

The Chairman/Managing Director / Chief Executive Officer

All Commercial Banks excluding Foreign Banks (other than Wholly Owned Subsidiaries of Foreign Banks)

All State Co-operative Banks

All District Central Co-operative Banks

Madam / Dear Sir,

**Lead Bank Scheme**

Please refer to our Master Circular on Lead Bank Scheme (LBS) FIDD.CO.LBS.BC.No.03/ 02.01.001/ 2025-26 dated April 01, 2025, consolidating the relevant guidelines / instructions issued by Reserve Bank of India on LBS from time to time.

2. Upon a comprehensive review of LBS, this circular containing revised guidelines is being issued, which supersedes all earlier instructions issued by the Reserve Bank on the subject.

Yours faithfully,

(Nisha Nambiar)  
Chief General Manager-in-Charge

Encl.: As above

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## **Background**

The Lead Bank Scheme (LBS) was introduced by the Reserve Bank of India (RBI) in December 1969 to provide a structured mechanism for facilitating co-ordination among various stakeholders towards enabling flow of bank finance to the priority sector and other sectors and for promoting banks' role in the overall development of the rural sector.

### **2. Objective of Lead Bank Scheme**

LBS aims at coordinating the activities of banks, government and other developmental agencies through fora established under the Scheme to achieve the following:

- a) enhancing flow of credit to priority sectors for achieving inclusive growth.
- b) deepening financial inclusion through improved access and usage of financial services.

### **3. Framework of the Scheme**

#### **3.1 Lead Bank:**

i. RBI shall designate a commercial bank as Lead Bank in each district, to coordinate the efforts of the credit institutions, Government, and other stakeholders to improve credit flow to the priority sectors and promote financial inclusion in the district.

ii. List of district-wise Lead Banks is given in [Annex-1](#).

#### **3.2 Lead District Manager (LDM):**

Every Lead Bank shall appoint a Lead District Manager (LDM) in each district where it has lead bank responsibility, to oversee and coordinate the implementation of LBS in the district.

#### **3.3 District Development Manager (DDM):**

National Bank for Agriculture and Rural Development (NABARD) shall appoint a District Development Manager (DDM) in each district to act as a liaison between NABARD and the district-level banking and financial institutions in promoting rural credit, implementing financial inclusion initiatives, and supporting agricultural and rural development activities in the district.

### **3.4 Lead District Officer (LDO):**

RBI shall designate one of its officers as Lead District Officer (LDO) for each district. The LDO shall represent the Bank at the district level under the LBS.

### **3.5 SLBC Convenor Bank:**

- i. RBI shall designate one commercial bank with significant presence in the State / Union Territory (UT) as the State Level Bankers' Committee (SLBC) Convenor Bank / UT Level Bankers' Committee (UTLBC) Convenor Bank.
- ii. List of State and UT-wise SLBC / UTLBC Convenor Banks is given in [Annex-1](#).

### **3.6 SLBC Convenor:**

SLBC Convenor bank in each State / UT shall designate a General Manager of the bank as the SLBC Convenor. In case no General Manager level official is available, the Zonal Head of the Convenor bank (not below rank of DGM) may be designated as Convenor. However, in the case of North-Eastern states, the senior most officer of the convenor bank in the state (not below rank of AGM) shall be designated as the SLBC convenor.

## **4. Fora under the Lead Bank Scheme**

The scheme shall function through a three-tier structure in each State / UT, with Block Level Banker's Committee (BLBC) at the base level, District Consultative Committee (DCC) and District Level Review Committee (DLRC) at the intermediate level, and SLBC / UTLBC at the apex level. Each of these fora shall broadly comprise of banks, government agencies and other stakeholders.

## **5 Block Level Bankers' Committee (BLBC)**

### **5.1 Purpose**

BLBC shall be constituted in each block of a district for achieving coordination among credit institutions and field level development agencies. BLBC shall prepare and

review the implementation of the Block Credit Plan and resolve operational issues in the implementation of credit programmes at the block level.

## **5.2 Composition of BLBC**

i. The Lead District Manager (LDM) of the district shall chair the BLBC. The membership of the BLBC shall comprise of (a) branch managers of all banks operating in the block including Small Finance Banks (SFBs), Payments Banks (PBs), Wholly Owned Subsidiaries (WOS) of Foreign Banks, Regional Rural Banks (RRBs) and District Central Co-operative Banks (DCCBs); (b) Block Development Officer (BDO), (c) DDM of the district, and, (d) technical officers in the block, such as, extension officers for agriculture, industries and co-operatives.

ii. Representatives of Panchayat Samitis shall be invited to attend the meetings at half yearly intervals to provide inputs for the credit planning exercise.

iii. The LDO and Controlling Heads of banks may attend BLBC meetings selectively.

