

Minutes of the 136th SLBC Meeting held on September 08, 2017 at Mumbai

136th SLBC meeting was convened on 08.09.2017 at Mumbai. Shri Ravindra Marathe, MD & CEO, Bank of Maharashtra and Chairman SLBC presided over the meeting. The meeting was attended by Ms Vandita Kaul, Joint Secretary, Department of Financial Services, Ministry of Finance, Government of India, Shri D.K. Jain, Additional Chief Secretary, Finance, Government of Maharashtra, Shri S.S. Sandhu, Additional Chief Secretary, Cooperation, Government of Maharashtra, Shri Apoorva Chandra, Principal Secretary, Planning, Government of Maharashtra, Shri Shyam Tagade, Principal Secretary, Minority Development, Government of Maharashtra, Smt. J.M. Jivani, Regional Director, Nagpur, Reserve Bank of India, Dr. S Rajagopal, Regional Director, Reserve Bank of India, Mumbai & Goa, Dr. Vijay Zade, Commissioner, Cooperation, Government of Maharashtra and other State Government officials. Dr. Sanjay Chahande, Dy. Director General, UIDAI, Dr.R.N.Kulkarni, CGM NABARD, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD, other member Banks and Lead District Managers also attended the meeting.

Shri D.B. Deshmukh, Asstt. General Manager, FI & SLBC, Bank of Maharashtra, welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Shri Ravindra Marathe, MD & CEO, Bank of Maharashtra and Chairman, SLBC, welcomed the dignitaries and informed the house that the last SLBC meeting was held on 01.06.2017 under the Chairmanship of Hon'ble Chief Minister of the State and State Annual Credit Plan 2017-18 was launched during the meeting. He observed that lot of developments had taken place since then which were captured in the agenda for 136th meeting and would be discussed at length. He expressed satisfaction over the participation in the meeting of the forum that enables deliberations over various issues. He agreed that the performance of the State during the first quarter of 2017-18 was low as compared to the corresponding period of the previous year. However, he assured the house that despite initial hiccups in disbursements owing to announcement of farm loan waiver by the State Government, bankers in the State were committed to take the vision of the State Government forward and improve performance during the coming months. He informed that the State of Maharashtra boasted of a robust branch network, 2/3rd of which comprised of commercial banks. He urged the member banks to update the data of uncovered farmers urgently and submit the same to respective Lead District Managers so as to enable them to submit it to SLBC. He explained the two modules in respect of Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana 2017 viz application by farmers through Aaple Sarkar portal and submission of relevant data by banks. He opined that after matching of the two databases with each other,



clean data would emerge which would be useful for a long time. He was confident that banks in the State would easily handle the mammoth challenge of implementation of CSMSSY-2017.

Further, he requested the State Government to:

- (1) Issue suitable instructions to the District Magistrates who were asking to deposit large amounts of fees in respect of physical possession of secured assets under Section 14 of the SARFAESI Act 2002, as the Central Government had already written to Chief Secretary about not charging such fees. He informed that all State Laws stand overruled in this case and no other State has this practice.
- (2) Look into the long standing demands of the bankers in respect of notifying all District Headquarter Towns, all Talukas / Tehsil Headquarter Towns etc. for creation of Equitable Mortgage in the State of Maharashtra and
- (3) Introduce a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks.

He reiterated that bankers had capacity, willingness and infrastructure available but only needed a right kind of environment to give good results and show improved performance. He expressed confidence that with concerted efforts, farmers' purchasing power would increase which would automatically increase demand resulting into increase in credit off-take.

Ms Vandita Kaul, Joint Secretary, Department of Financial Services, Ministry of Finance, Government of India and Nodal Officer for SLBC Maharashtra confirmed about issuance of letter to all Chief Secretaries for not charging any fees in respect of physical possession of secured assets under SARFAESI Act 2002. She informed that the Central Government had not received such complaint from any of the other States. She informed about the priorities of the Central Governments being Financial Inclusion, crop loan disbursements and SHG movement etc. In respect of SHGs, she opined that though the gestation period of SHGs was a little more, they perform very well once set up. She appealed the bankers to focus upon improving the skill and livelihood of people in the area where they work. She stressed the need for adequate period of handholding so as to ensure sustenance of an enterprise and maintenance of micro level data to get an idea about economy of an area. She advised to review pending cases in DRT and send list of such cases to Department of Financial Services for analysis. She suggested proper monitoring of accounts for good recovery. She expected active interaction from all participants and conveyed best wishes to all.

