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State Level Bankers' Committee, Maharashtra

संयोजक संयोजक Convener

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

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AX1 / PLN / SLBC / 2014-15 / 2002 - 2101

01.08.2014

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – Special SLBC meeting held on 28.07.2014 at Pune

Please find attached Minutes / Action Points of the Special SLBC meeting held on 28.07.2014 at Pune for your perusal & to initiate necessary action wherever applicable. You are further requested to note all guidelines issued by Department of Financial Services, Ministry of Finance, Government of India carefully for successful implementation of the Comprehensive Financial Inclusion Plan and adhere STRICTLY to the timeline.

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



Yours faithfully,

Dy. Gen. Manager,
Member Secretary, SLBC.



No. AX1/SLBC-CFIP SPL/Minutes/2014-15

July 30, 2014

Minutes of the Special SLBC Meeting held on July 28, 2014 at Pune

A special SLBC meeting was convened on 28.07.2014. The meeting had a focused agenda to ensure smooth implementation of Comprehensive Financial Inclusion Programme (CFIP) i.e Sampoorna Vittiya Samaveshan (SVS), a new ambitious programme by Ministry of Finance, Government of India to be implemented through out the country w.e.f. August 15, 2014.

The meeting was attended by Shri Anandrao Patil, Director, Department of Financial Services, Ministry of Finance, Government of India, Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Shri Nandal, Vice President of National Payments Corporation of India, General Manager NABARD, Manager, Key Accounts, Bharat Sanchar Nigam Limited, Representatives of Member Banks of various SCBs, Private Sector Banks, RRBs and & Lead District Managers.

Shri S. Bharatkumar, General Manager, Resource Planning & Convener, SLBC, Maharashtra welcomed the dignitaries, Government & Bank officials, LDMS & all other participants. In his address, on behalf of Member Banks and Lead Districts Managers, he assured that no stone will be left unturned for successful implementation of CFIP. He informed the house that, in the past, SLBC, Maharashtra had successfully coordinated all activities pertaining to earlier phases of Financial Inclusion, Direct Benefit Transfer, finalization of Annual Credit Plans, monitoring of crop loan disbursements in the State etc. and would continue with same zeal and vigour. He expressed confidence over the fact that SLBC, Maharashtra would greatly benefit from the guidance of Shri Anandrao Patil, Director, DFS and SLBC Nodal Officer, as he hails from Maharashtra, have worked here in various capacities and is well conversant with every nook and corner of the State. He thanked the members for utilizing the SLBC forum actively and requested Hon. Executive Director to deliver his keynote address and guide the forum.

Shri R.K. Gupta, Executive Director, Bank of Maharashtra appealed all the participants to take up the challenge of CFIP in all sincerity and dedication. He felt that the economy would definitely prosper if each citizen contributed to the programme wholeheartedly. He opined that financial literacy must be imparted to all whose accounts will be opened under this program. He informed about the built in overdraft facility of the accounts and



felt that people will only be able to use the overdraft productively when educated properly about repayment of the overdraft and its reuse. He suggested that the opening of accounts and transactions thereafter could be converted to their advantage by the bankers and they were sure to reap long term benefits from the same. He also appealed for bringing those urban residents under the banking fold who do not have a bank account yet. He wished a grand success for the programme.

Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India complimented Bank of Maharashtra for convening the Special SLBC meeting for successful implementation of CFIP. He explained the Mission Mode of the programme and how it was different from the earlier phase of Financial Inclusion. He assured Reserve Bank of India's full support for the cause. He felt that the activity should be more voluntary in the nature for taking forward what has already been achieved so far. He noted that a lot of things have changed since RBI's initiative in financial inclusion way back in 2005. He felt that the present day advanced available technology like ATMs, mobile banking and world class products like RTGS, NEFT, CTS etc. can be put to fruitful use while implementation of the new ambitious project of the Government provided proper training is imparted. He appealed to address various issues like sufficient incentive, support by the banking community, training and skill development and credibility related to the Business Correspondents model. He also referred to other issues like viability and sustainability of the BC model, financial literacy of the people and informed the house about deep involvement of RBI, NPCI and IDRBT in the project. He informed the house that RBI would be conducting special seminars and meetings all over the country for smooth implementation of the programme.

