

राज्यस्तरीय बँकर समिती,  
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,  
MAHARASHTRA STATE



संयोजक / CONVENER  
बँक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम

एक परिवार एक बैंक

प्र.का.: 'लोकमंगल', 1501, शिवाजीनगर, पुणे- 411005.  
H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

AX1 / SLBC / 2017-18 / 4929 - 5058

26.12.2017

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 137<sup>th</sup> SLBC meeting held on 07.12.2017  
at Mumbai

Please find attached Minutes / Action Points of the 137<sup>th</sup> SLBC meeting held on 07.12.2017 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 25.01.2018 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,

Asstt. Gen. Manager,  
SLBC, Maharashtra.





No. AX1 / SLBC – 137 / Minutes / 2017-18

December 08, 2017

**Minutes of the 137<sup>th</sup> SLBC Meeting held on December 07, 2017 at Mumbai**

137<sup>th</sup> SLBC meeting was convened on 07.12.2017 at Mumbai. Shri A. C. Rout, Executive Director, Bank of Maharashtra, 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 Debashish Chakrabarty, Principal Secretary, Planning, Government of Maharashtra, Shri Shyam Tagade, Principal Secretary, Minority Development, Government of Maharashtra, Shri Bijay Kumar, Principal Secretary, Agriculture, Government of Maharashtra, Dr. S Rajagopal, Regional Director, Reserve Bank of India, Maharashtra & Goa, Smt. Indrani Banerjee, Regional Director, Nagpur, Reserve Bank of India, Smt. R. Vimala, CEO, MSRLM and other State Government officials. Shri Sumnesh Joshi, Asstt. 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 A.B. Thorat, Dy. General Manager, Member Secretary, SLBC welcomed all dignitaries & participants and requested all to actively participate in the SLBC meeting.

Shri A.C. Rout, Executive Director, Bank of Maharashtra welcomed the dignitaries and informed the house about the agenda items that would be covered during the course of the meeting. He quickly recapitulated the achievements under ACP, crop loan disbursements, network of branches in the State etc. during the quarter ended September 2017. He agreed that the performance of the State during the first half year 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 and implementation of farm loan waiver by the State Government, once the implementation was over, routine cycle of fresh disbursements, recovery, reschedulements if any etc. would pick up during the coming months. He stressed the importance of bringing uncovered farmers under the banking fold and requested member banks to resubmit the updated files to Lead District Managers. He also urged the Lead District Managers to update the portal at the earliest so that the village wise number of uncovered farmers could be ascertained and the further efforts for covering them could gather momentum. He informed the house about requests received by SLBC for various kinds of data / information. He appealed members for allowing sufficient time for compilation of data that was not readily available with SLBC and to check SLBC website for available data before putting in any request. He urged member banks to accord priority to



opening of CBS enabled banking outlets at the allotted centres by 31.12.2017 and to put up a status note to Reserve Bank of India and SLBC.

Further, he requested the State Government to:

- (1) 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
- (2) Introduce a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks.

Ms Vandita Kaul, Joint Secretary, Department of Financial Services, Ministry of Finance, Government of India and Nodal Officer for SLBC Maharashtra congratulated all member banks for their continuing hard work. However, she felt that because of lot of changes happening very fast, bankers must gear up for more hard work to face the challenges that lay ahead. She urged that focus on flow of credit, especially priority sector credit, must not be lost in any case. She expressed her concern over submission of data to SLBC. She opined that timely submission of accurate data was of utmost importance as a good and strong data base formed the basis for proactive decision making for any organization. According to her, recovery was another area of concern. She thought that perfect documentation at the initial stage of disbursement would go a long way in strengthening the efforts for recovery in future. She informed that Department of Financial Services was easily approachable and policies were released after due assimilation of various inputs. She related her experience of receiving appreciation at a world conference about the huge aadhaar seeding exercise undertaken by the Indian Government and requested to push a little harder to complete the same in the stipulated time period. She stressed the importance of SLBC forum and urged to use it for effective communication.

