



No. AX1/SLBC-119/Minutes/2013-14

June 22, 2013

Minutes of the 119th SLBC Meeting held on June 21, 2013 at Pune

The 119th SLBC meeting was held on 21.06.2013 at Jog Hall, Bank of Maharashtra, H.O. Pune. Shri Narendra Singh, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC, Maharashtra State presided over the meeting.

The meeting was attended by Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India, Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission, Smt. Sonali Vayangankar, Managing Director, Mahila Arthik Vikas Mahamandal and Dr. S. Saravanavel, Chief General Manager, NABARD.

Senior officials of member banks, Government of Maharashtra, Apex Banks, Government Corporations and other members were present for the meeting. The officials of LIC of India and Agriculture Insurance Corporation of India 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 A.A. Magdum, General Manager, Priority, Bank of Maharashtra & Convener SLBC, Maharashtra welcomed the dignitaries, Government & Bank officials, LDMs & all other participants. He informed the House that disbursement of crop loans in the State is going on as per plan with time arrival of the Monsoon. He thanked the members for utilizing the SLBC forum actively and requested Hon. Chairman to deliver his keynote address and guide the forum.

Shri Narendra Singh, 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 2012-13, Plan for 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. He complimented all for achieving the level of ₹ 8,146 crore as of 15.06.2013 in crop loan disbursement against the annual target of ₹ 25,593 crore amounting to 32%. He appealed all member banks to complete the mammoth task of issuance of KCCs to eligible farmers in Maharashtra. He also remarked that progress under disbursement of housing and education loans was



not satisfactory. 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, opening of bank branches at FI centers, concept of mapping of Gram Panchayats and Sub Service Area Approach, Direct Benefit Transfer project of Government of India, strengthening of Ultra Small Branches, convergence of insurance facilities with FI initiatives, updation of GIS data by the LDMs, SHG linkage and implementation of EBT in selected pilot blocks of Maharashtra. He opined that progress in implementation of various Govt. sponsored schemes was far from satisfactory and needed significant improvement. He observed that the overall settlement ratio of RSETIs though showed a slight improvement from 42% to 44%, was still 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 requested all member banks 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 requested Government officials to look into the issues concerning non-refund of penal interest in respect of Agricultural Debt Waiver and Debt Relief scheme and delay in audit of claims for interest subvention for crop loans which were discussed in the last few SLBC meetings and requested them to expedite action in these important areas. He concluded his keynote address by appealing the senior officials of the State Government, other agencies and Banker friends to stand by the farmer community to fight and overcome the drought situation resulting in overall economic growth of the State of Maharashtra.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, advised the banks to put in place a time bound programme for completion of setting up of training establishments of RSETIs and to send a quarterly progress report in this regard to SLBC. He also



advised bankers to open branches / full-fledged Ultra Small Branches at all centres with population above 5000 on priority basis so as to grab centres with good business potential. He directed the LDMs to provide data to SLBC in respect of villages with population below 1600. In respect of creation of database of SHGs, he opined that confidential information may not be parted by Banks while preparing SHG database and suggested that legal issues involved in this respect be checked up while finalizing modalities for creation of SHG database.

Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India enquired about the status of Government directions regarding opening of Ultra Small Branches in Gadchiroli District by Bank of India, Bank of Maharashtra, State Bank of India and Vidarbha Konkan Gramin Bank. She informed the House about the revision in existing investment limits in plant and machinery / equipment for lending to Micro Enterprises in the 40:20 proportion and advised member banks to refer to circular dtd. 31.12.2012 issued by RBI in this respect while reporting data to SLBC.

Dr. S. Saravanel, CGM, NABARD drew attention of the house to the fact about submission of claims by Banks in respect of proposals related to Rural Godowns and Agri Marketing. He informed that more than 500 cases have been identified by NABARD where claims up to the final stage have not been properly submitted by Banks which has resulted in status of the project remaining as incomplete and borrowers becoming ineligible for new loans. He urged the bankers to give due weightage to the issue.

Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission (MSRLM) informed about the closure of SGSY Scheme, its phasing out, National Rural Livelihood Mission and MSRLM being registered as a society which will be providing support to SHGs. He gave a presentation before the House in which he covered issues like changes introduced in NRLM, Interest Subvention, Credit Mobilization, Target of Rs.1160/- crore for SHG Bank Linkage for 2013-14, current situation and approach to bridge the credit gaps, Bank Mitra Project and need for creation of SHG data base using data from CBS. He also took a review of RSETI related issues and gradation of RSETIs. He appealed all banks for 100% achievement in respect of targets for SHG bank finance. He informed that MSRLM has identified potential SHGs and will be sending their proposals to banks in Maharashtra. He appealed for active support by banks in respect of considering these proposals and assured 97% recovery from them. CEO, MSRLM impressed the seriousness of issues related to subsidy pertaining to SGSY cases upon



representatives of member banks. He urged to clear all pending cases and return the unutilized subsidy if any to the Government on or before 31.08.2013.

