

Swarnjayanti Gram Swarozgar Yojana (SGSY)

**Agenda for the 13th Meeting of
Central Level Co-ordination Committee (CLCC)**

Date: 04.06.2009

**Venue: Lecture Hall, ICAR
National Agriculture Science Centre Complex,
PUSA, Dev Praksh Shastri Marg,
New Delhi 110012.**

**Government of India
Ministry of Rural Development
Department of Rural Development
Krishi Bhavan, New Delhi.**



Schedule of the 13th Meeting of CLCC on 4th June, 2009

| Time | Session |
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| 10.00 AM – 10.10 AM | Welcome address by Joint Secretary (SGSY) |
| 10.10 AM – 10.30 AM | Opening Remarks by Secretary, Rural Development |
| 10.30AM -10.45 AM | Tea break |
| 10.45 AM – 11.00 AM | Presentation on SGSY by Joint Secretary (SGSY) |
| 11.10 AM - 11.15 AM | Confirmation of the minutes of 1. 12th meeting of CLCC on 8.8.2008 & 2. Special Meeting of CLCC on RUDSETI on 5.12.2008 |
| 11.15AM - 01.30PM | Discussions on agenda items. |
| 1.30 PM- 2.15 PM | Lunch Break |
| 2.15 PM –4.15PM | Review & Discussions on RUDSETI |
| 4.15 PM – 4.20 PM | Vote of thanks followed by tea. |

Agenda for 13th Meeting of the Central Level Co-ordination Committee (CLCC)

Agenda No. 1

Confirmation of the Minutes of the 11th Meeting of the CLCC & Special meeting of CLCC on RUDSETI

Minutes of 12th Meeting of the Central Level Coordination Committee (CLCC) of Swaranjayanti Gram Swarozgar Yojana (SGSY) held on 08 August , 2008 and minutes of special CLCC held on 5th December, 2008 are placed at **Annexure-I** and **Annexure-II** respectively. These minutes were circulated to all the members of the CLCC for necessary action and comments.

No objections/comments on the Minutes have been received from any of the members. The minutes may now be confirmed.

Agenda No. 2

Action taken report on the recommendations made in the 12th Meeting of the Central Level Coordination Committee (CLCC) of SGSY held on 08^h August, 2008 at New Delhi.

| S. No. | Decision/ Suggestions | Action Taken |
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| 1. | <p>MoRD to issue separate guidelines for establishment of RUDSETI type institutes. RBI to issue general instructions to all banks to use the existing space offered by the States to run RUDSETI type institutes. MoU may be entered between State and bank for this purpose and NIRD and NABARD may work out a prototype</p> <p>MoU in this regard.</p> <p>(ACTION : Ministry of Rural Development, RBI, NIRD and NABARD, Banks and State Governments)</p> | <p>MoRD: Guidelines for establishment of RSETI and format for Funding assistance to banks have been prepared and has already been issued on 7th January 2009 and 3rd Feb. 2009 by this Ministry to all state governments and CMDs of all Banks. The guideline is also available on this Ministry's website (http://rural.nic.in/). MoU on RSETI's is also near finalization.</p> <p>Himachal Pradesh: State Government has issued necessary instructions in the state to take necessary steps for coverage of each member of households under SGSY programme in order to get employment opportunities. In HP the establishment of RSETIs is in process and in four district viz. Chamba, Hamirpur, Lahaul &Spiti and Solan being established by lead banks in collaboration with District Commissioner.</p> <p>Sikkim: dated 9.4.09 informed that only one RSETI will be setup in Sikkim</p> |

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| | | <p>by lead bank SBI Gangtok.</p> <p>Tamil Nadu has informed that setting up of RSETI was discussed in the 114 & 115 meeting of SLBC. Indian Overseas Bank has proposed to start RSETIs at Trichi, Karaikudi, Thajavur and Tiruneveli. Indian Bank has proposed RSETIs at Salem, Cuddalore, Vellore, Kancheepuram and Dharmapuri.</p> <p>Uttrakhand: In the 1st phase, RSETIs have been established in 4 districts (Pauri, Haridwar, Almora, & Pithoragarh).</p> <p>West Bengal has Informed that banks have been identified for opening of RSETIs in all 18 districts of WB. At present 7 RSETIs are functioning in six districts namely, South 24 Parganas, Howrah-2, Bankura, Birbhum, W.Medinipur and Murshidabad. In respect of other 3 district Jalpaiguri, Nadia, and Malda they are expected to start in June, 2009. In respect of remaining 9 district Banks and State Govt. are searching the suitable accommodation for RSETIs.</p> <p>RBI vide their letter no.RPCD.CO.SP./1629/09.01/2008-09 dt. 12.5.2009 has informed that SLBCs banks have been advised to use existing space for establishing RSETIs on priority basis.</p> <p>SBI vide their letter no.</p> |
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| | | <p>ABU/LB/VAR/80 dt.22.4.2009 has informed that SBI has opened 26 RSETIs upto 31.3.2009. Road map has been prepared to open 44 RSETIs during 2009-10 and 50 more in 2010-11.</p> <p>Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, Punjab & Sind Bank, Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India, and Vijaya Bank have informed that necessary steps have been taken for setting up RSETIs in each district of the country.</p> |
| 2. | <p>CGM, RBI was requested to look into the pendency of application of license for Chugai block and Government of Bihar was requested to send a status report on this issue to the Ministry.</p> <p style="text-align: center;">(ACTION : RBI and State Government of Bihar)</p> | <p>RBI: vide their letter no.RPCD.CO.SP./1629/09.01/2008-09 dt. 12.5.2009 informed that permission has been granted to PNB on March12, 2009 to open Chugai Block. No application is pending with RBI.</p> |

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| <p>3.</p> | <p>Information about unbanked blocks to be compiled.</p> <p>(ACTION: Ministry of Rural Development and all States/UTs)</p> | <p>MoRD has compiled the details on 145 unbanked blocks from 21 states/UTs namely; A&N Islands, Bihar, Chattisgarh, Goa, Gujarat, HP, Haryana, MP, Maharastra, Karnataka, Kerala, Jharkhand, West Bengal and 8 NE States only. Details of unbanked blocks in the country is given at Annexure-III.</p> |
| <p>4.</p> | <p>It was decided to compile information on poor performing banks with joint certification by lead banks and States.</p> <p>(ACTION : Ministry of Rural Development, all banks and all States/UTs))</p> | <p>Goa has furnished the requisite list.</p> <p>Himachal Pradesh: dated 19.9.2008 informed that The Convener, SLBC, UCO Bank has been requested to send the list of poor performing bank branches advanced loans less than 25% of credit targets for the year 2007-08 duly certified by concerned lead banks.</p> <p>Madhya Pradesh: dated 06.10.2008 informed that list of poor performing bank branches 2007-08 had been furnished to MoRD on 4.8.08.</p> <p>SBI: vide their letter no. ABU/LB/VAR/80 dated 22.04.2009 has informed that the achievement of SBI under SGSY in Bihar state for the year 2007-08 was 96% (5592 applications sanctioned against 5814 applications received) and in 2008-09 up to Dec.2008 it was 83% (3233 application sanctioned against 3884 application received).</p> <p>PNB: dated 29.4.2009 has informed the factual position /progress of all 223 branches identified by MoRD as</p> |

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| | | <p>low performing branches including 134 in Bihar. PNB collected branch wise progress under SGSY for 2007-08. The observation are as under;</p> <ul style="list-style-type: none">i. in 7 centres branches do not relates to PNB.ii. 33 branches performed more than 25%iii. 39 branches less than 25% due to low sponsoring of applicationsiv. In 51 br, no applications had been sponsoredv. 4 br, performed nil for want of timely grading of SHGs for credit linkage. <p>Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, Indian Bank, Oriental Bank of Commerce, Punjab & Sind Bank, Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India, and Vijaya Bank have informed that necessary steps have been taken for the compilation of list of poor performing bank branches.</p> |
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| <p>5.</p> | <p>It was decided that State Secretaries may convene a review meeting with the banks every quarter to monitor even flow of credit.</p> <p style="text-align: center;">(ACTION: All States/UTs)</p> | <p>Goa has informed that SLBC meetings are held in every six months to review loan applications submitted to lead banks.</p> <p>Karnataka has informed that SLBC meetings are held in every quarter to monitor even flow of credit.</p> <p>Madhya Pradesh has informed that the Meeting of SLBC are being regularly held in every quarter in which flow of Credit Mobilization Target are discussed.</p> <p>Uttrakhand has informed that the number of meetings of SLBC, DLBC and BLBC held were 3, 23 and 148 respectively.</p> |
| <p>6.</p> | <p>RBI to collect the information from the banks about Business Facilitators and Business Correspondents and furnish the same to the Ministry and State Governments for necessary action.</p> <p style="text-align: center;">(ACTION : RBI)</p> | <p>RBI has sent the requisite information.</p> |
| <p>7.</p> | <p>Regarding the pendency of loan applications CGM RBI suggested that it may be reviewed in the quarterly meetings by the State Secretaries and the format for the pendency of loan applications may be revised by incorporating the information about the duration of the pendency and reasons for the same.</p> | <p>Goa has informed that pendency of loan application is furnished to MoRD in MPR every month and also discussed in BLBC meetings.</p> <p>Himachal Pradesh has informed that matter relating to pendency of loan applications is being discussed in every quarterly SLBC meeting. Wherever the pendency is more, meeting of such banks will be</p> |