## **5.3 Conduct of BLBC meetings**

i. BLBC meetings shall be held at least twice per year, one for the half year ended September for arriving at the potential for preparation of Block Credit Plan and the other for the half year ended March where the performance may be reviewed.

ii. The illustrative agenda for BLBC meetings is provided in [Annex-2](#).

iii. BLBC meetings shall be conducted within 45 days of the end of the review period and minutes of the meeting should be circulated within 15 days of holding the meeting.

iv. LDM shall establish a robust monitoring system to ensure that discussions during meetings result in actionable outcomes, decisions taken in the meeting have definite time frame for implementation and the progress of such action items is tracked.

v. The conduct of BLBC meetings will be monitored by the DCC. BLBC may refer the issues that remain unresolved at the block level to the DCC for discussion on a wider platform.

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

### **6.1 Purpose**

DCC shall be a forum for co-ordination at the district level to facilitate developmental activities under LBS. DCC shall prepare and review the implementation of the District Credit Plan (DCP) and resolve operational issues in its implementation.

### **6.2 Composition of DCC**

- i. The District Collector (DC) / District Magistrate (DM) shall be the Chairperson of the DCC.
- ii. Apart from the Lead Bank, membership of the DCC shall comprise of all commercial banks including SFBs, WOS of Foreign Banks, RRBs, PBs, State / District Central Co-operative Banks operating in the district, LDO, DDM, and representatives of various State Government departments and allied agencies.
- iii. Every bank in the district shall nominate a District Co-Ordinator (DCO), i.e., a nodal officer at senior level for participating in the DCC meetings.
- iv. The Director of Micro, Small and Medium Enterprises Development Institute (MSME-DI) in the district shall be an invitee in districts where MSME clusters are located.

### **6.3 Conduct of DCC Meetings**

- i. DCC meetings shall be convened by the LDM at quarterly intervals.
- ii. The agenda for discussion in DCC meetings is provided in [Annex-3](#).
- iii. An annual calendar for DCC meetings may be prepared in accordance with the timeline given below:

<b>Activity</b>	<b>Tentative timelines</b>
Preparation of Annual Calendar of DCC meetings	15 <sup>th</sup> January every year
Reminder regarding the exact date of meeting and submission of data by banks to Lead Bank	15 days before end of the quarter

<b>Activity</b>	<b>Tentative timelines</b>
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

- iv. LDM shall establish a robust monitoring system to ensure that discussions during meetings result in actionable outcomes, decisions taken in the meeting have definite time frame for implementation and the progress of such action items is tracked.
- v. 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.
- vi. DCC should give feedback to the SLBC on issues that need to be discussed on a wider platform, so that they receive adequate attention at the state level.

## **7 District Level Review Committee (DLRC)**

### **7.1 Purpose**

The DLRC shall be a forum to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their feedback. While the DCC shall serve as a coordination and implementation forum, the DLRC will be expected to serve as a review forum.

### **7.2 Composition of DLRC**

- i. DLRC meetings shall be chaired by the DC / DM and attended by members of the DCC. Public Representatives, i.e., Local MPs / MLAs / Zilla Panchayat / Parishad Chiefs shall be invited to these meetings.
- ii. The forum shall have representatives of State Minority Commission, Scheduled Castes / Scheduled Tribes (SC / ST) Corporation, and representatives of the group of beneficiaries of rural lending. The forum may also consider inviting people with expertise in select fields, such as progressive farmers and local industrialists, as special invitees.



### **7.3 Conduct of DLRC Meetings**

- i. LDM shall be responsible for convening the DLRC meetings on quarterly basis, after ascertaining the convenience of the public representatives. Agenda papers should be circulated to public representatives well in advance.
- ii. The agenda for discussion at DLRC meetings is provided in [Annex-4](#).
- iii. DLRC meetings should not be clubbed with DCC meetings. DLRC for June quarter may, as far as possible, be held prior to the pre-PLP meeting, so as to gain insights on credit needs of the districts from public representatives.
- iv. Responses to queries from public representatives need to be accorded highest priority and attended to promptly.
- v. The follow up of the DLRC's decisions is required to be discussed in the DCC meetings.

