

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 बँक

प्र.का.: 'लोकमंगल', 1501, शिवाजीनगर, पुणे- 411005.

H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

AX1 / SLBC / 2015-16 / 3729 - 3458

08.12.2015

All Members, SLBC – Maharashtra

Dear Sir,

Sub : Minutes / Action Points – 129th SLBC meeting held on 26.11.2015 at Mumbai

Please find attached Minutes / Action Points of the 129th SLBC meeting held on 26.11.2015 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 08.01.2016 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,

Dy. Gen. Manager,
Member Secretary,
SLBC, Maharashtra.





Minutes of the 129th SLBC Meeting held on November 26, 2015 at Mumbai

129th SLBC meeting was convened on 26.11.2015 at Mumbai. Shri R. Athmaram, Executive Director, Bank of Maharashtra presided over the meeting. The meeting was attended by Shri D.K. Jain, Additional Chief Secretary, Agriculture & Marketing, Government of Maharashtra, Principal Secretaries for Minority Development, Directorate of Municipal Administration and Commissioner, Cooperation among other officials. Regional Director, Maharashtra & Goa, Reserve Bank of India, Mumbai, General Managers of member Banks, senior executives of Reserve Bank of India, NABARD, State Government, member banks, Chairmen of Regional Rural Banks, various State Government Corporations, Lead District Managers and other members also attended the meeting.

Shri L.M. Deshmukh, General Manager, Financial Inclusion, Bank of Maharashtra, and Convener, SLBC, Maharashtra, welcomed the participants & the important dignitaries and requested the members for utilization of the SLBC forum actively.

Shri R. Athmaram, Executive Director of Bank of Maharashtra, while welcoming the dignitaries initiated the discussions and informed the house that focus of the discussions during the meeting would be on achievements under ACP for 2015-16, Position of Kharip crop loan and subsequent disbursements, Implementation of various schemes by Hon. Prime Minister under Financial Inclusion & various other important aspects related to development of the state.

He informed the house that at Rs. 1,86,620 /- crore for Priority Sector, the State Annual Credit Plan for 2015-16 was at the first rank in the country. He also informed that despite various natural calamities faced by the State during the past many seasons, the achievement of the State under ACP 2015-16 as at the end of the second quarter of the current fiscal was 59% of the annual target for total Priority Sector and that for Agriculture was also 63% of the annual target; achievement under other priority sector being 58% of the annual target.

About crop loan disbursements for the current season, he informed that the achievement of the State was 91% of the Kharif target which was considerably more than that during the corresponding period of the previous year at 82% showing year on year growth of 22%.

He informed the house about progress under Financial Inclusion Programme and appealed all the member banks to implement Pradhan Mantri MUDRA Yojana and the social security schemes launched by Hon'ble Prime Minister in letter and spirit.

He expressed concern over low level of credit flow to Minority Communities and informed the house about formation of a sub-committee for the purpose of having a focused attention for increasing the credit flow.

He informed the house about the Financial Literacy Project launched by the Central Government and about inclusion of all its details in the agenda notes. He solicited cooperation of the banks for streamlining data collection through the Online Data Entry Module introduced by SLBC. He gently reminded the Government of Maharashtra officials about the long pending demand of bankers in Maharashtra for introduction of the revenue recovery act for strengthening recovery efforts.

Shri D.K. Jain, Additional Chief Secretary, Agriculture and Marketing informed the house about declaration of 14,708 villages in Maharashtra as drought hit and expected a lot of impact in form of restructuring of loans and relief Measures. He felt that disbursements under crop loans were not evenly distributed over the districts in the State. He informed that focus on MUDRA was one of the priorities of Government of Maharashtra also. He expressed the need for micro level planning for services to be provided in the scheduled areas of the State. He appealed all bankers to gear up for implementation of the Financial Literacy Project of the Central Government as schools were scheduled to reopen after the holidays on account of festive season.

Smt. Meeta Rajivlochan, Principal Secretary, Directorate of Municipal Administration, Government of Maharashtra, informed the house about National Urban Livelihoods Mission and urged the bankers to cover all the centres with population above 1 lakh through NULM and below 1 lakh through MSRLM.

Smt. Jayashree Mukherjee, Principal Secretary, Minority Development, Government of Maharashtra, reviewed the position of balances outstanding under flow of credit to the minority communities against number of accounts and reiterated the need for reviewing the accuracy in reporting of data.

Shri Chandrkant Dalvi, Commissioner, Cooperation informed the house about change in the present system of claims under Interest Subvention scheme of the Government and provision of adequate funds for the same. While appreciating flow of credit to farmers, he stressed the need for more granular data of crop loans to farmers to check the number of farmers linked with formal credit institutions like banks and remaining farmers availing credit from private money lenders or not availing any credit.