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| | (ACTION : All States/UTs) | called separately in future. |
| 8. | <p>Banks and post offices are involved for wage payment under the National Rural Employment Guarantee Act (NREGA). During the discussion, following issues were flagged:</p> <p>a. Non acceptance of cheques by the banks on the plea of shortage of staff at local bank branches and inability to cope up with large volumes of cheques presented by post-offices.</p> <p>b. Cheque clearance charges are levied for out-station cheques issued by the RD Department which is a Government agency.</p> <p>c. Banks are not giving consent on increasing the number of post-offices having direct bank accounts on the plea that they are not Cash Chest Offices.</p> <p style="text-align: center;">CGM, RBI stated that specific instances in this regard may be brought to the notice of RBI for necessary action.</p> <p>(ACTION : Ministry of Rural Development, RBI & Banks)</p> | <p>Uttarakhand: Payment against work done by registered worker under NREGA have been done (upto October 2008 through banks 4388846 and through post offices 69881).</p> <p>RBI: vide their letter no. RPCD.CO.SP./1629/09.01/2008-09 dt. 12.5.2009 has suggested MoRD to forward specific instances where problems relating to cheque clearances arise, so that action could be initiated.</p> <p>SBI: vide their letter no.ABU/LB/VAR/80 dt.22.4.2009 has informed that no specific instance has come to the notice of SBI.</p> <p>Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, Punjab & Sind Bank, Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India, and Vijaya Bank have also informed that they have taken necessary steps on various complaints relating to wage payment under the National Rural Employment Guarantee Act</p> |

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| | | (NREGA). |
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Action taken report on the recommendations made in the Special Meeting of the Central Level Coordination Committee (CLCC) of SGSY held on 05^h December, 2008 at New Delhi.

| S. No. | Suggestions/ issues | Action Taken |
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| 1. | Finalization of format for seeking of funds by the banks and release of funds for setting up of RSETIs | Format for banks for seeking funds has been finalized and sent to all banks and state government for necessary action |
| 2. | Training of new Directors of RSETIs at RUDSETI Ujire to ensure that spirit of training at the original RUDSETIs may not be lost. | First batch of 30 Directors from new RSETIs has already been trained in Bangalore. Training of second batch of Directors is currently underway. |
| 3. | Best practices of RUDSETIs to be compiled by NIRD and burnt as CDs and circulated to RSETIs/banks. Individual success stories to be documented and filmed. NIRD to create archive of such stories and to act as | Action by NIRD |

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| | repository of such information and dissemination | |
| 4. | NIRD, BIRD and RUDSETI Ujire should work in close coordination for developing curriculum | Suitable instructions have been issued to NIRD for finalization of curriculum and compilation of best practices for dissemination and archival purposes. |
| 5. | A directory of name, address, contact details, e-mails etc. to be prepared of all Directors of RSETIs by NIRD and circulated. | Action taken report from NIRD is awaited. |
| 6. | A national workshop of two days to be organized by NABARD at BIRD Lucknow leading to atleast 150 RSETIs being set up during 2008-09 and partial funding released for atleast 50 RSETIs | A national workshop was held in Lucknow on 3 rd -4 th March, 2009 wherein all issues related to release of funds to NIRD/banks were sorted out. Following the workshop funds to the tune of Rs.104 crore have been released for setting up/upgrading 161 RSETIs all over the country. |
| 7. | Finalization of MIS for RSETIs which would be integrated with the main SGSY MIS | MIS for RSETIs has been developed by NIC and is currently being finalized in consultation with NIRD, RUDSETI, Ujire. |

Agenda No. 3

FINANCIAL & PHYSICAL ACHIEVEMENTS OF SGSY AND CREDIT ACHIEVEMENT

Financial

(i) Utilization of funds:

The total available funds (including Opening Balance + Central Releases + State Releases + Misc. Receipts) under the SGSY during 2008-09 were Rs.2983.27 crore. The utilization of funds was Rs.2211.61 crore (74.13%). The State Government of Madhya Pradesh, Mizoram, Haryana, Tamil Nadu, Maharashtra and Andhra Pradesh have utilized more than 90% of funds whereas the State Governments of J & K, Meghalaya, Arunachal Pradesh, Nagaland and UT of A & N Islands have utilized even less than 40% of funds. The UTs of Daman & Diu and Lakshadweep have reported 0% of utilization of funds.

(ii) Utilisation of funds on Training & Capacity Building:

The amount spent on training/capacity building was Rs.207.76 crores (9.39%). The State Governments of Andhra Pradesh and West Bengal have spent more than 15% on Training/capacity building whereas Goa (4%), U.P. (3.27%) and Uttranchal (3.12%) have spent even less than 5%. The State Government of Meghalaya and UT of A & N Islands and D & N Haveli have spent 0%.

(iii) Achievement of Credit Target

During 2008-09 91% of the target of credit mobilization was achieved. The States/UTs which have achieved less than the national average are Maharashtra (78%), Tamil Nadu (77%), Orissa(77%), J&K (72%), Assam (69%), Bihar (52%), Tripura (46%), Sikkim (41%), Mizoram (31%), West Bengal (23%), Jharkhand (19%) and all UTs.

The per family investment at National Level Average has been above the prescribed level of Rs.25,000/- as the per family investment was Rs.29,291/-. *The per family investment varies from Rs.3,871 in Mizoram to Rs53,528 in J &K.* The State Governments where per capita investment was less than the prescribed level are Sikkim, Orissa, Andhra Pradesh, Meghalaya, Arunachal Pradesh, Tamil Nadu, Tripura, Jharkhand, Manipur, West Bengal, Nagaland and Mizoram.

Physical

(iv) SHG formed

In the States of Bihar, Jharkhand, Orissa & West Bengal the BPL population is 35% of the India's BPL population but only 19% of total SHGs have been formed in these states. Similarly in the State of Haryana, HP, UP, Uttrakhand, J&K & Punjab the BPL population is 29% of the country but only 20% of the total SHGs have been formed. The states have to make efforts for formation of more SHGs.

(v) Total Swarozgaris Assisted

(a) The States of Jharkhand (97%), Chattisgarh(94%), Madhya Pradesh (94%), West Bengal (84%)& Pondicherry (86%) have achieved the target of swarozgaris assisted between 80-97%.

(b) Sikkim (57%), Bihar(57%), Goa (54%), Manipur (42%), J&K (37%) have achieved 40-70% of the target.

(c) Nagaland (31%), Meghalaya (23%), Arunachal Pradesh(16%) have achieved even less than 40% of the target.

(vi) SC/ ST Swarozgaris Assisted

Tripura (49%) , Uttar Pradesh (48%), Maharashtra (47%), Himachal Pradesh (46%), Karnataka (45%), Uttranchal (44%), Tamil nadu (44%), Bihar (44%), Orissa (43%), Kerala (42%), Goa (36%), Assam (31%), J&K (30%), Manipur (25%) West Bengal (18%) & Pondicherry (29%) have not achieved the target of 50% as per norms.

(vii) Women Swarozgaris Assisted

Only Uttar Pradesh (37%) has not achieved the target of 40%

(viii) Minority Swarozgaris Assisted

State of Arunachal Pradesh (0%), J&K (.12%), Chattisgarh (10%), Meghalaya (13%), Punjab (22%), Goa (24%), Pondicherry(25%), Orissa(25%), Himachal Pradesh (27%) , Madhya Pradesh (39%), Uttranchal (39%) and Gujarat (39%) have achieved less than 40% of target.

Rajasthan (44%), Bihar (45%), Jharkhand (51%), Mizoram (60%) & Haryana (76%) achieved 40-80%.

Agenda No. 4

Training and Capacity Building

Setting up Rural Self Employment and Training Institute (RSETI)

The Objective of Swarjayanti Grame Swarozgar Yojana (SGSY) is to bring the assisted poor families (Swarozgaris) above the Poverty Line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia organizing the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. Therefore, there is an urgent need for up scaling the operations in this area keeping in view the mammoth requirements in the country. Ministry of Rural Development accordingly decided to set up a dedicated structure to ensure necessary skill up gradation of the rural BPL Youth. In order to achieve this objective, a decision was taken in 2008-09 to set up RSETI in each district of the country to tap the rural BPL youth from the rural hinterland.

Progress Made So Far:

Since the last Special CLCC meeting held on 5.12.2008, guidelines for setting up RSETIs have been finalized and circulated. MOUs between Banks and NIRD are being signed. A total of 161 proposals for setting up RSETIs in various districts of the country were received during 2008-09. Out of these proposals, a total of 110 proposals were approved for funding involving funds to the tune of Rs. 10468.71 lakhs. The details of locations and the names of concerned banks are placed at **Annexure IV**. Apart from this, 31 proposals were received wherein the institutes are running from hired premises. A list of such institutes is placed at **Annexure V**.

