

महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य
State Level Bankers' Committee Maharashtra State

संयोजक
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Convener



बँक ऑफ महाराष्ट्र
बँक ऑफ महाराष्ट्र
Bank of Maharashtra

Priority Sector Department, 'Lokmangal', 1501,
Shivajinagar, Pune-411005.

प्राथमिकता विभाग, प्रधान कार्यालय, 'लोकमंगल', 1501,
शिवाजीनगर, पुणे-411005.

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AX1/PSD/SLBC/2011/617

Date: 27/09/2011

CGM-in –Charge ,RBI, RPCD, Mumbai, Regional Director, Maharashtra & Goa State, RBI,
Mumbai & Regional Director, RBI, Nagpur, CGM, NABARD, Pune
Chief Secretary, Govt. of Maharashtra, Principal Secretary, Planning & Institutional Finance
(Lead Bank), GoM
Secretary, RDD / Housing / Agriculture / Co-op. & Marketing / Water Conservation & EGS /
Finance / Revenue Dept., GoM
Chairmen of State Minority / SC / ST Commission
Commissioner of Coop. & Registrar of Cooperative Societies, Maharashtra State
Commissioner of Industries, GoM, Commissioner of Agri., GoM, Commissioner of Sugar, GoM &
Commissioner of Fisheries, GoM
MD / CEO / Director / Deputy Director of Sponsoring Agencies / Dev. Corporations
General Manager, Priority Sector, SCBs
Chairmen of RRBs
General Manager, MSCB Ltd., Mumbai / MASCARD, Mumbai
All LDMs in Maharashtra
All members, SLBC – Maharashtra (Fax / Courier / Speed Post)

Dear Sir,

Reg: 112th SLBC meeting held on 20.09.2011 at M.V.M. Banquets at Mumbai:
Minutes & Action Points

We forward herewith the "Minutes & Action Points" of the 112th SLBC meeting held on 20.09.2011
at M.V.M. Banquets, Mumbai for your perusal & initiate necessary action wherever applicable.

You are further requested to inform the action taken report to SLBC on or before
27.10.2011 for appraising in the next SLBC.

Please acknowledge

Yours faithfully,

(Sanjay Arya)
General manager
Credit Priority & Convenor SLBC

Encl: as above



No. AX1/SLBC-112/minutes/2011

26 September, 2011

**Minutes of the 112th SLBC Meeting
held on September 20, 2011
at Mumbai**

Shri Anup S. Bhattacharya, Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC- Maharashtra State presided over the 112th SLBC meeting held on 20.9.2011 at MVM Banquets, Mumbai.

Shri Ratnakar Gaikwad, Chief Secretary, Govt. of Maharashtra attended the meeting as a special invitee and participated in the deliberations.

Mr. S. D. Arya, General Manager, Credit Priority, Bank of Maharashtra & Convener SLBC - Maharashtra welcomed the dignitaries & Govt. & Bank officials, LDMs & all other participants & requested Chairman to initiate the discussions.

While initiating the Agenda point-wise discussions, Chairman Shri Bhattacharya thanked all officials for being present and appealed them to work with co-operation and collaboration for achieving balanced growth of all sectors of economy in the State. He took detailed District-wise, bank-wise review of Kharif lending, Financial Inclusion and other agenda items.

He informed that it is very difficult to collect and compile information of different banks. Since the information is required by GOI, GOM, RBI and other agencies like NABARD, IBA, etc. and is very vital for the functioning of the SLBC, there should be continuity of representatives of banks attending the SLBC meetings.

He discussed in detail action plan and guidelines issued by Shri D.K. Mittal, Hon'ble Secretary, Department of Financial Services, GOI for coverage of all eligible farmers by issuing Kisan Credit Cards by 15.10.11, reallocation of Service Area in terms of Gram Panchayats, to mitigate problems of artisans and retail borrowers and various aspects of priority sector lending. These matters were placed under Focused Agenda and Table Agenda for discussions in the SLBC.

The Chairman also informed all the participants about latest GOI & RBI guidelines on Financial Inclusion and Operational Guidelines on Electronic Benefit Transfer.