Shri D.K. Jain. ACS, Finance, Government of Maharashtra appealed all the bankers to gear up for excellent performance during the second half of the current financial year and achieve all targets. He informed the State Government's greater reliance on Information Technology and urged the bankers to update data on all relevant portals for better reflection of



performance. He requested bankers for submission of data pertaining to CSMSSY in time for the benefit of farmers as well as bankers themselves.

Shri V.U. Mhaske, General Manager, Bank of Maharashtra & Convener, SLBC, Maharashtra piloted agenda wise discussions. He appraised the house about agenda items that would be discussed and importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the member banks shall continue to work hand in hand with the State Government and other stake holders to attain new heights for the State even under the challenging Scenario.

Asstt. General Manager, FI & SLBC, Bank of Maharashtra proposed vote of thanks.

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**

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Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 134 th SLBC Meeting dtd. 14.03.2017 and 135 th SLBC meeting dtd. 01.06.2017	The minutes of 134 th SLBC Meeting dtd. 14.03.2017 and 135 th SLBC meeting dtd. 01.06.2017 were placed as an annexure in the agenda.	The minutes of 134 th and 135 th meeting were confirmed.	--
2	Disbursement of Crop Loans under Annual Credit Plan Review of Annual Credit Plan	<p>An analytical presentation about crop loan disbursements as of 15.08.2017 and achievements under ACP as of 30.06.2017 was put up by Convener, SLBC before the house. He assured that the low performance during the first quarter would improve once the farm loan waiver scheme announced by the State Government is implemented.</p> <p>ACS, Cooperation, GoM observed that the share of DCCBs in crop loan disbursements was much more as compared to other categories of banks and these banks must improve their performance.</p> <p>Chairman, SLBC informed that the procedures in respect of crop loan finance followed by DCCBs and SCBs are slightly different. He also informed that bankers were ready to disburse fresh loans on the strength of no dues certificate by DCCBs where the DCCBs are weak.</p>		



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	Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY) 2017	<p>Some of the LDMs shared their experiences about crop loan finance and submission of data related to CSMSSY 2017 to district authorities.</p> <p>Convener SLBC opined that district specific issues may be resolved at DLCC level.</p> <p>Chairman SLBC suggested that issues common to all districts may be escalated to State Government.</p> <p>ACS, Cooperation, GoM informed about identification of nodal officer / IT officer from each bank for implementation of CSMSSY 2017 in the State and conduction of a workshop by GoM for sensitizing them about submitting information to the State Government by 15.09.2017. He further informed that the data obtained from banks would be compared with data obtained from Aaple Sarkar portal. A rule engine would be applied and there would be a concrete outcome where instances of multiple financing would be trapped. He clarified that overdues to the extent of Rs. 1.5 lakh only would be paid per family. In case of NPAs, individual banks to get the OTS scheme approved from their Board of Directors. However, he opined that it would be better for banks to follow a uniform course of action in this regard for better</p>	Banks to submit requisite data in prescribed xml format to GoM by 15.09.2017	Member Banks



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		<p>implementation of the scheme. In respect of death of a borrower, he clarified that the heir/s may apply for waiver after completing bank formalities. In case of joint accounts, he clarified that individual shares may be specified and applied for waiver accordingly. He informed that the aim of the Government is to start credit of waiver amounts to eligible beneficiaries' accounts from first week of October 2017 for which submission of data by the banks by 15.09.2017 is very much important.</p> <p>Chairman, SLBC informed about designing of a portal for branches of Bank of Maharashtra for submitting information as per template provided by the State Government. He informed that data centrally extracted will be pushed to the branches for verification and editing suitably. Branches would resubmit the clean data to H.O. for onward submission to GoM in the form of a single xml file. He suggested that controlling offices of banks for the State of Maharashtra may follow the same procedure. He informed the house about a meeting called by Hon'ble Chief Minister on 06.09.2017 and assured that once loan waiver amount is credited to the accounts of farmers, banks would sanction / disburse fresh loans to them as decided in the meeting.</p>		