Roadmap for the Future:

Districts which have not been covered so far need to submit their proposals quickly to NIRD. Ministry of Rural Development in association with NIRD would endeavour to set up at least 200 RSETIs during 2009-10. There are around 120 RUDSETI type institutions which are existing in various parts of the country. Many of these institutes are not up to standard. States need to identify the gaps in the existing set up of RUDSETIs and submit proposals for their upgradation. Follow up actions by states / Banks in respect of RSETIs which have already been approved need to be initiated immediately. Some of these actions are enumerated below:

- States need to sponsor BPL candidates to existing RUDSETI type institutes as well as new RSETIs for training;
- Banks to appoint Directors/supporting staff for running the RSETIs;
- In those locations where land has not been identified for setting up RSETIs, banks and State Government to do the needful;
- Pending identification of land, banks to make all efforts to start the RSETIs from rented premises;
- NIRD to work out training module in consultation with RUDSETI Ujire. During training of rural poor in RSETIs, they can be made aware of the employment opportunities available in other rural schemes of Ministry of Rural Development. For this purpose, faculty members of NIRD who are well aware of the rural development programmes of Ministry of Rural Development can educate the trainees about the employment opportunities available in other rural schemes. This would bring about much desired convergence in the rural development programmes of the Government.
- NIRD to conduct trainers' training for Directors of RSETIs;
- Banks to set up Governing Councils;
- States to set up State Level Steering Committees.

Setting up of RSETIs is a very important step in the overall policy on training and capacity building. However, in order to provide a strong thrust to this area, other initiatives also need to be taken. First and foremost, a holistic policy on training and capacity building needs to be formulated for both trainers and beneficiaries under SGSY programme. NIRD has been requested to come up with a comprehensive action plan on training / capacity building. There is a need to integrate all the stakeholders in the system in a holistic manner.

Agenda No. 5

Financial Inclusion Fund (FIF)

Financial Inclusion may be defined as the process of ensuring access to timely and adequate credit and financial services by vulnerable groups by vulnerable groups such as weaker section and low income groups at an affordable cost. The "Committee on Financial Inclusion set up by the Government of India (GoI) under Dr. C. Rangrajan, had in its Interim Report, recommended the establishment of two Funds namely the "Financial Inclusion Fund (FIF) for meeting the cost of development and promotional interventions for ensuring financial inclusion and the Financial Inclusion Technology Fund (FITF) to meet the cost of technology adoption. The Hon'ble Union Minister of Finance, in the Union Budget Speech for 2007-08, announced the constitution of the Financial Inclusion Fund (FIF) and the Financial Inclusion Technology Fund (FITF), with an overall corpus of Rs. 500 crore each. The objective of the FIF shall be to support "developmental and promotional activities" with a view to securing greater financial inclusion, particularly among weaker sections, low income groups and in backward regions / hitherto unbanked areas. The FIF shall consist of an overall corpus of Rs. 500 crore, with initial funding to be contributed by the GOI, RBI and NABARD in a ratio of 40:40:20. The funding is to be contributed in a phased manner over a maximum period of five years, depending upon utilisation of funds.

Agenda No.6

Credit Flow to Self Help Groups under SGSY- Report of Committee on “Credit related issues under SGSY”:

Ministry of Rural Development had constituted a Committee on “**Credit related issues under SGSY**” under the Chairmanship of Prof. R. Radhakrishna in April 2008 to analyze the constraints in the adequate flow of credit to SHGs under SGSY. In order to enhance and improve the flow of credit to SHGs, the Committee has made following recommendations:

Enhancing the Reach of Banking Network

- (i) Increase the branch network by scheduled commercial banks and Regional Rural Banks (RRBs), particularly in un-banked blocks;
- (ii) Introduce agency banking (Business Facilitators and Business Correspondents);
- (iii) Increase coverage under mobile banking and satellite banking;
- (iv) Augment agency arrangements between commercial banks and primary cooperatives as well as with postal authorities;
- (v) Make effective use of Information Technology (IT) solutions and
- (vi) And, reinvigorate the Lead Bank Scheme (LBS) for promoting various banking activities in individual districts.

Lead Bank Scheme:

- (i) The role of the LBS should be enhanced so as to dovetail it into the multiple objectives of agency banking, financial inclusion and implementation of special government-sponsored programmes. To improve the effectiveness of the Lead District Manager (LDM), it is necessary to post a motivated officer of the minimum rank of Scale V. The LDM's office should have adequate infrastructure with a minimum of two officers, clerical support, a messenger and a vehicle. The office of the LDMs should serve as an information hub; they should have their own website
- (ii) Since LBS is the forum for coordination between banks and Government agencies, it should, therefore, provide the thrust within the banking system to ensure and monitor the progress in implementation of the credit disbursed under SGSY by the banks. Similarly, it should also monitor recoveries under the scheme
- (iii) The LBS should play a useful role to monitor the implementation of IT initiatives and solutions in improving the banking outreach through Business Facilitators

(BFs)/Business Correspondents (BCs) etc. To take this forward, in all deliberations at the block and district levels, the grassroot-level institutions have to be involved.

Interest Rates

In view of the reports that different banks charge different rates of interest in the same region, the Committee has recommended that under no circumstances the interest rates charged for credit under SGSY should be more than the PLR.

Agenda No. 7:

Setting up of Village Haats

Ministry of Rural Development released Rs. 95 crores towards first instalment for development of three village haats in each district of the country. These village haat have to be constructed at the existing place of marketing in the villages. The land for the proposed village haat must be owned by the Gram Panchayat/Government. Initially, the village haat has to be constructed at Panchyat headquarters or at a place which has the potential for attracting large number of visitors. The progress made in this regard will be reviewed in the meeting of CLCC.

In the guidelines of SGSY, it has been provided that 20% of SGSY allocation for each district (25% in case of north eastern States) may be used to meet expenditure on critical infrastructure. The State Governments may like to utilize these funds for creation of additional village haats, district and State level haats. The views/comments in this regard are invited for discussion in the meeting.

Creation of marketing support :

Some State Governments have established District Supply and Marketing Societies (DSMS) to provide non credit inputs like procurement or purchase of raw material and also for sale of products. Similarly, in some States such as Orissa and Jharkhand, there are marketing societies at the State level. It has been realized that professional agencies at district and State level are required to promote marketing of rural products.

The efforts made by State Governments to create such agencies and to hire the marketing experts will be discussed in the meeting and suggestions are invited for overcoming the constraints in this regard.

Agenda No. 8

Management Information System (MIS) for SGSY

A Comprehensive MIS for SGSY is being designed by NIC. In this regard three workshops have been held with a few state representatives to discuss the formats designed by NIC. NIC will also provide Training of Trainers for MIS in all the States. For further dissemination of the training the states has to take necessary actions. Instruction for data feeding will also be issued in due course.

Agenda No. 9

Convergence of Development Schemes

The implementation of SGSY with emphasis on technology induced livelihood development for sustainability is often constrained by lack of awareness about available & latest technologies, absence of professionals at field level to provide technical support, lack of professional advice in preparation of projects especially Special Projects under SGSY and absence of marketing support-backward & forward linkages. The success of programme is therefore dependent on skill development and technological support to the people in formulating the projects for sustainable micro enterprises.

Most of the SGSY SHGs directly or indirectly depend on agriculture/horticulture/ animal husbandry/dairy based activities etc. for their livelihood. ICAR has developed technologies in the above field for increasing productivity, value addition, packaging and marketing of products. The extension network of ICAR may provide valuable inputs in extension of the latest technologies to the rural poor and SHGs, thereby enhancing their income. After a series of meeting between RD and ICAR, the guidelines for convergence of SGSY and NREGA with ICAR were finalised and sent to the Secretaries of the State Rural Development Departments and the Project Director, DRDAs of 50 pilot districts of the country in December 2008. The matter was also reviewed in a meeting of Secretary(RD)s of the State, District officials and the officials of RD and ICAR under the chairmanship of Secretary(RD) held on 20th April 2009 at New Delhi. During the meeting it was learnt that only some of the States had taken initiative for implementation of guideline but the field level initiative is yet to be taken. The quarterly progress report on the DRDA and the State specific report on action taken are also not received. The State Secretary(RD)s and the PD, DRDAs should take appropriate action towards the implementation of convergence guideline and send the progress report regularly.

Agenda No. 10

IEC Activities

There is a need for putting more efforts in IEC activities. It is to be decided at what level (at National, State or District level) more emphasis should be given for IEC activity and nature of activities to be taken up.

Agenda No. 11

Indira Awaas Yojana (IAY)

Indira Awaas Yojana (IAY) is a flagship programme of the Ministry of Rural Development which was launched in the year 1985-86 and implemented as an independent scheme since 1st January 1996. This scheme aims at providing financial assistance to rural households below the poverty-line for construction of dwelling units. Under this Scheme financial assistance of Rs. 35,000/- per unit for plain areas and Rs. 38,500/- per unit for hilly/difficult areas is provide for construction of a dwelling unit, and Rs.15,000/- per unit is provide for upgradation of a kutchra house. Since the grant provided under scheme is many a times not sufficient to construct/complete the house, beneficiaries have to generate additional resources on their own which results in their indebtedness to the local money lenders.

To cater to their need, Finance Minister announced in his Budget Speech in February 2008 extension of the benefit under Differential Rate of Interest (DRI) Scheme to Indira Awaas Yojana beneficiaries. Under DRI, an IAY beneficiary can borrow up to Rs.20,000/- from any Nationalized Bank at 4% interest per annum to top up the unit assistance granted under IAY. In this direction, Department of Financial Services had taken up the matter relating to coverage of IAY beneficiaries under DRI Scheme with the Reserve Bank of India which has issued instructions to all the Nationalized Banks to disburse loans to IAY beneficiaries under Differential Rate of Interest (DRI) scheme. **(Annexure VI)**.