Shri. Ratnakar Gaikwad, Chief Secretary, Maharashtra State appreciated that bank officials at senior level are genuinely concerned about implementation of various welfare schemes of the government and appealed them to ensure proactive actions at grass root levels also. He appreciated that banks and LDMs in the field are actively participating in kharif lending and have already achieved 85% of the kharif target.





The LDMs who have achieved 100% of Kharif lendign targets for their districts either for Commercial Banks or for all banks including DCCB were felicitated at the hands of Shri Ratnakar Gaikwad, Chief Secretary.

Dr. Deepali Pant Joshi, Chief General Manager-in-Charge, RPCD, Reserve Bank of India appreciated the business like review of agenda items by the Chairman and emphasized on the following points:

- Monthly review mechanism is very important as SLBC has to collate the district-wise information which is to be submitted to RBI based on which important policy decisions are taken,
- Senior officers must attend the SLBC meetings and a particular persons be nominated by the Member Banks & State Govt. to attend these meetings henceforth. Frequent change of persons attending the meetings defeats the purpose of discussions.
- Guidelines on EBT for payment of subsidies, etc. and Service Area Approach be followed strictly.

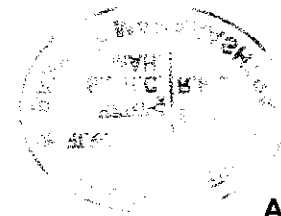
Shri J.B. Bhoria, Regional Director, Reserve Bank of India, Mumbai took forward the issue of continuity of bank representatives attending the SLBC meeting and suggested that Banks should provide the names of Nodal Officers and same persons should attend the SLBC meetings.

He further stressed the need for providing information to the SLBC in time. He also expressed concerns that communications from the Chairman, SLBC are not even acknowledged by some banks which is a serious issue.

Meeting concluded with vote of thanks. Agenda Item-wise discussions and action points are given in the **Annexure – I**.

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





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by:
1.	Confirmation of minutes of last SLBC meeting (111th)	The minutes of 111 th meeting of SLBC held on 14.6.2011 were placed as an annexure in agenda.	The minutes of last SLBC meeting were confirmed.	-N.A.-
2.	Follow up of Action Points of last SLBC meeting (ATR)			
	(a) Nomination of Secretary, Finance as Nodal Officer for monitoring the FIP & channelising NREGA / EBT / Social Security payments.	Principal Secretary, Finance, Govt of Maharashtra is nominated as Nodal Officer.		
	(b) Issuance of uniform guidelines to District Magistrates on role of local administration under Sec. 14 of SARFAESI Act, 2002 to ensure disposal of requests from banks /FI – In the 110 th SLBC, it was informed by Principal Secretary, Finance that the issue is under consideration & instructions will be issued soon.	Chairman SLBC requested State Govt authorities to take a note and do the needful urgently.	State Govt. Finance Dept. to issue necessary instructions in the matter	Action : State Govt. Finance Dept.
	(c) Banks to adopt focused attention to ensure adequate & timely financing for crops and to achieve the targets of crop loan disbursement in the State.	Chairman SLBC informed he himself has taken two reviews of LDMS on 11 August & 2 nd Sep. 2011 and 85% of the target has been achieved so far. The issue will be discussed at length again as there is a special Agenda item in this meeting itself.		
	(d) All member banks were requested to cover all 4292 villages having population over 2000 by March 2012 & implement the project as per the quarterly target fixed by SLBC.	Chairman took review of each bank and requested for urgent actions to cover all villages within stipulated time frame. He also appealed all Member Banks for timely submission of monthly & quarterly reports under FI so as to reflect a correct position of achievement.	All Member Banks are requested to note the same & report compliance to SLBC. Few banks viz. SBH, Allahabad Bank, ICICI Bank, IDBI Bank,	Action: All Member Banks, More particularly, SBH, Allahabad Bank, ICICI Bank, IDBI Bank, Central