## **8. Role of LDMs and Infrastructure Support**

### **8.1 Role of LDMs**

In addition to convening meetings of the DCC and DLRC, other functions envisaged for LDMs include the following:

- i. Monitor the implementation of the District Credit Plan (DCP)
- ii. Arrange periodical meetings of DDM / LDO / Government officials for resolving outstanding issues.
- iii. Associate with the setting up of Financial Literacy Centres (FLCs), Rural Self Employment Training Institutes (RSETIs) by banks
- iv. Associate with organizing financial literacy camps by FLCs, rural branches of banks and Centres for Financial Literacy (CFL)
- v. Hold annual sensitisation workshops for banks and Government officials with participation by NGOs / Panchayati Raj Institutions (PRIs)

- vi. Arrange public meetings for awareness, feedback, and grievance redressal at various locations in the district, at quarterly intervals.

## **8.2 Infrastructure and resources for LDMs**

- i. As the role of the LDM is crucial to the effectiveness of the LBS, officers of appropriate level (preferably mid-management cadre), possessing requisite aptitude and leadership skills should be posted as LDMs. Lead Banks shall preferably assign only one district to one LDM to ensure adequate focus to credit and financial inclusion related aspects. Assigning more than one district to an LDM shall be considered only in exceptional cases and for valid reasons.
- ii. Lead Banks should equip LDM offices with dedicated staff including appropriate technical staff, as well as infrastructure and resources (such as office space and equipment, IT infrastructure, vehicle, etc.) to enable LDMs to discharge their responsibilities effectively and review adequacy of the same periodically.

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

### **9.1 Purpose**

The SLBC shall be the apex inter-institutional forum to facilitate coordination in the efforts of the State Government, banks, financial institutions and other relevant stakeholders, for the development of the State. In Union Territories, the apex forum shall be called UTLBC.

### **9.2 Composition of SLBC**

- i. Membership of the SLBC forum shall comprise of heads of relevant departments of the State Government, Regional Director of RBI, state heads of commercial banks having major presence in the State, state head of NABARD, SLBC Convenor and heads of the RRB and state co-operative bank.
- ii. State heads of SFBs, WOS of Foreign Banks, and PBs shall be invited on rotation basis. However, there shall be full-house presence when Annual Credit Plan (ACP) is launched.

iii. The Chief Minister / Minister of Finance / Industries / Agriculture shall be invited to address the SLBC meetings. Further, the state Chief Minister shall be requested to attend at least one SLBC meeting in a year. If they are not able to attend for any reason, the meeting should preferably be held as planned.

iv. Senior functionaries from National Commission for SC / ST, National Horticulture Board, Khadi and Village Industries Commission (KVIC), industry bodies, retail traders, exporters, farmers' unions, etc. shall be invited on rotation basis.

v. Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA) may be invited whenever there is a need for policy level intervention. If they are not represented in the forum, policy related issues, if any, emanating from the discussions, shall be forwarded to them.

vi. The state head of Small Industries Development Bank of India (SIDBI) may be invited to SLBC meetings, whenever considered necessary.

vii. SLBC may invite DCs / DMs to its meetings, whenever considered necessary.

viii. SLBC may occasionally invite to its meetings, academicians / researchers engaged in studies related to sustainable development of agriculture and MSME sector, as 'special invitees', for adding value to the discussions and to associate them with studies appropriate to the State. Success stories, such as those involving channelling credit to low- income households, may be presented in SLBC meetings.

ix. SLBC may, at its discretion, invite to its meetings, any other person / organisation of relevance depending on the agenda items / issues to be discussed.

### **9.3 Conduct of SLBC Meetings**

i. SLBC Convenor shall convene SLBC meetings on quarterly basis.

ii. The agenda of SLBC meetings shall be as per [Annex 5](#).

iii. Meetings of the SLBC shall be co-chaired by Chairman / Managing Director / Executive Director of the Convenor Bank and Chief Secretary / Additional Chief Secretary / Principal Secretary of Finance (Head of Finance Department in State Government) / Development Commissioner of the State.

iv. If Managing Director / Chief Executive Officer / Executive Director of the SLBC Convenor Bank is unable to attend SLBC Meetings, Regional Director / state head of the RBI shall co-chair the meetings.

v. SLBC shall primarily focus on policy and strategic issues relating to flow of priority sector credit and overall financial inclusion in the state. Gaps in performance of financial institutions shall also be monitored at the apex forum.