Shri S. Ramaswamy, Regional Director, Maharashtra & Goa, Reserve Bank of India suggested that the problems of agricultural sectors could be addressed by a two way approach viz. how to increase productivity and how to take advantage of technological advances on a sustainable basis. He felt that a large percentage of the rural population was out of the formal banking channel and to expand the reach of banking sector to bring them into its fold was a challenge for banks, Reserve Bank of India, NABARD and the Government. About large scale migration of people from rural to urban areas to earn livelihood, he suggested financing them through MUDRA and making a common platform available to entrepreneurs. At the same time, it was also necessary to concentrate on rehabilitation of sick industrial units by undertaking viability study. In case of working of RSETIs and FLCs, he opined that though targets bring about a certain amount of discipline, study of qualitative impact was important as financial literacy was a collective endeavour and results would show over a long period of time. He stressed the importance of timely submission of data and online availability of the same as there was no need of secrecy for most of the data. He exhorted the Lead District Managers for preparation of calendar of DLCC meetings and strict adherence to the same for conduct of the meetings. He informed the house that Reserve Bank of India conducts a two day workshop on how to improve attitudinal approach to lending. He appealed the bankers to get the benefit of the workshop as it was rich in content.

Shri U.D. Shirsalkar, General Manager, NABARD informed about various initiatives by NABARD and appealed the bankers to approach NABARD for support in arranging workshop for increasing awareness.

Shri L.M. Deshmukh, General Manager, Bank of Maharashtra & Convener, SLBC, welcomed the participants.

Shri C.B. Arkatkar, Dy. General Manager, Bank of Maharashtra & Member Secretary, SLBC, Maharashtra piloted agenda wise discussions & 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**



Annexure – I

| Sr. No. | Agenda Item | Discussions Held | Action Point | Action by |
|---------|--|--|---|-----------|
| 1 | Confirmation of minutes of 128 th SLBC meeting held on 04.09.2011 | The minutes of 128 th SLBC meeting held on 04.09.2011 were placed as an annexure in the agenda. | The minutes of 128 th meeting were confirmed. | -- |
| 2 | Disbursement of Crop Loans under ACP | <p>Member Secretary, SLBC put an analytical presentation of crop loan disbursements as of 30.09.2015 (Kharif season achievement 91%) and 31.10.2015 (overall achievement 69%) before the house. Performance of top performing banks and districts was appreciated and laggards were advised to make up by concentrating on achievement of all annual targets during the remaining period.</p> <p>Commissioner, Cooperation invited suggestions for increasing finance to more number of farmers. He informed that of 1.36 crore farmers in Maharashtra, only 60 lakh were covered under bank finance and concerted efforts were needed to bring them under banking fold. He proposed to cover these remaining farmers within next three years.</p> <p>Convener SLBC clarified that about 15-20 lakh farmers are not eligible for finance because their earlier loans had turned into Non Performing Assets. Some farmers are not</p> | All member banks to fully achieve annual target well in advance; latest by the end of the current fiscal. | All Banks |



| Sr. No. | Agenda Item | Discussions Held | Action Point | Action by |
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| | <p>Annual Credit Plan</p> <p>The comparative position of Annual Credit Plan for the last 3 years</p> <p>Review of performance under ACP 2015-16</p> | <p>eligible as their land holdings are too low. Some farmers are very well off and do not require bank finance at all. Some farmers are eligible for bank finance but avail loan from private sources. In his opinion, all these aspects need to be taken into consideration and a proper study needs to be undertaken for ascertaining number of uncovered farmers in the State.</p> <p>It was mutually agreed that a proper study needs to be undertaken to ascertain number of farmers not covered by bank finance.</p> <p>Member Secretary, SLBC informed that a three year comparison shows that overall targets have been exceeded every year. He expressed confidence in exceeding all annual targets for 2015-16 too.</p> <p>Member Secretary, SLBC also informed that banks in Maharashtra have achieved Priority Sector targets under ACP 2015-16 to the extent of 59% as at the end of the second quarter. He appealed all banks to strive hard for exceeding all annual targets.</p> <p>General Manager, Reserve Bank of India advised that the banks with CD ratio below</p> | <p>A committee comprising of members from Government of Maharashtra and members from banks be formed.</p> <p>All banks to achieve / exceed the allotted targets under all sectors.</p> <p>Banks with achievement below 40% to strive hard for improvement in performance by end of the third quarter.</p> <p>Banks in urbanized districts to concentrate on lending to micro and small industries.</p> | <p>GoM</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks</p> |