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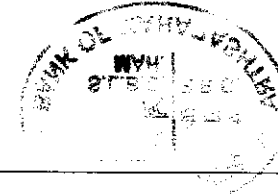
			Central Bank of India, Canara Bank, Dena Bank, Syndicate Bank, MGB, WKGB & VKGB need to improve their performance under FI Plan.	Bank of India, Canara Bank, Dena Bank, Syndicate Bank, MGB, WKGB & VKGB
(e) Govt. to look in to the matter and give priority for routing of NREGA / Social Security payments through respective bank branches	Chairman requested Govt. of Maharashtra for routing all Govt. payments through respective bank branches,		State Govt. Finance & Planning Dept. to issue necessary instructions in the matter	Action : State Govt. Finance & Planning Dept.
(f) Govt. & Banks to select 4-5 districts initially for routing payments of NREGA / Social Security payments through BC model keeping in view "one district multiple banks model as already approved by SLBC	EGS to finalise the blocks.		State Govt. EGS Dept. has selected five blocks for MNAREGA payments on pilot basis. These are 1. Block: Jawhar, Dist. Thane – BOM 2. Block: Akkalkua, Dist. Nandurbar – SBI 3. Block : Pandharkawada, Dist. Yeotmal – CBI 4. Block : Mohadi, Dist. Bhandara – BOI 5. Block : Chikhaldara, Dist. Amravati - CBI	Action: State Govt. EGS Dept. to provide list of beneficiaries for opening the accounts. Banks to complete account opening and facilitate payments directly to the credit of beneficiaries' accounts.
(g) Implementation of Govt. of Maharashtra Debt Waiver & Debt Relief Scheme 2009 & interest subvention scheme of the State.	Issue was discussed in the TFC meeting held on 06.08.11. Secretary Coop. informed that the TFC minutes are received by them & shortly the issue will be decided as it is in final stage.			Action : Secretary Coop. & Commissioner Coop.
3	Review of Progress in Financial Inclusion Plan for providing banking services in the villages with population over 2000	Bank-wise progress report was reviewed & discussed at length. The performing Banks were appreciated. Other Banks were requested to increase the pace of implementation.	Banks were requested by Chairman & also CGM RBI to expedite the matter & report to SLBC	Action: All Banks, More Particularly Allahabad Bank, Andhra Bank, CBI,





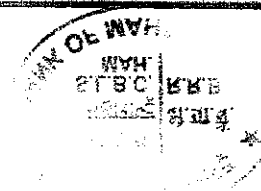
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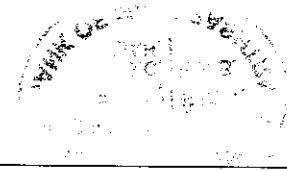
				Canara Bank, Dena Bank, IDBI Bank, ICICI Bank, MGB, OBC, SBH, Syndicate Bank, VKGB, Vijaya Bank & WKGB
4	Setting up of RSETI centres in Maharashtra	There are certain centres where land allocation by Govt. for RSETIs is pending as well as where land is allotted & banks are yet to complete the construction. State Govt. as well as banks should sort out the matters.	BOM reported opening of their RSETIs (called MSETIs) at Thane & Jalna on 18.09.11.	Action: Banks & State Govt.
5	Review of performance of ACP 2011-12	The forum felt that overall achievement of 24% of the total plan during Q1 is rather low. All banks and govt agencies should step up their efforts towards achieving all targets in time.	Banks to step up lending under ACP.	Action: All Banks & State Govt. Agencies
6	Review of Progress under Kharif Lending	<p>Progress under Kharif lending, District-wise crop loan achievements as of 13.9.2011 were discussed at length & the Excellent performing 10 LDMs of Sindhudurg, Hingoli, Satara, Aurangabad, Jalgaon, Ratnagiri, Gondia, Bhandara, Buldana & Pabhani were felicitated by SLBC at the hands of Shri Ratnakar Gaikwad, Chief Secretary, Govt. of Maharashtra.</p> <p>This year for the first time, separate targets for Kharif & Rabi Lending are allocated. Banks have already achieved over 85% of Kharif targets by 13th September, 2011 as per progress reports received from the LDMs.</p> <p>Seven Districts have achieved over 100% under All Banks (including DCCB) category:</p>	GOI is keenly monitoring crop loan financing by banks. Shri D.K. Mittal, Hon'ble Secretary, GOI, Deptt. of Financial Services (DFS) has advised that all eligible farmers should be given crop loans by 15.10.2011 and suggested certain action points which were discussed in the Task Force Committee meeting on 29.08.11. These are separately put up before this forum.	<p>Action:</p> <p>_ LDMs</p> <p>_All Banks,</p> <p>-More particularly</p> <p>ICICI Bank, IDBI Bank, HDFC Bank, Allahabad Bank, Uco Bank, Axis Bank, Oriental Bank of Commerce,</p>





