

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

संयोजक संयोजक Convener

Priority Sector Department,
H.O. Lokmangal,
1501, Shivaji Nagar, Pune 411005



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

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AX1 / PSD / SLBC / 2013-14 / 312 र 401

06.04.2013

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

(Courier / Speed Post / e-mail)

Dear Sir,

Reg : **118th SLBC meeting held on 26.03.2013 at Pune:**
Minutes & Action Points

We forward herewith the "Minutes & Action Points" of the 118th SLBC meeting held on 26.03.2013 at Pune for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 06.05.2013 for appraising in the next SLBC meeting.

Please acknowledge.

Yours faithfully,

(N.M. Deshmukh)

Dy. General Manager,

FI, RRB & Member Secretary, SLBC.

Encl: as above





No. AX1/SLBC-118/Minutes/2013

March 26, 2013

Minutes of the 118th SLBC Meeting held on March 26, 2013 at Pune

The 118th SLBC meeting was held on 26.03.2013 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 Munaf Hakim, Chairman, Maharashtra State Minorities Commission, Shri J.B. Bhorla, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India, Shri Madhukar Choudhari, Commissioner, Cooperation, Government of Maharashtra, Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission, Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra and Shri M.V. Ashok, 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 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 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, 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, preparation of Plan for 2013-14, drought situation, Financial Inclusion and penetration of banking for inclusive growth, progress in implementation of various Government sponsored schemes and working of RSETIs and FLCs. He informed the house about contribution of Rs. 2.51 crore by Bank of Maharashtra to the Chief Minister's Relief Fund as part of its Corporate Social Responsibility. He complimented all for achieving the level of Rs.23,491 crore as of 28.02.2013 in crop loan disbursement against the annual target



of Rs.24,739 crore amounting to 95%. He appealed all member banks to complete the mammoth task of issuance of about 26 lakh KCCs to remaining 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, establishment of clearing houses, SHG linkage, 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 38.54% to 42%, 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 provided by Government of Maharashtra and 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 wished every success to the new Vidarbha Konkan Gramin Bank under the Chairmanship of its first Chairman Shri Kumar Tambe. 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 in these difficult days to fight and



overcome the drought situation resulting in overall economic growth of the State of Maharashtra.

Shri Munaf Hakim, Chairman, Maharashtra State Minorities Commission informed the background of his appointment by Government of Maharashtra to the house and showed keen interest in the working of SLBC. In case of lending to minority communities, he opined that all concerned have a great responsibility and expected cooperation from all concerned. He felt that Maharashtra, famous as a land of saints has a strong social structure and a culture to be proud of. He informed that Government of India and Maharashtra have formulated many schemes for upliftment of the minority communities that include Muslim, Christian, Jain, Bouddha and others. He expected cooperation from all banks as all these communities need financial help and appealed that the benefits of the Government Sponsored Schemes must reach up to the lowest stratum of the society. He assured the house that the cooperation would be two-way and he was ready to help the banks in every way. He felt that all out efforts needed to be made for educating the masses about various schemes. He expressed his confidence about the positive interaction between members of minority communities and bank staff that would go a long way in overcoming the problems faced by them.

On behalf of all banks, General Manager, Priority, Bank of Maharashtra and Convener SLBC assured Chairman, Maharashtra State Minorities Commission that all cooperation would be extended by banks to his office and to minority communities.

Shri J.B. Bhoria, Regional Director, Maharashtra & Goa, RBI, enquired about the banks having presence in Osmanabad district and whether it would be possible for the district to achieve 100% of the allotted target in respect of crop loan disbursements. He informed the house about the preparatory meeting for the next kharif season being called by Chief Secretary, Maharashtra State. He also informed that a full fledged meeting for the purpose would be called by Chief Minister, Maharashtra State later on. The Regional Director put forth his expectations about an improved performance from all banks during the next year. He observed that some of the districts have shown very low performance in crop loan disbursements and probed into the reasons. He suggested frequent visits to bank branches in these districts for monitoring by LDMs. He appealed all LDMs for setting realistic and achievable targets while preparing District credit Plans for 2013-14. He expected all the branch managers in the field to access important websites like that of Reserve Bank of India and SLBC Maharashtra for keeping themselves updated with



latest developments. In respect of Financial Inclusion, the Regional Director appealed all banks to open ATMs in the rural areas of Maharashtra where only cooperative banks are functioning, which will help in reaching out to the masses more easily. He felt that branch managers should concentrate on BCs for achieving desired results and directed SLBC to put entire details of BCs on their website. He informed about the Financial Literacy material prepared by Reserve Bank of India and advised the LDMs that the contents of the circular dtd 31.01.2013 be discussed in the BLBC / DLCC meetings. In respect of Clearing Houses to be opened by banks at administrative units below the district HQs which have 3 or more banks' branches but do not have a Clearing House facility, he informed that the matter is under consideration of RBI and the decision would be based on number of instruments being exchanged at such places.