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		<p>Some of the bankers requested for extension in date for submission of data.</p> <p>However, it emerged that it was in the interest of the banks if they submit the data in time, waiver amount would be credited to farmers' accounts at the earliest that would help to reduce NPAs and improve credit off-take as fresh loan disbursement could begin in full swing.</p>		
3	Financial Inclusion PMJDY PMMY	<p>Convener, SLBC informed the house about progress under implementation of PMJDY in the State. He observed the issuance of RuPay cards was lagging behind in comparison with opening of accounts He urged for immediate issuance of the cards to the account holders and clear off the backlog urgently.</p> <p>Convener, SLBC informed the house about progress under implementation of PMMY in the State. He informed that PMMY targets 2017-18 allotted by the Central Government to banks were on pan Indian basis and urged to inform district wise targets for the State of Maharashtra urgently to SLBC for arriving at the bank wise targets for the</p>	<p>Banks to clear off the backlog in issuance of RuPay cards urgently.</p> <p>Banks to inform district wise targets for 2017-18 under PMMY to SLBC by 25.09.2017.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	<p>Stand Up India</p> <p>APY</p>	<p>State.</p> <p>Chairman, SLBC opined that it was not possible to gauge performance in absence of targets and requested the banks to submit district wise targets to SLBC by 25.09.2017.</p> <p>Principal Secretary, Planning observed that last year's performance under Stand Up India was only 20% of the target and requested to analyze the reasons behind low performance.</p> <p>Convener, SLBC concurred and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch.</p> <p>CGM, NABARD observed that the report of post disbursement handholding indicated very low performance and requested banks for proper reporting on the portal.</p> <p>Convener, SLBC informed the house about the scheme and requested PFRDA officials to provide relevant data to SLBC for review in quarterly meetings.</p>	<p>Banks to make all out efforts to achieve the set targets.</p> <p>Banks to ensure proper reporting on the portal.</p> <p>Banks to make all out efforts to achieve the set targets.</p> <p>PFRDA to provide relevant data to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>PFRDA</p>



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	<p>PMJJBY / PMSBY</p> <p>Aadhaar Enrollment through Banks</p>	<p>Convener, SLBC informed the house about progress under implementation of PMJJBY and PMSBY in the State. He requested to ensure fresh enrollments as well as renewals. He also requested to ensure collection of premia on time.</p> <p>Convener, SLBC informed about Government of India's decision for linking and authentication of aadhaar for every bank account by 31.12.2017 failing which the account would become inoperative. He also informed about setting up of Aadhaar Enrollment Centers and update facility at the branch premises at minimum of 1 out of 10 branches by 30.09.2017 and conduction of workshops by UIDAI for facilitating the same.</p> <p>Dy. Director General, UIDAI informed the house that 42 banks in Maharashtra would open 925 enrollment centres by 30.09.2017. He informed that 90 centres were all ready to start operations. He requested to inform the details of the operators by 15.09.2017 which would be onboarded into the system without which it would not be possible to start the centres. He also informed about a fine of Rs. 20,000/- per branch in case the centre is not operationalised by 30.09.2017. He clarified that obtaining aadhaar details for a</p>	<p>Member banks to scout fresh enrollments aggressively as well as ensure renewals and collection of premia on time.</p> <p>Member banks to inform details of operators to UIDAI by 15.09.2017 and ensure operationalisation of identified centres by 30.09.2017.</p>	<p>Member Banks</p> <p>Member Banks</p>



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		<p>scheme was restricted for that scheme only and fresh identification for each scheme was required. He insisted that no two databases were to be linked by using aadhaar number as a common key.</p> <p>Chairman, SLBC sought clarification in respect of implementation of Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana 2017 in the State as aadhaar number would be used as a common key for matching two databases viz. that of the State Government and of the banks. He suggested that banks may seed the accounts on the basis of aadhaar numbers fed by the farmers on Aaple Sarkar portal which is available in Government of Maharashtra database.</p> <p>Dy. Director General, UIDAI informed that consent of customer is required for linking of aadhaar numbers with bank accounts and it is not advisable to seed the accounts with aadhaar details from GoM database.</p> <p>ACS, Cooperation, GoM opined that the consent implies that as the customer himself has provided his details on the GoM portal.</p> <p>Dy, Director General, UIDAI informed that the procedures laid down by UIDAI were as per GoI notifications having legal mandates.</p>		