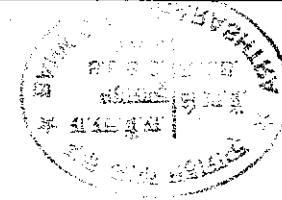
		<p>1. Sindhudurg 128%, 2. Ratnagiri 124%, 3. Jalgaon 116%, 4. Gondia 110 %, 5. Bhandra 107 %, 6. Buldhana 104%, 7. Satara 103 %</p> <p>Three Districts have achieved over 100% in terms of targets for commercial banks</p> <p>1. Hingoli 112%, 2. Aurangabad 100%, 3. Parbhani 100%</p> <p>The commercial banks are taking increased share in crop loan financing over past few years in percentage as well as in absolute terms.</p> <p>The pace of lending during current Kharif season has increased in the past two months by more than 50 % in respect of CBs & RRBs. They had disbursed Rs. 3532 crore till 11.07.2011 (table below) which has gone up to Rs. 5312 crore by 13.09.11.</p>	All LDMs have been advised vide our letter dtd. 10.09.11 to ensure that all the eligible farmers in the service area of respective banks are covered by 15.10.11 by providing KCCs.	
7	State Annual Credit Plan 2011-2012	The total plan outlay of Rs. 64972 crore for various districts has been adopted.	The district-wise / bank-wise targets allocation is completed. All banks are requested to take steps for achieving the target.	Action : All Banks, LDMs, Govt. Agencies
8	Review of performance under various Government Sponsored Schemes	Chairman SLBC reviewed and expressed his displeasure for inadequate performance in implementation of various Government sponsored Schemes. He urged to all the banks that the proposals should be disposed of within 15 days.	Secretary RDD & Coop. to issue necessary instructions to all sponsoring agencies.	Action : Secretary RDD, Coop., All Implementing Agencies & SLBC
9	Review of Implementation of Interest subsidy scheme for Urban Poor (ISHUP)	Chairman, SLBC felt the need for a detailed review of		





10	Implementation of Rajiv Gandhi Niwara Yojana No. II & release of pending subsidy.	performance under various govt schemes by the SLBC and advised that a special SLBC be convened by October end for the purpose.		
11	Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra	He suggested to the Secretary RDD to issue necessary instructions to all sponsoring agencies. Chairman SLBC advised that the LDMs be awarded for excellent performance in implementation of various Govt. Schemes.		
12	Implementation of Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009 – Settlement of claims	Already discussed at item No. 2(g) under ATR		
13	Interest Subvention/ Waiver Schemes of Govt. of Maharashtra	Presently scheme is available for lending to individual farmers & Coop. Banks lending through PACS. Considering vital need of covering all the eligible farmers, the scheme should be extended to Private Sector Banks & also to loans through PACS by the Commercial Banks.	RBI as well as State & Central Govt are requested to take a positive view on this so that financing for crop loans is broad based.	Action : State Govt. RBI GOI
14	Implementation of Dr. Punjabrao Deshmukh Interest Subvention Scheme of Govt. Of Maharashtra	The Chairman, SLBC took up the issue raised by Axis Bank that interest subvention be extended to their crop loans on the lines of PSBs.		
15	Financing to Self Help Groups by MAVIM MAVIM SHG Plans are to be integrated to Annual Credit Plans of branches.	The issue be discussed in a special Task Force Committee meeting of Bankers & then to be put to SLBC	MAVIM to call a meeting of Lead Banks to finalize the strategies.	Action : MAVIM
16	Monitoring of credit to Minority Communities	Performance of banks under this category needs substantial improvement considering that majority of banks are below the benchmark of 15% to Total Priority Sector advances. The average for State is	All Banks should focus on this vital aspect of lending. It was also felt that there is need	Action: All Banks