Thereafter, this Ministry has advised all DRDAs to give wide publicity among the IAY beneficiaries about the DRI Scheme and render all possible assistance through liaisoning with Nationalized Banks in the district to IAY beneficiaries in procuring the top-up loans under the scheme, vide this Ministry's letter dated 23rd February, 2009. **(Annexure VII)**. However, review of the implementation of this provision has shown poor progress. Hence, the representatives of all the Nationalized Banks attending the Central Level Co-ordination Committee (CLCC) meeting scheduled to be held on 4th June, 2009 are advised to take proactive action to ensure flow of additional funds under DRI to IAY beneficiaries.

Annexure- I

Minutes of 12th Meeting of Central Level Coordination Committee (CLCC) of Swarnjayanti Gram Swarozgar Yojana (SGSY) held on 8th August, 2008 at New Delhi

12th Meeting of Central Level Coordination Committee (CLCC) of SGSY was held on 8th August, 2008 under the Chairmanship of Dr. Rita Sharma, Secretary (RD) at New Delhi. The list of participants is at **Annexure – I**.

2. Joint Secretary (SGSY) welcomed the participants and appreciated the efforts made by the State Governments and Banks to give special attention for establishment of rural development and self employment training institutes. He informed the participants that a workshop of the Bankers was organized at Bankers' Institute of Rural Development (BIRD) at Lucknow on 14-15 July, 2008 to discuss the modalities and roll out plan for establishment of such institutes in the country.

3. In her opening remarks, Secretary (RD) stated that there is need for inclusive growth. She stated that there is discontent among people left out of the main stream which is manifested in violent outburst and naxalite movements. She stated that programmes like national Rural Employment Guarantee Act (NREGA) and SGSY of this Ministry will have direct attack on the poverty. She stated that each member of the rural household will be covered by SGSY Programme and will get self employment opportunities. She mentioned that a special meeting of interface with Industry was conducted by the Ministry to work out the institutional arrangement for fulfilling the demands in the industrial sector like construction, apparel, security, hospitality etc. She stated that Rural Development and Self Employment Training Institutes (RUDSETIs) need to be linked with industry to meet the demand of the trained manpower. She emphasized on the need of establishment of a RUDSETI type institute in every district. She stated that wage employment programme of the Ministry viz. NREGA guarantees hundred days of employment and wage payment needs to be paid either by bank accounts or post office accounts. She stated that by end of this year, about 5 crore households are likely to be covered by NREGA and will require bank or post office accounts. She suggested that agenda of NREGA will also be part of the discussions from the next meeting of CLCC.

4. Joint Secretary (SGSY) made a presentation on SGSY and pointed out that credit targets under SGSY have never been achieved by the banks. He stated that there is need for planning the disbursement of credit by banks as credit targets will be very high with the goal of universalisation of SHG movement. He requested the representatives of state governments and banks to inform about the measures being taken for setting up of RUDSETI type institutes and share the decisions of the meetings of SLBCs held in the month of June and July, 2008.
5. DDG, NIRD stated that NIRD will conduct the programmes for training of trainers (TOT) for the heads of RUDSETI type institutes. He suggested that Monitoring and evaluation of RUDSETI type institutes may be assigned to NIRD.
6. Secretary (RD) stated that construction of buildings for RUDSETI type institutes may take about two years and accommodation may be hired in the meantime for conducting training.
7. G.M., NABARD stated that autonomy may be given to the banks to run RUDSETI type institutes. He suggested that NIRD, BIRD or NABARD may be considered as a nodal agency for setting up of RUDSETI type institutes and for capacity building of the trainers. He stated that there should be linkage between RUDSETI and DRDA and a modal module need to be worked out for training purpose.
8. Secretary (RD) stated that Ministry will issue separate guidelines for establishment of RUDSETI type institutes. She stated that general instructions may be issued by RBI to all banks to use the existing space offered by the States to run RUDSETI type institutes. She suggested that a MOU may be entered between State and bank for this purpose and NIRD and NABARD may work out a prototype MOU in this regard.

(ACTION : Ministry of Rural Development, RBI, NIRD and NABARD, Banks and State Governments)

9. CGM, RBI suggested that there should be coverage of weaker sections by RUDSETI type institutes. He suggested that a Steering Committee may be set up with the representatives of State Government, banks and NIRD for establishment of RUDSETI type institutes.
10. Principal Secretary, U.P. informed that eight RUDSETI type institutes are functional in UP and three of them are run by Bank of Baroda. He suggested that banks should immediately utilize the space available with them for this

purpose from their own resources as corporate social responsibility. He suggested that management Committee of RUDSETI should have representatives of State and Industrial sector. He stated that certification for disabled person is a legal required which needs to be taken care of.

11. Commissioner, (RD) Kerala stated that a meeting with the lead banks has been held and out of 14 districts, 10 districts have come up with the proposals for setting up new RUDSETI type institutes after identifying suitable land and four RUDSETIs will expand their existing infrastructure. He sought the clarification on the modalities and quantum of funding. He suggested that there should be standard format for developing the infrastructure and staffing facility. Secretary (RD) suggested that standard guidelines for RUDSETI type institutes by NIRD.

12. Principal Secretary, UP flagged the issue of construction of building either by banks or by State Governments, which may be handed over on lease basis to banks to run their RUDSETI type institutes which needs to be decided.

Thereafter representatives of State Governments and banks briefed about the progress and status of setting up of RUDSETI type institutes by their respective States and banks.

13. Secretary (RD) summed up the discussions as under :-

- a. Spirit of RUDSETI is to be captured while evolving the guidelines on the same.
- b. The requirement of funds need to be quantified.
- c. All institutions may become operational by December, 2008.
- d. The guidelines on RUDSETI must incorporate fund flow mechanism, governing structure etc. and may be circulated to the States and banks by the end of August, 2008 and uploaded on the website of the Ministry (www.rural.nic.in)
- e. The module of training and Training of Trainers (TOT) may be standardize with the help of NIRD, BIRD and NABARD. The module of the Training may take into account the local and global requirement of the skills.
- f. NREGA - Banking issues to be included in CLCC meetings from next time.

14. CGM, RBI stated that in the minutes of the 11th meeting of CLCC held on 8th February, 2008 it has been mentioned in the Para 10 that there are 375

districts that have been identified as unbanked. He clarified that these 375 districts are not unbanked but underbanked and these changes may be considered while confirming the minutes of the meeting. Thereafter, the minutes of the 11th Meeting of CLCC were confirmed with the amendment of para-10.

15. The minutes of the special meeting of CLCC on RUDSETIs held on 4th June, 2008 were confirmed.

16. Thereafter, other agenda items were taken up for discussion. The action taken report on the recommendation made in the last CLCC meeting was reviewed.

17. Representative of SBI informed that there are only three unbanked blocks in Bihar viz. Chewara, Chugai and Kesath. He informed that Punjab National Bank will open its branch from August, 2008 in Chewara and the application of license for opening bank branch in Chugai is pending with RBI. He further informed that block of Kesath has been found non-viable for opening bank branch due to law and order problem. CGM, RBI was requested to look into the pendency of application of license for Chugai block and Government of Bihar will send a status report on this issue to the Ministry.

(ACTION : RBI and State Government of Bihar)

18. CGM, RBI stated that information about unbanked blocks have been sought by RBI from Ministry of Finance. It was decided that such information may kindly be collected from the State Governments for necessary action.

(ACTION: Ministry of Rural Development and all States/UTs)

19. Representative of Bihar informed that there are 1066 poor performing bank branches in Bihar which have advanced less than 25% of credit targets in the year 2007-08. CGM, RBI and representatives of other banks did not agree with the details of such poor performing bank branches and it was decided that this information may be again compiled by obtaining reconfirmation with the State Governments and with joint certification by lead banks and States.

(ACTION : Ministry of Rural Development, all banks and all States/UTs)

20. It was decided that State Secretaries may convene a review meeting with the banks every quarter to monitor even flow of credit.

(ACTION: All States/UTs)

21. JS (SGSY) inquired about the progress of preparation of the Directory of SHGs by the States and uploading of the information about products on the website of the Ministry. Representatives of the States assured that this exercise will be completed by September, 2008.

22. JS (SGSY) requested RBI to collect the information from the banks about Business Facilitators and Business Correspondents and furnish the same to the Ministry and State Governments for necessary action.

(ACTION : RBI)

23. Regarding the pendency of loan applications CGM RBI suggested that it may be reviewed in the quarterly meetings by the State Secretaries and the format for the pendency of loan applications may be revised by incorporating the information about the duration of the pendency and reasons for the same.

(ACTION : All States/UTs)

24. JS (SGSY) stated that banks and post offices are involved for wage payment under the National Rural Employment Guarantee Act (NREGA). He flagged three issues related to banks for discussion.

- d. Non acceptance of cheques by the banks on the plea of shortage of staff at local bank branches and inability to cope up with large volumes of cheques presented by post-offices.
- e. Cheque clearance charges are levied for out-station cheques issued by the RD Department which is a Government agency.
- f. Banks are not giving consent on increasing the number of post-offices having direct bank accounts on the plea that they are not Cash Chest Offices.

CGM, RBI stated that specific instances in this regard may kindly be brought to the notice of RBI for necessary action.

(ACTION : Ministry of Rural Development, RBI & Banks)

The meeting ended with a vote of thanks.