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| | | <p>40% must boost performance by lending to MSME and other sectors.</p> <p>Member Secretary, SLBC Convener opined that there were no districts in the state having CD ratio less than 40%. Member Secretary, SLBC opined that some districts like Palghar were more urbanized than agrarian which was the reason for low performance.</p> <p>Executive Director, Bank of Maharashtra suggested that banks in urbanized districts can focus on finance to micro and small industries to improve overall performance.</p> | | |
| 3 | Financial Inclusion Pradhan Mantri Jan Dhan Yojana | <p>Convener SLBC informed the house that Maharashtra State had been ranked at the top by the Central Government for seeding maximum number of bank accounts with Aadhaar numbers.</p> <p>Member Secretary, SLBC informed the house about progress under PMJDY and urged the banks to issue all pending RuPay cards to the account holders expeditiously. He appealed the banks to spread awareness about usage of the card for availing in built insurance benefits. He opined that if the banks could issue more</p> | <p>Banks to issue all pending RuPay Cards on top priority basis, spread awareness about its usage and issue more number of RuPay Card enables PoS machines.</p> | All Banks |



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| | Social Security Schemes & MUDRA | <p>number of RuPay Card enabled PoS machines to their Bank Mitras, it will help in increasing transactions.</p> <p>Member Secretary, SLBC informed the house about progress under Social Security schemes and appreciated the commendable work done by the Banks in respect of PMJJBY & PMSBY. However, he opined that banks were lagging behind in respect of performance under APY and more focused efforts were needed to improve performance. He suggested appointment of aggregators for scouting APY proposals.</p> | <p>Banks may appoint aggregators for scouting proposals under APY and make focused efforts for improving performance.</p> | All Banks |
| | Financial Literacy Project | <p>He informed the house about the special SLBC meeting held on 15.09.2015 for MUDRA. He informed that Maharashtra State was ranked at 4th and 3rd position in respect of MUDRA accounts opened and amount disbursed respectively.</p> <p>Member Secretary, SLBC informed the house about the Financial Literacy Project launched by the Government as a pilot project in three States including Maharashtra. He informed that specimens of standardized Financial Literacy Material in Marathi were available on SLBC website as well as Classroom Presentation in 4 languages including Marathi.</p> | <p>Banks to disburse MUDRA loans to all eligible beneficiaries as per guidelines.</p> <p>All banks to print requisite number of sets of the Financial Literacy Material for implementation of the project in schools allotted to them.</p> | All Banks |



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| | Progress Under Financial Inclusion LBS – MIS V | <p>Executive Director, Bank of Maharashtra informed that Bank of Maharashtra had already printed and prepared sets of the literacy material and can share the same with member banks for use as a reference.</p> <p>General Manager, Reserve Bank of India and Convener, SLBC suggested to explore the possibility of inclusion of the financial literacy material in the school curriculum on a permanent basis so that there would not be any need of a separate campaign for financial literacy in future.</p> <p>Member Secretary, SLBC informed the house about progress as of 30.09.2015 under FI : LBS – MIS V.</p> <p>General Manager, Reserve Bank of India observed that volume of BC transactions especially ICT based transactions and transactions in the BSBD accounts was very low and the same must improve.</p> <p>Convener, SLBC opined that though seeding bank accounts with Aadhaar numbers was not mandatory as per recent guidelines, banks must strive hard for aadhaar seeding of accounts so that number of transactions will automatically go up because of the biometric base of the transactions. He suggested that</p> | <p>Education Department, Government of Maharashtra may explore the possibility of inclusion of the financial literacy material in regular school curriculum.</p> <p>Banks to seed maximum number of bank accounts with Aadhaar numbers and increase use of RuPay Card enabled PoS machines for improving number of transactions.</p> | <p>Government of Maharashtra</p> <p>All Banks</p> |



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| | | use of more number of RuPay Card enabled PoS machines will definitely improve the transactions in BSBD account to a great extent. | | |
| 4 | Setting up and functioning of RSETI and FLCs in Maharashtra | <p>RSETIs</p> <p>Member Secretary, SLBC, informed the house about the detailed status of RSETIs at various centres being placed in the agenda notes.</p> <p>Lead District Manager, Akola District informed about non-allotment of land for Central Bank of India's RSETI at Akola being a major issue faced by them.</p> <p>Lead District Manager, Osmanabad informed that the construction of RSETI at Osmanabad District was completed and completion certificate from competent authorities was awaited.</p> <p>Member Secretary, SLBC, informed the house about the RSETIs in the State in various stages of development and urged for Government's intervention to resolve the issues that were obstructing construction of RSETI buildings, allotment of land, availability of approach road etc. and requested that the District Collectors of respective districts be suitably briefed from higher level.</p> | <p>Rural Development Department, Government of Maharashtra, to look into the matter.</p> | GoM |



