

# State Level Bankers' Committee Maharashtra State

139<sup>th</sup> SLBC Meeting

Background Notes and Agenda Papers



Date

10<sup>th</sup> May 2018

Venue

Sahyadri Guest House,  
B.G. Kher Road,  
Malbar Hill, Mumbai 400 006.

CONVENER



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

**Agenda for 139<sup>th</sup> SLBC Meeting dtd. 10.05.2018 at Mumbai**

**INDEX**

<b>Sr. No.</b>	<b>Particulars</b>
1	State Profile of Maharashtra
2	Agricultural Sector & Development in the State
3	Banking scenario of Maharashtra State
4	Finance for Agriculture in Maharashtra
5	Annual Credit Plan
6	Financial Inclusion
7	Important Gazette Notifications
8	Credit Delivery to Tenant Farmers
9	Any other issue with the permission of Chair

## **State Profile of Maharashtra**

Maharashtra occupies the western & central part of the country and has got 720 km long coastline along the Arabian Sea and is also fortified naturally by Sahyadri and Satpuda mountain ranges. The State is surrounded by Gujarat to the north west, Madhya Pradesh to the north, Chhattisgarh to the east, Telangana to the south east, Karnataka to the south and Goa to the south west. For the administrative convenience, State has been divided into 36 districts and 6 revenue divisions (viz. Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur). With a population of 11.24 crore, as per Population Census-2011 and with geographical area of about 3.08 lakh sq. km, Maharashtra is ranked 2nd by population and 3rd in terms of area. The State is highly urbanised with 45.2 per cent population living in towns.

The State enjoys tropical monsoon climate. The hot scorching summer from March onwards is followed by monsoon in early June. Maharashtra has also got blessings of nature as seen in its dense and rich forests and it hosts 6 Prime Tiger reserves, 6 National Parks.

The state capital Mumbai is not only home for leading corporate houses and firms but also has Asia's oldest Stock Exchange, the Bombay Stock Exchange.

State has taken lead in changing business atmosphere by adopting varied measures to increase 'Ease of Doing Business'. The recently launched Start Up policy is being held as pioneering by the innovative and creative industry, which aims at not only giving institutional but also intellectual support to the new budding entrepreneurs. The policy underscores the State's take on big challenge of unemployment, by encouraging job creators rather than job seekers. Also, Maharashtra became the 1st State to unveil Aerospace and Defence manufacturing policy and FinTech policy aimed at spurring job creation.

The grand response it garnered in 'Magnetic Maharashtra investors summit' has proved the fact that the State remains the top destination for investment owing well developed infrastructure, technological advancement, availability of skilled manpower, connectivity to major areas and abundant natural resources.

Climate change and Global warming are persisting threats for not only the State but also for the World. Considering this, Maharashtra has become the 1st State to launch its own Electric Vehicles policy for supporting production and use of 5 lakh vehicles in the State. This shows the States greater adherence to clean fuel and tackling global warming by encouraging sustainable transport system.

Maharashtra is not just a geographical expression but an entity built on collective efforts of its people. Varied customs and traditions co-exist peacefully in Maharashtra. The State is well known throughout the country for its rich music and dances. Povadas, Bharuds, Gondhals and Lavnis are the major forms of folk music in the State and represent the best that the Maharashtrian society has contributed in the field of music. Maharashtra celebrates all major religious festivals in a peaceful and harmonious manner. As such the State has played a significant role in the social and political sphere of the nation.

Monuments like Ajanta, Ellora & Elephanta caves, Gateway of India and architectural structures like Viharas and Chaityas are like magnets for tourists, which pull crowd from all over the world. The State has sizable contribution in sports, arts, literature and social

services. The State is also home to 'Bollywood', a world famous entertainment industry and new soft power of India.

Maharashtra has time and again showed its progressive nature and the new Maharashtra of today is walking on the path of sustainable development step by step.

## **State Economy**

### **State Income**

- As per the advance estimates, the State economy is forecasted to grow by 7.3 per cent during 2017-18 over the previous year, this growth is against the 10.0 per cent growth during 2016-17, while the Indian economy is expected to grow by 6.5 per cent. During 2016-17 agricultural production was higher on account of good rains (94.9 per cent of the normal monsoon). The 'Agriculture & allied activities' sector is expected to register (-) 8.3 per cent growth rate during 2017-18 due to comparatively less rains (84.3 per cent of the normal monsoon). During 2017-18, 'Industry' and 'Services' sectors are expected to grow at 6.5 per cent and 9.7 per cent respectively. As per the advance estimates, real (at constant 2011-12 prices) Gross State Domestic Product (GSDP) for 2017-18 is expected to be Rs. 19,59,920 crore and nominal (at current prices) GSDP is expected to be Rs. 24,96,505 crore.
- As per the first revised estimates, real GSDP is Rs. 18,26,296 crore for 2016-17 as against Rs. 16,60,387 crore for 2015-16 registering growth of 10.0 per cent. Nominal GSDP (at current prices) for 2016-17 is Rs. 22,57,032 crore as against Rs. 19,86,721 crore for 2015-16. Per Capita State Income is Rs. 1,65,491 for 2016-17 as against Rs. 1,47,610 for 2015-16.

### **Prices**

- Average Consumer Price Index (CPI) (base year: 2003) for rural and urban areas in the State from April to December, 2017 was 271.3 and 260.7 respectively. The year-on-year rate of inflation based on average CPI during April to December, 2017 was 1.8 per cent for rural areas and 2.1 per cent for urban areas.
- The Public Distribution System has been computerised. The point of service (PoS) devices for food grains distribution have been installed in all fair price shops. AADHAR seeding of 87 per cent of beneficiaries under Nation Food Security Act and 93 per cent beneficiaries in the category of APL farmers from drought prone 14 districts is completed.

### **Public Finance**

- The expected revenue receipts of the State are Rs. 2,43,738 crore for 2017-18 (BE) as against Rs. 2,20,012 crore during 2016-17 (RE). The expected tax and non-tax revenue as per 2017-18 (BE) are Rs. 1,90,842 crore and Rs. 52,896 crore respectively. Actual revenue receipts during April to December, 2017 were Rs. 1,66,005 crore (68.1 per cent of BE) showing an increase of 17.8 per cent over corresponding period of 2016-17.
- The expected revenue expenditure of the State is Rs. 2,48,249 crore as per 2017-18 (BE) as against Rs. 2,34,390 crore during 2016-17 (RE).

- Expected revenue deficit, fiscal deficit and debt stock are Rs. 4,511 crore, Rs. 38,789 crore and Rs. 4,13,044 crore respectively as per 2017-18 (BE). The percentage of fiscal deficit to GSDP is 1.6 per cent and debt stock to GSDP is 16.6 per cent as per 2017-18 (BE), both the fiscal indicators are well within the fiscal limits of 2.8 per cent and 22.2 per cent respectively as stipulated by the 14<sup>th</sup> Finance Commission under 'Consolidated Fiscal Reform Path'.
- As per 2017-18 (BE), the share of capital receipts in total receipts and capital expenditure in total expenditure is expected to be 14.1 per cent and 12.5 per cent respectively.

### **Institutional Finance**

- As on 31st March, 2017 aggregate bank deposits and gross credit of scheduled commercial banks in the State were Rs. 21.64 lakh crore and Rs. 23.00 lakh crore respectively. Credit-Deposit Ratio was 106.3 per cent as on 31st March, 2017 as compared to 102.7 per cent on 31st March, 2016. The share of the State in aggregate deposits and gross credit of scheduled commercial banks at All-India was 20.1 per cent and 29.0 per cent respectively.
- Annual credit plan size for priority sector of the State for 2017-18 is Rs. 2.91 lakh crore higher by 14.1 per cent over the previous year. In this plan, share of 'Agriculture & allied activities' sector is 26.5 per cent & that of 'Rural artisan, village & cottage industries and SSI' sector is 66.1 per cent.
- Up to 7th February, 2018 about 2.20 crore bank accounts were opened in the State under Pradhan Mantri Jan-Dhan Yojana with deposits of about Rs. 4,304 crore. Of the total accounts opened, about 26 per cent were zero balance accounts.
- Maharashtra is one of the leading state in terms of disbursement of loans under Pradhan Mantri MUDRA Yojana scheme. Under the scheme during 2016-17 total loans of Rs. 16,976 crore were disbursed to 33.4 lakh beneficiaries in the State, of which 30.5 lakh were under 'Shishu' (upto Rs. 50,000), 2.2 lakh under 'Kishor' (Rs. 50,000 to Rs. 5 lakh) and 0.7 lakh under 'Tarun' (Rs. 5 lakh to Rs. 10 lakh) category. During 2017-18 upto 9th February total loans of Rs. 14,235 crore were disbursed to 26.1 lakh beneficiaries in the State of which 23.7 lakh were under 'Shishu', 1.8 lakh under 'Kishor' and 0.6 lakh under 'Tarun' category.

### **Agriculture and Allied Activities**

- The State received only 84.3 per cent of the normal rainfall during monsoon 2017. Out of 355 talukas (excluding talukas in Mumbai City & Mumbai suburban districts) in the State, 147 received deficient, 146 received normal and 62 received excess rainfall.
- The State ranks 10th in average size of operational land holding (1.44 ha) amongst all states, as per Agriculture Census 2010-11. The total area of small & marginal (upto 2.0 ha) operational land holdings farmers was 89.25 lakh ha constituting 45.2 per cent of the total area whereas number of land holdings was 107.61 lakh which is 78.6 per cent of the total number of operational land holdings.
- During kharif season of 2017, sowing was completed on 150.45 lakh ha area. The production of cereals, pulses, oilseeds and cotton is expected to decrease by four per cent, 46 per cent, 15 per cent and 44 per cent respectively, while the production of sugarcane is expected to increase by 25 per cent over the previous year.

- During 2017-18, area under rabi crops is 46.88 lakh ha. The production of cereals, pulses and oilseeds is expected to decrease by 39 per cent, four per cent and 73 per cent respectively over the previous year.
- During 2017-18, the area under horticulture crops is 15.22 lakh ha and production is expected to be 207.54 lakh MT as against area of 16.73 lakh ha and production of 219.93 lakh MT during 2016-17.
- Live storage in the major, medium & minor irrigation (State sector) reservoirs taken together as on 15th October, 2016 was 29,814 million cubic metre, which was 69.6 per cent of the storage capacity as per the project design.
- During 2016-17, under 'Jalyukta Shivar Abhiyaan', out of 5,291 villages selected, in all 2,830 villages have been made water neutral by creating water storage of 5,897.6 lakh cubic metre. Under the Abhiyaan 5,018 villages have been selected for 2017-18.
- During 2016-17, crop loan of Rs. 42,172 crore was disbursed through financial institutions as against Rs. 40,581 crore during 2015-16. During 2016-17, agricultural term loans of an amount of Rs. 54,606 crore was disbursed as against Rs. 32,284 crore during 2015-16. During 2017-18, the annual target for agriculture & allied activities sector in annual credit plan is Rs. 77,207 crore. During 2016-17, primary agricultural credit co-operative societies disbursed loans of Rs. 15,461 crore to farmers, of which loans of Rs. 6,314 crore were disbursed to small & marginal farmers (40.8 per cent).
- The total milk production during 2016-17 was 104.02 lakh MT as against 101.52 lakh MT during 2015-16.
- During 2017-18 up to December, marine and inland fish production (provisional) was 3.50 lakh MT and 1.15 lakh MT respectively. During 2016-17, it was 4.63 lakh MT and 2.00 lakh MT respectively.

### **Industry and Co-operation**

- Ease of Doing Business indicates simpler, speedy and hassle-free regulations for businesses. The State has implemented and submitted evidences for 372 reforms of which, 348 reforms have been approved by Gol.
- From August, 1991 to December, 2017 in all 19,826 industrial proposals with proposed investment of Rs. 11,89,815 crore were approved. Of these, 8,974 projects were commissioned (45.3 per cent) with an investment of Rs. 2,92,252 crore (24.6 per cent) and generated employment of about 12.67 lakh.
- The State has remained in the forefront in terms of FDI inflow in the country.
- The Magnetic Maharashtra - Convergence 2018 a global investment summit was organised in February, 2018 to showcase the various reforms initiated by GoM and to attract investment and generate employment opportunity. In this Summit, total 4,108 proposals with an investment of Rs.12.07 lakh crore and proposed employment of 36.77 lakh were signed.
- In the State, upto December, 2017 about 3.6 lakh Micro, Small and Medium enterprises (MSMEs) have obtained Udyog Aadhaar memorandum with an investment of Rs. 85,362 crore and 27.6 lakh employment.

- As per Annual Survey of Industries 2014-15, the State is at the top position in terms of gross value added (Rs. 2,39,076 crore) which is 20.5 per cent of gross value added at All-India level.
- The Women Entrepreneurs Policy 2017 has been launched to encourage participation of women entrepreneurs and improve the women entrepreneurship from the current 9 per cent to 20 per cent. The State is first in India to have a separate policy for Women entrepreneurs.
- As on 31st March, 2017 there were about 1.95 lakh co-operative societies, with about 5.25 crore members therein. Of these, 11 per cent were in agricultural credit, 10 per cent were in non-agricultural credit and 79 per cent were engaged in other activities. In all 18.7 per cent co-operative societies were in loss, of which 32.6 per cent were in agricultural credit.

## **Infrastructure**

### **Energy**

- Installed capacity of electricity in the State was 35,468 MW as on 31st December, 2017. During 2017-18 upto December total electricity generated was 74,968 Million Units (MU), and total consumption upto October in the State was 65,980 MU.
- During 2016-17, the average peak demand of MAHADISCOM was 16,903 MW with load shedding of 37 MW. During 2017-18 upto November, average peak demand was 17,121 MW with 82 MW load shedding.
- During 2016-17, transmission losses of MAHATRANSCO, distribution losses and 'Aggregate Technical & Commercial' (AT & C) losses of MAHADISCOM were 3.6 per cent, 14.7 per cent and 18.9 per cent respectively.

### **Transport**

- At the end of March 2017, the total road length maintained by PWD and ZP was about 3.03 lakh km.
- 'Maharashtra Samruddhi Mahamarg' is a proposed eight lane expressway (701 km long and 120 metre wide) connecting Mumbai to Nagpur and enable to cover the distance in eight hours. Total estimated cost of this project is Rs. 46,000 crore. The total land required is 8,513.19 ha of which 5,165.28 ha is acquired.
- The total number of vehicles on road in the State as on 1st January, 2018 was 314 lakh (25,859 vehicles per lakh population and 104 vehicles per km road length).
- Mumbai Metro Rail Project consisting of Dahisar-D.N.Nagar (18.6 km), Colaba-Bandra-SEEPZ (33.5 km), Wadala-Ghatkopar-Thane-Kasarwadavli (32 km), Andheri(E)-Dahisar(E) (16.5 km) and D.N.Nagar-Mandale (23.6 km) is in progress. Nagpur Metro Rail project consisting of 38.22 km length and Pune Metro Rail project of length 31.25 km length are in progress. The estimated cost of these Metro Rail Projects taken together is Rs. 81,389 crore.
- During 2016-17, total cargo traffic handled by major and non-major ports was 1,600.93 lakh MT as against 1,539.86 lakh MT during previous year.

- During 2016-17, on an average per day Maharashtra State Road Transport Corporation (MSRTC) has effectively operated 16,447 buses by covering 55.82 lakh km and carrying 66.31 lakh passengers.
- During 2016-17, domestic and international cargo handled by airports in the State was 2.78 lakh MT and 5.48 lakh MT respectively, whereas the corresponding figures for 2015-16 were 2.49 lakh MT and 4.97 lakh MT respectively. During 2016-17 the passenger traffic from domestic and international airports was 415.05 lakh and 128.91 lakh respectively.

### **Social Sector**

- As per the fifth 'Employment & Unemployment Survey' conducted during 2015-16 for persons of age 15 years & above labour force participation rate was 52.7 per cent, worker population ratio was 51.6 per cent and unemployment rate was 2.1 per cent in the State according to usual principal status approach.
- During 2017-18, number of primary schools (class I to VIII) is 1,06,527 with enrolment of 159.09 lakh. During 2017-18, number of secondary & higher secondary schools (class IX to XII) is 26,879 with enrolment of 66.48 lakh.
- As per All-India Survey of Higher Education, enrolment in higher education was 40.16 lakh in 2016-17. The gender parity index for 2016-17 was 0.88.
- Birth rate, Death rate, Infant Mortality Rate, Under Five Mortality Rate and Neo-Natal Mortality Rate were 15.9, 5.9, 19, 21 and 13 respectively in 2016.
- Life expectancy at birth during 2011-2015 is 72 years for persons and it is 73.9 years for female & 70.3 years for male.
- Maharashtra Human Development Programme is being implemented in 125 most backward talukas in rural areas and 'C' class Municipal Councils. To address the issues of poverty with emphasis on development of livelihood opportunities on priority basis in 27 talukas, 'Action room to Reduce Poverty' has been set up in collaboration with UNDP.

\* \* \* \* \*

\* Source – Economic Survey of Maharashtra



### **Agricultural Sector & Development in the State**

The gross cropped area in the State during 2014-15 was 235 lakh ha. The same is estimated to have gone down to 229 lakh ha during 2015-16. Forests cover another 56.4 lakh hectares. Irrigation percentage of the State at 18% is less as compared to the highly irrigated states of Punjab and Haryana. A number of irrigation projects are being implemented to improve this situation. A watershed development programme is being implemented to ensure that soil and water conservation measures are implemented speedily in the unirrigated area.

Konkan Coast is a rugged section of the western coastline of India. It is a 720 km long coastline. It consists of the coastal districts of Karnataka, Maharashtra, and Goa.

### **Land Holding Pattern**

<b>Size Class</b>	<b>No. of op holding</b>	<b>Area in Ha</b>	<b>Average Holding 2011</b>	<b>No of khatedar Share %</b>
Upto 1.00 Ha (Marginal)	6709000	3186000	0.47	48.98
1.00 Ha to 2.00 Ha (Small)	4052000	5739000	1.42	29.58
2.00 Ha to 5.00 Ha (Semi Medium)	2473000	7156000	2.89	18.05
5.00 Ha to 10.00 Ha (Medium)	396000	2603000	6.57	2.89
10.00 Ha & above (Large)	68000	1083000	15.92	0.50
<b>Total</b>	<b>13698000</b>	<b>19767000</b>	<b>1.44</b>	<b>100.00</b>

*\* Source – Economic Survey of Maharashtra*

It can be seen from the above table that as high as 78.56% are small and marginal farmers, 18.05% are semi-medium farmers and only 3.39% are medium and large farmers.

Of the above, land under actual cultivation in Kharif & Rabi seasons is shown in the table below:

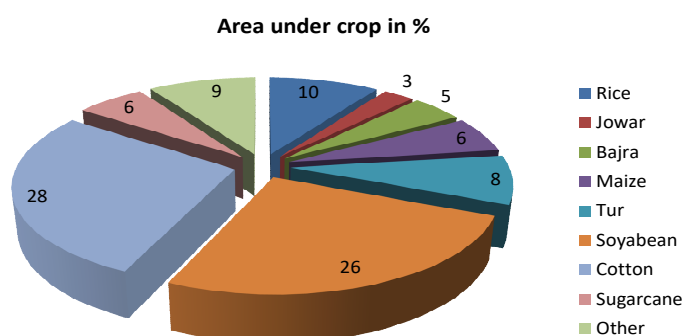
### **Area under Crops**

( in '000' Ha)

<b>Crop</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18 (Prov)</b>
Kharif	15098	15018	14999	15045
Rabi	5619	5421	6829	4688

*\* Source – Economic Survey of Maharashtra*

## Major crops grown in Maharashtra



\* Source – Economic Survey of Maharashtra

Salient features of Agriculture business are as under:

- Majority of farmers are small and marginal, having very little sustaining capacity
- Most of the farmers are dependent on monsoon with limited irrigation facility
- 75% of operational land holding is under cultivation in Kharif season
- Majority of farmers are growing cereals, tur, soyabean and cotton crops

## Salient Features of Cultivation Practice of Farmers in Maharashtra

### Improved Seeds

Distribution of improved seeds in the State of Maharashtra was reducing up to 2015, improved at the end of the year 2016 and again reduced at the end of 2017:

Improved Seeds	2013	2014	2015	2016	2017
Quantity in '000 Quintals	2,832	1,749	1,688	2,427	2,150

\* Source – Economic Survey of Maharashtra

### Chemical Fertilisers

Use of Chemical Fertilisers in the State of Maharashtra is relatively constant at macro level. It showed decline in quantity (Kg per hectare) after 2014-15 indicating less use but picked up again in 2016-17.

Chemical Fertilisers	2014-15	2015-16	2016-17	2017-18 (Exp Use)
Quantity Metric Tonnes in lakh	60.13	59.63	61.20	70.05
Qty in Kg Per Hectare	125.9	122.5	126.1	137.6

\* Source – Economic Survey of Maharashtra

## Chemical Pesticides

Use of Chemical Pesticides in the State of Maharashtra is as under:

Chemical Pesticides	2014-15	2015-16	2016-17	2017-18
Quantity in Metric Tonnes	11,239	11,665	13,496	15,568

\* Source – Economic Survey of Maharashtra

## Impact of these Cultivation Practices and quantum of Rainfall on Crop Productivity & Farm Income

1. Reduction in per hectare yield of cereals, pulses, cotton and soyabean
2. Reduction in revenue per hectare in above crops
3. Negligible profit or even loss in agriculture business of farmers producing these crops
4. These crops, being grown in majority of areas of Maharashtra like Vidarbha, Marathwada, farmers in these areas are under distress
5. Consecutive drought years / drought like situation have aggravated the problems of the farmers in these areas

## Comparative Production Data of Major Crops

Year	Yield in kg / ha						
	Rice	Jowar	Bajra	Tur	Soyabean	Cotton (Lint)	Sugarcane (in MT)
2010-11	1775	850	1086	750	1581	322	88.85
2015-16	1725	375	416	359	485	158	70.15
2016-17	2333	702	955	1455	1194	434	86.00

**Banking scenario of Maharashtra State**

Banking Network in the State is well spread. The details of district wise as well as Bank wise network as of December 2017 are enclosed herewith.

There are total 15,475 bank branches including cooperative bank branches in the State. It is pertinent to note that there are total 9,246 rural and semi urban branches catering the need of rural area more particularly the agriculture finance. Moreover, banks have started the Business correspondent model in the rural area to reach to the doorstep of rural customers. The models are also well stabilized and verified by the officials of Department of Financial Services, Government of India.

Banks are opening the rural branches as per the guidelines stipulated by Reserve Bank of India and the number of rural branches are increasing. Over and above brick and mortar branches, banks are providing banking services through other models such as Bank Mitras (banking correspondants) and alternate business channels such as ATMs, Mobile / Internet banking etc.

Cooperative Banking movement in Maharashtra is very progressive and District Central Cooperative Banks are lending to the agriculture sector through more than 21,000 Primary Agriculture Credit Cooperative societies.

Thus it can be concluded that the banking network in Maharashtra is well spread and can cater the need of rural population as well as farmers in the State.

