



AX1 / SLBC / 2021-22 / 1161-1260

17.06.2021

All Members, SLBC – Maharashtra

Dear Sir,

**Sub : Minutes / Action Points – 151st SLBC meeting held on 03.06.2021
Through Video Conferencing (VC)**

Please find attached Minutes / Action Points of the 151st SLBC meeting held on 03.06.2021 through VC for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 10.07.2021 for appraising in the next SLBC meeting.

The minutes are also available on SLBC website at the following URL :
<<https://www.bankofmaharashtra.in/slbc_meetings>>

Yours faithfully

(R D Deshmukh)
Dy. General Manager,
Member Secretary,
SLBC, Maharashtra.

No. AX1 / SLBC – 151 / Minutes / 2021-22 June 03, 2021

Minutes of the 151st SLBC Meeting held through VC on June 03, 2021

151st Quarterly SLBC Meeting took place on 03.06.2021 through Video Conferencing, under the Chairmanship of Shri A. S. Rajeev, Managing Director & CEO and Chairman, SLBC, Maharashtra, to discuss the progress under Crop Loan Disbursement for the FY 2020-21, Launch of Annual Credit Plan for the FY 2021-22 and various initiatives undertaken by Central & State Govt.

Shri Udhav Thackeray, Chief Minister, Maharashtra State was the Chief Guest for the meeting and addressed the forum on behalf of State Govt. He advised Member Banks to improve credit disbursal under Agriculture sector and also support all Government sponsored schemes including SHGs. The forum was also guided by Shri Ajitdada Pawar, Dy Chief Minister, Maharashtra, Shri Dadaji Bhuse, Agriculture Minister, Maharashtra, Shri Balasaheb Patil, Cooperation Minister, Maharashtra and Dr. Vishwajeet Kadam, Minister of State for Agriculture & Cooperation, Maharashtra.

Meeting was also attended by Shri Sitaram Kunte, Chief Secretary, Govt. of Maharashtra. Addl Chief Secretaries, Principal Secretaries, Secretaries and Commissioners of Cooperation, Planning, Finance, Revenue, Agriculture departments were also present & deliberated during the meeting.

The Central Government was represented by Ms. Vandita Kaul, Additional Secretary, Department of Financial Services, Ministry of Finance, Government of India, New Delhi.

Reserve Bank of India was represented by Shri Ajay Michyari, Regional Director, Mumbai and Ms Sangeeta Lalwani, Regional Director, Nagpur.

NABARD was represented by Shri G. S. Rawat, Chief General Manager, Maharashtra Regional Office, Pune.

The meeting was also attended by Shri Hemant Tamta & Shri A. B. Vijayakumar, Executive Directors, Bank of Maharashtra and other senior officials of various Member Banks and LDMs.

Shri R D Deshmukh, Dy. General Manager, Member Secretary, SLBC, Maharashtra welcomed all the dignitaries & participants and requested all to participate actively in the Meeting.

Shri A.S. Rajeev, MD & CEO, Bank of Maharashtra and Chairman, SLBC Maharashtra, initiated the dialogue by welcoming the dignitaries, and informed the house that focus of the discussions during the meeting would be on launching of State Annual Credit Plan (ACP)



2021-22, Review of Crop Loan Disbursements, KCC Saturation programme and implementation of Mahatma Jotirao Phule Shetkari Karjamukti Yojana (MJPSKY), 2019. He proceeded by taking a quick review of achievements under ACP 2020-21 and informed that the achievement under Priority Sector was 61% of annual target and under Agriculture sector, it was 98%, which was highest ever during the last five years. He also informed that overall achievement was 165% of the Annual Target including disbursements under Non Priority Sector. However, looking at the positive side, with Special Packages and various measures being undertaken by the Central and State Governments, he expressed confidence of resurgence during days to come. He then apprised the house about State ACP 2021-22.

He informed the house that at Rs. 4,60,881 Crore, the Priority Sector Plan would be achievable and Banks in the State are committed to live up to the expectations of the State Government. He praised the State Government for their enormous efforts in tackling the various difficult situations that have arisen during the past few months and assured full support from the Bankers in their endeavor. He urged the State Government to look into the long pending issues of introduction of a new Maharashtra State Recovery Act so as to encompass recovery proceedings by banks, Online Charge Creation on 7/12 extracts and Notifying all District Headquarter Towns, Talukas / Tehsil Headquarter Towns, areas of Municipal Corporations, etc. for creation of Equitable Mortgage in the State of Maharashtra.

