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State Level Bankers' Committee, Maharashtra

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AX1 / PLN / SLBC / 2014-15 / 2777 - 2907

09.10.2014

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 124th SLBC meeting held on 26.09.2014 at Mumbai

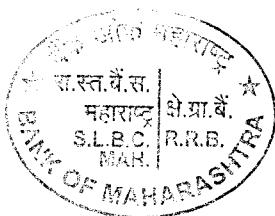
Please find attached Minutes / Action Points of the 124th SLBC meeting held on 26.09.2014 at Mumbai for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 09.11.2014 for appraising in the next SLBC meeting.

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

Yours faithfully,

S. Bharatkumar,
General Manager,
Resource Planning & Convener,
SLBC, Maharashtra.

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No. AX1/SLBC-124/Minutes/2014-15

September 29, 2014

Minutes of the 124th SLBC Meeting held on September 26, 2014 at Mumbai

The 124th SLBC meeting was held on 26.09.2014 at MVM Banquets, Mumbai. Shri Sushil Muhnot, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC, Maharashtra State presided over the meeting.

The meeting was also attended by Dr. S.K. Goyal, Additional Chief Secretary, Agri & Marketing, Government of Maharashtra, Shri K.P. Bakshi, Additional Chief Secretary, Planning, Government of Maharashtra, Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, Smt. J. Jiwani Regional Director, Reserve Bank of India, Nagpur, Shri R. Athmaram, Executive Director, Bank of Maharashtra, Shri R. K. Gupta, Executive Director, Bank of Maharashtra, Dr. U. S. Saha, CGM, NABARD and senior officials of Reserve Bank of India, NABARD, State Government, member banks and Chairmen of Regional Rural Banks, besides Convener Shri S. Bharatkumar, General Manager, Bank of Maharashtra.

Senior officials of Government of Maharashtra, NABARD, member banks, Various State Government Corporations, Insurance companies, Unique Identification Authority of India, Lead District Managers, and other members were present in the meeting.

Shri R.K. Gupta, Executive Director, Bank of Maharashtra delivered the welcome address to the participants. He gave an overview of various meetings held during the past quarter and overall developments. He also informed about the total Annual Credit Plan for ₹ 1,57,000 crores which was one of the largest State Annual Credit Plans. He wished all the participants on the occasion of Navratri and forthcoming festive season. He thanked the members for utilizing the SLBC forum actively.

Shri Sushil Muhnot, C & MD, Bank of Maharashtra & Chairman, SLBC, briefed the house about the overall situation in the State of Maharashtra in respect of various issues like credit flow to agriculture and other allied activities and reviewed the performance under Annual Credit Plan 2013-14, He informed about the achievements of 40% in first quarter towards, most ambitious Annual Credit Plan for the State of Maharashtra of ₹ 3,00,000 crore, He informed the house about the progress under the recently launched Pradhan Mantri Jan Dhan Yojana (PMJDY) and penetration of banking for inclusive growth and flow of credit to PESA blocks in the scheduled area of Maharashtra. He complimented all for achieving the level of ₹ 21,017 crore as of 31.08.2014 in crop loan disbursement against the kharif target of ₹ 29,402 crore amounting to 71%. He expressed satisfaction over the improved performance of Private Sector Banks in disbursement of crop loans. He observed that the economic environment is changing fast and the banks are facing challenging situations despite which there is a significant improvement in the state of Maharashtra which is reflected in the 41% achievement of ACP 2014-15 of ₹ 1,57,000 crore for Priority Sector during the first quarter itself. He informed the house about the grand State level launch function of PMJDY at the hands of Hon'ble Piyush ji Goyal,



Minister of State for Coal, Power and New & Renewable Energy on 28.08.2014 at Mumbai and other similar functions held at Thane, Pune, Nagpur and at other District places simultaneously. He congratulated the bankers for their overwhelming response in opening of more than 14 lakh accounts surpassing the target set for 28.08.2014. He apprised the house about the visit dated 06-09-2014, of Shri Anandrao Patil, Director DFS to the State for reviewing the position of implementation of PMJDY. With the newly set deadline of covering all the households by January 26th, 2015, he appealed the State Government for help at the district level so that all the bankers would be able complete the Herculean task within the given time limit. He informed the house about the information pertaining to bank wise allotment of villages, sub service areas and wards being available on SLBC website and urged the bankers to make related infrastructure available in the State by appointing Business Correspondents and by making use of tie up arrangements with CSC e-governance. He made reference to the issue of connectivity being vital for successful implementation of the BC model and appealed the bankers and Lead District Managers to resolve the issues if any with the help of BSNL authorities and available service providers in their areas. He advised to take remedial measures wherever necessary for sustainability of the BC model and suggested that the BCAs should get the remuneration to the tune of a minimum of ₹ 5,000/- as envisaged in the mission document released by Government of India. He expressed concern over the fact that the credit level in the scheduled area blocks under PESA act was very low and more focused attention was required to be given for the credit deployment in these tribal blocks. He informed the house that the matter was being personally followed up by Hon'ble Governor of Maharashtra who had appealed for improvement in this regard. He appealed the State Government to explore the potential areas for financing and implement the bankable schemes in the area which would boost the supply of credit in this area. He concluded his keynote address by thanking the Government officials and other dignitaries for their active participation.

Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India observed that the two Regional Rural Banks in the State viz Maharashtra Gramin Bank sponsored by Bank of Maharashtra and Vidarbha Konkan Gramin Bank sponsored by Bank of India were in sound shape now and appealed the State Government to treat these banks at par with nationalized banks and consider parking Government funds with them. He observed that the attendance of State Government Nominee Directors on the board of the Gramin Banks was very low. He felt that as an important stake holder, the State Government had a major role to play in the working of these banks and appealed the concerned authorities to look into the matter.

Dr. S.K. Goel, Additional Chief Secretary, Agri & Marketing, Government of Maharashtra made reference to the discussions held during the last SLBC meeting and advised the bankers to make themselves aware of various Government schemes by consulting websites of Ministry of Agriculture, Ministry of Food Processing Industries, Department of animal Husbandry, Dairying and Fisheries etc. He informed the house about the huge amount of subsidy available under various schemes and expressed his anxiety over the fact that the same was not matched with bank finance. He appealed the bankers to



bridge the gap and suggested finance by banks to segments like tissue culture, horticulture etc. where recovery was guaranteed. He advised that requisite data be collected for review. In respect of collection of data on coverage of households, he suggested many ways like taking survey outside polling stations where attendance could be as more as 70%, verification at Ration Cards at designated shops checking by way of BPL list, the Data about the farmers in state etc. and opined that Maharashtra could be the highest financially included State in the country.

Shri K.P. Bakshi, Additional Chief Secretary, Planning, Government of Maharashtra informed the house about benefits accruing out of PMJDY and requested for clarifications in respect of duplicate accounts being opened and existing accounts where some benefits were already being credited. He informed that meetings will be held regularly by the various core committees formed by the State Government and the Government was open to suggestions regarding the same. He opined that low level of investment credit was a cause of concern and urged the bankers to focus on it. He felt that permanent investment in agriculture was sure to save future expenses. He assured the house that any issues with pending interest subvention claims would be resolved in coordination with the Cooperation department. However he advised for timely submission of the claims by the banks. He congratulated the Commercial Banks for good performance in the area of crop loan disbursement and noted that performance of Private Sector Banks was also improving. He thanked the Chairman of SLBC, Maharashtra for convening this meeting full of fruitful discussions.

Shri V. Giriraj, Principal Secretary, Rural Development, Government of Maharashtra observed that SHG bank linkage in the State of Maharashtra was much below the national average and a constant decline in linkage was observed. He urged the bankers to make concentered efforts to improve the performance. As regards making the help of the district machinery available for implementation of PMJDY in the State, he informed the house that there were some constraints on the State Government owing to the code of conduct to be observed till the election process in Maharashtra was completed.

Ms Meeta Rajeevlochan, Commissioner & Director, Directorate of Municipal Administration and State Mission Director, NULM informed the house about various programmes to be held under the National Urban Livelihoods Mission. She informed that the urban poor like street vendors etc. would be targeted, their KYC procedure would be completed as per norms. She urged the bankers to implement the guidelines issued by NULM in letter and spirit by financing the individuals and their groups as envisaged. She felt that PMJDY, NULM and MSRLM all go hand in hand with a common objective of upliftment of the excluded class.

Shri R.D. Sinde, Secretary, Social Justice, Government of Maharashtra thanked the bankers as pension under some of the Government schemes was being credited to the beneficiaries' accounts in a smooth manner. He informed the house that a pilot project of paying the monthly pension to the pensioners at their doorstep would soon be run in Aurangabad district and expected the bankers to participate in implementation of the



project wholeheartedly. He felt that some of the CSR funds could be allocated by the bankers for this purpose.