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4	Setting up and functioning of RSETI and FLCs in Maharashtra	<p>Convener, SLBC informed the house that various issues pertaining to RSETIs and FLCs were discussed in the SLBC sub-committee meeting held on 08.08.2017 at Pune. He requested GoM to look into the issues in respect of land allotment / permission at Amravati, Aurangabad, Gondia and Thane Districts and requested for allotment of alternate land for construction of RSETIs.</p> <p>State Director, RSETIs requested for allotment of land to RSETIs sponsored by Canara Bank & Syndicate Bank at Talegaon, District Pune and Bank of Baroda at Theur, District Pune. He thanked NABARD for a capital grant of Rs. 3.0 lakh to all RSETIs for purchase of equipments.</p> <p>ACS, Finance assured to follow-up the matter of land allotment with concerned department of the State Government.</p>	Concerned department of GoM to look into the issues about land allotment.	RDD, GoM
5	Review of performance under various Government sponsored Schemes	Convener, SLBC informed that the targets for 2017-18 and progress under various GSSs were mentioned in agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. He also urged the member banks for quick disposal of Government	All implementing agencies to provide data regularly at fixed periodic intervals.	Respective implementing agencies



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	MSRLM	<p>Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>Representative of MSRLM gave a detailed presentation. He urged the bankers to share data on NRLM portal and to dispose off all pending cases by end of October 2017. He informed that some banks had still not entered into MoU with MSRLM and requested to complete related formalities urgently. He also informed about RBI master circular dtd. 01.07.2017 and asked to follow guidelines mentioned in the circular strictly.</p> <p>Chief General Manager, NABARD, MRO observed that participation in SHG credit linkage programme by PSBs was low as compared to Pvt Sector Banks. He felt that the model works but more efforts were needed. He informed about pilot launch of E-Shakti portal by NABARD and urged bankers to make use of the real time information about health of SHGs available under the same. He suggested to use the portal as online ready reckoner for financing SHGs. He informed that the portal was already operative in Wardha and Dhule districts and would be extended to 5 more districts shortly.</p>	<p>Bankers to update data on NRLM portal regularly, dispose off all pending cases by 31.10.2017, complete formalities pertaining to MoU with MSRLM if not done and note the provisions of RBI master circular dtd. 01.07.2017 for compliance.</p> <p>Bankers to make extensive use of E-Shakti portal for financing SHGs and improve performance.</p>	<p>Member Banks</p> <p>Member Banks</p>



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	NULM / SULM	Convener, SLBC informed the house about bank wise / district wise disaggregation of NULM targets for 2017-18 and availability on SLBC website. He observed that NULM targets received from Directorate of Municipal Administration were not consistent with those informed by RBI. He requested RBI and Directorate of Municipal Administration, Mumbai to clarify the issue so that realistic targets for the year 2017-18 could be conveyed to all concerned.	RBI and Directorate of Municipal Administration, Mumbai to clarify the issue regarding inconsistency in NULM targets for 2017-18 conveyed by the two organisations.	RBI and DoMA, GoM
6	Impact of Low Level Credit Services in Scheduled Areas	To improve the low level of credit in the scheduled area blocks, Convener, SLBC suggested as under: He requested the Government authorities to explore the possibility of creating adequate infrastructure for increasing the level of credit. Further, he suggested that the movement of SHG be focused in the area so as to have community financing in the area. He also suggested strengthening of Bank Mitras in the scheduled areas to mobilize credit. He urged the LDMs to review progress of finance and ACP achievements in DLCC meetings regularly.	The State Government to explore the possibility of creating adequate infrastructure in the scheduled areas. Banks to strengthen bank mitras deployed by them in the scheduled areas and focus lending to SHGs in the scheduled areas. LDMs to review progress of finance and ACP achievements in DLCC meetings regularly.	Concerned department of GoM Member Banks LDMs



