

**Minutes of the 107<sup>th</sup> SLBC, Rajasthan meeting**  
**held on 29<sup>th</sup> December, 2010**

The meeting was Chaired by Shri N.S.Srinath, Executive Director, Bank of Baroda, and attended by Shri D.B.Gupta (Principal Secretary, Planning), Shri B.P.Kanungo (Regional Director, RBI) Shri K. Murlidhar Rao (CGM, NABARD), functionaries of State Government, Banks & Financial institutions. The list of participants is **annexed**.

**Shri B.B.Garg, Convener SLBC** in his opening address said that as we are approaching the last quarter of FY, the performance gaps should be identified and suitable strategies be made for ensuring achievement of targets. The performance under implementation of financial inclusion plan is not satisfactory and needs to be improved. He referred to the meeting on FI held the day before, co-chaired by the Principal Secretary (RD&PR) and RD RBI, with participation by the major banks, wherein assurance has been given by the banks that the gaps will be covered in the coming quarter.

He said the progress under government sponsored schemes has been satisfactory. However, progress under ACC has been subdued, which needs to be looked into. The “Interest Subsidy Scheme for Housing of the Urban Poor” (ISHUP) has not progressed much in the State, and requested for drawing concrete plans for its take off by the nodal agency and banks.

He said that 34 R-SETIs have been established in 32 districts, and requested the State Government for allotment of land in 16 districts, where it is pending. He requested banks for expediting opening of FLCCs, so as to have atleast one FLCC in each district by Mar-2011.

**The Chairman of the meeting Shri N.S.Srinath**, Executive Director, Bank of Baroda in his key note address said financial inclusion is on top of the policy agenda and is being closely monitored by the government and RBI. The progress of implementation of FIP in the State is not on the lines of roll out plans submitted by the banks. The banks have to gear up and ensure that the

implementation is as per time lines, and requested to try and finish the project ahead of the stipulated deadline.

He shared some of the concerns in implementation of the plan, which have emerged during various meeting ministry of finance had with Bankers such as overlapping of villages, putting in place monitoring mechanism for BCs, engaging retired bank officers as BC Supervisors, integrity of data without the risk of manipulation, issue of pass books in FI account, financial literacy, internal audit and inspection mechanism etc.

He appreciated that the performance as on Sep-2010 under key parameters has been good. However, the performance has remained below par under ISHUP scheme and requested for the active support of State level Nodal Agency, ULBs, and banks. Under Artisan Credit Card (ACC) the achievement is 30%, and mainly contributed by a few banks only. He requested banks for completing the process of sanction / disbursements under all government schemes by 31<sup>st</sup> January, 2011. He reiterated for adherence of RBI guidelines for collateral free loans for different sectors.

As a best practice -8- Lead District Managers have been invited to participate in this meeting, to facilitate greater involvement of district level functionaries in implementation of the lead bank scheme. He informed that it is intended to invite LDMs by rotation in the subsequent SLBC meetings.

He requested the State Government for notifying the designated authority/authorities for issuing income certificate for education loans. A mechanism may also be put in place for flow of application under different govt. schemes through the lead district Manager to facilitate better monitoring and reconciliation. He also requested for adoption of Model Legislation on Money Lenders & Accredited Loan Providers at the earliest.

**Shri B. P. Kanungo, Regional Director, RBI,** requested for expediting implementation of financial inclusion plan. He said Financial Literacy is closely related to financial inclusion, and requested that at least one FLCC in each

districts be opened by the Lead Banks by Mar-2011. He emphasized for timely reporting by the lead banks on implementation of Usha Thorat Committee recommendations to RBI, which presently is only being done by BOB & SBBJ.

He requested the State Government to reconsider inclusion of financial literacy in the school curriculum in the current year, for which a C:D containing -4- chapters has been already forwarded. He also requested for amendment of Public Debt Demand Recovery Act by the state government for strengthening the legal infrastructure for recovery and allied things, and adoption of Money Lenders and accredited loan providers' bill 2007.

**Shri K.Murlidhar Rao, CGM NABARD**, informed that it has been decided to extend financial support to weak RRBs to the extent of 40% of the total cost of CBS upfront, provided the sponsor bank shares 50% of the expenditure. In the State BRGB Ajmer and MAGB Udaipur have been identified for the support. It has also been decided to provide financial support of Rs.10 Lac per FLCC for capital cost and operating expenditure for one year. In the State 14 Districts have been identified for financial support for setting up of one FLCC in their lead district.

