



AX1 / SLBC / 3838-3900/ 2021-22

21.09.2021

**All Members, SLBC – Maharashtra**

Madam / Dear Sir,

**Sub : Minutes / Action Points – 152<sup>nd</sup> SLBC meeting held on 27.08.2021**

Please find attached Minutes / Action Points of the 152<sup>nd</sup> SLBC meeting held on 27.08.2021 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 05.10.2021 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](https://www.bankofmaharashtra.in/slbc_meetings)>>

Yours faithfully,

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

**Minutes of the 152<sup>nd</sup> SLBC Meeting held at Mumbai on 27<sup>th</sup> August, 2021**

152<sup>nd</sup> SLBC meeting for the State of Maharashtra was convened on 27.08.2021 at Mumbai. Shri A. S. Rajeev, Managing Director & CEO and Chairman, SLBC, Maharashtra State presided over the meeting. Dr. Bhagwat Kishanrao Karad, Hon'ble Minister of State, Finance, Govt. of India was the Chief Guest for the meeting and addressed the SLBC forum on behalf of Central Govt.

The meeting was attended by Shri Suchindra Misra, Additional Secretary, Dept. of Financial Services, Govt. of India, Shri Debashish Chakrabarty, Additional Chief Secretary, Planning, Shri Aseem Kumar Gupta, Principal Secretary, Relief & Rehabilitation, Shri Anoop Kuamr Singh, Principal Secretary, Cooperation, Shri Eknath Dawale, Secretary, Agriculture, Dr. Hemant Wasekar, CEO, Maharashtra State Rural Livelihoods Mission, Shri Anil Kawade, Commissioner, Cooperation & RCS, Shri Dheeraj Kumar, Commissioner, Agriculture, Shri Ajay Michyari, Regional Director, Maharashtra & Goa, Reserve Bank of India, Ms Sangeeta Lalwani, Regional Director, Nagpur, Reserve Bank of India and Shri G S Rawat, Chief General Manager, NABARD. Senior Executives of Reserve Bank of India, NABARD, Member Banks, State Government officials and Lead District Managers also attended the meeting.

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.

Chairman, SLBC, Maharashtra welcomed the dignitaries and informed the house about agenda items that would be covered during the course of the meeting and shared his thoughts on the importance of SLBC forum. He requested the State Government to look into long pending issues of bankers as regards to Notifying all District Headquarter Towns, all Talukas / Tehsil Headquarter Towns, all areas of Municipal Corporations (Mahanagarpalika), Municipal Councils (Nagarpalika), etc. for creation of Equitable Mortgage & Facility of Online Charge creation on 7/12 extracts in the State of Maharashtra. He gave the House an analytical overview of achievements under Annual Credit Plan up to the first quarter of FY 2021-22, Special Economic Packages under Atmanirbhar Bharat, KCC Saturation Campaign and Financial Inclusion with progress thereon. He assured the



Government officials that Banks in the State, will continue to participate wholeheartedly in disbursements under Annual Credit Plan as well as in other programmes of the State and Central Governments.

Shri M.A. Kabra, 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 agenda items and highlighted the importance of SLBC meetings. He thanked all the stake holders for their active support and assured all the officials of the State Government that SLBC under the guidance of Reserve Bank of India, NABARD and with active cooperation of all the Member Banks shall continue to work, hand in hand with the State Government and other stake holders, to attain new heights for the State under the present challenging scenario.

Minister of State, Finance, Govt. of India advised Member Banks to improve credit disbursal under Agriculture sector, Pradhan Mantri Mudra Yojana and also support new Start ups to promote entrepreneurship in the State.

Various Government officials provided their valuable inputs during course of discussions.