Shri U. R. Rao, General Manager, Bank of Maharashtra & Convenor, SLBC, Maharashtra anchored the proceedings of the meeting and piloted the agenda wise discussions. He apprised the house on following agenda items and highlighted the importance of SLBC meetings :

- State Profile of Maharashtra
- Agricultural Sector & Development in the State
- Banking Scenario of Maharashtra State
- Review of Credit Disbursements by Banks in the State
- Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements
- Implementation of Economic Packages & initiatives of Central & State Govt.
- Launch of Annual Credit Plan 2021-22

Detailed discussion took place in respect of Review of Credit Disbursement under Agriculture in Maharashtra, Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements and Launch of Annual Credit Plan 2021-22 which are summarized below :-



Banking Scenario of Maharashtra State (Agenda point no.3) :

Convener, SLBC, Maharashtra informed house about large branch network of Banks in the State with 16,684 branches having CD ratio of Scheduled Commercial Banks & Coop. Banks at 83.63 % & 66.03 % resp.

Addl. Chief Secretary, Cooperation, Govt. of Maharashtra observed that districts like Chandpur, Gadchiroli, Gondia & Bhandara are having CD ratios below 40% & advised LDMS and Banks to focus on augmentation of credit in these districts which will ultimately improve CD ratios of these districts. He also observed that as against State average of 6,735 population served by Bank branches in the State, districts like Beed, Buldhana, Nanded, Washim, Nandurbar are lagging behind in terms of poor branch network & needs more attention of Banks to serve more population through Bank branch.

(Action by – Member Banks, LDMs of Chandpur, Gadchiroli, Gondia & Bhandara).

Review of Credit Disbursements by Banks in the State (Agenda Point No.4) :

Convener, SLBC informed the house about achievement of 77% of the Annual Crop Loan Target with 68% YoY growth during the last FY 2020-21. He also informed the House that, during the last FY, agriculture was the only sector, which has shown positive performance amongst all sectors with the achievement of 98% of annual target.

Additional Chief Secretary, Cooperation Dept., Govt. of Maharashtra observed that in terms of percentage achievement, share of DCCBs under crop loan disbursement during the last year as well as during the current FY 2021-22 as of 31.05.2021 is high as compared to Commercial Banks and urged higher disbursement of agriculture credit by Commercial Banks. Further, he brought to the notice of house that the performance under crop loan disbursement during last year was due to announcement of debt waiver scheme i.e. Mahatma Jotirao Phule Shetkari Karjukti Yojana, 2019 and good monsoon. Also, he requested Dept. of Financial Services, RBI & NABARD for exploring possibility of enabling defaulter farmers for fresh agriculture credit access. He also requested Member Banks to have leniency in recovery of agriculture credit dues from farmers, as farmers have to face vagaries of nature & market prices resulting in low realization from agriculture output.

(Action by – Member Banks, RBI, NABARD).

State Minister, Agriculture, Maharashtra State advised Member Banks and Govt. Machinery as under :

- Analysis of last four years depicts that owing to coverage of 31.51 lakh beneficiaries under MJPSKY, 2019 debt waiver scheme, crop loan disbursement during the FY 2020-21 was good.



- Member Banks in the State to achieve Crop / KCC loan disbursement targets of Kharif season maximum up to 30.06.2021.
- Share of Commercial Banks under crop loan disbursement as of 15.05.2021 is very low at 4 %, whereas Coop. Banks' share is 33%. Commercial Banks to come forward to cover maximum number of uncovered PM-KISAN Beneficiary farmers under crop / KCC loan during ongoing Kharif, 2021 season.
- Banks in the State to enhance their infrastructure in terms of IT and Staff in Rural and Semi-urban areas, to facilitate disbursements under Agriculture.
- Agriculture Department of Govt. of Maharashtra to work hand in hand with Banks in the State to arrange for credit camps in villages to cover maximum number of uncovered farmers under the ambit of Crop / KCC loan.
- Member Banks in the State to form separate cells at Bank level to utilize various initiatives undertaken by Central & State Govt. like Agriculture Infrastructure Fund & FPO financing etc.
- Priority be given to account opening as well as credit linkage of women SHG.
- With the announcement of State Govt. to give Crop Loan / KCC to farmers at Zero percent ROI for regular repaying farmers up to Rs.3.00 lakhs, Banks and State Govt. machinery to create awareness amongst farmers, which will ultimately benefit those farmers which are out of purview of agriculture credit.
- Member Banks to consider reducing interest rate on agriculture term loan, which will help farmers to come forward to avail investment credit.
- Revival of defaulter farmers for enabling them for fresh finance.