Shri D.K. Jain. ACS, Finance, Government of Maharashtra expressed happiness over implementation of Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY-2017) and thanked all member banks, DCCBs and SLBC for their cooperation. He informed that benefit of waiver amount were being transferred to the farmers' accounts and appreciated the round the clock working by all concerned. He urged the member banks to convey written acceptance of the one-time settlement scheme for specified NPA accounts proposed by Government of Maharashtra expeditiously as the same was beneficial to the borrowers as well as the banks. He informed about the tough targets in respect of Pradhan Mantri Awaas Yojana received from Government of India and appealed for all out efforts by all concerned so as to make the dream of providing 2 lakh affordable houses to the needy by 2022 come true.



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.

Regional Director, Maharashtra and Goa, Reserve Bank of India, Mumbai summed up the proceedings. He expressed satisfaction over the fruitful discussions. He opined that with concerted efforts, all issues in respect of MUDRA / SUI loans, SHG bank linkage that were pointed out during the discussions would be considered and addressed quickly. He felt sure that bankers would achieve various ambitious targets despite adverse conditions.

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 136 <sup>th</sup> SLBC Meeting dtd. 08.09.2017	The minutes of 136 <sup>th</sup> SLBC Meeting dtd. 08.09.2017 were placed as an annexure in the agenda.	The minutes of 136 <sup>th</sup> SLBC meeting were confirmed.	--
2	Disbursement of Crop Loans under Annual Credit Plan  Review of Annual Credit Plan          Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY) 2017	An analytical presentation about crop loan disbursements as of 31.10.2017 and achievements under ACP as of 30.09.2017 was put up by Convener, SLBC before the house. He assured that the low performance during the first two quarters would improve once the implementation of farm loan waiver scheme announced by the State Government is over. He informed that various related issues were discussed in the SLBC sub-committee meeting held at Pune on 23.11.2017.  ACS, Finance, Government of Maharashtra and Executive Director, Bank of Maharashtra suggested to explore alternatives like finance under investment credit, focus on suppliers of inputs like fertilizers / pesticides etc. which would help in improving performance under agri sector.  Convener SLBC informed about a special meeting being convened by Government of Maharashtra under the Chairmanship of Hon'ble CM of the State subsequent to the		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>SLBC meeting that was in progress. He urged to get operational issues in implementation of CSMSSY-2017 clarified at this special meeting to review progress under implementation of the scheme. He informed about the one-time settlement scheme for specified NPA accounts proposed by Government of Maharashtra and already circulated by SLBC.</p> <p>ACS, Finance, Government of Maharashtra urged the participants to convey acceptance of the OTS scheme of the State Government at the earliest so that related benefit could be released by the Government.</p> <p>Bankers enquired about last date for depositing overdue amount over and above Rs. 1.50 lakh by the farmers. ACS, Finance, GoM informed that the Government was thinking of extending the deadline to 31.03.2018. Bankers conveyed their acceptance for the same.</p> <p>ACS, Finance, Government of Maharashtra urged to complete all formalities under CSMSSY-2017 at the earliest, make accounts standard, issue relevant certificates and ensure that the farmers were eligible for fresh finance.</p>	<p>Member banks to convey acceptance of the OTS scheme to the State Government.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
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 State.</p> <p>Joint Secretary, Department of Financial Services, opined that it was not possible to gauge performance in absence of targets and requested the banks to submit district wise targets to SLBC immediately.</p> <p>Executive Director, Bank of Maharashtra suggested that district wise PMMY targets be informed to SLBC by 14.12.2017</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 14.12.2017.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Stand Up India (SUI)	<p>Convener, SLBC informed about MUDRA Promotion Campaign conducted at Nagpur, Mumbai and Pune during October 2017.</p> <p>Convener, SLBC observed that the performance under Stand Up India Scheme was not up to the mark and urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch.</p> <p>Executive Director, Bank of Maharashtra enquired about concerns of member banks if any. Bankers informed that there was no problem about getting women borrowers but they were finding it difficult to get SC / ST borrowers. Joint Director, Department of Financial Services, suggested that bank branches may tap their existing customer base in a more focused manner to get desired combination of borrowers.</p> <p>Dy. Gen. Manager, NSFDC, New Delhi informed about their refinance scheme under SUI as it was beneficial for borrowers as well as bankers. He expressed willingness to tie up with Rural Livelihoods Mission and requested member banks to enter into MoU with NSFDC.</p>	<p>Banks to make all out efforts to achieve the set targets.</p> <p>Literature provided by NSFDC to be circulated among member banks for further compliance.</p>	<p>Member Banks</p> <p>SLBC</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>APY</p> <p>PMJJBY / PMSBY</p> <p>Aadhaar Enrollment through Banks</p>	<p>Convener, SLBC informed the house about the scheme and requested member banks to make all out efforts for maximum number of enrollments under APY.</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 latest Government of India directives dtd. 09.11.2017 and 04.12.2017 in respect of Aadhaar Enrollment through Banks and requested to note the provisions for compliance.</p> <p>Asstt. Director General, UIDAI informed about the training programmes conducted by UIDAI and appealed member banks to ensure that the master trainers already trained by UIDAI train more trainers in turn. He expressed concern over the fact that only 263 centres were operationalized and urged to operationalize the remaining identified centres by 31.12.2017. He informed that many branch managers were not aware of the various provisions and expressed an urgent need of sensitizing them.</p>	<p>Member banks to register maximum number of enrollments</p> <p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection of premia on time.</p> <p>Member banks to note the provision for compliance.</p> <p>Member banks to operationilse identified aadhaar enrollment / update centres within stipulated time limit.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
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 23.11.2017 at Pune. He requested GoM to look into the issues in respect of land allotment / permissions at some of the districts and requested for allotment of alternate land for construction of RSETIs.</p> <p>General Manager, Canara Bank requested for allotment of land to RSETI sponsored by Canara Bank &amp; Syndicate Bank at Talegaon, District Pune.</p> <p>ACS, Finance, GoM assured to look into the matter but informed that land allotment will be as per guidelines issued by the Central Government.</p> <p>Convener, SLBC expressed the need for strengthening of FLCs. He urged to use literature made available in local language and suggested to use FLCs for improved performance under aadhaar seeding, RuPay card activation etc.</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	All implementing agencies to provide data regularly at fixed periodic intervals.	Respective implementing agencies