| Sr. No. | Agenda Item | Discussions Held | Action Point | Action by |
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| | | <p>Convener, SLBC informed the house about plan of the Government to train MNREGA workers who have completed 100 days of employment through RSETIs in the State and requested their cooperation in respect of the same.</p> <p>Principal Secretary, Directorate of Municipal Administration, Government of Maharashtra was apprised about utilization of all RSETIs to full extent. She was informed that all RSETIs were fully functional either in own premises or in rented premises.</p> <p>General Manager, NABARD requested that a copy of the training programme of RSETIs be provided to respective District Office of NABARD so that their representatives can also participate in the programmes.</p> <p>FLCs</p> <p>Member Secretary, SLBC informed the house about the progress of FLCs in the State as of 30.09.2015. He opined that the issue of financial literacy was all the more important in light of launching of various schemes by Hon'ble Prime Minister. He also informed that Financial Literacy material in respect of PMJDY was available on SLBC website in</p> | <p>Lead Banks / RSETI Directors to provide necessary cooperation for smooth conduct of training programmes to be arranged for MNREGA workers.</p> <p>All RSETI Directors to provide NABARD offices with details of training programmes.</p> <p>Lead District Offices and all rural branches of banks should work as extended arms of FLCs. All rural branches should conduct minimum one FLC camp every month as per RBI guidelines.</p> | <p>Lead Banks RSETI Directors</p> <p>Lead Banks / RSETI Directors</p> <p>All LDMs All Banks</p> |



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| | | <p>Hindi, English & Marathi along with Audio visual clips on PMJDY.</p> <p>Dy. Gen. Manager, Reserve Bank of India, Nagpur observed that many FLCs were not having regular officers-in-charge / councellors.</p> <p>Asstt. Gen. Manager, FIDD, Reserve Bank of India, MRO, Mumbai informed that State Bank of India had not appointed separate officers-in-charge / councellors for their FLCs.</p> | All Lead Banks / Gramin Banks to ensure appointment of a separate officer-in-charge for each of their FLCs. | <p>All Lead Banks</p> <p>All Gramin Banks</p> |
| 5 | <p>Review of performance under various Government sponsored Schemes</p> <p>MSRLM</p> | <p>Member secretary, SLBC informed that SLBC has 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>Representative of MSRLM informed about progress under the SHG bank linkage programme and about the top achievers among banks. He informed that many proposals were still pending.</p> <p>General manager, NABARD opined that though Maharashtra was pioneer in the area of</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>MSRLM to share bank wise data of pending proposals.</p> <p>Banks to ensure speedy disposal of all pending proposals.</p> <p>All Banks to make concerted efforts for making the SHG Bank linkage programme</p> | <p>All Implementing agencies for GSS.</p> <p>All Banks</p> <p>MSRLM</p> <p>All Banks</p> <p>All Banks</p> |



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| | SULM / NULM | <p>SHG bank linkage programme, the pace of related activities had become inexplicably slow for the past one year. He informed about NABARD's assistance to cooperative and gramin banks and urged them to avail the benefits. He appealed all banks to intensify their efforts in respect of SHG bank linkage programme by financing area based schemes pertaining to activities identified by NABARD.</p> <p>Principal Secretary, Directorate of Municipal Administration urged the bankers to cover all the urban centres under the mission as under:</p> <p>Centres with Population above 1 lakh – NULM Centres with Population below 1 lakh – MSRLM</p> <p>She asked to treat this activity as a good business opportunity. She felt that people living in slum areas of urban centres had excellent survival instincts and if their doubts were clarified they would prove to be very good prospective customers / borrowers of banks with very low exposure on part of the banks. She felt that the margin money for the loans under SULM / NULM should be low / acceptable. She urged the Lead District Managers for completion of the exercise of bank wise distribution of NULM targets on priority basis. She informed the house that</p> | <p>sustainable and successful.</p> <p>Banks to cover all centres under the mission as applicable.</p> <p>Banks to ask for margin money strictly as per guidelines.</p> <p>Urban local bodies to share database of beneficiaries under NULM with SLBC for putting up on their website for easy availability to all concerned.</p> | <p>All Banks</p> <p>All Banks</p> <p>Urban local bodies / District Administration</p> |