vi. SLBC Convenor Banks shall prepare a yearly calendar of meetings (calendar year basis) at the beginning of the year itself and circulate it to all members as an advance intimation of dates. The meetings should be conducted as per the calendar, to the extent possible, and the data for review should be received as per deadlines indicated. Broad guidelines for preparation of the calendar of SLBC / UTLBC meetings are as follows:

<b>Activity</b>	<b>To be completed by (Date)</b>
Preparation of calendar of SLBC / UTLBC meetings and intimation to all concerned	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
Deadline 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 of the meeting	Within 30 days of forwarding the minutes

vii. The agenda should be circulated in advance once the meeting date is firmed up. If some banks do not update their data in time or the concerned heads do not attend the meeting, the SLBC Convenor Bank should write to the controlling office of the defaulting banks under advice to the Regional Office of RBI, and this may be discussed in the meetings of SLBC to bring in better discipline.

viii. SLBC Convenor shall establish a robust monitoring system to ensure that discussions during meetings result in actionable outcomes, decisions taken in the meeting have definite time frame for implementation and the progress of such action items are tracked.

## **9.4 Sub-Committees of SLBC**

### **9.4.1 Steering Sub-Committee**

A Steering Sub-Committee shall be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalise a compact agenda for the SLBC meetings.

### **9.4.2 Other Sub-Committees**

i. Other issue-specific Sub-Committees shall be constituted, as follows:

- a. Sub-Committee on Agriculture & Allied Activities (SC-AA)
- b. Sub-Committee on Micro Small and Medium Enterprises and Other Priority Sectors (SC-MSME & OPS)
- c. Sub-Committee on Financial Inclusion and Financial Literacy (SC-FIFL)
- d. Sub-Committee on Digital Payments (SC-DP)

ii. Other sub-committees, over and above the five mentioned above, may be constituted as required, depending on the specific issues to be addressed by the respective States.

### **9.4.3 Composition of Sub-Committees**

#### **i. Steering Sub-Committee**

The Steering Sub-Committee shall consist of the SLBC Convenor, senior State Government representatives from major departments covering priority sectors, e.g., Finance / Institutional Finance, Agriculture, Industries, senior representatives from RBI, NABARD, and two to three banks having major presence.

## **ii. Sub-Committee on Agriculture and Allied Activities (SC-AA)**

- a. This forum shall be chaired by a SLBC / UTLBC core member bank (with highest share in agriculture lending) / Agriculture Commissioner / senior representative of Agriculture Department of the State.
- b. Other members shall include representatives of Finance Department and other departments concerned of the State Government, RBI and NABARD as well as Zonal heads / deputy heads of the convenor bank and major banks.
- c. Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.

## **iii. Sub-Committee on MSME and Other Priority Sector (SC- MSME & OPS)**

- a. This forum shall be chaired by a SLBC / UTLBC core member / Commissioner, Department of Industries / *Dept. of MSME / Head of Finance or other relevant Department* of the concerned State Government.
- b. Other members shall include officers from RBI, NABARD, SIDBI, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Finance Department of the State Government, Zonal heads / deputy heads of the SLBC convenor bank and major banks.
- c. Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.
- d. Representatives of Department of Financial Services (DFS), Directorate General of Foreign Trade (DGFT), state head of National Rural Livelihoods Mission (NRLM), representatives from KVIC / Khadi and Village Industries Board (KVIB), Export-Import Bank of India (EXIM Bank), District Industries Centre (DIC), Ministry of Food Processing Industries (MOFPI), Coir Board, National Credit Guarantee Trustee Company Limited (NCGTC), NABSanrakshan (subsidiary of NABARD) and leading Microfinance Institutions (MFIs) may be invited on need basis.

## **iv. Sub-Committee on Financial Inclusion and Financial Literacy (SC-FIFL)**

- a. This forum shall be chaired by SLBC Convenor / UTLBC Convenor / Development Commissioner / Head of Department of Institutional Finance of the State concerned.

- b. Other members shall include officers from RBI, NABARD, Finance Department and other departments concerned of the State Government, and Zonal heads / deputy heads of the convenor bank and major banks.
- c. Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.
- d. The State Director - RSETI and Non-governmental Organisations (NGOs) sponsoring CFLs (Centres for Financial Literacy) may be invited on need basis.