Smt. Phulan Kumar, Regional Director, Nagpur, Reserve Bank of India informed about the connectivity problems faced by Banks in Vidarbha region which were proving to be a major hindrance in smooth implementation of EBT for MNREGA.

Shri M.V. Ashok, CGM, NABARD drew attention of the house to the fact about notification by Tehsildar in AUSA block for opening of accounts in nationalized banks only. He also directed Chairman MGB and LDM, Latur to take up the matter with concerned District Collector so that people can open accounts in Gramin Banks too.

Shri Madhukar Choudhari, Commissioner, Cooperation, Government of Maharashtra, proposed that all the recommendations of the committee on Osmanabad district may be accepted. In case of DCCBs of the stressed districts, he opined that same measures like last year may be adopted as the situation has not significantly changed. He informed the house that providing some sort of assistance to the DCCBs facing liquidity crunch is under consideration of Government of Maharashtra.

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 also informed about the orientation workshop on MSRLM. He appealed all banks for 100% achievement in targets for SHG bank finance. He informed the house about the State Level Review Meeting in respect of RSETIs held at Mumbai on 06.02.2013 under his Chairmanship and advised all Lead Banks, State Bank of

Hyderabad and IDBI to start construction of RESTI buildings wherever land has been allotted and funds have been received.

The Chief Operating Officer of Central Registry of Securitization Asset Reconstruction & Security Interest of India (CERSAI), New Delhi gave an informative presentation on aims and objectives of CERSAI.

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

Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra, summed up the proceedings with his vote of thanks. He thanked all the members for their active participation in proceedings and wished them a happy Holi.

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 117 th SLBC meeting held on 27.12.2012	The minutes of 117 th meeting of SLBC held on 27.12.2012 were placed as an annexure in agenda.	The minutes of 117 th SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>Status of disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction.</p> <p>SLBC to constitute a committee comprising a member each from GoM, SLBC, Gramin Bank, one of the Lead Banks and a member bank having major presence in Osmanabad district. The committee will inform its primary findings by 31.01.2013. The report will be discussed in the next SLBC meeting and will be one of the agenda items.</p> <p>Status report on construction of RSETIs where land has been allotted be obtained and put up by SLBC.</p> <p>Release of Banks' claims</p>	<p>Discussed under appropriate agenda item.</p> <p>Discussed under appropriate agenda item.</p> <p>Discussed under appropriate agenda item.</p> <p>Discussed under appropriate agenda item.</p>	<p>--</p> <p>--</p> <p>--</p> <p>--</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>under Waiver scheme for loans disbursed under various Backward class Development of .Corporations of Govt Maharashtra.</p> <p>Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra Agri. Debt Waiver & Debt Relief Scheme, 2009.</p> <p>SLBC to take up this matter of RTO Trade certificate with concerned department of Government of Maharashtra.</p>	<p>Discussed under appropriate agenda item.</p> <p>Matter has been taken up with Transport Commissioner, GoM, Mumbai 400051 vide letter dtd 04.01.2013. The TC to issue clarification at the earliest.</p>	<p>--</p> <p>Transport Commissioner, GoM.</p>
3	Annual Credit Plan A. The comparative position of Annual Credit Plan for the last 3 years	Member Secretary, SLBC informed that banks in Maharashtra have achieved targets under ACP 2011-12 to the extent of 105% 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 informed the house about provisional	All banks to gear up for achievement of allotted targets under all sectors.	All Banks