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		<p>provide data regularly at fixed periodic intervals. He also urged the member banks for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.</p> <p>CEO, MSRLM gave a detailed presentation. She urged the bankers to share data on NRLM portal and to dispose off all pending cases urgently. She took detailed bank wise, district wise, division wise review of performance and appealed Lead Banks to concentrate upon improving performance as these banks play a major role in achievement of overall targets. She requested for clearing pendency in respect of opening of accounts of SHGs and to follow Reserve Bank of India guidelines as instances of insistence on PAN card of every member of a SHG were reported.</p> <p>Convener SLBC informed that various related issues were discussed in detail during a SLBC sub-committee meeting held at Pune on 23.11.2017.</p> <p>Executive Director, Bank of Maharashtra observed that Maharashtra was way ahead of many states in respect of progress under SHG bank linkage programme. He congratulated the private sector banks for their good performance.</p>	<p>Bankers to update data on NRLM portal regularly, dispose off all pending cases, and observe Reserve Bank of India guidelines while opening accounts of SHGs.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>MD, MPBCDC informed about certain information that was still awaited from some of the member banks in respect of their debt waiver scheme 2011. He requested these banks to comply with required formalities at the earliest. He also requested member banks to clear all cases sponsored by MPBCDC on priority basis and to provide utilization certificate without fail.</p> <p>Executive Director, Bank of Maharashtra opined that though Lead District Managers were not sanctioning authorities, they can review / monitor progress of sanctions / disbursement by banks under Government Sponsored Schemes during block level and district level meetings.</p> <p>ACS, Finance, Government of Maharashtra suggested that District Collectors who are chairpersons of district level fora may be involved actively in the process.</p> <p>Joint Secretary, Department of Financial Services suggested case by case analysis for improved performance.</p> <p>Representative of KVIC urged bankers to inform sanctions / rejections immediately to avoid pendency.</p>	<p>Concerned member banks to complete the formalities urgently.</p> <p>Member banks to clear all pending cases urgently and provide utilization certificate</p>	<p>Member Banks as per list provided in the agenda notes</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>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 Ministry of Housing and Urban Poverty Alleviation through RBI. He requested Directorate of Municipal Administration, Mumbai to clarify the issue so that realistic targets for the year 2017-18 could be conveyed to all concerned.</p> <p>Representative of IFCI informed about Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC). He urged all concerned to take benefit of the scheme as advances under the scheme were covered under its guarantee and there were no chances of slipping of any account into NPA category.</p> <p>Executive Director, Bank of Maharashtra requested representative of IFCI to provide relevant literature for dissemination among banks.</p>	<p>Directorate of Municipal Administration, Mumbai to clarify the issue regarding inconsistency in NULM targets for 2017-18.</p> <p>IFCI to provide literature about their scheme</p>	<p>DoMA, GoM</p> <p>IFCI</p>



