

राज्यस्तरीय बँकर्स समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



संयोजक / CONVENOR

बँक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बँक

AX1 /169th SLBC /2025-26/915

Date : 9th Jan 2026

All Member Banks
All Lead Managers
SLBC, Maharashtra

Madam / Sir,

Re : Minutes of 169th SLBC Meeting

This has a reference to captioned subject.

In this regard, please find attached herewith minutes of 169th SLBC meeting, for your perusal and necessary action if any.

Further you are requested to submit action taken report pertaining to your Bank/District/Dept. if any latest by 15th Jan 2026.

Yours faithfully,

(D S Patil)
Assitant General Manager,
SLBC, Maharashtra.

Copy to:

- 1) O/o Hon'ble Chief Secretary GoM
- 2) Additional Chief Secretary, Planning Dept. GoM
- 3) Commissioner Co-operation, GoM, Pune
- 4) Commissioner Agriculture, GoM, Pune
- 5) Commissioner, Animal Husbandry & Dairy, GoM Pune
- 6) Commissioner, Fishery, GoM, Mumbai
- 7) CGM NABARD, MRO Pune
- 8) Dy.General Manager, FIDD, MRO, Mumbai
- 9) Dy.General Manager, FIDD, NRO, Nagpur

Restricted



No. AX1 / SLBC – 169 / Minutes / 2025-26

26th Dec. 2025

Minutes of the 169th SLBC Meeting held at Mantralaya Mumbai on 17th December 2025

1. 169th Quarterly SLBC Meeting was held on 17th December 2025, at Mantralaya, Mumbai under the Chairmanship of Shri Prabhat Kiran Executive Director, Bank of Maharashtra and under Co-chairmanship of Shri Rajesh Aggarwal, Chief Secretary of Maharashtra State to discuss the progress under Annual Credit Plan for the FY 2025-26, KCC disbursement and various initiatives undertaken by Central & State Govt.
2. Meeting was also attended by, Shri. O. P. Gupta, ACS, Finance, Shri Vikas Kharge, ACS, Revenue & Stamp Duty, GoM, Shri Sourabh Vijay, ACS Planning and Development Commissioner, Shri Vikaschandra Rastogi, ACS, Agriculture, Smt. Manisha Verma ACS, Department of Skill Development GoM, Dr. K H Govindaraj, ACS UDD, GoM, Shri. Eknath Davale, Principal Secretary, Panchayati Raj and RDD, Dr. Ramaswamy N, Secretary, Animal Husbandry & Dairy, Shri. Virendra Singh, Principal Secretary, IT, GoM, , Smt. Shaila A. Principal Secretary, Finance, GoM, Shri Deepak Taware, Commissioner Co-operation, Shri Nilesh Sagar, CEO MSRLM, Shri Sachin Shende, Regional Director, RBI, Nagpur, Shri Puneet Pancholy, CGM, RBI Mumbai, Smt. Rashmi Darad, Chief General Manager, NABARD, MRO, Pune and other senior officials of Govt. of Maharashtra, RBI, NABARD, Member Banks, and other Stakeholders.
3. The meeting was also attended by Executives and senior officials of various Member Banks, LDMS, Executives & officials of various Govt. Departments, Corporations and Agencies.
4. Shri. Prabhat Kiran , Chairman SLBC Maharashtra, in his opening remark welcomed all the dignitaries & participants for the meeting and requested their valuable inputs in the meeting. He put forth various achievements under ACP in front of the forum and the forum the Banks in the State will achieve the ACP target with their co-ordinated efforts.
5. Shri. Rajesh Aggarwal, Chief Secretary of the State, in his opening remark, raised concern about, difficulties faced by individual SHG members and other individuals in availing loan under PMMY and advised Banks to look into it. Further, he advised FPOs and FPCs be also focussed.
6. Shri. Manoj Kare, General Manager & Convenor, SLBC Maharashtra piloted the agenda.