Banking network as of 31.12.2017 and CD ratio of Maharashtra State is as under:

<b>Sr. No.</b>	<b>Particular</b>	<b>SCBs</b>	<b>DCCBs</b>	<b>Total</b>
1	No. of branches – Rural	3,256	2,772	6,028
	Semi-urban	2,773	445	3,218
	Urban	1,759	426	2,185
	Metro	3,956	88	4,044
	<b>Total</b>	<b>11,744</b>	<b>3,731</b>	<b>15,475</b>
2	Deposits in Crore	17,82,508	62,068	18,44,576
	Advances in Crore	18,35,593	49,221	18,84,814
	CD Ratio %	102.98	79.30	102.18

The District wise and Bank wise position as of 31.12.2017 is enclosed herewith as **Annexure 3.1 and 3.2.**

There are 9 Public sector Banks, 2 Gramin Banks and 4 private sector banks in the State having branch network of more than 100 branches in Rural and Semi urban area which constitute more than 50% of branch network excluding DCCBs. Representatives of all member banks have been called today for this meeting. Whereas, Maharashtra State Cooperative Bank represents DCCBs in the State.

**SLBC MAHARASHTRA : CONVENOR - BANK OF MAHARASHTRA**

**Branch Network in Maharashtra State**

Position as of 31.12.2017

No. Actual / Rs. in Crore

Sr. No.	District	Rural	SU	Urban	Metro	Total Brs	Deposits	Advances	Total Business	Per Br Business	CD Ratio	Popu 2011	Popu Served Per Branch
1	2	3	4	7	8	9	10	11	12	13	14	15	16
1	Ahmednagar	432	198	71	4	705	20593	17731	38324	54.36	86.10	4543159	6444
2	Akola	112	55	95	1	263	8976	5946	14922	56.74	66.25	1813906	6897
3	Amravati	147	95	94	5	341	12812	8321	21133	61.97	64.95	2888445	8471
4	Aurangabad	204	95	112	72	483	24573	19299	43872	90.83	78.54	3701282	7663
5	Beed	109	78	47	1	235	9973	7563	17536	74.62	75.83	2585049	11000
6	Bhandara	98	58	5	0	161	4790	1948	6737	41.85	40.67	1200334	7455
7	Buldana	122	119	16	0	257	8022	6030	14053	54.68	75.17	2586258	10063
8	Chandrapur	140	84	63	2	289	12364	5001	17365	60.09	40.45	2204307	7627
9	Dhule	111	45	55	2	213	7382	5134	12516	58.76	69.55	2050862	9628
10	Gadchiroli	79	34	8	0	121	3796	1691	5487	45.35	44.55	1072942	8867
11	Gondia	79	14	35	1	129	4220	1891	6111	47.37	44.80	1322507	10252
12	Hingoli	31	44	5	0	80	2423	2596	5019	62.74	107.18	1177345	14717
13	Jalgaon	161	116	100	10	387	16723	16296	33019	85.32	97.45	4229917	10930
14	Jalna	249	57	65	1	372	5471	6353	11824	31.78	116.13	1959046	5266
15	Kolhapur	307	126	166	4	603	22421	17963	40383	66.97	80.12	3876001	6428
16	Latur	156	68	82	2	308	10544	6793	17337	56.29	64.43	2454196	7968
17	Mumbai City	2	2	3	962	969	664725	1002062	1666787	1720.11	150.75	3085411	3184
18	Mumbai Suburb	0	0	11	1109	1120	367901	308367	676267	603.81	83.82	9356962	8354
19	Nagpur	211	109	48	343	711	64873	41960	106832	150.26	64.68	4653570	6545
20	Nanded	132	74	87	2	295	12119	10002	22121	74.99	82.53	3361292	11394
21	Nandurbar	37	28	12	0	77	3483	1762	5245	68.12	50.58	1648295	21406
22	Nasik	329	215	82	146	772	41180	28383	69562	90.11	68.92	6107187	7911
23	Osmanabad	124	85	10	1	220	6319	4206	10525	47.84	66.56	1657576	7534
24	Palghar	72	90	45	44	251	14271	12810	27080	107.89	89.76	2990116	11913
25	Parbhani	114	59	58	1	232	5861	7992	13854	59.71	136.36	1836086	7914
26	Pune	470	321	50	799	1640	207912	171997	379909	231.65	82.73	9429408	5750
27	Raigad	227	130	93	25	475	30196	18885	49081	103.33	62.54	2634200	5546
28	Ratnagiri	203	94	18	0	315	10222	5927	16149	51.27	57.98	1615069	5127
29	Sangli	306	107	68	2	483	15578	11379	26957	55.81	73.05	2822143	5843
30	Satara	374	132	50	1	557	16307	10622	26929	48.35	65.14	3003741	5393
31	Sindhudurg	190	61	1	0	252	6630	3075	9705	38.51	46.38	849651	3372
32	Solapur	330	126	97	7	560	17385	18690	36075	64.42	107.50	4317756	7710
33	Thane	126	111	361	494	1092	166666	83781	250447	229.35	50.27	8070032	7390
34	Wardha	65	55	35	2	157	6944	4114	11058	70.43	59.25	1300774	8285
35	Washim	32	42	2	0	76	2119	1569	3687	48.52	74.04	1197160	15752
36	Yavatmal	147	91	35	1	274	8802	6676	15479	56.49	75.85	2772348	10118
	Sub Total Mumbai	2	2	14	2071	2089	1032625	1310429	2343054	1121.62	126.90	12442373	5956
	Sub Total Rest of Maharashtra	6026	3216	2171	1973	13386	811951	574385	1386336	103.57	70.74	99931960	7465
	<b>Grand Total</b>	<b>6028</b>	<b>3218</b>	<b>2185</b>	<b>4044</b>	<b>15475</b>	<b>1844576</b>	<b>1884814</b>	<b>3729390</b>	<b>240.99</b>	<b>102.18</b>	<b>112374333</b>	<b>7262</b>

**MAHARASHTRA - REGION WISE SUMMARY**

1	Konkan	820	488	532	2634	4474	1260612	1434906	2695517	602.48	113.83	28601441	6393
2	Marathwada	1119	560	466	80	2225	77283	64805	142088	63.86	83.85	18731872	8419
3	Vidarbha	1232	756	436	355	2779	137717	85148	222865	80.20	61.83	23012551	8281
4	Western Maharashtra	2857	1414	751	975	5997	368964	299956	668920	111.54	81.30	42028469	7008
	<b>Total</b>	<b>6028</b>	<b>3218</b>	<b>2185</b>	<b>4044</b>	<b>15475</b>	<b>1844576</b>	<b>1884814</b>	<b>3729390</b>	<b>240.99</b>	<b>102.18</b>	<b>112374333</b>	<b>7262</b>

**Branch Network in Maharashtra State / Deposit / Advances / CD Ratio / Per Br Business**

Position as of 31.12.2017

Rs. in Crore

Sr. No.	Bank	R	SU	U	M	Total Brs	Deposits	Advances	Total Business	Per Br Business	CD Ratio
1	2	3	4	7	8	9	10	11	12	13	14
1	Allahabad Bank	40	16	42	35	133	9178	20926	30104	226	227.99
2	Andhra Bank	7	14	40	77	138	12265	8562	20828	151	69.81
3	Bank of Baroda	125	122	77	210	534	84195	113618	197813	370	134.95
4	Bank of India	383	203	93	231	910	114480	103848	218328	240	90.71
5	Bank of Maharashtra	464	304	99	279	1146	99905	59145	159049	139	59.20
6	Bharatiya Mahila Bank	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!
7	Canara Bank	57	93	54	199	403	65419	74565	139984	347	113.98
8	Central Bank of India	260	132	75	150	617	50004	58174	108179	175	116.34
9	Corporation Bank	35	50	37	90	212	12035	10680	22715	107	88.74
10	Dena Bank	100	62	42	115	319	7777	5369	13146	41	69.03
11	IDBI Bank	137	109	81	143	470	68073	110796	178868	381	162.76
12	Indian Bank	10	9	31	98	148	25964	23243	49208	332	89.52
13	Indian Overseas Bank	19	35	33	105	192	29156	26851	56007	292	92.10
14	Oriental Bank of Commerce	5	27	29	83	144	30789	42577	73366	509	138.28
15	Punjab & Sindh Bank	0	3	15	17	35	20802	1565	22366	639	7.52
16	Punjab National Bank	32	35	53	136	256	35179	83878	119057	465	238.43
17	State Bank of Hyderabad	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!
18	State Bank of India	508	649	321	582	2060	313821	381275	695096	337	121.49
19	Syndicate Bank	64	32	49	104	249	31729	17051	48780	196	53.74
20	United Commercial Bank	39	32	47	60	178	15344	29561	44905	252	192.65
21	Union Bank of India	110	137	61	260	568	92846	103249	196095	345	111.20
22	United Bank of India	0	2	12	34	48	2342	2577	4919	102	109.99
23	Vijaya Bank	20	23	31	74	148	56779	25605	82383	557	45.10
<b>A</b>	<b>Sub Total ( PSBs )</b>	<b>2415</b>	<b>2089</b>	<b>1322</b>	<b>3082</b>	<b>8908</b>	<b>1178084</b>	<b>1303114</b>	<b>2481198</b>	<b>279</b>	<b>110.61</b>
1	Axis Bank Ltd	12	94	80	82	268	135342	109485	244827	914	80.90
2	Federal Bank	22	23	19	43	107	8239	76929	85168	796	933.70
3	HDFC Bank Ltd.	74	157	94	217	542	219521	152700	372221	687	69.56
4	ICICI Bank	154	166	103	302	725	132839	116369	249208	344	87.60
5	ING Vysya Bank Ltd.	78	30	28	169	305	69768	51367	121135	397	73.62
6	Karnataka Bank Ltd.	1	5	14	28	48	6283	6689	12972	270	106.47
7	Ratnakar Bank Ltd.	25	23	19	30	97	20800	11590	32391	334	55.72
<b>B</b>	<b>Sub Total (Pvt Sec Banks)</b>	<b>366</b>	<b>498</b>	<b>357</b>	<b>871</b>	<b>2092</b>	<b>592793</b>	<b>525129</b>	<b>1117921</b>	<b>534</b>	<b>88.59</b>
1	Maharashtra Gramin Bank	276	93	39	0	408	7667	4435	12102	30	57.84
2	Vidharbha Konkan Gramin Bank	195	91	38	3	327	3931	2876	6807	21	73.17
<b>C</b>	<b>Sub Total (Gramin Banks)</b>	<b>471</b>	<b>184</b>	<b>77</b>	<b>3</b>	<b>735</b>	<b>11598</b>	<b>7311</b>	<b>18909</b>	<b>26</b>	<b>63.04</b>
<b>D</b>	<b>Subhadra Local Area Bank Ltd</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>9</b>	<b>33</b>	<b>39</b>	<b>72</b>	<b>8</b>	<b>116.53</b>
	<b>Total A+B+C+D</b>	<b>3256</b>	<b>2773</b>	<b>1759</b>	<b>3956</b>	<b>11744</b>	<b>1782508</b>	<b>1835593</b>	<b>3618100</b>	<b>308</b>	<b>102.98</b>
<b>E</b>	<b>MS Coop (DCCBs)</b>	<b>2772</b>	<b>445</b>	<b>426</b>	<b>88</b>	<b>3731</b>	<b>62068</b>	<b>49221</b>	<b>111290</b>	<b>30</b>	<b>79.30</b>
	<b>Total A+B+C+D+E</b>	<b>6028</b>	<b>3218</b>	<b>2185</b>	<b>4044</b>	<b>15475</b>	<b>1844576</b>	<b>1884814</b>	<b>3729390</b>	<b>241</b>	<b>102.18</b>

**Agenda No. 4**

**Finance for Agriculture in Maharashtra / Finance for Short Term Credit Agriculture in Maharashtra / Performance of the Banks in crop loan lending for last 3 years**

The comparative position of agriculture and crop loan lending under state Annual Credit Plan for last 3 years is as under:

(Rs. in crore)

Sector	2015-16		2016-17		2017-18			
	Disbursement	% Growth YoY	Disbursement	% Growth YoY	Target	Achiv	% Achiv.	% Growth YoY
Agriculture	72865	30%	96906	33%	77207	48857	63	-50%
Of which crop loans	40581	19%	42173	4%	54221	25322	47	-40%

The Agency wise flow in the Crop Loan during last 3 years in the State was as follows:

(Rs. in crore)

Agency	2015-16		2016-17		2017-18	
	Ach.	% Growth YoY	Ach.	% Growth YoY	Ach.	% Growth YoY
Commercial Banks	22758	27%	24485	8%	14051	-48%
Co-operative Banks	15791	9%	15571	-1%	10546	-32%
RRBs	2032	20%	2116	4%	724	-66%
<b>Total</b>	<b>40581</b>	<b>19%</b>	<b>42173</b>	<b>4%</b>	<b>25322</b>	<b>-40%</b>

The crop Loan target for the financial Year 2017-18 was Rs. 54,221 crore. The disbursement position of crop loans is being monitored on fortnightly basis in the Kharif season and on monthly basis thereafter. Special emphasis is given to lending for crop loans so as to cover each farmer in the state. Agency-wise comparative performance of crop loan disbursement in the state as of 31.03.2018 is given hereunder-

**Comparative Performance**

Rs. in crore

Sr. No.	Agency	31.03.2017			31.03.2018		
		Target	Ach	% Ach	Target	Ach	% Ach
1	Public Sector Banks	26515	21212	80	29005	11073	38
	<b>Share</b>	<b>52</b>	<b>50</b>		<b>53</b>	<b>44</b>	
2	Private Sector Banks	4127	3273	79	4570	2979	65
	<b>Share</b>	<b>8</b>	<b>8</b>		<b>8</b>	<b>12</b>	
	CBs	30642	24485	80	33575	14051	42
	<b>Share</b>	<b>60</b>	<b>58</b>		<b>62</b>	<b>55</b>	
3	RRBs	3045	2116	70	3055	724	24
	<b>Share</b>	<b>6</b>	<b>5</b>		<b>6</b>	<b>3</b>	
	Sub total SCBs	33686	26601	79	36630	14776	40
	<b>Share</b>	<b>66</b>	<b>63</b>		<b>68</b>	<b>58</b>	
4	DCCBs	17549	15571	89	17591	10546	60
	<b>Share</b>	<b>34</b>	<b>37</b>		<b>32</b>	<b>42</b>	
	<b>Total</b>	<b>51235</b>	<b>42173</b>	<b>82</b>	<b>54221</b>	<b>25322</b>	<b>47</b>

As of 31.03.2018, the overall achievement by banks in the State is 47% of the annual target of Rs.54,221 crore showing negative YOY growth. Achievement during same period of the previous year was to the extent of 82%.

During the current year, Private Sector Banks have also shown negative YoY growth (-9%) in crop loan disbursement over last year. Their achievement level is 65% as against 79% for last year.

Reasons for low credit off take this year can be attributed to the announcement / implementation of farm loan waiver scheme by Government of Maharashtra.

However, all those farmers in the State who have received benefit under the Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana 2017 (CSMSSY 2017) are now eligible for fresh finance and the disbursements will pick up this year.

District wise, Bank wise and Agency wise position of crop loans as of 31.03.2018 as reported by Lead District Managers is given in **Annexure 4.1 to 4.3**.

### **Coverage of Crop Insurance and Issues Relating to Premium Payment & Compensation**

Guidelines issued from time to time by Government of Maharashtra are circulated among member banks. Issues related to payment of premia and compensation are dealt with on bank to bank basis.

Government of Maharashtra is requested to provide periodic district wise / bank wise data for the State of Maharashtra for regular review in quarterly meetings of SLBC Sub Committee on Agriculture.



## District wise performance of crop loans in last 3 years -

The district wise performance of annual crop loan disbursements for last 3 years is as under:

Rs. In Crore

Sr. No	District	2015-16			2016-17			2017-18		
		Tar	Ach	%	Tar	Ach	%	Tar	Ach	%
1	AHMEDNAGAR	3068	3095	101	3843	3365	88	4346	2768	64
2	AKOLA	922	909	99	1030	853	83	1201	509	42
3	AMRAVATI	2063	1541	75	2146	1411	66	1941	487	25
4	AURANGABAD	1097	1068	97	1282	1427	111	1440	654	45
5	BEED	1806	1458	81	2060	1576	77	2268	448	20
6	BHANDARA	521	422	81	550	430	78	574	359	62
7	BULDHANA	1325	1154	87	1365	1084	79	1458	370	25
8	CHANDRAPUR	689	707	103	790	743	94	935	496	53
9	DHULE	989	691	70	1008	621	62	1080	293	27
10	GADCHIROLI	200	116	58	210	118	56	220	85	39
11	GONDIA	247	189	77	275	212	77	230	152	66
12	HINGOLI	791	743	94	1032	759	74	1041	177	17
13	JALGAON	2511	2392	95	3063	2509	82	2900	1711	59
14	JALNA	1097	1265	115	1357	1377	101	1412	330	23
15	KOLHAPUR	1788	2069	116	1985	2080	105	2164	1904	88
16	LATUR	1258	1105	88	1700	1200	71	1935	935	48
17	NAGPUR	1073	988	92	1007	1023	102	1137	674	59
18	NANDED	1553	1452	94	1737	1578	91	1925	480	25
19	NANDURBAR	590	436	74	600	439	73	691	275	40
20	NASHIK	2632	2705	103	3501	3175	91	4012	1073	27
21	OSMANABAD	1131	729	64	1642	1169	71	1868	648	35
22	PALGHAR	200	131	66	175	144	82	150	115	77
23	PARBHANI	1342	1372	102	1631	1650	101	1682	434	26
24	PUNE	2752	3506	127	3322	3328	100	3771	2625	70
25	RAIGAD	150	166	111	180	190	105	221	186	84
26	RATNAGIRI	329	389	118	429	386	90	529	426	81
27	SANGLI	1567	1719	110	1820	1844	101	2030	1353	67
28	SATARA	1999	2083	104	2532	1957	77	2750	1749	64
29	SINDHUDURG	220	257	117	303	272	90	305	260	85
30	SOLAPUR	5000	3133	63	5000	2289	46	3954	2023	51
31	THANE	210	192	92	185	184	99	205	136	66
32	WARDHA	605	607	100	700	701	100	730	340	47
33	WASHIM	888	726	82	986	903	92	1204	311	26
34	YAVATMAL	1704	1066	63	1791	1175	66	1913	537	28
	<b>Total</b>	<b>44319</b>	<b>40581</b>	<b>92</b>	<b>51235</b>	<b>42173</b>	<b>82</b>	<b>54221</b>	<b>25322</b>	<b>47</b>

## Bank wise performance of crop loans in last 3 years -

Rs. In Crore

Sr. No	Bank	2015-16			2016-17			2017-18		
		Tar	Ach	%	Tar	Ach	%	Tar	Ach	%
1	Allahabad Bank	232	229	99	276	236	85	310	126	41
2	Andhra Bank	83	32	39	77	57	74	115	25	21
3	Bank of Baroda	1040	839	81	1105	861	78	1280	534	42
4	Bank of India	2713	2213	82	2689	2264	84	2900	1609	55
5	Bank of Maharashtra	3916	3522	90	4503	3590	80	4919	1766	36
6	Canara Bank	530	306	58	674	437	65	732	153	21
7	Central Bank of India	2130	1560	73	2326	1742	75	2614	1126	43
8	Corporation Bank	174	116	67	253	165	65	286	79	28
9	Dena Bank	799	506	63	814	647	79	1003	359	36
10	IDBI Bank	771	511	66	1062	750	71	1141	418	37
11	Indian Bank	96	149	155	117	57	49	118	36	30
12	Indian Overseas Bank	284	187	66	296	200	68	248	111	45
13	Oriental Bank of Comm	80	39	48	109	77	71	111	38	34
14	Punjab & Sindh Bank	8	2	25	32	3	8	23	1	3
15	Punjab National Bank	287	257	90	355	269	76	399	127	32
16	State Bank of Hyderabad	2115	1708	81	2826	2360	84	0	0	0
17	State Bank of India	5900	5315	90	6657	5581	84	10199	3565	35
18	Syndicate Bank	181	160	88	253	150	59	298	120	40
19	UCO Bank	234	150	64	300	217	72	329	107	32
20	Union Bank of India	1447	1160	80	1577	1424	90	1761	633	36
21	United Bank of India	21	1	6	35	12	32	34	7	19
22	Vijaya Bank	104	96	92	135	90	67	153	56	37
	<b>Sub Total PSBs</b>	<b>23148</b>	<b>19059</b>	<b>82</b>	<b>26470</b>	<b>21189</b>	<b>80</b>	<b>28975</b>	<b>10997</b>	<b>38</b>
23	Axis Bank	489	258	53	571	270	47	563	84	15
24	Federal Bank	112	86	77	142	104	73	158	116	73
25	HDFC Bank	950	817	86	1184	1135	96	1277	1427	112
26	ICICI Bank	1342	2194	164	1604	1634	102	1997	1288	65
27	Kotak Mahindra	35	0	1	239	7	3	272	21	8
28	Karnataka Bank Ltd.	23	25	109	18	7	39	20	14	70
29	Ratnakar Bank	324	298	92	371	117	32	283	29	10
	<b>Sub Total Pvt Sec Banks</b>	<b>3276</b>	<b>3680</b>	<b>112</b>	<b>4127</b>	<b>3273</b>	<b>79</b>	<b>4570</b>	<b>2979</b>	<b>65</b>
	<b>Total Commercial Banks</b>	<b>26475</b>	<b>22759</b>	<b>86</b>	<b>30642</b>	<b>24485</b>	<b>80</b>	<b>33575</b>	<b>14051</b>	<b>42</b>
30	Maharashtra Gramin Bank	1311	1271	97	1894	1388	73	1858	448	24
31	Vidarbha Konkan Gramin Bank	1084	761	70	1150	728	63	1197	276	23
	<b>Sub Total Gramin Banks</b>	<b>2395</b>	<b>2032</b>	<b>85</b>	<b>3045</b>	<b>2116</b>	<b>70</b>	<b>3055</b>	<b>724</b>	<b>24</b>
	<b>Total SCBs</b>	<b>28870</b>	<b>24791</b>	<b>86</b>	<b>33686</b>	<b>26601</b>	<b>79</b>	<b>36630</b>	<b>14776</b>	<b>40</b>
32	M.S.Coop. / DCC Banks	15449	15791	102	17549	15571	89	17591	10546	60
33	MSCARD									
	<b>Sub Total Co.Op Banks</b>	<b>15449</b>	<b>15791</b>	<b>102</b>	<b>17549</b>	<b>15571</b>	<b>89</b>	<b>17591</b>	<b>10546</b>	<b>60</b>
34	Subhadra Local Area Bk									
35	Other Banks	51	20	39	45	23	52	30	76	255
	<b>Sub Total Other Banks</b>	<b>51</b>	<b>20</b>	<b>39</b>	<b>45</b>	<b>23</b>	<b>52</b>	<b>30</b>	<b>76</b>	<b>255</b>
	<b>Grand Total</b>	<b>44319</b>	<b>40581</b>	<b>92</b>	<b>51235</b>	<b>42173</b>	<b>82</b>	<b>54221</b>	<b>25322</b>	<b>47</b>

## **Observations**

There are two different modalities of disbursement of crop loans in Cooperative banks and scheduled commercial banks. Cooperative banks disburse in the form of crop loan.