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6	Impact of Low Level Credit Services in Scheduled Areas	<p>To improve the low level of credit in the scheduled area blocks, Convener, SLBC suggested as under:</p> <p>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.</p>	<p>The State Government to explore the possibility of creating adequate infrastructure in the scheduled areas.</p> <p>Banks to strengthen bank mitras deployed by them in the scheduled areas and focus lending to SHGs in the scheduled areas.</p> <p>LDMs to review progress of finance and ACP achievements in DLCC meetings regularly.</p>	<p>Concerned department of GoM</p> <p>Member Banks</p> <p>LDMs</p>
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</p>	<p>Representative of NABARD urged member banks to log in regularly on ENSURE portal of NABARD and share information.</p> <p>Representative of MANAGE, Hyderabad observed that there was considerable delay in claiming subsidy pertaining to proposals under ACABC scheme and urged member</p>	<p>Member banks to share information by logging in regularly on ENSURE portal.</p> <p>Member Banks to dispose off all the pending proposals under the scheme,</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	and Agri-Business Centres” (ACABC)	banks to submit related claims to NABARD at the earliest. He also appraised the house about large pendency of proposals under ACABC.  He informed the house about an interface of bankers and agripreneurs to be conducted by MANAGE at Pune shortly.	submit all pending claims and report compliance to NABARD.  MANAGE will conduct the interface	MANAGE
8	Pradhan Mantri Awas Yojana (PMAY)	Representative of NHB informed about the progress of the scheme in the State. For successful implementation of CLSS in the State, it has been suggested by NHB as under:  1. SLBC is the SLNA for this vertical whereas the Mission Directorate is the SLNA for the other 3 verticals viz. In-Situ redevelopment, Affordable Housing in Partnerships and beneficiary led constructions. In view of two SLNAs in the state, co-ordination is difficult and SLBC may take up this issue with the State Government for a single SLNA 2. The Banks have been assigned targets by NHB and it should be their endeavour to achieve the targets 3. Each Bank should have an independent Toll Free No. for answering queries related to PMAY-CLSS as many of the queries are directly raised by the	Government of Maharashtra to look into the matter.  Member Banks to make focused efforts to improve performance under PMAY and achieve targets.	Housing Dept. GoM  Member Banks



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		<p>borrowers to NHB without approaching the respective Banks</p> <p>4. There are certain complaints raised by the borrowers and these are registered at the centralised complaints cell at NHB and forwarded to the Banks from time to time. The Banks needs to address these complaints quickly as these are also monitored at the very highest levels.</p> <p>5. A joint workshop to be conducted by NHB and the SLBC in Pune / Mumbai at the earliest to propagate the scheme as well as a booklet on the scheme including the success stories of the Banks can be released on this occasion.</p>	<p>Member banks to redress grievances if any at the earliest</p> <p>NHB and SLBC to conduct a joint workshop</p>	<p>Member Banks</p> <p>NHB and SLBC</p>
9	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 and observed that branches were opened only at 18 centres of the identified 280. 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	<p>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.</p> <p>Lead District Managers to submit a monthly</p>	<p>Member Banks</p> <p>LDMS</p>





Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		submit a monthly report on status of opening of CBS enabled banking outlets in prescribed format with effect from 31.07.2017.	report on status of opening of CBS enabled banking outlets in prescribed format.	
10	Use of Regional Language	Convener, SLBC informed about various queries from member banks about use of regional language in day to day banking activities. He asked the members to refer to Reserve Bank of India circular dtd. 01.07.2015 in this regard and requested to note the provisions and ensure strict implementation of the same.	Member Banks to refer to the Reserve Bank of India circular dtd. 01.07.2015 and comply accordingly.	Member Banks
11	Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC) meetings for the year 2018	<p>The calendar of programme for SLBC meetings for 2018 was submitted for consideration by the house. Convener, SLBC informed that meetings would be conducted as per the calendar.</p> <p>Convener, SLBC also advised all the Lead District Managers to inform the calendar for DLCC meetings to be held during 2018 to SLBC.</p>	<p>Calendar for SLBC meetings to be held in 2018 stands approved by the house.</p> <p>All Lead District Managers to inform DLCC calendar for 2018 to SLBC and to ensure strict adherence to the calendar in respect of conduct of DLCC meetings.</p>	All Lead District Managers