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

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

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

ॐॐॐ



Annexure – I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 151 <sup>st</sup> SLBC Meeting dt. 12.03.2021	<p>The minutes of 151<sup>st</sup> SLBC Meeting dt. 12.03.2021 were placed as an annexure in the agenda.</p> <p>The minutes of 151<sup>st</sup> SLBC meeting were confirmed.</p>	--	--
2	<p>Review of Credit Disbursements by banks</p> <p>a) Achievement under ACP of the State, Priority Sector Lending</p>	<p>An analytical presentation on ACP for the last 3 years &amp; for the quarter ended June, 2021 was given to the House. It was highlighted that the State has accepted ACP an ambitious target of Rs. 4,61,080 crore under Priority Sector despite of COVID-19 pandemic effects and the achievement was 23% of the annual target for the first quarter. Member banks were urged to make all out efforts to achieve the set goals during the remaining period of the FY.</p> <p>Additional Secretary, DFS, Gol drew attention of house towards implementation of ongoing campaigns / schemes i.e. KCC Saturation, PMSVANidhi, etc. and advised banks to focus on achievement of targets</p>	<p>Member Banks to make further efforts to achieve / surpass the set target under ACP 2021-22</p> <p>Member Banks to focus more on financing under KCC Saturation &amp; PMSVANidhi and ensure timely achievement of targets.</p> <p>Private Sector Banks to focus on</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Private Sector</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>under these schemes to benefit needy people and informed that the monitoring of the same is being done at highest level. He observed that Achievement under Priority Sector Target for the first quarter is good at 23 %, however pointed out that share of Private Sector Banks needs considerable improvement.</p> <p>Secretary, Agriculture, GoM observed that Investment Credit Disbursement under Agriculture sector is not up to the mark and advised to increase finance under Agriculture Infrastructure Fund Scheme to enable achievements under Term Loan segment on higher side. He further informed house that Govt. of India is going to review progress under the various agriculture schemes scheme like KCC Saturation, Agri. Infrastructure Fund on 06.09.2021 and requested for disposal of proposals under the scheme on priority &amp; inclusion of already sanctioned proposals under the scheme.</p> <p>Dovetailing of various schemes (like ACABC, FPOs, Govt. Sponsored schemes etc.) with the Agriculture Infrastructure Fund, so that the end borrowers get benefits of both the</p>	<p>achievement of targets under Priority Sector Lending.</p> <p>Member Banks in the State are requested to sensitize field functionaries not to keep proposals pending under AIF scheme and canvass agriculture investment credit portfolio to find out eligible proposals under AIF for uploading on AIF portal</p>	<p>Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Disbursement of Crop Loans under Annual Credit Plan	<p>schemes.</p> <p>A 3-year comparative performance under crop loan disbursement as of 15.08.2021 was presented to the House and it was informed that achievement is 66% of the Kharif season target for the FY 2021-22.</p> <p>Commissioner, Cooperation, Govt. of Maharashtra observed that performance of commercial Banks in the Districts like Beed, Buldhana, Dhule, Jalgaon, Hingoli, Jalna, Latur, Parbhani is not up the mark and needs considerable improvement.</p> <p>Principal Secretary, Cooperation, Govt. of Maharashtra observed that contribution of PSBs and Pvt Sector Banks under crop loan disbursement is dismal. He also informed house that State Govt. has disbursed debt waiver amount of more than Rs.38,000 crores under two debt waiver schemes namely, CSMSSY, 2017 &amp; MJPSKY,2019 and therefore, Banks in the State must strive to cover all debt waiver beneficiaries through refinance.</p> <p><b>Principal Secretary, Finance requested Banks to initiate</b></p>	<p>Commercial Banks to make further efforts to achieve / surpass the set target of Crop loan disbursement before 30.09.2021</p> <p>To reduce disparity in financing under Crop loan disbursement, it is requested to devise suitable strategies in Marathwada &amp; Vidharbha Regions</p>	<p>Commercial Banks</p> <p>Commercial Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p><b>necessary actions on following points :</b></p> <ul style="list-style-type: none"> <li>i. Out of total Crop Loan disbursement of Rs.24,712 crores, share of DCCBs is Rs.13,200 crores i.e. more than 50%.</li> <li>ii. Performance of Banks in Marathwada &amp; Vidharbha regions is poor.</li> <li>iii. SLBC may communicate separately to low performing banks regarding poor performance in crop loan disbursement.</li> </ul> <p>Minister of State, Finance, Govt. of India observed that there is a comparatively low disbursement in Marathwada and Vidharbha regions owing to inadequate staff and non-staying of staff at Head Quarters in rural areas. He advised Member Banks in the State to make comparative study in Marathwada &amp; Vidharbha regions in respect of number of applications received and of which how many number of applications are sanctioned.</p> <p>Chairman, SLBC while responding to the queries raised by various authorities informed that proper sensitization of Banks in the State</p>	<p>SLBC, Maharashtra to write a letter Member Banks falling short of desired achievement in crop loan disbursement</p> <p>Member Banks to advise field functionaries / staff working at rural branches to perform duties by staying at Head Quarter to achieve desired</p>	<p>SLBC, Maharashtra</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>would be carried out to reach at the level of 90% by the end of Sept., 2021 under crop loan disbursement. He further, informed that owing to merger of Nationalized Banks, rationalization of Bank branches is underway and assured that wherever required, Banks in the state would be advised to depute suitable staff in rural areas during Kharif season.</p> <p><b>Points addressed by CGM, NABARD :</b></p> <p>a) 26 districts in the State have reported lower achievement under crop loan disbursement (less than 50% of the annual ACP target). In addition to periodical review by District Collectors at the district level, controlling offices of the banks may also review the performance of the respective Districts on a regular basis against the ACP targets under crop loan and priority sector lending. The 4800 FiDgi Camps conducted by DCCBs and RRBs during July 2021 with sponsorship from NABARD, has resulted in significant improvement in awareness and credit off-take in the State. The commercial banks may undertake crop loan financing in a campaign</p>	<p>results in Crop Loan disbursement.</p> <p>State Heads of Member Banks are also requested to ensure adequate staff is posted at rural branches to serve farmers / customers during peak season like kharif.</p> <p>The commercial banks may undertake crop loan financing in a campaign mode to improve credit flow under crop loan.</p> <p>LDMs of low performing districts (less than 50% crop loan disbursement achievement) are requested to coordinate with Dist Coordinators of Member Banks for bridging the gap between Target vis-à-vis achievement.</p> <p>Member Banks to ensure achievement of annual targets pertaining to crop loans, Agri term loans, KCC to Animal Husbandry, Dairy and fisheries and coverage of PM Kisan beneficiaries.</p>	<p>Member Banks</p> <p>Commercial Banks</p> <p>LDMs of low performing districts</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>mode to improve credit flow under crop loan.</p> <p>b) The persistent low credit off-take in Vidharbha and Marathwada regions of the state may be attributed to the rainfall deficiency and lower levels of irrigation in these regions (irrigation efficiency of 14% as compared to 23% for the State). The recurrence of drought spells in these regions has led to crop failures and resultant repayment defaults by farmers making them ineligible for fresh finance.</p> <p>In order to improve irrigation efficiency in these dryland regions, NABARD has sanctioned financial assistance under its NABARD Infrastructure Development Assistance (NIDA) for completion of 68 out of 91 projects under the Baliraja Jal Sanjivani Yojana. The completion of these projects will create an irrigation potential of 1.82 lakh ha. across 14 drought prone districts of these regions and increase the credit absorption capacity of these areas.</p> <p>c) In order to take the Indian</p>	<p>Member Banks &amp; LDMS to take into consideration</p>	<p>Member Banks &amp; LDMS</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Agriculture to the next level and also safeguard the production credit being extended to the farmers, bankers may make efforts to:</p> <p>Extend finance to post harvest facilities under the Agriculture Infrastructure Fund.</p> <p>Extend credit to the graduates trained under the Agri clinics and Agribusiness Centre (ACABC) Scheme who have set up their own enterprise but are in requirement of bank finance. Under the ACABC scheme in the state, 17,000 graduates have been trained and 7,000 such graduates have set up consultative/advisory and input supply units but only 500 of them have been extended credit support by banks. The bank finance to such graduates will indirectly cater to the pre harvest requirement of the farmers.</p>		Member Banks
	<p>b) KCC loan, Crop Insurance under PMFBY</p> <p>KCC (Crop Loan)</p>	<p>As per agenda item no. 2 (a)</p> <p>The House was informed that the scheme was being implemented from Kharif, 2016 in the State in which 15</p>	Member Banks to note the important changes and follow the guidelines, strictly including extended timeline and	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Crop Insurance under PMFBY	Kharif and 6 Rabi crops were covered.	daily sensitization training sessions.	
	c) Lending towards Government Sponsored Schemes (GSS)	The House was informed that the targets and progress under various GSSs were mentioned in the Agenda notes and appealed to all implementing agencies to provide data regularly at fixed periodic intervals. Member Banks were urged for quick disposal of Government Sponsored loan proposals for achievement of targets set for various schemes.	Lead District Managers to spread awareness about the schemes and review bank wise / branch wise pendency of proposals under GSS during DLCC meetings as regular agenda point.  Member banks to increase flow of credit towards GSSs and achieve / surpass the allotted targets for the FY 2021-22.	LDMs  Government Corporations / Agencies
	c 1) MSRLM	<b>CEO, MSRLM has highlighted few of the following concerns in respect of SHG Bank Linkage programme :</b>  i. To ensure clearing of pendency under SHG loans (25,153) & account opening on priority basis.  ii. 100% Coverage of all eligible SHG members & their spouses under PMSBY and at least 70% of them under PMJJBY insurance schemes.	All Member banks to ensure that there is no pendency in opening of accounts under SHGS as well as credit linkage thereof	Member Banks
	2) LASDC	iii. Sanctions in Marathwada and Vidharbha are very low and requested Member Banks to focus	Corporations / agencies to provide monthly Bank wise and District wise progress reports pertaining to targets	Corporations / agencies
	c 3) MSOBCFDC			