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	B. Review of Progress under lending for Crop Loans under ACP 2012-13	Member Secretary, SLBC informed that crop loan disbursements are showing 95% achievements as of 28.02.2013 and disbursements under loans for kharif crops have registered an achievement of 115% at the end of kharif season.	All banks to gear up for achievement of allotted crop loan targets. Banks in the districts lagging behind to make up for the gap by March 2013 so as to achieve 100% of the allotted targets.	All Banks
	C. Status of disbursement of Crop Loans in 8 districts where DCCBs have been put under restriction	Member Secretary, SLBC informed that out of 8 districts where DCCBs were put under restriction, 2 districts viz Buldhana and Nagpur have already exceeded their total crop loan targets for the year and Beed, Dhule, Jalna, Nandurbar and Wardha districts were at 94%, 85%, 94%, 88% and 91% respectively. It was observed that all these districts would achieve the yearly targets. Representative from LDO, Osmanabad district informed	The committee on Osmanabad to continue in transparently analyzing all the inadequacies and suggest corrective measures for 100% achievement of annual targets.	Committee on Osmanabad All Banks to follow recommendations of the committee



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		<p>that Osmanabad district will achieve up to 70% by the end of the year as the kharif season is already over and most of the crops in the district were rainfed.</p> <p>Chairman, MGB and Chairman of the committee on Osmanabad also explained the reasons for the shortfall in crop loan disbursement in Osmanabad district.</p> <p>Commissioner, Cooperation, Government of Maharashtra, proposed that all the recommendations of the committee on Osmanabad district may be accepted. In case of DCCBs of the stressed districts, he opined that same measures like last year may be adopted as the situation has not significantly changed. He informed the house that providing some sort of assistance to the DCCBs facing liquidity crunch is under consideration of Government</p>	<p>Regarding financing crop loans in Beed and other districts, where the DCCBs are weak, the member Secretary, SLBC has proposed to convene a meeting of the concerned departments in the first week of April -13, to discuss the issue and come out with modalities to be implemented in the next crop season.</p> <p>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</p>



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	D. Annual Credit Plan 2013-14	<p>of Maharashtra.</p> <p>Managing Director, MS Cooperative Bank informed that it will not be possible for his bank to lend directly to the PACSs.</p> <p>Regional Director, Maharashtra & Goa, RBI directed that technical issues must not come in way of helping the needy farmers.</p> <p>SLBC has already issued guidelines and formats for preparation of District Annual Credit Plan 2013-14. All Lead District Managers are requested to follow the guidelines scrupulously and submit District Annual Credit Plan 2013-14. The District Credit Plan must not be below the PLP released by NABARD.</p>	All LDMs to submit District Credit Plan by 10 th April 2013.	All LDMs
4	Drought Relief Measures	Member Secretary, SLBC and Commissioner, Cooperation, Government of Maharashtra urged all member banks to	All LDMs to provide lists of drought affected villages to respective branch managers.	All LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>refer to the various communications issued by GoM and RBI to tackle the drought situation effectively. It was advised that all LDMS must hold special DLCC meetings to discuss this specific issue and lists of drought affected villages must be made available to the branch managers by them.</p> <p>Commissioner, Cooperation, Government of Maharashtra suggested that all branch managers must keep a gist of drought relief measures ready with them. He also felt that sensitization of branch managers is necessary in this respect.</p> <p>Regional Director, Maharashtra & Goa, Reserve Bank of India advised that all branch managers must access important websites like that of RBI and SLBC, Maharashtra for keeping themselves updated in this respect.</p>	<p>All branch managers to keep a gist of drought relief measures ready with them.</p> <p>All branch managers to keep their knowledge updated by accessing important related websites.</p>	<p>All Banks / Branch Managers</p> <p>All Banks / Branch Managers</p>