(Action by – Member Banks, Agriculture Dept. of Govt. of Maharashtra)

Cooperation Minister, Maharashtra State commented as under :

- Since, the State is hopeful of receiving good rainfall during current year, Banks in the State have to be in prepared state to finance agriculture sector positively.
- Proposed target of coverage of 69.60 lakh farmers under crop loan / KCC during FY 2021-22 is a positive move and hence, banks to strive for achievement of the same proactively.
- Even though proposed Crop Loan ACP of Rs.60,680 crores is less than NABARD's PLP of Rs.79,190 crores, Banks in the State have to strive for achieving more than the proposed target.
- Review of Commercial Banks be undertaken separately, to review their performance under cop loan disbursement on regular intervals.

(Action by – Member Banks)

The following points were put forth by Shri G S Rawat, Chief General Manager, NABARD :

a) Achievement of 77% under crop loans and 98% under total agriculture targets for 2020-21 by all banks, despite the adversities during pandemic is appreciable. Cooperative banks had achieved 97% of their crop loan targets which is commendable. However, to improve agriculture credit through banking sector, there is a need to ensure better KCC coverage of farmers.

b) As against the total number of 1.52 cr. cultivators in the State and 1.14 cr. farmers registered in the PM Kisan portal, only 0.58 cr. farmers have been covered under Crop Loan facility as on 31.3.2021. The wide gap can be attributed to ineligibility of farmers for fresh credit, issues related to land records, lower irrigation coverage, etc. In prevailing scenario there exists a scope for coverage of at least 15 – 20 lakh new farmers with KCC. The network of 5900 rural and 3500 semi-urban Bank branches in the State can be utilized to bridge the gap in issuance of KCC by adopting a mission-mode approach. Accordingly, Bank / branch be allocated with annual targets by SLBC for covering new farmers with KCC. (**Action by** – Member Banks & SLBC).

Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements (Agenda Point No.5) :

Convener, SLBC drew attention of State Govt. towards Dept. of Financial Services, Govt. of India directions regarding Digitization of Land Records & online Creation of Bank Charge on 7/12 extracts, which will help in quick processing of Crop Loan proposals and reducing the instances of frauds / multiple financing on the same piece of land. Further, he also requested State Govt. to look into the issue of Notifying all District Headquarter towns, all Talukas / Tehsil Headquarter towns for creation of Equitable Mortgage by way of Deposit of Title Deeds in the State of Maharashtra.

Principal Secretary, Revenue & Forest, Government of Maharashtra informed house that subject matter pertaining to notification of all District Headquarter towns, all Talukas / Tehsil Headquarter towns for creation of Equitable Mortgage by way of Deposit of Title Deeds in the State of Maharashtra is under positive consideration and guidelines will be issued shortly. Further, he assured to discuss on the subject of availability of Online Charge creation facility on 7/12 extracts by Banks in the State, separately (**Action by** – Dept. of Revenue & Forest, Govt. of Maharashtra).

Launch of Annual Credit Plan (Agenda Point No.7) :

Convener, SLBC presented ACP for the FY 2021-22 in the backdrop of last three years' achievement under Annual Credit Plan. The State Annual Priority Sector Credit Plan of F Y



2021-22 was of Rs.4,60,881 crores. He informed the forum that the Plan was aggregation of District Credit Plans prepared by Lead District Managers. The ACP of Agriculture segment of F Y 2020-21 is less by 8.45 % to that of Ground Level Credit (GLC) Target informed by Government of India and by 7 % of Potential Linked Plan (PLP) of NABARD. He further expressed that in view of ACP achievement at 61% of target of 2020-21, the projected State ACP of Rs. 4,60,881 crores under Priority Sector for the FY 2021-22 seems very reasonable. Accordingly, he appealed Hon'ble CM Sir for announcing the Launch of State ACP of outlay of Rs 4,60,881 Crore for the F Y 2021-22.