Mrs. Sonali Vayangankar, Managing Director, MAVIM informed the House about the achievement under credit linkage of SHGs by Banks in Maharashtra to the tune of Rs. 109/- crore against the target of Rs. 102/- crore. She informed that the target for 2013-14 has been set at Rs.200/- crore and appealed all member banks for 100% achievement of the same. She also informed that MAVIM has a database of SHGs with good track record with 90% repayment ratio. She expected full cooperation from member banks in respect of tie-up arrangements with MAVIM. She informed the house about Tejaswini – a Rural Women Empowerment Programme and another program being implemented for empowerment of women from the minority communities. She observed that SHGs from minority communities were facing problems in opening bank accounts and appealed all concerned to look into the matter.

Shri A.A. Magdum, Convener, SLBC, informed the House that SLBC has received representations from Jalna Bankers' Club and Syndicate Bank about the treatment being meted out by District Collector of Jalna to the representatives of Banks in the District. He also informed that SLBC has taken up the matter with Chief Secretary, Government of Maharashtra. He felt that implementation of various schemes is the joint responsibility of Banks as well as the District Administration. On behalf of the forum, he appealed the Government authorities to look into the matter and take corrective action so that such instances do not recur in sensitive districts like Jalna.

Shri Narendra Singh, Chairman, SLBC, took a quick review of the discussions held on various agenda items and provided guidance to the members.