		only 6% as of June, 2011.	to improve timely and correct reporting.	
17	Wine package for wine industry / wine grape growers in Maharashtra State	Winery Units : Chairman, SLBC urged all Banks to follow the RBI guidelines to provide proper relief to the wine-grape growers and wine manufacturers.	Bankers are requested to take suitable steps in the matter.	Action : All Banks
18	Policy initiative to improve the CD Ratio of Bank Credit.	Few Districts viz. Gadchiroli, Chandrapur, Sindhudurg & Thane are less than 50% CD Ratio. It was felt by the forum that substantial advances in Thane & Sindhudurg distts are done from Mumbai and are not reflected in the data. Chandrapur & Gadchiroli Distt DLCCs should devise special action plans to boost up CD ratio.	All banks should strive to achieve their ACP and other lending targets and monitor their respective CD ratio for each district in which they have their presence.	Action: All Banks DLCC Govt Agencies
19	Credit Flow to Micro and small enterprises & Rehabilitation of potentially viable sick MSE units	The credit flow to MSE sector in the State is at 16.20 % as of March, 2011 against the target of 20% and needs to be improved.	All banks should take focused steps in this regards and achieve growth level of 20%.	Action: All banks
20	Effectively monitoring credit flow to various sectors of Economy	Chairman, SLBC expressed his displeasure about delayed, inaccurate and inadequate reporting by the banks. The performance under various sectors can not be effectively reviewed if only 24-25 banks submit the data.	Banks to submit all returns well in time to SLBC.	Action : All Banks
21	Any other issues with the permission of Chair	1. Financing to PACS : Chairman informed that the issue is very vital & is already referred to RBI. 2. No dues certificates : Chairman requested Secretary Coop. & Commissioner Coop. to instruct the PACS not to issue false certificates.	Chairman requested RBI to inform the decision at the earliest. Secretary, Coop. & Commissioner Coop. to issue necessary instructions in the matter	Action : RBI Action : Secretary; Coop. & Commissioner Coop.



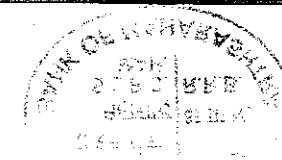


TA 1	Strategies & Guidelines on Financial Inclusion by Govt. of India letter No. 21/13/2009-FI (Pt) dated 7.9.2011	Director (AC / FI), Deptt. of Financial Services, GOI vide letter No. F.No.21/13/2009-FI (Pt) dtd. 07.09.2011 has issued Strategy & Guidelines on Financial Inclusion. The gist of these guidelines is as under: Service Area approach which is presently allocated with specific villages among the banks. However, as Gram Panchyats are at the centre of the various development & welfare schemes & would play an important role in the EBT, service area of the banks needs to be re-defined in terms of the Gram Panchayats.	All member banks are requested to take note of the same. LDMs to prepare a plan for allocation of Service Area in terms of Gram Panchayat & approve the plan in DCC. Each DCC shall prepare a plan in a format as given at Annexure A.	Action : LDMs, DLCCs
TA 2	Incentive for Financial Inclusion by State of Madhya Pradesh – RBI letter No. DO.RPCD (BPL) No.254/02.03.20/2011-12 dated 29.8.2011/8.9.2011	The Regional Director, Reserve Bank of India, MP & Chhattisgarh vide letter No. DO.RPCD (BPL) No. 254/02.03.20/2011-12 dtd. 29.08.2011 has informed about various incentives offered by Govt of MP for Financial Inclusion.	State Govt. may consider extending similar incentive.	Action : State Govt.
TA 3	Operational Guidelines on Implementation of Electronic Benefit Transfer (EBT) & its convergence with Financial Inclusion Plan (FIP)	The GOI has launched a Green Initiative– e-payment as advised by Shri D.K. Mittal, Hon'ble Secretary, DFS vide letter dtd. 19.08.11. It is advised that all schemes of GOI & the State Govt. which are being administered by the State Govt. be implemented by carrying out the following: All payments to be made to beneficiaries be made by electronic fund transfer to the respective accounts of beneficiaries. The banks have been asked to open "No Frill" accounts. The Lead Bank of the area has been advised to ensure that no beneficiary has any difficulty in opening a bank account. All Departments of the State Govt. to ensure that wef 1 st October, 2011 no payments are made or received through cheque except from such institutions which do not have Core Banking Solutions or have no access to ECS payment facility.	All member banks & State Govt. are requested to take note of the same. The State Govt. is requested to identify the schemes & finalize districts / schemes allocation & appoint Nodal Officers.	Action : All Departments of Govt. of Maharashtra, All Banks, LDMs