Shri Anandrao Patil, Director, Department of Financial Services, Ministry of Finance, Government of India and Nodal Officer, SLBC, Maharashtra was unable to attend the meeting owing to certain other important commitments. However he communicated his observations in respect of implementation of PMJDY in the State, making Bank Mitras / BCs functional and increase in volume of their transactions thereof with active support from bankers, more focus on issuance of RuPay cards, awareness of bankers regarding various schemes of the Government, crop loan disbursements, strengthening of RSETIs, targets under various Government Sponsored Schemes, low level of credit in the scheduled areas, flow of credit to the Micro and Small Industries and advances to Minority Communities.

The detailed observations were conveyed to the house by Shri S. Bharatkumar, General Manager, Resource Planning and Convener, SLBC. The Convener also gave an overview of progress under PMJDY to the house. He congratulated the bankers for the efforts undertaken and urged them to step up their efforts in respect of issuance of RuPay Cards and passbooks to the account holders to cover them under the insurance scheme and concentrate on aadhaar seeding on a priority basis so that all households could be comfortably covered well before January 26th, 2015. He appealed the State Government to start making the payment of all the benefits under various schemes through Bank accounts.

Shri Sushil Muhnot, Chairman, SLBC, took a quick review of the discussions held on various agenda items and provided guidance to the members. He assured full cooperation by all members of SLBC, Maharashtra.

Shri S. Bharatkumar, General Manager, Resource Planning & Convener, SLBC stressed the importance of timely submission of various data to SLBC and urged the participants to put a system in place so that the data being generated at their Head Offices could be received by them well in time for onward submission to SLBC. In respect of telecom connectivity issue, he opined that though the accounts were getting opened, the volume of transactions which depended upon connectivity must also go up proportionately and it was required to resolve the connectivity issues immediately with the help of telecom authorities. He urged to inform details of centres having connectivity issues so that the matter could be taken up with Department of Telecommunication. He proposed a vote of thanks and thanked all the members for their active participation in the proceedings.