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5	Implementation of Strategies & Guidelines under Financial Inclusion: i. Review of Progress in Financial Inclusion Plan	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. Banks to ensure proper functioning of the BCs through ICT solutions.	All banks to start USBs / Full fledged USBs at all eligible places in the villages allotted to them. All banks to report progress in respect of villages pertaining to Extension of Swabhimaan. With a view to make available BC related information to all concerned, it is decided that the SLBC website would contain details on village-district-bank wise BC deployment in the following format.	All Banks All Banks All Banks														
			<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name of Village</th> <th>District</th> <th>Assigned Bank for FIP</th> <th>Name of BC</th> <th>Details of ICT Solution used by BC</th> <th>Details of ICT Solution used by BC</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No.	Name of Village	District	Assigned Bank for FIP	Name of BC	Details of ICT Solution used by BC	Details of ICT Solution used by BC								
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	<p>ii. Opening of branches in Financial Inclusion villages</p> <p>iii. a & b Identification of schemes for Electronic Benefit Transfer as per operational guidelines of Reserve Bank of India and Implementation of NREGA in selected blocks & payment under EBT</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>The house was apprised of the meetings dtd 06.02.2013 and 13.02.2013 with Principal Secretary, EGS & Water Conservation, GoM and Chief Secretary, GoM respectively.</p> <p>It was observed that the account opening process is complete. All the LDMs of the pilot districts have written to their District authorities about their readiness to start MNREGA payments through them.</p>	<p>Banks to open branches / start USBs / start full fledged USBs at the remaining 34 centres.</p> <p>Concerned LDMs and Banks to be in a state of readiness for roll out of EBT in respect of NREGA and ensure that all infrastructure is put in place.</p>	<p>Bank of Baroda (14 centres)</p> <p>State Bank of Hyderabad (2 centres)</p> <p>UCO Bank (2 centres)</p> <p>MGB (11 centres)</p> <p>VKGB (5 centres)</p> <p>Respective LDMs Respective Banks Concerned department/s of GoM</p>



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		<p>Government officials informed that they want to implement the scheme in select 4 pilot districts for Direct Benefit Transfer viz Pune, Nandurbar, Amravati & Wardha also. Secretary informed that all the NREGA payments from 01.04.2013 onwards will be through bank accounts only.</p> <p>LDMs of the six districts have informed SLBC that EBT payment has already started on a pilot basis in the blocks of Akkalkuwa, Chikaldhrara, Jat, Jawahar, Sakri and Pandharkawda. While EBT payment are already on in Mohadi long back, the payment in AUSA block would be rolled out soon. A meeting of all concerned (Principal Secretary, EGS, concerned LDMs, Deputy Collectors of the districts/BDOs etc will be convened shortly to take stock of the latest position and to chalk out detailed action plan for continuing regular payments under EBT.</p>		



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	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. Roadmap- Provision of Banking Services in Villages with Population below 2000.	The revised roadmap of FIP of banks in all the villages (less than 2000 population) as per instructions received from RBI has been prepared placed before the House for approval and the same stands approved.	All LDMs to monitor progress thereof and report on a quarterly basis to SLBC Convener by the 5th of the succeeding month. Branches of all member banks to cooperate by submitting requisite data to LDMs well in time.	All LDMs All Banks
	vi. Preparation of Financial Inclusion Plan (FIP) 2013-16	As per letter dated 14.01.2013 from Deputy Governor, Reserve Bank of India, all Banks were advised to draw up a financial inclusion plan for 2013-2016. It was asked to ensure that for the next 3 years all villages in the country in the rural areas and all wards in the urban areas are linked to a banking outlet through a branch / BC / Other mode. It was also mentioned that	All the banks to submit financial inclusion plans for the next three years, duly approved by their Boards to RBI.	All Banks



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	vii. DBT preparedness	<p>adequate banking infrastructure must be placed to enable direct benefit transfers under Government programs.</p> <p>Government of India has decided to introduce Direct Benefit Transfers into the Bank account of the beneficiary under various programmes. In the first instance, Direct Benefit Transfer is being taken up in 43 districts with beneficiaries in 26 schemes. Out of these 43 districts five districts, namely Amravati, Nandurbar, Mumbai + Suburb, Pune and Wardha are located in the state of Maharashtra.</p> <p>DBT is likely to be quickly extended to other districts and schemes in a phased manner. Considering the importance of the Direct Benefit Transfer Scheme, it is necessary that each bank prepare a comprehensive plan for implementation of DBT for the area assigned to the bank as</p>	All banks were advised 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.	All Banks



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	viii. Mapping of Gram Panchayats on the concept of Sub Service Areas	<p>its service area in rural areas and wards allotted in Urban areas.</p> <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 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>Lead District Managers to map all the Gram Panchayats and BCA/CSC with their service area and assign Sub Service Area (SSA). This mapping exercise should indicate the SSA, No. of SSAs covered by the existing BCAs, to be covered by existing functional CSCs and SSAs which remain to be covered by BCA/CSCs. Thus within the service area of a bank branch, SSAs are to be carved out using Gram Panchayat(s) as a Unit.</p>	All LDMs
6	Setting up of RSETI & FLCs in Maharashtra	Chairman, SLBC observed that the overall settlement ratio of RSETIs though showed a slight improvement from	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	All Lead Banks, State Bank of Hyderabad and IDBI



