

Mahalir Thittam - State and District Level Awards for Best performing Banks under Mahalir Thittam for the year 2008-09.

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**Rural Development and Panchayat Raj (CGS.3) Department**

G.O.(Ms) No. 186

Dated : 22.12.2008  
Read:

1. G.O.Ms.No.99, Rural Development and Panchayat Raj (CGS.III) Department, Dated 13.6.2008.
2. From the Managing Director, Tamil Nadu Corporation for Development of Women Limited D.O.Lr.No.833/MC/RF(2008-09), Dated 15.11.2008.

**ORDER:**

The Managing Director, Tamil Nadu Corporation for Development of Women Limited in the letter second read above, has stated that, Bank credit is one of the most important inputs for empowering Self Help Groups and for poverty alleviation. During the year 2008-09, Government of Tamil Nadu have taken special efforts to increase credit linkage to Self Help Groups in a big way to create a meaningful impact on the lives of Self Help Group members by earmarking as much as Rs.150 crores as Revolving Fund subsidy @ Rs.10,000 each to 1.5 lakh Self Help Groups in Tamil Nadu. In addition to the Revolving Fund subsidy, the banks do sanction cash credit facility of minimum Rs.50,000/- as a first linkage and Rs.1.00 lakh as second linkage and Rs.1.50 lakhs as third and so on. Considering the significant role being played by the bankers, it is proposed to institute awards at both State and District level to honour the banks and as well as individual bank branches which have shown outstanding performance in extending credit linkage to Self Help Groups in the state. These awards would definitely motivate the outstanding performers and also to create a healthy competition among the bankers to raise the bar.

2. The Managing Director, Tamil Nadu Corporation for Development of Women Limited has requested to the Government to consider and approve the proposal for distribution of awards to banks.

3. The Government after careful consideration of the proposal of the Managing Director, Tamil Nadu Corporation for Development of Women Limited has decided to accept the proposal and issue the following orders:

- (i) Approve the proposal for distribution of awards to banks at State Level and District Level.
- (ii) The State Level as well as District Level Awards shall be distributed in the following manner:-

## **Awards**

### **(a) State level:**

At the State level, three best performing bank and also 5 best performing bank branches will be given awards as detailed below:-

- 3 best performing banks – Award with Commendation Certificate
- 2 best performing bank branches under Exclusive Self Help Group / Women Entrepreneurship branch Category
  - First award with Rs.1.00 lakh cash
  - Second award with Rs.75000/- cash
- 3 best performing bank branches under Other Bank Branch Category
  - First award with Rs.1.00 lakh cash ,
  - Second award with Rs.75000/- cash and
  - Third award with Rs. 50000 /- Cash

### **(b) District Level:**

At the district level, one best performing bank (in case the district has more than 200 bank branches, two banks can be awarded) and three best performing bank branches will be given district level awards with certificate and cash awards as follows:

- One best performing bank – Award with commendation certificate
- First award for best performing bank branch in 31 districts @ Rs.15000/- each
- Second award for best performing bank branch in 31 districts @ Rs.10000/- each
- Third award for best performing bank branch in 31 districts @ Rs.5000/- each
- Exclusive Self Help Group / Women Entrepreneurship branch-banks shall compete only for State Level awards.

(iii) The Parameters adopted for selection of banks and branches of banks shall be as detailed below:

### **(a) For best performing banks at State and District level**

Following parameters are to be taken into account while selecting the awardees at state and district levels for best performing banks.

- Aggregate performance in terms of quantum of loan disbursed to Self Help Groups as Revolving Fund cash credit or credit portion of Economic Activity under Swarnjayanti Gram Swarozgar Yojana, Tamil Nadu Housing Development Corporation, Mahalir Thittam or any other Government scheme and as well as direct linkage to Self Help Groups. **(With due**

***weightage to the quantum of credit extended to Self Help Groups affiliated to Mahalir Thittam Non Governmental Organisations).***

- Average amount of credit disbursed per bank branch
- Average amount of credit disbursed per Self Help Group
- Average number of Self Help Group accounts per bank branch.

**(b) For selection of best performing Bank Branches at State and District level**

- Aggregate performance in terms of quantum of loan disbursed to Self Help Groups
- Average amount of credit disbursed per Self Help Group
- Total quantum of credit disbursed to Panchayat Level Federation or higher federations
- Total number of Self Help Group accounts opened and maintained in the branch.

(iv) The Procedure to be followed for selection of the awards shall be as detailed below:

- (a) For both State and District level awards, banks as well as individual branches are expected to formally apply in the prescribed format duly filled and with necessary supporting documents.
- (b) The Following committees are to be formed at State and District level to scrutinize the proposals received and select the best performing bank and individual bank branches:

**1. State level Committee :**

This Committee shall be formed by the Government with the following composition.

- (a) Managing Director, Tamil Nadu Corporation for Development of Women Limited : Chairman
- (b) Project Director, Vazhnthu Kattuvom Project : Member
- (c) State Level Bankers' Committee Convenor : Member
- (d) 2 State level co-ordinators of major banks : Members
- (e) One NGO representative : Member

(Members against (d) & (e) will be nominated by Principal Secretary, Rural Development and Panchayat Raj)

## 2. District level Committee:

This Committee shall be formed by the District Collectors as detailed below:

- (a) District Collector : Chairman
- (b) Project, Officer, Mahalir Thittam : Convenor
- (c) District Project Manager, Vazhnthu : Member  
Kattuvom Project (in VKP Districts only)
- (d) District Manager (Lead Bank) : Member
- (e) One representative from the major : Member  
banks (other than Lead Bank)
- (f) One Mahalir Thittam, Non : Member  
Governmental Organisation  
(to be nominated by the Collector)
- (g) One Panchayat Level Federation : Member  
representative

The Members against (e), (f) & (g) will be nominated by the District Collector concerned.

(v) Both State level and District level committees would scrutinize the proposals received and select the best performing banks and individual branches as per the above norms.

(vi) The Managing Director, Tamil Nadu Corporation for Development of Women Limited shall circulate the norms for selection of awards, deadline and format for filing application to all the bankers both at State level and District level, well in advance by all means including through State Level Bankers' Committee and District Collectors. While scrutinizing the award proposals, the performance of the banks and individual branches made during the period of twelve months starting from April to March of every financial year would be considered.

(vii) Detailed guidelines for selection of awardees will be finalised by the Managing Director, Tamil Nadu Corporation for Development of Women Limited, in consultation with Principal Secretary Rural Development and Panchayat Raj Department.

(viii) The Managing Director, Tamil Nadu Corporation for Development of Women Limited should incur the above expenditure from out of savings available with Tamil Nadu Corporation for Development of Women Ltd.

4. This order issues with the concurrence of Finance Department vide its U.O. No.555/SS (PK) dated 27.11.2008.

(BY ORDER OF THE GOVERNOR)

**K. ASHOK VARDHAN SHETTY,**  
PRINCIPAL SECRETARY TO GOVERNMENT