Shri L.M. Deshmukh, Dy. General Manager & Member Secretary, SLBC, summed up the proceedings with his vote of thanks. He 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 118 th SLBC meeting held on 26.03.2013	The minutes of 118 th meeting of SLBC held on 26.03.2013 and the Special SLBC meeting held on 22.04.2013 under the Chairmanship of Hon. Chief Minister, Maharashtra were placed as annexures in the agenda.	The minutes of 118 th SLBC meeting and Special SLBC meeting dt. 22.04.2013 were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>Status of disbursement of Crop Loans in 8 districts with weak DCCBs</p> <p>The committee on Osmanabad to continue in transparently analyzing all the inadequacies and suggest corrective measures for 100% achievement of annual targets.</p> <p>DBT preparedness: W.E.F. 01.04.2013, 78 more districts have been identified by Government of India for roll out of DBT. Of these, 6 are from Maharashtra viz. Aurangabad, Gondia, Jalgaon, Jalna, Latur &</p>	<p>Discussed under appropriate agenda item.</p> <p>All Banks in the districts where DCCBs have been put under restriction to follow recommendations of the committee.</p> <p>All Banks to provide timely assistance to the needy farmers. Existing loans may be restructured / rephased in applicable cases and new loans be sanctioned. Refinance from NABARD be obtained in eligible cases. Due care must be taken so as to avoid multiple financing.</p> <p>All banks in the 6 districts to open the accounts and seed them with beneficiaries' aadhaar number and make available all the delivery channels, for hassle free withdrawal of benefits by the beneficiaries. LDMs to closely monitor the activity.</p>	<p>--</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks LDMs of 6 districts</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Ratnagiri</p> <p>Release of Banks' claims under Waiver scheme for loans raised under various Backward Class Development Corporations of Maharashtra Govt.</p> <p>Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.</p> <p>Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Dr. Punjabrao Deshmukh Interest Subvention Scheme etc. of Govt. of Maharashtra</p> <p>Monitoring of Credit to Minority Communities.</p> <p>A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is provided to all banks by SLBC.</p> <p>Shifting Head Office of</p>	<p>During last SLBC meetings, it was decided that the claims will be settled during 8 days, but till date the concerned Govt. Department has not communicated the progress report to SLBC</p> <p>Government of Maharashtra to issue the GR in respect of refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.</p> <p>Commissioner, Cooperation to put up the status note regarding settlement of claims.</p> <p>All banks to concentrate on these blocks / towns for lending to minority communities.</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p> <p>Planning Department, GoM to issue "No Objection</p>	<p>Social Welfare & Special Assistance Dept. GoM.</p> <p>Commissioner, Cooperation, Government of Maharashtra.</p> <p>Commissioner, Cooperation, Government of Maharashtra.</p> <p>All Banks</p> <p>All LDMs</p> <p>Government of</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Maharashtra Gramin Bank from Nanded to Aurangabad	Certificate" as required by the Central Government.	Maharashtra
3	Annual Credit Plan A. The comparative position of Annual Credit Plan for the last 3 years B. Review of Progress under lending for Crop Loans under ACP 2013-14 C. Status of disbursement of Crop Loans in 8 districts where DCCBs have	Member Secretary, SLBC informed that banks in Maharashtra have achieved targets under ACP 2012-13 provisionally to the extent of 107% 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. Member Secretary, SLBC informed that crop loan disbursements showed 102% achievements as of 31.03.2013, disbursements under loans for current kharif season were in full swing and had registered an achievement of 32% as of 15.06.2013. Member Secretary, SLBC informed that out of 8 districts where DCCBs were put under direction last year, position of some of the DCCBs has since been improved. General	All banks to gear up for achievement of allotted targets under all sectors. All banks to gear up for achievement of allotted crop loan targets. LDMs of the districts with weak DCCBs to monitor crop loan disbursement closely and ensure that timely and adequate credit is made available by banks to the needy farmers.	All Banks All Banks LDMs of districts with weak DCCBs All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	been put under restriction	<p>Manager, RPCD, Mumbai, RBI informed that at present only three DCCBs viz Buldhana, Nagpur and Wardha were under direction.</p> <p>Member Secretary, SLBC informed the House about the meeting held on 02.05.2013 under the Chairmanship of secretary, Cooperation, GoM, wherein targets of some of the DCCBs were reallocated. He also informed that a meeting to discuss the position of crop loans in four districts viz Beed, Buldhana, Solapur & Wardha was held on 13.06.2013 under the Chairmanship of Chief Minister, Maharashtra State. The position of each of these districts & measures to be adopted were discussed.</p> <p>LDM Nagpur informed that NDCC Bank, Nagpur has registered 43% achievement as of 15.06.2013 and requested for upward revision of its target with downward revision in targets of commercial banks.</p> <p>Convener SLBC advised that</p>		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	D. Final Annual Credit Plan 2013-14	<p>revision of targets can be considered only after 100% achievement of proposed revised targets by both NDCC and commercial banks.</p> <p>Annual Credit Plan 2013-14 as finalized in the Special SLBC meeting held on 22.04.2013 under the Chairmanship of Hon. Chief Minister of Maharashtra and a subsequent meeting held on 02.05.2013 under the Chairmanship of Secretary, Cooperation, Government of Maharashtra wherein targets of some DCCBs were reallocated has already been communicated to all concerned and put up on SLBC website also.</p>	All member banks to register 100% achievement of various targets under ACP 2013-14. All LDMs to closely monitor the progress.	All Banks All LDMs
4	RBI Clarifications on Drought affected districts where the DCCBs are under Directions	The matter regarding making available of finance in drought affected districts and where DCCBs are under direction of RBI was discussed in the context of clarification issued by RBI vide their letter 7.6.2013 (Annexure 9 of agenda).	Action points advised by RBI vide their letter dated 7.6.2013 may scrupulously be followed.	LDM and participating banks of the drought affected districts where the DCCB is also under Directions of RBI.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
5	<p>Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>i. Review of Progress in Financial Inclusion Plan</p> <p>ii. Opening of branches in Financial Inclusion villages</p>	<p>Member Secretary, SLBC observed that though banks have achieved full coverage of the 4292 villages as of March 2012, USBs / Full fledged USBs must be started by banks at all eligible places as per the directives of Department of Financial services, Ministry of Finance, Government of India. He also observed that very few banks have reported progress in respect of the additional 2852 villages under extension of Swabhimaan.</p> <p>Present status of opening of branches in FI villages shows that out of 182 branches to be opened by September 2012 as per plan given by banks, 148 branches have been opened.</p>	<p>All banks to start USBs / Full fledged USBs at all eligible places in the villages allotted to them.</p> <p>All banks to report progress in respect of villages pertaining to Extension of Swabhimaan.</p> <p>Banks to open branches / start USBs / start full fledged USBs at the remaining 34 centres.</p>	<p>All Banks</p> <p>All Banks</p> <p>Bank of Baroda (14 centres) State Bank of Hyderabad (2 centres) UCO Bank (2 centres) MGB (11 centres) VKGB (5 centres)</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	iii. Implementation of EBT / NREGA payments in	<p>Regional Director, Mumbai & Goa, RBI, advised bankers to open branches / full-fledged Ultra Small Branches at all centres with population above 5000 on priority basis so as to grab centres with good business potential. He also advised the LDMs to provide data to SLBC in respect of villages with population below 1600.