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7	<p>Regular issues to be discussed during SLBC meetings</p> <p>Dairy Entrepreneurship Development Scheme</p> <p>Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics and Agri-Business Centres" (ACABC)</p>	<p>General Manager, NABARD, MRO informed that the scheme was open up to 30.09.2017. However the system of physical applications was discontinued from 04.09.2017. He requested controlling offices of banks to upload applications on the portal designed for the purpose. He informed that borrower would get an acknowledgement by way of SMS. In respect of old cases, he requested banks to submit data to NABARD immediately after ensuring that the accounts were not NPA and were aadhaar linked.</p> <p>In respect of ACABC, he informed that the scheme is open for current year also. He requested all concerned banks to dispose off all the pending proposals under the scheme and report compliance to NABARD being the nodal agency.</p>	<p>Member banks to note the provisions and comply accordingly.</p> <p>Member Banks to dispose off all the pending proposals under the scheme and report compliance to NABARD.</p>	<p>Member Banks</p> <p>Member Banks</p>
8	<p>Pradhan Mantri Awas Yojana (PMAY)</p>	<p>Representatives of HUDCO and NHB informed about the progress of the scheme in the State and observed that major contribution was coming from Housing Finance Companies and Private Sector. They urged the representatives of PSBs to improve performance. They also appealed</p>	<p>Member Banks to complete formalities in respect of MoU with HUDCO / NHB at the earliest and make focused efforts to improve performance</p>	<p>Member Banks</p>



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		<p>all member banks to complete the process of entering into MoU with either of the two Central Nodal Agencies (CNAs) as per applicability at the earliest. They requested that their representatives be invited to participate in DLBC meetings.</p> <p>Convener SLBC requested HUDCO and NHB to provide quarterly bank wise and district wise data to SLBC for review in meetings.</p> <p>ACS, Finance, GoM suggested that ACS, Housing, GoM be invited to SLBC meetings for relevant discussions.</p>	<p>under PMAY.</p> <p>HUDCO and NHB to provide bank wise and district wise quarterly information to SLBC.</p> <p>SLBC to invite ACS, Housing, GoM to SLBC meetings.</p>	<p>HUDCO NHB</p> <p>SLBC</p>
9	<p>Education Loans</p> <p>Vidya Laxmi Portal</p> <p>Skill Loans</p>	<p>Convener SLBC urged member banks to use VLP exclusively by routing all education loans through the portal. He also urged to update data on the portal so that performance would reflect properly.</p> <p>Convener SLBC informed about Skill Loan Scheme launched by the Ministry for Skill Development and Entrepreneurship and the same replacing the earlier Indian Banks Association (IBA) Model Loan Scheme for Vocational Education and Training. He requested to note the provisions and</p>	<p>Member banks to route all education loan applications through VLP and update data on the portal.</p> <p>Member banks to note the provisions for implementing the scheme and submit data to SLBC.</p>	<p>Member Banks</p> <p>Member Banks</p>



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		implement the scheme in letter and spirit. He also requested to submit relevant data to SLBC at regular intervals.		
10	Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch authorization Policy	Convener , SLBC informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorisation Policy. He urged to ensure that the unbanked rural centres with population above 5000 are banked forthwith by opening of CBS enabled banking outlets by 31.12.2017. He also informed that the detailed list of district wise centres where bank branches / CBS enabled banking outlets were to be opened was available on SLBC website. He requested LDMs to submit a monthly report on status of opening of CBS enabled banking outlets in prescribed format with effect from 31.07.2017.	Banks to peruse the list and submit a status report on opening of their branches / CBS enabled banking outlets at the allotted centres to Reserve Bank of India with a copy endorsed to SLBC. The exercise be completed by 31.12.2017. Lead District Managers to submit a monthly report on status of opening of CBS enabled banking outlets in prescribed format with effect from 31.07.2017.	Member Banks LDMs
11	Flow of credit to Micro and Small Enterprises	Convener, SLBC requested all member banks to note the Prime Minister's Task Force Targets as under: <ul style="list-style-type: none"> • Minimum 10% annual growth in number of micro enterprise accounts • To achieve 60% allocation of Micro Enterprises to total exposure of Micro 	Bankers to note the clusters and cater to the credit needs of these units.	Member Banks