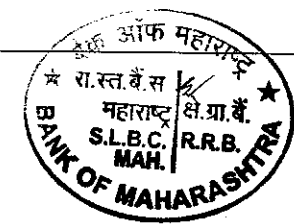


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		<p>The DFS, GOI has provided the list of 33 schemes of Central Govt. The State Govt. is requested to identify its Departments and Schemes under which subsidy/loan/grant is given to the beneficiaries.</p> <p>SLBC is in contact with the Finance Dept. & has written on 05.09.11 to the Principal Secretary (Finance) to provide such list.</p> <p>The Reserve Bank of India vide letter No. RPCD.CO.BC.FID.No. 16/12.01.019/2011-12 dtd. 12 August, 2011 has issued detailed Operational Guidelines for implementation of EBT & its Convergence with Financial Inclusion Plan.</p> <p>It is advised that-</p> <p>Banks should follow the “One District- Many Banks- One Leader Bank” Model for implementation of EBT. As EBT Scheme is a part of the overall FIP, the EBT accounts is required to provide whole range of permissible banking services viz. deposit scheme, preferably a variable recurring deposit will in-built Overdraft (OD), remittance and entrepreneurial credit products in the form of GCC/KCC.</p> <p>State Govt. shall designate a nodal dept. for administration of each of the social benefit schemes. The provisions of MOU signed between Govt. agency & the banks should be consistent with the extant guidelines and notifications of RBI.</p> <p>The Nodal Dept. shall provide the list of beneficiaries for the district to be enrolled along with demographic details to the bank.</p>		
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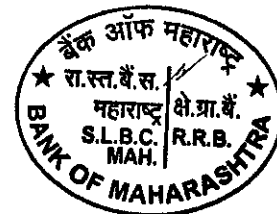
		<p>Banks shall arrange for enrolment and creation of bank account of the beneficiary.</p> <p>The DFS has advised all banks to open Aadhar Enabled Bank Accounts (AEBA) immediately so that government subsidies on LPG, Kerosene & Fertilizers are transferred to the beneficiaries' accounts under a Pilot project. This will facilitate expeditious implementation of EBT.</p>		
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List of Participant 112th SLBC Meeting held on 20/09/2011 at Mumbai