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| | | district wise database of beneficiaries under NULM was available with urban local bodies. | | |
| 6 | Impact of Low Level Credit Services in Scheduled Areas | <p>Convener, SLBC opined that the low level credit off take in schedules areas is due to low potential in the blocks as agricultural cash crops are not being cultivated and there are no industries to finance. He suggested that MSRLM credit linkage programme be linked with the PESA blocks which may be declared as intensive.</p> <p>General Manager, NABARD informed that NABARD's Potential Linked Plan broadly reflects activities that can be taken up in PESA blocks.</p> | <p>Identification of Block-wise potential areas along with micro level the activities to be financed be finalized by DDMs of NABARD and Lead District Managers and made available by NABARD to banks.</p> <p>The movement of SHG should be focused in the area so as to have community financing in the area.</p> <p>The progress of finance and ACP achievements be reviewed in DLCC meetings regularly.</p> <p>Lead District Managers viz Nasik (BoM), Pune (BoM), Thane (BoM), Ahmednagar (CBI), Amravati (CBI), Dhule (CBI), Jalgaon (CBI), Yavatmal (CBI), Nanded (SBI), Nandurbar (SBI), Chandrapur (BoI), Gadchiroli (BoI) to submit the data to SLBC on quarterly basis, so that the reports can be consolidated and put up for perusal of Hon. Governor, Maharashtra.</p> | <p>NABARD</p> <p>LDMs</p> <p>MSRLM</p> <p>Concerned LDMs of the specified districts.</p> <p>Concerned LDMs of the specified districts.</p> <p>``qa</p> |



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| 7 | <p>Regular issues to be discussed during SLBC meetings</p> <ul style="list-style-type: none"> ➤ Dairy Entrepreneurship Development Scheme ➤ Sanction of loans by banks to trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics and Agri-Business Centres" (ACABC) ➤ Review of Weaver Credit Card (WCC) Scheme | <p>NABARD is requested to organize concerned meetings regularly & give the latest position in the matter to the house.</p> <p>All concerned banks are requested to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD being the nodal agency.</p> <p>All Banks are requested to submit the position of WCCs to NABARD.</p> | <p>NABARD is requested to submit the progress report of the scheme in the State regularly to SLBC so that necessary review can be taken.</p> <p>All concerned banks to dispose off all the pending proposals under ACABC Scheme and report compliance to NABARD</p> <p>NABARD is requested to submit the progress report to SLBC for necessary review in ensuing SLBC meetings.</p> | <p>NABARD</p> <p>All Banks</p> <p>All Banks NABARD</p> |
| 8 | Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC) meetings for the year 2015 | The calendar of programme for SLBC meetings for 2016 was submitted for consideration by the house. Member Secretary, SLBC informed that meeting would be conducted as per the calendar. | Calendar for SLBC meetings to be held in 2016 stands approved by the house. | -- |



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| | | <p>Convener, SLBC advised all the Lead District Managers to inform the calendar for DLCC meetings to be held during 2016 to SLBC.</p> <p>General Manager, Reserve Bank of India, FIDD, MRO, Mumbai exhorted the Lead District Managers to ensure that all DLCC meetings are held strictly as per the calendar.</p> | <p>All Lead District Managers to inform DLCC calendar for 2016 to SLBC.</p> <p>All Lead District Managers to ensure strict adherence to the calendar in respect of conduct of DLCC meetings.</p> | <p>All Lead District Managers</p> <p>All LDMs</p> |
| 9 | Common Issues regarding Agricultural Finance | <p>Canara Bank vide their communication dated 10.11.2015 had raised certain issues regarding agricultural finance in the State. Representative of Canara Bank explained various issues to the House.</p> <p>While addressing some of the issues, Commissioner, Cooperation, Government of Maharashtra informed as under:</p> <p><u>Online facility for creation of charge by the banks</u> – 50% of the talukas in Maharashtra have gone online. Remaining to go online by March 2016. Bankers can register / remove charge online by March 2017.</p> <p><u>Scale of Finance</u> – SoF is reviewed every year by a committee comprising of members from Government of Maharashtra and NABARD. Some progressive farmers are also consulted. Banks' demand for parity of scale of finance for all districts will definitely be considered.</p> | | |



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| | | <p><u>Recovery Act</u> – Various departments are involved. Process of issuance of GR in respect of Implementation of Revenue Recovery Act in Maharashtra is in final stages.</p> <p>Convener, SLBC observed that some of the issues raised by Canara Bank were district specific and many were already resolved. He urged Government of Maharashtra to issue common guidelines to all District Collectors.</p> <p>Commissioner, Cooperation assured that such guidelines would be issued.</p> | Government of Maharashtra to issue common guidelines for all District Collectors for smooth coordination between the district administration and the Banks. | GoM |
| 10 | Approval of Targets Under District Plan Schemes – SMS & DIC Loans | Directorate of Industries, GoM vide communication dtd. 23.11.2015 informed Targets 2015-16 under Seed Money Scheme and DIC loans for approval. They have also informed nodal bank wise status as of 03.11.2015 under PMEGP – DIC Scheme for 2015-16. | All concerned to note the same for district wise - bank wise disaggregation. | All Banks All LDMs |
| 11 | District wise tentative target pertaining to KVIC for 2015-16 under PMEGP for | Khadi and Village Industries Commission, State Office, Maharashtra vide communication dtd. 09.11.2015 informed district wise tentative target pertaining to KVIC for 2015-16 under PMEGP for Maharashtra State along with | All concerned are requested to note the same for further compliance. | All Banks All LDMs |