List of Participants of 12th CLCC Meeting held on 8th August, 2008 at Lecture Hall, ICAR at NASC Complex, PUSA, Dev. Prakash Shastri Marg, New Delhi.

| Sr. No. | Name & Designation | State / Organization |
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Representatives from Government of India and State Governments

| | | |
|----|---|-------------------------------|
| 1 | Dr. Rita Sharma, Secretary, Rural Development | Ministry of Rural Development |
| 2 | Dr. Amar Singh, Joint Secretary, SGSY | Ministry of Rural Development |
| 3 | Shri Rohit Nandan ,Principal Secy. (RD) | Government of Uttar Pradesh |
| 4 | Shri Anil Ganeriwala, Secretary(RD), | Government of Sikkim |
| 5 | Shri Baldev Singh, Secretary., RD | Government of Maharashtra |
| 6 | Shri A. Ajit Kumar, Commissioner (RD), | Government of Kerala |
| 7 | Shri Johny T.O. ,Addl. Secy., R.D. Deptt. | Government of Mizoram |
| 8 | Shri Sundeep Jain, Spl. Secy., R.D. Deptt. | Government of Tamil Nadu |
| 9 | Shri R.R. Solanki, Commissioner, Rural Development Deptt., | Government of Gujarat |
| 10 | Shri Shrikant Walgad ,Spl. Secy. & Director Rural Development | |
| 11 | Shri Vengatesh Kadagagkai, DRC | Government of Karnataka |
| 12 | Shri T. Kiheto Sima, Jt. Secy.(RD) | Government of Nagaland |

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| 13 | Shri S.N. Sharma, Sr. Add. Director Industries, O/o Commissioner Industries, Jaipur, | Govt. of Rajasthan |
| 14 | Shri B. Santhana Krishnan, Jt. Secy.-cum-Project Officer, DRDA, | Government of Pondicherry |
| 15 | Shri Vikas Awasthy ,Joint Comm., | Government of Madhya Pradesh |
| 16 | Shri Brijesh Pandey, JS (RD), | Government of Tripura |
| 17 | Ms. R. Anita ,Director, SHG, Deptt. of RD | Government of Andhra Pradesh |
| 18 | Jt. Director RD | Government of Nagaland |
| 19 | Shri Y.S. Dubey, Dy. Director Ind., | Government of Rajasthan |
| 20 | Shri K. Senthil Kumar Addl. Secy. RDD | Government of Bihar |
| 21 | Dr. R.K. Anand, Asstt. Director, Rural Dev. Dept | Government of Himachal Pradesh |
| 22 | Shri Suresh Chand Sharma, DSD(RD) PMU, | Government of Uttarakhand |
| 23 | Shri Suchitra Sinha, Dy. Collector, Jharkhand Bhawan | Government of Jharkhand |
| 24 | Shri H.I.S. Grewal ,Joint Dev. Commissioner | - |
| 25 | Shri B.K. Sarkar, DRE, A & N, | Government of Port Blair |
| 26 | Shri B.K. Das Gupta ,Consultant (SGSY), P & RD Dept., | Government of West Bengal |
| 27 | Shri M. Abass, Director (RD), | Government of Kashmir |
| 28 | Shri Vaulalrema, Project Director SGMC & IAC, RD Deptt. | Government of Mizoram |

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| 29 | Ms. Suman Kaushik, Director | Planning Commission |
| 30 | Ms. Santosh , Dy. Secretary | M/o. Tribal Affairs |
| 31 | Shri I.S. Balghim, Under Secretary | M/o. Women & Child Dev. |
| 32 | Shri Suresh C. Arya , SRO | M/o. Finance Deptt. Of Financial Services |
| 33 | Shri S. Narayanan, Dy. Secy. | M/o MSME |
| 34 | Shri D.D. Mathur, Director | Director, M/o. Statistics & P.I. |
| 35 | Shri S.K.G. Rahate, Director, | Ministry of Rural Development |
| 36 | Ms. Vanita Rattan Sharma, Director, | Ministry of Rural Development |
| 37 | Ms. Nita Kejrewal, Deputy Secretary | Ministry of Rural Development |

Representatives from Banks

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| 38 | Shri B.P. Vijayendra Chief General Manager, Rural Planning & Credit Dept., | RBI, Central Office, Mumbai |
| 39 | Shri K.K. Gupta, G.M. | NABARD, ND |
| 40 | Shri Suba Raman ED, | Central Bank of India |
| 41 | Shri Anandi lal, General Manager | Dena Bank |
| 42 | Shri G. Banerja, General Manager | Punjab National Bank |
| 43 | Shri G.V.K. Shetty, GM | Vijaya Bank |
| 44 | Shri G.C. Tewari, G.M. | Bank of India, Zonal Office, ND |
| 45 | Shri P.K. Chaturvedi, General Manager | I.D.B. |
| 46 | Shri B.K. Das, G.M. | Bank of Maharashtra |

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| 47 | Shri V.E. Dalvi, G.M. | Bank of Maharashtra |
| 48 | Shri S.K. Das, Asstt. General Manager (RCPPOD) | United Bank of India, Kolkata |
| 49 | Shri G.C. Sharma, DGM | Bank of Baroda Mumbai |
| 50 | Shri Gurish Sethi, A.M. (Agri) | Vijaya Bank, Delhi |
| 51 | Shri N.S. Shastri, DGM | Syndicate Bank |
| 52 | Shri J.K. Garg,, DGM | Corporation Bank |
| 53 | Shri Ravi Bansal, DGM | Corporation, SBI |
| 54 | Shri Mr. K. Laxman Rao ,CO Mumbai | Union Bank of India, |
| 55 | Shri G.K. Bhargava, Sr. Manager | Allahabad Bank |
| 56 | Shri N. Narasa Reddy | Canara Bank, Bangalore |
| 57 | Shri P.L. Gandhi | Punjab National Bank |
| 58 | Shri P. Arivanandam | Indian Bank |
| 59 | Shri N.J. Singh | Punjab & Sindh Bank |
| 60 | Shri A.L. Pahwa | Allahabad Bank |
| 61 | Shri P. Madhu | Syndicate bank |
| 62 | Shri Rair Taeearj | Oriental Bank of Commerce |
| 63 | Shri Jatindar | Bank of Maharashtra |
| 64 | Shri P.P. Grover, | Sr. Manager, Andhra Bank |
| 65 | Representative | Indian Banks Association |

Other Representatives / NGOs

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| 66 | Shri K.N. Kumar, DDG | NIRD |
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| 67 | Shri S.H. Indurkar, Director | CAPART |
| 68 | Shri K. Seenivasan, Programme Leader | Dhan Foundation |
| 69 | Shri B.K. Swain , Prof. | NIRD |



Minutes of Special Meeting of the CLCC on RUDSETI type institutions on 5.12.2008

1. A special meeting of CLCC on RUDSETI type institutions was held on 5.12.2008 at New Delhi under the chairmanship of Secretary (RD). List of participants is annexed. Following is the gist of discussions held and decisions taken.
2. Secretary (RD) initiated the discussions by highlighting the importance the Government places on institutional intervention for capacity building which can be seen from the fact that the matter has been discussed in three consecutive meetings of CLCC out of which two were special CLCC meetings specifically on this issue. She stated that in the interim the National Skill Development Mission has taken a substantial form with Rs.1000 crores being earmarked for corpus fund and with plans to raise it to Rs.15000 crores through leveraging private funds also. Under the Mission three bodies have been set up including the National Skill development Council under the chairmanship of the Prime Minister, the National Skill Development Board under the chairmanship of the Deputy Chairman, Planning Commission and the National Skill Development Corporation placed under the Ministry of Finance. Skill Development programmes of various Ministries of Government of India will get a further impetus from this fund. The ambitious target of the Mission is to create 50 crore skill developed people by 2022.
3. In this background the RUDSETI type institutes have assumed greater significance. In the last CLCC meeting held on 8th August, 2008, the Ministry of Rural Development had promised to prepare guidelines for setting up such institutes. The guidelines have been finalized in consultation with NIRD, Hyderabad, RUDSETI, Ujire, Planning Commission, Department of Financial Services and RBI and were circulated to the participants. During the last CLCC meeting it was reported that 122 such institutes were already being operated by the banks, (the figure has now risen to 133 institutes) and 157 more were identified for being taken up in this financial year. It was also mentioned that if some delay in allotment of land was envisaged, these institutes could begin functioning from rented premises. The purpose of this special meeting was to make an assessment of the progress made by the banks in setting up RSETI and

the specific requirement of funds in this financial year by them for this purpose. It was informed that RUDSETI, Ujire was inaugurating the National Academy for RUDSETI on 18.12.2008.

4. Secretary (RD) also informed the participants that the Ministry is in the process of restructuring SGSY which will be implemented in a mission mode after the revamping.

5. Lastly, Secretary (RD) informed the participant that the Ministry had come out with a poverty paper entitled 'Poverty eradication in India by 2015' which delineates the Ministry's rural household centred strategy for poverty eradication in India by 2015. The paper has now been put on the website of the Ministry (www.rural.nic.in) and she invited the comments of all present on the paper.

6. The representative of RBI stated that RBI was keenly seized of the issue of total financial inclusion of people at the bottom of the pyramid. The approach now is to move towards rural banking and therefore to open more rural branches. He stated that there is a lot of employment potential in the country and the credit linked programmes will alone not be sufficient to meet it. Skill Development programmes are essential to garner the full benefits of credit. Post training placement or self employment needs to be ensured. Towards this end the RBI supports this initiative of setting up RUDSETI type institutes for mass skill development and is closely watching the progress of setting up these institutes at all levels.

