



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**



[www.rbi.org.in](http://www.rbi.org.in)

RBI/2022-23/11

FIDD.CO.LBS.BC.No.02/02.01.001/2022-23

April 01, 2022

The Chairman/ Managing Director/ Chief Executive Officer  
SLBC/ UTLBC Convenor Banks / Lead Banks

Madam/ Dear Sir,

**Master Circular – Lead Bank Scheme**

The Reserve Bank of India has issued a number of guidelines/instructions on Lead Bank Scheme from time to time. This Master Circular consolidates the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022 as listed in the [Appendix I](#).

2. This [Master Circular](#) has been placed on the RBI website <https://www.rbi.org.in>

Yours faithfully,

(Sonali Sen Gupta)  
Chief General Manager-in-Charge

Encl.: As above

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001  
Financial Inclusion & Development Dept, Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg,  
P.B.No.10014, Mumbai-1

टेली Tel: 022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : [cgmincfidd@rbi.org.in](mailto:cgmincfidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंक द्वारा मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

## Structure

1	Introduction
2	Fora under Lead Bank Scheme
2.1	Block Level Bankers' Committee
2.2	District Consultative Committee (DCC)
2.2.1	Constitution of DCC
2.2.2	Conduct of DCC Meetings
2.2.3	Agenda for DCC Meetings
2.2.4	Role of LDMs
2.2.5	Quarterly Public Meeting and Grievance Redressal
2.2.6	District Level Review Committee (DLRC) Meetings
2.2.7	DCC/DLRC meetings – Annual Calendar of Meetings
2.3	State Level Bankers' Committee (SLBC)
2.3.1	Constitution of SLBC
2.3.2	Conduct of SLBC Meetings
2.3.3	Revised Agenda for SLBC Meetings
2.3.4	SLBC – Yearly Calendar of Meetings
2.3.5	SLBC Website – Standardization of information/data
2.3.6	Liaison with State Government
2.3.7	Capacity Building/Training/Sensitization Programmes
3	Implementation of Lead Bank Scheme
3.1	Preparation of credit plans
3.2	Potential Linked Credit Plans (PLPs)
3.3	Monitoring the performance of credit plans
3.4	Revised mechanism of Data Flow for LBS fora meetings
4	Assignment of Lead Bank Responsibility
5	Banking Penetration
5.1	Roadmap for provision of banking services in unbanked villages
5.2	Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank
5.3	Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorisation Policy
5.4	National Strategy for Financial Inclusion (NSFI): 2019-2024 – Universal Access to Financial Services
6	Credit Deposit Ratio
6.1	CD Ratio of banks in Rural and Semi-Urban Areas
6.2	Implementation of the recommendations of Expert Group on CD Ratio

7	Direct Benefit Transfer
8	Service Area Approach (SAA)
8.1	Dispensing with 'No Due Certificate'
9	Doubling of Farmers' Income by 2022
10	Expanding and Deepening of Digital Payments Ecosystem

## Introduction

(i) The genesis of the Lead Bank Scheme (LBS) can be traced to the Study Group headed by Prof. D. R. Gadgil (Gadgil Study Group) on the Organizational Framework for the Implementation of the Social Objectives, which submitted its report in October 1969. The Study Group drew attention to the fact that commercial banks did not have adequate presence in rural areas and also lacked the required rural orientation. The Study Group, therefore, recommended the adoption of an 'Area Approach' to evolve plans and programmes for the development of an adequate banking and credit structure in the rural areas.

(ii) A Committee of Bankers on Branch Expansion Programme of Public Sector Banks appointed by the Reserve Bank of India under the Chairmanship of Shri F. K. F. Nariman (Nariman Committee) endorsed the idea of an 'Area Approach' in its report (November 1969), recommending that in order to enable the Public Sector Banks to discharge their social responsibilities, each bank should concentrate on certain districts where it should act as a 'Lead Bank'.

(iii) Pursuant to the above recommendations, the Lead Bank Scheme was introduced by the Reserve Bank of India in December 1969. The Scheme aims at coordinating the activities of banks and other developmental agencies through various fora in order to achieve the objective of enhancing the flow of bank finance to the priority sector and other sectors and to promote banks' role in the overall development of the rural sector. For coordinating the activities in the district, a particular bank is assigned 'Lead Bank' responsibility of the district. The Lead Bank is expected to assume a leadership role for coordinating the efforts of the credit institutions and the Government.

(iv) In view of the several changes that had taken place in the financial sector, the Lead Bank Scheme was last reviewed by the High Level Committee headed by Smt. Usha Thorat, former Deputy Governor of the Reserve Bank of India in 2009.

(v) The High Level Committee held wide ranging discussions with various stakeholders viz. State Governments, banks, development institutions, academicians, NGOs, MFIs etc. and noted that the Scheme has been useful in achieving its original objectives of improvement in branch expansion, deposit mobilisation and lending to the priority sector, especially in rural/semi urban areas. There was overwhelming

consensus that the Scheme needs to continue. Based on the recommendations of the Committee, the guidelines were issued to SLBC Convenor banks and Lead Banks for implementation.

(vi) Envisaging greater role for private sector banks, Lead Banks were advised to ensure that private sector banks are more closely and actively involved in the implementation of the Lead Bank Scheme, by leveraging on Information Technology and bringing in their expertise in strategic planning. They were also advised to involve themselves in the preparation as well as implementation of the District Credit Plan(DCP).

(vii) Further, Reserve Bank of India constituted a “Committee of Executive Directors” of the Bank to study the efficacy of the Scheme and suggest measures for its improvement. Based on the Committee’s recommendations and feedback received from various stakeholders, certain ‘action points’ were issued to SLBC Convenors/Lead Banks and NABARD on April 6, 2018.

## **2. Fora under Lead Bank Scheme**

### **2.1 Block Level Bankers’ Committee (BLBC)**

Block Level Bankers’ Committee (BLBC) is a forum for achieving coordination between credit institutions and field level development agencies at the block level. The forum prepares and reviews the implementation of the Block Credit Plan and also resolves operational problems in the implementation of the credit programmes of banks. The Lead District Manager (LDM) of the district is the Chairman of the Block Level Bankers’ Committee. All the banks operating in the block including the Small Finance Banks, Wholly Owned Subsidiaries (WOS) of Foreign Banks, RRBs, the District Central Co-operative Banks, Block Development Officer, technical officers in the block, such as extension officers for agriculture, industries and co-operatives are members of the Committee. BLBC meetings are held at quarterly intervals. To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively. Participation by the District Development Manager (DDM) of NABARD in BLBCs would ensure better and more meaningful discussions for the development of the Block. Therefore, NABARD has been advised that DDMs should

attend all Block Level Bankers' Committee meetings in their districts and actively participate in the credit planning exercise and review meetings at the block level. The Lead District Officer (LDO) of the Reserve Bank of India (RBI) selectively attends the BLBC meetings. The representatives of Panchayat Samitis are also invited to attend the meetings at half yearly intervals so as to share their knowledge and experience on rural development in the credit planning exercise. Payments Banks should also be invited to attend the meetings.

## **2.2 District Consultative Committee (DCC)**

### **2.2.1 Constitution of DCC**

The District Consultative Committees were constituted in the early seventies as a common forum at the district level for bankers as well as Government agencies/departments to facilitate coordination in implementing various developmental activities under the Lead Bank Scheme. The District Collector is the Chairman of the DCC meetings. Reserve Bank of India, NABARD, all the commercial banks including Small Finance Banks, Wholly Owned Subsidiaries (WOS) of Foreign Banks, RRBs, Payments Banks, Co-operative banks including the District Central Cooperative Bank (DCCB), various State Government departments and allied agencies are the members of the DCC. The Lead District Officer (LDO) represents the Reserve Bank as a member of the DCC. The Lead District Manager (LDM) convenes the DCC meetings. The Director of Micro, Small and Medium Enterprises Development Institute (MSME-DI) in the district is an invitee in districts where MSME clusters are located to discuss issues concerning MSMEs.

### **2.2.2 Conduct of DCC Meetings**

- i) DCC meetings should be convened by the Lead Banks at quarterly intervals.
- ii) At the DCC level, sub-committees as appropriate, may be set up to work intensively on specific issues and submit reports to the DCC for its consideration.
- iii) DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that these receive adequate attention at the State Level.

### 2.2.3 Agenda for DCC Meetings

While Lead Banks are expected to address the problems particular to the concerned districts, some of the important areas which are common to all districts which the lead banks should invariably discuss in the fora are as under:

- i) Review of progress under Financial Inclusion Plan (FIP).
- ii) The specific issues inhibiting and enabling IT enabled financial inclusion
- iii) Issues to facilitate 'enablers' and remove/minimise 'impeders' for banking development for inclusive growth
- iv) Monitoring initiatives for providing 'Credit Plus' activities by banks and State Governments such as setting up of Financial Literacy Centres (FLCs) and RSETI<sup>#</sup> type Training Institutes for providing skills and capacity building to manage businesses.
- v) Scaling up financial literacy efforts to achieve financial inclusion.
- vi) Review of performance of banks under District Credit Plan (DCP)
- vii) Flow of credit to priority sector and weaker sections of the society
- viii) Doubling of Farmers' Income by 2022
- ix) Assistance under Government sponsored schemes
- x) Grant of educational loans
- xi) Progress under SHG - bank linkage
- xii) SME financing & bottlenecks thereof, if any
- xiii) Timely submission of data by banks
- xiv) Review of relief measures (in case of natural calamities wherever applicable)

The above list is illustrative and not exhaustive. The Lead Banks may include any other agenda item considered necessary.

<sup>#</sup> Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill up gradation of the rural youth in the district.

### **2.2.4 Role of LDMs**

As the effectiveness of the Lead Bank Scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with the support of the Regional/Zonal Office, the office of LDM should be sufficiently strengthened with appropriate infrastructural support. Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities may be provided to LDMs' Office without exception. Officers of appropriate level, attitude and possessing requisite leadership skills should be posted as LDMs. Additionally, it is suggested that a dedicated vehicle may be provided to LDMs' to facilitate closer liaison with the bank officials, district administration officials as also to organise/ attend various financial literacy initiatives and meetings. The absence of a specialist officer/assistant for data entry/analysis is a common and major issue faced by LDMs. Liberty to hire the services of skilled computer operator may be given to the LDMs to overcome the shortage of staff/ in case appropriate staff is not posted at LDM office. Further, for successful functioning of the Lead Bank Scheme, we expect Lead Banks to go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries. Apart from the usual role of LDMs like convening meetings of the DCC/DLRC and periodical meetings of DDM/ LDO/ Government officials for resolving outstanding issues etc., the new functions envisaged for LDMs include the following:

- i) Monitoring the implementation of the District Credit Plan
- ii) Associate with the setting up of Financial Literacy Centres (FLCs), RSETIs by banks
- iii) Associate with organizing financial literacy camps by FLCs and rural branches of banks.
- iv) Holding annual sensitisation workshops for banks and Government officials with participation by NGOs/Panchayati Raj Institutions (PRIs).
- v) Arranging for quarterly awareness and feedback public meetings, grievance redressal etc.

### **2.2.5 Quarterly Public Meeting and Grievance Redressal**

The Lead District Manager should convene a quarterly public meeting at various locations in the district in coordination with the LDO of Reserve Bank, banks having presence in the area and other stakeholders to generate awareness of the various banking policies and regulations relating to the common person, obtain feedback from the public and provide grievance redressal to the extent possible at such meetings or facilitate approaching the appropriate machinery for such redressal.

### **2.2.6 District Level Review Committee (DLRC) Meetings**

DLRC meetings are chaired by the District Collector and attended by members of the District Consultative Committee (DCC). Public Representatives i.e. Local MPs/MLAs/ Zilla Parishad Chiefs are also invited to these meetings. The DLRC meetings should be convened by the Lead Banks at least once in a quarter. The DLRC is a forum to review the pace and quality of the implementation of various programmes under the Lead Bank Scheme in the district. Hence, association of non-officials is considered useful. Public representatives (MPs/ MLAs / Zilla Panchayat Chiefs) shall invariably be invited to DLRC meetings. Therefore, Lead Banks should fix the date of DLRC meetings with due regard to the convenience of the representatives of the public i.e. MPs/MLAs etc., to invite and involve them in all functions conducted by the banks in their districts, such as opening of new banking outlets, distribution of Kisan Credit Cards, SHG credit linkage programmes, etc. Responses to queries from public representatives need to be accorded highest priority and attended to promptly. The forum may also have representatives of State Minority Commission, SC/ST Corporation and representatives of the group of beneficiaries of rural lending. The forum may also consider inviting people with the expertise in the fields, such as progressive farmers and local industrialists as special invitees. The follow up of the DLRC's decisions is required to be discussed in the DCC meetings.

A compendium of instructions outlining the salient features of DLRC forum is given at [Annex V](#).

### **2.2.7 DCC/DLRC meetings- Annual Calendar of Meetings**

i) DCC and DLRC are the important fora facilitating coordination among commercial banks, Government agencies and others at the district level to review and find solutions to the problems hindering developmental activities. Therefore, it is necessary that all the members participate and deliberate in these meetings. On a review of the

DCC/DLRC meetings, it was observed that late receipt/non-receipt of intimation of the date of meetings, clash of dates with other events, commonality of dates etc., hinder participation of members in these meetings, thus undermining the prime objective of conducting the above meetings.

ii) Lead Banks have, therefore, been advised to prepare an Annual Schedule of DCC and DLRC meetings on Calendar year basis for all districts in consultation with the Chairperson of the meetings, Lead District Officer of the RBI and Public Representatives in case of DLRC. This yearly Calendar should be prepared in the beginning of each year and circulated to all members as advance intimation for blocking future dates to attend the DCC and DLRC meetings and the meetings should be conducted as per the calendar. While preparing the calendar, it should be ensured that DCC and DLRC meetings are **not** held simultaneously. Lead Banks must fix dates of DLRC meetings taking into account the convenience of the MPs and circulate the agenda papers to MPs well in advance.