He appreciated the growth in agriculture credit flow in the State during last year of 36%, against all India average of 24%, however, shared his concern for decreasing number of accounts, and called for credit widening particularly to the small and marginal farmers and oral lease.

He shared the GoI scheme under Jawaharlal Nehru Solar Mission and informed about the availability of bank loan for Solar Home Lighting System and Solar Water Heating System in rural as well as urban areas at 5.50% rate of interest, upfront capital subsidy upto 30%, and refinance to banks @ 2%.

**Shri D.B.Gupta, Principal Secretary (Plan)** referred to the meeting the Chief Secretary had with the Chairman of the meeting and SLBC convener in the morning, wherein the CD ratio in the state was appreciated. However,

concern was shared for the outstanding credit to Minority community being short of mandated level of 15% of PS lending, though it was appreciated that the same has improved in Sep-2010 over Mar-10. The Chief Secretary also made an offer to the banks for providing space in the buildings being constructed by the Gram Panchayats under Rajiv Gandhi Information Mission for opening / shifting a branch on lease / rent basis, as it is observed that banks face problem of appropriate premises at village level.

He requested banks to cover more and more areas under financial Inclusion as early as possible and not wait till the end of March 2012, as from the State Government point of view not only NREGA but so many other welfare schemes are in the pipeline. He conveyed the concern about complaints received in implementation of "Vishwas" scheme for disabled, and requested banks for giving credit dose under the scheme for bankable projects. He informed UID project will be rolled out formally in April 2011, and requested all the banks to help in the task. He assured to follow up with the respective departments for the pending issues such as land allotment to 16 R-SETIs, adoption of Money Lenders bill, ISHUP and Educational Loan scheme, financial literacy at school level etc.

**RD, RBI** referred to the issue of banks being asked to shift their branches from residential areas to commercial location or to close down the branches, and requested government for considering allowing branches to operate from residential areas on payment of reasonable charges, as there is demand for locker and other facilities and account holders not willing to have it in a branch in commercial areas. **The Chairman** endorsing the view said that shifting of bank branch will create lots of inconvenience and suggested that either banks may be exempted by the State Government or some fee may be levied for the bank branches in residential areas. **The Principal Secretary (Plan)** assured to look into the matter and about the legal provisions in this regard, and how an exception can be made.

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Before taking up the regular agenda a booklet prepared by the SLBC on R-SETIs operating in the State was released, containing information on R-SETIs and success stories of the trainees of these institutes. In another initiative CD prepared by the SLBC for the villages with population below 2000 in the State with district / bank wise service area allocation to banks was given to the stake holders, so that the banks can strategise to incorporate these villages also in their roll out plans, while covering villages with population above 2000 as per mandate.

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**Agenda No. 1 - Confirmation of Minutes of 106<sup>th</sup> SLBC Meeting & Action Taken Report:**

1.1 Minutes of the meeting were circulated vide letter dated 25.10.2010 to all the members. As no amendments / comments were received, the house confirmed the minutes.

**1.2 Action Taken Report**

1) The Principal Secretary (Plan) informed allotment of land in Chittorgarh and assured to take up the matter with Principal Secretary (Revenue) for allotment of land in remaining 16 districts by Mar-2011.

2) The nodal agency M/s Avas Vikas Ltd has vide their letter dated 24.11.2010 communicated the targets under the scheme. The list of eligible EWS / LIG beneficiaries and sponsoring of application is awaited. Issue is placed for discussion under Agenda No. 9.

**Agenda No. 2 - Social Banking Parameters and Annual Credit Plan**

**Key Business Parameter:**

➤ All social banking parameters are above the RBI bench Mark. CD Ratio of all major Banks is above 60%, excepting Mewar Anchalik Gramin Bank and ICICI Bank.

- Advances to minor community are below the mandated level of 15%. However, the same has registered a growth of 20.50% over Mar-10 as on 30.09.2010.
- For districts having CD ratio below benchmark, LDMs were requested to draw strategies for increasing the same and regularly monitor in DCC meetings.
- CGM NABARD informed about the market share of the RRBs coming down. From 8.10% in 2009 to 7% in 2010 and government deposits not kept in the RRBs. Convener informed that communication in this regard for Gol has been circulated to the members.