7. Representative of NABARD stated that the priorities for NABARD were (a) Food security (b) Total financial inclusion (c) poverty alleviation (d) rural infrastructure. Banks, he said, have to play a major role in poverty eradication. Presently NABARD supports this effort by giving 50% of non funded costs and Rs. 10 lakhs support for building training infrastructure. They have also partnered in setting up three RUDSETI institutes, one each in West Bengal, Tamil Nadu and Andhra Pradesh. He suggested "Hub and Spoke" model for upscaling the project in a fast mode.

8. JS (SGSY) then made a presentation on the RUDSETI type institutes. A copy of the presentation is at annexure II. He stated that NIRD had made a study of the original RUDSETI Ujire model and found it to be effective and replicable. He also outlined the issues in respect of which the response of the banks was expected. These were as follows:

- Exact information on no. of RUDSETI Type Institutions to be set up in 2008-09.
- Out of these, for how many RUDSETI Type Institutions funding support will be required from MoRD in 2008-09.
- States need to assign districts to Banks to ensure one institution in each district and coverage of all districts in the states.
- Comments on guidelines for RSETIs.
- Status of existing RUDSETI Type Institutions vis-à-vis the new institutions to be set up under MoRD guidelines.

9. The representative of Indian Banks Association also indicated the support of the Association to the setting up of the RUDSETI Type institutes by the banks. The matter had already been discussed in the management committee of the Association and with Ministry of Finance.

10. The floor was then thrown open to the banks and states for reporting progress in setting up the RSETIs. Secretary(RD) directed that the participants may be asked to indicate the progress in writing for which a paper was circulated. The progress reported by the Banks and the state government is given in annexure III.

11. Some of the issues flagged by the banks/states were:-

- Non availability of suitable government land and prohibitive cost of private land
- Legal issue in transfer of land to banks, particularly in NE states
- Non sponsorship of BPL candidates by the DRDAs
- More than one RUDSETI functioning in a district
- In case the state government develops the infrastructure whether funds could be transferred to DRDAs instead of the implementing bank
- Whether the government fund would be available for existing RUDSETIs for upgradation of their infrastructure
- Whether private banks would be allowed to participate

12. Secretary (RD) gave following directions in respect of the above issues:-

- All efforts should be made by the state government to provide suitable land, free of cost, to the implementing banks at the earliest. Infrastructure fund would not be allowed for purchase of land. Till such time the land is allotted and building comes up, RUDSETIs should start functioning from rented premises.

- With regard to legal issue regarding transfer of land to non tribal, DDG, NIRD suggested seeking exemption under the Land Transfer Act which is permissible. Moreover, this was an issue to be decided between the concerned states and the banks
- Secretary(RD) desired that specific directions be given to the DRDAs to ensure supply of list of BPL candidates to the bank
- All efforts should be first made for establishing one RUDSETI in each district. In any case government funding would be available to only one such institute recommended by the state government/SLBC.
- With regard to development of infrastructure by the state government it would be dealt with on a case to case basis
- Funding support will be provided by the Ministry under the scheme for filling gaps in infrastructure of the existing RUDSETI type institutions vis-à-vis the standards prescribed for infrastructure of RSETIs in the guidelines.

13. DDG, NIRD made a presentation on PG DRDM Diploma course of NIRD and invited the banks to consider recruitment of students from this course in RSETIs proposed to be set up.

14. In his final comments Dr. Amar Singh, Joint Secretary stated that the flexibility introduced in many provisions of the guidelines was deliberate on the part of the Ministry so as to leave scope for adjustments and maneuvering on the part of banks and states. It is expected that the SLBC will play an important role in taking decisions regarding setting up of the institutions. He also stated that NIRD will be asked to prepare a standard format for submitting proposals by banks for seeking funding support for infrastructure creation/hiring of premises/renovation and up-scaling of existing RUDSETI type institutions.

15. The representative of BIRD Lucknow stated that the guidelines for RUDSETI type institutions laid down that the Directors of RSETIs should be officers on deputation from Sponsor bank, preferably a scale I/II officer of the Bank. He suggested that this be amended to scale II/III officer.

16. Based on the discussions held and directions given by Secretary (RD), DDG, NIRD summed up the proceedings as follows:-

- Money would be released on receipt of formal proposal from the banks in two equal installments for infrastructure creation. The format of the

proposal would be worked out by NIRD, Hyderabad in consultation with MoRD and circulated to all Banks/States.

- Program Director in-charge of the RUDSETI should visit Ujire to gain first hand knowledge of the model. This would be monitored by NIRD. It is important that the spirit of the trainings at the original RUDSETIs may not be lost.
- Best Practices of RUDSETI, to be compiled by NIRD and burnt as CDs and circulated to RSETIs/banks. Individual success stories should be documented/filmed. NIRD to create archive of such stories and to act as repository of such information for dissemination.
- Frozen training modules of original RUDSETI will be burnt in a CD and sent to all directors of RUDSETI.
- A directory of name, address, contact details, e-mail etc. to be prepared of all Directors of RSETIs by NIRD and circulated.
- NIRD, BIRD and RUDSETI Ujire should work in close coordination for developing curriculum.
- A national workshop of two days would be organized by NABARD in end February at BIRD, Lucknow where progress in setting of RSETIs would be reviewed. Secretary(RD) desired to see at least 150 RSETIs being set up in this financial year and partial funding released for 50 RSETIs.
- Jharkhand's proposal to utilize space of existing ITIs, ETCs, for starting work should be examined by other states also. A communication to this effect would go from the Ministry.
- JS(SGSY) stated that registered rural BPL persons migrating to urban areas could certainly be considered for training.
- Regarding issue of strengthening the existing RUDSETIs, it was decided that states would give consolidated proposal for renovation of the existing RSETIs to MoRD.
- Secretary (RD) strongly advised setting up of MIS for RUDSETIs in parallel. JS(SGSY) suggested the MIS to be integrated with the main SGSY MIS being developed currently.
- The suggestion of BIRD, Lucknow to raise the level of officers for holding the post of Director of RSETIs to scale II or III may be accepted and guidelines modified to that extent.
- Banks may consider appointing students of PGDRDM course in the RSETIs proposed to be established under the revised guidelines.

The meeting ended with a vote of thanks to the chair.

List of Participants of Special CLCC Meeting on RUDSETI type institutes held on 5th December, 2008 at Lecture Hall, ICAR at NASC Complex, PUSA, Dev. Prakash Shastri Marg, New Delhi.

| Sr. No. | Name & Designation | State / Organization |
|--|---|-------------------------------|
| <u>Representatives from Government of India</u> | | |
| 1 | Dr. Rita Sharma, Secretary, Rural Development | Ministry of Rural Development |
| 2 | Dr. Amar Singh, Joint Secretary, SGSY | Ministry of Rural Development |
| 3 | Ms. Nita Kejrewal, Deputy Secretary | Ministry of Rural Development |
| 4 | Ms. Renuka Kumar, Under Secretary | Ministry of Rural Development |
| 5 | Shri Anshuman Dey | Government of India, MSME |
| 6 | Shri Govind Sharma, Research Officer | Ministry of Rural Development |
| 7 | Shri Sandeep Sharma, Asstt. Director | Ministry of Rural Development |
| <u>Representatives from State Government</u> | | |
| 8 | Shri I.S. Dani, Principal Secy. (RD) | Government of Madhya Pradesh |
| 9 | Shri P. Ravi Kumar, Secretary, RD | Government of Karnataka |
| 10 | Dr. D.K. Srivastava, Special Secretary(RD), | Government of Jharkhand |
| 11 | Shri Sanjay Joon, ADC (RD), Faridabad | Government of Haryana |
| 12 | Shri R. C. Kar, Addl. Secretary (RD) | Government of Orissa |

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| 13 | Shri P.L. Darbar, Addl. Commissioner (RD) | Government of Gujarat |
| 14 | Shri B.K. Das Gupta ,Consultant (SGSY), P & RD Dept., | Government of West Bengal |
| 15 | Shri C.P. Arun, Addl. Commissioner | Government of U.P. |
| 16 | Shri S. Gupta, Joint Secretary (RD) | Government of Tripura |
| 17 | Shri Vaulalrema, Project Director SGMC & IAC, RD Deptt. | Government of Mizoram |
| 18 | Shri S.C. Sharma, OSD (RD) | Government of Uttrakhand |
| 19 | Shri Avinash Subedar, Dy. Secretary (RD) | Government of Maharashtra |
| 20 | Shri N.K. Jha, Addl. R.C., | Government of Sikkim |
| 21 | Shri O.P. Kail, Joint Secretary Addl. Dir. (RD) | Government of H.P. |
| 22 | Shri B. Santhana Krishnan, Jt. Secy.-cum-Project Officer, DRDA, | Government of Pondicherry |
| 23 | Shri B.R. Kachotra | Government of J& K |
| 24 | Shri T. Kiheto Sima, Joint Secretary | Government of Nagaland |
| 25 | Shri S.N. Sharma, Sr. Add. Director Industries, O/o Commissioner Industries, Jaipur, | Govt. of Rajasthan |
| 26 | Shri Y.S. Dubey, Dy. Director Ind., | Government of Rajasthan |
| 27 | Shri R. Kumar, OSD, New Delhi | Government of M.P. |
| 28 | Shri D.K. Singh, Addl. RC Kerala | Government of Kerala |