Shri Anandrao Patil, Director, Department of Financial Services, Ministry of Finance, Government of India enquired about witnessing the working of BCs in person and opined that it was a very good model. He explained the approach of the Government towards the gigantic task ahead, in detail including the mission mode and six pillar approach of the Scheme. He recounted his experiences in various places and felt that the BC model must be remunerative and viable for successful implementation of CFIP. He appealed the bankers to finalise the areas, appoint the BCs, provide training to them and ensure availability of hand held devices on priority basis. He threw light on connectivity issues in the State of Maharashtra & discussed about how to improve / tackle the position in concerned areas. He advised that the Branch Managers must be in constant dialogue with their customers and the BCs and their involvement was very much necessary. He



also felt that the BLBC / DLCC forums could be used effectively for the purpose. He remarked that the CFIP had a huge untapped business potential for the bankers. He expressed confidence that this programme would ultimately bring the people out from the clutches of private money lenders. He specially complimented Bank of Maharashtra for excellent coverage of all related topics in the Agenda notes distributed during the Special meeting.

Shri L.M. Deshmukh, Dy. Gen. Manager, Bank of Maharashtra and Member Secretary, SLBC discussed the Agenda of the meeting in detail and informed the house about various aspects of CFIP including roles of banks, the State Government and LDMS.

Vice President, National Payments Corporation of India gave an informative presentation on India's very own RuPay cards. He informed that India was the third country having its own cards payment network and the scheme was conceived to fulfill RBI's vision to offer a domestic, multilateral payment system to facilitate electronic payments to all Indian Banks and Financial Institutions. He also informed the house that with no set up or operational cost for banks, RuPay was the cheapest of all card and told about the other benefits of the card and its variants.

Manager Key Accounts, Bharat Sanchar Nigam Limited assured their support in cases where the Banks & LDMS are facing the connectivity issues in the State of Maharashtra.

Shri Philip D'Silva, General Manager, Priority, Bank of Maharashtra informed the house about various initiatives by Bank of Maharashtra in respect of Financial Inclusion. The meeting concluded with vote of thanks by Shri D'Silva.

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
1	Comprehensive Financial Inclusion Plan	<ul style="list-style-type: none">▪ Earlier Village was focus area. Now Individual household will be focused.▪ Now Financial Literacy has also been integrated with Financial Inclusion▪ The Financial Inclusion is to be implemented in Mission Mode▪ Time bound action plan has been chalked out for implementation▪ There are approx. 42000 villages in the State with 28000 Gram Panchayats▪ Sub Service Areas (SSAs) have been formed within Service Area of the bank branches▪ Each SSA will be covering 1000 – 1500 households▪ The distance of villages will not be more than 5 kms from BC point▪ A BCA will be appointed in each SSA▪ As per the 2011 census, There are around 0.74 crores households in the state who are not having bank account. These households should be contacted.▪ In last 3 years banks have done campaign for opening of account. Many households have been covered.
2	Allotment of Villages in the State & SSAs	<p>The Banks have already covered all the villages having population above 2000. The list of villages below population 2000 are to be covered. As per the road map these villages are to be covered by March 2016, however as per CFIP these villages are now required to be covered by August 2015. The bank wise and district wise list of villages is available on SLBC web site. The bankwise number of villages and SSAs was provided alongwith agenda. The Department of Financial Services, Government of India has given the guidelines for preparation of Sub Service Area (SSA) within the service area. Due to opening of some of the new branches and reallocation of the villages, increase population in the area, the number of SSAs may change slightly. LDMS were advised to complete the exercise of allotment of wards in the urban area and give the details to respective banks in district. Final allotment should be conveyed to SLBC.</p>



Sr. No.	Agenda Item	Discussions Held
		<p>All Banks to cover 1000 SSAs before 15.8.2014 The Bank-wise targets are as under.</p> <ul style="list-style-type: none">▪ Bank of Maharashtra : 200▪ State Bank of India : 200▪ Central Bank of India : 150▪ Bank of India : 150▪ Bank of Baroda : 60▪ State Bank of Hyderabad : 55▪ Union Bank of India : 50▪ Dena Bank : 50▪ IDBI Bank : 45▪ ICICI Bank : 40▪ Other Banks : 100
3	Connectivity issues if any	<p>In the State of Maharashtra, Bank branches in Tribal & very remote places re still facing connectivity problems. All the banks are requested to verify the availability of connectivity in the SSAs allotted to them. The connectivity should be examined with the help of 2-3 service providers available in that area. The best available connectivity should be selected and tested. Connectivity issues are in the form of No Connectivity or Eradicated Connectivity. LDMs to resolve connectivity issues if any with the help of BSNL authorities to sort out the problems. The issue should also be discussed in the DLCC meetings & the discussions are to be minutised.</p> <p>The List of areas where the connectivity is poor or no connectivity is available is given in the agenda notes. SLBC will update its list on receipt of information from the member banks.</p> <p>LDMs / Banks have been given contact details of BSNL authorities.</p>
4	Working of CSPs / BCAs	<p>BC Conventions were conducted by Lead Banks. Common issues of the BCs are:</p> <ul style="list-style-type: none">▪ The Corporate BCs are not getting desired business .▪ The BCAs are getting the meager remuneration and not in time▪ The handhold devices are not working. Training is not imparted.▪ No co-operation from the Branches▪ The Business Facilitation activities are not done