Agenda Item-wise discussions and action points are given in the **Annexure – I**

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



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 123 rd SLBC held on 17.6.2014	The minutes of 123 rd meeting of SLBC held on 17.06.2014 were placed as an annexure in the agenda.	The minutes of 123 rd SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>Waiver of Stamp Duty</p> <p>Long pending issues of member banks include settlement of claims under Agri Debt Waiver & Debt Relief Scheme and other schemes including interest subvention, refund of penal interest.</p> <p>Issue of treating RRBs at par with nationalized banks for the purpose of sanction of claims and parking of Government funds.</p> <p>Legal Framework of Land Rights, Computerisation of Land records</p>	<p>A proposal to come to Government of Maharashtra within a month's time along with supported data pertaining to quantum of lending to SHGs and to Minority communities to assess loss of stamp duty.</p> <p>Cooperation department, GoM to put up a status note on pending claims by the banks.</p> <p>Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India observed that the two Regional Rural Banks in the State viz MGB & VKGB were in sound shape now and appealed the State Government to treat these banks at par with nationalized banks and consider parking Government funds with them.</p> <p>The State Government is requested to launch the pilot of the project along with banks at the</p>	<p>IGR, GoM, Pune SLBC</p> <p>Cooperation Dept. GoM</p> <p>Finance & Planning Departments, GoM</p> <p>Dept of Revenue &</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
			earliest for early full fledged implementation subsequently.	forests & Dept of Land Records, GoM
3	Disbursement of Crop Loans under Annual Credit Plan Review of Progress under lending for Crop Loans under ACP 2014-15	Member Secretary, SLBC informed the house that banks in Maharashtra have achieved kharif target in respect of crop loan disbursements to the extent of 71% which was 80% last year. This was because of late arrival of monsoon season. He observed that the share of commercial banks has been continuously improving in this area. He also noted that the performance of private sector banks also showed considerable improvement as compared to the past performance. Dr. S.K. Goel, Additional Chief Secretary, Agri & Marketing, GoM observed that banks in Maharashtra were providing only 75% of the gross domestic yield	All member banks to fully achieve kharif target by 30.09.2014 and annual crop loan disbursement targets by the year end.	All Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Status of disbursement of Crop Loans in districts with weak DCCBs	<p>under agricultures whereas the national average was 150%. He sited the example of other states where the percentage was as high as 97%. He also observed that the per hectare yield in Maharashtra was also very low.</p> <p>Shri Philip D' Silva, Gen. Manager, Priority, Bank of Maharashtra informed that in other States most of the agri fiancé was against the security of gold whereas the practice was not encouraged in Maharashtra and finance against gold was to the extent of only 3%.</p> <p>Crop loan disbursement data as of 31.08.2014 for Buldhana, Nagpur and Wardha districts indicate 56% achievement of the targets. The same is 68% for other districts with weak DCCBs viz. Beed, Dhule, Jalna, Nandurbar and Osmanabad. Overall achievement of these 8 districts is 63% of the target which is slightly below the achievement of the State at 71%.</p>	All banks in these 8 districts to fully achieve / exceed kharif target by 30.09.2014 and annual target by the year end.	All Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Annual Credit Plan The comparative position of Annual Credit Plan for the last 3 years	Member Secretary, SLBC informed that banks in Maharashtra have achieved priority targets under ACP 2013-14 to the extent of 131% and a three year comparison shows that targets have been exceeded every year. He expressed confidence in exceeding all yearly targets for 2014-15 too.		
	Review of performance under ACP 2014-15	Member Secretary, SLBC informed that banks in Maharashtra have achieved Priority Sector targets under ACP 2014-15 to the extent of 41% as at the end of the first quarter itself. He appealed all banks to strive hard for exceeding all yearly targets. Shri S. Bharatkumar, Convener SLBC informed that as compared to performance of other States, the position of Maharashtra was much better. However, Shri Sushil Muhnot, Chairman SLBC agreed with ACS,	All banks to achieve / exceed the allotted targets under all sectors.	All Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Rejection of Banking license application of the unlicensed DCCBs by RBI – Alternate banking facilities	<p>Agri & marketing, GoM that there was a lot of scope for improvement.</p> <p>As per the letter dated 22.5.2014 received from Assistant General Manager, RBI, Nagpur, the applications for issue of banking license under section 22 of BR Act, 1949(AACS) of the Buldana DCCB, Buldana, the Nagpur DCCB, Nagpur & the Wardha DCCB, Wardha have not been considered favorably by RBI & accordingly these DCCBs are precluded from carrying out banking business.</p> <p>Concerned LDMS have already been intimated accordingly vide letter dtd. 27.05.2014 and are advised to take immediate action in the matter & appraise RBI the developments under copy to SLBC.</p>	<p>The share of Annual Credit Plan for the year 2014-15, if allocated to these three unlicensed DCCBs may be immediately reallocated to other banks.</p> <p>Local branches of other banks in the respective areas should open the accounts of members where the account holders are not having any accounts other than DCCB accounts.</p> <p>Other nearby bank branches should organize for making available of banking facilities either by opening ultra-small branch or through BC model as per the need at the center where no bank branch exists.</p>	<p>All LDMS</p> <p>All Member Banks</p>