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
12	Flow of credit to Micro and Small Enterprises	<p>Convener, SLBC requested all member banks to note the Prime Minister's Task Force Targets as under:</p> <ul style="list-style-type: none"><li>• Minimum 10% annual growth in number of micro enterprise accounts</li><li>• To achieve 60% allocation of Micro Enterprises to total exposure of Micro and Small Enterprises</li><li>• To achieve a 20% year-on-year growth in credit to Micro and Small enterprises to ensure enhanced credit flow.</li></ul> <p>He informed that various related issues were discussed in detail during a SLBC sub-committee meeting held at Pune on 24.11.2017 and urged the member banks to comply with Reserve Bank of India guidelines on framework for revival and rehabilitation of MSMEs by referring accounts under SMA category to the committee with specific emphasis on chronic cases without fail.</p> <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>Bankers to note the clusters and cater to the credit needs of these units.</p> <p>Member banks to note the guidelines for compliance</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		He requested Lead District Managers to monitor the activity and submit report to SLBC in the format provided.	Lead District Managers to monitor the activity and submit quarterly report to SLBC in prescribed format.	LDMs
13	Monitoring Flow of Credit to Various sectors of Economy & Credit to Minority Communities	<p>Principal Secretary, Minority Development, GoM observed that only 6 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. He also informed that various related issues were discussed in detail during a SLBC sub-committee meeting held at Pune on 02.12.2017.</p> <p>Executive Director, Bank of Maharashtra suggested that conscious efforts by banks in the areas of data cleaning and proper reporting would improve the performance to a large extent.</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 to give special attention to data cleaning and proper reporting in respect of finance to minority communities.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>Other Issues</p> <p>Pradhan Mantri Awas Yojana – Gramin (PMAY – G)</p> <p>General</p>	<p>Convener, SLBC informed about communication received from State Management Unit- Rural Housing, Government of Maharashtra. It has been requested that under PMAY-G scheme of Government of Maharashtra, beneficiaries of SC, ST and landless labourers be facilitated to avail institutional finance up to Rs. 70,000/-.</p> <p>Lead District Manager, Hingoli enquired about security for advances to Green Houses and scale of finance thereon.</p> <p>Convener, SLBC informed that as finance to green houses came under priority sector, related guidelines be observed. As regards collateral security, he informed that it was under the purview of individual banks. He informed that scale of finance for advances to green houses was available.</p>	<p>Member Banks to note the provisions for compliance.</p>	<p>Member Banks</p>



**Annexure II**

**List of Participants of 137<sup>th</sup> SLBC Meeting held on 07.12.2017 at Mumbai**

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Ms Vandita Kaul	Jt. Secretary, DFS, Ministry of Finance
2	Shri R.B. Gupte	Director, MSME Dev. Institute
3	Shri C. Ramesh Rao	Dy. Gen. Manager, NSFDC
4	Shri Amit Bhatia	Manager, NSFDC
5	Shri Manoj Kumar Thakur	HT, EPFO
<b>State Government</b>		
1	Shri D.K. Jain	Additional Chief Secretary, Agri & Finance
2	Shri Shyam Tagade	Principal Secretary, Minorities Development
3	Shri Debashish Chakrabarty	Principal Secretary, Planning
4	Shri Bijay Kumar	Principal Secretary, Agriculture
5	Smt R. Vimala	CEO, MSRLM
6	Shri Rajesh Doiphode	Dept. of Industries
7	Mrs. A.S., Puranik	Manager, LIDCOM
8	Shri A.B. Waghmare	Asstt., LIDCOM
9	Shri Anil Bansode	Jt. Director Agri
10	Shri S.K. Kenjale	Dy. CEO, KVIB
11	Shri Anil Kadwadkar	Sr. Executive, KVIC
12	Shri M.T. Wankhede	Asstt. Director, KVIC
13	Shri M.S. Wankhede	Asstt. Director, KVIC
14	Shri M.S. Karol	Asstt. Director, KVIC, Mumbai
15	Ms Aruna Dalvi	Sr. Asstt. KVIB, Mumbai
16	Shri Rakesh Bedh	M.D., MPBCDC Ltd.
17	Shri D.K. Magar	Dy. Gen. Manager, LASDC
18	Shri P.B. Temghare	MM ( FI ) , MSRLM- Mumbai
19	Shri Pankaj Jadhav	MSRLM- Mumbai
20	Shri A.S. Lomte	Dy. General Manager, MSOBCFDC
21	Shri R.M. Meshram	Asstt. General Manager, MSOBCFDC
22	Shri Mahesh Kokare	Dy. Manager, MAVIM
23	Shri M.N. Hire	Jt. Director DMA, Mumbai
24	Shri Nilesh Dange	SMM-HR & CBT, DMA, Mumbai
25	Shri V. Ashish Kumar	NRP, NRLM
26	Shri R.N. Kolte	Representative Textiles Dept, GoM, Nagpur
<b>Reserve Bank of India</b>		
1	Dr. S. Rajagopal	Regional Director, Maharashtra & Goa
2	Smt. Indrani Banerjee	Regional Director, Nagpur
3	Shri Madhukar Jadhav	General Manager, FIDD, Mumbai
4	Shri B.M. Kori	Asstt. General Manager, FIDD, Mumbai
5	Shri G. Rajsekar	Manager, Nagpur
<b>NABARD</b>		
1	Dr. R N Kulkarni	Chief General Manager, MRO, Pune
2	Shri Raymond B D'Souza	Dy.Gen Manager, NABARD, Pune
3	Ms Usha Mahesh	Asstt. Gen Manager, NABARD, Pune
<b>HUDCO</b>		
1	Shri Praveen K.K.	Asstt. Gen. Manager



Sr. No.	Name of the Participant	Designation / Institution
<b>Apex Banks</b>		
1	Shri A.C. Mouli	Dy.Gen Manager, SIDBI
2	Rekha Surti	Regional Manager, National Housing Bank
<b>Commercial Banks.</b>		
1	Shri A.C. Rout	Executive Director, Bank of Maharashtra
2	Shri J.A. Onkar	Chief Manager, Allahabad Bank
3	Shri G. Malleswara Rao	Chief Gen. Manager, Andhra Bank
4	Shri A.D. Parulkar	General Manager, Bank of Baroda
5	Shri K S Prakash	Dy. General Manager, Bank of India
6	Shri Dipesh Dipankar	Manager, Bank of India
7	Shri M.M. Kulkarni	Chief Manager, Bank of Maharashtra
8	Shri Shriram Bhor	Sr. Manager, Bank of Maharashtra
9	Shri R.K. Swain	General Manager, Canara Bank
10	Shri S.R. Khatik	General Manager Central Bank of India
11	Shri S.B. Humne	Chief Manager, Central Bank of India
12	Shri P. Rajendran	Dy. Gen. Manager, Corporation Bank
13	Shri P.K. Sahu	Dy. Gen. Manager, Dena Bank
14	Shri Ajit Ingle	General Manager. IDBI Bank
15	Shri V. Joogulappa	Dy. Gen. Manager, IDBI Bank
16	Shri Anil Kumar	Dy. Gen. Manager, Indian Overseas Bank
17	Shri Mahesh Ghule	Manager, Indian Overseas Bank
18	Shri Jayant Verma	Chief Manager, Oriental Bank of Commerce
19	Shri Ramesh Kumar Malhan	Asstt. Gen. Manager, Punjab National Bank
20	Shri Bipin Aharwar	Sr. Manager, Punjab & Sind Bank
21	Shri Devendra Kumar	General Manager , State Bank of India
22	Shri Naval Kishore Mishra	Dy. Gen. Manager, State Bank of India
23	Shri Vivek Newalkar	Chief Manager, State Bank of India
24	Shri N.G. Hegde	Asstt. Gen. Manager, Syndicate Bank
25	Shri S.S. Chahande	Dy. Gen. Manager, UCO Bank
26	Shri JKV Menon	Asstt. Gen. Manager, UCO Bank
27	Shri M. Venkatesh	Gen. Manager, Union Bank of India
28	Shri Prashant Talekar	RDO, Union Bank of India
29	Smt. Archana Kukian	Chief Manager, United Bank of India
30	Shri Jaikishan M.	Asstt. Gen. Manager, Vijaya Bank
31	Shri Ashish Ganorkar	DVP, Axis Bank
32	Shri Vijay Dubey	AVP, Axis Bank
33	Shri Philip Abraham	DVP, Federal Bank
34	Shri R. Vardharajan	Head, Key Accounts, HDFC Bank
35	Dr. Sameer Agrawal	VP, HDFC Bank
36	Shri Vilas Dhurandhar	Asstt. Gen. Manager, ICICI Bank
37	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
38	Shri Satheesha Shetty	Dy. Gen. Manager, Karnataka Bank
39	Shri Rahul Kadam	VP, Kotak Mahindra Bank Ltd.
40	Shri Naresh Kumar	Head, Rural Banking, RBL Bank
41	Shri Vijay Parab	Business Project Manager, Yes Bank
42	Shri Gaurav Singh	Sr. Manager, Bandhan Bank
43	Smt. Manasi Mulik	Sr. Manager, Indusind Bank
44	Shri S.S. Naykal	Manager, Indusind Bank