</p> <p>Regional Director, Nagpur, RBI, enquired about the status of Government directions regarding opening of Ultra Small Branches in Gadchiroli District by Bank of India, Bank of Maharashtra, State Bank of India and Vidarbha Konkan Gramin Bank.</p> <p>LDM, Gadchiroli informed that all these banks have opened USBs. However the USBs are not fully functional owing to connectivity problems.</p> <p>On block wise review of payments under EBT /NREGA, it was observed that the account opening process is complete and payment</p>	<p>Banks to open branches / start full fledged USBs at villages with population above 5000.</p> <p>LDMs to provide data to SLBC in respect of villages with population below 1600.</p> <p>All the concerned banks to set up the required infrastructure on priority basis and ensure that the USBs are fully functional.</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 Banks</p> <p>All LDMs</p> <p>BoI, BoM, SBI, VKGB</p> <p>Respective LDMs Respective Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	select blocks	<p>have already started as and when the funds are being made available by the Government. Member secretary, SLBC observed that the no. of payments is low and needs to be stepped up.</p> <p>Further with a view to ensuring continuous and sustainable EBT payments in the blocks, coordination between bankers and local level NREGA authorities, as highlighted by Principal, Secretary, EGS, vide his letter dated May 24, 2013 was emphasized.</p>		Concerned department/s of GoM
	iv. Progress in the establishment of Ultra Small Branches (USBs)	Member Secretary, 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
	v. Preparation of Financial Inclusion Plan (FIP) 2013-16	As per letter dtd. 14.01.2013 from Deputy Governor, Reserve Bank of India, all Banks were advised to draw up a financial inclusion plan for 2013-2016.	<p>All banks are advised to submit a Board approved Financial Inclusion Plan for the next three years to RBI and SLBC. These plans prepared for the Bank should be further disaggregated down to the branch level.</p> <p>All the banks are also advised to submit progress under the board approved financial inclusion plan on</p>	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>vi. DBT preparedness</p>	<p>Direct Benefit Transfer is being taken up in 43 districts with beneficiaries in 26 schemes. In the second phase of DBT the scheme is being implemented in 78 districts. Thus, out of total 121 districts in the country, 12 districts viz. Amaravati, Aurangabad, Gondia, Jalgaon, Jalna, Latur, Mumbai City, Mumbai Suburb, Nandurbar, Pune, Ratnagiri and Wardha are in Maharashtra.</p> <p>A monitoring and review mechanism be instituted to periodically assess and evaluate the progress made in implementation of DBT by banks in all the SLBC / DLCC meetings.</p>	<p>a quarterly basis to SLBC for further submission to RBI.</p> <p>All banks are required to:</p> <ul style="list-style-type: none"> i) Open accounts for all eligible individuals in camp mode with the support of local government authorities. ii) Seed the existing accounts or the new accounts opened with Aadhaar numbers and iii) Put in place an effective mechanism to monitor and review the progress in the implementation of DBT. <p>LDMs of the concerned districts to submit a monthly statement of district wise progress made in implementation of DBT in prescribed format to SLBC for onward submission to RBI.</p>	<p>All Banks</p> <p>All LDMs</p>
	<p>vii. Functioning of BCs</p>	<p>During the review in the 118th SLBC meeting it was decided that with a view to ensuring functional BCs by banks in all the villages covered under FIP, SLBC would collect information of such village-wise BCs from all participating banks in the state and arrange to</p>	<p>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 format (prescribed in the minutes of 118th SLBC meeting) to SLBC for uploading the same on website.</p>	<p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>display the information on SLBC website. All banks were reminded in the matter.</p> <p>It was discussed as per instructions received from Government of India, the Common Service Centres have been operationalised to function as BCs and hence, banks, who are not in position to deploy either corporate or individual BCs, should consider utilising the services of Common Service Centres as BCs in the villages.</p>		
viii.	Mapping of Gram Panchayats on the concept of Sub Service Areas	<p>As per latest guidelines from Department of Financial services and in view of Direct Benefit Transfer scheme being implemented by GOI, the strategy for financial inclusion has been revised and banking services would now be extended to entire geography of the country as against the earlier population based criteria. Vide circular dated 20th December, 2012, guidelines have been given for mapping of Gram Panchayats based on the</p>	<p>All LDMs to disaggregate these SSAs bank wise in the district and monitor the progress of appointment of CSCs as BCAs on priority basis.</p> <p>All banks to operationalize the BCs in all the villages either through their existing BC or through the CSC and provide banking services in all the sub service areas allotted to them.</p>	<p>All LDMs</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Sub Service Area (SSA) approach, for providing banking services, and engaging the Common Service Centres (CSCs) established under the Department of Information Technology.</p> <p>The exercise of mapping of Gram Panchyats in all the districts has been completed by LDMs and 13,431 Sub Service Areas (SSAs) have been identified in the State.</p>		
6	Setting up of RSETI & FLCs in Maharashtra	<p>Chairman, SLBC observed that the overall settlement ratio of RSETIs though showed a slight improvement from 42% to 44%, was still 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.</p>	<p>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 candidates / activity so as to improve the settlement ratio.</p>	<p>All Lead Banks, State Bank of Hyderabad and IDBI</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by												
		<p>Regional Director, Maharashtra and Goa, RBI, advised the banks to put in place a time bound programme for completion of setting up of training establishments of RSETIs. A quarterly progress report in this regard by all the concerned banks be submitted to SLBC.</p> <p>RBI, vide circular dtd. 31.01.2013 stipulated preparation of annual calendar of Financial Literacy camps by FLCs and all rural branches of banks. Further, in order to ensure consistency in the messages reaching the target audience of financially excluded people during the Financial Literacy Camps, it is necessary for banks to use the Financial Literacy Guide prepared by RBI as a standard curriculum to impart basic conceptual understanding of financial products and services. The printed copies of the Financial Literacy Guide would be made available by SLBC to the offices of</p>	<p>All concerned banks to submit quarterly progress report to SLBC by 10th of next month succeeding the quarter in the following format :</p> <table border="1" data-bbox="1035 488 1688 683"> <thead> <tr> <th data-bbox="1035 488 1108 683">Name of the district</th> <th data-bbox="1108 488 1192 683">RESTI set up on</th> <th data-bbox="1192 488 1318 683">Land allotted by Government on</th> <th data-bbox="1318 488 1444 683">Finance received from Government on</th> <th data-bbox="1444 488 1570 683">Completion of construction of RSETI property proposed on</th> <th data-bbox="1570 488 1688 683">Position of construction as on</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>All LDMs should ensure that the FLCs and rural branches of banks prepare the required calendar in their respective districts.</p> <p>Further, the LDMs are advised to assess their requirement of the district on the basis of calendar prepared by FLC and rural branches of banks as above and submit the same to SLBC for supply of printed material on Financial Literacy Guides.</p>	Name of the district	RESTI set up on	Land allotted by Government on	Finance received from Government on	Completion of construction of RSETI property proposed on	Position of construction as on							<p>All Lead Banks, State Bank of Hyderabad and IDBI</p> <p>All LDMs</p>
Name of the district	RESTI set up on	Land allotted by Government on	Finance received from Government on	Completion of construction of RSETI property proposed on	Position of construction as on											



