

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5134
ANSWERED ON:27.08.2010
CUSTOMER CARE CENTRES IN BANKS
Kumar Shri Vishwa Mohan;Pandey Shri Ravindra Kumar

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has reviewed the performance of Customer Care Centres of various Banks keeping in view the shortage of staff in such banks;
- (b) if so, the details thereof, Bank-wise and if not, the reasons therefor;
- (c) whether any benchmark has been fixed for performance of such banks under the Poverty and Unemployment Alleviation Programmes;
- (d) if so, the details thereof for the last three years and the current financial year and if not, the reasons therefor; and
- (e) the steps taken/ being taken by the Government in this regard?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (d): Performance of the Public sector Banks is reviewed/monitored regularly by the Government. Performance with regard to the achievements of targets by banks under various Government sponsored schemes is also reviewed from time to time in the State Level Bankers' Committee (SLBC) meetings/ Finance Minister's periodical meetings with the Chief Executives of Public Sector Banks, etc. Targets under Swarna Jayanti Gram Swarozgar Yojana (SGSY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Scheme for Liberation and Rehabilitation of Scavengers (SLRS) are fixed by various Ministries of the Government of India. Under the Differential Rate of Interest (DRI) Scheme, banks should lend 1% of total advances outstanding as at the end of previous year.

Performance of the Public Sector Banks under the SGSY, SJSRY and SLMS schemes for the last three years are as under:-

(Rs. in Crores)
(No. in Actuals)

2007 2008 2009 2010

SGSY Target 1616.50 1919.12 1921.96 2132.14

Amt. Disbursed 1141.21 1272.84 1282.73 1564.48

SJSRY Target 101607 122878 135633 103572

No. of Loans Disbursed 59338 67342 73837 73109

SLRS Target 15559 12614 41511 29437

No. of Loans Disbursed 6805 6009 10408 14316

(Provisional Data)

The details of lending under the DRI Scheme are also given below: -

(Amt. in Crores)

Year ending March Total Loans disbursed under DRI

No. of A/cs Amt. Outstanding

2007 2.71 726.99

2008 1.99 758.01

2009 3.17 820.99

September 2009 (Mid-Year) 2.93 988.38

(e):Some of the Steps taken by Reserve Bank of India (RBI) in this regard are:

All the scheduled commercial banks have been advised that loans sanctioned under Centrally Sponsored Schemes should be treated as advances under priority sector.

Loan applications should be disposed expeditiously within the prescribed time scheduled.

Documentation process is kept simple to avoid hardship to the beneficiaries.

Applications should not be rejected on flimsy grounds.

Zonal Managers of banks have been advised to finalise targets expeditiously in active co-ordination with Government agencies.

Banks have been advised to achieve the set target in respect of all the Government sponsored schemes.

Branches have been advised to ensure adequate flow of credit to all the target groups and also to strictly adhere to RBI guidelines while sanctioning the loans under the Government sponsored schemes.