Action Point (Lead District Managers / All Banks) – Select Lead District Managers (as per 151st SLBC Agenda booklet page no.67) to upload revised Bank wise approved revised crop loan (ACP) on SLBC Portal, immediately, so as to enable SLBC for onward submission of consolidated Bank-wise District-wise ACP 2021-22 to Government of Maharashtra and Reserve Bank of India. All Banks to achieve their Target under ACP 2021-22.

The following points were put forth by Shri G S Rawat, Chief General Manager, NABARD :

- i. Each of the Member Bank has to match it's ACP target for the State of Maharashtra with its corporate plan for the Branches in Maharashtra. Alignment of ACP of Lead Bank Scheme with that of Corporate plan of Member Banks will have good results in terms of improvement in desired direction as envisaged by NABARD and State & Central Government.
- ii. Frequent & repetitive review of Crop loan disbursement at district level by District Collectors, especially during Kharif season will ensure greater coverage of uncovered / new farmers.
- iii. There is still a need for creating awareness among farmers regarding institutional finance and benefits of KCC. Banks may conduct awareness camps and also avail grant support under NABARD's Financial Inclusion Fund for conduct of Financial and Digital Awareness Programs. It is proposed to conduct 10,200 camps in the State during 2021-22.
- iv. He urged the State Government to ensure speedy implementation of irrigation projects under RIDF, Long Term irrigation Fund (LTIF) and NABARD Infrastructure Development Assistance (NIDA), which would lead to improved irrigation and thereby greater credit absorption capacity of farmers.
- v. For better credit outreach, banks to focus on financing FPOs which would lead to saving in input cost, favorable condition for post-harvest processing and market linkage to a larger number of farmers.

(Action by – Member Banks, State Govt.).



Executive Director, Bank of Maharashtra Hemant Tamta informed house about efforts initiated by Bank of Maharashtra through campaign named 'Kisan Sampark Abhiyan' thereby farmers are approached to make them aware of various initiatives undertaken by Central / State Govt. This drive is also aimed at approaching irregular NPA borrower to impress upon them for regularizing their dues so as to extend fresh finance from the bank. He also requested Member Banks to join initiative of Bank of Maharashtra in enhancing credit under agriculture.

Dy Chief Minister, Maharashtra State requested Member Banks and other Stakeholders to look in to following issues on priority :

- With the timely onset of monsoon during Kharif season, 2021 and with the readily available agriculture inputs through Agriculture Dept. of Govt. of Maharashtra in the State, Banks have to pro-actively finance crop / KCC loan to the farmers (**Action by – Member Banks**).
- Share of Small & Marginal Farmers in the State is around 80% and therefore, Banks to give priority to Small & Marginal Farmers for agriculture financing. (**Action by – Member Banks**)
- In view of ongoing Kharif, 2021 season, NABARD to refinance DCCBs of Dhule - Nandurbar, Nagpur, Nashik, Osmanabad, Buldhana, Beed districts, since these are having liquidity issue to finance agriculture sector. (**Action by – NABARD**)
- Owing to various macro & micro economic factors, Sugar factories in the State are facing liquidity crunch and hence, credit exposure limits set by RBI & NABARD to finance Sugar Factories by Banks, be relaxed (**Action by – RBI & NABARD**).

Chief Minister, Maharashtra State advised SLBC forum as under :

- On the lines of Ease of Doing Business for MSME & Corporate Sector, Agriculture sector should also be facilitated for timely & convenient credit by the Banks in the State.
- NABARD to help Govt. cause of enhancement in Irrigation facilities, which will help to boost crop yield of farmers in the State.
- Banks to focus on each segment of Value Chain financing right from harvesting of crops to final sale of sorted/processed product with the assistance of Cold Storage, Godowns, Marketing infrastructure, etc.
- Common platform for PM-KISAN beneficiaries be developed to cover the uncovered farmers.



-
- Agriculture Sector being backbone of Indian as well as State Economy, all Stakeholders to work in hand in hand for prosperity of farmers of the State, which will ultimately benefit State as a whole in terms of increase in GDP.

(Action by – Member Banks, LDMs, NABARD, State Govt.)

Various Government officials provided their valuable inputs during the course of discussion.