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		<p>38.54% to 42%, 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>Status report on construction of RSETIs where land has been allotted obtained by SLBC. A SLRM was held at Mumbai on 06.02.2013 under the Chairmanship of CEO, MSRLM.</p> <p>Regional Director, Maharashtra & Goa, RBI informed about the Financial Literacy material prepared by Reserve Bank of India and advised the LDMs that the contents of the circular</p>	<p>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 are advised to start construction of RESTI buildings wherever land has been allotted.</p> <p>Government of Maharashtra to allot land at all remaining districts on priority basis.</p> <p>All Lead District Managers to note the directions. All FLCs to use the material extensively.</p>	<p>All Lead Banks, State Bank of Hyderabad and IDBI</p> <p>RDD, Government of Maharashtra.</p> <p>All LDMs All In-charge FLCs</p>



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		dtd 31.01.2013 be discussed in the BLBC / DLCC meetings.		
7	Review of performance under various Government sponsored Schemes	<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>Some LDMs informed that private banks are not accepting proposals under Government Sponsored schemes.</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 private banks to accept process and dispose proposals under Government Sponsored Schemes.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>All Private Banks</p>
8	Maharashtra State Rural Livelihood Mission (MSRLM)	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	All Banks to show 100% achievement in respect of targets for SHG bank finance.	All Banks