Unlike cooperative banks, scheduled commercial banks are giving Kisan Credit Card facility which is sanctioned for 5 years. This is a running account like cash credit in which farmers have freedom to withdraw and deposit amount as per their convenience. Kisan Credit Card scheme has further been innovated with following features:

Now Farmers are given RuPay cards with which they need not come to bank branches and withdraw from ATM of any bank or through merchandise establishment.

Kisan credit card is issued for a period of 5 years with inbuilt enhancement of 10% per year. Due to this innovation, farmers need not execute cumbersome documents of loan every year. Renewal can be done by submitting an application, land record papers and details of crops grown.

Thus, there is convenience to farmers due to these innovations.

Due to various reasons, farmers are unable to repay their crop loans every year. Such accounts are excluded in crop loan disbursements of relevant year and go unreported. Nevertheless, these farmers are covered under institutional credit mechanism. Hence to have proper assessment of farmers covered, it is necessary to compare number of crop loan accounts outstanding with that of number of farmers in districts / State.

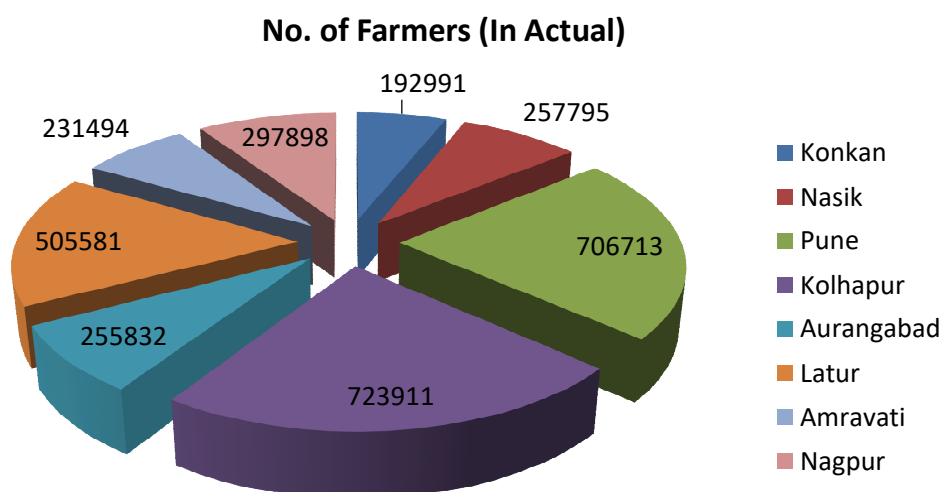
## **Road Ahead**

- Crop Loans shall be provided to all eligible farmers benefitted under CSMSSY 2017.
- All uncovered farmers shall be extended crop loan as per their eligibility.
- All tenant farmers who have valid proof of tenancy shall be given crop loan / KCC as per their eligibility.
- Requirement of marginal farmers is low for kharif crops. Financial Institutions are reluctant to grant loans for a smaller amount and such farmers are diverted to private money lenders, fertilizer shop owners etc. Small and marginal farmers who are borrowing from such sources, shall be provided crop loans / KCC.
- All farmers to be covered under PMFBY to mitigate risk against natural calamities if any.
- Arranging Credit Camps - Credit Camps are the informal meetings organized by banks for marketing & publicity of various loan schemes of the bank, instant decisions on various loan proposals with major focus on agriculture and retail loans and meeting large scale of customers at one go. Such credit camps have been proved to be instrumental in mobilizing large number of farmers for crop loan lending. Modalities of these camps are suggested below:
  - Credit camps be arranged at village level and at least one camp in each village during Kharif 2018.
  - Each branch has to scout maximum number of fresh KCCs during Kharif 2018.
  - Focus should be on small & marginal farmers, tenant farmers and share croppers to bring them under banking purview.

- Printed materials of the KCC scheme in local language be distributed among the villages.
  - Debit Cards be issued to farmers.
  - Farmers be explained the benefit of interest incentive scheme of Central & State Govt. for prompt repayment, so also the benefit of 7 % interest on renewal of facilities.
- Interacting with district administration and strict monitoring by Lead District Managers at BLBC / DLCC level.
  - Bank Mitras deployed by banks are interacting with root level people and can be used for ascertaining status of farmers and their counselling thereafter if found uncovered. Presently, more than 9,900 bank mitras are working in the field for providing banking services.
  - Tie-up by banks with fertilizer / seed dealers / input suppliers for ascertaining status of farmers so that uncovered farmers can be directed to banks for bringing them under banking fold.
  - Farmer's Clubs are grass-root level informal forums. Such Clubs are organized by rural branches of banks with the support and financial assistance of NABARD for the mutual benefit of the banks concerned and rural people.

These farmer clubs can be utilized for covering the uncovered farmers for crop loan lending.

### Division wise Farmers Covered in Crop Loan Disbursement 2017-18





**SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA**

**ALL DISTRICTS - MAHARASHTRA STATE**

**Disbursements under Crop Loans - 31.03.2018**

Rs. in Lakh

Sr. No.	District	Crop Loan Target ACP 2017-18		Cumulative Achievement from 01.04.17				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	AHMEDNAGAR	313596	121020	251357	194810	42867	81966	62	68	434616	294224	276776	64
2	AKOLA	114055	6042	50028	45179	3823	5745	40	95	120097	53851	50924	42
3	AMRAVATI	159254	34845	41668	43367	2416	5315	27	15	194099	44084	48682	25
4	AURANGABAD	115185	28851	105820	53944	15884	11497	47	40	144036	121704	65441	45
5	BEED	192700	34072	62013	33339	10499	11443	17	34	226772	72512	44782	20
6	BHANDARA	54540	2870	69154	33543	2992	2323	62	81	57410	72146	35867	62
7	BULDHANA	135600	10200	31500	34266	2010	2759	25	27	145800	33510	37025	25
8	CHANDRAPUR	85901	7572	73273	48047	1097	1590	56	21	93473	74370	49637	53
9	DHULE	95000	13000	30435	26872	1691	2455	28	19	108000	32126	29327	27
10	GADCHIROLI	19462	2538	21998	8482	15	10	44	0	22000	22013	8492	39
11	GONDIA	21000	2000	34757	14892	194	260	71	13	23000	34951	15152	66
12	HINGOLI	88525	15621	38089	15968	1902	1731	18	11	104146	39991	17700	17
13	JALGAON	266780	23219	145466	152355	9286	18705	57	81	289999	154752	171060	59
14	JALNA	116719	24447	57900	28094	3716	4889	24	20	141166	61616	32983	23
15	KOLHAPUR	129756	86606	143940	107364	92468	83030	83	96	216362	236408	190394	88
16	LATUR	154835	38713	173745	72611	48589	20874	47	54	193548	222334	93485	48
17	MUMBAI CITY	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
18	MUMBAI SUBURB	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
19	NAGPUR	83099	30634	55997	58573	9025	8839	70	29	113733	65022	67411	59
20	NANDED	152041	40487	91109	42368	3673	5655	28	14	192529	94782	48023	25
21	NANDURBAR	55290	13823	16034	22101	3109	5354	40	39	69113	19143	27455	40
22	NASIK	280613	120537	39925	78808	11849	28518	28	24	401150	51774	107326	27
23	OSMANABAD	130732	56031	64545	40435	26137	24322	31	43	186763	90682	64757	35
24	PALGHAR	12000	3000	13629	8981	3846	2522	75	84	15000	17475	11503	77
25	PARBHANI	140089	28084	54541	40630	3251	2732	29	10	168173	57792	43362	26
26	PUNE	263842	113231	227022	206106	55887	56356	78	50	377073	282909	262462	70
27	RAIGAD	18925	3175	28261	14785	5857	3847	78	121	22100	34118	18632	84
28	RATNAGIRI	17285	35586	67771	16764	16486	25813	97	73	52871	84257	42577	81
29	SANGLI	111321	91685	112910	80988	61680	54328	73	59	203006	174590	135316	67
30	SATARA	164956	110070	237241	116879	75672	58070	71	53	275026	312913	174949	64
31	SINDHUDURG	23865	6635	29548	20461	6777	5556	86	84	30500	36325	26017	85
32	SOLAPUR	157759	237599	58609	91681	70971	110601	58	47	395358	129580	202282	51
33	THANE	15364	5136	16577	9916	4239	3647	65	71	20500	20816	13563	66
34	WARDHA	66000	7000	24245	26560	5151	7398	40	106	73000	29396	33958	47
35	WASHIM	115000	5400	37029	30371	226	753	26	14	120400	37255	31124	26
36	YAVATMAL	183631	7648	62109	51942	685	1806	28	24	191279	62794	53748	28
	<b>Total</b>	<b>4054720</b>	<b>1367377</b>	<b>2568245</b>	<b>1871482</b>	<b>603970</b>	<b>660711</b>	<b>46</b>	<b>48</b>	<b>5422098</b>	<b>3172215</b>	<b>2532193</b>	<b>47</b>

**MAHARASHTRA - REGION WISE SUMMARY**

1	Konkan	87439	53532	155786	70907	37205	41385	81	77	140971	192991	112292	80
2	Marathwada	1090826	266306	647762	327390	113651	83143	30	31	1357133	761413	410533	30
3	Vidarbha	1037542	116749	501758	395222	27634	36799	38	32	1154291	529392	432021	37
4	Western Maharashtra	1838913	930790	1262939	1077964	425480	499383	59	54	2769703	1688419	1577347	57
	<b>Total</b>	<b>4054720</b>	<b>1367377</b>	<b>2568245</b>	<b>1871482</b>	<b>603970</b>	<b>660711</b>	<b>46</b>	<b>48</b>	<b>5422098</b>	<b>3172215</b>	<b>2532193</b>	<b>47</b>



# बैंक ऑफ महाराष्ट्र Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

## SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA

### ALL BANKS - MAHARASHTRA STATE

#### Disbursements under Crop Loans - 31.03.2018

Rs. in Lakh

Sr. No.	Bank	Crop Loan Target ACP 2017-18		Cumulative Achievement from 01.04.17				% Achievement		Total			
		Kharif	Rabi	Kharif		Rabi		Kharif	Rabi	Target	Achmnt		%
				Accounts	Amount	Accounts	Amount				Accounts	Amount	
1	Allahabad Bank	25398	5612	9630	11083	856	1534	44	27	31010	10486	12617	41
2	Andhra Bank	9144	2346	1342	1659	689	804	18	34	11490	2031	2463	21
3	Bank of Baroda	95039	32956	22238	37402	7336	16031	39	49	127995	29574	53432	42
4	Bank of India	192178	97822	85624	94049	42852	66853	49	68	290000	128476	160902	55
5	Bank of Maharashtra	360611	131335	91291	125234	21803	51378	35	39	491946	113094	176612	36
6	Bharatiya Mahila Bank												
7	Canara Bank	52287	20960	8837	9767	4885	5557	19	27	73247	13722	15324	21
8	Central Bank of India	211216	50140	51253	92514	9312	20130	44	40	261356	60565	112644	43
9	Corporation Bank	20409	8220	2566	5259	1040	2686	26	33	28629	3606	7945	28
10	Dena Bank	76202	24106	16882	25287	4873	10650	33	44	100308	21755	35937	36
11	IDBI Bank	80767	33375	18644	30130	5322	11679	37	35	114142	23966	41809	37
12	Indian Bank	8027	3728	2066	2896	307	672	36	18	11755	2373	3567	30
13	Indian Overseas Bank	17937	6867	5318	7990	1265	3152	45	46	24804	6583	11141	45
14	Oriental Bank of Commerce	7800	3341	1004	2441	491	1328	31	40	11141	1495	3769	34
15	Punjab & Sindh Bank	1634	695	32	68	0	0	4	0	2329	32	68	3
16	Punjab National Bank	29744	10199	5957	9000	2651	3684	30	36	39943	8608	12684	32
17	State Bank of Hyderabad												
18	State Bank of India	804908	215013	198374	281856	59054	74630	35	35	1019922	257428	356486	35
19	Syndicate Bank	21984	7769	5131	8160	1826	3880	37	50	29753	6957	12041	40
20	UCO Bank	24863	8071	5073	7610	1805	3060	31	38	32934	6878	10670	32
21	Union Bank of India	127520	48605	31154	43092	8789	20230	34	42	176125	39943	63321	36
22	United Bank of India	2222	1177	74	662	0	0	30	0	3399	74	662	19
23	Vijaya Bank	11070	4210	2530	3945	911	1645	36	39	15280	3441	5589	37
	<b>Sub Total PSBs</b>	<b>2180960</b>	<b>716548</b>	<b>565020</b>	<b>800103</b>	<b>176067</b>	<b>299581</b>	<b>37</b>	<b>42</b>	<b>2897508</b>	<b>741087</b>	<b>1099684</b>	<b>38</b>
24	Axis Bank	40258	16038	2595	5469	1023	2934	14	18	56296	3618	8404	15
25	Federal Bank	8833	6988	4333	7151	3320	4459	81	64	15821	7653	11610	73
26	HDFC Bank	94920	32742	26900	84857	18436	57809	89	177	127662	45336	142665	112
27	ICICI Bank	134555	65188	63935	73664	43463	55186	55	85	199743	107398	128850	65
28	Kotak Mahindra Bank Ltd.	18912	8262	658	1727	139	358	9	4	27174	797	2085	8
29	Karnataka Bank Ltd.	1196	822	114	761	26	655	64	80	2018	140	1416	70
30	Ratnakar Bank	17199	11112	2497	1848	143	1011	11	9	28311	2640	2859	10
	<b>Sub Total Pvt Sec Banks</b>	<b>315873</b>	<b>141152</b>	<b>101032</b>	<b>175478</b>	<b>66550</b>	<b>122411</b>	<b>56</b>	<b>87</b>	<b>457025</b>	<b>167582</b>	<b>297889</b>	<b>65</b>
<b>A</b>	<b>Total Commercial Banks</b>	<b>2498501</b>	<b>859005</b>	<b>668570</b>	<b>982869</b>	<b>242787</b>	<b>422276</b>	<b>39</b>	<b>49</b>	<b>3357506</b>	<b>911357</b>	<b>1405145</b>	<b>42</b>
31	Maharashtra Gramin Bank	148722	37105	45687	37198	8987	7609	25	21	185827	54674	44807	24
32	Vidarbha Konkan Gramin Bank	96660	23028	29118	23840	3313	3799	25	16	119688	32431	27639	23
<b>B</b>	<b>Sub Total Gramin Banks</b>	<b>245382</b>	<b>60133</b>	<b>74805</b>	<b>61038</b>	<b>12300</b>	<b>11408</b>	<b>25</b>	<b>19</b>	<b>305515</b>	<b>87105</b>	<b>72446</b>	<b>24</b>
	<b>Total SCBs</b>	<b>2743882</b>	<b>919138</b>	<b>743375</b>	<b>1043907</b>	<b>255087</b>	<b>433684</b>	<b>38</b>	<b>47</b>	<b>3663020</b>	<b>998462</b>	<b>1477591</b>	<b>40</b>
33	M.S.Coop. / DCC Banks	1310838	448239	1824870	827575	348883	227027	63	51	1759077	2173753	1054602	60
34	MSCARD	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
<b>C</b>	<b>Sub Total Co.Op Banks</b>	<b>1310838</b>	<b>448239</b>	<b>1824870</b>	<b>827575</b>	<b>348883</b>	<b>227027</b>	<b>63</b>	<b>51</b>	<b>1759077</b>	<b>2173753</b>	<b>1054602</b>	<b>60</b>
35	Subhadra Local Area Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
36	Other Banks	1667	1306	2518	7288	170	284	437	22	2973	2688	7572	255
<b>D</b>	<b>Sub Total Other Banks</b>	<b>1667</b>	<b>1306</b>	<b>2518</b>	<b>7288</b>	<b>170</b>	<b>284</b>	<b>437</b>	<b>22</b>	<b>2973</b>	<b>2688</b>	<b>7572</b>	<b>255</b>
	<b>Grand Total</b>	<b>4054720</b>	<b>1367377</b>	<b>2568245</b>	<b>1871482</b>	<b>603970</b>	<b>660711</b>	<b>46</b>	<b>48</b>	<b>5422098</b>	<b>3172215</b>	<b>2532193</b>	<b>47</b>



**SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA**

**MAHARASHTRA STATE**

**Disbursements under Crop Loans - 31.03.2018**

Rs. in Lakh

Sr. No.	District	Commercial Banks			Regional Rural Banks			Scheduled Commercial Banks (SCBs)			District Central Co-op Banks (DCCBs)			Total		
		Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%
1	AHMIDENAGAR	238959	172406	72	4667	285	6	243626	172691	71	190990	104085	54	434616	276776	64
2	AKOLA	49166	23542	48	12441	2341	19	61607	25883	42	58490	25041	43	120097	50924	42
3	AMRAVATI	129406	30668	24	1693	291	17	131099	30959	24	63000	17723	28	194099	48682	25
4	AURANGABAD	80850	39354	49	13687	4787	35	94537	44140	47	49499	21300	43	144036	65441	45
5	BEED	133883	28293	21	28176	6138	22	162059	34431	21	64713	10351	16	226772	44782	20
6	BHANDARA	21710	8317	38	5200	1905	37	26910	10222	38	30500	25645	84	57410	35867	62
7	BULDHANA	119290	35005	29	23010	1792	8	142300	36798	26	3500	227	6	145800	37025	25
8	CHANDRAPUR	31867	12061	38	8128	3031	37	39995	15092	38	53478	34545	65	93473	49637	53
9	DHULE	92560	22578	24	2940	122	4	95500	22700	24	12500	6627	53	108000	29327	27
10	GADCHIROLI	12486	2566	21	3275	993	30	15761	3559	23	6239	4933	79	22000	8492	39
11	GONDIA	7862	3040	39	3583	1874	52	11445	4914	43	11555	10238	89	23000	15152	66
12	HINGOLI	77146	9977	13	11000	2421	22	88146	12398	14	16000	5302	33	104146	17700	17
13	JALGAON	177265	111129	63	2724	1339	49	179989	112468	62	110010	58592	53	289999	171060	59
14	JALNA	104348	20829	20	24818	5234	21	129166	26063	20	12000	6920	58	141166	32983	23
15	KOLHAPUR	102641	60122	59	4711	942	20	107352	61064	57	109010	129330	119	216362	190394	88
16	LATUR	125807	22158	18	15484	6393	41	141291	28551	20	52257	64934	124	193548	93485	48
17	MUMBAI CITY	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
18	MUMBAI SUBURB	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
19	NAGPUR	105923	62706	59	3310	1441	44	109233	64147	59	4500	3265	73	113733	67411	59
20	NANDED	147929	27571	19	27123	6710	25	175051	34281	20	17477	13742	79	192529	48023	25
21	NANDURBAR	53613	23511	44	2750	313	11	56363	23824	42	12750	3631	28	69113	27455	40
22	NASIK	242663	85800	35	988	253	26	243651	86053	35	157499	21273	14	401150	107326	27
23	OSMANABAD	129256	45814	35	30007	5390	18	159263	51204	32	27500	13553	49	186763	64757	35
24	PALGHAR	3690	3135	85	310	146	47	4000	3281	82	11000	8222	75	15000	11503	77
25	PARBHANI	126212	31427	25	17463	3179	18	143675	34606	24	24498	8756	36	168173	43362	26
26	PUNE	156374	117547	75	29	1983	6838	156403	119530	76	220670	142932	65	377073	262462	70
27	RAIGAD	11991	8183	68	19	10	54	12010	8194	68	10090	10438	103	22100	18632	84
28	RATNAGIRI	39034	33783	87	5704	2058	36	44738	35841	80	8133	6736	83	52871	42577	81
29	SANGLI	104666	53146	51	640	113	18	105306	53259	51	97700	8207	84	203006	135316	67
30	SATARA	139783	54385	39	243	178	73	140026	54563	39	135000	120386	89	275026	174949	64
31	SINHDURG	18050	16294	90	1650	1311	79	19700	17605	89	10800	8412	78	30500	26017	85
32	SOLAPUR	299638	167748	56	15720	3462	22	315358	171210	54	80000	31072	39	395358	202282	51
33	THANE	9941	4328	44	59	104	176	10000	4432	44	10500	9131	87	20500	13563	66
34	WARDHA	71380	32928	46	1620	1030	64	73000	33958	47	0	0	#DIV/0!	73000	33958	47
35	WASHIM	63532	9277	15	17837	1824	10	81369	11101	14	39031	20023	51	120400	31124	26
36	YAVATMAL	128585	25516	20	14506	3053	21	143091	28569	20	48188	25179	52	191279	53748	28
<b>Total</b>		<b>3357506</b>	<b>1405145</b>	<b>42</b>	<b>305515</b>	<b>72446</b>	<b>24</b>	<b>3663020</b>	<b>1477591</b>	<b>40</b>	<b>1759077</b>	<b>1054602</b>	<b>60</b>	<b>5422098</b>	<b>2532193</b>	<b>47</b>

## Agenda No. 5

### Annual Credit Plan

The preparation of Annual credit plan is generally started in the month of February every year. The position of the achievements in the districts is reviewed by the Lead District Managers. Tentative projections on the basis of achievements of December quarter end are made for March. NABARD prepares Potential Linked Plan (PLP) every year which is available at District level. The Annual Credit Plan for the district is finalized after discussing the same in DLCC meeting chaired by The District Collector. The state credit plan is prepared by consolidating the District Credit Plan and after discussing in the SLBC meeting.

#### A) The comparative position of Annual Credit Plan for the last 3 years is as under:

₹ in crore

Sector	2015-16			2016-17			2017-18 (Prov)		
	Tar.	Ach.	% Ach	Tar.	Ach.	% Ach	Tar.	Ach.	% Ach
Agriculture	66748	72865	109	77458	96778	125	77207	48857	63
Of which Crop Loans	44319	40581	92	51235	42173	82	54221	25322	47
Other Priority	119871	127566	106	177445	147631	83	213622	160650	75
<b>Total Priority</b>	<b>186619</b>	<b>200431</b>	<b>107</b>	<b>254903</b>	<b>244409</b>	<b>96</b>	<b>290829</b>	<b>209507</b>	<b>72</b>
Non Priority	165862	954183	575	197351	819111	415	214544	898643	419
<b>Grand Total</b>	<b>352481</b>	<b>1154614</b>	<b>328</b>	<b>452254</b>	<b>1063520</b>	<b>235</b>	<b>505373</b>	<b>1108150</b>	<b>219</b>

#### B) Review of Performance under ACP 2017-18

For the year 2017-18, SLBC had accepted an ambitious target of Rs. 2,90,829 crore under Priority Sector, which, at 14 % growth over earlier year, was one of the highest in the country.

During the year 2017-18, the achievement is 72% of the Priority Sector target. During the corresponding period of previous year the achievement was 96%.