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**



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 168 th SLBC Meeting dated. 11.09.2025	The minutes of 168 th SLBC Meeting dated. 11.09.2025 were placed before the forum for approval, also it is placed as an annexure in the agenda and updated on the SLBC website. Minutes of 169 th SLBC Meeting were confirmed by the forum	--	--
2	Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy a) Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)	DFS has provided List of 33 villages for opening of Brick-and-Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick-and-Mortar branches at given location. Accordingly, out of these total 42 villages, 37 villages are covered by Brick-and-Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of Brick-and-Mortar branches within given timeline. The issue of pending locations for opening of branches at the locations identified by DFS was discussed. Chief Secretary has advised, 1) Banks to open more branches in remote area such as Nandurbar and Gadchiroli. Additionally, Banks to ensure availability of sufficient staff in the rural branches of remote area in order to provide timely Banking services to the needy people.	At present there are 5 locations pending for opening of Brick & Mortar branches. Member Banks are requested to open the branch at the earliest in co-ordination with District administration. Banks to whom, locations are allotted for opening of branches are requested to open it on priority, additionally, Bank to open more branches in areas where branch network is limited more specifically in Nandurbar and Gadchiroli Districts. Also, sufficient staff to be deployed at the branches of those Districts.	Axis Bank (1), PNB (2), HDFC (1), ICICI (1), Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>2) BC network to be strengthened and regular monitoring of their functioning to be done. Banks to explore the possibility of increase in cash retention and transaction limit of the BCs in the remote areas.</p> <p>3) Private Banks to come forward and open new branches in rural area.</p> <p>ACS planning and development Commissioner urged Member Banks to ensure more penetration of the Banking facilities in the rural area and remote area.</p> <p>Forum advised, PNB in case of Sindhi village of Nanded District, which is allotted to them for opening of brick & mortar branch to ensure opening of branch at the earliest in consultation with the LDM and District Administration.</p> <p>Also rest of the Banks in co-ordination with LDM and District administration to ensure opening of branches at the earliest. Also, It was advised Banks to submit latest updated status and position will be reviewed accordingly.</p>	<p>Banks to ensure, BC network to be strengthened and regular monitoring of their functioning to be done. Banks to explore the possibility of increase in cash retention and transaction limit of the BCs in the remote areas.</p> <p>Pvt. Sector Banks to come forward and open new branches in rural area.</p> <p>PNB to ensure opening of branch at allotted village i.e. Sindhi of Nanded District.</p> <p>MBs to ensure opening of branch at allotted villages.</p>	<p>Member Banks</p> <p>Pvt. Sector Banks</p> <p>PNB</p> <p>Member Banks</p>