4	Implementation of Pradhan Mantri Jan Dhan Yojana in the State of Maharashtra	Convener, SLBC gave an overview of progress under PMJDY to the house. He congratulated the bankers for the efforts undertaken and urged them to step up their efforts in respect of	Banks to undertake opening of accounts, issuance of RuPay cards, passbooks, aadhar seeding on war footing. Households survey be completed immediately after election process in Maharashtra is over and after receipt of express instructions to the effect.	All Member banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>issuance of RuPay Cards and passbooks to the account holders to cover them under the insurance scheme and concentrate on aadhaar seeding on a priority basis so that all households could be comfortably covered well before January 26th, 2015. He appealed the State Government to start making the payment of all the benefits under various schemes through Bank accounts.</p> <p>Shri R.K. Gupta, Executive Director, Bank of Maharashtra informed the house about 82% to 95% coverage of all households in the seven pilot districts identified for the purpose and opined that the same model could be replicated in other districts also.</p>		
5	<p>Implementation of Strategies & Guidelines under Financial Inclusion:</p> <p>i. Progress under Financial Inclusion Plan (FIP) 2013-16: MIS V for June 14</p>	<p>All Banks have drawn up a financial inclusion plan for 2013-2016. All villages in Maharashtra are to be covered as per this plan.</p>	<p>All member banks to ensure timely submission of progress under the board approved financial inclusion plan (LBS – MIS-V) on a quarterly basis for further submission to RBI and also for taking a review of the</p>	<p>All Member banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>ii. Implementation of NPS / Swavalamban for persons belonging to unrecognized sector with a view to provide old age income security.</p>	<p>Government of India launched the NPS-Swavalamban scheme with the objective of securing pension to the vast population in the unorganized / informal sector as a measure of old age protection. Chairman, Pension Fund Regulatory and Development Authority (PFRDA) expects involvement of branches in the implementation of this important major national programme of the Government of India.</p> <p>Swavalamban scheme will not only help in securing old age income for the disadvantaged section of society, but also help expansion of financial inclusion amongst the target groups.</p>	<p>progress and take corrective action if any.</p> <p>All member Banks to implement the Swavalamban scheme as the same requires sustained engagement of all the stakeholders with the subscribers and all other intermediaries participating in the programme.</p> <p>PFRDA to extend all necessary support and assistance by providing resource persons including training under trainers programme.</p>	<p>All Member banks</p> <p>PFRDA</p>
6	<p>Setting up of RSETI & FLCs in Maharashtra</p>	<p>Membr Secretary, SLBC informed the house about the sub committee meeting on strengthening of RSETIs held at H.O. Bank of Maharashtra on 21.08.2014. He also informed that district wise difficulties in construction of RSETI buildings would be communicated to</p>	<p>Minimum grading of any RSETI should be B. Detailed discussions and action points as per minutes of the sub committee meeting dtd 21.08.2014 included in the agenda notes.</p>	<p>All Sponsoring Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Government of Maharashtra. He reminded the sponsoring banks about the Government's directions about grading of RSETIs and ensure improvement in grading on a constant basis.</p> <p>Shri M.Y. Sawant, State Coordinator, RSETIs observed that the grading was improving. He appealed the Government to give definite guidelines to District authorities. He also urged to direct DRDA about full reimbursement of training costs to the banks.</p> <p>The issue of financial literacy was all more important in light of launching of PMJDY.</p>	<p>LDM offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p>	<p>All IDMs</p> <p>All Member banks</p>
7	Review of performance under various Government Sponsored Schemes (GSS)	<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</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 time norms.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		achievement of targets set for various schemes.		
8	Impact of Low level Credit Services in Scheduled Areas	Member Secretary, SLBC informed the house about the concerns expressed by Hon. Governor, Maharashtra regarding the position of low level credit in the scheduled areas of the state. It was opined that all the targets under the Annual Credit Plan be completed with particular reference to the scheduled areas too. It was also directed that the % target of credit should not be less than the % population of that block to the total population of the District. Similarly, the Block-wise figures of achievement in Scheduled Areas be provided to Hon. Governor on quarterly basis.	Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) to submit the data submission to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra. Controllers of concerned districts are requested to take necessary regular review of the position of target vis-à-vis achievement in the Scheduled Areas during DLRC meetings. NABARD to include the PESA blocks from the scheduled areas in PLP.	Concerned LDMs of the specified districts. District administration of the specified districts. NABARD
9	Maharashtra State Rural Livelihood Mission (MSRLM)	Ms Leena Bansod, COO, Umed-MSRLM informed the house about bringing all blocks; intensive as well as non intensive under the MSRLM fold and that best financial practices were being adopted. She also informed about certain instances of stamp duty being charged to women SHGs and of unnecessary	All member banks to follow extant guidelines issued by the Government and RBI scrupulously. Detailed discussions and action points as per minutes of the sub committee meeting dtd 21.08.2014 included in the agenda notes.	All Member banks.