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		<p>and Small Enterprises</p> <ul style="list-style-type: none"> To achieve a 20% year-on-year growth in credit to Micro and Small enterprises to ensure enhanced credit flow. <p>He informed about RBI's survey to find out clusters of MSMEs that are not formally identified / recognised as MSME clusters by Ministry of MSME, UNIDO etc. and stressed the need to facilitate credit flow to these units through banking channels.</p> <p>He requested Lead District Managers to monitor the activity and submit report to SLBC in the format provided.</p>	<p>Lead District Managers to monitor the activity and submit quarterly report to SLBC in prescribed format.</p>	<p>LDMs</p>
12	<p>Monitoring Flow of Credit to Various sectors of Economy & Credit to Minority Communities</p>	<p>Principal Secretary, Minority Development, GoM observed that only 7 banks could achieve the stipulated target of 15% as at the end of the first quarter of the current financial year. He instructed the bankers to launch special drives in minority concentrated districts for achieving target by March 2017.</p> <p>Convener, SLBC informed that the list of minority concentrated districts was already shared with all concerned and was also available on SLBC website.</p>	<p>Member banks to launch special drives in the minority concentrated districts of Maharashtra and make all out efforts to achieve the stipulated target.</p>	<p>Member Banks</p>



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		<p>Principal Secretary enquired about the progress of Padho Pardes Scheme in the State.</p> <p>Convener, SLBC informed that the details would be obtained from member banks.</p>	<p>Member banks to submit details of progress under the scheme to SLBC.</p>	<p>Member Banks</p>
	<p>Other Issues</p> <p>Submission of claims of 1% interest subvention</p> <p>Insurance claim benefit</p> <p>Investment Credit not covered under the present MIS</p>	<p>Commissioner, Cooperation informed about banks not submitting claims of 1% interest subvention.</p> <p>Representative, Agriculture Department, GoM informed about banks not passing on the benefit of insurance claims to the accounts of the farmers.</p> <p>Convener SLBC informed that the issue was discussed during the meeting dtd. 24.07.2017 under the Chairmanship of Hon'ble Chief Minister and necessary instructions have been issued to member banks by SLBC.</p> <p>CGM, NABARD informed about details of investment credit not being captured by the present MIS.</p>	<p>Banks to ensure timely submission of claims of 1% interest subvention to Cooperation Department, GoM.</p> <p>Member banks to ensure compliance</p>	<p>Member Banks</p> <p>Member Banks</p>



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	Recovery problem faced by Small Finance Banks	<p>It was informed that RBI is in the process of revising MIS formats suitably.</p> <p>Representatives of Small Finance Banks informed that they were facing problem of recovery of loans especially in Vidarbha region.</p> <p>Chairman, SLBC informed that it was a general phenomenon owing partly to farm loan waiver announced by Government of Maharashtra and partly to the topography of the Vidarbha region. Non-payment by borrowers would stop the recycling of funds and will ultimately harm them. Accounts be monitored properly.</p>		



Annexure II

List of Participants of 136th SLBC Meeting held on 08.09.2017 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
Central Government		
1	Ms Vandita Kaul	Jt. Secretary, DFS, Ministry of Finance
2	Shri R.B. Gupte	Director, MSME Dev. Institute
3	Shri A.T. Patil	DD, Dept of Industries, Gol
4	Shri D.K. Jagtap	IO, Dept of Industries, Gol
5	Shri J.P. Narhar	E.O. EPFO
State Government		
1	Shri D.K. Jain	Additional Chief Secretary, Agri & Finance
2	Shri S.S. Sandhu	Additional Chief Secretary, Cooperation
3	Shri Apurva Chandra	Principal Secretary, Planning
4	Shri Shyam Tagade	Principal Secretary, Minorities Development
5	Dr. Vijay Zade	Commissioner, Cooperation
6	Dr. A.B. Jogdand	Additional Commissioner & Special Registrar
7	Shri Ramesh Shingte	Under Secretary
8	Shri D.S. Salunke	Dy. Registrar, cooperation
9	Shri. V.F. Vasave	Dy. Secretary, Planning
10	Shri C.D. Joshi	LIDCOM
11	Shri N.M. Harad	LIDCOM
12	S.B. Khemkar	Director, Atma, Pune
13	Shri R.V. Dhamal	Dy. Director Agri
14	Shri. Rajeev Khanna	Executive, K.V.I.C.
15	Shri R.N. Khokle	Executive, K.V.I.C.
16	Ms Aruna Dalvi	Sr. Asstt. KVIB, Mumbai
17	Shri. V.A. Jadhav	Dy. Gen. Manager, M.P.B.C.D.C. Ltd
18	Shri D.K. Magar	Dy. Gen. Manager, LASDC
19	Shri. P.B. Temghare	MM (FI) , MSRLM- Mumbai
20	Shri. Pankaj Jadhav	MSRLM- Mumbai
21	Shri. R.M. Meshram	Asstt. General Manager, MSOBCFDC
22	Shri Ravi Sawant	State Manager, NULM
23	Shri R.N. Kolte	Representative Textiles Dept, GoM, Nagpur
Reserve Bank of India		
1	Smt. J.M. Jivani	Regional Director, Nagpur
2	Dr. S. Rajagopal	Regional Director, Maharashtra & Goa
3	Shri Madhukar Jadhav	General Manager, FIDD, Mumbai
4	Shri Mohan Sangavikar	Asstt. General Manager, FIDD, Mumbai
5	Shri G. Rajsekarani	Manager
NABARD		
1	Shri R N Kulkarni	Chief General Manager, MRO, Pune
2	Shri Devasis Padhi	General Manager, MRO, Pune
3	Shri Raymond B D'Souza	Dy.Gen Manager, NABARD, Pune
4	Ms Usha Mahesh	Asstt. Gen Manager, NABARD, Pune