#### **v. Sub-Committee on Digital Payments (SC-DP)**

- a. This forum shall be chaired by SLBC Convenor or Zonal head of a major bank in the State.
- b. Other members shall include officers from RBI, NABARD, Finance Department and other departments concerned of the State Government, state – level Law Enforcement Entity, and Zonal heads / deputy heads of the convenor bank and major banks.
- c. Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.
- d. Representatives from the telecom sector may be invited to address the specific issues related to connectivity / bandwidth as per state / UT specific needs.

#### **9.4.4 Conduct of Sub-Committee meetings**

- i. Meetings of Sub-Committees shall be convened by the SLBC Convenor at quarterly intervals, prior to the SLBC / UTLBC meetings.
- ii. The agenda of each of the Sub-Committees' meetings is given in [Annex 6](#). In addition to the stipulated agenda, the Sub-Committees may deliberate on specific issues referred by the SLBC and submit their recommendation to the apex forum for a final decision.
- iii. The minutes and Action Taken Report (ATR) of the Sub-Committees' meetings shall be placed before the SLBC / UTLBC, for being taken on record.

## **9.5 Liaison with State Government**

SLBC Convenor Banks shall co-ordinate the activities of all banks in the State, and regularly discuss with State Government officials the operational problems in lending, while extending necessary support for banking development and to achieve the objective of greater financial inclusion. SLBC Convenor Banks should take up with the State Governments / other Government departments concerned, impediments, if any, such as issues of road / digital connectivity, conducive law and order situation, uninterrupted power supply, adequate security, etc., to ensure adequate banking coverage and achieve greater financial inclusion.

## **9.6 SLBC Office - Infrastructure and Resources**

The secretariat / office of the SLBC should be sufficiently equipped to enable the SLBC Convenor to function effectively. The Convenor Bank shall provide adequate staff and resources exclusively for attending to SLBC related work.

## **10. Credit Planning**

### **10.1 Preparation of credit plans**

- i. Under LBS, a bottom-up approach is envisaged for credit planning. Block wise / activity wise potential shall be estimated for various sectors, so as to prepare credit plans accordingly.
- ii. DDM shall draw up the Potential Linked Credit Plan (PLP) of a district, mapping the existing potential for development through bank credit considering the long-term physical potential, availability of infrastructure support, marketing facilities and policies / programmes of Government, etc. NABARD shall ensure that PLPs are pragmatic and implementable so that banks can utilize them gainfully while preparing the Branch Credit Plan (BCP). PLPs should emphasise promotion of sustainable agricultural practices, innovative farming systems, Farmer Producer Organisations (FPOs) and Farmers' Markets.
- iii. A pre-PLP meeting shall be convened by the LDM in June every year, to be attended by banks, Government agencies, and other stakeholders to deliberate on credit potential (sector / activity-wise), 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 should outline the information needed from stakeholders for preparing the PLP for the following year. PLP preparation for the next year is to be completed by August every year.

iv. Controlling Offices of banks including SFBs, WOS of Foreign Banks and Head Office of RRBs and DCCBs / LDBs shall circulate the accepted block-wise / activity-wise potential to all their branches for preparing the BCP by their respective branch managers. Banks shall ensure that the exercise of preparation of branch / block plans is completed in time by all branches.

v. A BLBC meeting shall be convened for each block where the BCPs are discussed and aggregated to form the Block Credit Plan. The LDM and DDM should guide the BLBC in finalizing the plan, ensuring that the Block Credit Plan is in tune with the potential identified activity-wise, including in respect of Government Sponsored Schemes.

vi. All the Block Credit Plans of the district shall be aggregated by the LDM to form the District Credit Plan (DCP), covering an analytical assessment of the credit needs of the district, to be deployed by all financial institutions operating in the district in the next financial year. While finalizing credit plans for the block / district level, LDMs shall factor in the record of achievement of these credit plans for previous years, in addition to the PLP. In case complete data of previous year's achievement of the plan is not available, data pertaining to the corresponding period of the past years may be considered. The objective should be to ensure that the credit plans are aspirational as well as realistic.

vii. The Zonal / Controlling Offices of banks, while finalizing their business plans for the year, should account for the estimates made in the DCP as they are typically compiled well in time before the performance budgets of banks are finalized.

viii. The DCP shall then be placed before the DCC by the LDM for final acceptance / approval. All the DCPs should be eventually aggregated into a State Level Annual Credit Plan (ACP) to be prepared by the SLBC Convenor Bank and launched by the 1st of April every year.

ix. The Controlling Offices of banks in each state should synchronize their internal business plans with the ACP.