### **Annual Credit Plan 2010-11 – Performance upto Sept-10:**

- Achievement under ACP is 53%. The sub sector achievement are; Agriculture 56%, Micro & Small Enterprises 79%, and other Priority Sector 31%. Growth under OPS is less due to activities hitherto reported under OPS being classified under MSE, as per revised guidelines for MSEs. If the two segments are clubbed the average comes to 48%, which may be considered as satisfactory.
- District-wise performance under ACP shows achievement in -4- Districts is above 70%, -8- Districts between 60-70%, -17- Districts between 40%-60%, and in -4- Districts achievement is less than 40%.
- SBBJ representative informed achievement In Rajsamand increasing to 51% and in Sirohi to 48%. It was informed that in Sirohi, the cultivable area is very scanty, and NABARD has been requested for drawing bankable projects.
- Principal Secretary (Plan) informed that Abu Road area having a lot of industries, potential in Rewdar & Pindwara, Tribal Area Development Schemes, and special central assistance schemes in the area that can be used to improve CD ratio.
- Principal Secretary (TAD) informed about schemes under SCA Central assistance in Sirohi for individual and community based schemes, and suggested that new schemes may be developed for the development of the tribal area, in consultation with the department.

- It was informed by the members that one of the reason is that big industries in the area are availing finance from Mumbai or Delhi etc. and, therefore, the same is not being reflected in the C:D ratio of the district.
- Convener suggested for drawing specific bankable schemes with representation from different banks, LDMs, and NABARD, which can subsequently be adopted by the banks.

**Agenda No.3 - Financial Inclusion, Under banked/ Unbanked –District/ Block, Adoption of Electronic Benefit Transfer, FLCC & Debt swap**

- It was informed that the progress of roll out is being regularly monitored by the sub-committee of SLBC & DCC. The Core group meeting on FI was convened on 1.12.2010, and 200 identified villages with population above 2000 have been covered by the banks as of Nov-10. The minutes of the meeting stands circulated to the members.
- Meeting to review implementation of FIP was held on 28.12.2010 co-chaired by Principal Secretary (RD&PR) and RD RBI, where the implementing banks assured to show good progress in the coming quarter.
- RD RBI shared concern of the State government for covering villages with population below 2000 adjoining to the habitations of 2000 plus population being covered as per mandate, and providing the same as additional information in the reporting format.
- Chairman requested the banks to involve Managers of village branches in identifying the field level agents, in conformity with the individual banks processes. Banks were requested to ensure that the roll out is as per plan submitted and Financial awareness camps may be organized in villages.

**3.1 Financial Literacy and Credit Counseling Centre (FLCC):**

- It was informed that 7 FLCCs are operational in the State. The SBBJ representative informed having opened 4 more FLCCs on 27.12.10. With this the total FLCCs in the State are now 11.
- Lead Banks were requested to open FLCCs in their lead districts by Mar-11, so that each district has atleast one FLCC. Other than the lead banks,

the major banks operating in the State were requested to open FLCCs in proportion to their presence in the State.

- Convener suggested that FLCC Counselors may be deputed to other FLCCs to share and broad base the knowledge and to know the best practices which will be helpful in fulfilling the objective of financial literacy.

**(Action: All DCC Convener Banks/ ICICI/ SBI)**

#### **Agenda No. 4 - Agriculture Credit Flow- Kisan Credit Card (KCC) & Crop Insurance**

##### **4.1 Agriculture Credit flow- Kisan Credit Card:**

- During first half of FY.2010-11 credit disbursement under agriculture sector has been of Rs.27633 Crore, of which about 58% is for short term crop loan under KCC

##### **4.2 Crop Insurance:**

- Agriculture Directorate, Govt of Rajasthan has informed that cut off date for the Rabi season-2010-11 is 31<sup>st</sup> Dec, 2010. Banks were requested to submit the premium to the implementing agriculture insurance companies as per the scheduled given in the notification.
- The member banks requested for extension of cut off date on account of delays in sowing and sanctions still taking place. Principal Secretary (Plan) informed having taken up the matter with discussed with over Principal Secretary Agriculture who has agreed to talk to the concerned agriculture companies.

#### **Agenda No. 5 - Government Sponsored Programmes / Credit Flow to Minority Community / DRI / IAY / ACC / SCC**

##### **5.1 Government Sponsored Schemes::**

### **5.1.1 Swarnjayanti Gram Swarojagar Yojana (SGSY):**

- The Core group meeting was held on 24.11.2010. The minutes of which has been circulated to the members. Banks have disbursed Rs.86.89 Crores under the scheme upto Nov-2010, against the annual target of 158.18 Crores allotted by Ministry of Finance, GOI.
- The Chairman requested banks for disbursement in all sanctioned cases and disposal of pending applications expeditiously by Jan-11.
- Instances of all banks not participating in BLBC meetings was brought up. It was informed by the members that in many cases the rural branches are one man branches and in view of computerization the business hours have been extended upto 4 pm on week days and 1.00 pm on Saturdays, therefore, it is not possible for the Branch Manager to leave the branch before this time. It was requested that the BLBC meetings should be scheduled in such a way that the branch working is not affected. The SGSY department representative agreed to look into the issue.
- Banks were requested to ensure that interest is charged loan accounts net of subsidy amount.