Annexure - II

Sr. No.	Name of the Participants	Designation / Institution
1	Shri. A.S. Bhattacharya	Chairman & Managing Director, Bank of Maharashtra & Chairman, SLBC - Maharashtra
2	Shri. Ratnakar Gaikwad,	Chief Secretary, Govt. of Maharashtra
Reserve Bank of India		
1	Smt. Deepali Pant Joshi	Chief General Manager-in-Charge, Reserve Bank of India, RPCD, C.O. Mumbai
2	Shri.J.B.Bhoria	Regional Director, M.S. & Goa, Reserve Bank of India
3	Smt. Phulan Kumar	Regional Director , Reserve Bank of India, Nagpur
4	Shri. P.K. Das	GM, Reserve Bank of India
5	Shri. H.N. Dhanurkar	AGM, Reserve Bank of India
NABARD		
1	Shri. M.V.Ashok	CGM, NABARD
State / Central Govt. & Corporations		
1	Shri. Gautam Chatterjee,	Principal Secretary, Housing Dept. Govt. of Maharashtra
2	Shri. Sudhir Thakre,	Secretary, RDD, Govt. of Maharashtra
3	Shri. Rajgopal Devra,	Secretary, Cooperation, Govt. of Maharashtra
4	Shri. S E A Hashmi,	Secretary, Minority Commission, Maharashtra State
5	Shri. Madhukar Chaudhary,	Commissioner of Co-operation & Registrar of Co-op. societies M.S. Pune
6	Shri. D.S. Salunkhe	Dist. Deputy Registrar, Coop. Societies, Pune
7	Shri. Subhash Sonavane	Chief Executive Officer, Khadi & Villages Indus. Board.
8	Smt. Meenal Pednekar	Under Secretary, GOM
9	Shri. M.K. Kendre	Under Secretary, U.S. P Dept. GOM
10	Shri. K.V. Deshmukh	Joint Director Agriculture Dep.
11	Shri. R.D.Bikkat	Special Auditor Class I , Dept. of Cooperation, Pune
12	Shri. S.R. Shinde	MD, Lokshahir Annabhau Sathe Dev. Corp. Ltd.
13	Shri. Gaffar Shaikh	MD, Maulana Azad Minorities Financial Dev. Corp. Ltd.
14	Shri. S.R. Shinde	Managing Director, LASDC
15	Smt. Kusum Balsaraf	GM, MAVIM
16	Shri. S.K. Faruqui	Anna Saheb Patil AMV Mahamandal
17	Shri. S.S. Ingle	DGM, LASDC
18	Shri. M.T. Shelke	DGM, MPBCDC
19	Smt. Pushpa Khande	Dy. Manager, Mahila Arthik Vikas Mahamandal
20	Shri. P.R. Brahmane	Director, Statistic KVIC
21	Shri. B.K. Shrivastav	Asst. Director, KVIC
22	Shri. Karol M Salim	Deputy Officer, KVIC
23	Shri. Anil Chandorikar	Deputy Director GOM
24	Shri. G.M. Ambhore	Director, MSME
25	Shri. S.A. Kedare	Assi. Director, MSME.
26	Shri. S.J. Tawade	A.D. GOM
27	Shri. CA Sunil C Mone	Financial Controller, Pradhan Mantri Gram sadak yojna
28	Shri. V.R. Bhalerao	Tech Manager, MSCARD Bank.



Annexure - II

List of Participant 112th SLBC Meeting held on 20/09/2011 at Mumbai

Scheduled Commercial / Apex Banks.

1	Shri. C.D. Kalkar	GM, Bank of Baroda
2	Smt. Rohini Upasani	GM, State Bank of India
3	Shri. Prabhakar Rao	GM, Canara Bank
4	Shri. A. K. Khadke	GM, Central Bank of India
5	Shri. N.K. Krishnan	GM, IDBI
6	Shri. V.M. Bagwe	GM, M.S.C Bank
7	Shri. DVSS Prasad	DGM, State Bank of India
8	Shri. S. Mazumdar	DGM, State Bank of India
9	Shri. N.C. Gandhre	DGM, Bank of India
10	Shri. Anupam Saha	DGM, Union Bank of India
11	Shri. Ajay Naquib	DGM, State Bank of Hyderabad
12	Shri. S.K. Bahal	DGM, PNB (Circle Head)
13	Shri. C. Sathish Ballal	DGM, Vijaya Bank
14	Shri. Baljeet Singh Gandhi	DGM, Syndicate Bank
15	Shri. Arun Shiravadekar	DGM, IDBI Bank
16	Shri. C.H. Gaushal	AGM, State Bank of India
17	Shri. J.N. Singh	AGM, Central Bank of India
18	Shri. Anurag Srivastava	AGM, United Bank of India
19	Shri. B. Ramachandran	AGM, Indian Bank
20	Shri. N.C. Gokhroo	AGM, Dena Bank
21	Shri. Raminder Jit Singh	AGM, PSB
22	Shri. Kanwar Adarsh Salaria	AGM, OBC
23	Shri. V.M. Andhare	AGM, OBC
24	Shri. M.Lakshminarayana	Chief Regional Manager. Indian Overseas Bank
25	Shri. Ranjan Karode	CM, ICICI Bank
26	Shri. R. Selvamani	Divisional Manager, Canara Bank
27	Shri. Anil Nath	Sr. Vice President , HDFC Bank
28	Shri. Michael Andrade	Sr. Vice President , HDFC Bank
29	Shri. Pankaj Arora	Asst. Vice President, HDFC Bank
30	Shri. Subhash Deodhar	Deputy Vice President, Axis Bank
31	Shri.S.A. Devdhar	Deputy Vice President , Axis Bank
32	Shri. M.K. Sabale	Director, R-Set, Bank of India
33	Shri. A.L. Paranjape	Chief Manager, Bank of India
34	Shri. A.K. Gupta	Chief Manager, Allahabad Bank
35	Shri. M.M. Kamble	Sr. Manager, Central Bank of India
36	Shri. N.N. Abhang	Sr. Manager, Union Bank of India
37	Shri. Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
38	Shri. A.M. Rao	Sr. Manager, Corporation Bank
39	Shri. Venkatesh H. T	Manager, Vijaya Bank
40	Shri. Bipin Ahawar	Manager, PSB
41	Shri. Nitin Kadam	Manager, ICICI Bank
42	Shri. R.S. Pradhan	Manager, Indian Bank
43	Shri. V.R. Bhalerao	Manager (Tech), MSCARD