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		on improvement of the same.	vis-à-vis achievements regularly to SLBC.	
	c 4) LIDCOM	iv.SLBC to issue advisory to those banks where there is a high pendency in SHG loans and SHG SB account opening.	All Member Banks to ensure quick disposal of loan applications and ensure zero pendency. In case of rejection of a loan application, due justification for rejection to be provided.	
	c 5) MPBCDC	Corporations / agencies were requested to provide Bank wise and District wise targets vis-à-vis achievements for FY 2021-22 through monthly progress reports in standard formats for ease in reviewing and monitoring the progress.	Member Banks to ensure quick disposal of all pending proposals under CMEGP, PMEGP, ECLGS, PMSVANidhi, etc. and ensure that there is no lime lag between sanctions and disbursements.	Member Banks
	c 6) PMEGP			
	c 7) Shabari Adivasi VaVitta Vikas MahamandalMar yadit	Member Banks were requested for quick disposal of loan applications received under various Government Corporations. In case of rejection of loan application if any, it was suggested to give due justification for rejection.	Member Banks to popularize Credit Linked Subsidy Scheme (CLSS) and extend the benefit of the subsidy under PMAY to all eligible beneficiaries.	Member Banks LDMs
	c 8) APAMVMM			
	d) Flow of credit to MSMEs and for affordable housing			
	MSMEs	The House was informed about	Member Banks to consider eligible	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Affordable Housing	<p>achievements under credit to MSME Sector through regular channels as well as through Emergency Credit Line Guarantee Scheme (ECLGS) SUI and Pradhan Mantri Street Vendors' AtmaNirbhar (PMSVANidhi) Scheme.</p> <p>The House was informed about achievements under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Aawas Yojana (PMAY) as informed by NHB and Member Banks. MoS, Finance, Govt. of India informed house about discussion held during DISHA committee at Aurangabad wherein it was informed that progress in the district under sanction of housing for all is very slow and only 30 houses are sanctioned till date by the Govt.</p> <p>DGM , Maharashtra State Coop Bank requested house for inclusion of DCCBs to finance housing loans which are eligible for coverage under PMAY.</p> <p>Principal Secretary, Cooperation, GoM suggested for inclusion of good performing DCCBs initially, to finance under housing loans to be made eligible for PMAY.</p> <p>Representative of National Housing</p>	<p>proposals under the scheme and strive to improve performance.</p> <p>MHADA / Concerned Dept of Govt. of Maharashtra to refer matter of inclusion of DCCBs under Housing loan financing to be made eligible under PMAY Subsidy</p>	MHADA