Sr. No.	Agenda Item	Discussions Held
		<p>through the BCAs.</p> <ul style="list-style-type: none">▪ The forms for opening the accounts are not available.▪ The passbooks are not given to the account holders. <p>All member banks are requested to address these issues and take remedial measures for sustainability of the BC model. Government of India in the mission document has suggested that the BCA should get the minimum amount of Rs. 5000/ per month so that the BC model will work effectively.</p> <p>All the member banks are appealed -</p> <ul style="list-style-type: none">▪ To increase the number of transactions through the BC model▪ To explore the possibility of shifting of some existing accounts in the rural area on BC model for their transaction.▪ To ensure that the BCA is getting its monthly remuneration in time.▪ To increase its business through BCAs so as to increase the earning through the BF activities.▪ To ensure regular dialog with BCA for sorting out their issues.
5	Role of Banks & Lead District Managers	<p>Banks</p> <ul style="list-style-type: none">▪ Network Expansion i.e. coverage of SSAs▪ Appointment of BCAs in SSAs by Aug. 2015▪ Ensure sustainability of BC model▪ To open accounts of all uncovered families available in the Rural Area<ul style="list-style-type: none">➤ Accounts are to be opened with zero balance➤ One page A/C opening form provided by DFS is to be used➤ Account holder to be issued Rupay /ATM card➤ The accounts should be linked with Aadhar➤ A/C holder to be provided with overdraft facility➤ Loan scheme should be implemented for BCAs <p>▪ To ensure coverage of all the families in Urban</p>



Sr. No.	Agenda Item	Discussions Held
		<p>area also.</p> <ul style="list-style-type: none">To sort out the connectivity issues if any with help of BSNL authorities <p>LDMs</p> <ul style="list-style-type: none">LDMs have play important roll in FI implementation.Formation of SSAs and sort out the issues of branchesAllocation of Wards to banks in Urban Area.To ensure coverage of SSAs in rural area by BCAsTo conduct regular Review of coverage of familiesTo review the progress at DLCC /BLBC levelRegular Submission of data to Gol and SLBC
6	Role of State Government & District Collector	<ul style="list-style-type: none">Financial Inclusion can not be effective without active support from the State Government.State Govt. to pass on instructions to the District Collectors for providing full fledged support to banks and LDMs in their districts.Gramsevak & Talathis may be instructed to provide help to the Bankers as far as the data of uncovered families are concerned.The Government should ensure that the subsidy benefits are passed on through Banks.Publicity be given at field level about F.I. program.
7	Banking Statistics Towards the Coverage of Families in the State of Maharashtra	<p>The detailed district-wise Banking penetration progress report for the State of Maharashtra as on Census figures as of 2011 is given in the agenda notes.</p>
8	RuPay Cards	<ul style="list-style-type: none">Rupay Card has been made integral part of Comprehensive Financial Inclusion Plan.All the account holder should be provided with Rupay Debit Card.India is the third country to have its own card.Representative will be providing the detailed information about Rupay debit card.



