

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

संयोजक संयोजक Convener

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



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

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AX1 / PSD / SLBC / 2013-14 / 8447 - 8536

02.01.2014

All members, SLBC – Maharashtra

Dear Sir,

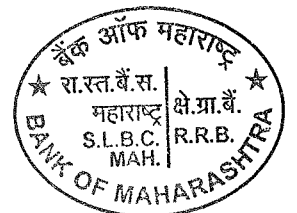
Sub : Minutes / Action Points – 121st SLBC meeting held on 12.12.2013 at Pune

Please find attached Minutes / Action Points of the 121st SLBC meeting held on 12.12.2013 at Pune for your perusal & to initiate necessary action wherever applicable. You are further requested to inform the action taken to SLBC on or before 01.02.2014 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,

Chief Manager,
SLBC Maharashtra.





No. AX1/SLBC-120/Minutes/2013-14

December 12, 2013

Minutes of the 121st SLBC Meeting held on December 12, 2013 at Pune

The 121st SLBC meeting was held on 12.12.2013 at Jog Hall, Bank of Maharashtra, H.O. Pune. Shri Sushil Muhnot, Chairman & Managing Director; Bank of Maharashtra & Chairman, SLBC, Maharashtra State presided over the meeting.

The meeting was attended by Shri Mihir Kumar, Director, Department of Financial Services, Ministry of Finance, New Delhi, Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission, Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India, and Shri S. Saravanavel, CGM, NABARD.

Senior officials of NABARD, member banks, Government of Maharashtra, Apex Banks, Government Corporations and other members were present in the meeting. The officials of LIC of India were also present in view of Government of India guidelines in respect of preparation of Comprehensive District Financial Services plan in the state of Maharashtra.

Shri A.A. Magdum, General Manager, Priority, Bank of Maharashtra & Convener SLBC, Maharashtra welcomed the dignitaries, Government & Bank officials, LDMs & all other participants. He informed the House that with reference to a meeting held by Governor of Reserve bank of India, out of eight BC conventions to be held in Maharashtra, six had already been held and the remaining two would be held shortly. He also informed the house about the list of 301 unbanked villages put up on SLBC website for use of all members to decide upon branch expansion plan. He appealed the bankers to concentrate on Aadhaar seeding for effective implementation of DBT / DBTL. He stressed the importance of BC network in all villages and effective cash management mechanism for effective implementation of DBTL. He conveyed the concerns of Ministry of MSME, Government of India to the house and urged to dispose off all pending cases by 31.12.2013 as the Ministry is sponsoring sufficient number of proposals and no backlogs should accrue. He assured the house that crop loan targets for 2013-14 would be comfortably achieved by the banks in the State by 31.03.2014. He expressed gratitude for the immense contribution of Shri Narendra Singh, former Chairman, SLBC Maharashtra, Shri J.D. Bhoria and Smt. Phulan Kumar, former Regional Directors, Reserve Bank of India; to the functioning of SLBC, Maharashtra. He thanked the members for utilizing the SLBC forum actively and requested Hon. Chairman to deliver his keynote address and guide the forum.



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 i.e. review of performance under Annual Credit Plan 2013-14, Financial Inclusion and penetration of banking for inclusive growth, progress in implementation of various Government sponsored schemes and working of RSETIs and FLCs. He complimented all for achieving the level of ₹ 24,848 crore as of 30.11.2013 in crop loan disbursement against the annual target of ₹ 34,888 crore amounting to 71%; on the background of overall economic slow down in the country. He remarked that progress under disbursement of housing and education loans was not satisfactory. He urged the member banks to concentrate on the MSE sectors. He gave an overview of various activities under Financial Inclusion to the house and observed that much is needed to be done by all the banks in this respect. He covered important aspects of financial inclusion in his address viz transactions in FI accounts, Direct Benefit Transfer scheme of Government of India, introduction of Direct Benefit Transfer for LPG Consumers (DBTL), SHG Bank Credit linkage programme under Maharashtra Rural Livelihood Mission (MSRLM) and status of implementation of EBT in respect of MNREGA in selected pilot blocks of Maharashtra. He urged all member banks for supplying BC related information to LDMs who in turn will consolidate it for onward submission to SLBC, so that the same can be put up on SLBC website as directed by RBI. He opined that progress in implementation of various Govt. sponsored schemes was far from satisfactory and needed significant improvement. He observed that at 47%, the overall settlement ratio of RSETIs was very low and the same must improve. He also pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many areas have not set up RSETIs on the land allotted by Government and requested to initiate steps for setting up of RSETIs. He opined that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs. He observed that performance under lending to minority communities was not satisfactory and requested member banks to achieve the targets under lending to minority communities and appealed that the overall credit to minorities in the State should at least increase by 20% over and above the previous year. He informed that a list of 24 blocks and 43 towns of Maharashtra where the percentage of minority population is high is already circulated by SLBC and all member banks have been requested to concentrate on these blocks / towns of Maharashtra having high minority population for the purpose of increasing the percentage of lending to minority communities. He concluded his keynote address by requesting Government officials to look into the long pending issues which were discussed in the last few SLBC meetings and requested them to expedite action in these important areas.



Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra observed that Rabi season has limited potential. Hence, apart from concentrating on Kharif Season, bankers should have a diversified portfolio under Agriculture, especially indirect finance to agriculture where bankers have shown very limited exposure. He urged the bankers to achieve various targets at all costs as it makes more commercial sense than compulsory investment in RIDF owing to non achievement of targets under Priority Sector. He appealed representatives of Government of Maharashtra that the Government should link the quantum of funds kept in various banks with the performance of the Banks in the areas of implementation of various Government Sponsored Schemes and progress under various Financial Inclusion Programmes. He felt that this will prove to be a very good incentive for the Banks to perform still better in these areas.

Shri R. Athmaram, Executive Director, Bank of Maharashtra observed that performance of some of the banks in respect of crop loan disbursement is extremely low and exhorted them to for concerted efforts in this area so as to achieve annual targets.

Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission (MSRLM) appealed all banks for 100% achievement in respect of targets for SHG bank finance. He impressed the seriousness of issues related to return of unutilized subsidy pertaining to SGSY cases, upon representatives of member banks. He urged member banks to complete the SHG data sharing exercise at the earliest. He suggested to explore the possibility of development of a common software for culling out data from centralized databases of the Banks. He proposed formation of a committee for this purpose and suggested that Reserve Bank of India and NABARD to have representation on this committee. He informed about the common loan application format finalized during Sub Committee meeting held at NABARD on 09.12.2013 the minutes of which have already been circulated. He expressed the need for a common set of minimum documents across all banks for streamlining loan processing. He also informed about Block level training undertaken by MSRLM to provide guidance in respect of interest subvention modalities regarding SHG bank linkage. He invited nominations from Banks for the 2nd batch of 'Exposure to Best Practices in SHG Bank Linkage' – a programme being fully sponsored by MSRLM.

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

Shri Datta Doke, Asstt. Gen. Manager, FI proposed vote of thanks. He 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 120 th SLBC meeting held on 13.09.2013	The minutes of 120 th meeting of SLBC held on 13.09.2013 were placed as an annexure in the agenda.	The minutes of 120 th SLBC meeting were confirmed.	--
2	Follow up of Action Points of last SLBC meeting (ATR)	<p>LDMs to provide data to SLBC in respect of villages with population below 1600.</p> <p>Review of performance under various Government Sponsored Schemes (GSS). LDM, Aurangabad district represented that his office has received targets under Seed Capital Scheme for Physically Challenged persons, directly from CEO, ZP, Aurangabad.</p> <p>Impact of Low Level Credit Services in Scheduled Areas : Hon. Governor's concern about meeting Priority Sector Targets not only in the State but also in the Scheduled Area Districts and Scheduled Area Blocks were conveyed. It is also directed that</p>	<p>Discussed under appropriate agenda item.</p> <p>Concerned department of Government of Maharashtra is requested to urgently look into the matter and issue necessary instructions to ZP, Aurangabad to route allotment of targets through SLBC forum like other schemes.</p> <p>LDMs of Ahmednagar, Amravati, Dhule, Yavatmal and Gadchiroli districts have not provided requisite data yet. They are requested to provide the same in prescribed format immediately.</p>	<p>--</p> <p>Social Justice & Special Assistance Dept. GoM</p> <p>LDMs of Ahmednagar, Amravati, Dhule, Yavatmal and Gadchiroli districts</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		the percentage target of credit should not be less than the percentage population of that block to the total population of the District.		
3	Disbursement of Crop Loans under Annual Credit Plan Review of Progress under lending to Crop Loans under ACP 2013-14	Member Secretary informed the house about the status of Crop Loan Disbursements in the State as of 30.11.2013. He informed that Banks in Maharashtra have achieved the target to the extent of 71%. He observed that share of Commercial Banks in disbursing crop loans is increasing over the years and that of DCCBs is decreasing. He expressed that Private Sector Banks should cover up for their below average performance during the remaining period. Bank wise review of disbursement of crop loans as of 30.11.2013 was taken by the house. Shri C.VR. Rajendran, Executive Director, Bank of Maharashtra	All banks to fully achieve annual crop loan disbursement targets well in advance.	All Banks



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		<p>observed that Rabi season has limited potential. Hence, apart from concentrating on Kharif Season, bankers should have a diversified portfolio under Agriculture, especially indirect finance to agriculture where bankers have shown very limited exposure. He urged the bankers to achieve various targets at all costs as it makes more commercial sense than compulsory investment in RIDF owing to non achievement of targets under Priority Sector.</p> <p>GM, RBI, RPCD, Mumbai and Shri R. Athmaram, Executive Director, Bank of Maharashtra observed that performance of some of the banks in respect of crop loan disbursement is extremely low and exhorted them for concerted efforts in this area so as to achieve annual targets.</p> <p>GM, RBI, RPCD, Mumbai observed that performance of Private Sector Banks is extremely poor and is affecting the performance of the whole State. He informed that guidelines in</p>	<p>Private Sector Banks to cover deficit during the Rabi season.</p>	<p>Private Sector Banks</p>