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>LDMs against requisite indent received from LDMs.</p> <p>SLBC has written to RBI about providing soft copy of the Financial Literacy Guide as the same is not available on RBI website in downloadable form. The soft copy will enable SLBC to get the guide printed as prepared by RBI.</p>	<p>RBI to provide soft copy of the Financial Literacy Guide to SLBC.</p>	<p>RBI</p>
7	<p>Review of performance under various Government sponsored Schemes</p> <p>Maharashtra State Rural Livelihood Mission (MSRLM)</p>	<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>CEO, Maharashtra State Rural Livelihood Mission (MSRLM) informed about the closure of SGSY Scheme, its phasing out, National Rural Livelihood Mission and MSRLM being registered as a society which will be providing</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 norms.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>support to SHGs. He gave a presentation before the House in which he covered issues like changes introduced in NRLM, Interest Subvention, Credit Mobilization, Target of Rs.1160/- crore for SHG Bank Linkage for 2013-14, current situation and approach to bridge the credit gaps, Bank Mitra Project and need for creation of SHG data base using data from CBS. He also took a review of RSETI related issues and gradation of RSETIs.</p> <p>He appealed all banks for 100% achievement in respect of targets for SHG bank finance. He informed that MSRLM has identified potential SHGs and will be sending their proposals to banks in Maharashtra. He appealed for active support by banks in respect of considering these proposals and assured 97% recovery from them.</p> <p>CEO, MSRLM impressed the seriousness of issues related to subsidy pertaining to SGSY cases upon representatives of member</p>	<p>All Banks to show 100% achievement in respect of targets for SHG bank finance.</p> <p>All Banks to clear all pending SGSY cases immediately and return the unutilized subsidy if any to the Government on or before 31.08.2013.</p>	<p>All Banks</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Targets for the year 2013-14 & achievement under Self Help Groups by MAVIM as of 31.3.2013	<p>banks. He urged to clear all pending cases and return the unutilized subsidy if any to the Government on or before 31.08.2013.</p> <p>Regional Director, Mumbai & Goa, RBI, opined that confidential information may not be parted by Banks while preparing SHG database. He suggested that legal issues involved in this respect be checked up while finalizing modalities for creation of SHG database.</p> <p>Managing Director, MAVIM informed the House about the achievement under credit linkage of SHGs by Banks in Maharashtra to the tune of Rs. 109/- crore against the target of Rs. 102/- crore. She especially congratulated ICICI Bank for its 45% share in the achievement. She informed that the target for 2013-14 has been set at Rs.200/- crore and appealed all member banks for 100% achievement of the same. She also informed that MAVIM has a database of SHGs</p>	<p>Legal issues involving confidentiality of information to be checked while finalizing modalities for creation of SHG database.</p> <p>All Banks to show 100% achievement in respect of targets set by MAVIM for credit linkage of SHGs.</p> <p>All Banks to ensure hassle free account opening of SHGs from minority communities. Extant guidelines on relaxed KYC norms issued by RBI may be scrupulously observed.</p>	<p>MSRLM</p> <p>All Banks</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		with good track record with 90% repayment ratio. She expected full cooperation from member banks in respect of tie-up arrangements with MAVIM. She informed the house about Tejaswini – a Rural Women Empowerment Programme and another program being implemented for empowerment of women from the minority communities. She observed that SHGs from minority communities were facing problems in opening bank accounts and appealed all concerned to look into the matter.		
8	Set up of National Handicapped Finance & Development Corporation (NHFDC) by Social Justice & Empowerment Dept. of Govt. of India	Joint Secretary, Ministry of Social Justice & Empowerment, Govt. of India has informed that National Handicapped Finance & Development Corporation (NHFDC) has recently tied-up with 3 Public Sector Banks & 24 RRBs for flow of collateral free concessional credit to Persons with Disabilities (PwDs) for self employment under credit guarantee scheme of GOI. The standard operating procedure has been circulated.	All member Banks to sign agreement with NHFDC for flow of concessional credit to PwDs.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
9	Credit Flow to Micro and small enterprises & Rehabilitation of potentially viable sick MSE units	<p>Member Secretary, SLBC informed that data has been compiled from information submitted by banks.</p> <p>All targets and sub targets under this area have to be achieved.</p> <p>Regional Director, Nagpur, RBI informed the House about the revision in existing investment limits in plant and machinery / equipment for lending to Micro Enterprises in the 40:20 proportion and advised member banks to refer to circular no. RPCD.MSME & NFS. BC. No. 54/06.02.31/2012-13 dtd. December 31, 2012 while reporting data to SLBC.</p> <p>Banks to ensure that viability study of sick units is undertaken and required financial assistance is provided for rehabilitation of potentially viable sick units.</p>	<p>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.</p> <p>All Banks to note the revision and report accurate data to SLBC accordingly.</p> <p>Banks to undertake viability study of sick units.</p>	<p>All Banks</p> <p>All Banks</p> <p>All Banks</p>
10	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	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>targets including all sub sectors have to be achieved.</p> <p>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 43 towns of Maharashtra where the percentage of minority population is high is provided to all banks by SLBC. The same needs to be looked into.</p>	<p>All banks to concentrate on these blocks / towns for lending to minority communities.</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p>	<p>All Banks</p> <p>All LDMs</p>
11	Swarojgar Credit Card (SCC) Scheme – Target for 2013-14 & its review	SLBC has allotted district wise, bank wise targets 2013-14 for issuance of 15000 Swarojgar Credit Cards as stipulated by NABARD - 50% (7500 cards) for Commercial Banks, 20% (3000 cards) for RRBs & 30% (4500 cards) for Coop. Banks.	All Banks are requested to achieve the targets. Quarterly progress is to be informed to SLBC as per the format prescribed by NABARD. The same has already been circulated. LDMs to monitor the progress closely and ensure that District wise targets are achieved.	All Banks All LDMs
12	Cooperation from various Govt. Agencies in Recovery of loans in the State	For proper implementation of recovery proceedings and cooperation from various Government Agencies / Implementing Agencies for Government Sponsored Schemes,	Concerned Government Departments to expedite the proceedings.	Government of Maharashtra