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		SHGs. He also informed about the orientation workshop on MSRLM. He appealed all banks for 100% achievement in respect of targets for SHG bank finance. He also 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.		
9	Issues in Special assistance scheme of the Govt. of Maharashtra	It has been brought to the notice of RBI that some banks arrange disbursement of loans under certain State Government sponsored schemes, like Sanjay Gandhi Niradhar Yojana & Indira Gandhi Yojana only on a specific day of the week. A notice to this effect was also being displayed by some banks. This results in denial of loans to people who approach the banks on other days of the week & causes inconvenience to the poor.	All banks to disburse payments under Government Sponsored schemes as well as all other loans on all working days as per the convenience of the customer. All banks to ensure that no such notice is displayed in branch premises that specifies day / date for disbursement of loans.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		It was also reported that the Banks are reluctant for opening accounts with zero balance.	All Banks to get zero balance accounts opened.	All Banks
10	<p>Various claims to be received from the Government</p> <p>a. Release of Banks' claims under Waiver scheme for loans disbursed under various Backward class Development Corporations of Govt. of Maharashtra</p> <p>b. Refund of penal interest by Commissioner Cooperation under Govt. of Maharashtra</p>	<p>Member Secretary, SLBC requested all banks to wait for release of their pending claims as of 31.03.2013 by Government Corporations during April 2013 and thereafter submit a list of pending claims to SLBC for follow up with concerned corporations.</p> <p>Commissioner Cooperation informed that the matter is under active consideration of Government of Maharashtra and a relevant Government Resolution (GR) will be issued</p>	<p>All Government Corporations to release all pending claims at the earliest.</p> <p>All banks to submit list of pending claims after April 2013 to SLBC.</p> <p>In respect of the issue of inclusion of RRBs along with nationalized banks for the purpose of settlement of claims, letter no. Sankeern/2011/Pra Kra 328/11/Ka-1417 dtd 05.11.2011 from Jt. Secretary, Planning Dept. GoM to Secretary, Social Justice & Special Assistance Dept. may be referred. Social Justice & Special Assistance Department, GoM is requested to issue fresh guidelines to the Government corporations on the strength of the letter.</p> <p>Concerned department of Government of Maharashtra to issue the GR at the earliest.</p>	<p>All Government Corporations</p> <p>All Banks</p> <p>Social Justice & Special Assistance Department, GoM</p> <p>Commissioner Cooperation, GoM</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Agri. Debt Waiver & Debt Relief Scheme, 2009 c. Interest Subvention / Waiver Schemes of Govt. of Maharashtra & Implementation of Dr. Punjabrao Deshmukh Interest Subvention Scheme etc. of Govt. of Maharashtra	for refund of penal interest. SLBC has already informed that Banks are implementing various Interest Subvention Schemes / packages for the farmers as per the directives of Government. However the claims are getting delayed. As per discussions held during 115 th , 116 th & 117 th SLBC meetings, Commissioner, Cooperation was requested to take a review and put up a status note regarding settlement of claims.	Commissioner, Cooperation to put up the status note regarding settlement of claims at the earliest.	Commissioner Cooperation, GoM
11	Implementation of Maharashtra Ownership of Flats Act (MOFA) 1963 guidelines of Govt. of Maharashtra	Government of Maharashtra has received complaints about banks asking for NOC from builders / developers in case of customers applying for loan concerning resale / transfer of flats. If there is no loan outstanding on the said flat, asking for such NOC is against MOFA 1963.	All banks to note the provisions of the act and accordingly submit their views about not obtaining NOC from builder / developer.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
12	Housing Loans - Prevention of Frauds	More than 20 Sub Registrar offices are situated in Pune with no restriction to Register the documents in a particular office near to property. The land records are not computerized / Sub registrar's offices are not interlinked.	Government of Maharashtra to inform progress in respect of interlinking of all Sub Registrars' Offices and fix jurisdictions.	Inspector General of Registration & Controller of Stamps, Maharashtra State
13	Financing of Self Help Groups by MAVIM	<p>It is observed that performance of women SHGs is good.</p> <p>CEO, MSRLM informed that of the Rs.400 crore of annual target related to finance to SHGs, Rs.200 crore is already covered by MAVIM and other banks have to cover the balance Rs.200 crore. He also informed that the targets would be more for the next year. He opined that the new sub committee on SHG Bank Linkage and Farmers' Clubs suggested by SLBC should also have representation from MS Coop bank and MAVIM.</p>	<p>All banks to follow up for achieving allotted targets.</p> <p>LDMs to monitor progress in their BLBC / DLCC meetings.</p> <p>Representatives of MS coop Bank and MAVIM to be included in the new sub committee on SHG Bank Linkage and Farmers' Clubs</p>	<p>All Banks</p> <p>All LDMs</p> <p>SLBC</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
14	Credit Flow to Micro and small enterprises & Rehabilitation of potentially viable sick MSE units	<p>Convener, 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>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>Banks to undertake viability study of sick units.</p>	<p>All Banks</p> <p>All Banks</p>
15	Monitoring credit flow to various sectors of Economy	<p>Convener, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p>	<p>To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.</p>	All Banks
16	Monitoring of credit to Minority Communities	<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</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>	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		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.		All Banks
17	Mapping of Clearing Houses in the Country	<p>Government of India desires that Clearing Houses be opened by banks at towns / blocks / tehsils, etc., i.e., administrative units below the district HQs, which have 3 or more banks' branches but do not have a Clearing House facility. Accordingly SLBC, Maharashtra, has identified a total of 247 centres from 30 districts in Maharashtra State.</p> <p>Regional Director, Mumbai & Goa, Reserve Bank of India Informed that Reserve Bank of India, vide communication dtd. 11.05.2012 has asked for no. of instruments exchanged at such places on which the decision of setting up of clearing house depends. He also informed that this issue</p>	All banks to submit the necessary information in respect of their branches to respective Regional Offices of RBI under whose jurisdiction the bank branches are located. RBI Circular No. DPSS.CO.CHD No. / 2073 / 03.02.01 / 2011-12 dtd 11.05.2012 may please be referred.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		needs to be studied in the light of implementation of Cheque Truncation System in the country.		
18	Revival of Stalled Residential Projects	A number of residential projects particularly in Metro cities and NCR have got stalled for various reasons including for want of further lending support from banks.	Member Banks are requested to review their position in this respect and a list of all semi-constructed projects with their location details (all approvals received / not received) together with remarks about non-completion / semi-completion etc., which may be considered viable by banks for funding and completion of the project, be given to NHB.	All Banks
19	Shifting Head Office of Maharashtra Gramin Bank from Nanded to Aurangabad	<p>Chairman MGB explained the purpose behind shifting of H.O. from Nanded to Aurangabad – for better administrative control, business development and expansion of branch network in newly allotted districts viz. Pune, Jalgaon, Dhule, Ahmednagar, Nandurbar & Raigad.</p> <p>The house does not have any objection for the proposal and recommends the same.</p>	Government of Maharashtra to give “No Objection Certificate” as required by the Central Government.	Planning Department, GoM.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
20	Cooperation from various Govt. Agencies in Recovery of loans in the State	<p>Cooperation from various Government Agencies / Implementing Agencies in recovery of loans pertaining to various Government Sponsored Schemes is requested.</p> <p>To strengthen our demand for Recovery Act, a proper presentation with relevant data needs to be made. All banks must submit relevant data in time.</p> <p>For proper implementation of recovery proceedings and cooperation from various Government Agencies / Implementing Agencies for Government Sponsored Schemes, formulation of a State Recovery Act is utmost necessary.</p> <p>Dy. Secretary, Planning Department, Government of Maharashtra vide his letter dtd. 11.03.2013 has informed about developments in respect of formulation of The</p>	<p>Cooperation from various Govt. Agencies in recovery of loans pertaining to various Government Sponsored Schemes is requested.</p> <p>Timely submission of data from Banks.</p>	<p>Various Government Agencies / Implementing Agencies</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Maharashtra Recovery of Loans Given Under Government Sponsored Schemes Act, 2013.		
21	Presentation by Central Registry of Securitization Asset Reconstruction & Security Interest of India (CERSAI)	The Chief Operating Officer of CERSAI, New Delhi gave an informative presentation on aims and objectives of CERSAI.	For information / necessary action.	All Banks