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		<p>respect of Interest Subvention have already been issued by Reserve Bank of India as well as Government of Maharashtra.</p> <p>Representatives of Private Sector Banks assured the House of better performance for achieving annual targets.</p> <p>Shri Shravan Hardikar, CEO, Maharashtra State Rural Livelihood Mission (MSRLM) observed that at 58%, performance of Central Bank of India is very low. He opined that CBI should concentrate on Vidarbha region of Maharashtra where they have strong network of branches.</p> <p>Representative of Central Bank of India assured that the Bank will comfortably achieve annual targets.</p>	<p>Central Bank of India to concentrate on Vidarbha region and improve overall performance in Maharashtra.</p>	<p>Central Bank of India</p>
	Status of disbursement of Crop Loans in	Crop loan disbursement data as of 30.11.2013 for Buldhana, Nagpur and Wardha districts indicate 76%	All banks in these 8 districts to fully achieve / exceed annual target well in advance.	All Banks



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	districts with weak DCCBs	achievement of the targets. The same is 73% for other districts with weak DCCBs viz. Beed, Dhule, Jalna, Nandurbar and Osmanabad. Overall achievement of these 8 districts is 74% of the target which is more than 71% achievement shown by the State.		
	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 targets under ACP 2012-13 to the extent of 113% and a three year comparison shows that targets have been exceeded every year. However he stressed the need of exceeding Priority Sector targets and its sub-sectors with a comfortable margin. He also expressed confidence in exceeding all yearly targets.	All banks to gear up for achievement of allotted targets under all sectors.	All Banks
	ACP 2013-14 Achievement as of 30.09.2013	Member Secretary, SLBC informed that banks in Maharashtra have achieved	All banks to achieve / exceed the allotted targets under all sectors.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>targets under ACP 2013-14 provisionally to the extent of 49% as at the end of second quarter. He appealed all banks to strive hard for exceeding all yearly targets.</p> <p>He informed the house that LBR data as of Sep 2013 is yet to be received from 9 districts and stressed the need for timely submission of data. He also informed that LBR data as of June 2013 and Sep 2013 is yet awaited from Lead District Managers of Mumbai City and Mumbai Suburban districts. As quantum of these two districts in State Credit Plan 2013-14 is quite high, it strongly affects the position of the State and it becomes difficult to determine achievement of the State against the set targets in absence of data.</p>	<p>Concerned Lead District Managers to submit requisite data immediately.</p>	<p>LDM, Mumbai City & Mumbai Suburban Districts</p> <p>Bank of India (Lead Bank)</p>



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4	Implementation of Strategies & Guidelines under Financial Inclusion: i. Review of Progress in Financial Inclusion Plan	<p>Member Secretary, SLBC observed that though banks have achieved full coverage of the 4292 villages as of March 2012, there are still certain uncovered villages reported. He also observed that very few banks have reported progress in respect of the additional 2852 villages under extension of Swabhimaan.</p> <p>General Manager, RBI, RPCD Mumbai observed that some of the Lead district Managers have shown some uncovered villages with population above 2000. In fact, all these villages have already been covered before March 2012. As such, in any case, these villages should not remain as uncovered and Lead District Managers should ensure full coverage of villages in their districts and certify accordingly.</p>	<p>All banks to ensure full coverage of villages allotted to them under Swabhiman by 31.12.2013. All LDMs to furnish certificate to SLBC Convener by January 31, 2014, certifying that all villages projected under FIP(>2000 population) stand fully covered by a banking outlet (branch/BC/Others)as on date.</p> <p>All banks to report progress in respect of villages pertaining to Extension of Swabhiman.</p>	<p>All Banks All LDMs All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	ii. Opening of branches in Financial Inclusion villages	<p>Member Secretary, SLBC informed that as per RBI guidelines, Banks have to open minimum 25 % of the branches in a year in unbanked rural areas. SLBC has collected information about the unbanked villages with population exceeding 5,000 in Maharashtra. The list has already been put up on SLBC web site.</p> <p>He also informed that data in respect of villages with population below 1600 is yet awaited from Lead District Managers of Ahmednagar (CBI), Jalgaon (CBI), Yavatmal (CBI), Beed (SBI), Gadchiroli (BoI), Hingoli (SBI), Kolhapur (BoI), Latur (SBI), Gondia (BoI), Nandurbar (SBI), Nagpur (BoI), Osmanabd (SBI), Ratnagiri (BoI), Sindhudurg (BoI), Wardha (BoI) districts.</p> <p>In absence of this data, SLBC is unable to consolidate the position of the State and inform member banks about district wise allotment of villages.</p>	<p>All Banks are requested to consider these potential centres for opening of branches in these villages, which will help them in meeting the minimum 25% target of opening of branches in rural unbanked villages. If branches are opened at the centres from this list, Banks to inform SLBC accordingly so that the list can be updated from time to time.</p> <p>Concerned LDMs to immediately provide data to SLBC in respect of villages with population below 1600.</p>	<p>All Banks</p> <p>LDMs of 15 districts and Concerned Lead Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	iii. Implementation of EBT / NREGA payments in select blocks	<p>GM, RBI, RPCD, Mumbai observed that review of opening of banking outlets as per quarterly reporting in Annex-B (FIP – villages <2000 population) reveals slow progress by banks.</p> <p>Member Secretary, SLBC informed position of EBT payments as of 31.10.2013 in pilot blocks. Principal Secretary, EGS, GoM, in a meeting dtd. 02.09.2013 has informed his intention to start NREGA payments through Banks in such villages where BCs are functioning. The same will be implemented in a phased manner across the country. Initially the focus will be on 121 districts under DBT with the other districts in Maharashtra under Phase II which will be implemented from December -2013.</p> <p>With a view to ensuring continuous and sustainable EBT payments in the blocks, coordination between bankers and local level NREGA authorities is to be ensured.</p>	<p>The progress reported in quarterly Annex-B to be reviewed in the SLBC meeting.</p> <p>All Banks are requested to note the same and strengthen the BC network and equip and train the BC agents with AEPS transaction system.</p> <p>Concerned LDMs to coordinate between participating banks, district and block level NREGA authorities for smooth continuance of EBT in all the blocks.</p>	<p>SLBC</p> <p>All Banks</p> <p>Respective LDMs Respective Banks Concerned dept/s of GoM</p>



