

1. SPEEDIER DISPOSAL OF APPLICATIONS FOR LOAN FROM BENEFICIARIES.

Presently the loan applications have to go through various tiers at Panchayat/Distt. level before it reaches the Head Quarters of SCAs. It even takes as much as 1 year.

It was agreed that MDs of the SCAs will invite applications directly and have their own screening system and Committees for approval.

After approval it would go to the Districts for verification of the identity & eligibility of the beneficiary whereafter loan was to be disbursed. The verification time should be kept to a bare minimum.

Need based schemes should be adopted as per the choice of the beneficiary.

2. FORMATION OF STANDING COMMITTEES IN EACH STATE.

There are large number of Channelising Agencies in each State resulting in duplication of work.

Since amalgamation may not be practical, the SCAs of each State could form a Standing Committee on the same lines as of the Ministry of SJ&E, at Govt. of India level.

The Standing Committee would also address common problems every month and arrive at solutions.

3. RECOVERIES THROUGH COMMISSION AGENTS

All SCAs could have a common "Recovery Cell" with 3-4 Regional Offices in the State. The Regional offices would engage commissioned Collecting Agents for the recovery of loans for all the SCAs. Hence, one agent would be responsible for all the SCAs in his area.

As some SCA's have reported success, it was agreed that Commission Agents may be engaged for recovery work by the SCAs. They can be from young unemployed youth of the locality or retired Govt./Army employees. A commission of 1-2% could be given on recoveries from the beneficiaries on a slab basis, which may be met out from the incentive to be given by National Corporations to SCAs as mentioned in Para-4 below.

The recovery amount should be collected by cheque.