## **2.3 State Level Bankers' Committee (SLBC)**

### **2.3.1 Constitution of SLBC**

i) The State Level Bankers' Committee (SLBC) was constituted in April 1977, as an apex inter-institutional forum to create adequate coordination machinery in all States, on a uniform basis for development of the State. SLBC is chaired by the Chairman/ Managing Director/ Executive Director of the Convenor Bank. It comprises representatives of commercial banks including Small Finance Banks, Wholly Owned Subsidiaries (WOS) of Foreign Banks, RRBs, Payments Banks, State Cooperative Banks, RBI, NABARD, heads of Government departments including representatives from National Commission for Scheduled Castes/Tribes, National Horticulture Board, Khadi & Village Industries Commission etc. and representatives of financial institutions operating in a State, who come together and sort out coordination problems at the policy implementation level. Representatives of various organizations from different sectors of the economy like industry bodies, retail traders, exporters, farmers' unions, etc. are special invitees in the SLBC meetings for discussing their specific problems, if any. SLBC meetings are held on quarterly basis. The responsibility for convening the SLBC meetings would be of the SLBC Convenor Bank of the State.

ii) Recognising that SLBCs, primarily as a committee of bankers at the State level, play an important role in the development of the State, illustrative guidelines on the conduct of State Level Bankers' Committee meetings have been issued.

### **2.3.2 Conduct of SLBC Meetings**

i) SLBC meetings are required to be held regularly at quarterly intervals. The meetings are chaired by the Chairman/ Managing Director/ Executive Director of the Convenor Bank and co-chaired by the Additional Chief Secretary or Development Commissioner of the State concerned. In cases where the Managing Director/Chief Executive Officer/Executive Director of the SLBC Convenor Bank is unable to attend SLBC Meetings, the Regional Director of the RBI shall co-chair the meetings along with the Additional Chief Secretary/Development Commissioner of the State concerned. A High Level of participation in SLBC/UTLBC meetings ensures an effective and desired outcome with meaningful discussion on issues of public policy of both the Government of India and the Reserve Bank of India.

ii) The Chief Minister/Finance Minister and senior level officers of the State/RBI (of the rank of Deputy Governor / Executive Director) may be invited to attend the SLBC meetings. Further, the State Chief Ministers are encouraged to attend at least one SLBC meeting in a year.

iii) State Level Bankers' Committee meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC. A Steering Sub-committee may be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalise a compact agenda for the SLBC meetings. Typically, the Sub-Committee could consist of SLBC Convenor, RBI & NABARD representatives & senior State Government representative from the concerned department, e.g. Finance/ Institutional Finance and two to three banks having major presence.

iv) Other issue-specific sub-committees may be constituted as required. The sub committees may examine the specific issues relating to agriculture, micro, small/medium industries/enterprises, handloom finance, export promotion and financial inclusion, etc. in-depth and devise solutions/recommendations for adoption by the full committee. They are expected to meet more frequently than the SLBC. The

composition of the sub-committees and subjects/ specific issues impeding/enabling financial inclusion to be deliberated upon, may vary from State to State depending on the specific problems/issues faced by the States.

v) The secretariat/offices of the SLBC should be sufficiently strengthened to enable the SLBC Convenor Bank to effectively discharge its functions.

vi) The various fora at lower levels may give adequate feedback to the SLBC on issues that need to be discussed on a wider platform.

vii) Several institutions and academicians are engaged in research, studies etc. that have implications for sustainable development in agriculture and MSME sector. Engaging with such research institutions and academicians would be useful in bringing in new ideas for furthering the objectives of the Lead Bank Scheme. The SLBCs may, therefore, identify such academicians and researchers and invite them as 'special invitees' to attend SLBC meetings occasionally both for adding value to the discussions and also associate them with studies appropriate to the State. Other 'special invitees' may be invited to attend SLBC meetings depending on the agenda items/issues to be discussed in the meetings.

viii) The activities of NGOs in facilitating and channelling credit to the low income households are expected to increase in the coming years. Several corporate houses are also engaged in corporate social responsibility activities for sustainable development. A linkage with such NGOs/Corporate houses operating in the area to ensure that the NGOs/corporates provide the necessary 'credit plus' services can help leverage bank credit for inclusive growth. Success stories could be presented in SLBC meetings to serve as models that could be replicated.

### **2.3.3 Revised Agenda for SLBC Meetings**

1. Review of financial inclusion initiatives, expansion of banking network and Financial Literacy:
  - a. *Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)*
  - b. *Review of Operations of Business Correspondents – hurdles/issues involved*

- c. *Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State*
  - d. *Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication*
  - e. *Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)*
  - f. *Creating awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy*
  - g. *Review of efforts towards end to end projects involving all stakeholders in the supply chain.*
2. Review of credit disbursement by banks:
- a. *Achievement under ACP of the State, Priority Sector Lending*
  - b. *Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes*
  - c. *Flow of credit to MSMEs and for affordable housing*
  - d. *KCC loan, crop insurance under PMFBY*
  - e. *Grant of Education Loans*
  - f. *Progress under SHG-bank linkage.*
3. Doubling of Farmers' Income by 2022.
4. CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of the DCC (SSC).
5. Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs.
6. Review of restructuring of loans in natural calamity affected districts in the State, if any.

7. Discussion on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks.
8. Discussion on improving rural infrastructure/ credit absorption capacity:
  - a. *Any large project conceived by the State Government to help improve C-D Ratio*
  - b. *Explore the scope of state-specific potential growth areas and the way forward – choosing partner banks*
  - c. *Discussion on findings of region-focused studies, if any, and implementing the suggested solutions*
  - d. *Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)*
  - e. *Implementation of Model Land Leasing Act 2016 (exploring possibility).*
9. Efforts towards skill development on mission mode partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation, Agriculture Skill Council of India (ASCI), etc. including a review of functioning of RSETIs.
10. Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements.
11. Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State.
12. Discussion on Market Intelligence Issues e.g.:
  - a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public
  - b. Banking Related Cyber Frauds, phishing, etc.
  - c. Instances of usurious activities by lending entities in the area, cases of over indebtedness
  - d. Credit related frauds by borrower groups, etc.
13. Issues remaining unresolved at DCC/DLRC meeting.

14. Timely submission of data by banks, adhering to the schedule of SLBC meeting.

15. Any other item, with the permission of the Chair.

The above list is illustrative and not exhaustive. SLBC Convenor Banks may include any other agenda item considered necessary.

### **2.3.4 SLBC - Yearly Calendar of Meetings**

i) To improve the effectiveness and streamline the functioning of SLBC/UTLBC meetings, SLBC Convenor Banks have been advised to prepare a yearly calendar of programmes (calendar year basis) in the beginning of the year itself, for conducting the meetings. The calendar of programmes should clearly specify the cut off dates for data submission to SLBC and acceptance thereof by the SLBC Convenor. This yearly calendar should be circulated to all the concerned as an advance intimation for blocking of future dates of senior functionaries of various agencies like Central Government, State Governments, banks, RBI, etc. The SLBC/UTLBC meetings should be conducted as per the calendar under all circumstances. The agenda should also be circulated in advance without waiting for the data from defaulting banks. The matter should, however, be taken up with the defaulting banks in the SLBC meeting. In addition, the SLBC Convenor Bank should write a letter in this regard to the controlling office of the defaulting banks under advice to the Regional Office of RBI. The SLBC Convenor Bank will, however, continue to follow-up with banks for timely data submission. Further, in case the Chief Minister, Finance Minister or other very senior functionaries are not able to attend the SLBC on some very rare occasion, then if so desired by them, a special SLBC meeting can be held. Following broad guidelines should be used for preparation of the calendar of programmes:

<b>Activity</b>	<b>To be completed by (Date)</b>
Preparation of calendar of SLBC/UTLBC meetings and intimation to all the concerned of the cut-off dates for submission of data and dates of meetings as per the dateline given below.	15 <sup>th</sup> January every year
Reminder regarding the exact date of meeting and submission of data by banks to SLBC	15 days before end of the quarter
Dead line for receipt of information/data by SLBC Convenor Bank	15 days from the end of the quarter
Distribution of agenda cum background papers	20 days from the end of the quarter

Holding of the meeting	Within 45 days from the end of the quarter
Forwarding the minutes of the meeting to all stakeholders	Within 10 days from holding the meeting
Follow-up of the action points emerged from the meeting	To be completed within 30 days of forwarding the minutes (for review in the next meeting)

ii) The objective of preparing the calendar of meetings in the beginning of the year is to ensure adequate notice of these meetings and timely compilation and dispatch of agenda papers to all stakeholders. It also ensures clear cut guidelines for the submission of data to SLBC Convenors by participating banks & Government Departments. It is expected to save precious time of SLBC Convenors otherwise spent in taking dates from various senior functionaries attending these SLBC meetings.

iii) SLBC Convenor Banks need to appreciate the advantages of ensuring adherence to the yearly calendars. SLBC Convenor Banks have therefore been advised to give wide publicity to the annual calendar at the beginning of the year and ensure that dates of senior functionaries expected to attend the meetings are blocked for all meetings by their offices. In case, despite blocking dates, if for some reason, the senior functionary is not able to attend the meeting, the meeting should be held as planned in the calendar. More importantly, the data for review in these meetings should be received as per deadlines set in the calendar and those who do not submit the data in time should be asked to explain the reasons for delay in sending the data that may be recorded in the minutes of the meeting. Under no circumstance, should the preparation of the agenda be delayed beyond the dates stipulated as per the calendar.

### **2.3.5 SLBC Website – Standardisation of information /data**

SLBC Convenor Banks are required to maintain the SLBC websites where all instructions pertaining to LBS and Government Sponsored Schemes are made available and are accessible to the common man desiring any information relating to the conduct of meetings or State-wise data/bank-wise performance. In order to standardize the information and data that is to be made available on the SLBC website, an indicative list of the information & data is given in the [Annex II](#). SLBCs should arrange to place the prescribed minimum information on the websites of SLBCs of their bank and keep it updated regularly, at least on quarterly basis. Banks may note

that the list is only indicative and SLBCs are free to put any additional information considered relevant for the State.

### **2.3.6 Liaison with State Government**

SLBC Convenor Banks are expected to co-ordinate the activities of all banks in the State, discuss with State Government officials, the operational problems in lending, extending necessary support for banking development and to achieve the objective of financial inclusion.

### **2.3.7 Capacity Building/Training/Sensitization Programmes**

i) There is a need for sensitising the District Collectors and CEOs of Zilla Parishads on banks and banking in general as also on the specific scope and role of the Lead Bank Scheme. In each State, a full day 'Sensitisation Workshop' may be convened by the SLBC Convenor Bank every year, preferably in April/May. Such sensitisation should form part of the probationary training of such officers. Further, as soon as they are posted in a district, the SLBC may arrange for exposure visits for the District Collectors to the SLBC Convenor's office for sensitisation and understanding of the Lead Bank Scheme.

ii) Staff at the operational level of banks and government agencies associated with implementation of the Lead Bank Scheme need to be aware of the latest developments and emerging opportunities. There is need for staff sensitisation/training/seminars, etc. at periodic intervals on an ongoing basis.

## **3. Implementation of Lead Bank Scheme**

### **3.1 Preparation of credit plans**

Planning plays an important role in the implementation of the Lead Bank Scheme and a bottom-up approach is adopted to map the existing potential for development. Under LBS, planning starts with identifying block-wise/ activity-wise potential estimated for various sectors.

### 3.2 Potential Linked Credit Plans (PLPs)

i) Potential Linked Credit Plans (PLPs) are a step towards decentralized credit planning with the basic objective of mapping the existing potential for development through bank credit. PLPs take into account the long term physical potential, availability of infrastructure support, marketing facilities, and policies/programmes of Government etc. NABARD to take measures to ensure that PLPs should be more focussed and implementable so that banks can utilize them more gainfully while preparing the Branch Credit Plan. PLPs should emphasise on promotion of sustainable agricultural practices suitable to local conditions. While preparing the PLPs, the focus must be on identifying processes and projects that:

- a. reduce the carbon foot-print,
- b. prevent the overuse of fertilizers,
- c. ensure efficient utilisation of water and
- d. address agricultural pollution issues.

The plans must also focus on promoting innovative farming systems such as organic farming, bio dynamic farming, permaculture and sustainable small-scale farming, as also promoting Farmer Producer Organisations (FPOs) and Farmers' Markets. Such initiatives must be supported by appropriate investments and project finance frameworks.

ii) A pre-PLP meeting is convened by LDM during June every year to be attended by banks, Government agencies, etc., to reflect their views and concerns regarding credit potential (sector/activity-wise) and deliberate on major financial and socio-economic developments in the district in the last one year and priorities to be set out for inclusion in the PLP. The DDM of NABARD makes a presentation in this meeting outlining the major requirements of information for preparing the PLP for the following year. The preparation of PLP for the next year is to be completed by August every year to enable the State Government to factor in the PLP projections.

iii) The procedure for preparing the District Credit Plan is as follows:

- a) Controlling Offices of commercial banks including Small Finance Banks, Wholly Owned Subsidiaries (WOS) of Foreign Banks and Head Office of RRB and DCCB/LDB circulate the accepted block-wise/activity-wise potential to all their

branches for preparing the Branch Credit Plans (BCP) by their respective branch managers. Banks should ensure that the exercise of preparation of branch/block plans is completed in time by all branches so that the Credit Plans become operational on time.

- b) A special Block Level Bankers' Committee (BLBC) meeting is convened for each block where the Branch Credit Plans are discussed and aggregated to form the Block Credit Plan. The DDM and the LDM guide the BLBC in finalizing the plan, ensuring that the Block Credit Plan is in tune with the potentials identified activity-wise including in respect of Government Sponsored Schemes.
- c) All the Block Credit Plans of the district are aggregated by the LDM to form the District Credit Plan (DCP). This plan indicates an analytical assessment of the credit needs of the district to be deployed by all the financial institutions operating in the district and the total quantum of funds to be earmarked as credit by all the financial institutions for a new financial year. The Zonal/Controlling Offices of banks, while finalizing their business plans for the year, should take into account the commitments made in the DCP which should be ready well in time before the performance budgets are finalized.
- d) The District Credit Plan is then placed before the DCC by the Lead District Manager for final acceptance/approval. All the District Credit Plans are eventually aggregated into a State Level Credit Plan to be prepared by SLBC Convenor Bank and launched by the 1st of April every year.
- e) The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP.