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	iv. Progress in the establishment of Ultra Small Branches (USBs)	Member Secretary, SLBC informed about progress of setting up of 21 USBs in Gadchiroli district by Bank of Maharashtra (4), Bank of India (4), State Bank of India (10) and Vidarbha Konkan Gramin Bank (3) where major problem is connectivity.	All Banks to resolve connectivity issues at the earliest so as to make the USBs operationalised. Help from District Administration may be sought for taking up the matter with BSNL.	All Banks
	v. Preparation of Financial Inclusion Plan (FIP) 2013-16	All Banks have drawn up a financial inclusion plan for 2013-2016 and have submitted the revised Board approved financial inclusion plan as per observations made by Dy. Governor, RBI.	All the banks are advised to submit progress under the board approved financial inclusion plan (LBS – MIS-V) on a quarterly basis and LBS-MIS-IV on annual basis to SLBC for further submission to RBI and also for taking a review of the progress and take corrective action if any needed in time.	All Banks
	vi. DBT Preparedness	Presently Direct Benefit Transfer is being taken up in 121 districts across the country of which 12 districts viz. Amaravati, Aurangabad, Gondia, Jalgaon, Jalna, Latur, Mumbai City, Mumbai Suburb, Nandurbar, Pune, Ratnagiri and Wardha are in Maharashtra.	Respective LDMs and lead Banks are requested to approach District Collectors for collection of beneficiaries' data from district authorities for opening of accounts and seeding them with aadhaar numbers for smooth implementation of DBT. All LDMs should request district administration to give the list of beneficiaries with details of addresses, account numbers and aadhar numbers if available (as per the format circulated by Planning Department, Government of India vide memorandum dtd. 26.12.2012).	Concerned LDMs & Lead Banks
		GM, RBI, RPCD, Mumbai observed that the progress of DBT process in the identified districts as reported by SLBC Convener in	The progress reported in monthly statement to RBI to be reviewed in the SLBC meeting.	SLBC



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	DBTL	<p>their monthly statement to RBI needs improvement.</p> <p>Department of Financial Services, Ministry of Finance, Gol has extended DBTL in 269 districts across the country from 01.09.2013 to 01.01.2014 in a phased manner. The total number of districts in the country under DBTL by 01.01.2014 will be 291 and In Maharashtra, all districts except Sindhudurg and Parbhani will be under DBTL by 01.01.2014.</p> <p>Shri C. VR. Rajendran, Executive Director, Bank of Maharashtra appealed the bankers to treat the work of opening bank accounts / seeding of aadhar numbers as a good business opportunity as it will help banks to increase their CASA</p>	<p>All Banks to -</p> <ul style="list-style-type: none">• Take steps to complete account opening and seeding of aadhaar number in respect of all the DBT / DBTL beneficiaries.• Closely monitor the progress in seeding of aadhaar number in bank accounts of beneficiaries.• Put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of aadhaar numbers.• Form DBT implementation co-ordination committee, along with State Government Department concerned, at district level and review the seeding of Aadhaar number in bank accounts.• Ensure that district and village wise names and other details of business correspondents (BCs) engaged / other arrangements made by the bank is displayed on the SLBC website.• Set up a complaint grievance redressal mechanism in each bank and nominate a compliant redressal officer in each district to redress the grievances related to seeding of aadhaar number in bank accounts.	All Banks