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	e) Grant of Education loans	<p>Bank informed house NHB is the nodal agency for disbursing PMAY subsidy to Member Lending Institutions and Ministry of Housing &amp; Urban affairs, Govt. of India is the authority to include Member Lending Institutions for inclusion under PMAY.</p> <p>CGM, NABARD agreed with the views of stakeholders and requested that Rural Co-operative Banks may be made eligible for extending support under PMAY (Pradhan Mantri Awas Yojana) as an implementation agency since they have wide coverage in rural areas. This will increase the coverage of the scheme in rural areas.</p> <p>MoS, Finance, Govt. of India advised to send representation to Govt. of India to consider DCCBs under the scheme.</p> <p>The House was informed about position of disbursement of Education loans as of 30.06.2021 to the House.</p> <p>MoS, Finance, Govt. of India appealed Bankers to consider in reduction of ROI under Education loan.</p>	<p>Member Banks to finance eligible students under IBA's Model Education Loan Scheme and improve performance.</p> <p>Member Banks may consider to reduce ROI charged to Education Loans.</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>f) Progress under SHG Bank linkage</p> <p>g) Pledge Financing against NWRs to farmers - Progress as of 30.06.2021</p>	<p>General Manager &amp; Convenor, SLBC, Maharashtra informed house that ROI under Education loan varies from bank to bank in the range of 8.60 to 9.50% and is applied on simple basis during the repayment holiday / Moratorium period and compounded after moratorium.</p> <p>The House was informed about performance under SHG Bank Linkage Programme as of 30.06.2021.</p> <p>The House was informed about District wise / Bank wise progress report as of 30.06.2021 pertaining to pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers being included in the agenda notes.</p> <p>It was also informed house regarding rolling out of use of Block Chain Technology while financing NWRs, which will help Banks to avoid possible frauds arising out of physical receipts, owing to use of encrypted data through block chain by Maharashtra State Warehouse Corporation, Govt. of Maharashtra and requested Member Banks to board on platform created by</p>	<p>Member Banks to sensitize filed functionaries to process SHG loans and SB account opening forms within stipulated time period.</p> <p>Member Banks to onboard themselves on the Online Platform created by Maharashtra State Warehouse Corporation to finance more under NWRs</p>	<p>Member Banks</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		MSWC on the lines of M S Cooperative Bank to start financing in online mode.		
3	Saturation of PM- KISAN beneficiaries under Kisan Credit Cards	<p>The House was informed about ongoing KCC Saturation Campaign &amp; progress thereof.</p> <p>MoS, Finance, Govt. of India informed house about monitoring of KCC saturation programme at highest level of the Central Govt. and advised to cover all eligible PM KISAN beneficiaries under the ambit of KCC.</p> <p>Progress under the subject matter as regularly reviewed by Dept. of Financial Services on weekly basis was also informed to the House.</p> <p>It was informed that SLBC has independently held VC with Member Banks including that of RRBs and DCCBs, thereby interacting directly with the KCC Nodal Officers of these Banks so as to improve issuance of KCC to PM Kisan beneficiaries.</p> <p>Principal Secretary, Cooperation requested Member Banks for focusing</p>	<p>Member Banks to reconcile data on portal with actual proposals received and accord fresh KCC sanctions as per guidelines issued by DFS / IBA / RBI from time to time.</p> <p>Member Banks to create awareness among farmers pertaining to activation of RuPay cards given to KCC account holders as well as activation of inoperative KCCs.</p> <p>Lead District Managers to review the position in all Block level / District level meetings, spread awareness and coordinate the activity.</p>	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>on Agri. allied sector like Dairy, fishery, poultry to sanction KCCs</p> <p>Commissioner, Cooperation &amp; RCS, GoM requested Member Banks to set target of coverage of 100 % uncovered PM KISAN beneficiaries.</p>		
4	<p>CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of (SSCs) DCC</p>	<p>The House was informed about the CD Ratio of Maharashtra State. It was also informed that as of 30.06.2021, four Districts viz. Bhandara, Chandrapur, Gadchiroli and Gondia were having CD ratio below 40%. Concerned Lead District Managers were advised to ensure that the CD ratio of the district is maintained above 40% and is improved further. They were requested to continue implementing the strategies to improve CD Ratio further in consultation with the Banks operating in the area. Member Banks having branches in these 4 Districts were requested to analyse / monitor performance of their branches having low CD Ratio and make concerted efforts for improvement in the same.</p> <p>MoS, Finance, Govt. of India advised Banks to look into issue of opening of</p>	<p>Lead District Managers of Bhandara, Chandrapur, Gadchiroli and Gondia Districts to ensure that position is monitored in every Block level / District level meeting, CD ratio of the district does not slip below 40% and is improved further. Concerned Lead District Managers also to ensure that meetings of SCCs of DCCs are held without fail wherein strategies for improvement in CD Ratio are chalked out for improvement in CD Ratio.</p> <p>Member Banks having branches in Bhandara, Chandrapur, Gadchiroli and Gondia Districts to make concerted efforts in coordination with respective Lead District Managers and District Machinery by adopting measures like SHG Credit Linkage, KCC saturation, finance to Dairy, Animal Husbandry, scouting and sanctioning proposals under MUDRA / Stand Up India etc. for</p>	<p>LDMs of Bhandara, Chandrapur, Gadchiroli and Gondia Districts</p> <p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Bank branches in Rural and Semi urban areas and asked for SOP on the same</p> <p>Chairman, SLBC, Maharashtra informed that every bank is having its' own Branch Opening policy on the lines of Reserve Bank of India guidelines. At district level, LDMs are authorized for inclusion of issue of opening of bank branches in the district during DLCC meetings and follow up with particular Member Banks for opening of branches as per allotment.</p> <p>General Manager &amp; Convenor, SLBC, Maharashtra informed that BC &amp; CSP models are also becoming very much popular in rural areas for providing door step services to bank customers</p>	<p>improvement in CD Ratio of their branches and consequently of respective Districts.</p> <p>LDMs and Member Banks to cover uncovered villages as per allotment during DLCC meetings at District Level</p>	<p>LDMs and Member Banks</p>
5	Position of NPAs in respect of Schematic Lending, Certificate Cases and Recovery of NPAs	<p>The House was informed that figures pertaining to NPAs under Agri, Crop Loans, MSME and MUDRA were included in the agenda notes.</p> <p>All Member Banks were requested to ensure that position of NPAs is submitted, without fail so that the same can be reviewed, corrective measures</p>	<p>Member Banks &amp; more particularly M S Cooperative Bank to submit NPA data as per prescribed format without fail.</p>	<p>Member Banks / M S Cooperative Bank</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		for improvement in recovery can be suggested / adopted and overall growth in NPAs can be arrested effectively.		
6	Review of restructuring of loans in natural calamity affected districts in the State, if any	<p>The House was informed about heavy rainfall / landslides, which has resulted in loss of crops, business units, etc. to the greater extent in few districts of the State</p> <p>Govt. of Maharashtra vide notification dated 12.08.2021 has declared 5318 villages as Naturally Calamity affected and advised various scheduled commercial banks to initiate necessary relief measures in the affected villages as per Reserve Bank of India guidelines mentioned dated 17.10.2018</p> <p>Principal Secretary, Relief and rehabilitation, GoM requested SLBC and LDMS to monitor the progress in the subject matter and provide related data from time to time</p>	<p>Member Banks to ensure to restructuring of all eligible Agri / MSME advances as per extant Reserve Bank of India guidelines.</p> <p>SLBC to circulate Natural Calamity format to Member Banks and submit information on regular basis</p>	<p>Member Banks</p> <p>SLBC</p>
7	Review of Financial Inclusion initiatives, expansion of banking network and Financial Literacy			