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>documentation and appealed the bankers that extant guidelines issued by the Government and RBI be scrupulously followed.</p> <p>Memebr Secretary, SLBC informed the house about the sub committee meeting on SHG bank linkage programme held at H.O. Bank of Maharashtra on 21.08.2014.</p>		
10	<p>Regular issues to be discussed during SLBC meetings</p> <p>Central Sector Scheme of Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) – Revision of the Scheme</p> <p>Dairy Entrepreneurship Development Scheme</p>	<p>Details regarding implementation of revised scheme (SRMS) have been communicated by IBA vide letter dtd 10.05.2014.</p> <p>NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house.</p>	<p>All member banks & LDMs are requested to earmark 1% of district level total sanctioning powers for soft loan to redeemed manual scavengers strictly.</p> <p>Progress report is awaited from MPBCDC. They are requested for regular submission of the reports for analytical review in SLBC meetings.</p> <p>NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken.</p>	<p>All Member banks</p> <p>LDMs</p> <p>MPBCDC</p> <p>NABARD</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Rajiv Rinn Yojana (RRY) for Housing subsidy	<p>HUDCO is requested to apprise the members about the latest developments / information in respect of RRY.</p> <p>Secretary, Govt. of India has referred the matter to RBI regarding operational modalities and some changes while implementing the RRY Scheme.</p>	<p>HUDCO to communicate latest developments to SLBC so that the same can be circulated amongst the members.</p> <p>RBI to update the house about the clarifications.</p>	<p>HUDCO</p> <p>RBI</p>
	Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics & Agri-Business Centres" (ACABC)	All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency.	NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.	All Member banks NABARD
	Review of Swarojgar Credit Card (SCC) Scheme	All Banks are requested to submit the position of SCCs to NABARD.	Being the Nodal Agency for the Scheme, NABARD is requested to submit the consolidated position to SLBC for necessary review in the ensuing SLBC meetings.	All Member banks NABARD
11	Priority Sector Lending advances to Sugar Industries	Reserve Bank vide letter dtd 19.08.2014 has advised that, as per the extant guidelines on Priority Sector Lending, advances to the sugar industries are eligible to be classified under priority sector, under Micro and Small Enterprises Sector, provided they	All member Banks to note the same	All Member banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		satisfy the investment criteria prescribed under MSMED Act 2006.		
12	Notifying the Chiplun centre for Equitable Mortgage of properties	<p>PNB vide letter dtd 13.04.2012 has requested to include Chiplun as centre for registering equitable mortgage of properties. Similar request are received from member banks for including centres like Navi Mumbai, Dombivali, Kalyan, Mira Road, Vasai, Virar etc. of Thane District as agglomerate of Thane for creation of Equitable Mortgage of properties.</p> <p>It is suggested that all the branches situated at block level may be allowed to execute the equitable mortgage for that bank. This will reduce the inconvenience to the customers of all the banks in the state.</p>	<p>Concerned Department of Govt. of Maharashtra is requested to inform latest list of notified centres identified till date & the names of newly nominated places be also informed for onward communication to member Banks which will help the member banks to increase the lending to Housing sector & Priority Sector.</p> <p>Government of Maharashtra to consider additional centres for creating equitable mortgages.</p>	GoM
13	Overall development of the State by formation of Core Committees by Government of Maharashtra	Shri K.P. Bakshi, ACS, Planning, GoM informed that meetings will be held regularly by the various core committees formed by the State Government and the Government was open to suggestions regarding the same.	All lead banks to note and attend the meetings as and when held and inform their views / suggestions for overall development of the State in that particular area.	GoM All Lead Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
14	Presentation by Inspector General of Registration & Controller of Stamps, Govt of Maharashtra on new provision for the Registration Act & Registration Rules for electronic registration of property.	Inspector General of Registration & Controller of Stamps, Govt of Maharashtra gave a presentation on latest developments and problems faced in e registration. He also submitted an appeal to all the banks regarding the same.	All member banks to note the provisions of e-registration.	All Member banks
15	Credit Flow to Micro and Small enterprises	Member Secretary, SLBC informed that data has been compiled from information submitted by banks. All targets and sub targets under this area have to be achieved.	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.	All Banks
16	Monitoring credit flow to various sectors of Economy & Credit to Minority Communities	Member secretary, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved. It has been observed that the percentage of lending to Minority	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary. As per Gol guidelines, Jain community is to be considered as a minority community. All member banks to screen their CBS data for correct classification so that the percentage of advances to minority community will increase.	All Banks All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Communities by banks is much less than the required percentage. Hence, it has been advised to improve the performance under this area. A list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is provided to all banks by SLBC and is made available on SLBC website.</p>	<p>All banks to concentrate on these blocks / towns for lending to minority communities and achieve the set target of 15% of priority Sector lending to Minority Communities.</p> <p>LDMs to take regular review in BLBC / DLCC meetings.</p>	<p>All LDMs</p>