Annexure - II

List of Participant 112th SLBC Meeting held on 20/09/2011 at Mumbai

Lead District Managers

1	Shri. A.R. Ghate	LDM, Aurangabad
2	Shri. M.P. Parwate.	LDM, Akola
3	Shri R.K.Joshi.	LDM, Ahmednagar
4	Shri. A.B. Shastry	LDM, Amravati
5	Shri. P.R. Ramdasi	LDM, Beed
6	Shri. S.S. Bansod	LDM, Bhandara
7	Shri., Y.K. Mishra	LDM, Buldhana
8	Shri. V.P. Virulkar	LDM, Chandrapur
9	Shri. R.P. Bhadane	LDM, Dhule
10	Shri. M.A. Bagwan	LDM, Jalna.
11	Shri. Avinash Athaley	LDM, Jalgaon
12	Shri. B.G. Tayade	LDM, Gadchiroli
13	Shri. V.S. Lakhote	LDM, Gondia
14	Shri. M.P. Mendhewar	LDM, Hingoli
15	Shri. A.R. Savardekar	LDM, Kolhapur
16	Shri. C.V. Patwekar.	LDM, Latur
17	Shri Vilas Purohit	LDM, Nagpur
18	Shri. H.A. Mazire	LDM, Nasik
19	Shri. S.V. Vivrekar	LDM, Nandurbar
20	Shri. V.R. Turke	LDM, Nanded
21	Shri. R.B. Bhosale	LDM, Osmanabad
22	Shri. A.A. Mali	LDM, Pune
23	Shri. Anil C. Gote	LDM, Parbhani
24	Shri. S.S. Kadam	LDM, Raigad
25	Shri. S.S. Bandivadekar	LDM, Ratnagiri
26	Shri. S.G. Ondkar	LDM, Sangli
27	Shri. S.M. Nanal	LDM, Satara
28	Shri. M.G. Korwar	LDM, Solapur
29	Shri.M.r. Mane	LDM, Singhudurg
30	Shri. H.D.Dongre	LDM, Wardha
31	Shri. S.R. Barapatre	LDM, Washim
32	Shri. V.N. Dongre	LDM, Thane
33	Shri. R.A.Gajbhiye	LDM, Yavatmal

Regional Rural Banks

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

Convenor Bank – Bank of Maharashtra

1	Shri. S.D. Arya	General Manager, Credit Priority & Convenor SLBC
2	Shri. V.K. Gupta	Advisor
3	Shri. H.N.Sukhdeve	DGM, FI, RRB & Member Secretary of SLBC
4	Shri. S.R. Junankar	Sr. Manager, LBS / RRB Cell
5	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
6	Shri. N.B.Yadav	Sr. Manager, F.I.
7	Shri. S.R. Pande	Manager, F.I.