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		<p>Convenor SLBC, put forth the performance of PMJDY accounts in the State, accordingly Chief Secretary has advised to increase Rupay Card issuance.</p> <p>Convenor SLBC put forth the position of PMMY disbursement before the forum, and it is informed that, NPA is concern in Mudra finance.</p> <p>He also put forth the position of APY in the State and it was deliberated that, Pvt. Banks and DCCBs to improve the performance.</p> <p>Convenor SLBC, put forth the position of PMJJBY and PMSBY before the forum also he put forth the progress under GP level campaign held during (1st July 2025-31st Oct.2025. In case of PMJJBY and PMSBY Performance of Pvt. Sector Banks needs to be improved.</p> <p>The CGM, MRO, RBI appreciated all banks for their active participation and for commendable efforts taken in the successful execution of the FI Saturation Camps at the Gram Panchayat level. Further, he advised Banks to maintain the momentum and ensure completion of pending Re-KYC. Regional Director, RBI Nagpur requested GoM to help in popularizing the social security scheme viz. PMJJBY and PMSBY, which would help in increase of outreach as well as coverage.</p>	<p>Member Banks to improve performance under Rupay Card issuance.</p> <p>Pvt. Banks and DCCBs to improve the performance under APY.</p> <p>GoM to help in popularizing the social security scheme viz. PMJJBY and PMSBY.</p> <p>Banks to maintain the momentum and ensure completion of pending Re-KYC</p> <p>Banks to improve position for timely settlement of claims under PMJJBY and</p>	<p>Member Banks</p> <p>Pvt. Banks and DCCBs</p> <p>GoM.</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Chief Secretary of the State has advised Banks to improve position for timely settlement of claims under PMJJBY and PMSBY and follow up to be done to clear the pendency.</p> <p>LDM Nandurbar has informed that, there is connectivity issue in few of the locations and provision of connectivity is in process.</p>	PMSBY, also pendency under these claims be regularly followed up.	
3	<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 last 3 years & and FY 2025-26 was made. The Percentage achievement as of Sept. 2025, under Agriculture sector, was 56 % of the annual target. Whereas, for MSME & other priority it is 74 % & 48 % of the annual target, respectively. Total priority sector achievement under ACP as on 30/09/2025 stands at 67 %.</p> <p>Also, performance under, Micro and Small enterprises reviewed.</p> <p>CS, has advised, that,</p> <ol style="list-style-type: none"> 1) PSBs to improve the performance under priority sector and ensure achievement of allotted priority sector target. 2) Branches working in Konkan to focus on sanctioning KCC to fishery and special campaign to be implemented to improve the performance. 3) Finance to agri allied activities be also focused and Banks to ensure achievement of it. 	<p>All concerned Member Banks to continue their efforts to achieve & surpass the annual target under ACP 2025-26</p> <p>PSBs to improve performance under Priority Sector</p> <p>MBs working in Konkan to focus on sanctioning KCC to fishery and special campaign to be implemented to improve the performance.</p> <p>MBs to focus on finance to agri allied activities.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>CGM, Nabard, has informed that, separate targets for allied activities are given to Banks.</p> <p>Secretary Animal Husbandry and Fishery requested Banks to clear pendency under NLM and KCC fishery and Animal Husbandry. Highest pendency of NLM is with the HDFC, SBI and Bol,</p> <p>Representative of HDFC have informed that, they will clear pendency within the 10 days.</p> <p>CS, Maharashtra has advised Banks to popularize KCC through JanSamarth portal & number of KCC sanctions through JanSamarth to be increased on immediate basis.</p> <p>Commissioner co-operation has informed that, JanSamarth team is conducting survey and list of farmers who have not availed KCC and having single ownership will be provided to the Banks for issuance of KCC through JanSamarth portal. Banks may call the farmers and guide them for process their KCC applications through JanSamarth portal.</p> <p>Principal Secretary, RDD has requested Banks to focus on the finance to individual SHG members. Also, possibility of appointment of Bank Sakhis as a BCs be explored and eligible Bank Sakhis may be appointed as a BCs.</p>	<p>Banks to clear pendency under NLM and KCC fishery and Animal Husbandry. Highest pendency of NLM is with the HDFC, SBI and Bol,</p> <p>HDFC to clear pendency under NLM</p> <p>Banks to popularize KCC through JanSamarth portal & number of KCC sanctions through JanSamarth to be increased on immediate basis.</p> <p>Banks may call the farmers and guide them for process their KCC applications through JanSamarth Portal</p> <p>Banks to explore possibility of appointment of Bank Sakhis as a BCs and eligible Bank Sakhis</p>	<p>Member Banks</p> <p>HDFC</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>RD Nagpur, informed that, under NSFI it was advised that, eligible women to be employed as a BC.</p> <p>ACS Revenue, informed that, the progress under SVAMITVA scheme is not up to the mark and Banks to focus on increase in credit support against the property cards issued under SVAMITVA scheme. He also requested Banks to make the use of online facility for the execution mortgages in case of Housing loan and detailed information was shared with the Banks already.</p> <p>Further it was deliberated that, Revenue Department to make a provision to verify the genuineness of the eSBTR and other documents related to transaction, and it will help to Banks to increase use of the online process and will help in streamline it.</p> <p>CS Maharashtra, has advised, Banks to popularize the use of digitally signed land extracts and ensure that, no physical land extracts signed by Talathi are insisted while sanctioning agriculture credit facilities and suitable guidelines to be forwarded to field functionaries.</p>	<p>may be appointed as a BCs</p> <p>Banks to focus on increase in finance against property Cards issued under SVAMITVA Scheme & reporting of the same to be done to SLBC.</p> <p>Banks to popularize the use of digitally signed land extracts and ensure that, no physical land extracts signed by Talathi are insisted while sanctioning agriculture credit facilities and suitable guidelines to be forwarded to field functionaries.</p>	<p>Member Banks</p> <p>Member Banks</p>
16	Any other issues with the permission of Chair	It was deliberated that, camps for awareness against the Cyber fraud specifically for the Senior Citizen to be conducted frequently.	Member Banks to conduct camps for awareness against the CYBER fraud	Member Banks



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>It was also deliberated that, Banks to create users and upload data on the utility created for KCC up to limit Rs.2.00 Lakh.</p> <p>The issue related to RSETis was discussed and it was requested that tax demand raised by Nagpur Municipal Corporation to the RSETi Nagpur, be exempted, as per guidelines of Ministry of Panchayati Raj, Gol.</p> <p>Officials from Bank of India has raised the concern regarding issue faced by their branch in Wardha District, where NPA account holders are pressurizing for allowing withdrawal of the amount of crop proceed credited in their account and requested Govt. support in such cases.</p>	<p>specifically for the Senior Citizen Banks to create users and upload data on the utility created for KCC up to limit Rs.2.00 Lakh.</p>	<p>Member Banks</p>
	<p>Closing Remarks</p>	<p>Chief Secretary in his closing remarks reiterated that,</p> <ol style="list-style-type: none"> 1) Banks to simplify the process of e-KYC/Re-KYC in order to make it user friendly. 2) Branches to be opened at pending locations which are identified by DFS and more specifically in Gadchiroli District. Also, BC network to be strengthened and monitoring of BCs to be done. 3) KCC to eligible farmers be encouraged through JanSamarth portal. 	<p>Banks to simplify the process of e-KYC/Re-KYC in order to make it user friendly.</p> <p>Member Banks to encourage KCC to eligible farmers through JanSamarth portal.</p>	<p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		ACS Agri has requested Banks to clear pendency of proposals under Smart Project. All Banks are requested to clear all pending proposals under PMFME and to improve performance under PMFME.	Banks to clear pendency of proposals under Smart Project. & PMFME	Member Banks