### **3.3 Monitoring the Performance of Credit Plans**

The performance of the credit plans is reviewed in the various fora created under the Lead Bank Scheme as shown below:

At Block Level	Block Level Bankers' Committee (BLBC)
At District Level	District Consultative Committee (DCC) & District Level Review Committee (DLRC)
At State Level	State Level Bankers' Committee (SLBC)

### **Monitoring of LBS by RBI - Monitoring Information System (MIS)**

i) Data on Annual Credit Plan (ACP) is an important element to review the flow of credit in the State. ACP formats are aligned with the extant reporting guidelines on priority sector lending. Accordingly, the ACP is to be prepared considering the categories of priority sector that would include Agriculture, Micro, Small and Medium Enterprises, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others. Further, it has been decided that bank loans to Micro/Small and Medium Enterprises (Services), engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap. With a view to simplify the MIS Statements, it had been decided that the quarterly statement on progress under ACP may be prepared in an all-inclusive single format - MIS ([Annex IV](#)) containing data on (a) ACP targets (b) ACP achievements/ disbursements and (c) ACP sector/ sub-sector wise loan amount outstanding, for all categories of LBS fora member banks viz. Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks and Rural Cooperative Banks (StCBs and DCCBs). The bank group wise statements as per the prescribed format should be prepared and the same to be placed for meaningful review in all DCC and SLBC meetings.

ii) In order to maintain consistency and integrity of data with the All-India data of scheduled commercial banks and facilitate a meaningful review/analysis of data, the ACP data needs to be grouped separately for scheduled commercial banks and other banks like State Cooperative Banks, DCCBs, etc. while presenting in the DCC/SLBC meetings and submitting to our Regional Offices. The data pertaining to scheduled commercial banks needs to be further grouped into public sector banks, private sector banks, Regional Rural Banks, Small Finance Banks and Wholly Owned Subsidiaries (WOS) of Foreign Banks to know the bank group wise position.

### **3.4 Revised mechanism of Data Flow for LBS fora meetings**

At present, discussions at the quarterly meetings of the various LBS fora viz. State Level Bankers' Committee (SLBC), District level Consultative Committee (DCC) and Block Level Bankers' Committee (BLBC) primarily focus on the performance of banks in the disbursement of loans vis-a-vis the allocated target under the Annual Credit Plan. The integrity & timeliness of the data submitted by banks for the purpose has

been an issue as a significant portion of this data is manually compiled and entered into the Data Management Systems of the SLBC Convenor Banks. The extent to which this data corresponds with the data present in the Core Banking Solution (CBS) of the respective banks also varies significantly. Therefore, there is need of a standardized system to be developed on the website maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State. The relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The procedure relating to the envisaged intervention in this area is given below:

### **Management of Data Flow at LBS Fora – Procedure**

- i. Each bank's CBS should have a provision to generate a report pertaining to all *LBS* related data/ tables to Excel. This data should have information pertaining to all the branches operating in the state including fields/ columns for District & Block name. Access to Download & Export this data from the bank's CBS should be given to the Controlling Offices of the banks who would be solely responsible for the process of 'Data Feeding' for all districts/ blocks within their jurisdiction.
- ii. The 'Data Feeding' process is the process of uploading this Excel file (downloaded in step (i) above) on the SLBC websites. SLBC websites should have a provision to 'Import/ Upload' all the data present in the Excel Sheet on the database of the SLBC website. This would obviate any manual 'data entry' at the SLBC/ Controlling Office level.
- iii. To facilitate the above functionality, each SLBC Convenor Bank would have to add this 'Import/ Upload' functionality to their SLBC website along with the requisite capabilities at the back-end.
- iv. The SLBC website would, thus, effectively work as a data aggregation platform. Further, data analysis capabilities could also be added to the SLBC websites depending on the available resources.
- v. The SLBC websites should provide access to LDMs to download district and block specific data directly from this website thus ensuring integrity and timely availability of data.

- vi. There could still be some data pertaining to State Government Schemes/ other data that is not available on the CBS or MIS of the banks. This would have to be collated at the Controlling Office level as is done now. At the SLBC website, functionalities could be provided to enter this data too. This could then be downloaded by the LDMs for district/ block level reports. Banks may also add Open Format fields like 'text boxes' for data or information that is special or is entered/ used once in a while.
- vii. Such a system ensures that LDMs & SLBC Convenor Banks have to do zero or minimal data entry/ feeding and all data is entered by a single 'custodian of data' which is the Controlling Office of each bank. Any information to be provided by Government extension agencies could also be similarly uploaded.

Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

A Working Group of select SLBC Convenor banks and NABARD was constituted by RBI to work out a standardised system for collection, storage, presentation and management of data on the SLBC/ UTLBC website. A Standard Operating Procedure (SOP), which may be followed by SLBC/ UTLBC Convenor Banks, member banks and LDMs, as suggested by the Working Group for management of the data flow is given at [Annex III](#).

#### **4. Assignment of Lead Bank Responsibility**

i) Lead Bank Scheme is administered by the Reserve Bank of India since 1969. The assignment of Lead Bank responsibility to designated banks in every district is done by the Reserve Bank of India following a detailed procedure formulated for this purpose. As on March 31, 2022, 12 public sector banks and one private sector bank have been assigned Lead Bank responsibility in 734 districts of the country.

ii) State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC), as an apex level forum at the State/Union Territory (UT) level, coordinates the activities of the financial institutions and Government departments in the State/Union Territory under the Lead Bank Scheme. SLBC/UTLBC Convenorship is assigned to banks for this purpose. As on March 31, 2022, the SLBC/ UTLBC convenorship of 28 States and 8 Union Territories has been assigned to 11 public

sector banks and one private sector bank. A List of State/UT wise SLBC/UTLBC Convenor Banks and district wise Lead Banks is given in [Annex I](#).

iii) The Lead Bank Scheme (LBS) has been extended to the districts in the metropolitan areas, thus bringing the entire country under the fold of the Lead Bank Scheme.

## **5. Banking Penetration**

i) Over the years, the focus of the Lead Bank Scheme has shifted to inclusive growth and financial inclusion. The use of Information Technology (IT) and intermediaries has enabled banks to increase the outreach, scale and depth of banking services at affordable cost.

ii) SLBC Convenor Banks / Lead Banks are advised to focus attention on the need for achieving 100% financial inclusion through penetration of banking services in the rural areas. Upon issuance of DoR revised guidelines on 'Rationalisation of Branch Authorisation Policy' on May 18, 2017 clarifying on 'Banking Outlet', banks were advised to consider opening of a CBS-enabled banking outlet or a part time banking outlet, as the case may be, in unbanked rural centres.

iii) SLBC Convenor Banks should take up with the State Governments/ other Government departments concerned, impeters such as issues of road/digital connectivity, conducive law and order situation, uninterrupted power supply, adequate security, etc. for ensuring banking expansion at all centres where penetration by the formal banking system is required. However, these impeters should not inhibit the scaling up of financial inclusion initiatives.

### **5.1 Roadmap for providing banking services in unbanked villages**

In November 2009, a roadmap to provide banking services in villages with population more than 2000 was rolled out. All the identified villages have been provided with banking services through branches, business correspondents or through other modes such as ATMs and mobile vans. Later, in June 2012, a roadmap to provide banking services in unbanked villages with less than 2,000 population was rolled out. SLBC Convenor Banks and Lead Banks were advised to complete the process of providing banking services in unbanked villages with population below 2000 by August 14, 2015.

## **5.2 Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank**

As brick and mortar branches are an integral component of financial inclusion, it was decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This was to enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensuring close supervision of BC operations. Accordingly, SLBC Convenor Banks were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State and allot these villages among scheduled commercial banks (including Regional Rural Banks) for opening of branches.

## **5.3 Aligning roadmap for unbanked villages having population more than 5000 with revised Guidelines on Branch Authorisation Policy**

In terms of circular DBR. No. BAPD. BC. 69/22.01.001/2016-17 dated May 18, 2017 issued by DoR on 'Rationalisation of Branch Authorisation Policy - Revision of Guidelines', final guidelines on 'Banking Outlets' have been issued with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel. Accordingly, SLBC Convenor Banks have been advised to identify all unbanked rural centres (URCs) in the State, compile and maintain an updated list of all such centres. The updated list should be displayed on the website of each SLBC to facilitate banks to choose/indicate the place/centre where they wish to open a 'banking outlet'.

ii) Further, SLBC Convenor Banks have been advised that in order to comply with the criteria of opening at least 25 percent of the total banking outlets in unbanked rural centres in Tier 5 & 6 centres, as prescribed vide DoR circular dated May 18, 2017, banks should give priority to **villages without a banking outlet having population more than 5000 (i.e. Tier 5 centres)** and ensure that all such villages under their jurisdiction are covered with a CBS-enabled Banking Outlet on priority basis.

iii) The updated list of unbanked rural centres should be tabled in all SLBC meetings during discussions on the progress of providing banking services in unbanked rural centres.

#### **5.4 National Strategy for Financial Inclusion (NSFI): 2019-2024 – Universal Access to Financial Services**

Providing banking access to every village within a 5 KM radius / hamlet of 500 households in hilly areas has been one of the key objectives of the National Strategy for Financial Inclusion (NSFI): 2019-2024. Accordingly, SLBC/ UTLBC Convenor banks have been advised to review the presence of banking outlets of Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Small Finance Banks (SFBs) and Payments Banks (PBs) in every village within a 5 KM radius / hamlet of 500 households in hilly areas under their jurisdiction(s) and ensure that universal access to financial services are provided to all such villages.

### **6. Credit Deposit Ratio (CD Ratio)**

#### **6.1 CD Ratio of Banks in Rural and Semi-Urban Areas**

Banks have been advised to achieve a CD Ratio of 60 percent in respect of their rural and semi-urban branches separately on an All-India basis. While it is not necessary that this ratio should be achieved separately, branch-wise, district-wise or region-wise, the banks should, nevertheless, ensure that wide disparity in the ratios between different States / Regions is avoided in order to minimise regional imbalance in credit deployment. The credit dispensation in certain districts is very low, as a result of various factors such as lack of necessary infrastructure, varying ability of different regions to absorb credit, etc. Banks may review the performance of their bank branches in such areas and take necessary steps to augment the credit flow. The Lead Banks may discuss the problem in all its aspects with the other financial institutions in the district and also in the DCC forum.

#### **6.2 Implementation of the Recommendations of the Expert Group on CD Ratio**

i) An Expert Group was constituted by the Government of India to go into the nature and magnitude of the problem of low CD Ratio across States / Regions and to suggest steps to overcome the problem. The Expert Group examined the problems and causes

of low CD Ratio and made recommendations. As per the recommendations, the CD Ratio of banks should be monitored at different levels based on the following parameters –

<b>Institution / Level</b>	<b>Indicator</b>
Individual Banks at Head Office	Cu + RIDF
State Level (SLBC)	Cu + RIDF
District Level	Cs#

Where:

Cu = Credit as per place of Utilization

Cs# = Credit as per place of Sanction

RIDF = Total Resource support provided to States under RIDF

# In case of credit proposals, received at district level but not sanctionable thereat due to limitations of the sanctioning power, sanctioned at bank's Head office/ controlling offices and the loan utilised / disbursed in districts through branches, are treated as the loan sanctioned and utilised at district level. Hence, it may be considered at district level for computing CD ratio.

As regards calculation of CD ratio on the basis of limit sanctioned/ amount outstanding, it is clarified that the CD ratio may be calculated on the basis of amount outstanding.

Further, banks are advised that:

In the districts having CD Ratio less than 40 percent, Special Sub-Committees (SSCs) of the DCC shall be set up to monitor the CD Ratio.

- Districts having CD Ratio between 40 and 60 percent, shall be monitored under the existing system by the DCC, and
- The district with CD Ratio of less than 20 percent need to be treated on a special footing.

ii) Special Sub-Committees (SSCs) of the DCC should be set up in the districts having CD Ratio less than 40 percent, in order to monitor the CD Ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio. The Lead District Manager (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 Special Sub-Committee are as under:

- The SSCs should draw up Monitorable Action Plans (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 on the basis of the 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 a 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 Convenor of the SLBC.
- On the basis of the feedback received from the DCC regarding the progress in the implementation of the Monitorable Action Plans (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 a 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.

For this,

- All such districts should first be placed in a special category.
- Thereafter, the responsibility for increasing their CD Ratio should be taken by banks and State Governments and the districts should be "adopted" by the District Administration and the Lead Bank jointly.

- While banks would be responsible for credit disbursement, the State Government would be required to give an upfront commitment regarding its responsibilities for creation of identified rural infrastructure together with support in creating an enabling environment for banks to lend and to recover their dues.
- Progress in the special category districts should be monitored at the district level and reported to the corporate offices of the concerned banks.
- The Chairmen/ Managing Directors of banks should give special attention to the CD Ratio in such districts.

## **7. Direct Benefit Transfer**

Direct Benefit Transfer (DBT) was rolled out by the Government of India in selected districts in January 2013. It was expanded to other districts subsequently. SLBC Convenor Banks were advised to co-ordinate with the Government authorities to implement DBT. Banks were advised to include the status of the roll-out of DBT as a regular agenda item for discussion in SLBC meetings as part of Financial Inclusion/Direct Benefit Transfer (DBT) implementation. As a prerequisite to the implementation of the DBT, every eligible individual should have a bank account. Further, to make disbursements at the doorstep through the ICT-based BC model, banking outlets either through brick & mortar branches or the branchless mode is needed in all villages across the country. Hence, banks have been advised to:

- take steps to complete the opening of bank accounts and seeding of Aadhaar numbers in all bank accounts.
- closely monitor the progress in seeding of Aadhaar number with the bank accounts of beneficiaries.
- put in place a system to provide the beneficiary of the seeding request an acknowledgement and also send a confirmation of the seeding of Aadhaar number.
- form a DBT Implementation Co-ordination Committee, along with the State Government department concerned, at district level and review the seeding of Aadhaar numbers in bank accounts.
- ensure that district and village wise names and other details of business correspondents (BCs) engaged/other arrangements made by the bank are displayed on the SLBC website.

- set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.

Banks were further advised to ensure that opening of bank accounts and seeding of Aadhaar numbers with existing or new accounts of eligible beneficiaries opened for the purpose of Direct Benefit Transfer (DBT) under social welfare schemes, was in conformity with the provisions listed under Section 16 of the Master Direction - Know Your Customer (KYC) Direction, 2016 (updated as on May 29, 2019) and extant provisions of the Prevention of Money Laundering (PML) Rules.

## **8. Service Area Approach (SAA)**

i) The Service Area Approach (SAA), introduced in April 1989 for planned and orderly development of rural and semi-urban areas was applicable to all scheduled commercial banks including Regional Rural Banks. Under SAA, each bank branch in a rural or semi-urban area was designated to serve an area of 15 to 25 villages and the branch was responsible for meeting the needs of bank credit of its service area. The primary objective of SAA was to increase productive lending and forge effective linkages between bank credit, production, productivity and increase in income levels.

ii) The Service Area Approach scheme was reviewed in December 2004 and it was decided to dispense with the restrictive provisions of the scheme while retaining the positive features of the SAA such as credit planning and monitoring of the credit purveyance. Accordingly, under SAA, the allocation of villages among the rural and semi-urban branches of banks were made not applicable for lending except under Government Sponsored Schemes. Thus, while the commercial banks and RRBs are free to lend in any rural and semi-urban area, the borrowers have the choice of approaching any branch for their credit requirements.

### **8.1 Dispensing with 'No Due Certificate'**

In order to ensure hassle free credit to all borrowers, especially in rural and semi-urban areas and keeping in view the technological developments and the different ways available with banks to avoid multiple financing, banks have been advised to dispense with obtaining a 'No Due Certificate' from the individual borrowers (including SHGs & JLGs) in rural and semi-urban areas for all types of loans including loans under

Government Sponsored Schemes, irrespective of the amount involved unless the Government Sponsored Scheme itself provides for obtention of a 'No Due Certificate'. Further, it has been clarified that the policy of dispensing with a 'No Due Certificate' for lending by banks is also applicable to urban areas including metropolitan cities.

ii) Banks are encouraged to use an alternative framework of due diligence as part of the credit appraisal exercise other than the 'No Due Certificate' which could, among others, consist of one or more of the following:

- Credit history check through Credit Information Companies (CICs)
- Self-declaration or an affidavit from the borrower
- CERSAI registration
- Peer monitoring
- Information sharing among lenders
- Information search (writing to other lenders with an auto deadline)

iii) Banks are also advised to submit information/data to all Credit Information Companies (CICs), as required in terms of extant instructions issued by RBI.

## **9. Doubling of Farmers' Income by 2022**

i) The Government of India, in the Union Budget 2016-17, had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several fora and has acquired primacy from the point of view of rural and agricultural development.

ii) The strategy to achieve this goal, inter-alia, includes,

- Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing

- Creation of a national farm market, removing distortions and development of infrastructure such as e-platform across 585 stations
- Strengthening of the crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries

iii. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursement of loans within specified time limits.

iv. The Lead Bank Scheme, which ensures inter-departmental/governmental coordination in the financial sector, should, therefore, be leveraged to further the objective of doubling farmers' income by 2022. Lead Banks are accordingly advised to ensure the following:

- a. Work closely with NABARD in the preparation of Potential Linked Credit Plans (PLPs) & Annual Credit Plans (ACPs) keeping the above strategy in consideration
- b. Include 'Doubling of Farmers' Income by 2022' as a regular agenda under the Lead Bank Scheme in various fora such as SLBC, DCC, DLRC and BLBC
- c. For the purpose of monitoring and reviewing the progress, Lead Banks may use the benchmarks as may be provided by NABARD
- d. Map the overall strategy as given in para 9 (ii) above to the agriculture/agro-ancillary lending plan of the bank.

## **10. Expanding and Deepening of Digital Payments Ecosystem**

With a view to expanding and deepening the digital payments ecosystem, the SLBCs/UTLBCs were advised to identify one district in their respective States/UTs on a pilot basis in consultation with banks and stakeholders and allocate it to a bank with significant footprint which will endeavour to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. SLBC/ UTLBC Convenor Banks were also advised to devise a time bound roadmap to all branches of member banks (Public Sector Banks, Private Sector Banks, Regional

Rural Banks, Small Finance Banks and Payments Banks) located in the identified district(s) for on-boarding merchants/ traders/ businesses/ utility service providers to facilitate fully digital transactions. Further, SLBC/ UTLBC Convenor Banks were advised to constitute a Sub-Committee on Digital Payments at SLBC/ UTLBC level. Subsequently, SLBCs/ UTLBCs were also advised to scale up the captioned programme in one or two other districts under their jurisdiction in consultation with State Governments/ UT Administrations and other stakeholders.

## Annex I

## List of State/ UT-wise SLBC/ UTLBC Convenor Banks and district-wise Lead Banks

Sr. No.	State / Union Territory	SLBC/UTLBC Convenor bank	District	District lead bank
1	Andhra Pradesh	Union Bank of India	1. Anantapur	Canara Bank
			2. Chittoor	Indian Bank
			3. East Godavari	Union Bank of India
			4. Guntur	Union Bank of India
			5. Kadapa	Canara Bank
			6. Krishna	Indian Bank
			7. Kurnool	Canara Bank
			8. Nellore	Canara Bank
			9. Prakasam	Canara Bank
			10. Srikakulam	Union Bank of India
			11. Visakhapatnam	State Bank of India
			12. Vizianagaram	State Bank of India
			13. West Godavari	Union Bank of India
2	Arunachal Pradesh	State Bank of India	1. Anjaw	State Bank of India
			2. Changlang	State Bank of India
			3. Dibang Valley	State Bank of India
			4. East Kameng	State Bank of India
			5. East Siang	State Bank of India
			6. Kamle	State Bank of India
			7. Kra Daadi	State Bank of India
			8. Kurung Kumey	State Bank of India
			9. Lohit	State Bank of India
			10. Longding	State Bank of India
			11. Lower Dibang Valley	State Bank of India
			12. Lower Subansiri	State Bank of India
			13. Namsai	State Bank of India
			14. Pakke Kessang	State Bank of India
			15. Papum Pare	State Bank of India
			16. Shi-Yomi	State Bank of India
			17. Siang	State Bank of India
			18. Tawang	State Bank of India
			19. Tirap	State Bank of India
			20. Upper Siang	State Bank of India
			21. Upper Subansiri	State Bank of India
			22. West Kameng	State Bank of India
			23. West Siang	State Bank of India
3	Assam	State Bank of India	1. Baksa	State Bank of India
			2. Barpeta	UCO Bank
			3. Biswanath	Punjab National Bank

			4. Bongaigaon	State Bank of India
			5. Cachar	Punjab National Bank
			6. Charaideo	Punjab National Bank
			7. Chirang	State Bank of India
			8. Darrang	UCO Bank
			9. Dhemaji	Punjab National Bank
			10. Dhubri	UCO Bank
			11. Dibrugarh	Punjab National Bank
			12. Goalpara	UCO Bank
			13. Golaghat	Punjab National Bank
			14. Hailakandi	Punjab National Bank
			15. Hojai	Punjab National Bank
			16. Jorhat	Punjab National Bank
			17. Kamrup	UCO Bank
			18. Kamrup Metro	UCO Bank
			19. Karbi Anglong	State Bank of India
			20. Karimganj	Punjab National Bank
			21. Kokrajhar	UCO Bank
			22. Lakhimpur	Punjab National Bank
			23. Majuli	Punjab National Bank
			24. Morigaon	Punjab National Bank
			25. Nagaon	Punjab National Bank
			26. Nalbari	UCO Bank
			27. North Cachar Hills	State Bank of India
			28. Sivasagar	Punjab National Bank
			29. Sonitpur	UCO Bank
			30. South Salmara-Mankachar	UCO Bank
			31. Tinsukia	Punjab National Bank
			32. Udalguri	State Bank of India
			33. West Karbi Anglong	State Bank of India
4	Bihar	State Bank of India	1. Araria	State Bank of India
			2. Arwal	Punjab National Bank
			3. Aurangabad	Punjab National Bank
			4. Banka	UCO Bank
			5. Begusarai	UCO Bank
			6. Bhabua (Kaimur)	Punjab National Bank
			7. Bhagalpur	UCO Bank
			8. Bhojpur (Arrah)	Punjab National Bank
			9. Buxar	Punjab National Bank
			10. Darbhanga	Central Bank of India
			11. East Champaran	Central Bank of India
			12. Gaya	Punjab National Bank
			13. Gopalgunj	Central Bank of India
			14. Jamui	State Bank of India
			15. Jehanabad	Punjab National Bank
			16. Katihar	Central Bank of India
			17. Khagaria	Union Bank of India

			18. Kishanganj	State Bank of India
			19. Lakhisarai	Punjab National Bank
			20. Madhepura	State Bank of India
			21. Madhubani	Central Bank of India
			22. Monghyr	UCO Bank
			23. Muzaffarpur	Central Bank of India
			24. Nalanda	Punjab National Bank
			25. Nawada	Punjab National Bank
			26. Patna	Punjab National Bank
			27. Purnea	State Bank of India
			28. Rohtas (Sasaram)	Punjab National Bank
			29. Saharsa	State Bank of India
			30. Samastipur	Union Bank of India
			31. Saran	Central Bank of India
			32. Sheikhpura	Canara Bank
			33. Sheohar	Bank of Baroda
			34. Sitamarhi	Bank of Baroda
			35. Siwan	Central Bank of India
			36. Supaul	State Bank of India
			37. Vaishali	Central Bank of India
			38. West Champaran	Central Bank of India
5	Chhattisgarh	State Bank of India	1. Balod	Bank of Baroda
			2. Baloda bazar	State Bank of India
			3. Balrampur	Central Bank of India
			4. Bastar	State Bank of India
			5. Bemetara	State Bank of India
			6. Bijapur	State Bank of India
			7. Bilaspur	State Bank of India
			8. Dantewada	State Bank of India
			9. Dhamtari	Bank of Baroda
			10. Durg	Bank of Baroda
			11. Gariaband	Bank of Baroda
			12. Gaurela-Pendra-Marwahi	State Bank of India
			13. Janjgir Champa	State Bank of India
			14. Jashpur	State Bank of India
			15. Kabirdham	State Bank of India
			16. Kanker	State Bank of India
			17. Kondagaon	State Bank of India
			18. Korba	State Bank of India
			19. Korea	Central Bank of India
			20. Mahasamund	Bank of Baroda
			21. Mungeli	State Bank of India
			22. Narayanpur	State Bank of India
			23. Raigarh	State Bank of India
			24. Raipur	Bank of Baroda
			25. Rajnandgaon	Bank of Baroda
			26. Sukma	State Bank of India

			27. Surajpur	Central Bank of India
			28. Surguja	Central Bank of India
6	Goa	State Bank of India	1. North Goa	State Bank of India
			2. South Goa	State Bank of India
7	Gujarat	Bank of Baroda	1. Ahmedabad	State Bank of India
			2. Amreli	State Bank of India
			3. Anand	Bank of Baroda
			4. Aravalli	Bank of Baroda
			5. Banaskantha	Bank of Baroda
			6. Bharuch	Bank of Baroda
			7. Bhavnagar	State Bank of India
			8. Botad	Bank of Baroda
			9. Chhota Udaipur	Bank of Baroda
			10. Dohad	Bank of Baroda
			11. Dangs	Bank of Baroda
			12. Devbhumi Dwarka	Bank of Baroda
			13. Gandhinagar	State Bank of India
			14. Gir Somnath	State Bank of India
			15. Godhra (PanchMahal)	Bank of Baroda
			16. Jamnagar	State Bank of India
			17. Junagadh	State Bank of India
			18. Kheda	Bank of Baroda
			19. Kutch (Bhuj)	Bank of Baroda
			20. Mahisagar	Bank of Baroda
			21. Mehsana	Bank of Baroda
			22. Morbi	State Bank of India
			23. Narmada	Bank of Baroda
			24. Navsari	Bank of Baroda
			25. Patan	Bank of Baroda
			26. Porbandar	State Bank of India
			27. Rajkot	State Bank of India
			28. Sabarkantha	Bank of Baroda
			29. Surat	Bank of Baroda
			30. Surendranagar	State Bank of India
			31. Tapi	Bank of Baroda
			32. Vadodara	Bank of Baroda
			33. Valsad	Bank of Baroda
8	Haryana	Punjab National Bank	1. Ambala	Punjab National Bank
			2. Bhiwani	Punjab National Bank
			3. Charki Dadri	Punjab National Bank
			4. Faridabad	Canara Bank
			5. Fatehabad	Punjab National Bank
			6. Gurgaon	Canara Bank
			7. Hisar	Punjab National Bank
			8. Jhajjar	Punjab National Bank
			9. Jind	Punjab National Bank
			10. Kaithal	Punjab National Bank
			11. Karnal	Punjab National Bank

			12. Kurukshetra	Punjab National Bank
			13. Mahendragarh	Punjab National Bank
			14. Mewat	Canara Bank
			15. Palwal	Punjab National Bank
			16. Panchkula	Punjab National Bank
			17. Panipat	Punjab National Bank
			18. Rewari	Punjab National Bank
			19. Rohtak	Punjab National Bank
			20. Sirsa	Punjab National Bank
			21. Sonapat	Punjab National Bank
			22. Yamunanagar	Punjab National Bank
9	Himachal Pradesh	UCO Bank	1. Bilaspur	UCO Bank
			2. Chamba	State Bank of India
			3. Hamirpur	Punjab National Bank
			4. Kangra (Dharamshala)	Punjab National Bank
			5. Kinnaur (Peo)	Punjab National Bank
			6. Kullu	Punjab National Bank
			7. Lahaul & Spiti (Kelyong)	State Bank of India
			8. Mandi	Punjab National Bank
			9. Shimla	UCO Bank
			10. Sirmaur	UCO Bank
			11. Solan	UCO Bank
			12. Una	Punjab National Bank
10	Jharkhand	Bank of India	1. Bokaro	Bank of India
			2. Chatra	Bank of India
			3. Deoghar	State Bank of India
			4. Dhanbad	Bank of India
			5. Dumka	Indian Bank
			6. East Singhbhum	Bank of India
			7. Garhwa	State Bank of India
			8. Giridih	Bank of India
			9. Godda	Indian Bank
			10. Gumla	Bank of India
			11. Hazaribag	Bank of India
			12. Jamtara	State Bank of India
			13. Khunti	Bank of India
			14. Koderma	Bank of India
			15. Letehar	State Bank of India
			16. Lohardaga	Bank of India
			17. Pakur	State Bank of India
			18. Palamu	State Bank of India
			19. Ramgarh	Bank of India
			20. Ranchi	Bank of India
			21. Sahibganj	State Bank of India
			22. Seraikela-Kharsawan	Bank of India
			23. Simdega	Bank of India

			24. West Singhbhum	Bank of India
11	Karnataka	Canara Bank	1. Bagalkot	Canara Bank
			2. Bangalore (Rural)	Canara Bank
			3. Bangalore (Urban)	Canara Bank
			4. Belgaum	Canara Bank
			5. Bellary	Canara Bank
			6. Bidar	State Bank of India
			7. Bijapur	Canara Bank
			8. Chamrajanagar	State Bank of India
			9. Chikballapur	Canara Bank
			10. Chickmagalur	Union Bank of India
			11. Chitradurga	Canara Bank
			12. Dakshin Canara	Canara Bank
			13. Davangere	Canara Bank
			14. Dharwad	Bank of Baroda
			15. Gadag	State Bank of India
			16. Gulbarga	State Bank of India
			17. Hassan	Canara Bank
			18. Haveri	Bank of Baroda
			19. Kodagu	Union Bank of India
			20. Kolar	Canara Bank
			21. Koppal	State Bank of India
			22. Mandya	Bank of Baroda
			23. Mysore	State Bank of India
			24. Raichur	State Bank of India
			25. Ramanagara	Union Bank of India
			26. Shivmoga	Canara Bank
			27. Tumkur	State Bank of India
			28. Udupi	Canara Bank
			29. Uttar Canara	Canara Bank
			30. Vijayanagara	State Bank of India
			31. Yadgir	State Bank of India
12	Kerala	Canara Bank	1. Alappuzha	State Bank of India
			2. Ernakulam	Union Bank of India
			3. Idukki	Union Bank of India
			4. Kannur	Canara Bank
			5. Kasaragod	Canara Bank
			6. Kollam	Indian Bank
			7. Kottayam	State Bank of India
			8. Kozhikode	Canara Bank
			9. Malappuram	Canara Bank
			10. Palakkad	Canara Bank
			11. Pathanamthitta	State Bank of India
			12. Thiruvananthapuram	Indian Overseas Bank
			13. Thrissur	Canara Bank
			14. Wayanad (Kalepetta)	Canara Bank
13	Madhya Pradesh	Central Bank of India	1. Agar-Malwa	Bank of India
			2. Alirajpur	Bank of Baroda

		3. Anuppur	Central Bank of India
		4. Ashoknagar	State Bank of India
		5. Balaghat	Central Bank of India
		6. Barwani	Bank of India
		7. Betul	Central Bank of India
		8. Bhind	Central Bank of India
		9. Bhopal	Bank of India
		10. Burhanpur	Bank of India
		11. Chhatarpur	State Bank of India
		12. Chhindwara	Central Bank of India
		13. Damoh	State Bank of India
		14. Datia	Punjab National Bank
		15. Dewas	Bank of India
		16. Dhar	Bank of India
		17. Dindori	Central Bank of India
		18. East Nimar (Khandwa)	Bank of India
		19. Guna	State Bank of India
		20. Gwalior	Central Bank of India
		21. Harda	State Bank of India
		22. Hoshangabad	Central Bank of India
		23. Indore	Bank of India
		24. Jabalpur	Central Bank of India
		25. Jhabua	Bank of Baroda
		26. Katni	State Bank of India
		27. Mandla	Central Bank of India
		28. Mandsaur	Central Bank of India
		29. Morena	Central Bank of India
		30. Narsinghpur	Central Bank of India
		31. Neemuch	State Bank of India
		32. Niwari	State Bank of India
		33. Panna	State Bank of India
		34. Raisen	Central Bank of India
		35. Rajgarh	Bank of India
		36. Ratlam	Central Bank of India
		37. Rewa	Union Bank of India
		38. Sagar	Central Bank of India
		39. Satna	Indian Bank
		40. Seoni	Central Bank of India
		41. Shahdol	Central Bank of India
		42. Shajapur	Bank of India
		43. Sheopur Kala	State Bank of India
		44. Shivpuri	State Bank of India
		45. Sidhi	Union Bank of India
		46. Sihore	Bank of India
		47. Singrauli	Union Bank of India
		48. Tikamgarh	State Bank of India
		49. Ujjain	Bank of India
		50. Umaria	State Bank of India

			51. Vidisha	State Bank of India
			52. West Nimar (Khargone)	Bank of India
14	Maharashtra	Bank of Maharashtra	1. Ahmednagar	Central Bank of India
			2. Akola	Central Bank of India
			3. Amravati	Central Bank of India
			4. Aurangabad	Bank of Maharashtra
			5. Beed	State Bank of India
			6. Bhandara	Bank of India
			7. Buldhana	Central Bank of India
			8. Chandrapur	Bank of India
			9. Dhule	Central Bank of India
			10. Gadchiroli	Bank of India
			11. Gondia	Bank of India
			12. Hingoli	State Bank of India
			13. Jalgaon	Central Bank of India
			14. Jalna	Bank of Maharashtra
			15. Kolhapur	Bank of India
			16. Latur	State Bank of India
			17. Mumbai	Bank of India
			18. Mumbai Suburban	Bank of India
			19. Nagpur	Bank of India
			20. Nanded	State Bank of India
			21. Nandurbar	State Bank of India
			22. Nashik	Bank of Maharashtra
			23. Osmanabad	State Bank of India
			24. Palghar	Bank of Maharashtra
			25. Parbhani	State Bank of India
			26. Pune	Bank of Maharashtra
			27. Raigad	Bank of India
			28. Ratnagiri	Bank of India
			29. Sangli	Bank of India
			30. Satara	Bank of Maharashtra
			31. Sindhudurg	Bank of India
			32. Solapur	Bank of India
			33. Thane	Bank of Maharashtra
			34. Wardha	Bank of India
			35. Washim	State Bank of India
			36. Yavatmal	Central Bank of India
15	Manipur	State Bank of India	1. Bishnupur	Punjab National Bank
			2. Chandel	State Bank of India
			3. Churachandpur	State Bank of India
			4. Imphal East	Punjab National Bank
			5. Imphal West	State Bank of India
			6. Jiribam	Punjab National Bank
			7. Kakching	State Bank of India
			8. Kamjong	Punjab National Bank
			9. Kangpokpi	State Bank of India
			10. Noney	Punjab National Bank

			11. Pherzawal	State Bank of India
			12. Senapati	State Bank of India
			13. Temenglong	Punjab National Bank
			14. Tengnoupal	Punjab National Bank
			15. Thoubal	State Bank of India
			16. Ukhrul	Punjab National Bank
16	Meghalaya	State Bank of India	1. East Garo hills	State Bank of India
			2. East Jaintia Hills	State Bank of India
			3. East Khasi Hills	State Bank of India
			4. Eastern West Khasi Hills	Punjab National Bank
			5. West Jaintia Hills	State Bank of India
			6. North Garo Hills	State Bank of India
			7. Ri Bhoi	State Bank of India
			8. South Garo Hills	State Bank of India
			9. South West Garo Hills	State Bank of India
			10. South West Khasi Hills	State Bank of India
			11. West Garo hills	State Bank of India
			12. West Khasi Hills	State Bank of India
17	Mizoram	State Bank of India	1. Aizawal	State Bank of India
			2. Champhai	State Bank of India
			3. Chhimtuipui Saiha	State Bank of India
			4. Hnahthial	State Bank of India
			5. Khawzawl	State Bank of India
			6. Kolasib	State Bank of India
			7. Lawngtlai	State Bank of India
			8. Lunglei	State Bank of India
			9. Mamit	State Bank of India
			10. Saitual	State Bank of India
			11. Serchhip	State Bank of India
18	Nagaland	State Bank of India	1. Dimapur	State Bank of India
			2. Kiphire	State Bank of India
			3. Kohima	State Bank of India
			4. Longleng	State Bank of India
			5. Mokokchung	State Bank of India
			6. Mon	State Bank of India
			7. Noklak	State Bank of India
			8. Peren	State Bank of India
			9. Phek	State Bank of India
			10. Tuensang	State Bank of India
			11. Wokha	State Bank of India
			12. Zunheboto	State Bank of India
19	Odisha	UCO Bank	1. Angul	UCO Bank
			2. Balasore	UCO Bank
			3. Bargah	State Bank of India
			4. Bhadrak	UCO Bank
			5. Bolangir (Balangir)	State Bank of India
			6. Boudh	State Bank of India
			7. Cuttack	UCO Bank

			8. Deogarh	State Bank of India
			9. Dhenkanal	UCO Bank
			10. Gajapati	Union Bank of India
			11. Ganjam	Union Bank of India
			12. Jagatsinghpur	UCO Bank
			13. Jajpur	State Bank of India
			14. Jharsuguda	State Bank of India
			15. Kalahandi	State Bank of India
			16. Kandhamal	State Bank of India
			17. Kendrapara	State Bank of India
			18. Keonjhar	Bank of India
			19. Khurda	State Bank of India
			20. Koraput	State Bank of India
			21. Malkangiri	State Bank of India
			22. Mayurbhanj	Bank of India
			23. Nabarangpur	State Bank of India
			24. Nayagarh	State Bank of India
			25. Nuapada	State Bank of India
			26. Puri	UCO Bank
			27. Rayagada	State Bank of India
			28. Sambalpur	State Bank of India
			29. Sonapur	State Bank of India
			30. Sundargarh	State Bank of India
20	Punjab	Punjab National Bank	1. Amritsar	Punjab National Bank
			2. Barnala	State Bank of India
			3. Bhatinda	State Bank of India
			4. Faridkot	Punjab & Sind Bank
			5. Fategarh Sahib	State Bank of India
			6. Fazilka	Punjab National Bank
			7. Ferozepur	Punjab National Bank
			8. Gurdaspur	Punjab National Bank
			9. Hoshiarpur	Punjab National Bank
			10. Jalandhar	UCO Bank
			11. Kapurthala	Punjab National Bank
			12. Ludhiana	Punjab & Sind Bank
			13. Malerkotla	State Bank of India
			14. Mansa	State Bank of India
			15. Moga	Punjab & Sind Bank
			16. Muktsar	State Bank of India
			17. Nawanshahr	Punjab National Bank
			18. Pathankot	Punjab National Bank
			19. Patiala	State Bank of India
			20. Ropar	UCO Bank
			21. Sahibzada Ajit Singh Nagar (Mohali)	Punjab National Bank
			22. Sangrur	State Bank of India
			23. Tarn Taran	Punjab National Bank
21	Rajasthan		1. Ajmer	Bank of Baroda

		Bank of Baroda	2. Alwar	Punjab National Bank
			3. Banswara	Bank of Baroda
			4. Baran	Central Bank of India
			5. Barmer	State Bank of India
			6. Bharatpur	Punjab National Bank
			7. Bhilwara	Bank of Baroda
			8. Bikaner	State Bank of India
			9. Bundi	Bank of Baroda
			10. Chittorgarh	Bank of Baroda
			11. Churu	Bank of Baroda
			12. Dausa	UCO Bank
			13. Dholpur	Punjab National Bank
			14. Dungarpur	Bank of Baroda
			15. Hanumangarh	State Bank of India
			16. Jaipur	UCO Bank
			17. Jaisalmer	State Bank of India
			18. Jalore	State Bank of India
			19. Jhalawar	Central Bank of India
			20. Jhunjhunu	Bank of Baroda
			21. Jodhpur	UCO Bank
			22. Kirauli	Bank of Baroda
			23. Kota	Central Bank of India
			24. Nagaur	UCO Bank
			25. Pali	State Bank of India
			26. Pratapgarh	Bank of Baroda
			27. Rajsamand	State Bank of India
			28. Sawai Madhopur	Bank of Baroda
			29. Sikar	Punjab National Bank
			30. Sirohi	State Bank of India
			31. Sri Ganganagar	Punjab National Bank
			32. Tonk	Bank of Baroda
			33. Udaipur	State Bank of India
22	Sikkim	State Bank of India	1. East Sikkim	State Bank of India
			2. North Sikkim	State Bank of India
			3. South Sikkim	State Bank of India
			4. West Sikkim	State Bank of India
23	Tamil Nadu	Indian Overseas Bank	1. Ariyalur	State Bank of India
			2. Chengalpattu	Indian Bank
			3. Chennai	Indian Overseas Bank
			4. Coimbatore	Canara Bank
			5. Cuddalore	Indian Bank
			6. Dharmapuri	Indian Bank
			7. Dindigul	Canara Bank
			8. Erode	Canara Bank
			9. Kallakurichi	Indian Bank
			10. Kanchipuram	Indian Bank
			11. Kanyakumari	Indian Overseas Bank

			12. Karur	Indian Overseas Bank
			13. Krishnagiri	Indian Bank
			14. Madurai	Canara Bank
			15. Mayiladuthurai	Indian Overseas Bank
			16. Nagapattinam	Indian Overseas Bank
			17. Namakkal	Indian Bank
			18. Nilgiris	Canara Bank
			19. Perambalur	Indian Overseas Bank
			20. Pudukkottai	Indian Overseas Bank
			21. Ramanathapuram	Indian Overseas Bank
			22. Ranipet	Indian Bank
			23. Salem	Indian Bank
			24. Sivaganga	Indian Overseas Bank
			25. Tenkasi	Indian Overseas Bank
			26. Thanjavur	Indian Overseas Bank
			27. Theni	Canara Bank
			28. Tiruchirapalli	Indian Overseas Bank
			29. Tirunelveli	Indian Overseas Bank
			30. Tirupathur	Indian Bank
			31. Tiruppur	Canara Bank
			32. Tiruvallur	Indian Bank
			33. Tiruvannamalai	Indian Bank
			34. Tiruvarur	Indian Overseas Bank
			35. Tuticorin	State Bank of India
			36. Vellore	Indian Bank
			37. Viluppuram	Indian Bank
			38. Virudhunagar	Indian Overseas Bank
24	Telangana	State Bank of India	1. Adilabad	State Bank of India
			2. Bhadradi	State Bank of India
			3. Hyderabad	State Bank of India
			4. Jagtial	Union Bank of India
			5. Jangaon (New)	State Bank of India
			6. Jayashankar	State Bank of India
			7. Jogulamba	Union Bank of India
			8. Kamaraeddy	Canara Bank
			9. Karimnagar	State Bank of India
			10. Khammam	State Bank of India
			11. Komram Bheem	State Bank of India
			12. Mahabubabad	State Bank of India
			13. Mahabubnagar	State Bank of India
			14. Mancherial	Union Bank of India
			15. Medak	State Bank of India
			16. Medchal- Malkajgiri	Canara Bank
			17. Mulugu	State Bank of India
			18. Nagarkurnool	Union Bank of India
			19. Nalgonda	State Bank of India
			20. Narayanpet	State Bank of India
			21. Nirmal	State Bank of India

			22. Nizamabad	State Bank of India
			23. Peddapalli	Union Bank of India
			24. Rajanna	Union Bank of India
			25. Ranga Reddy	State Bank of India
			26. Sangareddy	Canara Bank
			27. Siddipet	Union Bank of India
			28. Suryapet	State Bank of India
			29. Vikarabad	State Bank of India
			30. Wanaparthy	Union Bank of India
			31. Warangal (Rural)	Union Bank of India
			32. Warangal (Urban)	State Bank of India
			33. Yadadri	Canara Bank
25	Tripura	Punjab National Bank	1. Dhalai	Punjab National Bank
			2. Gomati	Punjab National Bank
			3. Khowai	Punjab National Bank
			4. North Tripura	Punjab National Bank
			5. Sepahijala	Punjab National Bank
			6. South Tripura	Punjab National Bank
			7. Unakoti	Punjab National Bank
			8. West Tripura	Punjab National Bank
26	Uttarakhand	State Bank of India	1. Almora	State Bank of India
			2. Bageshwar	State Bank of India
			3. Chamoli	State Bank of India
			4. Champawat	State Bank of India
			5. Dehradun	Punjab National Bank
			6. Haridwar	Punjab National Bank
			7. Nainital	Bank of Baroda
			8. Pauri Garwal	State Bank of India
			9. Pithoragarh	State Bank of India
			10. Rudraprayag	State Bank of India
			11. Tehri Garhwal (New Tehri)	State Bank of India
			12. Udham Singh Nagar	Bank of Baroda
			13. Uttar Kashi	State Bank of India
27	Uttar Pradesh	Bank of Baroda	1. Agra	Canara Bank
			2. Aligarh	Canara Bank
			3. Allahabad	Bank of Baroda
			4. Ambedkar Nagar	Bank of Baroda
			5. Auraiya	Central Bank of India
			6. Azamgarh	Union Bank of India
			7. Baghpat	Canara Bank
			8. Bahraich	Indian Bank
			9. Ballia	Central Bank of India
			10. Balrampur	Indian Bank
			11. Banda	Indian Bank
			12. Barabanki	Bank of India
			13. Bareilly	Bank of Baroda
			14. Basti	State Bank of India

		15. Bhim Nagar	Canara Bank
		16. Bijnor	Punjab National Bank
		17. Budaun	Punjab National Bank
		18. Bulandshahr	Punjab National Bank
		19. Chandauli	Union Bank of India
		20. Chhtrapati Sahuji Maharaj Nagar	Bank of Baroda
		21. Chitrakoot	Indian Bank
		22. Deoria	Central Bank of India
		23. Etah	Canara Bank
		24. Etawah	Central Bank of India
		25. Faizabad	Bank of Baroda
		26. Farukhabad	Bank of India
		27. Fatehpur	Bank of Baroda
		28. Firozabad	State Bank of India
		29. Gautam Buddha Nagar	Canara Bank
		30. Ghaziabad	Canara Bank
		31. Ghazipur	Union Bank of India
		32. Gonda	Indian Bank
		33. Gorakhpur	State Bank of India
		34. Hamirpur	Indian Bank
		35. Hardoi	Bank of India
		36. Jalaun	Indian Bank
		37. Jaunpur	Union Bank of India
		38. Jhansi	Punjab National Bank
		39. Jyotiba Phule Nagar (Amroha)	Canara Bank
		40. Kannauj	Bank of India
		41. Kanpur Dehat-Rural	Bank of Baroda
		42. Kanpur Nagar-Urban	Bank of Baroda
		43. Kansi Ram Nagar (Kasganj)	Canara Bank
		44. Kaushambi	Bank of Baroda
		45. Kushi Nagar (Padrauna)	Central Bank of India
		46. Lakhimpur-Kheri	Indian Bank
		47. Lalitpur	Punjab National Bank
		48. Lucknow	Bank of India
		49. Mahamaya Nagar (Hathras)	Canara Bank
		50. Maharajganj	State Bank of India
		51. Mahoba	Indian Bank
		52. Mainpuri	Bank of India
		53. Mathura	Canara Bank
		54. Mau (Mau Nath Bahnjan)	Union Bank of India
		55. Meerut	Canara Bank
		56. Mirzapur	Indian Bank

			57. Moradabad	Canara Bank
			58. Muzaffarnagar	Punjab National Bank
			59. Panchsheel Nagar	Canara Bank
			60. Pilibhit	Bank of Baroda
			61. Prabudh Nagar (Shamli)	Punjab National Bank
			62. Pratapgarh	Bank of Baroda
			63. Rae Bareli	Bank of Baroda
			64. Rampur	Bank of Baroda
			65. Saharanpur	Punjab National Bank
			66. Sant Kabir Nagar	State Bank of India
			67. Sant Ravidas Nagar (Bhadohi)	Union Bank of India
			68. Shahjahanpur	Bank of Baroda
			69. Shravasti	Indian Bank
			70. Siddharth nagar	State Bank of India
			71. Sitapur	Indian Bank
			72. Sonbhadra	Indian Bank
			73. Sultanpur	Bank of Baroda
			74. Unnao	Bank of India
			75. Varanasi	Union Bank of India
28	West Bengal	Punjab National Bank	1. Alipurduar	Central Bank of India
			2. Bankura	Punjab National Bank
			3. Birbhum	UCO Bank
			4. Cooch Behar	Central Bank of India
			5. Dakshin Dinajpur	Punjab National Bank
			6. Darjeeling	Central Bank of India
			7. Hooghly	UCO Bank
			8. Howrah	UCO Bank
			9. Jalpaiguri	Central Bank of India
			10. Jhargram	Punjab National Bank
			11. Kalimpong	State Bank of India
			12. Kolkata	State Bank of India
			13. Malda	Punjab National Bank
			14. Murshidabad	Punjab National Bank
			15. Nadia	Punjab National Bank
			16. North 24 Parganas	Indian Bank
			17. Pashchim Medinapur	Punjab National Bank
			18. Paschim Bardhaman	State Bank of India
			19. Purba Bardhaman	UCO Bank
			20. Purba Medinapur	Punjab National Bank
			21. Purulia	Punjab National Bank
			22. South 24 Parganas	Punjab National Bank
			23. Uttar Dinajpur	Punjab National Bank
29	Andaman & Nicobar Islands	State Bank of India	1. Nicobar Islands	State Bank of India
			2. North & Middle Andaman	State Bank of India
			3. South Andaman	State Bank of India

30	Chandigarh	Punjab National Bank	1. Chandigarh (Rural)	Punjab National Bank
31	Dadra and Nagar Haveli and Daman and Diu	Bank of Baroda	1. Dadra and Nagar Haveli	Bank of Baroda
			2. Daman	State Bank of India
			3. Diu	State Bank of India
32	Delhi	Punjab National Bank	1. Central Delhi	Canara Bank
			2. East Delhi	Punjab National Bank
			3. New Delhi	Canara Bank
			4. North Delhi	Punjab National Bank
			5. North East Delhi	Punjab National Bank
			6. North West Delhi	Punjab National Bank
			7. Shahdara	Bank of Baroda
			8. South Delhi	State Bank of India
			9. South East Delhi	State Bank of India
			10. South West Delhi	State Bank of India
			11. West Delhi	Canara Bank
33.	Jammu and Kashmir	The Jammu & Kashmir Bank Ltd.	1. Anantnag	J & K Bank Ltd.
			2. Bandipora	J & K Bank Ltd.
			3. Baramulla	J & K Bank Ltd.
			4. Budgam	J & K Bank Ltd.
			5. Doda	State Bank of India
			6. Ganderbal	J & K Bank Ltd.
			7. Jammu	State Bank of India
			8. Kathua	State Bank of India
			9. Kishtwar	State Bank of India
			10. Kulgam	J & K Bank Ltd.
			11. Kupwara	J & K Bank Ltd.
			12. Poonch	J & K Bank Ltd.
			13. Pulwama	J & K Bank Ltd.
			14. Rajouri	J & K Bank Ltd.
			15. Ramban	State Bank of India
			16. Reasi	State Bank of India
			17. Samba	State Bank of India
			18. Shopian	J & K Bank Ltd.
			19. Srinagar	J & K Bank Ltd.
			20. Udhampur	State Bank of India
34.	Ladakh	State Bank of India	1. Kargil	State Bank of India
			2. Leh	State Bank of India
35	Lakshadweep	Canara Bank	1. Lakshadweep	Canara Bank
36	Puducherry	Indian Bank	1. Puducherry	Indian Bank

## Annex II

## SLBC/UTLBC Website- Indicative List of contents

Menu item	Sub Menu	Contents	Annex
<b>About us</b>	<b>Background</b>	SLBC as a coordinating forum for the development of the state and its functioning - Brief write up	
	<b>SLBC-Members</b>	SLBC members with their names and contact details	<b>II-1</b>
<b>State Profile</b>	<b>Geographical Map</b>	Each district may be linked to the respective district website of GOI at NIC portal so as to get district details on clicking the respective district name	
	<b>Infrastructure</b>	Power, Transport, Roads & Rail etc	
	<b>Agriculture</b>	Acreage under cultivation, Cropping pattern, Irrigation facilities, Farm mechanisation, allied activities, Dairy, Fisheries, Plantation, Horticulture etc,	
	<b>Industries</b>	Industrialisation, Status of MSME, Sickness of MSME, Reasons, Rehabilitation	
	<b>Banking</b>	Position of banked villages as compared to total villages in each of the districts	<b>II-2</b>
<b>SLBC meetings</b>	<b>Calendar of meetings</b>	Schedule of SLBC meetings for the current calendar year	<b>II-3</b>
	<b>SLBC-Meetings held</b>	Details of SLBC meetings held with agenda and minutes	<b>II-4</b>
<b>Lead Bank Scheme</b>	<b>Lead Banks-District wise</b>	Details of Lead banks with names of LDM and their contact details	<b>II-5</b>
	<b>ACP-Targets</b>	Annual Credit Plan - Targets for the year	<b>II-6</b>
	<b>ACP-Achievements</b>	Annual Credit Plan - Sector wise achievement	<b>II-7</b>
	<b>CD Ratio</b>	Position of district wise CD ratio	<b>II-8</b>
<b>Govt Sponsored Programmes</b>	<b>Central Government Sponsored programmes</b>	Brief description of each Central Government sponsored programme. The Central Government sponsored scheme is to be linked to RBI/Gol guidelines	
	<b>State Government Sponsored programmes</b>	Brief description of each State Government sponsored programme.	
<b>Banking Network</b>	<b>Banking Network-Summary</b>	Mode of Banking Services	<b>II-9</b>
	<b>Banking outlets-Branchedetails</b>	District wise particulars of branches	<b>II-10</b>
	<b>Banking outlets-BCs-details</b>	District wise particulars of BC outlets	<b>II-11</b>

	<b>Particulars of Banking Services through Other Modes</b>	District wise banking services provided through Other Modes	<b>II-12</b>
<b>Financial Inclusion</b>	<b>SHG bank linkage</b>	Bank wise position of savings and credit linked number of SHGs	<b>II-13</b>
	<b>FLCs</b>	Database on FLCs	<b>II-14</b>
	<b>RSETIs</b>	District wise position of RSETIs	<b>II-15</b>
<b>Submission of data</b>	<b>Web based interface</b>	Submission of data by Lead Banks and controlling office of banks to SLBC	
<b>Links</b>	<b>Links to related website</b>	Link to RBI, NABARD, respective State Government, IBA, Banking Ombudsman, Banks and other related websites	

SLBC-List of Members							
Updated as on -----							
SR	Name	Designation	Organisation	Contact Details			Remarks
				Tel	email	Address	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							

## Annex II-2

Banking services-Villages covered									
Quarter ended -----									
SR	District Name	District Code(BSR)	Total no. of Villages			No. of villages which are having banking outlets(BR/BC/Other)			Remarks
1			>2000	<2000	>5000	>2000	<2000	>5000	
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
	<b>TOTAL</b>								

SLBC -Calendar of meetings for the calendar year -----				
SR	Year	Quarter	Scheduled Date of meeting	Remarks
1			dd.mm.yyyy	
2				
3				
4				

SLBC - Details of meetings held									
SR	SLBC meeting no.*	Date of meeting-Agenda linked	Attended by (Name & Designation)				Minutes of the meeting	Schedule d date of meeting as per calendar	Remarks
			RBI	Convenor Bank	GOI	State Govt			
1		dd.mm.yyyy					minutes	dd.mm.yy	
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									

\* SLBC meetings held after April 2010

[illegible]

## Annex II-6

[illegible]

[illegible]

Credit Deposit Ratio						
Quarter ended -----			(Amount in thousands)			
SR	District Name	District code	Deposit	Credit	CD Ratio	Remarks
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						

Banking Network-Summary						
Quarter ended -----						
SR	Bank Name	Mode of Banking Services				Remarks
1		Branch	BC	Other Modes	Total	
2						
3						
4						
5						
6						
	Commercial Banks-Sub Total					
1						
2						
3						
	RRBs-Sub Total					
1						
2						
3						
4						
5						
	Cooperative Banks-Sub Total					
1						
2						
3						
	Small Finance Banks-Sub Total					
1						
2						
	Wholly Owned Subsidiaries (WOS) of Foreign Banks-Sub Total					
1						
2						
	Payments Banks-Sub Total					
	<b>All banks-Total</b>					

[illegible]

## Annex II-11

[illegible]

[illegible]

## Annex II-13

SHG bank linkage programme					
Quarter ended -----			(No. in actuals, Amount in thousands)		
SR	Bank Name	Savings linked		Credit Linked	
		No. of SHGs	Amount outstanding	No. of SHGs	Amount outstanding
1					
2					
3					
4					
5					
6					
	Commercial Banks-Sub Total				
1					
2					
3					
	RRBs-Sub Total				
1					
2					
3					
4					
5					
	Cooperative Banks-Sub Total				
1					
2					
	Small Finance Banks-Sub Total				
1					
2					
	Wholly Owned Subsidiaries (WOS) of Foreign Banks-Sub Total				
	<b>All banks-Total</b>				

## Annex II-14

<b>Database on FLCs</b>											
<b>FL C Code*</b>	<b>District</b>	<b>Date of opening</b>	<b>Location (Metro , Urban, Semi-urban or rural)</b>	<b>Premises (Bank branch , LDM office, RSETI, Independent)</b>	<b>Address of FLC</b>	<b>Sponsor Bank</b>	<b>Whether Run by Trust or run directly by sponsor bank</b>	<b>Name(s) of FL Counsellor(s)</b>	<b>Contact No(s)</b>	<b>Email</b>	<b>FLC Helpline</b>

\*Note: FLC Code will be a unique five digit code with the first three digits being the district code (Refer sheet titled District Master) and the last two digits represent the FLC Code to be given by SLBC Convenor banks starting from 01 and running sequentially thereafter for each district (For eg. if there are four FLCs in a district, the FLC code will be in the form xxx01, xxx02, xxx03 and xxx04 where xxx represents the district code as per district master sheet)

## Annex II-15

[illegible]

### **Standard Operating Procedure (SOP) for Data Flow at LBS Fora**

- i. Head Office (HO) of each bank shall generate the report, pertaining to LBS related data and data available on CBS/ MIS, in the prescribed format, which includes columns of District Name, Block name, District code & Block code by 15<sup>th</sup> of succeeding month following the end of the quarter.
- ii. HO of each bank shall provide the district & block level report in prescribed format to controlling offices of bank working at state level.
- iii. Each SLBC shall ensure that their data feeding website/web portal is having a provision for uploading the data by controlling offices of each bank in prescribed format.
- iv. Each Banks' Controlling Office at state level responsible to feed the data in respective state shall upload the data in SLBC portal by 20<sup>th</sup> of succeeding month of the end of the quarter.
- v. Data pertaining to State Government/ Other data (which are not available on CBS or MIS of the bank) would be collated & uploaded by Controlling Office/ Lead District Manager (LDM) as is being done now, in SLBC web portal by 20<sup>th</sup> of succeeding month of the end of the quarter.
- vi. SLBC Convenor bank should provide the access to LDMs of respective state on SLBC web portal to download the block wise data of their respective district.
- vii. SLBC Convenor bank should provide the access to controlling office of respective state on SLBC web portal to download the uploaded data to verify the correctness of data.

### **Role of Banks' Head Offices**

- Banks' HOs shall generate the district wise and block wise data of each state in the prescribed format.
- Banks' HOs shall ensure that the mapping of their branches to the block level has been carried out.
- HO of each bank shall provide the report in prescribed format to controlling office of bank working at state level.

- The state code, district code & block code should be as per the Government of India's census 2011 data.
- The amount column in the report should be provided in the actual figure and not in lakhs, crores, billions or millions etc.

#### **Role of Controlling Office of Bank working at state level**

- Each Bank's controlling office at state level responsible to feed the data in respective state must upload the data in SLBC portal of that state.
- For Data pertaining to State Government/ Other data (which is not available on CBS or MIS of the bank), controlling office of the bank at state level will collate the data in format given by SLBC of that state & upload the same on the SLBC portal.

#### **Role of SLBC Convenor Bank**

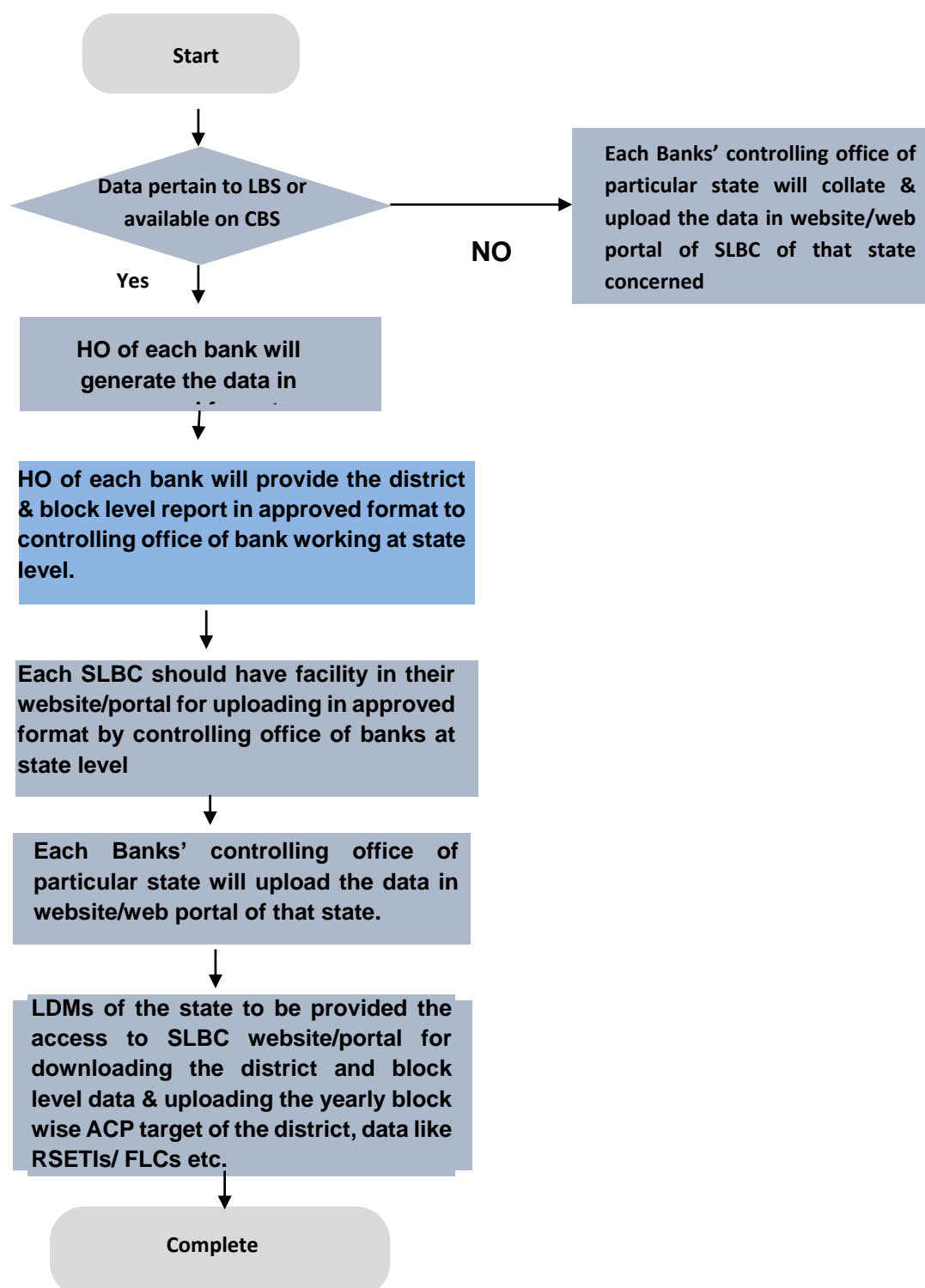
- SLBC Convenor bank must ensure that their data feeding website/web portal is having a provision for uploading the data in approved format by controlling office of each bank working at state level.
- There are 29 formats (flat files) for the data pertaining to CBS or available through MIS of the bank.
- Other than formats mentioned above, there are 04 excel formats for data pertaining to FLCs & RSETI, which is required to be collected from the controlling office of banks at state level.
- For Data pertaining to State Government/ Other data (which is not available on CBS or MIS of the bank), SLBC Convenor bank may follow their existing procedure or devise the new procedure.
- SLBC Convenor bank must ensure that LDMs are able to access web portal of SLBC to download the block wise data of their respective district.
- SLBC Convenor bank should provide the access to controlling offices of banks of respective state on SLBC web portal to download the uploaded data to verify the correctness of data.
- SLBC Convenor bank must ensure that their data feeding website/web portal is having a provision for uploading the block wise ACP target data in approved format by LDMs of that state.

## Role of Lead District Managers (LDMs)

- LDMs must upload the block wise ACP target of the district on SLBC portal of the state, by 15<sup>th</sup> April of the starting of the financial year.
- LDMs shall download the block wise information of district for review purpose.

The flow chart describing the procedure to be followed in this regard is as follows.

### FLOW CHART



## Annex IV

Name of the State/Union Territory:

No. of accounts in actuals, Amount in thousands

[illegible]

### **Compendium of instructions - District Level Review Committee (DLRC)**

**Preamble:** The District Level Review Committee (DLRC), a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy.

**Objectives:** DLRC forum shall function with the objective of evaluating the progress made in the implementation of Schemes included in District Credit Plan/ Annual Action Plan, identifying problem areas and devising suitable remedial steps. The forum shall act as a platform for public representatives to share their views and opinions on credit needs of the districts and issues and concerns relating to banking services etc. While the objective of the DCC is to serve as a coordination and implementation forum, the DLRC is expected to serve as a review forum.

**Composition:** The DLRC forum shall be chaired by the District Collector/ District Magistrate and attended by all members of the District Consultative Committee (DCC). Public representatives (MPs/ MLAs/ Zilla Panchayat Chiefs) shall invariably invited to DLRC meetings. The forum may also have representatives of State Minority Commission, SC/ ST Corporation and representatives of the group of beneficiaries of rural lending. The forum may also consider inviting people with the expertise in the fields, such as progressive farmers and local industrialists as special invitees.

The office of the Lead District Manager (LDM) shall be responsible for convening the meetings of DLRCs and for providing secretarial support for smooth functioning of the forum.

**Frequency of the meetings:** DLRC meetings may be held on a quarterly basis, as hitherto.

**Indicative agenda:** The primary aim of the DLRC forum shall be to review the performance under the aggregated district credit plan on a regular basis. The forum shall also undertake review of lending to priority sectors, Government Sponsored Schemes, performance of banks under various micro insurance and investment schemes launched by the Govt. of India.

As the DLRC forum has public representatives as members who are well versed with the ground realities, their views and opinions on the credit needs of the district may be obtained and the same may be considered during the preparation of Potential Linked

Plan (PLP) by NABARD. Responses to queries from public representatives need to be accorded highest priority and attended to promptly.

**General instructions:**

- Since public representative are the most important constituents of the DLRC forum, Lead banks must fix dates of DLRC meetings taking into account the convenience of the MPs and circulate the agenda papers to MPs well in advance.
- Lead banks should invariably invite MPs and other public representatives in functions conducted by banks in the districts such as opening of new branches, distribution of KCCs, SHG credit linkage programmes etc.
- Deliberations in the DLRC forum may be held as per the indicative agenda. All other issues such as review of FIP, issues related to IT enabled FI, monitoring of FLCs and RSETIs, scaling up FL efforts, doubling farmers' income by 2022, SHG/ SME financing etc. should be deliberated in DCC as per extant instructions.
- Lead Banks should prepare an Annual Schedule of DLRC meetings on Calendar year basis for all districts in consultation with the Chairperson of the meetings, Lead District Officer of the RBI and Public Representatives. This yearly Calendar should be prepared in the beginning of each year and circulated to all members as advance intimation for blocking future dates to attend the DLRC meetings and the meetings should be conducted as per the calendar. While preparing the Calendar, it should be ensured that DCC and DLRC meetings are not held simultaneously.
- As per extant instructions on LBS, a pre-PLP meeting is required to be convened by LDM during June every year to be attended by banks, Government agencies, etc., to obtain their views and concerns regarding credit potential (sector/ activity-wise) and deliberate on major financial and socio-economic developments in the district in the last one year and priorities to be set out for inclusion in the PLP. With a view to gain valuable insights on credit needs of the districts from public representatives who are well versed with the ground realities, DLRC for June quarter may be held prior to the pre-PLP meeting.

## Appendix I

## List of Circulars/ /Guidelines/ Instructions

Sr. No.	Circular No.	Date	Subject
1.	FIDD.CO.LBS.BC.No.22/ 02.01.001/2019-20	March 30, 2020	Amalgamation of Public Sector Banks – Assignment of SLBC/ UTLBC Convenorship and Lead Bank responsibilities
2.	FIDD.CO.LBS.BC.No.20/ 02.01.001/2019-20	March 26, 2020	Formation of new Union Territory of The Dadra and Nagar Haveli and Daman and Diu – Assignment of UTLBC Convenorship
3.	FIDD.CO.LBS. No.1797 / 02.01.001 / 2019-20	February 27, 2020	Inclusion of Wholly Owned Subsidiaries (WOS) of Foreign Banks under Lead Bank Scheme
4.	FIDD.CO.LBS. No.1551 / 02.01.001 / 2019-20	January 23, 2020	Expanding and Deepening of Digital Payments Ecosystem
5.	FIDD.CO.LBS. No.1488 / 02.01.001 / 2019-20	January 13, 2020	National Strategy for Financial Inclusion (NSFI): 2019-2024 – Universal Access to Financial Services
6.	FIDD.CO.LBS.BC.No.16/ 02.01.001/2019-20	December 26, 2019	Formation of new Union Territory of Jammu and Kashmir and Union Territory of Ladakh – Assignment of UTLBC Convenorship
7.	FIDD.CO.LBS. No.1036 / 02.01.001 / 2019-20	November 20, 2019	Extension of Kisan Credit Card (KCC) Scheme to Animal Husbandry Farmers and Fisheries
8.	FIDD.CO.LBS.BC.No.13/ 02.01.001/2019-20	October 7, 2019	Expanding and Deepening of Digital Payments Ecosystem
9.	FIDD.CO.LBS. No.475 / 02.01.001 / 2019-20	August 27, 2019	Recommendations of the High-Level Committee on Deepening of Digital Payments – Constitution of a Sub-Committee on Digital Payments
10.	FIDD.CO.LBS.BC. No.09/02.01.001/2019-20	August 13, 2019	Direct Benefit Transfer (DBT) Scheme – Implementation
11.	FIDD.CO,LBS. No.387 / 02.01.001 / 2019-20	August 07, 2019	Financing of projects under Agri-clinics and Agri-business center scheme – Review at meetings
12.	FIDD.CO.LBS. No.21 / 02.01.001 / 2019-20	July 03, 2019	Revamp of Lead Bank Scheme – Action Points for SLBC Convenor Banks/ Lead Banks – Developing a Standardized system for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites
13.	FIDD.CO.LBS. No.2595 / 02.01.001 / 2018-19	June 24, 2019	Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch

Sr. No.	Circular No.	Date	Subject
			Authorization Policy – Regional Rural Banks
14.	FIDD.CO.LBS. No.2431 / 02.01.001 / 2018-19	May 28, 2019	Payments Banks – Participation under Lead Bank Scheme
15.	FIDD.CO.LBS.BC. No.16 / 02.01.001 / 2018-19	March 25, 2019	Assignment of SLBC/UTLBC Convenorship – State of Gujarat and Union Territories of Daman & Diu and Dadra & Nagar Haveli
16.	FIDD.CO.LBS. No.3712/02.01.001/2017-18	June 05, 2018	Roadmap for opening banking outlets in villages with population more than 5000 without a bank branch of a scheduled commercial bank
17.	FIDD.CO.LBS. No.3671/02.01.001/2017-18	May 30, 2018	Lead Bank Scheme – Strengthening of Monitoring Information System (MIS)
18.	FIDD.CO.LBS.BC. No.20/02.01.001/2017-18	April 06, 2018	Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs)
19.	FIDD.CO.LBS.BC.No.19/ 02.01.001/2017-18	April 06, 2018	Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks
20.	FIDD.CO.LBS. No.3017 / 02.01.001 / 2017-18	April 02, 2018	Small Finance Banks – Participation under Lead Bank Scheme
21.	FIDD.CO.LBS.BC. No.31/02.01.001/2016-17	June 08, 2017	Circular on Aligning roadmap for unbanked villages with population more than 5000 with revised Guidelines on Branch Authorisation Policy.
22.	FIDD.CO.LBS.BC. No.16/02.01.001/2016-17	September 29, 2016	Doubling of Farmers' Income by 2022 - Measures
23.	FIDD.CO.LBS. No.5673/ 02.01.001/2015-16	May 20, 2016	Lead Bank Scheme- strengthening of Monitoring Information System (MIS)
24.	FIDD.CO.LBS.BC. No.17/ 02.01.001/2015-16	January 14, 2016	Direct Benefit Transfer (DBT) Scheme – Seeding of Aadhaar in Bank Accounts- Clarification
25.	FIDD.CO.LBS.BC. No.82/02.01.001/2015-16	December 31, 2015	Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank
26.	RPCD. CO.LBS. BC. No. 93/02.01.001/2013-14	March 14, 2014	Annual Credit Plans – Potential Linked Plan (PLPs) prepared by NABARD
27.	RPCD. CO.LBS. BC. No. 11/02.01.001/2013-14	July 09, 2013	Direct Benefit Transfer (DBT) Scheme – Implementation - Guidelines
28.	RPCD.CO.LBS.BC.No.1 2/02.08.001/2013-14	July 11, 2013	Assignment of Lead Bank Responsibility in districts of Metropolitan Areas
29.	RPCD. CO.LBS. BC. No. 75/02.01.001/2012-13	May 10, 2013	Direct Benefit Transfer (DBT) Scheme – Implementation
30.	RPCD. CO.LBS. BC. No. 68/02.01.001/2012-13	March 19, 2013	Lead Bank Scheme – Strengthening of Monitoring Information System

<b>Sr. No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>
31.	RPCD.CO.LBS.BC. No.86/02.01.001/2011-12	June 19, 2012	Roadmap-Provision of banking services in villages with population below 2000
32.	RPCD. CO. LBS. B.C. No. 68/02.01.001/2011-12	March 29, 2012	SLBC Website - Standardization of information / data
33.	RPCD. CO. LBS. B.C. No. 67/02.01.001/2011-2012	March 20, 2012	Lead Bank Scheme - District Consultative Committee (DCC) - Inclusion of Director of MSME-DI
34.	RPCD. CO.LBS. BC. No.60/02.08.001/2011-12	February 17, 2012	Lead Bank Scheme - Participation of public representatives like MP/MLA/ ZP Chiefs in District Level Review Committee (DLRC) meetings
35.	RPCD.CO.LBS.BC.No.74 /02.19.010/2010-11	May 30, 2011	Resolution of issues regarding allocation of villages under Electronic Benefit Transfer (EBT) scheme and roadmap for providing banking services in villages with population above 2000 under Financial Inclusion Plan (FIP)
36.	RPCD.CO.LBS.BC. No.44 /02.19.10/2010-11	December 29, 2010	Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC) meetings
37.	RPCD.CO.LBS.HLC.BC. No. 21/02.19.10/2010-11	September 16, 2010	High Level Committee to Review Lead Bank scheme- Providing banking services in every village having population of over 2000
38.	RPCD.CO.LBS.BC. No.15/02.19.10/2010-11	July 26, 2010	Lead Bank Scheme - Revitalising SLBC Meetings
39.	RPCD.CO.LBS.BC.57/ 02.19.10/2009-2010	March 02, 2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - Lead banks and SCBs
40.	RPCD.CO.LBS.HLC.BC. No.56 /02.19.10/2009-10	February 26, 2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - SLBC Convenor banks
41.	RPCD. CO. LBS. HLC.BC. No. 43/02.19.10/2009-10	November 27, 2009	High Level Committee to review LBS-Providing banking services in every village having population of over 2000 by March 2011
42.	RPCD.LBS.CO.BC. No.111/02.13.03/2008-09	June 02, 2009	Sub-Committee of SLBC for Export Promotion
43.	RPCD.LBS.CO.BC. No.79/ 02.01.01/2008-2009	December 30, 2008	Inclusion of issues pertaining to MSME Sector in SLBC meeting

<b>Sr. No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>
44.	RPCD.LBS.CO.No. 10911/02.02.01/ 2006-07	May 22, 2007	Credit Deposit Ratio – Implementation of the recommendations of Expert Group on CD Ratio - Clarifications
45.	RPCD.LBS.CO.BC. No.33 /02.18.02/2006-07	November 15, 2006	Lead Bank Scheme - Inclusion of National Horticulture Board as a permanent member of SLBC of the respective State
46.	RPCD. LBS. BC. No.20 /02.01.01/2006-07	August 30, 2006	Financial Inclusion by extension of banking services with 'No Frills' accounts and issue of GCC
47.	RPCD. LBS. BC. No.52 /02.02.001/2005-06	December 06, 2005	Financing of projects under Agri clinics & Agri Business Centres Scheme – Review at meetings
48.	RPCD. No. LBS. BC. 50 /02.01.01/2005-06	December 06, 2005	Participation in various fora under Lead Bank Scheme
49.	RPCD. CO.LBS. BC. No.47 /02.01.001/2005-06	November 09, 2005	Credit Deposit Ratio - Implementation of recommendations of expert group on CD Ratio
50.	RPCD. CO.LBS. BC. No.11 /02.01.001/2005-06	July 06, 2005	Participation of MPs/Public Representatives in DLRC meetings - Functions relating to Self Help Groups (SHGs) Credit Linkage Programme
51.	RPCD. CO.LBS. BC. No.93 /02.01.001/2004-05	April 11, 2005	Rural lending - ACPs based on the Potential Linked Plans (PLPs) prepared by NABARD
52.	RPCD. CO.LBS. BC. No.76 /02.01.001/2004-05	January 28, 2005	Participation of private sector banks under various fora under Lead Bank Scheme
53.	RPCD.LBS(SAA).BC. No.62 /08.01.00/2004-05	December 08, 2004	Relaxation in Service Area Norms
54.	RPCD. CO.LBS. BC. No.5 /02.01.001/2004-05	July 16, 2004	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
55.	RPCD. CO.LBS. BC. No.56 /02.01.001/2003-04	December 20, 2003	Credit Flow to Boost Economic Growth
56.	RPCD. CO.LBS. BC. No.14 /02.01.001/2003-04	July 29, 2003	Convening DLRC meetings - Late submission of reports by lead banks
57.	RPCD. CO.LBS. BC. No.59 /02.01.001/2002-03	January 06, 2003	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
58.	RPCD. CO.LBS. BC. No.106 /02.01.001/2001-02	June 14, 2002	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings

<b>Sr. No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>
59.	RPCD. CO.LBS. BC. No.85 /02.01.001/2000-01	May 09, 2001	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
60.	RPCD. CO.LBS. BC. No.81 /02.01.001/2000-01	April 27, 2001	Lead Bank Scheme - Convening of DLRC Meetings on Quarterly Basis - Monitoring thereof
61.	RPCD.LBS.BC.32/02.01.01/2000-01	November 03, 2000	Lead Bank Scheme - Holding of District Level Review Committee Meeting
62.	RPCD.No.LBS.BC.86/02.01.01/1996-97	December 16, 1996	Inclusion of National Commission for Scheduled Castes/Tribes in State Level Bankers Committees (SLBCs)
63.	RPCD.No.LBS.BC.13/02.01.01/1996-97	July 19, 1996	Inclusion of Representatives of Khadi and Village Industries Commission/Boards in SLBC/DCC
64.	RPCD.No.LBS.BC.118/02.01.01/94-95 February 18, 1995	February 18, 1995	Credit Deposit Ratio of Banks in Rural and Semi-urban Areas
65.	RPCD.No.LBS.BC.112/LBC.34/88-89	April 28, 1989	State Level Bankers' Committee - Meetings
66.	RPCD.No.LBS.BC.12/65/88-89	August 11, 1988	Service Area Approach - Constitution of Block Level Bankers' Committees
67.	RPCD.No.LBS.BC.100/55-87/88	April 22, 1988	Lead Bank Scheme - District Credit Plan - Annual Action Plan
68.	RPCD.No.LBS.BC.87/65-87/88	March 14, 1988	Rural Lending - Service Area of Bank Branches
69.	RPCD.No.LBS.BC.69/LB S.34-87/88	December 14, 1987	Review of the Annual Action Plans by State Level Bankers Committees (SLBCs)
70.	RPCD.No.LBS.524/55-86/87	April 28, 1987	Lead Bank Scheme - Preparation of District Credit Plans/Annual Action Plans
71.	RPCD.No.LBS.430/55/86-87	March 03, 1987	Lead Bank Scheme - District Credit Plans - Guidelines for Fourth Round
72.	RPCD.No.LBC.363/1-84	November 02, 1984	Integration of Annual Action Plans (AAPs) with the Performance Budgets of Bank Branches
73.	RPCD.No.LBC.162/1-84	September 06, 1984	Integration of Annual Action Plans (AAPs) with the Performance Budgets of Bank Branches
74.	RPCD.No.LBC.135/55-84	August 30, 1984	Lead Bank Scheme - Annual Action Plan for 1985 - Guidelines for Formulation of

<b>Sr. No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>
75.	RPCD.No.LBC.96/1-84	January 18, 1984	Lead Bank Scheme - Appointment of Lead Bank Officer - District Co-ordinators
76.	RPCD.No.LBC.739/1-83	August 04, 1983	Recommendations of the Working Group to Review the Working of the Lead Bank Scheme
77.	RPCD.No.3096/C.517-82/83	April 13, 1983	Convenorship of the State Level Bankers' Committees
78.	DBOD.No. BP.B. BC 74/C/462(E.9)-80	June 18, 1980	Credit Deposit Ratio of banks in Rural and Semi-Urban Areas
79.	DBOD.NO.TEP.20/C.517-77	February 02, 1977	State Level Bankers' Committee
80.	DBOD.No. BD.2955/C.168-70	August 11, 1970	Lead Bank Scheme
81.	DBOD.No. BD4327/C.168-169	December 23, 1969	Branch Expansion Programme- Allocation of Districts under the Lead Bank Scheme

**Appendix II****Other References of Directions / Circulars Relevant to Lead Bank Scheme**

<b>Sr. No.</b>	<b>Reference No</b>	<b>Date</b>	<b>Subject</b>
1	FIDD.GSSD.CO.BC.No.06/09.01.01/2020-21	September 18, 2020	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) [Public Sector Banks, Private Sector Banks (including Small Finance Banks)]
2	FIDD.CO.Plan.BC.5/04.09.01/2020-21	September 04, 2020	Master Directions - Priority Sector Lending (PSL) – Targets and Classification [All Commercial Banks including Regional Rural Banks, Small Finance Banks, Local Area Banks and Primary (Urban) Co-operative Banks other than Salary Earners' Banks]
3	FIDD.FID.BC.No.02/12.01.033/2020-21	July 01, 2020	Master Circular on SHG-Bank Linkage Programme [All SCBs]
4	FIDD.GSSD.BC.No.04/09.10.01/2019-20	July 01, 2019	Master Circular - Credit Facilities to Minority Communities [All SCBs & SFBs (excluding RRBs and Foreign banks with less than 20 branches)]
5	FIDD.CO.GSSD.BC.No.03/09.09.001/2019-20	July 01, 2019	Master Circular - Credit Facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs) [All SCBs & SFBs]
6	FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20	July 01, 2019	Master Circular –Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) [All SCBs & SFBs]
7	DBR.RRB.BL.BC. No.40 / 31.01.002 / 2018-19	May 31, 2019	Rationalisation of Branch Authorisation Policy – Revision of Guidelines (RRBs)
8	FIDD.CO.FSD.BC No.9/05.10.001/2018-19	October 17, 2018	Master Direction – Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – SCBs (including SFBs and excluding RRBs)
9	FIDD.CO.FSD.BC. No.10/05.10.001/2018-19	October 17, 2018	Master Direction – Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – RRBs

<b>Sr. No.</b>	<b>Reference No</b>	<b>Date</b>	<b>Subject</b>
10	FIDD.MSME & NFS. 12/06.02.31/2017-18	July 24, 2017 (updated as on April 25, 2018)	Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector [SCBs (excluding RRBs)]
11	FIDD. FLC. BC. No. 11/12.01.018/2017-18	July 13, 2017	Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Revision in funding limits, Audio-visual content and provision of hand held projectors [Scheduled Commercial Banks (Including RRBs & Small Finance Banks)]
12	FIDD.CO.SFB.No.9/04.0 9.001/ 2017-18	July 06, 2017	Small Finance Banks – Compendium of Guidelines on Financial Inclusion and Development.
13	DBR.No. BAPD.BC.69/22.01.001/2 016-17	May 18, 2017	Rationalisation of Branch Authorisation Policy- Revision of Guidelines [All Domestic SCBs (excluding RRBs), SFBs Payments Banks and LABs]
14	FIDD.FLC.BC. No.12/12.01.018/2016-17	August 25, 2016	Financial Literacy Centres - Revised reporting formats [SCBs including RRBs]