Common Action Points

Banks and LDMs to note all guidelines issued by Department of Financial Services, Ministry of Finance, Government of India carefully for successful implementation of the Comprehensive Financial Inclusion Plan and adhere STRICTLY to the given timeline as under:

Sr. No.	Activity	Timelines	Responsibility
1.	Allocation of Districts and Villages	15/07/2014	SLBCs and LDMs
2.	Placement of order for Machines	15/07/2014	Respective Banks
3.	Delivery of Machines	31/07/2014 onwards	Vendors
4.	Infrastructure arrangements (Cards, Forms, Furniture etc)	07/08/2014	Respective Banks
5.	Search/Identification and Selection of BC	07/08/2014	Respective Banks
6.	Orientation of BCs	10/08/2014 to 14/08/2014	Respective Banks
7.	Activation of BC	14/08/2014	Respective Banks
8.	First account opening	15/08/2014	Respective Banks



Annexure II

List of Participants of the Special SLBC Meeting held on 28.07.2014 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri R.K. Gupta	Executive Director, Bank of Maharashtra
2	Shri Anandrao Patil	Director, Department of Financial Services, Ministry of Finance, Government of India
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Shri C. Patnaik	General Manager, RPCD, Mumbai
3	Shri M.D. Sangavikar	Asstt. General Manager, RPCD, Mumbai
NABARD		
1	Shri Pramod Ghole	General Manager, MRO, Pune
2	Shri O.P. Dhondiyal	Dy. Gen. Manager
State Government		
1	Shri M.K. Kendre	Under Secretary, Planning
Scheduled Commercial / Apex Banks.		
1	Dr. M.S. Suryavanshi	General Manager, MS Coop Bank Ltd.
2	Shri G.R. Reddy	Asstt. General Manager, Allahabad Bank
3	Shri Shailendra Sharma	Chief Manager, Allahabad Bank
4	Shri M Rama Mohan Rao	Chief Manager, Andhra Bank
5	Shri S. Suneel Kumar	Manager, Andhra Bank
6	Shri P.S. Rashtravar	Asstt. Gen. Manager, Bank of Baroda
7	Shri. Shirish Damle	Manager, Bank of Baroda
8	Shri S. Palanivel	Dy. Gen. Manager, Bank of India, Mumbai
9	Shri Prasad Joshi	Zonal Manager , Bank of India
10	Shri N.S. Dojjad	DZM, Bank of India
11	Shri A.S. Kanagi	Senior Manager, Bank of India, Solapur
12	Ms Anita Khandekar	Senior Manager, Bharatiya Mahila Bank
13	Shri Abhishek Ranjan	Marketing Officer, Canara Bank
14	Shri Rajesh Mishra	Dist. Coordinator, Canara Bank
15	Shri P. Dharmalingam	Dy. Gen. Manager, Central Bank of India
16	Shri S.B. Humne	Chief Manager, Central Bank of India
17	Shri Prakash K	Chief Manager, Corporation Bank
18	Ms Poonam C	AFO, Corporation Bank
19	Shri Chander Banala	DZM, Dena Bank
20	Shri H.K. Deo	Asstt. Gen. Manager, Dena Bank
21	Shri Prakash Jadhav	Dist. Coordinator, Dena Bank
22	Shri N. Krishnan	General Manager, IDBI Bank
23	Shri Dhirendra Keema	Dy. Gen. Manager, IDBI Bank
24	Shri Kishore Motwani	Asstt. Gen. Manager, IDBI Bank
25	Shri N. Anand Kumar	Asstt. Gen. Manager, Indian Bank
26	Shri Amit T	Asst. Manager, Indian Bank
27	Dr. A. Karthikeyan	Asstt. Gen. Manager, Indian Overseas Bank
28	Shri V.R. Bhosekar	Senior Manager, Indian Overseas Bank