Annexure II

List of Participants of 124th SLBC Meeting held on 26.09.2014 at Mumbai

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri R. Athmaram	Executive Director, Bank of Maharashtra
3	Shri R.K. Gupta	Executive Director, Bank of Maharashtra
State Government		
1	Dr. S.K. Goyal	Additional Chief Secretary, Agriculture & Marketing
2	Shri K.P. Bakshi	Additional Chief Secretary, Planning
3	Shri V. Giriraj	Principal Secretary, Rural Development
4	Shri R.D. Shinde	Secretary, Social Justice & Spl Assistance
5	Dr. Shrikar Pardeshi	Insp. Gen. of Registration & Controller of Stamps
6	Shri G.K. Wagh	Jt. Secretary, Social Justice & Spl Assistance
7	Shri M.K. Kendre	Under Secretary, Planning
8	Shri Uday Bhosale	Asstt. Director, Finance
9	Shri Nitin Agarwal	Product Consultant, Information Technology
10	Shri A.K. Haral	Director, ATMA
11	Shri Sunil Pawar	Commissioner Coop & RCS's Office
12	Shri D.D. Salunkhe	Dy. Registrar, Commissioner Coop & RCS's Office
13	Shri Anil Sonavane	Commissioner Coop & RCS's Office
14	Shri Santosh Hingane	Desk Officer, IGR's Office, Pune
15	Ms. Archana Kshirsagar	Dy. Manager, MAVIM
16	Ms Priyanka Kulkarni	Section Officer, EGS Department
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Ms. J. Jivani	Regional Director, Nagpur
3	Shri Mohan Krishna Murthy	DGM, RPCD, MRO, Mumbai
4	Shri D.B.V. Raju	AGM, Nagpur
5	Shri Mohan Sangvikar	AGM, RPCD, MRO, Mumbai
NABARD		
1	Dr. U.S. Saha	Chief General Manager
2	Dr. P.M. Ghole	General Manager
3	Shri Lalit Jadhav	DGM, MRO, Pune.
HUDCO		
1	Shri R.S. Harikrishnan	Sr. Manager
Central / State Government - Bodies / Corporations / Undertakings		
1	Shri Ramesh Devkar	CEO, KVIB
2	Ms Meeta Rajivlochan	Commissioner & Director, DoMA
3	Ms Leena Bansod	COO, Umed - MSRLM
4	Shri Y.K. Baramatikar	Director, KVIC
5	Shri R.R. Gajbhiye	Director, KVIC, Nagpur
6	Shri S.G. Hanuwate	Dy. CEO, KVIB
7	Shri M.S. Karol	Dev. Officer, KVIC



Sr. No.	Name of the Participant	Designation / Institution
8	Shri R.B. Gupte	Director, MSME-DI
9	Shri V.D. Desale	Dy. Director of Industries
10	Shri Sarjerao Ghadge	General Manager, MSOBC Corporation
11	Shri C.P. Singh	Dev. Officer, KVIC, Nagpur
12	Shri Rajesh Doiphode	Industries Inspector, Directorate of Industries
13	Shri Shakti Bhise	Mission Manager, MSRLM
14	Shri Manish Bijlawan	Mission Manager, MSRLM
Scheduled Commercial / Apex Banks.		
1	Shri S.L.N. Prasad	Asstt. General Manager, Allahabad Bank
2	Shri K. C. Pradhan	Dy. Gen. Manager, Andhra Bank
3	Shri N. Saketh Kumar	Dy. Manager, Andhra Bank
4	Shri K.M. Manvi	Chief General Manager, Bank of Baroda
5	Shri. S.N. Deshpande	Chief Manager, Bank of Baroda
6	Shri K.N. Tambe	Dy. Gen. Manager, Bank of India
7	Ms. Priya Churi	Manager, Bharatiya Mahila Bank
8	Shri L. Venkatesh Prabhu	Div. Manager, Canara Bank
9	Shri Rajesh Mishra	Sr. Manager, Canara Bank
10	Shri Narendra Singh	General Manager, Central Bank of India
11	Shri S.B. Humne	Chief Manager, Central Bank of India
12	Shri Sachin Dahiwale	Manager, Law, Central Bank of India
13	Shri R.N. Das	General Manager, Dena Bank
14	Shri Niranjana Mathure	General Manager, IDBI Bank
15	Shri P.K. Pegu	Dy. Gen. Manager, IDBI Bank
16	Shri Vipon Malhotra	Gen. Manager, Indian Bank
17	Shri B.G. Krishnan	Chief Manager, Indian Bank
18	Shri Somnath Gupta	Asstt. Gen. Manager, Oriental Bank of Commerce
19	Shri S.J. Birje	Officer, Oriental Bank of Commerce
20	Shri Ashok Pradhan	Dy. Gen. Manager, Punjab National Bank
21	Shri P.N. Pandey	Dy. Gen. Manager, State Bank of Hyderabad
22	Shri Diogo M. Azavedo	Asstt. Gen. Manager, State Bank of India
23	Shri C.H. Gaushal	Asstt. Gen. Manager, State Bank of India
24	Shri A.P. Srivastava	Chief Manager, State Bank of India
25	Shri R. Bhuvaneshwari	Asstt. Gen. Manager, Syndicate Bank
26	Shri A.K. Nale	Sr. Manager, Syndicate Bank
27	Shri Ranbir Singh	General Manager, Union Bank of India
28	Shri Sharad Gopale	Sr. Manager, Union Bank of India
29	Shri Nagendra	Asstt. Gen. Manager, United Bank of India
30	Shri Vijay Anand	Officer, United Bank of India
31	Shri. Sidheswar Patra	Dy. Gen. Manager, Vijaya Bank
32	Shri Krishne Gowda G.D.	Sr. Manager, Vijaya Bank
33	Shri K.R. Narayanan	AGM, Federal Bank
34	Shri R. Vardharajan	Head, Key A/cs, HDFC Bank
35	Shri Tejas Karnik	Dy. Vice President, HDFC Bank
36	Shri Pankaj Arora	Dy Vice President, HDFC Bank
37	Shri Ravi Narayanan	Sr. Exec. Vice President, HDFC Bank