### **5.1.2 Swarn Jayanti Shahari Rojgar Yojana :**

- 2980 applications have been sanctioned under the scheme, against the monitorable annual target of 6000, indicating achievement of 50% of the target, out of which loan has been disbursed to 856 persons.
- Core group meeting was held on 24.11.2010, the minutes of which stands circulated to the members.
- Nodal department was requested for timely providing of subsidy to avoid pendencies. Nodal department representative informed that the funds are expected to be received shortly.

### **5.1.3 PMEGP - Prime Minister's Employment Generation Programme:**

- Core group meeting was held on 24.11.2010, the minutes of which stands circulated to the members.
- Against target of 2719 projects for FY 2010-11, 2423 projects have been sanctioned by the banks, of which 1053 projects have been disbursed upto Nov- 2010. Cases involving Margin Money of Rs. 37.44 crores have been sanctioned.
- Member banks were requested to ensure that branches claim the margin money immediately after disbursement of first installment of loan, as the progress of scheme is evaluated based on utilization of margin money.
- Nodal agency was requested to submit the consolidated monthly progress for all agencies i.e. KVIC, KVIB and DIC, District-wise / Bank-wise duly authenticated by LDM & Nodal Officers of the District for effective monitoring of the scheme.
- Convener suggested that as the limit of projects has been increased to 25 lacs and the coverage is available under CGTMSE scheme, the sanction may be got covered under the CGTMSE scheme.
- He also requested the nodal agency KVIC that instead of sponsoring big ticket size projects, the scheme should be made broad based reaching more number of beneficiaries with need based finance, as this will also help in achieving physical targets under the scheme.
- ICICI bank representative informed about non receipt of subsidy for last quarter. Nodal Department representative informed that as per the guidelines of the scheme prior to enlisting the private banks, an approval has to be obtained from the monitoring committee. The issue has already been referred to the committee for approval, and expected to be received shortly.
- Nodal department requested for urgent settlement of margin money claims in all cases where 1<sup>st</sup> installment has been disbursed, so that request for further funds can be put up by KVIC to the ministry for amount already budgeted for the state. The time line of claiming the margin money i.e. claim sent to nodal branch in 15 days of the release of first installment by the branch and then within 15 days the margin money is to be released, is not being followed strictly.

- Convener requested all banks to disburse loan in all sanctioned cases, and lodge / settle margin money claims at the earliest. He also requested to return the application to the sponsoring agency which remained pending for sanction during previous financial year.

#### **5.1.4 Special Central Assistance Scheme for SC/ST:**

- SLBC vide letter dated 13.10.2010 has requested the Social Justice and Empowerment department, GoR to draw the strategies for better monitoring of the applications and MIS reconciliation.
- Core group meeting was convened on 24.11.2010. The representative of nodal department informed about the slow progress of the scheme in the State. It was advised that in cases where Utilization Certificates (UC) of the subsidy is not being forwarded to nodal department, the cases are to be followed up for utilization certificate with the branches.
- The nodal department was requested to confirm the actual status of pendency with the year of sponsoring of the pending applications.
- Banks were requested to dispose off all the loan applications within the prescribed time lines and ensure 100% disbursement of loan of all the sanctioned cases. The progress be reported separately for SC & ST. Banks were also requested to ensure to lodge 5% interest subsidy claim for the accounts disbursed & outstanding.
- Banks were requested to ensure 5% disabled beneficiaries and 15% women beneficiaries get credit assistance under the scheme.
- Nodal Dept representative informed that under SCA Scheme for SC/ST & SRMS –up to November 38300 application has been sponsored, out of which 10268 applications have been sanctioned and 7756 disbursed. As of now 27266 applications are pending. These applications are of the current Financial Year only.
- LDM Churu informed that most of the applications are sponsored in the month of November during “Prashashan Gaon ke Sang Abhiyaan” in Churu District, therefore, delay in sponsoring of application is the main reason of pendency.