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		<p>deposits. He informed that the average balance in such accounts is in the range of Rs. 500/- to Rs.600/- per account and is likely to go up once the DBTL system is stabilized.</p> <p>Convener, SLBC enquired about very low percentage of Aadhaar seeding in Amravati District.</p> <p>LDM, Amravati informed that no cooperation is being received from Oil Manufacturing Companies (OMCs) in this respect.</p> <p>Shri C. VR. Rajendran, Executive Director, Bank of Maharashtra suggested that SLBC should write about this to the OMCs with copy to district administration with problems in specific areas highlighted.</p> <p>Member Secretary, SLBC informed the house about two types of aadhar seedings i.e. seeding by Banks and seeding by OMCs. He also informed the house that drop boxes for</p>	<p>SLBC to write to OMCs under copy to District Administration.</p> <p>Banks to ensure that the gap in OMC seeding and Bank seeding is minimal which, at present is approximately 15% - 16% overall.</p>	<p>SLBC</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by														
	vii. Functioning of BCs	<p>collection of Aadhaar data are not being provided by the OMCs at their outlets in most of the districts.</p> <p>In the context of the concerns expressed on the unsatisfactory functioning of BCs in the State, all banks are again requested to ensure that the BCs are functioning in the villages with proper ICT solutions. Banks are continually being requested to forward their BC related information to LDMs during the past many SLBC meetings. All banks are once again requested to forward their village-wise BC information to LDMs for onward submission to SLBC and display on their website.</p>	<p>All the banks to submit this information to the LDMs of their respective district, who will collect the information from all the banks in the district and submit the same in the below mentioned prescribed format to SLBC by 31.01.2014, for uploading the same on website.</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name of Village</th> <th>District</th> <th>Assigned Bank for FIP</th> <th>Name of BC</th> <th>Details of ICT Solution used by BC</th> <th>Details of ICT Solution used by BC</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No.	Name of Village	District	Assigned Bank for FIP	Name of BC	Details of ICT Solution used by BC	Details of ICT Solution used by BC								<p>All Banks All LDMs</p>
Sr. No.	Name of Village	District	Assigned Bank for FIP	Name of BC	Details of ICT Solution used by BC	Details of ICT Solution used by BC												
5	Setting up of RSETI & FLCs in Maharashtra	<p>Chairman, SLBC observed that at 47%, the overall settlement ratio of RSETIs was very low and the same must improve. He also pointed out that despite allotment of land and release of financial grant by State Govt., the Banks at many districts have not set up RSETIs on the land allotted by</p>	<p>Banks to take steps to improve the settlement ratio by conducting more employment intensive programmes instead of going for popular programmes. The Banks also need to have proper credit linkages with the eligible candidates / activity so as to improve the settlement ratio.</p>	<p>All Lead Banks, State Bank of Hyderabad and IDBI</p>														



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		<p>Government and requested to initiate steps for construction of RSETI buildings.</p> <p>He opined that the FLC activity was not picking up and reiterated that LDM offices and all rural branches of banks should work as extended arms of FLCs.</p> <p>Member Secretary, SLBC urged that State Government must sponsor more BPL candidates. He also suggested that the RSETI In-Charge and sponsoring banks should ensure that the candidates are fully sensitized in respect of their banking needs and the options available to them so that the settlement ratio will eventually improve.</p> <p>Shri M.Y. Sawant, State Coordinator, RSETI, observed that grading of 4 RSETIs have gone down.</p> <p>Member Secretary, SLBC informed that construction work of RSETIs by concerned Banks wherever applicable is at various</p>	<p>Government of Maharashtra is requested to sponsor more BPL candidates through DRDA.</p> <p>All banks to ensure to better the rating of their low performing RESTIs by at least two grades upward. All Banks are requested to do the needful for achieving this.</p>	<p>Rural Development Department, GoM</p> <p>All Banks</p>



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		<p>stages. He also informed about status of grades awarded to various RSETIs in Maharashtra. He conveyed the concerns of Secretary, DFS, Ministry of Finance, New Delhi to the house. It has been advised that during this financial year all C category RSETIs should be upgraded to A category and all D category RESETIs should be upgraded to atleast B category latest by 31st March, 2014.</p> <p>CEO, MSRLM assured the house that he would look into the matters wherever sanction of the Government is pending for one reason or the other so that sanctioning of plan / allotment of land etc. can be sped up wherever applicable.</p> <p>Member Secretary, SLBC requested RBI to provide soft copy of the Financial Literacy Material in Marathi as the same is not available on RBI website in downloadable form. The soft copy will enable SLBC to get the material printed as prepared by</p>	<p>RBI to provide soft copy of the Financial Literacy Material in Marathi to SLBC.</p>	<p>RBI</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		RBI.		
6	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 achievement of targets set for various schemes.</p> <p>General Manager, RBI, RPCD, Mumbai informed that information in respect of Government Sponsored Schemes is required in a specific format devised for data collection in respect of Local Board Meetings of RBI.</p> <p>Member Secretary, SLBC informed that data in respect of Government Sponsored Schemes is provided by the implementing agencies of Government of Maharashtra with varying periodicity. However, SLBC has</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 Banks to submit data immediately to SLBC in the prescribed format of RBI.</p>	<p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		already circulated the RBI format to all member banks and information will be compiled and submitted to RBI on receipt from them.		
7	Maharashtra State Rural Livelihood Mission (MSRLM)	<p>CEO, Maharashtra State Rural Livelihood Mission (MSRLM) appealed all banks for 100% achievement in respect of targets for SHG bank finance.</p> <p>He impressed the seriousness of issues related to return of unutilized subsidy pertaining to SGSY cases, upon representatives of member banks.</p> <p>He urged member banks to complete the SHG data sharing exercise at the earliest. He suggested to explore the possibility of development of a common software for culling out data from centralized databases of the Banks. He proposed formation of a committee for this purpose and suggested that Reserve Bank of India and NABARD to have representation on this committee.</p>	<p>All Banks to show 100% achievement in respect of targets for SHG bank finance.</p> <p>All Banks to report compliance in respect of return of unutilized subsidy if any.</p> <p>All Banks to submit SHG data to MSRLM in prescribed format immediately.</p>	<p>All Banks</p> <p>All Banks</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>He informed about the common loan application format finalized during Sub Committee meeting held at NABARD on 09.12.2013 the minutes of which have already been circulated. He expressed the need for a common set of minimum documents across all banks for streamlining loan processing.</p> <p>He also informed about Block level training undertaken by MSRLM to provide guidance in respect of interest subvention modalities regarding SHG bank linkage.</p> <p>He invited nominations from Banks for the 2nd batch of 'Exposure to Best Practices in SHG Bank Linkage' – a programme being fully sponsored by MSRLM.</p>		
8	Dairy Entrepreneurship Development Scheme	Under Secretary, Government of India, Ministry of Finance, New Delhi, and Joint Secretary, Govt. of India, Ministry of Animal Husbandry, Dairying & Fisheries, New Delhi have advised for regular review of the scheme.		