In absolute terms, disbursements under agricultural loans as well as overall Priority Sector loans showed negative growth Year to Year owing to low off take in Agri sector. However, disbursements under Other Priority Sector constituting of MSME, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and others, showed a rise of Rs. 13,019 crore in absolute terms at 75% Year to Year. Position shown as at the end of March 2018 is provisional as data is yet to be received from some of the member banks. The overall position of the State will show much improvement once the data is finalized.



## Annual Credit Plan for the year 2018-19 with comparison over 2017-18

State Level Banker's Committee has proposed an ambitious plan target of Rs.3,24,362/- crore under Priority Sector for the financial year 2018-19 which, at 15% growth over the target of Rs.2,90,829/- crore for the previous year 2017-18, is one of the highest in the country.

Rs. In Crore			
Particulars	Target 2017-18	Target 2018-19 (Prov)	% Growth
<b>Agriculture</b>	77206.58	85464.47	10.70
Crop Loans	54220.98	58319.47	7.56
Investment Loans	22985.60	27145.00	18.10
<b>Other Priority</b>	<b>213622.25</b>	<b>238897.30</b>	<b>11.83</b>
<b>TOTAL PRIORITY</b>	<b>290828.83</b>	<b>324361.77</b>	<b>11.53</b>
Non Priority	214544.42	255169.26	18.94
<b>TOTAL PLAN</b>	<b>505373.25</b>	<b>579531.03</b>	<b>14.67</b>

District wise ACP on broad parameters for the year 2018-19 is enclosed as **Annexure 5.1**.

### Ground Level Credit Target for Agriculture – 2018-19

NABARD, vide communication number NB.MRO.CPD / 144 / Plan-35 / 2018-19 dtd. 05.04.2018 has informed Ground Level Credit (GLC) target for Agriculture for 2018-19 for the State of Maharashtra. The details are as under:

Rs. In Crore				
<b>GLC Target 2018-19</b>				
Sr. No.	State	Crop Loan	Term Loan	Total
1	Maharashtra	46435	34900	81335
<b>State Annual Credit Plan Target 2018-19 (Provisional)</b>				
		Crop Loan	Term Loan	Total
2	Maharashtra	59059	26405	85464

The State Annual Credit Plan target for 2018-19 is consolidation of District Annual Credit Plan Targets which are projected by the respective Lead District Managers based on potential of the districts. The same is more than the GLC Target for 2018-19 by Rs. 4,129/- crore and will be considered as Target for the State for monitoring purpose.

**SLBC MAHARASHTRA - CONVENER : BANK OF MAHARASHTRA**

**ANNUAL CREDIT PLAN 2018-19 (Provisional)**

Rs. In Lakh

SR NO.	DISTRICT	Total Agriculture	Of which Crop Loans			Other Priority	Total Priority	Non Priority	Total Plan
			Kharif	Rabbi	Total				
1	AHMEDNAGAR	605,294	319,740	142,012	461,752	416,193	1,021,487	104,254	1,125,741
2	AKOLA	184,757	133,486	7,025	140,511	132,305	317,062	22,297	339,359
3	AMRAVATI	270,680	163,000	40,680	203,680	115,480	386,160	21,352	407,512
4	AURANGABAD	197,636	115,948	49,692	165,640	406,639	604,275	118,656	722,931
5	BEED	319,931	214,238	37,797	252,035	147,967	467,898	0	467,898
6	BHANDARA	73,353	55,066	2,545	57,611	46,893	120,246	10,211	130,457
7	BULDHANA	244,400	174,561	13,139	187,700	95,600	340,000	16,502	356,502
8	CHANDRAPUR	133,709	93,237	10,388	103,625	75,530	209,239	21,669	230,908
9	DHULE	177,740	101,893	15,777	117,670	71,500	249,240	11,800	261,040
10	GADCHIROLI	32,236	20,290	3,414	23,704	22,344	54,580	2,725	57,305
11	GONDIA	35,992	27,678	2,712	30,390	29,178	65,170	7,950	73,120
12	HINGOLI	135,762	95,900	15,900	111,800	39,301	175,063	0	175,063
13	JALGAON	423,645	284,778	35,222	320,000	177,747	601,392	19,516	620,908
14	JALNA	178,710	125,911	20,902	146,813	80,375	259,085	13,799	272,884
15	KOLHAPUR	393,240	138,904	92,603	231,507	371,557	764,797	363,411	1,128,208
16	LATUR	291,727	187,427	46,856	234,283	169,863	461,590	58,109	519,699
17	MUMBAI CITY	7,611	0	0	0	8,883,923	8,891,534	16,503,578	25,395,112
18	MUMBAI SUBURB	211,846	0	0	0	6,746,603	6,958,449	4,970,058	11,928,507
19	NAGPUR	164,908	106,605	13,783	120,388	89,738	254,646	56,584	311,230
20	NANDED	256,146	168,347	42,087	210,434	111,071	367,217	0	367,217
21	NANDURBAR	88,628	56,000	14,000	70,000	36,157	124,785	8,215	133,000
22	NASIK	622,500	262,571	112,929	375,500	490,000	1,112,500	320,000	1,432,500
23	OSMANABAD	238,827	137,970	59,133	197,103	59,749	298,576	0	298,576
24	PALGHAR	41,500	14,520	2,980	17,500	194,500	236,000	40,000	276,000
25	PARBHANI	224,393	147,044	31,347	178,391	93,371	317,764	17,799	335,563
26	PUNE	739,364	290,668	124,719	415,387	2,770,643	3,510,007	2,105,347	5,615,354
27	RAIGAD	47,700	20,140	4,460	24,600	182,300	230,000	230,000	460,000
28	RATNAGIRI	117,714	18,546	28,466	47,012	150,531	268,245	4,668	272,913
29	SANGLI	390,000	114,984	95,016	210,000	141,000	531,000	100,000	631,000
30	SATARA	380,000	168,000	112,000	280,000	280,000	660,000	60,000	720,000
31	SINDHUDURG	71,742	25,285	7,682	32,967	104,152	175,894	13,075	188,969
32	SOLAPUR	646,175	138,687	253,967	392,654	241,579	887,754	23,661	911,415
33	THANE	34,000	16,678	5,322	22,000	757,492	791,492	217,547	1,009,039
34	WARDHA	125,585	77,200	7,800	85,000	43,915	169,500	20,500	190,000
35	WASHIM	167,998	147,500	2,500	150,000	21,773	189,771	200	189,971
36	YAVATMAL	270,998	171,432	42,858	214,290	92,761	363,759	33,443	397,202
	<b>TOTAL</b>	<b>8,546,447</b>	<b>4,334,234</b>	<b>1,497,713</b>	<b>5,831,947</b>	<b>23,889,730</b>	<b>32,436,177</b>	<b>25,516,926</b>	<b>57,953,103</b>

## Financial Inclusion

### A) Pradhan Mantri Jan Dhan Yojana (PMJDY)

The scheme has been implemented in Maharashtra State and was a great success as all the banks in the state participated in the scheme wholeheartedly. The State has been covered for the purpose of opening of account of at least one member per family. However, the process of opening of accounts continues for left over families if any.

As of 31.03.2018, Banks in Maharashtra have opened 2.21 crore accounts of which 1.07 crore accounts are from Rural area. Balance in PMJDY accounts is to the tune of Rs. 4,491 crore. No. of RuPay cards issued is 1.53 crore (69.30%) and 1.88 crore accounts (84.78%) have been seeded with Aadhaar number.

However, it is important to issue all the balance number of RuPay cards on top priority basis. Similarly, it is important to spread awareness about use of RuPay card at least once in every 90 days by each account holder so that he continues to get the benefit of accident insurance. A camp mode approach may be adopted for the same.

All Banks are requested to ensure that all their Bank Mitras are equipped with latest RuPay Card Enabled Micro ATMs (PoS machines). Representatives of Banks may visit the Bank Mitras and carry out transactions using their own RuPay cards to ensure smooth working of the entire process. Bank wise position of active bank mitras in Maharashtra as of 31.03.2018 is attached herewith as **Annexure 6.1**.

It is also important to seed the accounts with Aadhaar numbers as it will prove beneficial to the customers for direct benefit transfer under various government schemes including LPG subsidy.

District wise / Bank wise progress under PMJDY as on 31.03.2018 is enclosed as **Annexure 6.2 & 6.3**.

### B) Pradhan Mantri MUDRA Yojana (PMMY)

Under the Pradhan Mantri MUDRA Yojana (PMMY), there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as of 31.03.2018 for the State of Maharashtra under all three categories of loans is given herebelow. District wise and Bank wise details as per **Annexure 6.4 and 6.5** attached herewith.

Rs. in crore

State	Shishu		Kishore		Tarun		Total	
	No Of A/Cs	Disb. Amt	No Of A/Cs	Disb. Amt	No Of A/Cs	Disb. Amt	No Of A/Cs	Disb. Amt
Maharashtra	31,45,685	7,980.26	3,54,818	7,529.90	96,117	7,128.12	35,96,620	22,266,.20

## MUDRA Creative

To enhance visibility and access to PMMY & Udyami Mitra Portal, the Central Government has decided to give wide publicity to PMMY and Udyami Mitra with increased focus on outdoor campaign. As part of this initiative, the Government has advised to display hoardings at prominent locations covering District Court, District Hospitals, Railway Station / Bus Stand at District Head Quarters in local language on priority.

We request the State Government to issue suitable instructions to the District Administration / District Information / Publicity Officer / District MUDRA Coordination Committee to do the needful in the matter. Lead District Managers of the respective districts will coordinate the activity.

## C) Stand Up India

Government of India has formally launched Stand Up India Scheme on 05.04.2016 To facilitate bank loans between Rs.10 lakh to Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a new enterprise; also known as a Greenfield Enterprise.

Progress as of 20.04.2018 since inception of the scheme is as under:

Sanctions		Disbursements		
Acc	Amt (Rs. Lakh)	No. of Borrowers		Amt (Rs. Lakh)
		Target	Achmnt	
4,392	1,14,649	22,890	3,203	54,215

District wise and Bank wise data on sanctions and disbursements since inception of Stand Up India Scheme is attached as **Annexure 6.6 and 6.7**.

## D) Atal Pension Yojana (APY)

With a view to bring the economically disadvantaged section of the society in the organized sector within pension fold or old age income security coverage, Government of India had launched Atal Pension Yojana in May 2015. In order to expand the outreach of APY across the country, banks and post offices are involved in the registration of subscribers under APY. As on date more than 85 lakh subscribers have been registered under the scheme.

For the year 2017-18, 7.19 lakh subscribers have registered under APY in the State of Maharashtra.

District wise and bank wise details of subscribers registered under APY are attached herewith as **Annexure 6.8 and 6.9**.

## E) Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) & Pradhan Mantri Suraksha Beema Yojana (PMSBY)

Pradhan Mantri Jeevan Jyoti Beema Yojana offers Life Insurance coverage of Rs.2 lakhs for any savings bank holders in the age group of 18-50 years on payment of

just Rs.330/- per year. This scheme is offered through LIC of India or other Life Insurance companies that offer life insurance on similar terms.

Pradhan Mantri Suraksha Beema Yojana is designed to provide insurance coverage in case of accidental death or disability. It provides insurance coverage of Rs.2 lakhs for individuals on payment of just Rs.12/- per annum. This scheme can benefit all the savings bank account holders in the age group of 18-70 years. Public sector general insurance companies or other general insurance companies that offer insurance coverage to individuals on similar terms would offer and administer this scheme. The scheme is delivered through banks including regional rural banks as well as cooperative banks.

District wise and Bank wise progress of enrollment in respect of PMJJBY (34.61 lakh) & PMSBY (80.51 lakh) in the State of Maharashtra as of 31.03.2018 as provided by Department of Financial Services, Ministry of Finance, New Delhi is attached as **Annexure 6.10 & 6.11.**

**MAHARASHTRA - ACTIVE BANK MITRAS AS ON 31.03.2018**

S.No	Banks	Type of Bank	No of SSA Allotted	SSA Covered through BM	SSA Covered through Branch	No of SSA Uncovered	No of Active BM	EKYC devices	Rupay Card enable devices	AEPS devices
1	Allahabad Bank	PSB	74	71	3	0	71	71	71	71
2	Andhra Bank	PSB	5	5	0	0	1	5	5	5
3	Axis Bank Ltd	PVT	21	21	0	0	21	21	21	21
4	Bank of Baroda	PSB	750	610	140	0	610	610	610	610
5	Bank of India	PSB	2250	1930	320	0	1678	1930	1930	1930
6	Bank of Maharashtra	RRB	3511	3452	59	0	2908	3452	2554	3452
7	Canara Bank	PSB	132	57	75	0	54	57	57	57
8	Central Bank of India	RRB	1334	1090	244	0	706	1090	1090	1090
9	Corporation Bank	PSB	29	17	12	0	12	17	16	16
10	Dena Bank	PSB	409	259	150	0	251	259	259	259
11	Federal Bank Ltd	PSB	6	0	6	0	0	0	0	0
12	HDFC Bank Ltd	PSB	54	47	7	0	47	47	47	47
13	ICICI Bank Ltd	PVT	258	258	0	0	243	258	258	258
14	IDBI Bank Ltd.	PVT	303	177	126	0	162	0	143	143
15	Indian Bank	PVT	36	34	2	0	32	34	34	34
16	Indian Overseas Bank	PSB	58	57	1	0	57	57	57	57
17	Oriental Bank of Commerce	PSB	13	13	0	0	13	13	13	13
18	Punjab & Sind Bank	PSB	1	0	1	0	0	0	0	0
19	Punjab National Bank	PSB	143	124	19	0	108	124	124	124
20	RBL Bank Ltd	PSB	52	52	0	0	52	0	0	52
21	State Bank of India	PSB	2863	2718	145	0	2177	2718	2207	2718
22	Syndicate Bank	PVT	148	136	12	0	126	136	136	136
23	UCO Bank	PSB	117	98	19	0	98	98	98	98
24	Union Bank of India	PSB	564	564	0	0	517	564	564	564
25	Vijaya Bank	PSB	42	32	10	0	27	28	28	28
		<b>GT</b>	<b>13173</b>	<b>11822</b>	<b>1351</b>	<b>0</b>	<b>9971</b>	<b>11589</b>	<b>10322</b>	<b>11783</b>

**Maharashtra State PMJDY Data As on 31.03.2018**

No. Actual / Amount in Crore

Sr.No.	District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Aadhaar Seeded	Rupay Card Issued	Zero Balance Account	Total Deposit in Accounts
1	Ahmednagar	667199	383421	570739	479881	1050620	917644	685165	272415	212.27
2	Akola	188457	195471	204685	179243	383928	334844	270078	83969	49.88
3	Amravati	339707	238704	327321	251090	578411	500591	349962	124923	84.88
4	Aurangabad	385395	423365	439103	369657	808760	704615	524448	242605	115.30
5	Beed	244900	467542	295334	417108	712442	573767	542949	220307	116.35
6	Bhandara	277791	117937	206756	188972	395728	344643	255031	60692	85.13
7	Buldana	277011	400869	364143	313737	677880	550577	479215	178361	62.85
8	Chandrapur	230388	208841	229133	210096	439229	385743	309494	89891	94.49
9	Dhule	326423	243667	303962	266128	570090	498622	368964	199951	72.46
10	Gadchiroli	166880	59527	121873	104534	226407	193707	147764	41073	53.93
11	Gondiya	224398	141678	177448	188628	366076	324886	262431	68326	72.90
12	Hingoli	87921	219630	143750	163801	307551	257880	264175	115249	36.62
13	Jalgaon	579012	411687	507853	482846	990699	879630	689803	245798	146.87
14	Jalna	232293	306897	252582	286608	539190	444926	330606	185376	56.35
15	Kolhapur	536541	353343	461290	428594	889884	764811	630757	174569	186.25
16	Latur	235330	344885	281222	298993	580215	508546	428314	186334	85.70
17	Mumbai	3567	615384	368628	250323	618951	489254	506022	137538	175.20
18	Mumbai Suburban	158	584423	337768	246813	584581	502610	521593	101844	242.31
19	Nagpur	297156	556866	402374	451648	854022	762611	701129	165499	218.23
20	Nanded	355223	555190	362639	547774	910413	722840	742747	319499	102.95
21	Nandurbar	212588	201081	201211	212458	413669	360856	302814	145807	48.05
22	Nashik	873876	542932	844428	572380	1416808	1207339	755913	321515	357.38
23	Osmanabad	173965	215897	173422	216440	389862	322425	282333	108440	86.31
24	Parbhani	145951	317386	213205	250132	463337	368847	338492	154781	55.73
25	Pune	652408	614301	740583	526126	1266709	1039740	733649	279446	491.37
26	Raigad	262423	97722	189590	170555	360145	286591	254264	87366	111.21
27	Ratnagiri	200654	51020	119577	132097	251674	218568	158589	39476	76.39
28	Sangli	311955	255219	305811	261363	567174	492763	432428	163706	89.22
29	Satara	450876	145369	333699	262546	596245	513820	301596	180833	104.17
30	Sindhudurg	96165	37410	63020	70555	133575	112966	93390	18225	43.97
31	Solapur	462245	604413	560065	506593	1066658	889981	778652	254016	216.12
32	Thane	540003	916560	796992	659571	1456563	1225040	1021130	320951	376.12
33	Wardha	119591	98551	106040	112102	218142	195963	156675	38699	64.77
34	Washim	141765	141613	156907	126471	283378	242169	200270	72196	27.52
35	Yavatmal	395819	374770	388628	381961	770589	631191	521721	193921	71.94
	<b>Total</b>	<b>10,696,034</b>	<b>11,443,571</b>	<b>11,551,781</b>	<b>10,587,824</b>	<b>22,139,605</b>	<b>18,771,006</b>	<b>15,342,563</b>	<b>5,593,597</b>	<b>4,491.18</b>

84.78%      69.30%      25.27%

## Maharashtra State PMJDY Data As on 31.03.2018

No. Actual / Amount in Crore

Sr.No.	Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Aadhaar Seeded	Rupay Card Issued	Zero Balance Account	Total Deposit in Accounts
1	Allahabad Bank	84751	61967	76100	70618	146718	139588	137732	8287	18.83
2	Andhra Bank	4000	43614	23822	23792	47614	40814	39331	8972	6.40
3	Axis Bank Ltd	782	53378	38463	15697	54160	43728	47046	15330	21.01
4	Bank of Baroda	324774	932588	663556	593806	1257362	1142011	1201666	191491	353.44
5	Bank of India	1357183	1638256	1428587	1566852	2995439	2683330	2577356	460283	768.32
6	Bank of Maharashtra	4105400	870172	2971449	2004123	4975572	4148166	1487581	1558896	1085.80
7	Canara Bank	157299	155777	161935	151141	313076	266690	200214	26020	94.36
8	Central Bank of India	1119380	318915	722608	715687	1438295	1313134	888660	248836	242.83
9	City Union Bank Ltd	0	1587	938	649	1587	1326	1477	357	0.34
10	Corporation Bank	75496	139773	127818	87451	215269	179026	205460	46899	114.13
11	Dena Bank	615748	135232	355121	395859	750980	608197	405272	148268	174.77
12	Federal Bank Ltd	17731	7527	12141	13117	25258	22056	21621	6657	11.70
13	HDFC Bank Ltd	12672	152006	100275	64403	164678	132177	164665	52765	81.02
14	ICICI Bank Ltd	381810	57254	235892	203172	439064	290848	439064	248400	20.54
15	IDBI Bank Ltd.	123708	76644	108855	91497	200352	177107	170891	37049	63.88
16	Indian Bank	33728	111884	78286	67326	145612	127747	144965	23486	22.61
17	Indian Overseas Bank	12403	139008	71552	79859	151411	133538	146491	51653	24.29
18	IndusInd Bank Ltd	3630	19142	16163	6609	22772	16559	18975	6089	2.70
19	Jammu & Kashmir Bank Ltd	0	1850	1058	792	1850	1032	1918	358	0.31
20	Karur Vysya Bank	0	2144	988	1156	2144	1848	2133	818	0.17
21	Kotak Mahindra Bank Ltd	22930	9229	19621	12538	32159	23753	31041	18100	4.47
22	Lakshmi Vilas Bank Ltd	0	1154	659	495	1154	1060	1011	423	0.16
23	Oriental Bank of Commerce	45834	126970	107332	65472	172804	135764	159617	10271	196.71
24	Punjab & Sind Bank	1774	13247	7612	7409	15021	13380	14199	82	4.56
25	Punjab National Bank	131276	120113	124663	126726	251389	234762	234143	12083	34.20
26	RBL Bank Ltd	18509	15433	561	33381	33942	24944	33612	6485	0.89
27	South Indian Bank Ltd	0	1504	723	781	1504	1328	697	472	0.32
28	State Bank of India	1338423	5654229	3441471	3551181	6992652	5746480	5740627	2126996	842.76
29	Syndicate Bank	76558	100446	90180	86824	177004	157203	148429	37728	51.14
30	UCO Bank	65126	83624	74028	74722	148750	124970	70232	48523	32.97
31	Union Bank of India	536631	264910	402452	399089	801541	693623	465820	180690	92.79
32	United Bank of India	0	65343	39672	25671	65343	61677	43533	8309	107.05
33	Vijaya Bank	28355	68080	47006	49429	96435	82500	96433	2315	15.38
34	Yes Bank Ltd	123	571	194	500	694	640	651	206	0.32
	<b>Total</b>	<b>10,696,034</b>	<b>11,443,571</b>	<b>11,551,781</b>	<b>10,587,824</b>	<b>22,139,605</b>	<b>18,771,006</b>	<b>15,342,563</b>	<b>5,593,597</b>	<b>4,491.18</b>
							84.78%	69.30%	25.27%	



Bank Type : ALL Scheme : ALL State : Maharashtra Financial Year : 2017-2018  
 Category : ALL District : ALL Data Till : 31.03.2018  
 Bank : ALL

[Amount Rs. in Crore]