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	a. Status of Opening of banking outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centers (URCs)	The House was informed about Reserve Bank of India's instructions to align the roadmap with revised guidelines on Branch Authorization Policy. It was informed that in the State, Axis Bank, Bank of India, Canara bank, Punjab National Bank and State Bank of India are still to open CBS enabled outlets as per allotment during DLCC meetings. Further, it was also informed that in Nandurbar District 17 Banking outlets are identified by DLCC, Nandurbar District and thus requested PNB, Canara Bank, Union Bank of India, Bank of India, ICICI bank, Axis Bank and IPPB to open branches at allotted centers.	PNB, Canara Bank, BOI, ICICI, Axis Bank, IPPB, UBI to look into opening of banking outlets allotted centers in the State as well as in Nandurbar district	PNB, Canara Bank, BOI, ICICI, Axis Bank, IPPB, UBI
	b. Review of operations of Business Correspondents – Hurdles / issues involved	The House was informed that the main issues of Bank Mitras were delay in resolution of technical hurdles relating to PoS machine, debit card reader, printer, etc.  Member Banks in coordination with their respective vendors to resolve the issues faced by BCs on priority	Member Banks in coordination with their respective vendors to resolve the issues faced by BCs on priority	Member Banks
	c. Progress in increasing digital modes of payment in the state, provision of	It was opined that in case of DBT, Aadhaar Seeding and Aadhaar authentication was an ongoing process	Member banks to identify villages which are facing connectivity issues and share the list with DoT through	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state	and credit of benefits to accounts of intended beneficiaries was a well-established process in Banks where no manual intervention was involved.  Joint Secretary, Dept. of Financial Services advised to raise Connectivity issues at Central Level as well	respective Lead District Managers to resolve the issue.  LDMs / Member Banks to raise c Connectivity issues at Central Level as well, through SLBC	LDMs/ MBs/ SLBC
	d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	The house was informed about Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication	Members Banks to create / spread awareness about Aadhaar seeding of accounts, through their various camps, especially, through Financial Literacy Centers	Members Banks
	e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by banks (Particularly Digital Financial Literacy)	Government of Maharashtra, Education Department was requested to explore the possibility of including Financial Education in the school Curriculum.  Government of Maharashtra, Education Department vide letter dtd. 11.12.2020 to Reserve Bank of India has informed that the matter was under their consideration.	Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school curriculum in subjects like History, Marathi, Math, Geography, Economics, Political Science and Civil Governance	-
	f. Creating awareness about various schemes, subsidies, facilities e.g.	The House was informed about various schemes, subsidies implemented by the Central and State Government	Member banks to note the various schemes, subsidies implemented by the Central and State Government	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	Crop insurance, renewable energy			
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain	<p>Reserve Bank of India and NABARD have already provided guidance to Member Banks as under:</p> <p>Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.</p> <p>Bank of India informed forum about signing of MoU with MAGNET, Govt. of Maharashtra for generating leads and promoting FPOs in the State of Maharashtra.</p> <p>Principal Secretary, Cooperation, Govt. of Maharashtra appealed other Member Banks in the State to come forward to have such type of tie ups so as to focus on various avenues available under Value Chain / Supply Chain financing</p> <p>CGM, NABARD informed house that in the State of Maharashtra, 352 Farmer Producer Organizations (FPOs) have been promoted by NABARD. Under the</p>	Member Banks are requested to study the aspects involved and issues, if any specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be suitably discussed.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Central Sector Scheme for promotion of 10,000 FPOs, against a target of 59 FPO promotion in the State in 2020-21, 32 have been registered. Apart from NABARD, SFAC, State Govt. are also promoting FPOs in the State. In the unprecedented times of COVID pandemic and lockdown, FPOs have contributed in a large way for doorstep supply of perishables to the customers as also provided various services to farmers. Bankers may proactively extend credit to the FPOs.</p>		
	<p>h. Status of Financial Inclusion in the State of Maharashtra</p> <p>A) PMJDY</p>	<p>It was informed that as of 30.06.2021, Banks in Maharashtra have opened 3.01 crore accounts of which 1.68 crore accounts are from Rural area. Balance in PMJDY accounts is to the tune of Rs. 9,911 crore. No. of RuPay cards issued is 2.11 crore (70%) and 2.52 crore accounts (87%) have been seeded with Aadhaar number.</p> <p>MoS, Finance, Govt. of India informed house that opening of 42.50 crore accounts is just the beginning towards holistic financial inclusion every Indian</p>	<p>Member Banks to target every individual adult member to cover under PMJDY</p> <p>Member Banks and LDMs to target every adult individual to open PMJDY account, who is out of mainstream of banking</p>	<p>Member Banks</p> <p>Member Banks &amp; LDMs</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	B) PMMY	<p>Citizen and appealed Member Banks and LDMS to cover every individual adult member under PMJDY who is out of reach of mainstream banking</p> <p>The House was informed about progress under implementation of PMMY in the State.</p> <p>It was observed that performance under PMMY was lower than that during corresponding period of previous year. The same was attributed to lockdown during major part of the first two quarters of the current FY and Member Banks were requested to make concerted efforts for improvement in performance under Kishor and Tarun category of MUDRA loans.</p>	<p>Member Banks to make concerted efforts to enhance contribution of Kishor and Tarun category beneficiaries under total MUDRA loan</p>	Member Banks
	C) Stand Up India (SUI)	<p>The House was informed about achievement under Stand Up India as of 30.06.2021 and observed that the performance was not up to the mark. Member Banks were urged to make concerted efforts for achieving the simple target of one SC / ST and one woman beneficiary per branch. It was suggested that Urban and Metro branches of Banks may give more thrust to sanctioning proposals under</p>	<p>Member Banks to note changes in SUI and ensure to complete target under SUI</p>	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	D) APY	<p>SUI.</p> <p>It was informed that Member Banks to make use of recent amendments in SUI scheme in terms in reduction in margin from 25 to 15 % and addition of agri. allied activities for coverage under SUI.</p> <p>The House was informed that the scheme was very good, especially for persons from the unorganized sector. Member Banks were urged to make all out efforts for popularizing the scheme. It was suggested that contract workers from the firms of Corporate Borrowers of Banks may be targeted for the purpose.</p> <p>Representative of PFRDA appreciated the efforts of Member Banks and Lead District Managers in the State for progress of APY enrollment.</p>	<p>Member Banks to continue scouting for enrollments under APY and popularize the scheme.</p>	<p>Member Banks</p>