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>NABARD is requested to submit the progress report of the scheme in the State so that necessary review can be taken. NABARD is also requested to organize concerned meetings regularly & give the latest position in the matter to the house.</p> <p>CGM, NABARD informed that NABARD is implementing various schemes, conducting various training programmes and workshops and is receiving applications directly from participants. He informed status of pending applications from Banks and requested that applications be sent in soft format for speedy processing.</p>	<p>NABARD to submit data regularly.</p> <p>All Banks to process pending applications immediately and send in soft format.</p>	<p>NABARD</p> <p>All Banks</p>
9	Lead Bank Scheme – Conduct of State Level Bankers’ Committee (SLBC) meetings for the year 2014	<p>As advised by Reserve Bank of India vide circular dtd 29.12.2010, Convener bank has prepared a yearly calendar of programme in the beginning of the year itself, for conducting the meetings which was placed before the house for approval.</p> <p>General Manager, RBI, RPCD,</p>	<p>SLBC to rework the calendar of meetings to be held during 2014.</p>	<p>SLBC</p>



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		Mumbai suggested that the calendar may be prepared in such a way that the meetings can be held in the second month of the succeeding quarter.		
10	Credit Flow to Micro and small enterprises & Rehabilitation of potentially viable sick MSE units	<p>Member Secretary, SLBC informed that data has been compiled from information submitted by banks.</p> <p>All targets and sub targets under this area have to be achieved.</p> <p>Director, MSME, DI, Mumbai observed that the norms set up by Government of India for achievement under this sector are not reflected in the data.</p> <p>Banks to ensure that viability study of sick units is undertaken and required financial assistance is provided for rehabilitation of potentially viable sick units.</p>	<p>As credit flow to MSME is closely monitored by Reserve Bank of India, all banks to inform correct data in respect of finance to MSME and ensure that there is no variation between the data being submitted to RBI and to SLBC.</p> <p>Banks to undertake viability study of sick units.</p>	<p>All Banks</p> <p>All Banks</p>
11	Monitoring credit flow to various sectors of Economy & Credit to Minority	Member secretary, SLBC informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector	To note and take remedial action in respect of achievement of targets and correction in data wherever necessary.	All Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Communities	<p>targets including all sub sectors have to be achieved.</p> <p>It has been observed that the percentage of lending to Minority Communities by banks is much less than the required percentage. Hence, it has been advised to improve the 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>CGM, NABARD suggested to provide data on % achievement against Targets wherever applicable.</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 Banks</p> <p>All LDMs</p>
12	Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics & Agri-Business Centres" (ACABC)	Under Secretary, Government of India, Ministry of Finance, New Delhi, considering the huge pendency of the proposals under ACABC Scheme, has advised a regular review of the scheme in DLCC meetings.	<p>All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme & submit compliance to SLBC.</p> <p>All LDMs to note and review this issue in DLCC meetings.</p>	<p>All Banks</p> <p>All LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
13	Presentation by Maharashtra Agricultural Competitiveness Project (MACP) for promoting Agri. Business Promotion Facility (ABPF)	Representative of MACP made a presentation to inform requirement & mandate under the project for mutual benefit to the member banks as well as MACP.	All Banks to note the provisions of ABPF of Government of Maharashtra for implementation.	All Banks
14	Swarojgar Credit Card (SCC) Scheme – Revised Target for 2013-14 & its review	<p>Additional Director, Textile Department, Government of Maharashtra, Nagpur has communicated district-wise targets amongst all banks functioning in the State. The target suggested is 1500 SCCs by the banks (Commercial Banks / RRBs / Coop. Banks). The house accepted the revised targets.</p> <p>NABARD has requested for quarterly monitoring of bank-wise achievements vis-à-vis the allocated targets in prescribed format & submit the same for necessary review during each SLBC meeting.</p>	<p>All member banks are requested to achieve the set targets at the earliest. All LDMs are requested to reallocate the revised targets to banks in their districts.</p> <p>All Banks are requested to submit the position of SCCs for the quarter ended September 2013.</p>	<p>All Banks All LDMs</p> <p>All Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
15	Union Budget 2013-14 : Interest Subvention Scheme – RBI Guidelines	Reserve Bank of India, Mumbai vide their letter No. RBI/2013-14/398 dated 4.12.2013 has communicated guidelines regarding Implementation of Interest Subvention Scheme as per Union Budget 2013-14.	All member banks are requested to note the same for implementation.	All Banks
16	Common loan application format for SHGs	CEO, MSRLM informed that a common loan application format has been devised and it was finalized during Sub Committee meeting held at NABARD on 9.12.2013.	All member banks are requested to note and use the same. Lead District Managers to ensure usage of the form by banks.	All Banks All LDMs
17	Any Other Issue with the permission of the Chair.	Chairman, Maharashtra Gramin Bank informed that Government of Maharashtra is not treating Gramin Banks on par with Nationalised Banks which is affecting business. The issue is long pending. On the other hand, RRBs are not given any concessions in respect of disbursement of crop loans and / or implementation of Government Sponsored Schemes. With respect to settlement of claims etc also, RRBs are not being treated on par with Nationalised Banks by various corporations of Government of Maharashtra.	SLBC to reinstate the stand and take up the matter with Government of Maharashtra once again.	SLBC