Sr No	State/District	Shishu				Kishore				Tarun				Total			
		No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	% Ach
1	Maharashtra																
1.1	Ahmednagar	132318	343.88	339.29	12983	325.55	316.99	4902	354.29	347.59	150203	1023.72	409.39	1003.87	245		
1.2	Akola	46100	112.64	110.9	2383	53.86	52.03	512	38.78	37.23	48995	205.28	135.65	200.17	148		
1.3	Amravati	90080	225.02	223.46	3023	70.16	66.56	886	68.63	65.6	93989	363.8	224.27	355.63	159		
1.4	Aurangabad	144376	385.28	379.29	13660	285.42	276.74	2798	207.92	202.94	160834	878.61	381.65	858.97	225		
1.5	Beed	21050	51.71	51.13	3401	78.12	76.97	791	63.6	62.72	25242	193.42	196.06	190.82	97		
1.6	Bhandara	23501	56.12	55.53	1982	45.19	43.27	444	34	31.98	25927	135.31	103.88	130.79	126		
1.7	Buldhaha	97421	226.44	224.52	2364	59.01	56.84	518	39.6	38.31	100303	325.05	173.86	319.67	184		
1.8	Chandrapur	13749	34.1	33.74	3189	74.59	70.56	735	56.32	54.13	17673	165	203.33	158.42	78		
1.9	Dhule	84958	205.01	199.97	2130	47.89	46	658	50.65	48.88	87746	303.56	125.86	294.85	234		
1.1	Gadchiroli	1030	3.32	3.14	931	21.83	20.87	190	15.27	14.59	2151	40.42	59.31	38.6	65		
1.11	Gondia	15736	37.23	36.89	1456	33.33	31.42	349	28.58	27.94	17541	99.15	90.77	96.24	106		
1.12	Hingoli	29142	63.87	61.72	1399	34.05	33.41	299	21.29	20.83	30840	119.22	91.97	115.96	126		
1.13	Jalgaon	201609	522.88	512.89	8425	126.67	121.8	1423	108.07	104.81	211457	757.62	272.59	739.49	271		
1.14	Jalna	37376	97.38	94.69	4283	105.13	101.99	715	53.17	51.39	42374	255.68	144.52	248.07	172		
1.15	Kolhapur	179331	474.59	471.81	10725	246.88	232.04	4719	359.9	347.46	194775	1081.36	454.01	1051.31	232		
1.16	Latur	113224	308.92	301.29	4524	97.52	95.67	923	73.18	71.91	118671	479.63	196.88	468.87	238		
1.17	Mumbai	69352	223.3	222.51	13555	284.68	276.3	5124	401.32	380.77	88031	909.31	1005.74	879.58	87		
1.18	Mumbai Suburban	29405	85.73	84.73	10830	322.27	315.19	9209	690.85	678.66	49444	1098.85	1233.09	1078.58	87		
1.19	Nagpur	192559	484.58	479.33	12975	304.75	292.31	3823	290.87	278.38	209357	1080.2	678.96	1050.02	155		
1.2	Nanded	175378	451.76	424.57	5742	127.96	124.69	1281	93.71	92.4	182401	673.44	246.11	641.66	261		
1.21	Nandurbar	27634	60.01	58.62	714	18.61	18.2	172	11.85	11.64	28520	90.47	61.09	88.46	145		
1.22	Nashik	127597	335.7	330.16	9230	252.33	244.34	3242	245.6	237.84	140069	833.64	543.37	812.34	150		
1.23	Osmanabad	70349	160.36	157.22	2439	58.07	56.11	610	48.13	47.08	73398	266.56	145.15	260.4	179		
1.24	Palghar	8345	25.45	25.41	1492	33.86	32.38	388	30.95	29.95	10225	90.27	283.06	87.74	31		
1.25	Parbhani	13250	27.07	26.89	3056	68	66.54	609	44.07	43.24	16915	139.14	143.03	136.67	96		
1.26	Pune	212590	609.82	607.98	35825	787.13	762.29	12262	950.69	923.88	260677	2347.64	1450.80	2294.15	158		
1.27	Raigad	15165	45.77	45.41	6874	147.02	142.91	1469	110.91	107.29	23508	303.7	403.96	295.61	73		
1.28	Ratnagiri	8977	26.4	25.88	4914	106.49	101.48	828	64.9	61.27	14719	197.79	223.83	188.62	84		
1.29	Sangli	107622	280.1	278.62	7747	213.25	208.38	3351	272.3	267.57	118720	765.65	317.19	754.57	238		
1.3	Satara	74973	186.38	184.09	8428	249.96	242.91	1783	137.34	131.16	85184	573.68	276.59	558.17	202		
1.31	Sindhudurg	10280	29.16	28.54	3558	78.7	73.67	610	48.5	44.69	14448	156.36	149.29	146.89	98		
1.32	Solapur	235170	580.52	572.94	12146	261.93	254.27	3403	239.7	230.73	250719	1082.14	362.60	1057.94	292		
1.33	Thane	83052	263.91	262.75	22173	435.23	419.74	5136	393.78	375.31	110361	1092.92	1046.96	1057.8	101		
1.34	Wardha	59180	141.31	140.44	2976	58.71	55.93	587	44.4	42.73	62743	244.42	147.99	239.11	162		
1.35	Washim	32671	83.1	82.69	1255	29.62	28.34	237	17.4	16.61	34163	130.13	68.32	127.64	187		
1.36	Yavatmal	122641	301.26	298.59	1761	38.88	37.04	555	42.78	40.19	124957	382.92	161.39	375.82	233		
1.37	Other	238494	543.3	542.64	110270	1947.23	1947.2	20576	1374.83	1372.83	369340	3865.37	6398.27	3862.68	60		
	<b>Total</b>	<b>3145685</b>	<b>8093.38</b>	<b>7980.26</b>	<b>354818</b>	<b>7529.9</b>	<b>7343.4</b>	<b>96117</b>	<b>7128.12</b>	<b>6942.55</b>	<b>3596620</b>	<b>22751.40</b>	<b>18610.80</b>	<b>22266.20</b>	<b>120</b>		

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs.)			Tarun (Loans from Rs. 5.00 to Rs.)			Total							
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt					
1	SBI and Associates																		
1.1		State Bank of India	11558	31.77	31.13	34881	1107.22	1102.79	20303	1496.7	1491.95	66742	2635.69	2625.87					
		<b>Total</b>	<b>11558</b>	<b>31.77</b>	<b>31.13</b>	<b>34881</b>	<b>1107.22</b>	<b>1102.79</b>	<b>20303</b>	<b>1496.7</b>	<b>1491.95</b>	<b>66742</b>	<b>2635.69</b>	<b>2625.87</b>					
2		Public Sector Commercial Banks																	
2.1		Allahabad Bank	691	2.89	2.88	1492	32.08	31.68	414	31.51	31.33	2597	66.48	65.89					
2.2		Andhra Bank	690	2.77	2.63	1626	39.22	37.28	665	58.14	55.22	2981	100.14	95.13					
2.3		Bank of Baroda	2493	9.97	9.68	7216	162.78	157.43	1893	158.84	154.17	11602	331.59	321.28					
2.4		Bank of India	18451	52.9	52.21	19829	469.05	446.2	7626	599.77	578.59	45906	1121.71	1077					
2.5		Bank of Maharashtra	7747	32.25	28.29	26390	654.25	589.49	7246	617.83	559.23	41383	1304.33	1177.01					
2.6		Canara Bank	5348	18.53	18.46	7586	165.56	161.34	1675	129.03	123.27	14609	313.12	303.07					
2.7		Central Bank of India	4353	17.2	12.8	4500	104.78	93.87	1329	108.08	97.28	10182	230.06	203.95					
2.8		Corporation Bank	3805	16.08	15.31	3465	79.38	78.69	1121	96.69	96.47	8391	192.15	190.47					
2.9		Dena Bank	7454	7.29	7.08	2810	63.24	60.58	577	45.14	43.6	10841	115.67	111.26					
2.1		Indian Bank	556	1.25	1.25	849	22.07	21.55	280	22.42	21.96	1685	45.74	44.75					
2.11		Indian Overseas Bank	1271	4.3	4.25	2010	42.54	41.36	433	35.34	33.06	3714	82.18	78.66					
2.12		Oriental Bank of Commerce	747	2.43	2.42	1620	44.22	43.85	787	66.17	65.12	3154	112.81	111.39					
2.13		Punjab National Bank	2578	5.89	3.81	4257	99.87	86.19	1791	147.56	124.1	8626	253.32	214.1					
2.14		Syndicate Bank	1233	5.22	4.06	4680	113.91	91.93	809	63.15	48.94	6722	182.28	144.93					
2.15		Union Bank of India	2503	10.16	8.72	16302	359.25	341.95	2472	181.19	168.07	21277	550.61	518.73					
2.16		United Bank of India	24	0.11	0.11	355	9.3	9.15	148	12.12	11.86	527	21.52	21.11					
2.17		Punjab & Sind Bank	78	0.25	0.21	274	6.55	5.71	100	7.75	7.08	452	14.55	13					
2.18		UCO Bank	4490	13.13	11.99	4705	83.61	79.79	529	45.81	43.08	9724	142.55	134.86					
2.19		Vijaya Bank	2810	10.78	10.64	5187	105.65	103.56	1334	107.17	104.87	9331	223.6	219.07					
2.2		IDBI Bank Limited	973	4.15	4.15	5955	146.04	146.04	2364	186.02	186.02	9292	336.21	336.21					
		<b>Total</b>	<b>68295</b>	<b>217.56</b>	<b>200.96</b>	<b>121108</b>	<b>2803.35</b>	<b>2627.61</b>	<b>33593</b>	<b>2719.72</b>	<b>2553.31</b>	<b>222996</b>	<b>5740.63</b>	<b>5381.88</b>					

Bank Type : AL State : Maharashtra FY: 2017-2018  
 Bank : ALL Scheme : ALL Data Till Date : 31.03.2018

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs.			Tarun (Loans from Rs. 5.00 to Rs.			Total		
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
3	Private Sector Commercial Banks													
3.1		Federal Bank	39	0.18	0.18	145	4.58	3.81	115	9.18	8.09	299	13.95	12.08
3.2		Dhanlaxmi Bank	0	0	0	2	0.04	0.04	0	0	0	2	0.04	0.04
3.3		Jammu & Kashmir Bank	10	0.04	0.04	62	2.5	2.48	40	3.37	3.37	112	5.91	5.9
3.4		Karnataka Bank	36	0.1	0.01	187	6.23	2.36	176	13.32	4.24	399	19.65	6.61
3.5		Karur Vysya Bank	0	0	0	142	3.01	2.94	23	1.55	1.45	165	4.57	4.4
3.6		City Union Bank	0	0	0	4	0.14	0.14	2	0.17	0.17	6	0.31	0.31
3.7		Ratnakar Bank	18540	33.07	33.07	844	26.23	26.23	654	53.13	53.13	20038	112.43	112.43
3.8		South Indian Bank	1	0	0	2	0.08	0.08	7	0.45	0.45	10	0.54	0.53
3.9		Tamilnad Mercantile Bank	30	0.09	0.09	54	1.3	1.3	24	2.06	2.06	108	3.45	3.45
3.1		ICICI Bank	27179	80.71	80.68	10604	340.87	340.86	6470	462.68	462.31	44253	884.26	883.86
3.11		Axis Bank	31038	60.6	60.6	5210	188.72	188.72	7162	529.67	529.67	43410	779	779
3.12		Indusind Bank	250587	595.44	595.44	7338	171.73	171.73	1273	70.89	70.89	259198	838.06	838.06
3.13		Yes Bank	60011	157.97	157.97	533	16.16	16.16	368	27.31	27.24	60912	201.45	201.38
3.14		HDFC Bank	108346	283.55	283.55	7480	234.35	234.35	3202	202.94	202.94	119028	720.84	720.84
3.15		DCB Bank	6	0.01	0.01	1208	40.82	40.82	480	29.96	29.96	1694	70.78	70.78
3.16		Kotak Mahindra Bank	0	0	0	174	6.87	6.87	380	28.76	28.76	554	35.63	35.63
3.17		Bandhan Bank	174483	591.93	591.93	27542	176.94	176.94	0	0	0	202025	768.87	768.87
3.18		IDFC Bank Limited	43424	93.42	93.42	63	2.38	2.38	90	7.13	6.48	43577	102.93	102.28
		<b>Total</b>	<b>713730</b>	<b>1897.1</b>	<b>1896.99</b>	<b>61594</b>	<b>1222.96</b>	<b>1218.22</b>	<b>20466</b>	<b>1442.59</b>	<b>1431.22</b>	<b>795790</b>	<b>4562.65</b>	<b>4546.43</b>
4	Foreign Banks													
4.1		Citibank	0	0	0	6	0.15	0.15	8	0.67	0.67	14	0.82	0.82
4.2		Standard Chartered Bank	0	0	0	0	0	0	12	1.16	1.16	12	1.16	1.16
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0.15</b>	<b>0.15</b>	<b>20</b>	<b>1.83</b>	<b>1.83</b>	<b>26</b>	<b>1.98</b>	<b>1.98</b>
5	Regional Rural Banks													
5.1		Maharashtra Gramin Bank	2939	12.84	12.84	11235	251.16	251.16	981	78.15	78.15	15155	342.15	342.15
5.2		Vidharbha Konkan Gramin Bank	2480	10.73	10.45	2436	39.45	37.93	54	4.12	3.27	4970	54.29	51.66
		<b>Total</b>	<b>5419</b>	<b>23.57</b>	<b>23.29</b>	<b>13671</b>	<b>290.61</b>	<b>289.09</b>	<b>1035</b>	<b>82.27</b>	<b>81.42</b>	<b>20125</b>	<b>396.44</b>	<b>393.81</b>
6	Micro Finance Institutions													
6.1		NON NBFC-Micro Finance Institutions	1062	3.94	3.94	0	0	0	0	0	0	1062	3.94	3.94
		<b>Total</b>	<b>1062</b>	<b>3.94</b>	<b>3.94</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1062</b>	<b>3.94</b>	<b>3.94</b>

Bank Type : AL State : Maharashtra FY: 2017-2018  
 Bank : ALL Scheme : ALL Data Till Date : 31.03.2018

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5,000 to Rs. 50,000)			Tarun (Loans from Rs. 5,000 to Rs. 50,000 to Rs. 5,000 to Rs. 50,000)			Total									
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt							
7		NBFC-Micro Finance Institutions																			
7.1		Agora Microfinance India Ltd	11251	28.35	28.35	0	0	0	0	0	0	0	0	0	11251	28.35	28.35	0	0	0	28.35
7.2		Pahal Financial Services Private	1027	2.27	2.27	0	0	0	0	0	0	0	0	0	1027	2.27	2.27	0	0	0	2.27
7.3		Annapurna Microfinance Pvt. Ltd.	67192	170.95	170.74	0	0	0	0	0	0	0	0	0	67192	170.95	170.74	0	0	0	170.74
7.4		Muthoot Microfin Ltd	340	0.7	0.7	0	0	0	0	0	0	0	0	0	340	0.7	0.7	0	0	0	0.7
7.5		BSS Microfinance	14775	36.07	36.07	0	0	0	0	0	0	0	0	0	14775	36.07	36.07	0	0	0	36.07
7.6		Samasta Microfinance Limited	9758	25.37	25.37	0	0	0	0	0	0	0	0	0	9758	25.37	25.37	0	0	0	25.37
7.7		Spandana Sphoorty Financial	199134	461.24	461.24	4	0.02	0.02	0	0.02	0.02	0	0	0	199138	461.26	461.26	0	0	0	461.26
7.8		Grameen Koota Financial Services Private Limited	531629	1350.53	1350.53	35	0.34	0.34	0	0.34	0.34	0	0	0	531664	1350.87	1350.87	0	0	0	1350.87
7.9		M Power Microfinance Pvt Ltd	23530	64.9	64.9	0	0	0	0	0	0	0	0	0	23530	64.9	64.9	0	0	0	64.9
7.10		MADURA MICRO FINANCE	24968	51.17	51.17	0	0	0	0	0	0	0	0	0	24968	51.17	51.17	0	0	0	51.17
7.11		Chaitanya India Fin Credit Pvt	41071	86.13	86.13	0	0	0	0	0	0	0	0	0	41071	86.13	86.13	0	0	0	86.13
7.12		SHARE MICROFIN LIMITED	69213	157.9	157.9	659	3.47	3.47	0	3.47	3.47	0	0	0	69872	161.37	161.37	0	0	0	161.37
7.13		ASMITHA MICROFIN LIMITED	2537	5.78	5.78	5	0.03	0.03	0	0.03	0.03	0	0	0	2542	5.81	5.81	0	0	0	5.81
7.14		Beistar Investment and Finance Private Limited	43279	93.4	93.4	0	0	0	0	0	0	0	0	0	43279	93.4	93.4	0	0	0	93.4
7.15		Namra Finance Ltd.	22719	53.17	53.17	0	0	0	0	0	0	0	0	0	22719	53.17	53.17	0	0	0	53.17
7.16		SVATANTRA MICROFIN PRIVATE LIMITED	73515	202.01	202.01	0	0	0	0	0	0	0	0	0	73515	202.01	202.01	0	0	0	202.01
7.17		JANALAKSHMI FINANCIAL SERVICES LIMITED	68170	257.71	257.71	4502	46.75	46.74	55	4.3	4.28	0	0	0	72727	308.76	308.72	0	0	0	308.72
7.18		Satin Creditcare Network	26508	87.37	87.37	172	0.86	0.86	0	0.86	0.86	0	0	0	26680	88.23	88.23	0	0	0	88.23
7.19		Navachetana Microfin Services	16185	32.98	32.98	0	0	0	0	0	0	0	0	0	16185	32.98	32.98	0	0	0	32.98
7.20		Asirvad Microfinance Pvt. Ltd	22867	57.18	57.18	0	0	0	0	0	0	0	0	0	22867	57.18	57.18	0	0	0	57.18
7.21		Intrepid Finance & Leasing Pvt.	32221	87.76	87.76	0	0	0	0	0	0	0	0	0	32221	87.76	87.76	0	0	0	87.76
7.22		Fusion Microfinance Pvt. Ltd.	6205	12.97	12.64	0	0	0	0	0	0	0	0	0	6205	12.97	12.64	0	0	0	12.64
7.23		Hindusthan Microfinance Pvt.	19172	45.42	45.42	0	0	0	0	0	0	0	0	0	19172	45.42	45.42	0	0	0	45.42
7.24		Arohan Financial Services Pvt.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7.25		SKS Microfinance Limited	459613	1016.31	922.09	0	0	0	0	0	0	0	0	0	459613	1016.31	922.09	0	0	0	922.09
		<b>Total</b>	<b>1786879</b>	<b>4387.63</b>	<b>4292.86</b>	<b>5377</b>	<b>51.46</b>	<b>51.46</b>	<b>55</b>	<b>4.3</b>	<b>4.28</b>	<b>55</b>	<b>4.3</b>	<b>4.28</b>	<b>1792311</b>	<b>4443.39</b>	<b>4348.6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4348.6</b>

Bank Type : AL State : Maharashtra FY: 2017-2018  
 Bank : ALL Scheme : ALL Data Till Date : 31.03.2018

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)						Kishore (Loans from Rs. 50,001 to Rs. 5,000 to Rs.)			Tarun (Loans from Rs. 5,000 to Rs.)			Total			
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
			[Amount Rs. in Crore]															
8	Non Banking Financial Companies																	
8.1		Reliance Capital Ltd	36034	87.4	87.4	2198	34.49	34.47	15.8	232	15.8	15.8	38464	137.69	137.67			
8.2		CAPITAL FIRST LIMITED	24167	104.1	103.44	55629	498.4	498.4	44.92	666	44.92	44.92	80462	647.42	646.76			
8.3		Mahindra and Mahindra Financial Services Limited	0	0	0	160	7.28	7.28	39.03	654	39.03	39.03	814	46.31	46.31			
8.4		Magma Fincorp Limited	0	0	0	2285	73.59	73.59	41.35	622	41.35	41.35	2907	114.93	114.93			
8.5		Bajaj Finance Limited	359	0.5	0.5	2009	69.6	69.6	199.21	3098	199.21	199.21	5466	269.3	269.3			
8.6		Edelweiss Financial Services	8	0.04	0.04	1300	56.39	56.39	193.5	2317	193.5	193.5	3625	249.93	249.93			
8.7		Fullerton India Credit Company Limited	72546	222.08	222.08	16703	321.24	321.24	140.61	2102	140.61	140.61	91351	683.93	683.93			
8.8		Shriram Transport Finance Co. Ltd.	211	0.93	0.93	19374	567.3	567.3	375.22	5908	375.22	375.22	25493	943.45	943.45			
		<b>Total</b>	<b>133325</b>	<b>415.06</b>	<b>414.39</b>	<b>99658</b>	<b>1628.28</b>	<b>1628.26</b>	<b>1049.62</b>	<b>15599</b>	<b>1049.62</b>	<b>1049.62</b>	<b>248582</b>	<b>3092.96</b>	<b>3092.28</b>			
9	Small Finance Banks																	
9.1		SURYODAY MICRO FINANCE	105855	323.31	323.31	6560	93.89	93.84	11.46	150	12.29	11.46	112565	429.49	428.61			
9.2		Utkarsh Small Finance Bank	28271	80.34	80.29	403	4.57	4.57	0.72	9	0.72	0.72	28683	85.63	85.57			
9.3		Fincare Small Finance Bank	31214	73.45	73.45	1	0.1	0.1	0	0	0	0	31215	73.55	73.55			
9.4		Ujjivan Small Finance Bank	160734	503.54	503.54	1010	10.74	10.74	0	0	0	0	161744	514.28	514.28			
9.5		Equitas Small Finance Bank	38660	105.22	105.22	0	0	0	0	0	0	0	38660	105.22	105.22			
9.6		AU Small Finance Bank Limited	11	0.06	0.06	10549	316.57	316.56	318.08	4887	318.08	316.74	15447	634.7	633.35			
9.7		ESAF Small Finance Bank	60672	30.83	30.83	0	0	0	0	0	0	0	60672	30.83	30.83			
		<b>Total</b>	<b>425417</b>	<b>1116.74</b>	<b>1116.69</b>	<b>18523</b>	<b>425.87</b>	<b>425.81</b>	<b>328.91</b>	<b>5046</b>	<b>331.09</b>	<b>328.91</b>	<b>448986</b>	<b>1873.7</b>	<b>1871.41</b>			
		<b>Grand Total</b>	<b>3145685</b>	<b>8093.38</b>	<b>7980.26</b>	<b>354818</b>	<b>7529.9</b>	<b>7343.4</b>	<b>6942.55</b>	<b>96117</b>	<b>7128.12</b>	<b>6942.55</b>	<b>3596620</b>	<b>22751.4</b>	<b>22266.2</b>			

Member Banks	Shishu						Kishore			Tarun			Total		
	Acc	San	Disb	Acc	San	Disb	Acc	San	Disb	Acc	San	Disb	Acc	San	Disb
	Rs. In crore														
PSBs	79853	249	232	155989	3911	3730	53896	4216	4045	289738	8376	8008			
Pvt Sec	43424	93	93	63	2	2	90	7	6	43577	103	102			
Gramin	2480	11	10	2436	39	38	54	4	3	4970	54	52			
Sub Total	125757	353	336	158488	3952	3771	54040	4228	4055	338285	8534	8162			
<b>Other</b>	3019928	7740	7644	196330	3578	3573	42077	2900	2888	3258335	14218	14105			
<b>Grand Total</b>	<b>3145685</b>	<b>8093</b>	<b>7980</b>	<b>354818</b>	<b>7530</b>	<b>7343</b>	<b>96117</b>	<b>7128</b>	<b>6943</b>	<b>3596620</b>	<b>22751</b>	<b>22266</b>			