	E) PMJJBY / PMSBY	<p>The House was informed about progress under implementation of PMJJBY and PMSBY in the State. Member Banks were requested to ensure fresh enrollments as well as renewals. It was also requested to ensure collection / remittance of related</p>	<p>Member banks to scout for fresh enrollments aggressively as well as ensure renewals and collection / remittance of premia on time.</p>	<p>Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>i. Identification of Digital District for the State of Maharashtra</p>	<p>premia on time.</p> <p>The House was informed that Nandurbar was selected as the District to be 100% Digitally Enabled by 31.03.2021. It was informed that % coverage under eligible operative Saving Bank accounts as of 30.06.2021 is 98.47 % and that of Current accounts is 99.33 %.</p> <p>Chairman, SLBC, Maharashtra on behalf of all Member Banks assured house all concerted efforts will be undertaken to make Nandurbar district 100% digitalized as at the end of Sept., 2021</p> <p>The house was informed about selection of one more district i.e. Osmanabad to be 100% digitally enabled by 15.08.2022 as per Reserve Bank of India Letter No. FIDD.CO.LBS.No.71339 / 02.01.001 / 2021-22 dated 14.07.2021 &amp; requested Lead District Manager, Osmanabad and Member Banks to initiate necessary steps in this regard</p> <p>General Manager, Reserve Bank of India, FIDD, MRO drew attention of</p>	<p>All Member Banks to make concerted efforts to achieve the set goal before 30.09.2021</p> <p>Lead District Managers of Osmanabad &amp; Nanded and Member Banks to initiate necessary steps to ensure awareness among different stakeholders regarding Objective &amp; Timeline of the programme along with strategies to on-board individuals/merchants/traders/businesses/utility service providers through (a) provision of digital modes of payment, (b) creation of necessary digital infrastructure for handing transactions, (c) spread of digital financial literacy</p>	<p>Member Banks</p> <p>Lead District Managers, Osmanabad, Nanded and Member Banks</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	<p>j. List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App</p> <p>k. Targeted Financial Inclusion Intervention programme</p>	<p>forum towards suggestion given by Reserve Bank of India officials during Sub-committee meeting on Deepening of Digital payments towards identification of one more district i.e. Nanded and requested for inclusion of the same as one more additional district along with Osmanabd District.</p> <p>The House was informed that out of 3 pending villages uncovered as of 31.07.2021 shared by Department of Financial Services, New Delhi, only two villages are remained to be covered.</p> <p>The house was informed that in addition to Nandurbar &amp; Osmanabad Districts, Gadchiroli &amp; Washim districts are also included under TFIIIP programme. LDMs of these aspirational districts are advised to regularly hold DLIC Meetings &amp; distribute block wise targets among Banks. They are also requested to update Dept. of Financial Services portal on regular basis.</p> <p>State Govt. was requested to call meeting of SLIC under TFIIIP, immediately.</p>	<p>among individuals and businesses for encouraging them to adapt digital modes of payment.</p> <p>BOB to cover villages with BC points and update record on Jan Dhan Darshak App</p> <p>LDMs of all aspirational districts to regularly hold DLIC meetings in respect of TFIIIP and as also distribute Block wise targets to Banks and upload TFIIIP progress on the portal created by Mission Office, Dept. of Financial Services on regular basis</p> <p>State Govt. is requested to hold State Level TFIIIP Meeting at the earliest</p>	<p>Bank of Baroda</p> <p>LDMs of Aspirational Districts</p> <p>PS, Finance, Govt. of Maharashtra</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
8	Discussion on improving rural infrastructure/ credit absorption capacity	<p>The House was informed about various Government Policies for information of all concerned stakeholders.</p> <p>In respect of Model Land Leasing Act, 2016, Govt. of Maharashtra is requested to present the status of the same.</p>	State Government is requested to inform further progress in respect of Implementation of Model Land Leasing Act, 2016 in the State.	GoM
9	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	<p>Skill Development</p> <p>The House was informed about various Government Schemes launched for skill development of the youth which will help them towards employment generation.</p> <p><b>RSETIs</b></p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 12.08.2021.</p> <p><b>FLCs</b></p> <p>It was informed that a detailed review of functioning of RSETIs was taken during the SLBC sub-committee meeting dtd. 12.08.2021</p>	Member Banks & RSETIs to fulfill the credit needs of RSETI trained candidates as per their requirement	Member Banks & RSETIs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
10	Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements	<p>The House was informed about the progress made so far under the Central Government's ambitious programme of Digital India Land Record Modernization programme (DILRMP), sharing of 7/12 Extract data-Signing of MoU with Settlement Commissioner &amp; Land Records, Pune.</p> <p>It was also requested that State Govt. to consider creating facility for Online Creation in respect of 7/12 extracts as per advise of Dept. of Financial Services &amp; Ministry of Rural India, Govt. of India in coordination with SLBC, Maharashtra</p> <p>The State Government was once again requested to arrange to notify all District Headquarter Towns, all Talukas/ Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the</p>	<p>Remaining Member Banks to enter into MoU with State Government regarding sharing of 7/12 extracts.</p> <p>Dept of Settlement Commissioner &amp; Director of Land Records, Govt. of Maharashtra to initiate necessary steps for Creation of Online Charge facility in coordination with SLBC, Maharashtra by studying models of other States like Karnataka, MP, Gujarat, Telangana, UP.</p> <p>Representative of Govt. of Maharashtra on behalf of Dept of revenue informed house that Dept is positive to take forward above issue for it's resolution and requested for separate meeting on the subject matters involving concerned stakeholders</p> <p>Revenue Department, Government of Maharashtra to notify all District Headquarter Towns, all Talukas / Tehsil HQ Towns, etc. for creation of Equitable Mortgage in the State of</p>	<p>Member Banks</p> <p>DSC &amp; DLR, GoM and SLBC, Maharashtra</p> <p>Revenue Department, GoM issued GR dated 06.09.2021</p>