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| | Maharashtra State | statement as of 09.11.2015 showing details of online applications received pertaining to KVIC under PMEGP during 2015-16 except Vidarbha Region. | | |
| 12 | MPBCDC Ltd – Bank wise position under Subsidy as of September 2015 | Mahatma Phule Backward Class Development Corporation Ltd. Mumbai vide their e-mail dtd. 23.11.2015 has informed bank wise position under subsidy as of September 2015. | All concerned are requested to note the same for further compliance. | All Banks All LDMs |
| 13 | Flow of Credit to Micro and Small Enterprises | <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>General Manager, Reserve Bank of India, FIDD, MRO, Mumbai informed the house about Hon'ble Prime Minister's Start Up India Programme which envisages that every bank branch must resolve to disburse loans for start-ups to tribals in the locality where there is any tribal habitation. In case there is no tribal habitation, the branch can provide loan to a dalit or a tribal for providing financial support and help dalit / tribal entrepreneurs to come up all over the country. He also informed that the programme to disburse loans for start-ups to the tribal / dalit / women entrepreneurs was in alignment with and complementary to existing</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>All banks to implement the Start-Up India programme through each of their branches for providing loans to Tribal / Dalit / Women Entrepreneurs. Progress made in this regard is to be submitted to SLBC for onward submission to Reserve Bank of India. First such report may be submitted by 15.12.2015.</p> | All Banks All Banks |



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| | | instructions of Reserve Bank of India to increase credit flow to the Micro sector and Priority Sector Lending guidelines. | | |
| 14 | Monitoring Flow of Credit to Various Sectors of Economy and Credit to Minority Communities | <p>Member Secretary, SLBC, informed that data has been compiled for information of higher authorities / controlling offices for initiating necessary action. Priority Sector targets including all sub sectors have to be achieved.</p> <p>Principal Secretary, Minority Development, Government of Maharashtra, reviewed the position of balances outstanding under flow of credit to the minority communities against number of accounts and reiterated that there was a need to review the accuracy in reporting of data. She observed that there was large variation in reporting from quarter to quarter.</p> <p>She also advised for study of activity wise data pertaining to finance to minority communities.</p> <p>She opined that minorities were unorganized and banks must reach out to them by physical spread of banking through branches, ATMs, mobile ATMs, Bank Mitras etc.</p> | <p>Banks to note and take remedial action in respect of achievement of targets and correction in data wherever necessary.</p> <p>Banks to ensure accuracy of data while reporting and recheck quarter over quarter progress for tracking large variations.</p> <p>Banks to focus on minority concentrated areas for providing banking services as per the list already circulated by SLBC and submit caste wise / section wise / activity wise data in prescribed format.</p> | <p>All Banks</p> <p>All Banks</p> |
| 15 | Other | Shri Byas, official from the State Election Commission informed the house that the Election Commission conducts elections of 30,000 local bodies and about 3 lakh public | All Banks may appoint a nodal officer for this purpose. State Election Commission to work out modalities in coordination with nominated nodal officers. | <p>All Banks</p> <p>State Election Commission</p> |



| Sr. No. | Agenda Item | Discussions Held | Action Point | Action by |
|---------|-------------|---|---|------------------|
| | | <p>representatives are elected every 5 years. However the elections are not synchronized. He also informed that about 80% of the local bodies from Maharashtra would be having their elections during the next 1.5 years. He expected the cooperation of the Banks in the endeavour of the State Election Commission to increase voter participation by display of banners / publicity material etc. in bank branch premises.</p> <p>Shri A.K. Singh, Dy. Gen. Manager, IFCI Ltd. New Delhi informed the house about the Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC). He also informed that it was an initiative of the Ministry of Social Justice and Empowerment, Government of India for promoting entrepreneurship and job creation in members of the scheduled caste. He urged the bankers to implement the scheme wholeheartedly.</p> | <p>All Banks to note the provisions of the scheme for implementation.</p> | <p>All Banks</p> |