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| 29 | Shri S.S. Sangwan | Haryana Industrial Training Department |
| <u>Representatives from Banks</u> | | |
| 30. | Shri K. G. Karmakar, Managing Director | NABARD, Mumbai |
| 31 | Shri A. Udgaok, CGM | RBI New Delhi |
| 32 | Dr. D. Singh | RBI, New Delhi |
| 33 | Shri Ravi Bansal, DGM | State Bank India |
| 34 | Shri R. P. Manakshwar, Chief Manager | State Bank India |
| 35 | Shri R. P. Sharma, GM | Central Bank of India |
| 36 | Shri R.R. Singh, Chief Officer | Central Bank of India |
| 37 | Shri Anandi Lal, General Manager | Dena Bank |
| 38 | Shri T.J. Pai, AGM | Vijaya Bank |
| 39 | Shri Girish Sethi, A.M. (Agri) | Vijaya Bank, Delhi |
| 40 | Shri N.K. Pathak, Chief Manager | Bank of India, Zonal Office, ND |
| 41 | Shri Ashok Shankar, GM | Indian Overseas Bank |
| 42 | Shri B.N. Meena, Manager | Indian Overseas Bank, New Delhi |
| 43 | Shri V.E. Dalvi, G.M. | Bank of Maharashtra |
| 44 | Shri G.C. Sharma, DGM | Bank of Baroda Mumbai |
| 45 | Shri M.G. Bhandarkar, DGM | Corporation Bank |
| 46 | Shri S. L. Dikhole DGM, PSID, Mumbai | Union Bank of India, |
| 47 | Shri Manoj Kumar, DGM | UCO Bank, Kolkata |
| 48 | Shri Narendra singh, GM | Allahabad Bank |

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|---|---|---------------------------|
| 49 | Shri C. Rawal, DGM | Canara Bank, Bangalore |
| 50 | Shri B. K. Ram, | Canara Bank, Delhi |
| 51 | Shri V.S.R. Gopal, GM | Andhra Bank |
| 52. | Shri V.K. Srivastava, DGM | Punjab National Bank |
| 53 | Shri P. L. Gandhi, | Punjab National Bank |
| 54 | Shri Mallay Mukherjee, GM | Indian Bank |
| 55 | Shri D. Ravindran, Manager | Indian Bank |
| 56 | Shri Ravi Kumar, GM | Punjab & Sindh Bank |
| 57 | Shri Srihari Bhat, GM | Syndicate bank |
| 58 | Shri A.K. Tangri, GM | Oriental Bank of Commerce |
| 59 | Shri Ravi Chotrabh, AGM | Oriental Bank of Commerce |
| 60 | Shri J. S. Kathuria | Indian Banks Association |
| <u>Representatives from NIRD, CAPART, BIRD & RUDSETI</u> | | |
| 61 | Shri K.N. Kumar, DDG | NIRD |
| 62 | Shri B.K. Swain , Prof. & Head | NIRD |
| 63 | Shri K. N. Janardhana, Executive Director | RUDSETI, Ujire |
| 64 | Shri G.R. Chintala, AIC | BIRD, Lucknow |
| 65 | Shri Arun Shah, Deputy Director | CAPART |

Details of States from information on Unbanked blocks received

| S. No. | State | Unbanked Blocks |
|---------------|-------------------------------------|---|
| 1. | Bihar | 24 blocks |
| 2. | Kerala | 3 Blocks |
| 3. | Jharkhand | 3 blocks |
| 4. | 8 NE States (information available) | 115 unbanked blocks in NE States details given below: |

The number of unbanked blocks in North Eastern States are given below:

| State | Unbanked Blocks |
|----------------------|------------------------|
| 1. Arunachal Pradesh | 41 |
| 2. Assam | 5 |
| 3. Manipur | 22 |
| 4. Meghalaya | 9 |
| 5. Mizoram | 2 |
| 6. Nagaland | 21 |
| 7. Sikkim | 10 |
| 8. Tripura | <u>5</u> |
| Total | <u>115</u> |

List of the states where no unbanked blocks:-

| S. No. | State | Remarks about unbanked blocks |
|---------------|------------------|--------------------------------------|
| 1. | Andman & Nikobar | No unbanked blocks in the state |
| 2. | Chattisgarh | -do- |
| 3. | Daman & Diu | -do- |
| 3. | Goa | -do- |
| 4. | Gujarat | -do- |
| 5. | Himachal Pradesh | -do- |
| 6. | Haryana | -do- |
| 7. | Madhya Pradesh | -do- |
| 8. | Maharashtra | -do- |
| 9. | Karnataka | -do- |
| 10. | West Bengal | -do- |

Details/payments of funding of RSETIs proposals during 2008-09

| Sl. No. | Name of State | District | Name of the Bank | Amount | Total Funds |
|---------|----------------|---------------|------------------|--------------------|-----------------------|
| | | | | Recommended | released |
| | | | | By NIRD (in lakhs) | to NIRD (rs.in lakhs) |
| 1 | Andhra Pradesh | Chittor | Andhra Bank | 100.0000 | 100.0000 |
| 2 | Andhra Pradesh | East Godavari | Andhra Bank | 100.0000 | 100.0000 |
| 3 | Andhra Pradesh | Guntur | Andhra Bank | 100.0000 | 100.0000 |
| 4 | Andhra Pradesh | Krishna | Andhra Bank | 100.0000 | 100.0000 |
| 5 | Andhra Pradesh | Nellore | Andhra Bank | 100.0000 | 100.0000 |
| 6 | Andhra Pradesh | Srikakulam | Andhra Bank | 100.0000 | 100.0000 |
| 7 | Andhra Pradesh | West Godavari | Andhra Bank | 100.0000 | 100.0000 |
| 8 | Andhra Pradesh | Adilabad | SBH | 100.0000 | 100.0000 |
| 9 | Andhra Pradesh | Kadapa | Syndicate Bank | 100.0000 | 100.0000 |
| 10 | Andhra Pradesh | Khammam | SBH | 100.0000 | 100.0000 |
| 11 | Andhra Pradesh | Kurnool | Syndicate Bank | 100.0000 | 100.0000 |
| 12 | Andhra Pradesh | Medak | SBI | 100.0000 | 100.0000 |
| 13 | Andhra | Mehboobnagar | SBI | 100.0000 | 100.0000 |

| | | | | | |
|----|------------------|-----------------|----------------|----------|----------|
| | Pradesh | | | | |
| 14 | Andhra Pradesh | Nalgonda | SBH | 100.0000 | 100.0000 |
| 15 | Andhra Pradesh | Nizamabad | SBH | 100.0000 | 100.0000 |
| 16 | Andhra Pradesh | Prakasam | Syn/Can/SDME | 100.0000 | 100.0000 |
| 17 | Andhra Pradesh | Rangareddy | SBH | 100.0000 | 100.0000 |
| 18 | Andhra Pradesh | Vishkhapatnam | SBI | 100.0000 | 100.0000 |
| 19 | Andhra Pradesh | Vizianagaram | SBI | 100.0000 | 100.0000 |
| 20 | Andhra Pradesh | Warangal | SBH | 100.0000 | 100.0000 |
| 21 | Gujarat | Banaskantha | Dena Bank | 100.0000 | 100.0000 |
| 22 | Gujarat | Sabarkantha | Dena Bank | 100.0000 | 100.0000 |
| 23 | Gujarat | Surendranagar | SBI | 100.0000 | 100.0000 |
| 24 | Himachal Pradesh | Shimla | UCO Bank | 100.0000 | 100.0000 |
| 25 | Himachal Pradesh | Solan | UCO Bank | 100.0000 | 100.0000 |
| 26 | Karnataka | Bagalkot | ING Vyasa Bank | 100.0000 | 100.0000 |
| 27 | Karnataka | Bangalore rural | Canara Bank | 80.0000 | 80.0000 |
| 28 | Karnataka | Bellary | Syndicate Bank | 100.0000 | 100.0000 |
| 29 | Karnataka | Bijapur | Syn/Can/SDME | 54.0000 | 54.0000 |
| 30 | Karnataka | Chamrajanagar | SBM | 70.0000 | 70.0000 |

| | | | | | |
|----|-----------|---------------|--------------------------|----------|----------|
| 31 | Karnataka | Chickballapur | Canara Bank | 100.0000 | 100.0000 |
| 32 | Karnataka | Chikmagalur | Corporation Bank | 100.0000 | 100.0000 |
| 33 | Karnataka | Chitradurga | Syn/Can/SDME | 62.0000 | 62.0000 |
| 34 | Karnataka | Davengere | Canara Bank | 100.0000 | 100.0000 |
| 35 | Karnataka | Dharwad | Syn/Can/SDME | 62.0000 | 62.0000 |
| 36 | Karnataka | Gadag | SBI | 100.0000 | 100.0000 |
| 37 | Karnataka | Gulbarga | SBI/Krishna Grameen Bank | 80.0000 | 80.0000 |
| 38 | Karnataka | Hassan | Canara Bank | 100.0000 | 100.0000 |
| 39 | Karnataka | Haveri | Vijaya Bank | 77.8600 | 77.8600 |
| 40 | Karnataka | Kolar | Canara Bank | 80.0000 | 80.0000 |
| 41 | Karnataka | Mandaya | Vijaya Bank | 90.8500 | 90.8500 |
| 42 | Karnataka | Manipal | Syndicate Bank | 100.0000 | 100.0000 |
| 43 | Karnataka | Mysore | Syn/Can/SDME | 68.0000 | 68.0000 |
| 44 | Karnataka | Raichur | SBH | 100.0000 | 100.0000 |
| 45 | Karnataka | Ramanagaram | Canara Bank | 80.0000 | 80.0000 |
| 46 | Karnataka | Shimoga | Canara Bank | 70.0000 | 70.0000 |
| 47 | Karnataka | Tumkur | Syndicate Bank | 100.0000 | 100.0000 |
| 48 | Karnataka | Udipi | Canara Bank | 45.0000 | 45.0000 |
| 49 | Karnataka | Ujire | Syn/Can/SDME | 54.0000 | 54.0000 |
| 50 | Karnataka | Uttar kannada | Syndicate Bank | 100.0000 | 100.0000 |
| 51 | Kerala | Alappuzha | SB Tvm | 100.0000 | 100.0000 |
| 52 | Kerala | Ernakulam | Union Bank of | 100.0000 | 100.0000 |