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		State of Maharashtra	Maharashtra.	notifying all Dist. HQs, Talukas, Towns and villages as notified places for creation of Equitable Mortgage by Banks in the State
11	Doubling of Farmers' Income by 2022	The House was informed about benchmarks developed by NABARD for monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022."	All Member Banks to provide data for the FY 2020-21 for inclusion and discussion during Qtly SLBC Meetings	Member Banks
12	Management of Data Flow at LBS Fora - Procedure	<p>It was informed that as per the instructions of Reserve Bank of India, till date, five Implementation Committee Meetings were held with the Member Banks, LDMs and officials from Reserve Bank of India and NABARD.</p> <p>As per latest available report, Maharashtra State Cooperative Bank (DCCBs) is yet to upload data on New MIS System.</p> <p>Remaining Member Banks to upload MIS data as per new MIS system</p>	Maharashtra State Coop bank (DCCBs) to upload MIS data as per New MIS system for the quarter ended June, 2021 & be in readiness for Sept., 2021 Quarter data from next quarter onwards.	Member Banks



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
		before 30.06.2021 and be in readiness for uploading data of March, 2021 quarter from next quarter onwards.		
13 & 14	Issues flagged by Member Banks and LDMs Issues Remaining Unresolved at DCC / DLRC meeting	<p>It was informed that no issue that had remained unresolved at DCC / DLRC meeting held during the quarter ended June, 2021. Member Banks were requested to escalate district level issues only if unresolved at DLCC level through respective Lead District Managers.</p> <p>Lead District Manager, Dhule flagged issue of extending relief / waiver to the accounts where minor child is survived behind after demise of both the parents due to COVID-19.</p>	<p>Member Banks to escalate District Level issues, only if unresolved at DLCC level through Lead District Manager.</p> <p>Chairman, SLBC, Maharashtra suggested SLBC to collect such data across the State and workout with MBs for extending relief.</p>	<p>Member Banks LDMs</p> <p>SLBC, MBs &amp; LDMs</p>
15	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	It was informed that various policies are being designed by Govt. of India and Govt. of Maharashtra for the benefit of all and the gist of the same was incorporated in the agenda for perusal by all concerned.	All concerned to go through the various policy initiatives of the Government.	All Members
16	Sharing of success stories and new initiatives at the District Level that can be	Members were informed that various schemes are launched by the Central and State Governments to help the youth to start their own business units	Member Banks and LDMs to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.	Member Banks LDMs



Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
	replicated in other districts or across the State	viz MUDRA, Stand up India, PMEGP, APAMVMM (Annasaheb Patil Magas Aarthik Vikas Mahamandal), etc. to name a few and requested Banks to make use of these schemes to increase advances portfolio. Member Banks and Lead District Managers were requested to share inspirational success stories for inclusion in the agenda booklet.		
17	Discussion on Market Intelligence Issues	Member Banks were requested to share their views on the topics related with Market Intelligence.	Member Banks to share issues related with Market Intelligence to SLBC for noting and dissemination.	Member Banks
18	Any other item, with the permission of the Chair			

२

२

२



Annexure II

List of Participants for 152<sup>nd</sup> SLBC Meeting held at Mumabi on 27.08.2021