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>formulation of a State Recovery Act is utmost necessary.</p> <p>Under Secretary, Planning Department, Government of Maharashtra vide his letter dtd. 20.06.2013 has informed about developments in respect of Recovery of Debt Act (RODA) by Government of Maharashtra. He has informed that Cooperation Department has given concurrence to the Draft of the Act. However comments from various Departments viz. Rural Development, Urban Development, Housing, Social Justice & Special Assistance, Women & Child Development and Industry are awaited after which the Draft will be sent to Law & Judiciary Department.</p>		
13	Lead Bank Scheme – Revised Management Information System	<p>RBI, vide circular dated 19.03.2013, has stipulated revised formats for various LBS statements.</p> <p>The circular dtd. 19.03.2013 and All the formats have been uploaded on SLBC website.</p>	Finalised formats / Revised software may be introduced for smooth and effective implementation of revised MIS after the issues involved are resolved by RBI & NABARD.	RBI NABARD



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>LDMs have informed that the present software (Samruddhi) developed by NABARD does not have provision to incorporate / report information as per new formats proposed by RBI and the software needs to be changed accordingly.</p> <p>CGM NABARD informed that the revised formats do not have provision for sector wise data which is necessary for preparing Potential Linked Plan (PLP) and Head Office of NABARD has taken up this matter with Central Office of RBI.</p>		
14	Any other issue with the permission of the Chair	Convener, SLBC informed the House that SLBC has received representations from Jalna Bankers' Club and Syndicate Bank about the treatment being meted out by District Collector of Jalna to the representatives of Banks in the District. He also informed that SLBC has taken up the matter with Chief Secretary, Government of Maharashtra. He felt that implementation of various	Concerned Government authorities to look into the matter.	Government of Maharashtra