Sr. No.	Name of the Participant	Designation / Institution
29	Shri Pradip Kale	ARM, Oriental Bank of Commerce
30	Shri P.J. Maheshwari	Asstt. Gen. Manager, Punjab National Bank
31	Shri Akshit Choudhary	Manager, Punjab & Sindh Bank
32	Shri Rakesh Khanna	Dy. Gen. Manager, State Bank of India
33	Shri A.K. Nale	Senior Manager, Syndicate Bank
34	Shri R.K. Chhattani	Dy. Gen. Manager, UCO Bank
35	Shri S.V. Jadhav	Senior Manager, UCO Bank
36	Shri Nilesh Bhor	Senior Manager, UCO Bank
37	Shri Suman Kumar	Manager, UCO Bank
38	Shri Sharad Joshi	Dy. Gen. Manager, Union Bank of India
39	Shri N.L. Kulkarni	Asstt Gen. Manager, Union Bank of India
40	Shri Tanay Kumar	Asstt. Gen. Manager, United Bank of India
41	Shri. A.K. Shetty	Dy. Gen. Manager, Vijaya Bank
42	Shri. Devidas Palve	Senior Manager, Vijaya Bank
43	Ms Mohini Kank	Asstt. Manager, Vijaya Bank
44	Shri S.A. Deodhar	DVP, Axis Bank
45	Shri Prantik Mukherjee	AVP, Axis Bank
46	Shri Anilkumar P.	SME Head, Federal Bank
47	Shri Vikas Pandey	Sr. Vice President, HDFC Bank
48	Shri Sandeep Bhopatkar	AVP, HDFC Bank
49	Shri Kanchan Kulkarni	Regional Head, Maharashtra, ICICI Bank
50	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
51	Shri M. Gopalkrishnarao	Credit Support Officer, ING Vysya Bank
52	Shri Devadas Kelkar	ABM, Karnataka Bank Ltd.
53	Shri V.S. Mandalkar	Head Agri Business, RBL Bank
54	Shri Hemanth Kumar Valvekar	Head, Micro Banking, RBL Bank
55	Shri Satyendra Kumar	Dy. Head, RBL Bank
Regional Rural Banks		
1	Shri S.K. Saha	CGM, Maharashtra Gramin Bank
2	Shri SDS Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
3	Shri V.Y. Patil	Chief Manager, Vidharbha Konkan Gramin Bank
4	Shri S.B. Prabhavati	Sr. Manager, Maharashtra Gramin Bank
Lead District Managers		
1	Shri V.T. Hude	LDM, AHMENAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri A.B. Khorgade	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri Sanjay Pathak	LDM, BHANDARA
7	Shri M.N. Patke	LDM, BULDHANA
9	Shri S.S. Ekhare	LDM, DHULE
	Shri James Abraham	Representative, Lead Bank Office, Dhule
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI



Sr. No.	Name of the Participant	Designation / Institution
13	Shri Dilip Thakur	LDM, JALGAON
14	Shri P.M. Holkar	LDM, JALNA (Officiating)
15	Shri M.G. Kulkarni	LDM, KOLHAPUR
16	Shri A.M. Mahajan	LDM, LATUR
17	Shri Sanjay Kadam	LDM, MUMBAI CITY
18	Shri Sudhir Patki	LDM, MUMBAI SUBURB
	Shri Dilip Badekar	Representative, Lead Bank Office, Mumbai Suburb
19	Shri Mohan Mashankar	LDM, NAGPUR
20	Shri B.U. Waghmare	LDM, NANDED
21	Shri L.R. Khedekar	LDM, NANDURBAR
22	Shri A.D. Chavan	LDM, NASIK
23	Shri B.R. Dupargude	LDM, OSMANABAD
24	Shri P.G. Jaronde	LDM, PARBHANI
25	Shri H.A. Mazire	LDM, PUNE
	Shri Jeevraj Jain	Representative, Lead Bank Office, Pune
26	Shri T. Madhusudana	LDM, RAIGAD
27	Shri M.D. Kulkarni	LDM, SANGLI
28	Shri S.S. Wagh	LDM, SATARA
29	Shri K.B. Jadhav	LDM, SINDHUDURG
30	Shri Shrinivas Patki	LDM, SOLAPUR
31	Shri Anant Mise	LDM, WARDHA
32	Shri S.S. Mehta	LDM, WASHIM
	Shri S.V. Bagade	Representative, Lead Bank Office, Washim
33	Shri G.G. Pimpale	LDM, YAVATMAL
National Payments Corporation of India		
1	Shri Narendra Nandal	Vice President
2	Shri Manoj Yadav	Senior Manager
Life Insurance Corporation of India		
1	Shri D.S. Humbare	Manager, Micro Insurance
Bharat Sanchar Nigam Limited		
1	Shri Mahanand Gaikawad	SDE, Manager, Key Accounts
2	Shri A.B. Dumbre	DET
Convener Bank – Bank of Maharashtra		
1	Shri S. Bharatkumar	G.M. Resource Planning & Convener, SLBC
2	Shri Philip D'Silva	G.M. Priority
3	Shri L.M. Deshmukh	DGM, Govt. Business & Member Secretary, SLBC
4	Shri Upendra Sondoule	DGM, FI & RRB
5	Shri Suhas Ramdasi	AGM, FI
6	Shri EVR Murthy	AGM, Priority
7	Shri D.B. Deshmukh	Chief Manager
8	Shri P.M. Walunjkar	Manager, LBS / RRB Cell