Annexure II

List of Participants 118th SLBC Meeting held on 26/03/2013 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Narendra Singh	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri C. VR. Rajendran	Executive Director, Bank of Maharashtra
Reserve Bank of India		
1	Shri J.B. Bhorla	Regional Director, Maharashtra & Goa
2	Smt Phulan Kumar	Regional Director, Nagpur
3	Shri P.K. Das	General Manager, RPCD, Mumbai
NABARD		
1	Shri M.V. Ashok	Chief General Manager
2	Shri Lalit Jadhav	DGM, MRO, Pune.
State Government & Corporations		
1	Shri Munaf Hakim	Chairman, Maharashtra State Minorities Commission
2	Shri Madhukar Choudhari	Commissioner, Cooperation, GoM
3	Shri S.P. Hardikar	CEO, MSRLM
4	Shri Ramesh Devakar	CEO, KVIB
5	Shri D.L. Oulkar	Addl. Commissioner, Cooperation, GoM
6	Shri A.N. Javale	Director, Agriculture
7	Shri Satish Tatkase	Jt. Director, Finance Dept. GoM
8	Shri Sadashiv Survase	Jt. Director, DIC, Pune
9	Shri S.S. Bhosale	Jt. Director, Sugar Commissioner's Office
10	Shri M.S. Tryambake	Dy. Director, Horticulture, GoM
11	Shri Parthasarathy	State Coordinator (FI) MSRLM
12	Shri N.U. Khan	Asstt. Director, MSME DI, Mumbai
13	Shri B.K. Shrivastav	Asstt. Director, KVIC, Mumbai
14	Shri M.S. Karol	Dev. Off, KVIC, Mumbai
15	Mrs. S.P. Sarpam	GM, MPBCDC
16	Shri A.P. Mandke	DGM, LASDC
17	Shri S.A. Ghadge	DGM, OBC Corporation
18	Shri V.N. Bhat	DM, LIDCOM
19	Shri V.S. Malvadkar	RM, LIDCOM
20	Shri D.K. Khude	LASDC
21	Shri S.S. Bansode	MPBCDC
22	Ms. Pushpa Khande	Dy.M. MAVIM, Mumbai
23	Shri Salunke	Co-op Dept.
24	Shri Dhokare	Co-op Dept.
Scheduled Commercial / Apex Banks.		
1	Shri Pramod Karnad	MD, MS Coop Bank
2	Ms Anshula Kant	GM, State Bank of India
3	Shri D.R. Shirodkar	GM, Canara Bank
4	Shri N.J. Mathure	GM, IDBI
5	Shri. Chand Kureel	DGM, SIDBI
6	Shri Vikramaditya Singh Khichi	DGM, Dena Bank
7	Shri S.V. Radhakrishnan	DGM, Indian Bank