Annexure I

SLBC MAHARASHTRA		
List of participants for 169th SLBC Meeting @ Mantralaya, Mumbai on 17.12.2025 @ 2.30 PM.		
S.N.	Name of Official/Executive	Designation / Institute
State Government		
1	Shri Rajesh Aggrawal	Chief Secretary, Maharashtra State
2	Shri O.P Gupta	Additional Chief Secretary, Finance
3	Shri Vikas Kharage	Additional Chief Secretary, Revenue & Stamp Duty.
4	Shri Saurabh Vijay	Additional Chief Secretary, Planning & Development Commissioner
5	Shri Vikaschandra Rastogi	Additional Chief Secretary, Agriculture
6	Smt. Manisha Verma	Additional Chief Secretary, Skill Dept.
7	Dr. K.H. Govindraj	Additional Chief Secretary, UDD
8	Shri Eknath Davale	Principal Secretary, Panchayati Raj and RDD
9	Dr. Ramaswamy N	Secretary, Animal Husbandry & Dairy
10	Shri. Virendra Singh	Principal Secretary, IT, GoM
11	Ms. Shaila A.	Principal Secretary, Finance Dept.
12	Shri Deepak Taware	Commissioner, Cooperation
13	Shri Nilesh Sagar	Chief Executive Officer, MSRLM
14	Shri Santosh Patil	Joint Secretary, Cooperation Dept.
15	Shri S.T. Jadhav	Joint Secretary, TDD
16	Shri Shriram Parvekar	OSD, Planning Dept. Mantralaya
Reserve Bank of India		
1	Shri Sachin Y Shende	Regional Director, RBI Nagpur
2	Shri Puneet Pancholy	Chief General Manager, RBI Mumbai
3	Dr. Jyoti Saxena	Deputy General Manager, FIDD Mumbai
4	Ms Anjana Shyamnath	Deputy General Manager, FIDD Nagpur
5	Shri Akash Choubey	Manager, FIDD, Mumbai
6	Shri Prashanth V S	Asst. Manager, FIDD Mumbai
NABARD		
1	Ms. Rashmi Darad	Chief General Manager, NABARD
2	Shri Anil Rawat	Deputy General Manager, NABARD
Convener Bank- Bank of Maharashtra		
1	Shri Prabhat Kiran	Executive Director & Chairman SLBC, Maharashtra
2	Shri Manoj Kare	General Manager & Convener SLBC Maharashtra
3	Shri Dipak S. Patil	Assistant General Manager, SLBC Maharashtra
4	Shri Anandraje Patil	Chief Manager, SLBC Maharashtra
5	Shri Sunil Kulkarni	Senior Manager, SLBC Maharashtra
6	Shri Sunil Wankhede	Senior Manager, SLBC Maharashtra
7	Shri Imteyaz Ali Quisher	Senior Manager, SLBC Maharashtra



Apex Bodies		
1	Shri Pushkar Mishra	General Manager, SIDBI
2	Shri Babasaheb Beldar	Managing Director, MPBCDC
Commercial Banks		
1	Shri Anirudhkumar Choudhary	General Manager, State Bank of India
2	Shri Pramod K Singh	General Manager, Canara Bank
3	Mr Ajay Kumar Singh	General Manager, Central Bank of India
4	Shri Uttam Kumar	General Manager, Punjab National Bank
5	Shri Sandeep Kumar	General Manager, UCO Bank
6	Shri Biswajeet Guha	Deputy General Manager, Bank of India
7	Shri Vikas Gupta	Deputy General Manager, State Bank of India
8	Shri Jayanta Pattjoshi	Deputy General Manager, Bank of Baroda
9	Shri Ganesh Prasad	Deputy General Manager, Union Bank of India
10	Shri Akula Kalyan	Deputy General Manager, IDBI Bank
11	Shri Arbind Kishor Singh	Deputy General Manager, Indian Bank
12	Shri Vilas Dhurandhar	Deputy General Manager, ICICI Bank
13	Shri S. Rajgopalan	Assistant General Manager, Indian Overseas Bank
14	Shri Binod Kumar	Assistant General Manager, Canara Bank
15	Shri Sajid Inamdar	RSM, Axis Bank
16	Shri Vijay Shankar Dubey	AVP, Axis Bank
17	Shri Llewellyn D'souza	Vice President, HDFC Bank
Regional Rural Banks		
1	Shri Milind Garad	Chairman, Maharashtra Gramin Bank
Other MBs & LEAD DISTRICT MANAGERS (Online)		

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