**SLBC Maharashtra : Convener - Bank of Maharashtra**

**Stand Up India - Maharashtra Performance as of 20.04.2018**

Rs. In lakh

Sr. No.	Bank	Sanctions		Disbursements		
				No. of Borrowers		Amt
		Acc	Amt	Target	Achmnt	
1	Ahmednagar	97	1972	772	84	1455
2	Akola	39	726	298	32	487
3	Amravati	70	1515	484	59	903
4	Aurangabad	150	3258	594	118	2445
5	Beed	14	303	296	11	169
6	Bhandara	26	305	224	20	235
7	Buldhana	32	671	374	24	358
8	Chandrapur	49	761	400	33	540
9	Dhule	21	421	244	11	119
10	Gadchiroli	9	162	130	8	128
11	Gondia	20	616	192	16	299
12	Hingoli	1		134	1	16
13	Jalgaon	69	2105	628	55	818
14	Jalna	31	709	228	20	291
15	Kolhapur	210	5309	780	151	2163
16	Latur	40	727	344	37	489
17	Mumbai City	1103	38625	1910	764	16166
18	Mumbai Suburban	162	11485	2322	91	1481
19	Nagpur	384	7711	1248	303	4917
20	Nanded	33	606	390	27	265
21	Nandurbar	4	231	154	4	68
22	Nashik	126	2895	1118	99	1646
23	Osmanabad	31	931	228	19	252
24	Palghar	11	118	478	9	118
25	Parbhani	6	186	218	3	47
26	Pune	624	12525	2784	499	8398
27	Raigad	111	1890	776	70	1096
28	Ratnagiri	119	1880	460	83	902
29	Sangli	83	1751	530	57	783
30	Satara	57	1230	568	38	516
31	Sindhudurg	79	1454	296	49	536
32	Solapur	127	2756	660	79	1194
33	Thane	388	7385	1858	281	4318
34	Wardha	32	771	272	24	333
35	Washim	12	285	152	9	76
36	Yavatmal	22	373	346	15	187
	<b>Total</b>	<b>4392</b>	<b>114649</b>	<b>22890</b>	<b>3203</b>	<b>54215</b>

## SLBC Maharashtra : Convener - Bank of Maharashtra

Stand Up India - Maharashtra Performance as of 20.04.2018

Rs. In lakh

Sr. No.	Bank	Sanctions		Disbursements		
				No. of Borrowers		Amt
		Acc	Amt	Target	Achmnt	
1	Allahabad Bank	80	2263	264	27	460
2	Andhra Bank	401	5426	276	223	2639
3	Bank of Baroda	141	3404	1068	116	2093
4	Bank of India	738	17014	1752	387	4816
5	Bank of Maharashtra	441	6301	2334	224	3374
6	Bharatiya Mahila Bank	XX	XX	XX	XX	XX
7	Canara Bank	179	17774	780	106	2758
8	Central Bank of India	94	3091	1234	76	1279
9	Corporation Bank	106	2800	424	96	2294
10	Dena Bank	84	5954	626	63	1037
11	IDBI Bank Ltd.	145	2556	940	120	1555
12	Indian Bank	69	1567	274	61	1052
13	Indian Overseas Bank	210	4333	384	147	2808
14	Oriental Bank of Commerce	20	805	288	11	285
15	Punjab and Sind Bank	22	351	70	19	278
16	Punjab National Bank	422	10220	482	421	5827
17	State Bank of Hyderabad	XX	XX	XX	XX	XX
18	State Bank of India	432	10976	3622	353	5799
19	Syndicate Bank	144	4691	486	139	4436
20	UCO Bank	80	1455	356	69	944
21	Union Bank of India	41	1603	1020	39	1106
22	United Bank of India	52	1285	96	49	758
23	Vijaya Bank	191	3079	296	165	2557
	<b>Sub Total</b>	<b>4092</b>	<b>106949</b>	<b>17072</b>	<b>2911</b>	<b>48153</b>
24	Axis Bank Ltd			744		
25	Federal Bank	4	260	214	4	260
26	HDFC Bank	125	2562	1048	125	2562
27	ICICI Bank	61	1673	1450	59	1310
28	Kotak Mahindra Bank Ltd			610		
29	Karnataka Bank Ltd.			96		
30	Ratnakar Bank Ltd.			194		
	<b>Sub Total</b>	<b>190</b>	<b>4495</b>	<b>4356</b>	<b>188</b>	<b>4131</b>
31	RRB Maharashtra GB	21	1491	816	20	375
32	RRB Vidharbha Konkan GB	16	93	646	11	71
	<b>Sub Total</b>	<b>37</b>	<b>1584</b>	<b>1462</b>	<b>31</b>	<b>446</b>
	IndusInd Bank	73	1621		73	1484
	<b>Total</b>	<b>4392</b>	<b>114649</b>	<b>22890</b>	<b>3203</b>	<b>54215</b>

\* Note - Data since inception

**APY - District wise Count of Subscribers Registered under  
Maharashtra State  
(Status as on 31.03.2018)**

<b>Sr No.</b>	<b>District</b>	<b>Total Sub</b>
1	Ahmed Nagar	21277
2	Akola	10427
3	Amravati	13486
4	Aurangabad	16766
5	Beed	7207
6	Bhandara	8794
7	Buldhana	11003
8	Chandrapur	14419
9	Dhule	5929
10	Gadchiroli	2513
11	Gondia	8686
12	Hingoli	2391
13	Jalgaon	15739
14	Jalna	7685
15	Kolhapur	24048
16	Latur	3267
17	Mumbai	122798
18	Nagpur	33389
19	Nanded	13958
20	Nandurbar	2385
21	Nashik	34002
22	Osmanabad	9239
23	Parbhani	8116
24	Pune	86790
25	Raigarh(MH)	24324
26	Ratnagiri	15525
27	Sangli	19638
28	Satara	17802
29	Sindhudurg	8722
30	Solapur	18404
31	Thane	105774
32	Wardha	10548
33	Washim	3563
34	Yavatmal	10454
<b>Grand Total</b>		<b>719068</b>



**APY - Bank wise Count of Subscribers Registered under  
Maharashtra State  
(Status as on 31.03.2018)**

Sr No.	Name of the APY Service Provider	Total Sub
1	DCCBs	5385
2	DEPARTMENT OF POSTS MINISTRY OF COMM AN	42346
3	ALLAHABAD BANK	11254
4	ANDHRA BANK	27402
5	AXIS BANK	9298
6	BANDHAN BANK LIMITED	29
7	BANK OF BARODA	50088
8	BANK OF INDIA	68022
9	BANK OF MAHARASHTRA	63311
10	CANARA BANK	25850
11	CENTRAL BANK OF INDIA	27984
12	CITY UNION BANK LTD	88
13	CORPORATION BANK	8601
14	DCB BANK LIMITED	74
15	DENA BANK	29896
16	DHANLAXMI BANK LIMITED	96
17	HDFC BANK LTD	46654
18	ICICI BANK LIMITED	23535
19	IDBI BANK LTD	31530
20	INDIAN BANK	8133
21	INDIAN OVERSEAS BANK	18559
22	INDUSIND BANK LIMITED	43
23	KARNATAKA BANK LIMITED	1353
	KOTAK MAHINDRA BANK	1141
24	ORIENTAL BANK OF COMMERCE	10007
25	PRATHAMA BANK	3
26	PUNJAB AND SIND BANK	1888
27	PUNJAB NATIONAL BANK	12551
28	PURVANCHAL BANK	6
29	RBL BANK LIMITED	887
30	STANDARD CHARTERED BANK	10
31	STATE BANK OF INDIA	62611
32	SYNDICATE BANK	10459
33	TAMILNAD MERCANTILE BANK PVT LTD	772
34	THE CATHOLIC SYRIAN BANK LIMITED	152
35	THE FEDERAL BANK LTD	494
36	THE JAMMU AND KASHMIR BANK LTD	130
37	THE KARUR VYSYA BANK LTD	66
38	THE LAKSHMI VILAS BANK LTD	29
39	THE SOUTH INDIAN BANK LTD MARKETING DEPAR	659
40	UCO BANK	3878
41	UNION BANK OF INDIA	32975
42	UNITED BANK OF INDIA	1064
43	VIJAYA BANK	12830
44	YES BANK LIMITED	1739
45	RRBs	65186
<b>Grand Total</b>		<b>719068</b>

**Jeevan Jyoti(PMJJB) & Suraksha Bima(PMSBY):**

All India /State/District	PMSBY	PMJJBY	Total (PMSBY+PMJJBY)
All India (31.03.2018)	134,807,460	53,284,396	188,091,856
Maharashtra (31.03.2018)	8051046	3461526	11512572

**District-Wise Enrollment report for Jansuraksha Shcemes (Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana as on 31st March-2018**

District Name	PMSBY	PMJJBY	Total
Ahmednagar	248503	119864	368367
Akola	110497	32630	143127
Amravati	175885	47799	223684
Aurangabad	190988	92568	283556
Beed	100444	34219	134663
Bhandara	116706	45845	162551
Buldana	92059	22108	114167
Chandrapur	134001	38138	172139
Dhule	118040	56396	174436
Gadchiroli	43984	20363	64347
Gondiya	87299	25856	113155
Hingoli	32436	11299	43735
Jalgaon	293565	108226	401791
Jalna	82239	37235	119474
Kolhapur	348755	141323	490078
Latur	105568	42879	148447
Mumbai	609177	290989	900166
Mumbai Suburban	773264	387816	1161080
Nagpur	458073	187654	645727
Nanded	214243	51187	265430
Nandurbar	44157	19658	63815
Nashik	393559	193729	587288
Osmanabad	66946	22279	89225
Parbhani	66696	23639	90335
Pune	970662	530559	1501221
Raigad	225357	85211	310568
Ratnagiri	129150	44503	173653
Sangli	210544	74428	284972
Satara	161180	73759	234939
Sindhudurg	80026	29311	109337
Solapur	233574	98505	332079
Thane	880624	403046	1283670
Wardha	104418	31580	135998
Washim	31380	6863	38243
Yavatmal	117047	30062	147109
<b>Total</b>	<b>8051046</b>	<b>3461526</b>	<b>11512572</b>

31.03.2018

**Maharastra ENROLMENT DATA(BANK-WISE)**

<b>SNO</b>	<b>Bank name</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>TOTAL</b>
1	Allahabad Bank	94541	31402	125943
2	Andhra Bank	102588	18838	121426
3	Axis Bank Ltd	102175	37313	139488
4	Bank of Baroda	431795	201815	633610
5	Bank of India	822056	341251	1163307
6	Bank of Maharashtra	1178886	653309	1832195
7	Canara Bank	222478	115418	337896
8	Central Bank of India	425547	187665	613212
9	City Union Bank Ltd	2747	1987	4734
10	Corporation Bank	99255	59244	158499
11	Dena Bank	401369	123549	524918
12	Federal Bank Ltd	15335	9074	24409
13	HDFC Bank Ltd	227973	149593	377566
14	ICICI Bank Ltd	352445	103263	455708
15	IDBI Bank Ltd.	286361	178786	465147
16	Indian Bank	88843	52781	141624
17	Indian Overseas Bank	103747	41118	144865
18	IndusInd Bank Ltd	9842	440	10282
19	Jammu & Kashmir Bank Ltd	809	518	1327
20	Karur Vysya Bank Ltd	3907	2753	6660
21	Kotak Mahindra Bank Ltd	47348	33113	80461
22	Lakshmi Vilas Bank Ltd	956	541	1497
23	Oriental Bank of Commerce	215798	46875	262673
24	Punjab & Sind Bank	18760	5906	24666
25	Punjab National Bank	224554	54872	279426
26	Ratnakar Bank Ltd	36500	3467	39967
27	South Indian Bank Ltd	5204	2565	7769
28	State Bank of India	1654340	585670	2240010
29	Syndicate Bank	94324	45610	139934
30	Tamilnad Mercantile Bank Ltd	3444	2325	5769
31	UCO Bank	56253	30959	87212
32	Union Bank of India	349962	195651	545613
33	United Bank of India	12214	7180	19394
34	Vijaya Bank	162220	51085	213305
35	Yes Bank Ltd	2557	2230	4787
36	Rural Co-operative Bank	193913	83360	277273
	<b>TOTAL</b>	<b>8051046</b>	<b>3461526</b>	<b>11512572</b>

**Important Gazette Notifications**

Government of Maharashtra, vide communications dtd. 27.04.2018 and 04.05.2018 has informed as under:

Under 'Ease of Doing Business' :

- 1) The need for Non-Agricultural Permission for Agro Processing Units has been removed.
- 2) Need of NA permission for Agro Processing units in Non Agricultural Zones has been removed.
- 3) Need for Shop and Establishment License for units having less than 20 number of employees has been removed.
- 4) Need for Factory License for units having less than 20 number of employees has been removed.

Related Gazette notifications are attached herewith as **Annexures 7.1 to 7.3**. All member banks are requested to note these important provisions and ensure that the same are disseminated amongst all their branches / offices and credit proposals are processed accordingly.



# महाराष्ट्र शासन राजपत्र

## असाधारण भाग आठ

वर्ष ३, अंक ३]

गुरुवार, जानेवारी ५, २०१७/पौष १५, शके १९३८

[पृष्ठे ६, किंमत : रुपये २७.००

असाधारण क्रमांक ३

प्राधिकृत प्रकाशन

महाराष्ट्र विधानमंडळाचे अधिनियम व राज्यपालांनी प्रख्यापित केलेले अध्यादेश व केलेले विनियम आणि विधि व न्याय विभागाकडून आलेली विधेयके (इंग्रजी अनुवाद).

In pursuance of clause (3) of article 348 of the Constitution of India, the following translation in English of the Maharashtra Land Revenue Code (Amendment) Ordinance, 2017 (Mah. Ord. II of 2017), is hereby published under the authority of the Governor.

By order and in the name of the Governor of Maharashtra,

P. H. MALI,

Principal Secretary to Government,  
Law and Judiciary Department.

[Translation in English of the Maharashtra Land Revenue Code (Amendment) Ordinance, 2017 (Mah. Ord. II of 2017), published under the authority of the Governor].

### REVENUE AND FORESTS DEPARTMENT

Mantralaya, Madam Cama Marg, Hutatma Rajguru Chowk,  
Mumbai 400 032, dated the 5th January 2017.

### MAHARASHTRA ORDINANCE No. II OF 2017.

#### AN ORDINANCE

*further to amend the Maharashtra Land Revenue Code, 1966.*

WHEREAS both Houses of the State Legislature are not in session;

AND WHEREAS the Governor of Maharashtra is satisfied that circumstances exist which render it necessary for him to take immediate action further to amend the Maharashtra Land Revenue Code, 1966, for the purposes hereinafter appearing;

Mah.  
XLI of  
1966.

NOW, THEREFORE, in exercise of the powers conferred by clause (1) of article 213 of the Constitution of India, the Governor of Maharashtra is hereby pleased to promulgate the following Ordinance, namely :—

1. (1) This Ordinance may be called the Maharashtra Land Revenue Code (Amendment) Ordinance, 2017.

Short title and  
commencement.

(2) It shall come into force at once.

(१)

Insertion of sections 42B and 42C in Mah. XLI of 1966.

2. After section 42A of the Maharashtra Land Revenue Code, 1966 (hereinafter referred to as “ the said Code ”), the following sections shall be inserted, namely :—

Mah. XLI of 1966.

Provision for conversion of land use for lands included in final Development plan area.

“42B. (1) Notwithstanding anything contained in sections 42, 42A, 44 and 44A, upon publication of the final Development plan in any area as per the provisions of the Maharashtra Regional and Town Planning Act, 1966, the use of any land comprised in such area shall, if conversion tax, non-agricultural assessment and, wherever applicable, *nazarana* or premium and other Government dues as provided for in sub-section (2) are paid, be deemed to have been converted to the use shown by way of allocation, reservation or designation in such Development plan and no separate permission under section 42 or section 44 shall be required for the use of such land for the use permissible under such Development plan :

Mah. XXXVII of 1966.

Provided that, where a final Development plan is already published on or before the date of commencement of the Maharashtra Land Revenue Code (Amendment) Ordinance, 2017 (hereinafter in this section referred to as “the commencement date”), any land comprised in the area under such Development Plan shall, if the conversion tax, non-agricultural assessment and wherever applicable, *nazarana* or premium and other Government dues as provided for in sub-section (2) are paid, be deemed to have been converted to the use shown by way of allocation, reservation or designation in respect of such land in such final Development plan.

Mah. Ord. II of 2017.

(2) Upon publication of the final Development plan in any area and, where there is a final Development plan already published, after the commencement date, the Collector shall, on an application made in this regard or *suo motu*, determine or cause to be determined the conversion tax at the rate mentioned in section 47A and the non-agricultural assessment for such land on the basis of the use shown in the Development plan and give a notice thereof to the concerned occupant for making payment thereof :

Provided that, where such land is held as Occupant Class-II, the Collector shall also examine the documents by which such land is granted as such and the relevant laws, rules and the Government orders by which such land is governed and if the conversion to the use shown in the final Development plan is permissible thereunder, the Collector shall, wherever necessary, after obtaining prior approval of the authority competent to allow such conversion, determine *nazarana* or premium and other Government dues payable for such conversion, as per special or general orders of the Government, alongwith the amount of conversion tax and non-agricultural assessment, as aforesaid, and communicate the same to the occupant for making payment and if the payment of the same is done by the occupant, the Collector shall grant him *sanad* in the form prescribed under the rules within a period of sixty days from payment thereof. On issuance of *sanad*, necessary entry in the record of rights shall be made showing such land as having been converted to non-agricultural use, with effect from the date of payment as aforesaid :

Provided further that, where the action under this sub-section is undertaken on an application made in this regard, the notice, after determination of conversion tax and non-agricultural assessment and,

wherever applicable, the amount payable to the Government towards *nazarana* or premium and other Government dues as per the prevailing orders of the Government, shall be issued to the concerned occupant,—

(a) in respect of land held as Occupant Class-I, within 30 days from the date of application ;

(b) in respect of land held as Occupant Class-II,—

(i) within 30 days from the date of application, where the Collector is competent to grant permission for change of use of such land at his level ;

(ii) within 30 days from the date on which the permission of the authority, competent to allow such conversion or change of use, is received by the Collector :

Provided also that, the non-agricultural assessment done under this section shall, wherever necessary, be revised for a land in accordance with the development permission accorded by the Planning Authority and for this purpose, it shall be mandatory for the Planning Authority to furnish a copy of such development permission to the Collector, in each case within 30 days of grant of such permission or its revision, if any :

Provided also that, the non-agricultural assessment of a land, done on the basis of the use shown in the Development plan, shall be revised in case the Development plan is revised or modified by the Government and as a result thereof, the use of the land shown in the Development plan changes, with effect from the date of such revision or modification :

Provided also that, the *challan* or receipt of payment of conversion tax, non-agricultural assessment and *nazarana* or premium and other Government dues under this sub-section shall be regarded as the proof of the land having been converted to the non-agricultural use shown in the final Development plan and no further proof shall be necessary.

(3) Nothing in sub-sections (1) and (2) shall be applicable to any land granted by the Government under section 31 or 38, for specific purpose or to any land acquired by the Government under the relevant laws and handed over to any individual, institution or company for use, or to any land which is under any reservation in the Development plan but has not been acquired by the Planning Authority or the Appropriate Authority.

**42C.** (1) Where a land is situated in an area, for which draft Regional plan has been prepared and necessary notice regarding such draft Regional plan has been duly published in the *Official Gazette* or such Regional plan has been approved and published in the *Official Gazette*, the use of such land for the purposes of section 42 or section 44, shall be deemed to have been converted to corresponding non-agricultural use, once development permission on such land under section 18 of the Maharashtra Regional and Town Planning Act, 1966 is granted, if the conversion tax and non-agricultural assessment, as per the provisions of this Act, and, in respect of a land held as Occupant Class-II, *nazarana* or premium and other Government dues levied for such conversion, as per the prevailing orders of the Government and the relevant provisions of the law, are paid.

Provision for conversion of land use for lands included in the draft Regional plan.

Mah.  
XXXVII  
of 1966.

(2) Where a land is situated in an area for which draft Regional plan or draft Development plan has been prepared and necessary notice regarding such draft Regional plan or draft Development plan has been duly published in the *Official Gazette* or such Regional plan or, as the case may be, the Development plan has been approved and published in the *Official Gazette*, the permission to build a farm building, given by the Collector under section 18 of the Maharashtra Regional and Town Planning Act, 1966 or by the Planning Authority under the provisions of the aforesaid Act, shall be deemed to be the permission envisaged under section 41 for such farm building.”

Mah.  
XXXVII  
of 1966.

Amendment  
of section 48  
of Mah. XLI of  
1966.

**3.** In section 48 of the said Code, in sub-section (7), for the words “equal to five times” the words “upto five times” shall be substituted.

Power to  
remove  
difficulty.

**4.** (1) If any difficulty arises in giving effect to the provisions of the Maharashtra Land Revenue Code, 1966 as amended by this Ordinance, the State Government may, as occasion arises, by order published in the *Official Gazette*, do anything not inconsistent with the provisions of the said Code, as amended by this Ordinance which appears to it to be necessary or expedient for the purpose of removing the difficulty.

Mah.  
XLI of  
1966.

(2) Every order made under sub-section (1) shall be laid, as soon as may be, after it is made, before each house of the State Legislature.



STATEMENT.

Section 42 of the Maharashtra Land Revenue Code, 1966 (Mah. XLI of 1966), deals with conversion of land use and permission for non-agricultural use of land.

Once Development plan is finally notified by the Government under the Maharashtra Regional and Town Planning Act, 1966 (Mah. XXXVII of 1966), for any area, it becomes permissible for the land holders in such area to use their lands as per the provisions of the Development plan and the corresponding Development Control Regulations. Therefore, there is no need for the Revenue Officers to separately examine and decide whether or not to grant permission for conversion of use of such lands under the provisions of section 42 and section 44 of the Maharashtra Land Revenue Code, 1966. Hence, it is proposed that, where the Development plan is finally published, the land should be deemed to have been converted to the use as admissible under the Development plan, if the conversion tax, non-agricultural assessment and *nazarana* or premium and other Government dues, as may be applicable in case of lands held on Occupant Class-II, are paid and accordingly it is proposed that, the Collector, on an application made by a land holder or *suo motu*, shall fix conversion tax and non-agricultural assessment for such lands, alongwith *nazarana* or premium and other Government dues as may be applicable, in case of Occupant Class-II lands, after obtaining prior permission of the competent authority, as may be necessary, and intimate such land holder to pay these dues. Where this process is initiated on the basis of an application made by a land holder, notice to pay this conversion tax, non-agricultural assessment, alongwith *nazarana* or premium and other Government dues, if required, should be issued within 30 days on receipt of application by the land holder in case of Occupant Class-I lands and within 30 days from receipt of permission of the Competent Authority, in case of Occupant Class-II lands. If the conversion tax, non-agricultural assessment and *nazarana* or premium and other Government dues are paid, the *challan* or receipt of such payment shall be regarded as the proof of the land having been converted to non-agricultural use. It is also proposed to revise the non-agricultural assessment of such land as per the revision of Development plan.

Where a land is situated in an area for which draft Regional plan has been prepared and necessary notice regarding such draft plan has been duly published or such Regional Plan has been approved and published in the *Official Gazette*, it is proposed that the use of such land should be deemed to have been converted to the corresponding non-agricultural use, once development permission on such land under section 18 of the Maharashtra Regional and Town Planning Act, 1966, is granted, if the conversion tax and non-agricultural assessment and in respect of a land held as Occupant Class-II, *nazarana* or premium and other Government dues levied for such conversion are paid. In such case, no separate permission under sections 42 and 44 of the Maharashtra Land Revenue Code, 1966 shall be required.