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HUDCO		
1	Shri V.T. Valavan	Executive Director
2	Ms Vaijayanti Mahabale	Dy. Gen. Manager
Apex Banks		
1	Shri V Sambamurthy	Dy.Gen Manager, National Housing Bank
2	Rekha Surti	Regional Manager, National Housing Bank
Commercial Banks.		
1	Shri Ravindra Marathe	MD & CEO, Bank of Maharashtra & Chairman, SLBC
2	Shri. S.L. Jain	Gen Manager, Allahabad Bank
3	Shri S. R	Asstt. Gen. Manager, Andhra Bank
4	Ms A. Laxmi Rupa	Sr. Manager, Andhra Bank
5	Shri. A.D. Parulkar	General Manager, Bank of Baroda
6	Shri K S Prakash	Dy. General Manager, Bank of India
7	Shri. T.G. Boraiah	Dy. Gen. Manager, Canara Bank
8	Shri. J.S. Phule	Senior Manager, Canara Bank
9	Shri S.R. Khatik	General Manager Central Bank of India
10	Shri CHV Raj	Chief Manager, Corporation Bank
11	Shri Nitesh Sharma	Chief Manager, Dena Bank
12	Shri. Ajit Ingle	Gen Manager. IDBI Bank
13	Shri. K.V. Sarvanan	Dy. Gen. Manager, IDBI Bank
14	Shri V.J. Ganguli	Chief Manager, Indian Bank
15	Shri. Anil Kumar	Dy. Gen. Manager, Indian Overseas Bank
16	Shri Mahesh Ghule	Manager, Indian Overseas Bank
17	Shri Jayant Verma	Chief Manager, Oriental Bank of Commerce
18	Shri. Ramesh Kumar Malhan	Asstt. Gen. Manager, Punjab National Bank
19	Ms Anita Singh	Chief Manager, Punjab And Sind Bank
20	Shri. Devendra Kumar	Gen. Manager , State Bank of India
21	Shri Naval Kishore Mishra	Dy. Gen. Manager, State Bank of India
22	Shri. N.G. Hegde	Asstt. Gen. Manager, Syndicate Bank
23	Shri JKV Menon	Asstt. Gen. Manager, UCO Bank
24	Shri. R.V. Shah	DZM, UCO Bank
25	Shri H.H. Thakkar	DZM, Union Bank of India
26	Shri. Suhas B	Asstt. Gen. Manager, Union Bank of India
27	Shri Navin Kumar	Chief Manager, United Bank of India
28	Shri. Atul S Sawant	Asstt. Manager, Agri, Vijaya Bank
29	Shri. Pravin Jadhav	AVP, Axis Bank
30	Shri. Vijay Dubey	AVP, Axis Bank
31	Shri. Philip Abraham	Asstt. Gen. Manager, Federal Bank
32	Shri. R. Vardharajan	Head, Key Accounts, HDFC Bank
33	Shri. Amit Tyagi	R Head, HDFC Bank
34	Shri Ajay Bhuwad	Sr. Manager, HDFC Bank
35	Shri Vilas Dhurandhar	Asstt. Gen. Manager, ICICI Bank
36	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
37	Shri. Rahul Kadam	VP, Kotak Mahindra Bank Ltd.
38	Shri Naresh Kumar	VP, RBL Bank