- LDM Jaipur informed that applications received have been sanctioned but the subsidy has not been released. All the cases will be disbursed as soon as the subsidy is received.
- Convener requested all the banks to ensure disposal of applications by 31<sup>st</sup> January and requested nodal department that bank to bank follow up may be undertaken. He further requested banks that the applications received under the scheme should be disposed off within 15 days.
- Representative National Commission for ST requested for providing data separately for SC and ST, as the data received is grouped. The same is required for preparation of annual report for the commission. It was assured to look into the matter.

#### **5.2.1 Self Help Groups (SHGs):**

- It was shared that there is no nodal agency for providing SHG data. As per data collected from different banks and consolidated at SLBC 158344 SHGs have been credit linked and loans amounting Rs.887 crores have been extended. Out of the total credit extended 80% has been provided to women SHGs.
- Core group meeting was held on 24.11.2010, the minutes of which stands circulated to the members.
- It was reiterated that the loan may be approved to SHGs after 6 month of formation of SHGs & not from date of opening of account.
- The house was once again informed about the State Government's 50% Interest Subsidy Scheme for women SHGs. Women and Child Development Department has provided the detailed guidelines of the scheme with modality of claiming subsidy which has been circulated by SLBC to members.
- SBBJ is the nodal bank for the implementation of interest subsidy scheme in the State. Representative SBBJ informed that all the banks have to designate State level Nodal Branches for routing/ lodgement of Interest subsidy claims. Nodal Branch of Bank will forward the branch wise claim to Nodal Bank (SBBJ).

- Women & Child Development Deptt. Informed that for the 50% interest subvention scheme they have targets of 30000 SHGs, which they are including in the credit linkage target, so the target for this FY is 30000 SHGs only.
- Convener requested the nodal bank SBBJ to organize a meeting of all the DCC convener banks to crystallize the issue, and successful implementation of the interest subvention scheme.

### **5.2.2 Joint Liability Group (JLG):**

Rajasthan has been given a target for promotion and financing of 1500 JLGs during FY 2010-11. Good numbers of JLGs were reported to have been formed in Ajmer and Bhilwara District. The need to finance these JLGs was discussed. Controlling heads of banks were requested to ensure formation and extending credit facility to the JLGs.

### **5.3 Credit Flow to Minority Community**

- Credit flow to Minority as on 30.09.10 is Rs. 3316 crore which is 6.36% of the priority sector advances. Banks were requested to report the correct position of the lending to minority community to the SLBC. It was emphasized that progress of credit to minority be regularly reviewed in the DLCC / DLRC Meeting.
- It was requested that data updation may be done by the individual Banks. In the State as compared to other States the numbers of minority beneficiaries are less. It was suggested that specific drive may be made to referring the cases of minority community so that the exposure is increased.
- RD RBI shared that this type of data classification was not being done hitherto at the branch level, therefore, has to be done manually first. Once the base data is ready, the branch manager be asked to take it forward. The Convener requested the Minorities Department to provide the list of minority dominated area.

- The Chairman emphasized for the correct classification of advances to minorities, and increasing the credit exposure so as to attain the mandated level of 15% of Priority Sector advances.

### **5.5 Artisan Credit Card (ACC):**

- Core group meeting was held on 24.11.2010, the minutes of which stands circulated to the members. The representative of nodal department expressed concern over slow progress and pending applications at branch level.
- As of Nov-2010 the sanctions have been accorded to 2361 persons against the annual target of 8000 persons.
- SLBC has requested all the LDMs to formulate sub-committee for reviewing the progress under various Government Sponsored Schemes.
- Discussing the pendency of applications it was informed by the banks that there may be instances where an applicant after applying under ACC scheme also simultaneously applies under other subsidy linked schemes and prefers to avail loan under subsidy scheme, if sanctioned. Banks were advised that such cases should be returned to DIC with appropriate note.
- Convener requested the Banks to organize camps particularly in Districts/ Blocks where cluster development activity initiatives has been undertaken by the State Industries Department. He requested prompt action by the banks to achieve targets and Nil pendency in view of only three months remaining in the FY.

**(Action: All Member Banks)**

### **5.6 Misc Schemes - for information**

**Navjeevan Yojna:** Details of Navjeevan Yojna has been circulated to the members. SLBC has vide letter dated 28.07.2010 & 7.10.2010 requested Excise Department, GoR to provide District wise targets for the FY 2010-11

under the scheme and also requested to authorize R-SETIs for imparting training under the scheme.