## 10.2 Reviewing the Performance against Credit Plans

i. Performance in respect of the credit plans shall be reviewed in the LBS fora as 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)

ii. All member banks are required to furnish data on (a) ACP targets (b) ACP achievements / disbursements and (c) ACP sector / sub-sector wise loan amount outstanding, in an all-inclusive single format, LBS- MIS ([Annex 7](#)). The procedure of data reporting is given in [Annex 8A](#). A Standard Operating Procedure (SOP) to be followed by SLBC / UTLBC Convenor Banks, member banks and LDMs for management of data flow is given in [Annex 8B](#).

iii. Based on the data reported, bank group wise statements should be prepared on quarterly basis and placed in all DCC and SLBC meetings for review.

iv. Discussions in SLBC, DCC and BLBC should focus on the performance of banks in disbursement of loans vis-a-vis the targets allocated under the ACP.

## 11 Credit Deposit Ratio (CD Ratio)

### 11.1 Monitoring CD Ratio

i. As the CD Ratio is an important parameter of credit disbursed in relation to deposits mobilised in the area, it should be monitored at different levels, based on the following parameters:

Institution / Level	Indicator
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 credit proposals are received at district level but processed and sanctioned at the bank's head office / controlling offices / central processing units, and the loan is

utilised / disbursed in districts through their branches, these are treated as loans sanctioned and utilised at district level. Hence, they may be reckoned at district level for computing the CD ratio.

ii. CD ratio is to be calculated on the basis of credit amount outstanding.

## **11.2 Bank level monitoring**

Banks are required to achieve a CD Ratio of 60 percent in respect of their rural and semi-urban branches, taken together on an All-India basis. While it is not necessary that this ratio should be achieved separately, branch-wise, district-wise or region-wise, banks should, nevertheless, ensure that wide disparity in the ratios between different states / regions is avoided to minimise regional imbalance in credit deployment. Credit dispensation in certain districts is very low due to factors, such as lack of necessary infrastructure, varying ability of different regions to absorb credit, etc. Banks may review the performance of their branches in such areas and take necessary steps to augment credit flow. The factors affecting credit flow in the district may be discussed thoroughly in the DCC forum.

## **11.3 District and State level monitoring**

i. Districts having CD Ratio between 40 and 60 percent shall be monitored by the DCC for improving the performance.

ii. In districts having CD Ratio less than 40 percent as well as ACP achievement less than 100% for the preceding financial year, Special Sub-Committees (SSCs) of the DCC, with LDM as Convenor shall be set up to monitor the CD Ratio.

iii. The SSC shall comprise of the DCOs of banks functioning in the area, LDO, DDM, District Planning Officer, or a representative of the DC / DM duly empowered to take decisions on behalf of the district administration.

iv. The SSC shall draw up a Monitorable Action Plan (MAP) for improving the CD Ratio, with the approval of the DCC. The progress in the implementation of the MAP should be monitored in the DCC meetings.

- v. Districts with CD Ratio less than 20 percent shall be placed in a special category. For these districts, in addition to constitution of SSC and MAP, the State Government would be required to make targeted efforts to create necessary infrastructure and conditions conducive to lending by the banks, while banks shall be responsible for improving credit disbursement.
- vi. The progress in the special category districts shall be monitored by DCC and reported to corporate offices of banks present in the district, to enable Head Offices of banks to accord special attention to improving the CD ratio in such districts.
- vii. A consolidated status report from all SSCs of the State shall be tabled at SLBC meetings for discussion / information.

## **12. Other guidelines on lending**

The Service Area Approach (SAA) was introduced in April 1989 for planned and orderly development of rural and semi-urban areas by increasing productive lending and forging effective linkages between bank credit, productivity, and enhanced income levels.

- i. Under Service Area Approach SAA, each bank branch in a rural or semi-urban area is designated to serve an area of 15 to 25 villages and the branch is responsible for meeting the needs of bank credit of its service area. To ensure adequate coverage of rural and semi-urban areas under Government Sponsored Schemes, bank branches in these areas shall follow the SAA for lending under such schemes. While it is obligatory for bank branches to serve the eligible customers falling in their service area, they are free to lend under such schemes outside their service area also.
- ii. Banks shall dispense with the practice of obtaining a 'No Due Certificate' from individual borrowers (including SHGs and JLGs) for all types of loans, including loans under Government Sponsored Schemes, irrespective of the amount involved, unless the scheme itself provides for obtention of a 'No Due Certificate'.
- iii. For ease of access to credit in rural and semi-urban areas, banks may use an alternative framework of due diligence which could, among others, consist of one or more of the following:

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

### **13. Banking Penetration**

i. SLBC Convenor Banks are required to identify all unbanked rural centres (URCs) in the State<sup>1</sup> 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. In order to comply with the criteria of opening at least 25 percent of total banking outlets in URCs in Tier 5 and 6 centres<sup>2</sup>, 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. As regards Tier-6 centres, SLBC / UTLBC Convenor banks shall monitor coverage of these URCs and advise lead banks to review the progress in the coverage of such centres in DCC meetings. Convenor banks should also advise member banks to update the information on RBI's CISBI portal as and when banking outlets are opened in URCs.

iv. The updated list of URCs should be tabled in all SLBC meetings during discussions on the progress in providing banking services in URCs.

v. SLBCs / UTLBCs shall put in place an action plan to achieve the goals identified under the National Strategy for Financial Inclusion (NSFI): 2025-30<sup>3</sup> during the period of the strategy, with suitable mid-term goals, and monitor progress on an on-going basis.

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<sup>1</sup> 'Reserve Bank of India (Commercial Banks - Branch Authorisation) Directions 2025']

<sup>2</sup> As above

<sup>3</sup> National Strategy for Financial Inclusion (NSFI): 2025-30 released by RBI on December 01, 2025, available at <https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=1307#F15>

#### **14. Expanding and Deepening of Digital Payments Ecosystem (EDDPE)**

The objective of the programme is to enable every individual in the identified districts to make / receive payments digitally in a safe, secure, quick, affordable, and convenient manner. SLBCs / UTLBCs shall cover all districts of the state fully under the programme, decide the timeline by which this will be done and ensure that the milestones are achieved as planned through close monitoring of progress.

#### **15. Capacity Building and Sensitization Programmes**

- i. Regional Offices of RBI, in co-ordination with SLBC Convenor Bank, shall endeavour to sensitize the DCs / DMs and CEOs of Zilla Parishads on banking matters and on the specific scope and role of the LBS. Such exposure may also be provided to staff at the operational level of government departments associated with implementation of the LBS, such as BDOs, etc. through State Administrative Academies or similar institutions.
- ii. Bank officials should be exposed to similar training programmes by the respective Lead Banks.
- iii. Regional Offices of RBI shall conduct capacity building programmes for LDOs, LDMs and DDMs on an annual basis.

#### **16. SLBC Website Standardisation of Information**

SLBC Convenor Banks are required to maintain the SLBC website where all instructions on LBS and Government Sponsored Schemes, profile of the State / UT, State-wise data / bank-wise performance, information on the conduct of meetings etc. are made available to the public. The indicative list of such information / data is given in [Annex 9](#). SLBCs may put out any additional information considered relevant for the State. The SLBC website should be updated regularly, at least on quarterly basis.



## Annex 1

### List of State/ UT-wise SLBC/ UTLBC Convenor Banks and district-wise Lead Banks as on February 13, 2026

Sr. No.	State / Union Territory	SLBC/UTLBC Convenor bank	District	District Lead Bank
1	Andhra Pradesh	Union Bank of India	1. Alluri Sitharama Raju	Union Bank of India
			2. Anakapalli	Union Bank of India
			3. Ananthapuramu (earlier name – Anantapur)	Canara Bank
			4. Annamayya	State Bank of India
			5. Bapatla	Union Bank of India
			6. Chittoor	Indian Bank
			7. Dr. B R Ambedkar Konaseema (earlier name – Konaseema)	Union Bank of India
			8. East Godavari	Union Bank of India
			9. Eluru	Union Bank of India
			10. Guntur	Union Bank of India
			11. Kakinada	Union Bank of India
			12. Krishna	Indian Bank
			13. Kurnool	Canara Bank
			14. Nandyal	Union Bank of India
			15. NTR	Union Bank of India
			16. Palnadu	Union Bank of India
			17. Parvathipuram Manyam	State Bank of India
			18. Prakasam	Canara Bank
			19. Sri Potti Sriramulu Nellore (Earlier name – Nellore)	Canara Bank
			20. Sri Sathya Sai	Canara Bank
			21. Srikakulam	Union Bank of India
			22. Tirupati	Union Bank of India
			23. Visakhapatnam	State Bank of India
			24. Vizianagaram	State Bank of India
			25. West Godavari	Union Bank of India