Sr. No.	Name of the Participant	Designation / Institution
<b>Small Finance Banks</b>		
1	Shri Imran Sarang	Cluster Head AU SF Bank
2	Smt. Namrata Maheshwari	ROSM, AU SF Bank
3	Shri Jatin Ahi	Sr. V.P. Equitas SF Bank
4	Shri Atul Patil	DVP, Equitas SF Bank
5	Shri Sajid Shaikh	DVP, Equitas SF Bank
6	Shri Yogesh Dixit	CRF, Suryoday SF Bank
7	Shri Vikram Shingade	Regional Manager, Ujjivan SF Bank
8	Shri G.S. Reddy	Head, Treasury, Utkarsh SF Bank
9	Shri Clifford Pereira	Branch Head, Utkarsh SF Bank
<b>Regional Rural Banks</b>		
1	Shri S D S Carapurcar	Chairman, Vidharbha Konkan Gramin Bank
2	Shri Sitaram Sawant	Gen. Manager, Vidharbha Konkan Gramin Bank
3	Shri U.V. Rao	Chairman, Maharashtra Gramin Bank
4	Shri Gangadhar Wakade	Chief Gen. Manager, Maharashtra Gramin Bank
<b>M.S. Cooperative Bank</b>		
1	Dr. Ajit Deshmukh	Managing Director
2	Shri S.B. Jadhav	Joint Manager
<b>Lead District Managers</b>		
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 B.V. Barve	LDM, NASIK
19	Shri Nilesh Mohan Vijaykar	LDM, OSMANABAD
20	Shri Anil Sawant	LDM, PALGHAR
21	Shri Ram Kharatmal	LDM, PARBHANI
22	Shri A.V. Bedekar	LDM, PUNE
23	Shri A.M. Nandanwar	LDM, RAIGAD
24	Shri S.U. Adsul	LDM, RATNAGIRI
25	Shri C.B. Gudaskar	LDM, SANGLI
26	Shri M.Y. Shirolkar	LDM, SATARA
27	Shri R.R. Kumhar	LDM, SINDHUDURG
28	Shri Datta Kulkarni	OFFICER, LBO, SOLAPUR
29	Shri Anil Sawant	LDM, THANE
30	Shri W H Kohad	LDM, WARDHA



Sr. No.	Name of the Participant	Designation / Institution
<b>UIDAI</b>		
1	Shri Sumnesh Joshi	Asstt. Director General
<b>Other</b>		
1	Shri Sunil Kasture	State Director, RSETIs
2	Shri Dharam Pal Rauhilla	Dy. Gen. Manager, IFCI Ltd.
3	Shri Suresh Kumar	Asstt. Gen. Manager, IFCI Ltd.
4	Shri Mahesh Mane	Consultant, MANAGE
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri V.U. Mhaske	General Manager, Convener, SLBC
2	Shri A.B. Thorat	Dy. Gen. Manager, Member Secretary, SLBC
3	Shri D.B. Deshmukh	Asstt. Gen. Manager, FI & SLBC
4	Shri S.P. Zele	Chief Manager, SLBC
5	Shri Amit Teke	Senior Manager, SLBC
6	Shri P.M. Walunekar	Manager, SLBC