Annexure II

List of Participants of 129th SLBC Meeting held on 26.11.2015 at Mumbai

| Sr. No. | Name of the Participant | Designation / Institution |
|---|--------------------------|---|
| 1 | Shri R. Athmaram | Executive Director, Bank of Maharashtra |
| State Government | | |
| 1 | Shri D.K. Jain | Additional Chief Secretary, Agriculture & Marketing |
| 2 | Smt. Meeta Rajivlochan | Principal Secretary, Directorate of Municipal Admn. |
| 3 | Smt. Jayashree Mukherjee | Principal Secretary, Minority Development |
| 4 | Shri Chandrakant Dalvi | Commissioner, Cooperation |
| 5 | Shri D.S. Salunke | Dy. Registrar, Cooperation |
| 6 | Shri Santosh Deharkar | Dy. Director, Directorate of Municipal Admn. |
| 7 | Shri Vilas Shinde | Dy. Director, Directorate of Industries |
| 8 | Shri D.P. Dohane | O.S. Directorate of Textiles, Nagpur |
| 9 | Shri R.B. Gupte | Director, MSME-DI |
| 10 | Mrs. V.C. Rane | Dy. Gen. Manager, LASDC |
| 11 | Shri V.S. Lade | Asstt. Director, KVIC |
| 12 | Shri Karol M. Salim | Dev. Officer, KVIC |
| 13 | Shri S.S. Ingle | Asstt. Dev. Officer, KVIC, Mumbai |
| 14 | Smt. Aruna Dalvi | Desk Office, KVIB, Mumbai |
| 15 | Shri Akash Puri | Y.P. MSRLM |
| 16 | Shri Pramod Temghare | FIC, MSRLM |
| 17 | Shri R.S. Kakade | Ind. Officer, D.I. Mumbai |
| Reserve Bank of India | | |
| 1 | Shri S. Ramaswamy | Regional Director, Maharashtra & Goa |
| 2 | Shri C. Patnaik | General Manager, FIDD, Mumbai |
| 3 | Shri A.S.V. Kameswar Rao | Dy. General Manager, Nagpur |
| 4 | Shri R. W. Salunke | Asstt. General Manager, FIDD, Mumbai |
| 5 | Ms. Mary Kochuvaried | Asstt. General Manager, FIDD, Mumbai |
| 6 | Shri S. Subramanian | Manager |
| NABARD | | |
| 1 | Shri U.D. Shirsalkar | General Manager, MRO, Pune |
| HUDCO | | |
| 1 | Shri R.S. Hari Krishnan | Senior Manager |
| IFCI | | |
| 1 | Shri Anil Kumar Singh | Dy. Gen. Manager |
| UIDAI | | |
| 1 | Shri P.P. Singh | Asstt. Director General |
| Scheduled Commercial / Apex Banks. | | |
| 1 | Shri Milind Deshpande | Asstt. Gen. Manager, National Housing Bank |
| 2 | Shri S.L.N. Prasad | Asstt. Gen. Manager, Allahabad Bank |
| 3 | Shri Akshay Mishra | Dy. General Manager, Andhra Bank |
| 4 | Shri N. Saketh Kumar | Manager, Andhra Bank |