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		Member Secretary, SLBC and General Manager, RPCD, RBI, Mumbai informed the house that this issue has already been taken up with Government of Maharashtra.		



Annexure II

List of Participants of 121st SLBC Meeting held on 12.12.2013 at Pune

Sr. No.	Name of the Participant	Designation / Institution
1	Shri Sushil Muhnot	C & M D, Bank of Maharashtra & Chairman, SLBC – Maharashtra
2	Shri C. VR. Rajendran	Executive Director, Bank of Maharashtra
3	Shri R. Athmaram	Executive Director, Bank of Maharashtra
Central Government		
1	Shri Mihir Kumar	Director, DFS, Ministry of Finance, Gol.
Reserve Bank of India		
1	Shri S. Ramaswamy	Regional Director, Maharashtra & Goa
2	Shri P.K. Das	General Manager, RPCD, Mumbai
3	Shri T. Kirankumar	Dy. Gen. Manager, Nagpur
4	Shri M.D. Sangavikar	Asstt. General Manager, RPCD, Mumbai
5	Shri L.S. Bhati	Asstt. General Manager, Nagpur
NABARD		
1	Shri S. Saravanavel	Chief General Manager
2	Shri Lalit Jadhav	DGM, MRO, Pune.
State Government & Corporations		
1	Shri S.P. Hardikar	CEO, MSRLM
2	Shri S.G. Hanuwate	Dy. CEO, KVIB
3	Shri V.T. Sawant	Jt. Commissioner, Fisheries, Mumbai
4	Shri M.H. Deore	Regional Dy. Commissioner, Fisheries, Pune
5	Shri R.B. Gupte	Director, Ministry of MSME, Gol
6	Shri N.R. Zine	Asstt. Registrar, RCS, GoM, Pune
7	Shri Sadashiv Survase	Jt. Director, Directorate of Industries, GoM
8	Shri Satish S. Tatkase	Jt. Director, Finance Dept. GoM
9	Shri Aakash More	DGM, Annasaheb Patil Arthik Magas Vikas Mahamandal
10	Shri H.P. Biradar	DM, MSOBC
11	Shri S.L. Kachi	DM, MPBCDC Ltd.
12	Shri V.T. Vitkar	AAO, MPBCDC Ltd.
13	Ms. Rupa Mistry	Manager, MAVIM
14	Ms Archana Kshirsagar	Dy. Manager, MAVIM
15	Shri Parthasarathy	State Coordinator, MSRLM
Scheduled Commercial / Apex Banks.		
1	Shri Pramod Karnad	MD, MS Coop Bank
2	Shri Hardayal Prasad	GM, State Bank of India
3	Shri Ranbir Singh	GM, Union Bank of India
4	Ms Chand Kureel	DGM, SIDBI
5	Shri V.H. Karandikar	DGM, Bank of India