Sr. No.	Name of the Participant	Designation / Institution
39	Shri Sunnykumar	AVP, Yes Bank
40	Shri Sikandar Miyagul	Cluster Head, Bandhan Bank
Small Finance Banks		
1	Shri Prashant Shinde	SVP, AU SF Bank
2	Shri Rishi Jha	EVP & Zonal Head, Equitas SF Bank
3	Shri A. Narendran	Business Dev. Off. ESAF SF Bank
4	Shri Yogesh Dixit	EVP, Suryoday SF Bank
5	Shri Bhavin Damania	CFO, Suryoday SF Bank
6	Shri Vinod Mahajan	Ujjivan SF Bank
Regional Rural Banks		
1	Shri S D S Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
2	Shri U.V. Rao	Chairman, Maharashtra Gramin Bank
M.S. Cooperative Bank		
1	Shri Pramod Karnad	Managing Director
2	Shri S.B. Jadhav	Joint Manager
Lead District Managers		
1	Shri T.D. Gaikwad	LDM, AKOLA
2	Shri Jitendra Kumar Jha	LDM, AMRAVATI
3	Shri P.S. Kutwal	LDM, Aurangabad
4	Shri Vijay Chavan	LDM, BEED
5	Shri R.S. Khandekar	LDM, BHANDARA
6	Shri P.N. Shrote	LDM, BULDHANA
7	Shri S.K. Jha	LDM, CHANDRAPUR
8	Shri Pradeep Gilankar	LDM, DHULE
9	Shri P.M. Bhosale	LDM, GADCHIROLI
10	Shri D.K. Silare	LDM, GONDIA
11	Shri. P R Shinde	LDM, HINGOLI
12	Shri N.M. Ilamkar	LDM, JALNA
13	Shri S G Kininge	LDM, KOLHAPUR
14	Shri S.R. Burde	LDM, LATUR
15	Shri S. V. Sapte	LDM, Mumbai City
16	Shri Gadadhar Sethi	LDM, MUMBAI SUBURB
17	Shri Ayub Khan	LDM, NAGPUR
18	Shri Nilesh Mohan Vijaykar	LDM, OSMANABAD
19	Shri Ram Kharatmal	LDM, PARBHANI
20	Shri A.M. Nandanwar	LDM, RAIGAD
21	Shri S.U. Adsul	LDM, RATNAGIRI
22	Shri C.B. Gudaskar	LDM, SANGLI
23	Shri R.R. Kumhar	LDM, SINDHUDURG
24	Shri Anil Sawant	LDM, THANE
25	Shri W H Kohad	LDM, WARDHA
26	Shri Vijay H Nagrale	LDM, WASHIM
27	Shri Kailash Kumre	LDM, YAVATMAL
Insurance Companies		
1	Shri Kalpesh Kumar	Br. M. LIC of India



Sr. No.	Name of the Participant	Designation / Institution
2	Dr. N.G. Srinivasan	Dy. Gen. Manager, New India Assurance Company
3	Shri Diwakar Singh	A.O. New India Assurance Company
4	Shri Kapil Sharma	A.O. New India Assurance Company
UIDAI		
1	Dr. Sanjay Chahande	Dy. Director General
2	Shri Sumnesh Joshi	Asstt. Director General
Other		
1	Shri Sunil Kasture	State Director, RSETIs
2	Ms Prabha S	Manager, IFCI Ltd.
3	Shri Bharat Jain	A.M. IFCI Ltd.
4	Shri Anup K Nair	Senior Manager – AePS & eKYC, NPCI
Convener Bank – Bank of Maharashtra		
1	Shri V.U. Mhaske	GM, Convener, SLBC
2	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
3	Shri Amit Teke	Senior Manager, SLBC
4	Shri P.M. Walunjar	Manager, SLBC