| Sr. No. | Name of the Participant | Designation / Institution |
|-------------------------------|-------------------------|---|
| 5 | Shri R.E. Shende | Asstt. Gen. Manager, Bank of Baroda |
| 6 | Shri V.P. Mandekar | Manager, Bank of Baroda |
| 7 | Ms. Prema T. | Asstt. Gen. Manager, Bank of India |
| 8 | Shri S.S. Bhat | Chief General Manager, Canara Bank |
| 9 | Shri V. Jayakumar | Dy. Gen. Manager, Canara Bank |
| 10 | Shri A. Eswaramurthy | Asstt. Gen. Manager, Canara Bank |
| 11 | Shri O.P. Shrivastava | Asstt. Gen. Manager, Central Bank of India |
| 12 | Shri C.S. Meena | General Manager, Dena Bank |
| 13 | Shri R. Raghuraman | Dy. Gen. manager, Dena Bank |
| 14 | Shri P.K. Pegu | Dy. Gen. Manager, IDBI Bank |
| 15 | Shri S. Ravi | Dy. Gen. Manager, Indian Bank |
| 16 | Shri Swapnil Ghalwadkar | Senior Manager, Indian Bank |
| 17 | Shri Reyazul Haque | Asstt. Gen. Manager, Indian Overseas Bank |
| 18 | Shri N. Narendra Nath | Sr. Manager, Indian Overseas Bank |
| 19 | Shri K.K. Acharya | Gen. Manager, Oriental Bank of Commerce |
| 20 | Shri Sachin Birje | Oriental Bank of Commerce |
| 21 | Shri C.P. Agal | Dy. Gen. Manager, Punjab National Bank |
| 22 | Shri Vinayak Gaitonde | Sr. Manager, Punjab & Sind Bank |
| 23 | Shri A.K. Pandey | Dy. Gen. Manager, State Bank of Hyderabad |
| 24 | Shri Vivek Joshi | Manager, State Bank of Hyderabad |
| 25 | Shri V. Ramling | General Manager (NW-III), State Bank of India |
| 26 | Shri K.S. Anbalagan | Dy. Gen. Manager, State Bank of India |
| 27 | Shri R.K. Walvi | Asstt. Gen. Manager, UCO bank |
| 28 | Shri S.K. Panigrahi | Asstt. Gen. Manager, Union Bank of India |
| 29 | Shri Navin Kumar | Chief Manager, United Bank of India |
| 30 | Shri G.D. Krishnegowda | Sr. Manager, Vijaya Bank |
| 31 | Shri K.R. Narayanan | Asstt. Gen. Manager, Federal Bank |
| 32 | Shri Sameer Kulkarni | Regional Manager, ICICI Bank |
| 33 | Shri Abhay More | Regional Manager, ICICI Bank |
| Regional Rural Banks | | |
| 1 | Shri S.T. Sawant | Gen. Manager, Vidharbha Konkan Gramin Bank |
| Lead District Managers | | |
| 1 | Shri T.D. Gaikwad | LDM, AKOLA |
| 2 | Shri S.S. Ramteke | LDM, AMRAVATI |
| 3 | Shri A.R. Ghate | LDM, AURANGABAD |
| 4 | Shri G.B. Bokade | LDM, BEED |
| 5 | Shri P.M. Shende | LDM, BULDHANA |
| 6 | Shri Sube Singh | LDM, CHANDRAPUR |
| 7 | Shri S.S. Ekhare | LDM, DHULE |
| 8 | Shri S.M. Patil | LDM, GADCHIROLI |
| 9 | Shri Anil Kumar | LDM, GONDIA |
| 10 | Shri M.V. Madan | LDM, HINGOLI |
| 11 | Shri Dilip Thakur | LDM, JALGAON |
| 12 | Shri P.S. Kutwal | LDM, JALNA |
| 13 | Shri M.G. Kulkarni | LDM, KOLHAPUR |



| Sr. No. | Name of the Participant | Designation / Institution |
|--|-------------------------|---|
| 14 | Shri A.M. Mahajan | LDM, LATUR |
| 15 | Shri S.S. Kadam | LDM, MUMBAI CITY |
| 16 | Shri Gadadhar Sethi | LDM, MUMBAI SUBURB |
| 17 | Shri M.B. Mashankar | LDM, NAGPUR |
| 18 | Shri B.U. Waghmare | LDM, NANDED |
| 19 | Shri L.R. Khedekar | LDM, NANDURBAR |
| 20 | Shri A.D. Chavan | LDM, NASIK |
| 21 | Shri B.R. Dupargude | LDM, OSMANABAD |
| 22 | Shri A.B. Sawant | LDM, PALGHAR |
| 23 | Shri Ram Kharatmal | LDM, PARBHANI |
| 24 | Shri D.B. Deshmukh | LDM, PUNE |
| 25 | Shri T. Madhusudana | LDM, RAIGAD |
| 26 | Shri R.S. Pujari | LDM, SANGLI |
| 27 | Shri M. Y. Shirolkar | LDM, SATARA |
| 28 | Shri K.B. Jadhav | LDM, SINDHUDURG |
| 29 | Shri S.P. Patki | LDM, SOLAPUR |
| 30 | Shri R.G. Joshi | LDM, THANE |
| 31 | Shri V.K. Jangda | LDM, WARDHA |
| 32 | Shri S.S. Mehta | LDM, WASHIM |
| Insurance Companies | | |
| 1 | Shri M.S. Sawant | AGM, AIC of India |
| 2 | Shri Prashant Choudhari | DM (PG & S), LIC of India |
| 3 | Shri Hemant Sonkusare | Dy. Manager, LIC of India |
| 4 | Shri R. Roy | Chief Manager, New India Assurance Co. |
| 5 | Shri Kamal Singh | Chief Manager, New India Assurance Co. |
| 6 | Shri Ajesh A. | A.O. New India Assurance Co. |
| 7 | Ms. Ketki Sindekar | Div. Manager, Oriental Insurance Co. |
| Convener Bank – Bank of Maharashtra | | |
| 1 | Shri L.M. Deshmukh | GM, FI, Govt. Business & Convener, SLBC |
| 2 | Shri C.B. Arkatkar | DGM, Member Secretary, SLBC |
| 3 | Shri N.L. Kamat | Asstt. Gen. Manager, Priority |
| 4 | Shri Amit Teke | Senior Manager, SLBC |
| 5 | Shri P.M. Walunjkar | Manager, SLBC |