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		schemes is the joint responsibility of Banks as well as the District Administration. On behalf of the forum, he appealed the Government authorities to look into the matter and take corrective action so that such instances do not recur in sensitive districts like Jalna.		



Annexure II

List of Participants of 119th SLBC Meeting held on 21.06.2013 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Narendra Singh	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
Reserve Bank of India		
1	Shri J.B. Bhoria	Regional Director, Maharashtra & Goa
2	Smt Phulan Kumar	Regional Director, Nagpur
3	Shri P.K. Das	General Manager, RPCD, Mumbai
NABARD		
1	Dr. S. Saravanavel	Chief General Manager
2	Dr. P.M. Ghole	General Manager
3	Shri Lalit Jadhav	DGM, MRO, Pune.
State Government & Corporations		
1	Shri S.P. Hardikar	CEO, MSRLM
2	Ms Sonali Vayangankar	MD, MAVIM
3	Shri Santosh Patil	Dy. Secretary & OSD, GoM
4	Shri D.S. Salunke	Dy. Registrar, RCS, GoM, Pune
5	Shri Lakshman Singh	Dy. Director, National Horticulture Board, Gol
6	Dr. K.P. Mote	Jt. Director, Agri Commissionerate, Pune
7	Ms Pallavi Deore	Dy. Director, SFAC, Pune
8	Shri M.K. Kendre	Under Secretary, GoM
9	Shri Nitin Kolekar	AGM, DIC, Pune
10	Shri H.S. Hiwrale	AGM, MPBCDC
11	Shri H.P. Biradar	DM, MSOBC
12	Shri Anish Mhatre	Asstt. Manager, Maulana Azad AAVM, Mumbai
13	Shri V.K. Tiwari	Dev. Off. KVIC, Mumbai
14	Shri Parthasarathy	State Coordinator, MSRLM
15	Ms Minal Ware	State Coordinator, MSRLM
16	Ms. P.S. Takale	Dept of Agri, SFAC, Pune
17	Shri Dhokare	Co-op Dept.
Scheduled Commercial / Apex Banks.		
1	Shri M.G. Ajayan	GM, Canara Bank
2	Shri S.K. Sangar	GM, Union Bank of India
3	Ms Chand Kureel	DGM, SIDBI
4	Shri K.N. Tambe	DGM, Bank of India
5	Shri H.B. Pantola	DGM, Central Bank of India
6	Shri M. Karthikeyan	DGM, Indian Bank
7	Shri P.K. Sarangi	DGM, Oriental Bank of Commerce
8	Shri M.G. Vajjnath	DGM, State Bank of India
9	Shri Navneet Ralli	Vice President Axis Bank
10	Shri Rahul Mone	Vice President & Cluster Head, HDFC Bank
11	Shri Ajay Ankaikar	AVP, Axis Bank
12	Shri V.S. Mandalkar	Dy. Vice President, Ratnakar Bank Ltd.
13	Shri S.G. Abhyankar	Dy. ZM, UCO Bank