Sr. No.	Name of the Participant	Designation / Institution
<b>Central Government</b>		
1	Dr. Bhagwat K. Karad	Hon'ble MoS, Finance, Govt. of India
2	Shri Suchindra Misra	Additional Secretary, Dept. of Financial Services
3	Shri Rajeev Gautam	ADG, DoT, Maharashtra & Goa
4	Shri Shivendra Tomar	IFCI, General Manager
5	Shri Ashish Kumar	Chief General Manager, PFRDA
6	Dr. Ashish Dongare	Asst. General Manager, PFRDA
<b>State Government</b>		
1	Shri Debashish Chakrabarty	Additional Chief Secretary, Planning
2	Shri Anoop Kumar Singh	Principal Secretary, Cooperation
3	Shri Rajgopal Devra	Principal Secretary, Finance
4	Shri Eknath Dawale	Secretary, Agriculture
5	Shri S P Singh	Commissioner, Animal Husbandry, Dairy
6	Shri A.M. Kawade	Commissioner, Cooperation & RCS
7	Shri Dheeraj Kumar	Commissioner, Agriculture
8	Ms Shraddha Joshi	Managing Director, MAVIM
9	Dr. Hemant Wasekar	CEO, Maharashtra State Rural Livelihoods Mission
10	Shri Anil Patil	Managing Director, APAMVMM
11	Shri D. R. Dingale	Managing Director, LIDCOM
12	Shri D.S. Salunke	Dy. Registrar, RCS Office
13	Shri. Suresh R Londhe	SIO, Dept. of Industries
14	Shri P.D. Sigedar	Dy. Director, Agriculture
<b>Reserve Bank of India</b>		
1	Shri Ajay Michyari	Regional Director, Maharashtra & Goa
2	Ms Sangeeta Lalwani	Regional Director, FIDD, Nagpur
3	Ms Kalpana More	General Manager, FIDD, Mumbai
4	Shri Suresh Satpute	General Manager, FIDD, Nagpur
5	Shri M.K. Moon	Asst. Gen. Manager, FIDD, Mumbai
6	Shri Brijesh Kumar Singh	Asst. Gen. Manager, FIDD, Nagpur
7	Shri Suraj Ponshe	Manager, Mumbai
8	Shri Piyush Goyal	Manager, Mumbai
<b>NABARD</b>		
1	Shri G S Rawat	Chief General Manager, MRO, Pune
<b>Convener Bank – Bank of Maharashtra</b>		
1	Shri A S Rajeev	MD & CEO and Chairman, SLBC, Maharashtra
2	Shri M A Kabra	General Manager & Convenor, SLBC, Maharashtra
3	Shri R D Deshmukh	Dy. General Manager, Member Secretary, SLBC, Maharashtra
4	Shri B V Barve	Asst. General Manager, SLBC, Maharashtra
4	Shri Mangesh Kedar	Chief Manager, SLBC
5	Shri Amit Teke	Senior Manager, SLBC
<b>Apex Banks</b>		
1	Shri Manohar Miryala	Dy General Manager ,NHB



Sr. No.	Name of the Participant	Designation / Institution
2	Shri. V.T.Subramanian	General Manager, HUDCO
3	Ms. Vaijayanti Mahabale	Joint General Manager, HUDCO
<b>Commercial Banks.</b>		
1	Shri Jagdish Tungaria	General Manager & Zonal Head, Bank of Baroda
2	Shri B. B. Mutreja	Field General Manager, Central Bank of India
3	Shri M.D. Kulkarni	Gen. Manager, Bank of India
4	Shri Subodh Kumar	General Manager, Canara Bank
5	Shri Gopal S	Dy. Gen. Manager, Indian Overseas Bank
6	Shri Ajay Kumar Singh	Chief General Manager, State Bank of India
7	Shri Rajesh Nagar	Dy.Gen Manager & Zonal Head, UCO Bank
8	Shri Rambabu Mishra	Asstt. Gen. Manager, Canara Bank
9	Shri Kalpekar	Asst. Gen. Manager, State Bank of India
10	Shri Sunil Humne	Chief Manager, Central Bank of India
11	Shri Sumit Kumar	Chief Manager, Indian Bank
12	Shri Rajiv Mishra,	Field General Manager, Union Bank of India
13	Shri Ajay Kumar Ankaikar	DVP, Axis Bank
14	Shri Amit Kinhikar	Manager, Axis Bank
15	Shri Samir Mulye	Regional Head, Bandhan Bank
16	Shri Anand kalkonde	Cluster Head, DCB Bank
17	Shri Sunny George	DGM & Regional Head, Dhanlaxmi Bank
18	Shri Ryan Pereira	AVP, DBS Bank
19	Shri Ciyad M S	DVP, Federal Bank
20	Shri Iqbal Singh	Senior Zonal Head, HDFC Bank
21	Shri Vikram Dewan	Zonal Head, ICICI Bank
22	Shri Sameer Kulkarni	Regional Manager, ICICI Bank
23	Shri Chandrasekhar Gaitonde	Manager, IDBI Bank
24	Shri Samir Agarwal	Cluster Head, IDFC Bank
25	Shri Shenoj Thomas	Senior Vice President, IndusInd Bank
26	Shri Ramachanderan M	AVP, Kotak Mahindra Bank
27	Shri Tribhuwan C Sharma	Zonal Head, RBL Bank
28	Shri Sunny Kumar	CSRL, Yes Bank
<b>Small Finance Banks</b>		
1	Shri Nilesh Bahalkar	AVP, AU
2	Shri Milind Hiranman Rangari	Area Manager, Equitas
3	Shri Suresh K P	AVP, ESAF
4	Shri Sumit Wani	AVP, Janalaxmi
5	Shri Yogesh Dixit	EVP, Suryoday
6	Shri Krishnakant Rane	State Head, Ujjivan
7	Shri Akhilesh Iyer	DVP, Utkarsh
8	Shri Sunil Jadhav	Regional Head, Jana Small Finance Bank
<b>Payments Banks</b>		
1	Shri Shankar Pathak	Chief Manager, India Post Payments Bank
<b>Regional Rural Banks</b>		
1	Shri Bidyut Kundu	Chairman, Vidarbha Konkan Gramin Bank
2	Shri Sanjay Wagh	CGM, Maharashtra Gramin Bank
<b>M.S. Cooperative Bank</b>		
1	Dr. Tejal S Korde	Dy Gneral Manager, M S Cooperative Bank
<b>Lead District Managers</b>		
1-	All LDMs	



Sr. No.	Name of the Participant	Designation / Institution
36		
<b>Insurance Companies</b>		
1	Shri Nitin Kumar	A.O. AIC of India
2	Shri T. R. Mallick	Regional Manager (P&GS), LIC
3	Ms Ketki P Sindekar	Dy. Manager, Oriental Insurance Co. Ltd
<b>Others</b>		
1	Shri Amitabh Misra	DGM, MUDRA
2	Shri Aditya Misra	Asstt. Gen. Manager, MUDRA
3	Shri Sunil Kasture	State Director, RSETI
4	Shri K P Kashyap	State Director, RSETI

ॐ ॐ ॐ