Sr. No.	Name of the Participant	Designation / Institution
8	Shri P.K. Sarangi	DGM, Oriental Bank of Commerce
9	Shri Sagar Mazumdar	DGM, State Bank of India
10	Shri M.J. Arjunwadkar	DGM, State Bank of India
11	Shri Rahul Mone	Vice President & Cluster Head, HDFC Bank
12	Shri V.S. Mandalkar	Dy. Vice President, Ratnakar Bank Ltd.
13	Shri V.S. Puranik	Dy. Vice President, Agri. Ratnakar Bank Ltd.
14	Shri Manish Kumar	Zonal Manager, UCO Bank
15	Shri M.B. Kakad	Dy. ZM, Bank of India
16	Shri M.G. Deshpande	RM, National Housing Bank
17	Ms Jayasree Ramakrishnan	AGM, Union Bank of India
18	Shri G. Malleshwara Rao	AGM, Andhra Bank
19	Shri J.N. Singh	AGM, Central Bank of India, ZO, Pune
20	Shri. Prashant Jagtap	AGM, IDBI
21	Shri H.B. Shukla	AGM, Indian Overseas Bank
22	Shri Nagaraja R. Hebbar	AGM, Karnataka Bank
23	Shri P.N. Trivedi	AGM, Punjab National Bank
24	Shri G. Ravikumar	AGM, SBH
25	Shri C.H. Gaushal	AGM, SBI
26	Shri K. Balasubramanian	AGM, Syndicate bank
27	Shri G. Rajeswara Reddy	CM, Allahabad Bank
28	Shri V.S. Mathur	CM, Bank of Baroda
29	Shri L.B. Nakrani	CM, Bank of India
30	Shri S.P. Das	CM, Corporation Bank
31	Shri Atul Tripathi	CM, Oriental Bank of Commerce
32	Shri Amit Mapari	Relationship Manager, Federal Bank
33	Shri Pramod Dikshit	State Head, ICICI Bank
34	Shri Deepak Rastogi	CM, Punjab & Sindh Bank
35	Shri Swapan Kumar Mandal	CM, United Bank of India
36	Ms. A. Gomathi	CM, Vijaya Bank
37	Shri Kanchan Kulkarni	R. Head, ICICI Bank
38	Shri M. Gopalkrishna Rao	R. Head, ING Vysya Bank
39	Shri R.S. Pradhan	Sr. Manager, Bank of India
40	Shri M. Nagaraju	Sr. Manager, Central Bank of India
41	Dr. H.T. Vasappa	Sr. Manager, Corporation Bank
42	Shri Abhaykumar Magdum	Sr. Manager, Ratnakar Bank Ltd
43	Shri R.R. Nakhole	Sr. Manager, Syndicate Bank
44	Shri D.V. Palve	Sr. Manager, Vijaya Bank
45	Shri Sharad Gopale	Sr. Manager, Union Bank
46	Shri V.P. Kalbhor	Manager, Canara Bank
47	Shri K.G. Dixit	DM, Canara Bank
48	Shri H.A. Sonwalkar	Manager, Indian Overseas Bank
49	Shri V. Ganapathi	Manager, Bank of Baroda
Insurance Companies		
1	Shri D.B. Humbare	Manager, MI, LIC of India
Regional Rural Banks		
1	Shri Philip D'silva	Chairman, Maharashtra Gramin Bank



Sr. No.	Name of the Participant	Designation / Institution
2	Shri Kumar Tambe	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
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 Y.S. Shahare	LDM, HINGOLI
13	Shri R.D. Dusane	LDM, JALNA
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 Yuvraj Gavali	Representative from LDO, OSMANABAD
23	Shri P.G. Jaronde	LDM, PARBHANI
24	Shri H.A. Mazire	LDM, PUNE
25	Shri T. Madhusudana	LDM, RAIGAD
26	Shri C.S. Ghadigaonkar	Representative from LDO, RATNAGIRI
27	Shri S.G. Ondkar	LDM, SANGLI
28	Shri S.S. Wagh	LDM, SATARA
29	Shri M.R. Mane	LDM, SINDHUDURG
30	Shri M.G. Korwar	LDM, SOLAPUR
31	Shri V.N. Dongre	LDM, THANE
32	Shri G.G. Pimpale	LDM, YAVATMAL
Others		
1	Shri A.K. Ralhan	COO, CERSAI, Delhi
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