Sr. No.	Name of the Participant	Designation / Institution
38	Shri Michael Andrade	Business Head (Agri), HDFC Bank
39	Shri Kanchan Kulkarni	Regional Head, ICICI Bank
40	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
41	Shri S.A. Vaidya	Chief Manager, Karnataka Bank Ltd.
42	Shri Pawan Kumar Goswami	AFO, Karnataka Bank Ltd.
43	Shri Naresh Kumar	Vice President, RBL Bank
44	Shri Harihar Dubey	Sr. Manager, RBL Bank
45	Shri Pramod Karnad	Managing Director, MS Cooperative Bank
46	Shri B.A. Ubale	Dy. Gen. Manager, MS Cooperative Bank
47	Shri M.K. Raveesha	General Manager, SIDBI
Regional Rural Banks		
1	Shri S.K. Saha	General Manager (C), Maharashtra Gramin Bank
2	Shri Santosh Prabhavati	Sr. Manager, Maharashtra Gramin Bank
3	Shri SDS Carapucar	Chairman, Vidharbha Konkan Gramin Bank
Lead District Managers		
1	Shri V.T. Hude	LDM, AHMENAGAR
2	Shri T.D. Gaikwad	LDM, AKOLA
3	Shri Anant Khorgade	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri S.M. Pathak	LDM, BHANDARA
7	Shri M.N. Patke	LDM, BULDHANA
8	Shri Sube Singh	LDM, CHANDRAPUR
9	Shri S.S. Ekhare	LDM, DHULE
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri M.V. Madan	LDM, HINGOLI
13	Shri Dilip Thakur	LDM, JALGAON
14	Shri P.S. Kutwal	LDM, JALNA
15	Shri M.G. Kulkarni	LDM, KOLHAPUR
16	Shri S.S. Kadam	LDM, MUMBAI CITY
17	Shri S.V. Patki	LDM, MUMBAI SUBURB
18	Shri D.S. Badhekar	Officer, LDO, Mumbai Suburb
19	Shri M.B. 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 P.G. Jaronde	LDM, PARBHANI
24	Shri V.R. Varahagiri	LDM, PUNE
25	Shri T. Madhusudana	LDM, RAIGAD
26	Shri S.S. Bandivadekar	LDM, RATNAGIRI
27	Shri M.D. Kulkarni	LDM, SANGLI
28	Shri S.S. Wagh	LDM, SATARA
29	Shri K.B. Jadhav	LDM, SINDHUDURG
30	Shri S.P. Patki	LDM, SOLAPUR



Sr. No.	Name of the Participant	Designation / Institution
31	Shri S.D. Patil	LDM, THANE
32	Shri A.R. Mise	LDM, WARDHA
33	Shri S.S. Mehta	LDM, WASHIM
34	Shri S.V. Bugde	Asstt., LDO, Washim
35	Shri G.G. Pimpale	LDM, YAVATMAL
Insurance Companies		
1	Shri K. Sudhakar Reddy	Regional Manager, P & GS, LIC of India
2	Shri S.J. Ladsavangikar	Regional Manager, Micro Insurance, LIC of India
3	Shri Rakesh Kumar	General Manager, New India Assurance Co.
4	Shri Kamal Singh	Chief Manager, New India Assurance Co.
5	Shri D.D. Dange	Regional Manager, AIC of India
6	Shri Prashant Ranjan	AO, AIC of India
Others		
1	Shri M.Y. Sawant	State Coordinator, RSETI
2	Ms Nivedita Golatkar	Dy. Director, UIDAI, Mumbai
3	Shri Prashant Singh	ADG, UIDAI, Mumbai
4	Shri Ronald Sequeira	Director, Northstar Rural Marketing
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, Member Secretary, SLBC
4	Shri EVR Murthy	AGM, Priority
5	Shri D.B. Deshmukh	Chief Manager
6	Shri C.R. Kadu	Sr. Manager, FI
7	Shri P.M. Walunjkar	Manager, SLBC