Likewise, it is also proposed that where a land is situated in an area for which draft Regional plan or draft Development plan has been prepared and necessary notice has been published or such Regional plan has been approved and published in the *Official Gazette*, the permission to build a farm building given by the Collector under section 18 of the Maharashtra Regional and Town

Planning Act, 1966, or by the Planning Authority should be deemed to be the permission envisaged under section 41 of the Maharashtra Land Revenue Code, 1966, for such farm building.

Accordingly, it is proposed to insert new sections 42B and 42C in the Maharashtra Land Revenue Code, 1966. Upon insertion of the aforesaid proposed provisions in the said Code, no separate non-agricultural permission will be required in the afore-mentioned situations, resulting in saving in time and energy of the land holder and the administration, which will facilitate the Ease of Doing Business.

2. Section 48 of the Maharashtra Land Revenue Code, 1966 (Mah. XLI of 1966), provides for Government title to mines and minerals.

With a view to curbing menace of illegal extraction or transportation of minerals, the penalty for illegal extraction or transportation of minerals has been increased from upto three times of market value of such illegally extracted or transported mineral to five times its market value, by amending section 48 of the said Code.

However, it has been brought to the notice of the Government that even for relatively minor irregularities, for want of any discretion in this regard, penalty equal to five times of the market value of the mineral involved in such irregularity, is being levied. The Government, therefore, considers it expedient to amend, said section 48, by providing for levy of penalty upto five times of the market value of the mineral, regarding extraction or transportation of which any irregularity or illegality is observed.

3. As both Houses of the State Legislature are not in session and the Governor of Maharashtra is satisfied that circumstance exist which render it necessary for him to take immediate action further to amend the Maharashtra Land Revenue Code, 1966 (Mah. XLI of 1966), for the purposes aforesaid, this Ordinance is promulgated.

Mumbai,  
Dated the 1st January 2017.

CH. VIDYASAGAR RAO,  
Governor of Maharashtra.

By order and in the name of the Governor of Maharashtra,

MANU KUMAR SRIVASTAVA,  
Principal Secretary to Government.



# महाराष्ट्र शासन राजपत्र

## असाधारण भाग आठ

वर्ष ३ अंक ६९(६)]

गुरुवार, सप्टेंबर ७, २०१७/भाद्र १६, शके १९३९

[ पृष्ठे १४, किंमत : रुपये २७.००

असाधारण क्रमांक १४५

प्राधिकृत प्रकाशन

महाराष्ट्र विधानमंडळाचे अधिनियम व राज्यपालांनी प्रख्यापित केलेले अध्यादेश व केलेले विनियम आणि विधि व न्याय विभागाकडून आलेली विधेयके (इंग्रजी अनुवाद).

In pursuance of clause (3) of article 348 of the Constitution of India, the following translation in English of the Maharashtra Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2017 (Mah. Act No. LXI of 2017), is hereby published under the authority of the Governor.

By order and in the name of the Governor of Maharashtra,

N. J. JAMADAR,  
Principal Secretary and R.L.A.  
to Government,  
Law and Judiciary Department.

### MAHARASHTRA ACT No. LXI OF 2017.

*(First published, after having received the assent of the Governor in the "Maharashtra Government Gazette", on the 7th September 2017.)*

An Act to provide for the regulation of conditions of employment and other conditions of service of workers employed in shops, residential hotels, restaurants, eating houses, theatres, other places of public amusement or entertainment and other establishments and for matters connected therewith or incidental thereto.

WHEREAS it is expedient to provide for the regulation of employment and other conditions of service of workers employed in shops, residential hotels, restaurants, eating houses, theatres, other places of public amusement

or entertainment and other establishments and for matters connected therewith or incidental thereto; it is hereby enacted in the Sixty-eighth Year of the Republic of India as follows :—

## CHAPTER I

### PRELIMINARY

Short title,  
extent,  
application  
and com-  
mencement.

1. (1) This Act may be called the Maharashtra Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2017.

(2) It extends to the whole of the State of Maharashtra.

(3) The provisions of this Act, except section 7, shall apply to the establishments employing ten or more workers and the provisions of section 7 shall apply to the establishments employing less than ten workers.

(4) It shall come into force on such date as the State Government may by notification in the *Official Gazette* appoint.

Definitions.

2. In this Act, unless the context otherwise requires,—

(1) “Chief Facilitator” means the Chief Facilitator appointed as such under section 28 of this Act;

(2) “day” means the period of twenty-four hours beginning at midnight;

(3) “employer” means a person owning or having ultimate control over the affairs of an establishment, and includes,—

(i) in the case of a firm or association of individuals, a partner or members of the firm or association;

(ii) in the case of a company, a director of the company;

(iii) in the case of an establishment owned or controlled by the Central Government or a State Government or any local authority, the person or persons appointed to manage the affairs of such establishment by the Central Government or the State Government or the local authority, as the case may be;

(4) “establishment” means an establishment which carries on, any business, trade, manufacture or any journalistic or printing work, or business of banking, insurance, stocks and shares, brokerage or produce exchange or profession or any work in connection with, or incidental or ancillary to, any business, trade or profession or manufacture; and includes establishment of any medical practitioner (including hospital, dispensary, clinic, polyclinic, maternity home and such others), architect, engineer, accountant, tax consultant or any other technical or professional consultant; and also includes a society registered under the Societies Registration Act, 1860, and a charitable or other trust, whether registered or not, which carries on, whether for purposes of gain or not, any business, trade or profession or work in connection with or incidental or ancillary thereto; and includes shop, residential hotel, restaurant, eating house, theatre or other place of public amusement or entertainment; to whom the provisions of the Factories Act, 1948 does not apply; and includes such other establishment as the State Government may, by notification in the *Official Gazette*, declare to be an establishment for the purposes of this Act;

21 of  
1860.

63 of  
1948.

(5) “Facilitator” means a Facilitator appointed under section 28 of this Act;

(6) “Factory” means any premises which is a factory within the meaning of clause (m) of section 2 of the Factories Act, 1948 or which is deemed to be a factory under section 85 of the said Act;

63 of  
1948.

(7) "holiday" means a day on which a worker shall be given a weekly off under the provisions of this Act;

(8) "leave" means a leave provided for in Chapter IV of this Act;

(9) "local area" means any area or combination of areas to which this Act applies;

III of  
1888.  
LIX of  
1949.  
Mah. XL  
of 1965.

(10) "local authority" means the Municipal Corporation of Brihan Mumbai constituted or deemed to have been constituted under the Mumbai Municipal Corporation Act, Corporations constituted or deemed to have been constituted under the Maharashtra Municipal Corporations Act and the Municipal Councils constituted or deemed to have been constituted under the Maharashtra Municipal Councils, *Nagar Panchayats* and Industrial Townships Act, 1965, and includes any other body which the State Government may, by notification in the *Official Gazette*, declares to be a local authority for the purposes of this Act;

(11) "Manager" means a person mentioned in the application under section 6 of this Act ;

(12) "member of the family of an employer" means the wife, husband, son, daughter, father, mother, brother or sister of an employer who lives with and is dependent on such employer;

(13) "opened" means opened for the service of any customer, or for any business of the establishment, or for work, by or with the help of any worker of or connected with the establishment;

(14) "period of work" means the time during which a worker is at the disposal of the employer;

(15) "prescribed" means prescribed by rules made under this Act;

(16) "prescribed authority" means the Commissioner of Labour for the purposes of this Act;

(17) "register of establishment" means a register maintained for the registration of establishments under this Act, either manually or in electronic format;

(18) "registration certificate" means a certificate of the registration of an establishment;

(19) "residential hotel" means any premises used for the reception of guests and travellers desirous of dwelling or sleeping therein and includes residential club;

(20) "restaurant or eating house" means any premises, in which, wholly or principally the business of the supply of meal or refreshments to the public or a class of the public for consumption on the premises is carried on;

(21) "shop" means any premises where goods are sold, either by retail or wholesale or where services are rendered to customers, and includes an office, a store-room, godown, warehouse or work place, whether in the same premises or otherwise, mainly used in connection with such trade or business, but does not include a factory;

(22) "spread over" means the period between the commencement and the termination of the work of a worker on any day;

(23) "theatre" includes any premises intended principally or wholly for the exhibition of pictures or other optical effects by means of a cinematograph or other suitable apparatus or for dramatic performances or for any other public amusement or entertainment;

(24) “wages” means wages as defined in the Payment of Wages Act, 1936; 4 of 1936.

(25) “week” means the period of seven days beginning at midnight of Saturday;

(26) “worker” means any person (except an apprentice under the Apprentices Act, 1961) employed to do any manual, unskilled, skilled technical, operational or clerical work for hire or reward, whether the terms of employment be express or implied. 52 of 1961.

Act not to apply to certain establishments and persons.

3. The provisions of this Act shall not apply to,—

(1) Establishments of the Central and State Government;

(2) Establishments of Local Authorities;

(3) Establishment of Mumbai Port Trust;

(4) Establishment of Railway Administration;

(5) Offices of Reserve Bank of India;

(6) Offices of the Trade Commissioner and of Consular officers and other Diplomatic representatives of Foreign Government;

(7) Offices of Air Service Companies;

(8) Establishments used for treatment or care of infirm, destitute or mentally unfit;

(9) Establishments pertaining to any kind of educational activities (excepting those where coaching or tuition classes are conducted by individual persons or any institutions other than those,—

(a) affiliated to any university established by law, or

(b) recognised by the Divisional Boards under the Maharashtra Secondary and Higher Secondary Education Boards Act, 1965, or Mah. XLI of 1965.

(c) recognised by the Directorate of Education or the Directorate of Technical Education as a private secondary or technical high school, Industrial Training Institute (I.T.I.), Polytechnic, Engineering Colleges or other technical institutions conducting courses recognised by Government);

(10) High Court Law Libraries and other Courts Law Libraries;

(11) A worker occupying position of confidential, managerial or supervisory character in an establishment, a list of which shall be displayed on the website of establishments and in absence of the website at a conspicuous place in the establishment and a copy thereof shall be sent to the Facilitator;

(12) A worker whose work is inherently intermittent;

(13) A member of the family of an employer.

Application of Act to other establishments and workers.

4. (1) Notwithstanding anything contained in this Act, the State Government may, by notification in the *Official Gazette*, declare any establishment or class of establishments to which, or any worker or person or class of workers or persons to whom, this Act or any of the provisions thereof does not for the time being apply, to be an establishment or class of establishments or a worker or a person or class of workers or persons to which or whom this Act or any provisions thereof with such modifications or adaptations as may in the opinion of the State Government be necessary shall apply from such date as may be specified in the notification.

(2) On such declaration under sub-section (1), any such establishment or class of establishments or such worker or person or class of workers or

persons shall be deemed to be an establishment or class of establishments to which, or to be a worker or a person or class of workers or persons to whom, this Act, applies and all or any of the provisions of this Act with such modification or adaptation as may be specified in such declaration, shall apply to such establishment or class of establishments or to such worker or persons or class of workers or persons.

5. The State Government may, by notification in the *Official Gazette*, suspend the operation of all or any of the provisions of this Act for such period and subject to such conditions as it deems fit on account of any holidays or occasions. Suspension of all or any of provisions of this Act.

## CHAPTER II

### REGISTRATION OF ESTABLISHMENTS

6. (1) Within a period of sixty days from the date of commencement of this Act or the date on which establishment commences its business, the employer of every establishment employing ten or more workers shall submit application online in a prescribed form for registration to the Facilitator of the local area concerned, together with such fees and such self-declaration and self-certified documents as may be prescribed, containing— Registration of establishments.

- (a) the name of the employer and the manager, if any;
- (b) the postal address of the establishment;
- (c) the name, if any, of the establishment;
- (d) the actual nature of the business of the establishment ; and
- (e) such other particulars as may be prescribed :

LXXIX of 1948. Provided that, nothing contained hereinabove shall apply to the establishments already having valid registration or renewal under the Maharashtra Shops and Establishments Act until expiry of their registration or renewal.

(2) On receipt of the application along with documents and the fees online, the Facilitator shall, register the establishment in the register of establishments in such manner as may be prescribed and shall issue online, in a prescribed form, a registration certificate along with the Labour Identification Number (LIN) to the employer within the prescribed time limit. The Facilitator shall verify the correctness of the application and documents attached thereto within such time as may be prescribed. The registration certificate shall be produced whenever it is demanded by the Facilitator.

(3) A registration certificate granted under sub-section (2) shall be valid for such period as may be requested by the applicant and specified therein subject to a maximum period of ten years. An application for the renewal of a registration certificate shall be submitted online not less than thirty days before the date of expiry of the registration certificate or of the renewed registration certificate, as the case may be, and shall be accompanied by such fees, and the renewed registration certificate shall be in such form, as may be prescribed.

(4) If the application for the renewal of a registration certificate is submitted after the expiry of the period specified in sub-section (3) but within thirty days after the date of expiry of the registration certificate or of the renewed registration certificate, as the case may be, such application shall be accompanied by an additional fee as late fee equal to half of the fee payable for the renewal of a registration certificate.

(5) In the event of any doubt or difference of opinion between an employer and the Facilitator with respect to any provisions of this Act, the Facilitator shall refer the matter to the prescribed authority which shall, after inquiry as it thinks proper, decide the matter and its decision shall be final for the purposes of this Act.

Intimation of establishment employing less than ten workers.

7. (1) Within a period of sixty days from the date of the commencement of this Act or the date on which establishment commences its business, the employer of every establishment employing less than ten workers shall give an intimation of having commenced the business to the Facilitator in whose jurisdiction the establishment is located by submitting online application, in a prescribed form, together with such self-declaration and self-certified documents, as may be prescribed containing details such as name of the employer and manager, name of establishment, nature of business, number of workers and such other details as may be prescribed. The Facilitator shall issue to the employer of such establishment a receipt of intimation in such form and manner as may be prescribed. The details of the intimation receipt shall be recorded online in a register maintained in such form as may be prescribed :

Provided that, if at any point of time the number of workers engaged in the establishment become ten or more, then all provisions of this Act shall apply to such establishment and the employer of such establishment shall have to obtain registration as per the provisions of section 6 :

Provided further that, nothing contained in this sub-section shall apply to the establishments already having valid registration or renewal under the Maharashtra Shops and Establishments Act until expiry of their registration or renewal.

LXXIX  
of 1948.

(2) The employer of such establishment employing less than ten workers shall notify to the Facilitator within thirty days from the date of the closing of the business that the establishment has been closed for business in such form and manner as may be prescribed. The Facilitator on receiving the information shall remove the entry of such establishment from the register kept for that purpose.

(3) Whoever, contravenes the provisions of this section or rules framed thereunder shall be punishable with a fine of rupees one thousand.

Cancellation of registration.

8. At any time, if it is found or brought to the notice of the Facilitator that the registration of any establishment has been obtained by misrepresentation or suppression of material facts or by submitting false or forged documents or false declaration or by fraud, and therefore, requires to be revoked, the Facilitator shall, after giving an opportunity of being heard, to the employer of the establishment, cancel the registration and remove such establishment from the register of establishments in the manner prescribed.

Change to be communicated to Facilitator.

9. It shall be the duty of every employer to notify online to the Facilitator, in the prescribed form, any change in any of the particulars contained in the application submitted under section 6 within such period, after the change has taken place, as the State Government may prescribe. The Facilitator shall, on receiving such notice and the prescribed fees alongwith the self-declaration of the applicant and self-certified documents as may be prescribed, make the change in the register of establishments in accordance with such notice and shall issue a fresh registration certificate online.



**10.** The employer shall notify to the Facilitator within thirty days from the date of closing of the business that the establishment has been closed for business in such form and manner, as may be prescribed. The Facilitator on receiving the information and on being satisfied about its correctness shall remove such establishment from the register of establishments and cancel the registration certificate:

Closing of establishment to be communicated to Facilitator.

Provided that, if the Facilitator does not receive the information but he is otherwise satisfied that any establishment has been closed, he may remove such establishment from such register of establishments and cancel such certificate.

### CHAPTER III

#### OPENING AND CLOSING HOURS, HOURS OF WORK, INTERVAL FOR REST, SPREAD-OVER, WAGES FOR OVERTIME AND WEEKLY OFF

**11.** Notwithstanding anything contained in this Act, the State Government may, fix, by notification in the *Official Gazette*, in the public interest, such hours for opening and closing of different classes of establishments and for different premises, shopping complex or mall or for different area or areas and for different period.

Opening and closing hours of establishment.

**12.** Subject to the other provisions of this Act, no adult worker shall be required or allowed to work in any establishment for more than nine hours in any day and forty-eight hours in any week. No adult worker shall be asked to work continuously for more than five hours unless he has been given a break of not less than half an hour:

Daily and weekly hours of work in establishment and interval for rest.

Provided that, the working hours or weekly holiday may be relaxed in case of work of urgent nature with the previous permission of the Facilitator.

**13.** (1) No woman worker shall be discriminated in the matter of recruitment, training, transfers or promotion or wages.

Prohibition of discrimination against woman worker.

(2) No woman worker shall be required or allowed to work in any establishment except between the hours of 7 a.m. and 9-30 p.m. :

Provided that, the woman worker with her consent, shall be allowed to work during 9-30 p.m. and 7-00 a.m. in any establishment in which adequate protection of their dignity, honour and safety, protection from sexual harassment and their transportation from the establishment to the doorstep of their residence as may be prescribed are provided by the employer or his authorised representative or manager or supervisor.

(3) Notwithstanding anything contained in the preceding sub-sections, the State Government may, by notification in the *Official Gazette*, in the public interest, prohibit or regulate the employment of women workers after 9-30 p.m. and before 7-00 a.m. in such shops, establishments, hotels, restaurants, residential hotels, permit rooms, bars, spa-massage parlours, lodges or any business or any trade or occupation in such area or areas as it may deem fit.

**14.** The spread-over of a worker in establishment shall not exceed ten and half hours in any day, and in case a worker entrusted with intermittent nature of work or urgent work, the spread over shall not exceed twelve hours.

Spread-over in establishments.

**15.** Where a worker in any establishment is required to work beyond nine hours a day or forty-eight hours a week, he shall be entitled, in respect of the overtime work, wages at the rate of twice his ordinary rate of wages. The total number of overtime hours shall not exceed one hundred and twenty-five hours in a period of three months.

Wages for overtime.

Weekly  
holiday for  
worker.

**16.** (1) (a) A department or any section of a department of the establishment may work in more than one shift at the discretion of the employer and if more than one shift is worked, the worker may be required to work in any shift at the discretion of the employer.

(b) An establishment may be kept open for business on all days in a week subject to the condition that every worker shall be allowed weekly holiday of at least twenty-four consecutive hours of rest.

(c) If a worker is denied weekly holiday, the compensatory leave in lieu thereof shall be given within two months of such weekly holiday.

(d) The period and hours of work in a week for all classes of workers in such shift shall be informed well in advance to all workers in writing and shall be sent to the Facilitator electronically or otherwise.

(e) Where a worker is required to work on a day of his rest, he shall be entitled to wages at the rate of twice his ordinary rate of wages.

(2) No deduction shall be made from the wages of any worker in an establishment on account of any day on which it has been a weekly holiday under this section. If a worker is employed on a daily wage, he shall nonetheless be paid his daily wage for the day of his weekly off. If a worker is paid a piece rated wage, he shall nonetheless be paid his wage for the day of his weekly holiday, at a rate equivalent to the daily average of his wages for the days on which he has actually worked during the six days preceding such holiday, exclusive of any earning in respect of overtime:

Provided that, nothing in this sub-section shall apply to any worker whose total period of continuous employment is less than six days.

Employer to  
furnish  
identity card  
to worker.

**17.** The employer of an establishment shall furnish to every worker an identity card which shall be produced by the worker on demand by Facilitator. Such card shall contain the following and such other particulars as may be prescribed, namely :—

- (a) the name of the employer ;
- (b) the name, if any, and the postal address, of the establishment;
- (c) the name and age of the worker;
- (d) date of joining, department, nature of work, designation;
- (e) the signature (with date) of the employer or manager;
- (f) Blood Group;
- (g) Aadhaar Card Number.

## CHAPTER IV

### LEAVE WITH PAY AND PAYMENT OF WAGES

Leave.

**18.** (1) Every worker shall be allowed a weekly holiday with wages.

(2) Every worker shall be entitled to eight days casual leave with wages in every calendar year which shall be credited into the account of the worker on a quarterly basis, but shall laps if unavailed at the end of the year.

(3) Every worker who has worked for a period of two hundred and forty days or more in an establishment during a calendar year shall be allowed during the subsequent calendar year, leave with wages for a number of days calculated at the rate of one day for every twenty days of work performed by him during the previous calendar year.

(4) Subject to the provision of clause (3) every worker, who has been employed for not less than three months in any year, shall for every sixty days on which he has worked during the year be allowed leave, consecutive or otherwise, for a period of not more than five days.

(5) Every worker shall be permitted to accumulate earned leave upto a maximum of forty-five days.

(6) Where the employer refuses to sanction the leave under sub-section (3) which is due when applied fifteen days in advance, then the worker shall have a right to encash leave in excess of forty-five days:

Provided that, if a worker is entitled to leave other than causal and festival leave under this section, is discharged by his employer before he has been allowed the leave, or if, having applied for and having been refused the leave, he quits his employment on account of retirement, resignation, death or permanent disability, the employer shall pay him full wages for the period of leave due to him.

(7) A worker shall be entitled to eight paid festival holidays in a calendar year, namely, 26th January, 1st May, 15th August and 2nd October and four such other festival holidays as may be agreed to between the employer and the workers as per the nature of business, before the commencement of the year. For holiday on these days, he shall be paid wages at a rate equivalent to the daily average of his wages (excluding overtime), which he earns during the month in which such compulsory holidays falls:

Provided that, the employer may require any worker to work in the establishment on all or any of these days, subject to the conditions that for such work the worker shall be paid double the amount of the daily average wages and also leave on any other day in lieu of the compulsory holiday.

(8) For the purpose of sub-section (3),—

(a) any days of lay-off, by agreement or contract or as permissible under the model standing orders or standing order certified under Industrial Employment (Standing Orders) Act, 1946;

26 of  
1946.

(b) in the case of a woman worker, maternity leave as provided for in the Maternity Benefits Act, 1961;

53 of  
1961.

(c) the leave earned in the year prior to that in which the leave is availed; or

(d) the worker has been absent due to temporary disablement caused by accident arising out of and in the course of his employment,

shall be deemed to be days on which the worker has worked in any establishment for the purpose of computation of the period of two hundred and forty days or more, but shall not earn leave for these days.

(9) The leave admissible under this section shall be exclusive of all holidays whether occurring during or either at the end of the period of leave.

(10) Every worker shall be paid for the period of his leave earned under sub-sections (3) and (4) at a rate equivalent to the daily average of his wages for the days on which he actually worked during the preceding three months, exclusive of any earnings in respect of overtime.

