**Table Agenda – 141st SLRM**

**1. Amendments made in SARFAESI Act, 2002 in the year 2012 – (1) large number of pending cases with various District Magistrates and (2) to delegate their power to any officer subordinate to them**

SLBC has received a copy of letter D No. 02/04/2014-REC dated 06th June 2014 fromDepartment of Financial Services, Ministry of Finance, Govt. of India addressed to the Chief Secretary, Govt. of Gujarat which refers to the DFS letter F.No.3/1/2011 dtd. 8.2.2013 regarding the changes made in SARFAESI Act, 2002 by the enforcement of Security Interest and Recovery of Debt Laws (Amendment) Act, 2012 (1 of 2013). The amendments have been made to streamline the process of disposal of cases filed by Banks before Chief Metropolitan Magistrate (CMM) / District Magistrate (DM). The Section 14 of the Act now provides that on filing of an affidavit by the authorized officer of the Bank / FI, the DM / CMM may pass suitable order for taking possession of the secured asset by the Bank / FI. It also permits DMs / CMMs to delegate their powers to any officer subordinate to them. It has come to the notice of DFS, MoF, GoI that inspite of changes brought out in SARFAESI Act, 2002, there are still a large number of cases pending with various DMs / CMMs in the country.

It is, therefore, requested to issue suitable directions to DMs for proactive disposal of the applications filed by the Secured Creditors under Section – 14 of SARFAESI Act, 2002 and for providing all necessary assistance to Banks / FIs in taking physical possession of stressed assets under the provisions of SARFAESI Act, 2002.

**Chief Secretary, Govt. of Gujarat, is requested to kindly arrange to issue necessary instructions in this regard to the concerned Authority / Department.**

**2. Implementation of Crop Insurance Scheme of Govt. of India**

AIC of India Ltd., vide letter dtd. 01.05.2014 addressed to Chairman & Managing Director, Dena Bank on implementation of Crop Insurance Scheme of Govt. of India have informed regarding important change i.e. introduction of National Crop Insurance Programme (NCIP) effective from 1st November, 2013 consequent to the withdrawal of National Agriculture Insurance Scheme (NAIS).

In this regard, please refer to circular No.13015/02/2012-Credit-II dtd. 1.11.2013 issued by Department of Agriculture & Co-operation, Ministry of Agriculture, Govt. of India whereby all the States / UTs are requested to take necessary action urgently and issue appropriate instructions to all concerned departments / agencies at State level.

In view of the above and ongoing Kharif Crop loan season and in absence of existing NAIS Scheme and in absence of any communication from the State Govt., SLBC receives queries from Member Banks as well as Financing Institutions regarding implementation of crop insurance scheme for the year 2014-15.

**Representative from Agriculture Department / Department of Agriculture & Co-operation, Govt. of Gujarat is requested to apprise the House on the subject.**

**3. Presentation of award to 3 best performing Banks under PMEGP for the Financial Year 2013-14 by KVIC**

KVIC vide its letter dtd. 23rd June, 2014 has informed that the State of Gujarat has been continuously achieving 100% achievement under PMEGP. For the year 2013-14 too, the State has crossed the target for which KVIC expresses thanks to all the Banks and the State Govt. as per the decision taken in the meeting held at RBI, Ahmedabad on 19th June, 2014, KVIC intends to give away awards to the three best performing Banks at the hands of the Chairman of SLBC.

**State Director, KVIC is requested to announce the names of the three best performing Banks for the year 2013-14 for presenting the Award.**

**4 Collection of sectorwise disbursement under Agriculture Sector suggested by NABARD for review purpose in SLBC meetings.**

In order to have more analytical and meaningful and follow-up in sectorwise disbursement under Agriculture Sector, NABARD has suggested to collect the data as per the following format and put up the same in SLBC meetings.

**DISTRICTWISE Amt. in lakhs**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No** | **Sectors/ Sub-Sectors** | **Commercial Banks** | | **DCCBs** | | **GSCARDB** | | **RRBs** | | **Private Sector Banks** | | **Total** | |
|  |  | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** |
| (A) | Crop Loan |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Term Loan |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Water Resources |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Land Development |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Farm Mechanisation |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Plantation & Horticulture |  |  |  |  |  |  |  |  |  |  |  |  |
|  | AH-Dairy Development |  |  |  |  |  |  |  |  |  |  |  |  |
|  | AH- Poultry |  |  |  |  |  |  |  |  |  |  |  |  |
|  | AH-SGP |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Fisheries |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Renewable Sources of Energy |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Storage godowns/ Mkt Yards |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Others |  |  |  |  |  |  |  |  |  |  |  |  |
| (B) | Total – Term Loan |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Total – Agri Credit (A+B) |  |  |  |  |  |  |  |  |  |  |  |  |

**BANKWISE Rs. In lakhs**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SNo** | **Name of Bank** | **Crop Loan (A)** | | **Water Resources** | | **Land Development** | | **Farm Mechanisation** | | **Plantation & Horticulture** | | **Forestry & Wasteland** | | **Dairy Development** | | **Poultry** | |
|  |  | Target | Achmnt | Target | Achmnt | Target | Achmnt | Target | Achmnt | Target | Achmnt | Target | Achmnt | Target | Achmnt | Target | Achmnt |
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**BANKWISE (Contd.) Rs. In lakhs**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No** | **Name of Bank** | **SGP** | | **Fisheries** | | **Renewable Energy** | | **Storage Godowns/ Mkt Yards** | | **Others** | | **Total Term Loan (B)** | | **Total Agri Credit (A+B)** | |
|  |  | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** | **Target** | **Achmnt** |
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**All LDMs are requested to take note of the above and submit the same on SLBC portal from next quarter onwards.**

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