Sr. No.	Name of the Participant	Designation / Institution
6	Ms Usha Ravi	DGM, Dena Bank
7	Shri Dinesh Vishnoi	DGM, Oriental Bank of Commerce
8	Shri K.S. Anbalgan	DGM, State Bank of India
9	Shri B. Ganesh Pai	DGM, Syndicate Bank
10	Shri Navneet Ralli	Vice President Axis Bank
11	Shri Shakeel Ahmed	Cluster Head, HDFC Bank
12	Shri Piyush Mediratta	Regional Head, Axis Bank
13	Shri Rajesh Kharche	Regional Head, ING Vysya Bank
14	Shri Manish Kumar	Zonal Head, UCO Bank
15	Shri Rakesh Relan	Zonal Head, HDFC Bank
16	Shri V.S. Mandalkar	Dy. Vice President, Ratnakar Bank Ltd.
17	Shri SLN Prasad	AGM, Andhra Bank
18	Shri G. Malleshwara Rao	AGM, Andhra Bank
19	Shri D.R. Jondhale	AGM, Central Bank
20	Shri E.R. Jadhav	AGM, IDBI Bank
21	Shri Dattatray Jagtap	AGM, IDBI Bank
22	Shri H.B. Shukla	AGM, Indian Overseas Bank
23	Shri V. Srinivas Reddy	AGM, State Bank of Hyderabad
24	Shri C.H. Gaushal	AGM, State Bank of India
25	Shri A.K. Shetty	AGM, Vijaya Bank
26	Shri S.N. Deshpande	CM, Bank of Baroda
27	Shri L.B. Nakrani	CM, Bank of India
28	Shri S.P. Das	CM, Corporation Bank
29	Shri G.R. Rao Subudhi	CM, Federal Bank
30	Shri Pramod Dikshit	State Head, ICICI Bank
31	Shri Atul Tripathi	CM, Oriental Bank of Commerce
32	Shri Neyaz Ahmed	CM, Punjab National Bank
33	Shri Pramod Hulsurkar	CM, State Bank of Hyderabad
34	Shri B.V.H. Upadhyaya	CM, Karnataka Bank
35	Shri Kanchan Kulkarni	R. Head, ICICI Bank
36	Shri D.J. Bhosale	Sr. Manager, Bank of Baroda
37	Shri M. Nagaraju	Sr. Manager, Central Bank of India
38	Shri Sandeep Bhopatkar	Br. Manager, HDFC Bank
39	Shri Naveen Gupta	Sr. Manager, Punjab National Bank
40	Shri Abhaykumar Magdum	Sr. Manager, Ratnakar Bank
41	Shri D.V. Palve	Sr. Manager, Vijaya Bank
42	Shri H.A. Sonwalkar	Manager, Indian Overseas Bank
43	Shri V.P. Kalbhor	Dist. Coordinator, Canara Bank
44	Shri D.T. Deshmukh	Dist. Coordinator, Dena Bank
45	Shri K.G. Dixit	DM, Canara Bank
Insurance Companies		
1	Shri D.B. Humbare	Manager, MI, LIC of India
Regional Rural Banks		
1	Shri Philip D'silva	Chairman, Maharashtra Gramin Bank
2	Shri SDS Carapucar	Chairman, Vidharbha Konkan Gramin Bank



Sr. No.	Name of the Participant	Designation / Institution
Lead District Managers		
1	Shri S.T. Parmar	LDM, AHMENAGAR
2	Shri Y.K. Mishra	LDM, AKOLA
3	Shri S.S. Ramteke	LDM, AMRAVATI
4	Shri A.R. Ghate	LDM, AURANGABAD
5	Shri G.B. Bokade	LDM, BEED
6	Shri Sube Singh	LDM, BHANDARA
7	Shri M.N. Patke	LDM, BULDHANA
8	Shri A.C. Wasnik	LDM, CHANDRAPUR
9	Shri James Abraham	Representative of LDM, DHULE
10	Shri D.K. Silare	LDM, GADCHIROLI
11	Shri V.S. Lakhote	LDM, GONDIA
12	Shri Avinash Athaley	LDM, JALGAON
13	Shri K.R. Tupsaundar	LDM, JALNA
14	Shri P.B. Lohar	Representative of LDM, KOLHAPUR
15	Shri A.M. Mahajan	LDM, LATUR
16	Shri Nihar Satpathy	LDM, MUMBAI CITY
17	Shri A.P. Sawant	LDM, MUMBAI SUBURB
18	Shri J.S. Warankar	LDM, NANDED (Offtg)
19	Shri L.R. Khedekar	LDM, NANDURBAR
20	Shri A.D. Chavan	LDM, NASIK
21	Shri B.R. Dupargude	LDM, OSMANABAD
22	Shri P.G. Jaronde	LDM, PARBHANI
23	Shri H.A. Mazire	LDM, PUNE
24	Shri T. Madhusudana	LDM, RAIGAD
25	Shri S.S. Bandivadekar	LDM, RATNAGIRI
26	Shri M.D. Kulkarni	LDM, SANGLI
27	Shri S.S. Wagh	LDM, SATARA
28	Shri K.B. Jadhav	LDM, SINDHUDURG
29	Shri M.G. Korwar	LDM, SOLAPUR
30	Shri V.N. Dongre	LDM, THANE
31	Shri M.B. Mashankar	LDM, WARDHA
32	Shri S.R. Barapatre	Representative of LDM, WASHIM
33	Shri G.G. Pimpale	LDM, YAVATMAL
Others		
1	Shri M.Y. Sawant	State Coordinator, RSETI
Convener Bank – Bank of Maharashtra		
1	Shri A.A. Magdum	G.M. Priority & Convener, SLBC
2	Shri K. Vairamani	DGM, Executive Secretary to C & MD
3	Shri L.M. Deshmukh	DGM, FI, RRB & Member Secretary, SLBC
4	Shri Datta Doke	AGM, FI
5	Shri EVR Murthy	CM, SLBC
6	Shri D.B. Deshmukh	Sr. Manager, LBS / RRB Cell
7	Shri P.M. Walunjkar	Dy. Manager, LBS / RRB Cell