The meeting concluded after vote of thanks proposed by Shri B V Barve, Asst. General Manager, SLBC, Maharashtra.

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

ॐॐॐ



Annexure II

List of Participants of 151st SLBC Meeting held on 03.06.2021

(through VC from Delhi, Pune, Mumbai, Nagpur, NIC Centers of District HQs over the Web Link)

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Uddhavji Thackeray	Hon'ble Chief Minister, Maharashtra
2	Shri Ajit Pawar	Hon'ble Dy. Chief Minister, Maharashtra
3	Shri Dadaji Bhuse	Hon'ble Minister, Agriculture, Maharashtra
4	Shri Balasaheb Patil	Hon'ble Minister, Cooperation, Maharashtra
5	Dr. Vishwajit Kadam	Hon'ble Minister of State for Agri. & Cooperation
Central Government		
1	Ms Vandita Kaul	Addl. Secretary, DFS, New Delhi & SLBC Nodal Officer
State Government		
1	Shri Sitaram Kunte	Chief Secretary, Govt. of Maharashtra
2	Shri Arvind Kumar	Additional Chief Secretary, Cooperation
3	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
4	Ms Jayashri Mukherjee	Additional Chief Secretary, Minorities Devt.
5	Shri Manoj Saunik	Additional Chief Secretary, Finance
6	Dr. Nitin Kareer	Additional Chief Secretary, Revenue
7	Shri Rajesh Kumar	Additional Chief Secretary, Rural Dev. & Panchayat Raj Dept.
8	Mr. Anoop Kumar	Principal Secretary, Animal Husbandry, Dairy & Fisheries
9	Shri M D Pathak	Principal Secretary, Urban Development
10	Shri S.A. Tagade	Principal Secretary, Social Justice & Spl. Asst.
11	Shri Eknath Dawale	Secretary (Agriculture)
12	Ms Anshu Sinha	Secretary, Skill Dev & Entrepreneurship
13	Shri A.M. Kawade	Commissioner, Cooperation
14	Shri Dheeraj Kumar	Commissioner, Agriculture
15	Shri S P Singh	Commissioner, Animal Husbandry
16	Dr H P Tummod	Commissioner, Dairy Development
17	Dr. Atul Patne	Commissioner, Fisheries
18	Dr. K. H. Kulkarni	Commissioner & Director, Municipal Administration
19	Dr. Hemant Vasekar	CEO, MSRLM
20	Shri Shravan Hardikar	Settlement Commissioner & Director of Land Records
21	Shri D.R. Salunke	Dy. Registrar, Cooperation, Pune
Reserve Bank of India		
1	Shri Ajay Michyari	Regional Director, MRO
2	Ms Sangeeta Lalwani	Regional Director, Nagpur
3	Shri Suresh Satpute	General Manager, Nagpur
4	Shri R K Mahana	General Manager, MRO
5	Shri M K Moon	Asstt. General Manager, MRO
6	Shri B.K. Singh	Asstt. General Manager, Nagpur
NABARD		
1	Shri G. S. Rawat	Chief General Manager
Convener Bank – Bank of Maharashtra		
1	Shri A.S. Rajeev	MD & CEO, Bank of Maharashtra & Chairman, SLBC
2	Shri Hemant Tamta	Executive Director, Bank of Maharashtra



Sr. No.	Name of the Participant	Designation / Institution
3	Shri A. B. Vijayakumar	Executive Director, Bank of Maharashtra
4	Shri U. R. Rao	General Manager & Convener, SLBC
5	Shri R.D. Deshmukh	DGM & Member Secretary, SLBC, Maharashtra
6	Shri B.V. Barve	Asstt. Gen. Manager, SLBC
7	Shri Mangesh Kedar	Chief Manager, SLBC
8	Shri Amit Teke	Senior Manager, SLBC
Scheduled Commercial / Apex Banks.		
1	Shri K. Satyanarayanan	Field General Manager, Central Bank
2	Shri. Rajiv Mishra	Field General Manager, Union Bank of India
3	Shri Manish Kaura	General Manager, Bank of Baroda
4	Shri Subodh Kumar	General Manager, Canara Bank
5	Shri Amit Patni	Zonal Head, ICICI Bank
6	Other Member Banks	Through Web Link
Lead District Managers		
1	All Lead District Managers	Through respective NIC Centers of District HQs

५ ५ ५