Sr. No.	Name of the Participant	Designation / Institution
14	Shri G. Malleshwara Rao	AGM, Andhra Bank
15	Shri A.D. Patil	AGM, Dena Bank
16	Shri Kuriakose Conil	AGM, Federal Bank
17	Shri. Prashant Jagtap	AGM, IDBI
18	Dr. Manish Dodkey	AGM, IDBI
19	Shri P.N. Trivedi	AGM, Punjab National Bank
20	Shri C.H. Gaushal	AGM, SBI
21	Shri B. Ganesh Pai	AGM, Syndicate bank
22	Shri SLN Prasad	AGM, Allahabad Bank
23	Shri K.V. Subba Rao	CRM, Indian Overseas Bank
24	Shri S.N. Deshpande	CM, Bank of Baroda
25	Shri L.B. Nakrani	CM, Bank of India
26	Shri S.P. Das	CM, Corporation Bank
27	Shri Atul Tripathi	CM, Oriental Bank of Commerce
28	Shri Pramod Dikshit	State Head, ICICI Bank
29	Shri Deepak Rastogi	CM, Punjab & Sindh Bank
30	Shri DVB Rao	CM, United Bank of India
31	Ms. A. Gomathi	CM, Vijaya Bank
32	Shri Kanchan Kulkarni	R. Head, ICICI Bank
33	Shri Ranjit Chamle	Sr. Manager, ING Vysya Bank
34	Shri M. Nagaraju	Sr. Manager, Central Bank of India
35	Shri P.M. Desai	Sr. Manager, Corporation Bank
36	Shri Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
37	Shri Rajiv Pradhan	Sr. Manager, Indian Bank
38	Shri Sharad Gopale	Sr. Manager, Union Bank
39	Shri V.P. Kalbhor	Manager, Canara Bank
40	Shri K.G. Dixit	DM, Canara Bank
41	Shri H.A. Sonwalkar	Manager, Indian Overseas Bank
42	Shri P.V. Thorat	Manager, Syndicate Bank
43	Shri Deepak Thorvi	Manager, Vijaya Bank
44	Shri V.R. Chavan	Manager, MSC Bank
45	Shri D.S. Jagtap	Dist. Coordinator, IDBI Bank
46	Shri Nilesh Bhor	Dist. Coordinator, UCO Bank
47	Shri R.N. Ghavare	MSC Bank
Insurance Companies		
1	Shri D.G. Halve	Regional Manager, AIC of India
2	Shri D.B. Humbare	Manager, MI, LIC of India
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 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



Sr. No.	Name of the Participant	Designation / Institution
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 S.S. Gangurde	LDM, DHULE
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri R.D. Dusane	LDM, JALNA
13	Shri K.R. Tupsaundar	CM, BoM, Talegaon Dhamdhere, Pune
14	Shri M.G. Kulkarni	LDM, KOLHAPUR
15	Shri C.N. Patwekar	LDM, LATUR
16	Shri P.M. Karne	LDM, MUMBAI CITY
17	Shri YRM Reddy	LDM, MUMBAI SUBURB
18	Shri Vilas Purohit	LDM, NAGPUR
19	Shri V.R. Turke	LDM, NANDED
20	Shri S.V. Vivrekar	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 S.G. Ondkar	LDM, SANGLI
28	Shri S.S. Wagh	LDM, SATARA
29	Shri M.G. Korwar	LDM, SOLAPUR
30	Shri V.N. Dongre	LDM, THANE
31	Shri M.B. Mashankar	LDM, WARDHA
32	Shri P.D. Patil	LDM, WASHIM
33	Shri G.G. Pimpale	LDM, YAVATMAL
Convener Bank – Bank of Maharashtra		
1	Shri A.A. Magdum	G.M. Priority & Convener, SLBC
2	Shri K. Vairamani	DGM, Executive Secretary to C & MD
3	Shri L.M. Deshmukh	DGM, FI, RRB & Member Secretary, SLBC
4	Shri EVR Murthy	CM, FI & SLBC
5	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
6	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell