARD</p> <p>All LDMs</p> <p>All Member Banks</p> <p>NABARD</p>
9	Lead Bank Scheme – Conduct of State Level Bankers’ Committee (SLBC) meetings for the year 2014	As advised by Reserve Bank of India vide circular dtd 29.12.2010, Convener bank had already prepared a yearly calendar of programme for conducting the meetings which was placed before the house for approval in 121 st SLBC meeting held on 12.12.2013.	Revised calendar stands approved. The same may be uploaded on SLBC website.	SLBC All members to note.



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		However, it was suggested that the calendar may be prepared in such a way that the meetings can be held in the second month of the succeeding quarter. Accordingly, SLBC has reworked the calendar.		
10	Credit Flow to Micro and Small enterprises	Member Secretary, SLBC informed that data has been compiled from information submitted by banks. All targets and sub targets under this area have to be achieved.	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
11	Monitoring credit flow to various sectors of Economy & Credit to Minority Communities	Member secretary, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved. It has been observed that the percentage of lending to Minority Communities by banks is much less than the required percentage. Hence, it has been advised to improve the performance under this area. A list of 24 blocks and	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary. All banks to concentrate on these blocks / towns for lending to minority communities and achieve the set target of 15% of priority Sector lending to Minority Communities. LDMs to take regular review in BLBC / DLCC meetings.	All Banks All Banks All LDMs



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		43 towns of Maharashtra where the percentage of minority population is high is provided to all banks by SLBC and is made available on SLBC website.		
12	Presentation by Small Farmers' Agribusiness Consortium (SFAC)	Government of India has approved the Equity Grant & Credit Guarantee Fund Scheme for Farmer Producer Companies, which is effective from 1.1.2014. Representatives nominated by SFAC distributed the booklets regarding project requirement & Launch of Equity Grant & Credit Guarantee Fund Scheme for Farmer Producer Companies.	All member banks are requested to note the same & offer their comments directly to SFAC.	All Member Banks



Annexure II

List of Participants of 122nd SLBC Meeting held on 12.03.2014 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri R. Athmaram	Executive Director, Bank of Maharashtra
3	Shri R.K. Gupta	Executive Director, Bank of Maharashtra
Central Government		
1	Shri Mihir Kumar	Director, DFS, Ministry of Finance, Gol.
State Government		
1	Shri J.S. Saharia	Chief Secretary
2	Shri K.P. Bakshi	Additional Chief Secretary, Planning
3	Dr. S.K. Goyal	Additional Chief Secretary, Agriculture & Marketing
4	Shri S.S. Sandhu	Principal Secretary, Rural Development
5	Shri V. Giriraj	Principal Secretary, Water Conservation & EGS
6	Shri Rajgopal Deora	Secretary, Cooperation
7	Shri Madhukar Choudhary	Commissioner Cooperation & RCS
8	Shri G.K. Wagh	Dy. Secretary, Social Justice & Spl Assistance
9	Shri M.K. Kendre	Under Secretary, Planning
10	Shri Uday Bhosale	Asstt. Director, Finance
11	Shri Sanjay Kale	Research Officer, Planning
12	Shri Nitin Agarwal	Product Consultant, Information Technology
13	Ms Netra Mankame	Section Officer, Planning Dept.
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Shri P.K. Jena	Chief General Manager, Nagpur
3	Shri P.K. Das	General Manager, RPCD, Mumbai
NABARD		
1	Shri S. Saravanavel	Chief General Manager
2	Shri Lalit Jadhav	DGM, MRO, Pune.
HUDCO		
1	Shri Rajesh Sharma	Executive Director
2	Shri R.S. Harikrishnan	Sr. Manager
CERSAI, New Delhi		
1	Shri Sumesh Lohi P.K.	Asstt. Gen. Manager (Legal)
Central / State Government - Bodies / Corporations / Undertakings		
1	Shri S.P. Hardikar	CEO, MSRLM
2	Shri P.R. Brahmane	State Director, KVIC
3	Shri S.G. Hanuwate	Dy. CEO, KVIB
4	Shri R.B. Gupte	Director, MSME-DI
5	Shri V.D. Desale	Dy. Director of Industries
6	Shri Ashok Bageshwar	Dy. Director, Directorate of Municipal Administration
7	Shri P.C. D'souza	Dy. Director, Commissionerate of Agriculture
8	Ms. Kusum Balsaraf	General Manager, MAVIM



Sr. No.	Name of the Participant	Designation / Institution
9	Shri Rajesh Doiphode	Industries Inspector, Directorate of Industries
10	Shri M.S. Karol	Dev. Officer, KVIC
11	Shri Anil Kadwadkar	Supdt. KVIC
12	Ms Aruna A. Dalvi	Asstt. KVIB
13	Shri Ainul Attar	M.D. Maulana Azad Alpasankhyank Arthik Vikas Mahamandal
14	Shri Sarjerao Ghadge	General Manager, MSOBC Corporation
15	Ms Vandana Rane	Dy. Gen. Manager, Lokshahir Annabhau Sathe Development Corporation
16	Shri T.M. Kulkarni	Asstt. Manager, LIDCOM
Scheduled Commercial / Apex Banks.		
1	Shri Sanjay Aggarwal	General Manager, Allahabad Bank
2	Shri K. Ranganath	Dy. Gen. Manager, Andhra Bank
3	Shri N. Saketh Kumar	Dy. Manager, Andhra Bank
4	Shri K.M. Manvi	Chief General Manager, Bank of Baroda
5	Shri. S.N. Deshpande	Chief Manager, Bank of Baroda
6	Shri V.H. Karandikar	Zonal Manager , Bank of India
7	Shri L.B. Nakrani	Chief Manager , Bank of India
8	Shri G. Venkatesh Prabhu	Div. Manager, Canara Bank
9	Shri H.B. Pantola	Zonal Manager, Central Bank of India
10	Shri M. Nagaraju	Sr. Manager, Central Bank of India
11	Shri B.B. Tejappa	Circle General Manager, Corporation Bank
12	Shri M.K. Bhatiya	General Manager, Dena Bank
13	Shri Prakash Jadhav	Dist. Coordinator, Dena Bank
14	Shri Niranjn Mathure	General Manager, IDBI Bank
15	Shri P.K. Pegu	Dy. Gen. Manager, IDBI Bank
16	Shri R. Suresh	Dy. Gen. Manager, Indian Bank
17	Shri V. Niranjn Kumar	Sr. Manager, Indian Bank
18	Shri H.B. Shukla	Dy. Gen. Manager, Indian Overseas Bank
19	Shri Dinesh Kumar Vishnoi	Dy. Gen. Manager, Oriental Bank of Commerce
20	Shri Ashok Pradhan	C.H. Dy. Gen. Manager, Punjab National Bank
21	Shri Kirti Kumar Sheth	Chief Manager, State Bank of Hyderabad
22	Ms Anshula Kant	Chief General Manager, State Bank of India
23	Shri K.S. Anbalgan	Dy. Gen. Manager, State Bank of India
24	Shri Rakesh Khanna	Dy. Gen. Manager, State Bank of India
25	Shri C.H. Gaushal	Asstt. Gen. Manager, State Bank of India
26	Shri V. Ganeshan	Field General Manager, Syndicate Bank
27	Shri B. Gaesh Pai	Dy. Gen. Manager, Syndicate Bank
28	Shri B.B. Sahay	C.H. General Manager, UCO Bank
29	Shri Sharad Joshi	Dy. Gen. Manager, Union Bank of India
30	Shri Vittesh Kumar	Dy. Gen. Manager, United Bank of India
31	Shri. M. Jagan Mohan	Dy. Gen. Manager, Vijaya Bank
32	Shri H.T. Venkatesh	Manager, Vijaya Bank
33	Shri Navneet Ralli	VP & ABC Head, Axis Bank
34	Shri T.A. Varghese	Dy. Gen. Manager, Federal Bank
35	Shri Rakesh Kumar Relan	Sr. Vice President, HDFC Bank



Sr. No.	Name of the Participant	Designation / Institution
36	Shri Amit Kumar	Executive Vice President, HDFC Bank
37	Shri Michael Andrade	Business Head (Agri), HDFC Bank
38	Shri Pramod Dikshit	State Head, ICICI Bank
39	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
40	Shri Rajesh Kharche	Regional Head, ING Vysya Bank
41	Shri Nagaraja Rao B.	Dy. Gen. Manager, Karnataka Bank Ltd.
42	Shri Pawan Kumar Goswami	AFO, Karnataka Bank Ltd.
43	Shri Tarun Agarwal	Vice President, RBL Bank
44	Shri Manish Kumar	Product Head, RBL Bank
45	Shri Ashwin Pokharkar	Manager, RBL Bank
46	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
47	Shri B.A. Ubale	Dy. Gen. Manager, MS Cooperative Bank
48	Shri M.G. Deshpande	Regional Manager, National Housing Bank
49	Shri Jatinder Aggarwal	Dy. Gen. Manager, SIDBI
Regional Rural Banks		
1	Shri Philip D'silva	Chairman, Maharashtra Gramin Bank
2	Shri SDS Carapucar	Chairman, Vidharbha Konkan Gramin Bank
Lead District Managers		
1	Shri S.T. Parmar	LDM, AHMENAGAR
2	Shri Y.K. Mishra	LDM, AKOLA
3	Shri S.S. Ramteke	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri Sube Singh	LDM, BHANDARA
7	Shri M.N. Patke	LDM, BULDHANA
8	Shri A.C. Wasnik	LDM, CHANDRAPUR
9	Shri D.S. Shaligram	LDM, DHULE
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri K.R. Tupsaundar	LDM, JALNA
14	Shri M.G. Kulkarni	LDM, KOLHAPUR
15	Shri A.M. Mahajan	LDM, LATUR
16	Shri Nihar Satpathy	LDM, MUMBAI CITY
17	Shri S.V. Patki	LDM, MUMBAI SUBURB
18	Shri S.K. Basa	LDM, NAGPUR
19	Shri B.U. Waghmare	LDM, NANDED
20	Shri L.R. Khedekar	LDM, NANDURBAR
21	Shri A.D. Chavan	LDM, NASIK
22	Shri B.R. Dupargude	LDM, OSMANABAD
23	Shri P.G. Jaronde	LDM, PARBHANI
24	Shri H.A. Mazire	LDM, PUNE
25	Shri T. Madhusudana	LDM, RAIGAD
26	Shri S.S. Bandivadekar	LDM, RATNAGIRI
27	Shri M.D. Kulkarni	LDM, SANGLI



Sr. No.	Name of the Participant	Designation / Institution
28	Shri S.S. Wagh	LDM, SATARA
29	Shri K.B. Jadhav	LDM, SINDHUDURG
30	Shri M.G. Korwar	LDM, SOLAPUR
31	Shri V.N. Dongre	LDM, THANE
32	Shri M.B. Mashankar	LDM, WARDHA
33	Shri G.G. Pimpale	LDM, YAVATMAL
Others		
1	Shri M.Y. Sawant	State Coordinator, RSETI
2	Shri Shrinand Sahasrabudhe	Div. Manager, Mahaonline
3	Shri T.T. Krishnan	Asstt. Gen. Manager, Agricultural Finance Corporation Ltd.
4	Shri Harun Khan	Agricultural Finance Corporation Ltd.
Convener Bank – Bank of Maharashtra		
1	Shri A.A. Magdum	G.M. Priority & Convener, SLBC
2	Shri M.C. Kulkarni	G.M. Mumbai
3	Shri K. Vairamani	DGM, Executive Secretary to C & MD
4	Shri L.M. Deshmukh	DGM, FI, RRB & Member Secretary, SLBC
5	Shri EVR Murthy	CM, SLBC
6	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
7	Shri C.R. Kadu	Sr. Manager, FI
8	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell

The following Members of SLBC, Maharashtra were not represented by any of their officials.

Sr. No.	Institution
1	Punjab & Sindh Bank
2	The Maharashtra State Co-Op Agri. & Rural Dev. Bank Ltd. (MSCARD)
3	Maharashtra Urban Coop Bank Federation Ltd.
4	Subhadra Local Area Bank
5	Lead District Manager, Jalgaon District (Lead Bank – CBI)
6	Lead District Manager, Washim District (Lead Bank – SBI)
7	Commissioner of Sugar
8	Commissioner of Fisheries
9	Development Commissioner, Textiles, Nagpur
10	Inspector General of Registration & Controller of Stamps of India
11	Chairman / Secretary of M.S. Minorities Commission
12	Chairman of SC / ST Commission
13	Joint Secretary, Revenue & Forests
14	Managing Director, Mahatma Phule Backward Class Development Corporation
15	Managing Director, Shabari Adivasi Vitta Va Vikas Mahamandal
16	Managing Director, Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit
17	Regional Manager, Agril. Insurance Company of India Ltd.



Sr. No.	Institution
18	Managing Director, Maharashtra State Horticulture & Medicinal Plants Board
19	Assistant Director, National Horticulture Board
20	National Commission for Scheduled Tribes
21	Industrial Finance Corporation of India
22	Life Insurance Corporation of India
23	General Insurance Corporation of India
24	Agriculture Insurance Company of India Ltd.