| | | | India | | |
|----|-------------|----------------|---------------------|----------|----------|
| 53 | Kerala | Kasargod | Andhra Bank | 100.0000 | 100.0000 |
| 54 | Kerala | Kollam | Syndicate Bank | 100.0000 | 100.0000 |
| 55 | Kerala | Kottayam | SB Tvm | 100.0000 | 100.0000 |
| 56 | Kerala | Malappuram | Canara Bank | 60.0000 | 60.0000 |
| 57 | Kerala | Pathanamthitta | SB Tvm | 100.0000 | 100.0000 |
| 58 | Maharashtra | Amravati | Bank of Maharashtra | 100.0000 | 100.0000 |
| 59 | Maharashtra | Aurangabad | Bank of Maharashtra | 100.0000 | 100.0000 |
| 60 | Maharashtra | Nagpur | Bank of Maharashtra | 100.0000 | 100.0000 |
| 61 | Maharashtra | Nasik | Bank of Maharashtra | 100.0000 | 100.0000 |
| 62 | Maharashtra | Pune | Bank of Maharashtra | 100.0000 | 100.0000 |
| 63 | Maharashtra | Ratangiri | Bol | 100.0000 | 100.0000 |
| 64 | Maharashtra | Solapur | Bol | 100.0000 | 100.0000 |
| 65 | Orissa | Balasore | UCO Bank | 100.0000 | 100.0000 |
| 66 | Orissa | Baripada | Bol | 100.0000 | 100.0000 |
| 67 | Orissa | Cuttack | UCO Bank | 100.0000 | 100.0000 |
| 68 | Orissa | Keonjhar | Bol | 100.0000 | 100.0000 |
| 69 | Punjab | Faridkot | Punjab & Sindh Bank | 100.0000 | 100.0000 |
| 70 | Punjab | Firozpur | OBC | 100.0000 | 100.0000 |
| 71 | Punjab | Monga | Punjab & Sindh Bank | 100.0000 | 100.0000 |

| | | | | | |
|----|---------------|-----------------|-------------------|----------|----------|
| 72 | Rajasthan | Jaipur | OBC | 100.0000 | 100.0000 |
| 73 | Rajasthan | Jodhpur | Bank of Rajasthan | 100.0000 | 100.0000 |
| 74 | Rajasthan | Sriganganagar | OBC | 100.0000 | 100.0000 |
| 75 | Rajasthan | Udaipur | Bank of Rajasthan | 100.0000 | 100.0000 |
| 76 | Sikkim | Gangtok | SBI | 100.0000 | 100.0000 |
| 77 | Tamilnadu | Coimbatore | Canara Bank | 35.0000 | 35.0000 |
| 78 | Tamilnadu | Shiv ganga | Canara Bank | 100.0000 | 100.0000 |
| 79 | Uttar Pradesh | Agra | Syndicate Bank | 100.0000 | 100.0000 |
| 80 | Uttar Pradesh | Amethi | BoB | 100.0000 | 100.0000 |
| 81 | Uttar Pradesh | Bareilly | BoB | 100.0000 | 100.0000 |
| 82 | Uttar Pradesh | Basti | SBI | 100.0000 | 100.0000 |
| 83 | Uttar Pradesh | Bhadohi | UBI | 100.0000 | 100.0000 |
| 84 | Uttar Pradesh | Bulanshahar | PNB | 100.0000 | 100.0000 |
| 85 | Uttar Pradesh | Faizabad | BoB | 100.0000 | 100.0000 |
| 86 | Uttar Pradesh | Gautam Budhnggr | Syndicate Bank | 100.0000 | 100.0000 |
| 87 | Uttar Pradesh | Ghaziabad | Syndicate Bank | 100.0000 | 100.0000 |
| 88 | Uttar Pradesh | Ghazipur | UBI | 100.0000 | 100.0000 |
| 89 | Uttar Pradesh | Gorakhpur | SBI | 100.0000 | 100.0000 |
| 90 | Uttar Pradesh | Jaunpur | UBI | 100.0000 | 100.0000 |
| 91 | Uttar Pradesh | Lucknow | Bank of Baroda | 100.0000 | 100.0000 |
| 92 | Uttar Pradesh | Mainpuri | Bank of Baroda | 100.0000 | 100.0000 |

| | | | | | |
|-----|---------------|------------------|------------------------|----------|------------|
| 93 | Uttar Pradesh | Mathura | Syndicate Bank | 100.0000 | 100.0000 |
| 94 | Uttar Pradesh | Meerut | Syndicate Bank | 100.0000 | 100.0000 |
| 95 | Uttar Pradesh | Moradabad | Syndicate Bank | 100.0000 | 100.0000 |
| 96 | Uttar Pradesh | Mou | UBI | 100.0000 | 100.0000 |
| 97 | Uttar Pradesh | Raibareilly | Allahabad Bank | 100.0000 | 100.0000 |
| 98 | Uttar Pradesh | Rampur | BoB | 100.0000 | 100.0000 |
| 99 | Uttar Pradesh | Sidhathnagar | SBI | 100.0000 | 100.0000 |
| 100 | Uttar Pradesh | Varanasi | UBI | 100.0000 | 100.0000 |
| 101 | Uttrakhand | Almorah | SBI | 100.0000 | 100.0000 |
| 102 | Uttrakhand | Udhamsinghnagar | BoB | 100.0000 | 100.0000 |
| 103 | West Bengal | 24 South Pargana | United Bank of India | 100.0000 | 100.0000 |
| 104 | West Bengal | Bankara | United Bank of India | 100.0000 | 100.0000 |
| 105 | West Bengal | Burdhwan | UCO Bank | 100.0000 | 100.0000 |
| 106 | West Bengal | Hooghly | UCO Bank | 100.0000 | 100.0000 |
| 107 | West Bengal | Howrah | UCO Bank | 100.0000 | 100.0000 |
| 108 | West Bengal | Howrah | United Bank of India | 100.0000 | 100.0000 |
| 109 | West Bengal | Jalpaiguri | CBI | 100.0000 | 100.0000 |
| 110 | West Bengal | Nadia | SBI | 100.0000 | 100.0000 |
| | | | Total Expenditure | | 10468.7100 |
| | | | Budget Estimate (2008- | | 10000.0000 |

09

Balance funds
available

-468.7100

Annexure-v

List of locations where RSETIs have started functioning from rented premises

| S.No. | State | Location | Bank | Hiring charges |
|-------|-------------|---------------|-----------------------|----------------|
| 1 | Rajasthan | Karauli | BOB | 8000 |
| 2 | | Tonk | BOB | 15000 |
| 3 | | Dausa | UCO Bank | 8000 |
| 4 | | Ajmer | BOB | 3579 |
| 5 | | Dungerpur | BOB | 10000 |
| 6 | | Chittorgarh | BOB | 9900 |
| 7 | | Banswara | BOB | 10000 |
| 8 | Gujarat | Narmada | BOB | 24176 |
| 9 | | Mehsana | Dena Bank | 20000 |
| 10 | | Bhavnagar | SBI | 20000 |
| 11 | | Rajkot | SBI | 20000 |
| 12 | | Jamnagar | SBI | 15000 |
| 13 | Jharkhand | East Singbhum | BOI | 10000 |
| 14 | | Hazaribagh | Allahabad bank | 11000 |
| 15 | M.P | Datia | PNB | 4500 |
| 16 | | Rewa | Union bank | 12000 |
| 17 | | Bhopal | Syn/Canara/SDME | 15000 |
| 18 | A.P | Wayand | State bank Travencore | 91620 |
| 19 | Bihar | Vaishali | Syn/Canara/SDME | 16000 |
| 20 | H.P | Hamirpur | PNB | 10000 |
| 21 | Orissa | Ganjam | Andhra Bank | 20000 |
| 22 | West Bengal | W.Midnapore | Allahabad bank | 10000 |

| | | | | |
|----|-------------|-------------|-----------------|-------|
| 23 | | Birbhum | -do- | 12500 |
| 24 | | Murshidabad | Syn/Canara/SDME | 5502 |
| 25 | Haryana | Mewat | Syndicate Bank | 19000 |
| 26 | | Gurgaon | Syn/Canara/SDME | 30000 |
| 27 | Maharashtra | Pune | Syn/Canara/SDME | 10000 |
| 28 | Punjab | Jalandhar | Syn/Canara/SDME | 14641 |
| 29 | | Ludhiana | Syn/Canara/SDME | 10000 |
| 30 | Karnataka | Hassan | Canara bank | 15000 |
| 31 | | Belgaum | Syndicate Bank | 19000 |