**Vishwas Yojna** – the scheme is meant for physically handicapped (with disability of 40% or above) persons with annual income is upto Rs. 50000 to start their own business with project cost upto Rs.1,00,000/-, and with a subsidy of 30% being available. It was informed that the Social Justice department is the nodal department for implementation of scheme. The convener requested banks for considering the applications under the scheme of eligible persons. There are no targets under the scheme, and all the applications are to be disposed on merits and as per guidelines of the bank.

#### **Other Issues::**

- Rajasthan Gramin Bank brought up the issue of treating RRBs at par with Nationalized/ Public Sector Commercial Banks while placing government funds.
- Convener referred to the MOF, GoI letter dated 25<sup>th</sup> Oct 2010, regarding keeping Government department funds with RRBs, and informed that the same has been circulated to the members.
- It was informed that funds received under government schemes are generally routed through the state level nodal account to district accounts with concerned DCC convener bank and from their to the individual banks where the beneficiaries are having accounts. This is being done in a transparent manner and in order to avoid un-necessary competition. The issue comes at State level where different RRBs are present, depending upon their share, fund may be given as per their state requirement but cannot be done in way that at district level the fund goes to various banks.

#### **Agenda No. 6 - Rural Self Employment Training Institutes (RSETI)**

- 34 R-SETIs have been set up in 32 districts of the State.

- 51522 persons have been trained in 1732 batches of different programmes conducted by these RSETIs, out of which 33179 beneficiaries are gainfully employed.
- Land allotment is pending for 16 R-SETIs in the State. The Principal Secretary (Plan) assured to take up the matter with the concerned department for resolution of issue.

**(Action: Rural Development and Panchayatiraj Department GoR)**

### **Agenda-7 - CGTMSE**

- The performance of Rajasthan is good under CGTMSE and a request was made to banks for continuing the momentum. During the current FY 6058 proposals have been logged in the State upto 30.11.2010.

### **Agenda No. 8 - Education Loan**

- Reference was made to the GoI, Ministry of HRD announced central Scheme to provide Interest Subsidy on education loan taken by students from economically weaker sections (parental / family income per annum not exceeding Rs.4.50 lacs). The education department was requested for early notification of competent authority/ authorities for issuance of income certificate.

### **Agenda No. 9 - Interest Subsidy scheme For Housing the Urban poor (ISHUP)**

- M/s AVL vide letter dated 24.11.2010 has advised target of 28123 beneficiaries for a three year period upto 2013, of which 10350 beneficiaries under General Housing Scheme & 17773 beneficiaries under Affordable Housing under PPP model (AVL).
- Nodal agency was requested to Sponsor applications of successful allottees of EWS / LIG category to whom house has been allotted under PPP model, and to advise the respective Housing Board / Development

Authority / UIT to sponsor applications of EWS / LIG beneficiaries under general housing scheme, in line with the targets given.

- Convener shared his concern that the scheme has not progressed much in the State, despite initiatives taken by the SLBC. Due response is not being received from any of the State level agencies i.e. AVL, JDA, Jodhpur Development Authority, Housing Board, ULBs etc., despite repeated requests for identification of beneficiaries and providing of data. The State Level Nodal Agency M/s Avas Vikas Ltd was requested for identification of beneficiaries and sponsoring of applications. Banks were also requested to identify EWS / LIG beneficiaries for financing under the scheme. It was informed that few cases have been sanctioned / disbursed by BOB and CBI on its own initiative, and requested greater involvement of SLNA.
- CGM, AVL informed that they have made efforts with the Housing Boards and UITs, but as the land has been allotted long back the beneficiaries are not available. Also the target group is afraid of change and therefore not forthcoming. He informed having appointed NGOs to help in the scheme and has finalized the incentive of Rs.500/- for each application mobilized and prepared, under affordable housing scheme.
- Convener requested CGM AVL to inform the names of the colony where at least 50 – 60 beneficiaries are there, to enable organizing camp by banks.

**(Action: AVL/ UDH, GoR)**

#### **10.1 Recovery under Priority Sector::**

- Banks were requested to invariably attend the recovery camps organized by the District authorities.
- All member Banks were requested to ensure that branches have submitted the details of cases filed under RACO/ RODA and subsequently have been closed under the ADWDRS to respective revenue authority.
- Convener suggested organizing combined lok-adalats by few of the banks in localized manner.

#### **10.4 SLBC Website- Review:**

Banks were requested to send the data on-line so as to enable finalizing the data and sharing of analysis with the stake holders.

The meeting ended with a vote of thanks.