

ii) SSCs of the DCC should be set up in the districts having CD Ratio less than 40 percent, to monitor the CD Ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio. The LDM is designated as the Convenor of the SSC which, in addition to the District Co-ordinators of banks functioning in the area, should comprise of the LDO of RBI, the DDM of NABARD, the District Planning Officer or a representative of the Collector duly empowered to take decisions on behalf of the district administration.

The functions of the SSC are as under:

- The SSCs should draw up MAPs for improving the CD Ratio in their districts on a self-set graduated basis.
- For this purpose, the SSC should hold a special meeting immediately after its constitution and based on various ground level parameters, set for itself, a target for increasing the CD Ratio, initially for the current year. It will also, at the same meeting, set a definite time frame to achieve CD Ratio more than 60 percent in annual increments.
- Consequent to the completion of this process, the target and time frame self-set by the SSC should be placed before the DCC for approval.
- The plans for implementation must then be taken up by the SSC and monitored assiduously, once in two months.
- The SSC should report the progress on the implementation of the plan to the DCC on a quarterly basis and through them to the SLBC Convenor.
- Based on the feedback received from the DCC regarding the progress in implementation of the MAPs, a consolidated report should be prepared by the SSC and tabled at all SLBC meetings for discussion/ information.

iii) As regards the districts with CD Ratio less than 20 percent, these are generally located in hilly, desert or inaccessible terrains and/ or those dependent solely on the primary sector and/ or characterized by a breakdown of the law and order machinery. In such areas, conventional methods are not likely to work unless the banking system and the State Government come together in a specially meaningful way.

iv) While the framework for implementation for raising the CD Ratio in these districts will be the same as in the case of districts with CD Ratio below 40 percent (i.e., setting up of SSC etc.), the focus of attention and the level of efforts should be of a much higher scale.