## CHAPTER V

### WELFARE PROVISIONS

**19.** (1) Every employer shall take such measures relating to the health and safety of the workers including cleanliness, lighting, ventilation and prevention of fire as may be prescribed.

Health and  
safety of  
workers.

(2) Every employer shall be responsible for providing constant adequate supervision of the workers employed in the establishment and to ensure the compliance with the rules relating to health and safety made under sub-section (1) and for taking steps necessary to prevent accidents.

- First-aid.** **20.** Every employer shall provide at the place of work first-aid facilities as may be prescribed.
- Drinking water.** **21.** The employer shall make effective arrangements to provide and maintain at suitable points conveniently situated for all persons employed in the establishment, a sufficient supply of wholesome drinking water.
- Latrines and urinals.** **22.** The employer shall provide sufficient latrine and urinal for men and women as may be prescribed and these shall be so conveniently situated as may be accessible for the workers employed in the establishment :
- Provided that, several employers may provide common facilities of latrines and urinals, in case it is not possible, in an establishment due to constraint in space or otherwise.
- Creche facility.** **23.** In every establishment wherein fifty or more workers are employed, there shall be provided and maintained a suitable room or rooms as crèche for the use of children of such workers :
- Provided that, if a group of establishments, so decide to provide a common crèche within a radius of one kilometre, then, the same shall be permitted by the Chief Facilitator, subject to such conditions as may be specified in the order.
- Canteen.** **24.** The State Government shall require the employer to provide and maintain in the establishment, wherein not less than one hundred workers are employed or ordinarily employed to maintain a canteen for the use of its workers :
- Provided that, if a group of establishments, so decide to provide a common canteen, then the same shall be permitted by the Chief Facilitator by an order, subject to such conditions as may be specified in the order.
- Maintenance of registers and records.** **25.** (1) Every employer shall maintain such registers and records, as may be prescribed.
- (2) The records may be maintained electronically or manually :
- Provided that, at the time of inspection by a Facilitator, a hard copy of such records if demanded, shall be submitted duly signed by the employer or his representative.
- (3) Every employer and in his absence the manager shall on demand produce for inspection of Chief Facilitator and Facilitators all registers, records and notices required to be kept under and for the purposes of this Act.
- (4) All such registers and records shall be kept in the premises of the establishments to which they relate.
- Annual Return.** **26.** The employer of an establishment shall furnish an annual return, in such a form and in such manner (including electronic form), to such authority as may be prescribed.

## CHAPTER VI

### ENFORCEMENT AND INSPECTION

- Provisions for handing over enforcement of Act to local authorities.** **27.** Notwithstanding anything contained in this Act, the State Government may, from time to time, by notification in the *Official Gazette*, without the necessity of giving any further notice or reasons, declare that any local authority or authorities or class of local authorities specified in such notification shall perform the duty of enforcing the provisions of this Act from a date specified in that notification. From such date, it shall be the duty of that local authority to enforce the provisions of the Act, in respect of the areas subject to the jurisdiction of such local authorities, subject to such supervision of the State Government, as may be prescribed.

**28.** (1) The State Government may, by notification in the *Official Gazette*, appoint a Chief Facilitator who shall, in addition to the powers conferred on a Chief Facilitator under this Act, exercise the powers of a Facilitator throughout the State.

Appointment of Chief Facilitator and Facilitators and their powers.

(2) The State Government may, by notification in the *Official Gazette*, appoint such persons who possess such qualification as may be prescribed, to be the Facilitator or Facilitators, for the purposes of this Act, and may assign to them such local limits as it may think fit.

(3) The State Government may prescribe a scheme for randomize inspection of establishments which shall provide for generation of a web-based inspection schedule.

(4) Subject to such conditions as may be prescribed, a Facilitator may, within the local limits for which he is appointed—

(i) advise the employers and workers and provide them such information as may be considered necessary for complying with the provisions of this Act effectively;

(ii) inspect the establishment in accordance with the scheme for inspection referred to in sub-section (3), and may—

(a) enter, at all reasonable time and with such assistants, if any, being persons in the service of the Government or of any local authority as he thinks fit, any place which is or which he has reason to believe is an establishment;

(b) make such examination of the premises and of any prescribed registers, records and notices, and take on the spot or otherwise evidence of any persons as he may deem necessary for carrying out the purposes of this Act;

(c) examine any person who is found in any premises of the establishment and whom, the Facilitator has reasonable cause to believe, is a worker of the establishment;

(d) require any person to give any information, which is in his power to give with respect to the names and addresses of the persons;

(e) search, seize or take copies of such register, record of wages or notices or portions thereof as the Facilitator may consider relevant in respect of an offence under this Act and which the Facilitator has reason to believe has been committed by the employer;

(f) bring to the notice of the State Government defects or abuses not covered by the law for the time being in force; and

(g) exercise such other powers, as may be prescribed :

Provided that, no person shall be compelled under this section to answer any question or give any evidence tending to incriminate himself.

(5) The Chief Facilitator shall apart from exercising all the powers and functions of the Facilitator control and supervise the functioning of the Facilitator and may assign or reassign the area of work of the Facilitator subject to the jurisdiction of the local area.

(6) Any person required to produce any document or to give any information required by Chief Facilitator and Facilitator appointed under sub-sections (1) and (2) shall be deemed to be legally bound to do so within the meaning of sections 175 and 176 of the Indian Penal Code.

(7) The provisions of the Code of Criminal Procedure, 1973 shall, so far as may be, apply to the search or seizure under sub-clause (e) of clause (ii) of sub-section (4) as they apply to the search or seizure made under the authority of a warrant issued under section 94 of the said Code. 2 of 1974.

(8) Every Chief Facilitator and Facilitators appointed under sub-sections (1) and (2) shall be deemed to be a public servant within the meaning of section 21 of the Indian Penal Code. 45 of 1860.

## CHAPTER VII

### OFFENCES AND PENALTIES

**29.** (1) Whoever, contravenes the provisions of this Act or the rules made thereunder shall be punishable with fine which may extend to one lakh rupees and in the case of a continuing contravention, with an additional fine which may extend to two thousand rupees for every day during which such contravention continues :

Provided that, the total amount of fine shall not exceed two thousand rupees per workers employed.

(2) If any person who has been convicted of any offence punishable under sub-section (1) is again guilty of an offence involving a contravention or failure of compliance of the same provision, he shall be punished on a subsequent conviction with fine which may extend to two lakh rupees :

Provided that, the total amount of fine shall not exceed two thousand rupees per workers employed.

**30.** Save as otherwise expressly provided in this Act, where an employer on being held guilty of contravention of any of the provisions of this Act or any rules made thereunder which has resulted in an accident causing serious bodily injury or death of a worker, he shall, on conviction, be punished with imprisonment which may extend to six months, or with fine which shall not be less than two lakh rupees and which may be extended to five lakh rupees, or with both.

**31.** (1) Whoever, wilfully obstructs the Facilitator in exercise of any powers conferred on him by or under this Act or refuses or wilfully neglects to afford a Facilitator any reasonable facility for making any inspection, examination, inquiry or investigation authorized by or under this Act in relation to an establishments, shall, on conviction, be punished with fine which may extend to two lakh rupees.

(2) Whoever, wilfully refuses to produce on the demand of a Facilitator any register or other document kept in pursuance of this Act or the rules made thereunder or prevents or attempts to prevent or does anything which he has reason to believe to prevent any person from appearing before, or being examined by, a Facilitator acting in pursuance of his duties under this Act, shall, on conviction, be punished with fine which may extend to two lakh rupees :

Provided that, total amount of fine shall not exceed two thousand rupees per worker employed.

**32.** (1) No Court shall take cognizance of any offence punishable under this Act and the rules made thereunder unless a complaint in respect thereof is made by the Facilitator within three months of the date on which the alleged commission of the offence came to the knowledge of the Facilitator :

Provided that, where the offence consists of disobeying a written order made by a Facilitator, complaint thereof may be made within six months of the date on which the offence is alleged to have been committed.

(2) No Court inferior to that of a Metropolitan Magistrate or a Judicial Magistrate of the First Class shall try any offence punishable under this Act or the rules made thereunder.

**33.** (1) Any offence punishable under this Act, not being an offence punishable with imprisonment only, or with imprisonment and also with fine, may, on an application of the accused person, either before or after the institution of any prosecution, be compounded by a *Gazetted Officer*, as the State Government may, by notification, specify, with fine provided for such offence, in the manner as may be prescribed.

Compounding  
of offences.

(2) Nothing contained in sub-section (1) shall apply to an offence committed by a person for the second time or thereafter within a period of five years from the date—

(a) of commission of a similar offence which was earlier compounded;

(b) of commission of similar offence for which such person was earlier convicted.

(3) Every officer referred to in sub-section (1) shall exercise the powers to compound an offence, subject to the direction, control and supervision of the State Government.

(4) Every application for the compounding of an offence shall be made in such form and manner as may be prescribed.

(5) Where any offence is compounded before the institution of any prosecution, no prosecution shall be instituted in relation to such offence, against the offender in relation to whom the offence is so compounded.

(6) Where the composition of any offence is made after the institution of any prosecution, such composition shall be brought by the officer referred to in sub-section (1) in writing, to the notice of the Court in which the prosecution is pending and on such notice of the composition of the offence being given, the person against whom the offence is so compounded shall be discharged.

(7) Any person who fails to comply with an order made by the officer referred to in sub-section (1), shall be liable to pay a sum equivalent to twenty per cent. of the maximum fine provided for the offence, in addition to such fine.

(8) No offence punishable under the provisions of this Act shall be compounded except under and in accordance with the provisions of this section.

## CHAPTER VIII

### MISCELLANEOUS

**34.** The State Government may, by notification in the *Official Gazette*, exempt from the operation of all or any of the provisions of this Act or rules, any establishment or class thereof or any employer or worker or person or class of employers or workers or persons to whom this Act applies for any period on such terms and conditions, as it may think fit.

Power to  
exempt.

Rights and privileges under other laws etc., not affected.

**35.** Nothing in this Act shall affect any right or privileges which a worker in any establishment is entitled to at the date of commencement of this Act under any other law, contract, custom or usage applicable to such establishment or any award, settlement or agreement binding on the employer and the worker in such establishment, if such rights or privileges are more favourable to him than those to which he would be entitled under this Act.

Protection of action taken in good faith.

**36.** No suit, prosecution or legal proceedings shall lie against any person for anything which is in good faith done or intended to be done under this Act.

Power to make rules.

**37.** (1) The State Government may, by notification in the *Official Gazette*, make rules to carry out the purposes of this Act.

(2) All rules made under this Act shall be subject to the condition of previous publication.

(3) Every rule made under this Act shall be laid, as soon as may be, after it is made, before each House of the State Legislature, while it is in session for a total period of thirty days, which may be comprised in one session or in two or more successive sessions, and if, before the expiry of the session in which it is so laid or the session or sessions immediately following, both Houses agree in making any modification in any rule or both Houses agree that the rule should not be made, and notify their decision to that effect in the *Official Gazette*, the rule shall, from the date of publication of such decision in the *Official Gazette*, have effect only in such modified form or be of no effect, as the case may be, so however that, any such modification or annulment shall be without prejudice to the validity of anything previously done or omitted to be done under that rule.

Power to remove difficulties.

**38.** (1) If any difficulty arises in giving effect to the provisions of this Act, the State Government may, as occasion arises, by an order published in the *Official Gazette*, do anything not inconsistent with the provisions of this Act, which appears to it to be necessary or expedient for the purposes of removing the difficulty :

Provided that, no such order shall be made after the expiry of the period of two years from the date of commencement of this Act.

(2) Every order made under sub-section (1) shall be laid, as soon as may be, after it is made, before each House of the State Legislature.

Repeal of Maharashtra Shops and Establishments Act.

**39.** On and from the date of commencement of this Act, the Maharashtra Shops and Establishments Act, shall stand repealed :

Provided that,—

(a) every appointment order, rule, bye-law, regulation, notification, registration or notice made, issued or given under the provisions of the Act so repealed shall, in so far as it is not inconsistent with the provisions of this Act, be deemed to have been made, issued or given under the provisions of this Act, unless and until superseded by any appointment, order, rule, bye-law, regulation, notification or notice made, issued or given under this Act ;

(b) any proceeding relating to the trial of any offence punishable under the provisions of the Act so repealed shall be continued and completed as if the said Act had not been repealed but had continued in operation and any penalty imposed on such proceedings shall be recovered under the Act so repealed.

LXXIX  
of 1948.





# महाराष्ट्र शासन राजपत्र असाधारण भाग आठ

वर्ष १, अंक ५७(२)]

बुधवार, डिसेंबर २, २०१५/अग्रहायण ११, शके १९३७

[ पृष्ठे ४, किंमत : रुपये २७.००

असाधारण क्रमांक ११६

प्राधिकृत प्रकाशन

महाराष्ट्र विधानमंडळाचे अधिनियम व राज्यपालांनी प्रख्यापित केलेले अध्यादेश व केलेले विनियम आणि विधी व न्याय विभागाकडून आलेली विधेयके (इंग्रजी अनुवाद).

In pursuance of clause (3) of article 348 of the Constitution of India, the following translation in English of the Factories (Maharashtra Amendment) Act, 2015 (Mah. Act No. XL of 2015), is hereby published under the authority of the Governor.

By order and in the name of the Governor of Maharashtra,

N. J. JAMADAR,  
I/c. Secretary (Legislation)  
to Government,  
Law and Judiciary Department.

## MAHARASHTRA ACT No. XL OF 2015.

*(First published, after having received the assent of the President in the "Maharashtra Government Gazette", on the 2nd December 2015).*

An Act further to amend the Factories Act, 1948, in its application to the State of Maharashtra.

63 of  
1948.

WHEREAS it is expedient further to amend the Factories Act, 1948, in its application to the State of Maharashtra, for the purposes hereinafter appearing; it is hereby enacted in the Sixty-sixth Year of the Republic of India as follows :—

1. (1) This Act may be called the Factories (Maharashtra Amendment) Act, 2015.

Short title and commencement.

(2) It shall come into force on such date as the State Government may, by notification in the *Official Gazette*, appoint.

Amendment of section 2 of 63 of 1948.

2. In section 2 of the Factories Act, 1948, in its application to the State of Maharashtra (hereinafter referred to as "the principal Act"), in clause (m),—

(a) in sub-clause (i), after the words "whereon ten or more workers" the words "or such number of workers as may be specified by the State Government by notification, from time to time" shall be inserted ;

(b) in sub-clause (ii), after the words "whereon twenty or more workers" the words "or such number of workers as may be specified by the State Government by notification, from time to time" shall be inserted ;

(c) after sub-clause (ii), the following proviso shall be inserted, namely :—

"Provided that, the number of workers to be specified by the State Government in sub-clauses (i) and (ii) shall not exceed twenty and forty workers, respectively."

Amendment of section 65 of 63 of 1948.

3. In section 65 of the principal Act,—

(a) for sub-section (2), the following sub-section shall be substituted, namely :—

"(2) On such terms and conditions as may be prescribed, any or all of the adult male workers in any factory or group or class or description of factories may be exempted from any or all of the provisions of sections 51, 52, 54 and 56 on the ground that the exemption is required to enable the factory or factories to deal with an exceptional press of work.;"

(b) in sub-section (3), in clause (iv), for the words "shall not exceed seventy-five" the words "shall not exceed one hundred and fifteen" shall be substituted.

Amendment of section 66 of 63 of 1948.

4. In section 66 of the principal Act, in sub-section (1), in clause (b), for the existing proviso, the following proviso shall be substituted, namely :—

"Provided that, the women workers may be required or allowed to work even between the hours of 7.00 p.m. and 6.00 a.m. in any factory in which adequate safety and security measures or safeguards as may be prescribed are provided;"

Amendment of section 79 of 63 of 1948.

5. In section 79 of the principal Act, in sub-section (1),—

(a) for the figures and word "240 days" the figures and word "90 days" shall be substituted;

(b) in *Explanation 1*, for the figures and word "240 days" the figures and word "90 days" shall be substituted.

Amendment of section 85 of 63 of 1948.

6. In section 85 of the principal Act, in sub-section (1), in clause (i),—

(a) after the words "less than ten" the words "or such number of workers as may be specified by the State Government under sub-clause (i) of clause (m) of section 2" shall be inserted;

(b) after the words "less than twenty" the words "or such number of workers as may be specified by the State Government under sub-clause (ii) of clause (m) of section 2," shall be inserted.

Insertion of section 92A in 63 of 1948.

7. After section 92 of the principal Act, the following section shall be inserted, namely :—

Compounding of certain offences.

"92A. (1) The State Government may, by notification in the *Official Gazette*, prescribe in respect of the offences specified in the Fourth Schedule, which may before the institution of the prosecution, be compounded by such officer not below the rank of Deputy Chief Inspector

of Factories and for such amount as may be prescribed but the amount of fine shall not be more than the fine prescribed under section 92 :

Provided that, the State Government may, by notification in the *Official Gazette*, amend the Fourth Schedule by way of addition, omission or variation of any offence specified in the said Schedule.

(2) Where an offence has been compounded under sub-section (1), no further proceedings shall be taken against the offender in respect of such offence.”.

8. In section 105 of the principal Act, in sub-section (1), for the words “ an Inspector ” the words “ the Chief Inspector ” shall be substituted. Amendment of section 105 of 63 of 1948.

9. After the THIRD SCHEDULE appended to the principal Act, the following SCHEDULE shall be added, namely :— Addition of FOURTH SCHEDULE to 63 of 1948.

“ THE FOURTH SCHEDULE

(See section 92A)

*List of Compoundable Offences*

Serial number (1)	Section and rules framed thereunder and orders issued thereunder (2)	Nature of offence (3)
1.	Section 11 - Cleanliness.	Not maintaining cleanliness as per the provisions.
2.	Section 18 - Drinking water.	Not providing and maintaining arrangements for drinking water as per the provisions.
3.	Section 19 - Latrines and urinals.	Not providing latrine and urinal accommodation as per the provisions.
4.	Section 20 - Spittoons.	(a) Not providing the spittoons as per the provisions. (b) Spitting in contravention of sub-section (3) of section 20.
5.	Section 42 - Washing facilities.	Not providing and maintaining washing facilities as per the provisions.
6.	Section 43 - Facilities for storing and drying of wet clothing.	Not providing facilities as per the provisions.
7.	Section 44 - Facilities for sitting.	Not providing facilities as per the provisions.
8.	Sub-sections (1), (2) and (3) of section 45 - First-aid appliances.	Not providing and maintaining first-aid appliances as per the provisions.
9.	Section 46 - Canteens.	Not providing and maintaining canteen as per the provisions.
10.	Section 47 - Shelters, rest rooms and lunch rooms.	Not providing and maintaining shelters, rest rooms and lunch rooms as per the provisions.
11.	Section 48 - Creches.	Not providing and maintaining creches as per the provisions.
12.	Section 50 - Power to make rules to supplement Chapter V.	Not complying with the rules framed under section 50.
13.	Sub-section (2) of section 53-Compensatory Holidays.	Not displaying the notice and not maintaining the register for compensatory holiday.

(1)	(2)	(3)
14.	Sub-section (5) of section 59 - Extra wages for overtime.	Not maintaining the prescribed registers.
15.	Section 60 - Restriction on double employment.	Allowing a worker a double employment on any day.
16.	Section 61 - Notice of periods of work for adults.	Not complying with the provisions.
17.	Section 62 - Register of adult workers.	Not maintaining register as per the provisions.
18.	Section 63 - Hours of work to correspond with notice under section 61.	Not complying with the provisions.
19.	Section 64 - Power to make exempting rules.	Not complying with the rules framed under section 64.
20.	Section 65 - Power to make exempting orders.	Not complying with the orders issued under section 65.
21.	Section 79 - Annual leave with wages.	Not complying with the provisions.
22.	Section 80 - Wages during leave period.	Not complying with the provisions.
23.	Section 81 - Payment in advance in certain cases.	Not complying with the provisions.
24.	Section 82 - Mode of recovery of unpaid wages.	Not complying with the provisions.
25.	Section 83 - Power to make rules.	Not maintaining registers as per rules and not complying with the provisions.
26.	Section 84 - Power to exempt factories.	Not complying with the conditions specified in the exempting order.
27.	Section 93 - Liability of owner of premises in certain circumstances.	Not complying with the provisions contained in sub-section (1) and clauses (i) and (vi) of sub-section (3).
28.	Section 97 - Offences by workers.	Not complying with the provisions.
29.	Section 108-Display of notices.	Not complying with the provisions.
30.	Section 110>Returns.	Not complying with the provisions.
31.	Section 111 - Obligation of workers.	Not complying with the provisions.
32.	Section 111A - Right of workers, etc.	Denial of rights of workers.
33.	Section 114 - No charge for facilities and conveniences.	Demanding charge from worker for providing any facility under the Act.”

### **Credit Delivery to Tenant Farmers**

Reserve Bank of India, vide communication dtd. 13.04.2018 has advised to include the subject of framework of credit delivery to tenant farmers in Maharashtra with the following points for discussions:

a) **Extent of tenancy in Maharashtra State**

In most parts of India as well as in Maharashtra, the tenant farmer has no legal status. Hence reliable statistics are difficult to get.

b) **Mechanism to extend credit to tenant farmers**

In order to ensure that all eligible farmers are provided with hassle free and timely credit for their agricultural operation, Kisan Credit Card (KCC) scheme was introduced in 1998-99. Marginal farmers, share croppers, oral lessee and tenant farmers are eligible to be covered under the Scheme.

Leasing of farmland is quite common even though completely informal. Where there is an Agreement of farm on lease basis banks generally finance in the form of KCC. Banks prefer farmers who are having their existing own land and take other farmers' additional land on lease basis to finance.

c) **Inclusion of Tenant Farmers in Annual Credit Plan / Development of Web Land Portal**

Presently, there is no provision for inclusion of Tenant farmers in RBI MIS format. Crop Loan head includes all categories of farmers i.e. small and marginal farmers, large farmers, tenant, oral lessee and share cropper farmers. Reserve Bank of India is requested to revise the present MIS I format suitably to include tenant farmers separately in Annual Credit Plan.

Development of Web land portal will be beneficial to all stakeholders i.e. the State Govt., Banks/Financial Institutions and farmers. The State Government may undertake a study on the SOP followed by the AP Government to design the procedure to be followed in Maharashtra State for establishment and implementation of the said portal as developed by the AP Govt.

d) **Standard Operating Procedure (SOP) followed in Andhra Pradesh**

Practice followed by the A.P. Government is extremely useful. It helps to identify the eligible farmers, automatically creates charge on Agricultural land online, helps in recovery of dues, avoids double financing and multiple benefits of Government Schemes like Interest Subvention, Insurance compensation. The SOP followed in Andhra Pradesh may be emulated for the State of Maharashtra with suitable locational changes.

e) **Coverage of Crop Insurance & Issues relating to premium payment & compensation**

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/ insured crops. The non-loanee farmers are required to submit necessary

documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government (in case of sharecroppers/ tenant farmers).

Only those farmers would be eligible for financial support under this cover who has paid the premium / the premium has been debited from their account before the damage notification by the state government invoking this provision for compensation.