			26. Y.S.R (Earlier Name – Kadapa)	Canara Bank
2	Arunachal Pradesh	State Bank of India	1. Anjaw	State Bank of India
			2. Bichom	State Bank of India
			3. Changlang	State Bank of India
			4. Dibang Valley	State Bank of India
			5. East Kameng	State Bank of India
			6. East Siang	State Bank of India
			7. Kamle	State Bank of India
			8. Keyi Panyor	State Bank of India
			9. Kra Daadi	State Bank of India
			10. Kurung Kumey	State Bank of India
			11. Leparada	State Bank of India
			12. Lohit	State Bank of India
			13. Longding	State Bank of India
			14. Lower Dibang Valley	State Bank of India
			15. Lower Siang	State Bank of India
			16. Lower Subansiri	State Bank of India
			17. Namsai	State Bank of India
			18. Pakke Kessang	State Bank of India
			19. Papum Pare	State Bank of India
			20. Shi-Yomi	State Bank of India
			21. Siang	State Bank of India
			22. Tawang	State Bank of India
			23. Tirap	State Bank of India
			24. Upper Siang	State Bank of India
			25. Upper Subansiri	State Bank of India
			26. West Kameng	State Bank of India
			27. West Siang	State Bank of India
3	Assam	State Bank of India	1. Baksa	State Bank of India
			2. Barpeta	UCO Bank
			3. Biswanath	Indian 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	State Bank of India			
			16. Jorhat	Punjab National Bank			
			17. Kamrup	UCO Bank			
			18. Kamrup Metro	UCO Bank			
			19. Karbi Anglong	State Bank of India			
			20. Kokrajhar	UCO Bank			
			21. Lakhimpur	Punjab National Bank			
			22. Majuli	Punjab National Bank			
			23. Morigaon	Punjab National Bank			
			24. Nagaon	Punjab National Bank			
			25. Nalbari	UCO Bank			
			26. North Cachar Hills	State Bank of India			
			27. Sivasagar	Punjab National Bank			
			28. Sonitpur	UCO Bank			
			29. South Salmara-Mankachar	UCO Bank			
			30. Sribhumi (earlier name – Karimganj)	Punjab National Bank			
			31. Tamulpur	State Bank of India			
			32. Tinsukia	Punjab National Bank			
			33. Udalguri	State Bank of India			
			34. 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. Khairagarh- Chhuikhadan- Gandai	State Bank of India
			18. Kondagaon	State Bank of India
			19. Korba	State Bank of India



			20. Korea	Central Bank of India
			21. Mahasamund	Bank of Baroda
			22. Manendragarh-Chirmiri-Bharatpur (MCB)	Central Bank of India
			23. Mohla-Manpur-Ambagarh Chouki	Bank of Baroda
			24. Mungeli	State Bank of India
			25. Narayanpur	State Bank of India
			26. Raigarh	State Bank of India
			27. Raipur	Bank of Baroda
			28. Rajnandgaon	Bank of Baroda
			29. Sakti	State Bank of India
			30. Sarangarh-Bilaigarh	State Bank of India
			31. Sukma	State Bank of India
			32. Surajpur	Central Bank of India
			33. 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. Dahod	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
			34. Vav-Tharad	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. Nuh	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. Bagalkote	Canara Bank
			2. Ballari	Canara Bank
			3. Belagavi	Canara Bank
			4. Bengaluru Rural	Canara Bank
			5. Bengaluru South	Union Bank of India
			6. Bengaluru Urban	Canara Bank
			7. Bidar	State Bank of India
			8. Chamarajanagar	State Bank of India
			9. Chikkaballapur	Canara Bank
			10. Chikkamagaluru	Union Bank of India
			11. Chitradurga	Canara Bank



			12. Dakshina Kannada	Canara Bank
			13. Davangere	Canara Bank
			14. Dharwad	Bank of Baroda
			15. Gadag	State Bank of India
			16. Hassan	Canara Bank
			17. Haveri	Bank of Baroda
			18. Kalaburagi	State Bank of India
			19. Kodagu	Union Bank of India
			20. Kolar	Canara Bank
			21. Koppal	State Bank of India
			22. Mandya	Bank of Baroda
			23. Mysuru	State Bank of India
			24. Raichur	State Bank of India
			25. Shivamogga	Canara Bank
			26. Tumakuru	State Bank of India
			27. Udupi	Canara Bank
			28. Uttar Kannada	Canara Bank
			29. Vijayanagara	State Bank of India
			30. Vijayapura	Canara Bank
			31. Yadgir	State Bank of India
12	Kerala	Canara Bank	1. Alappuzha	State Bank of India
			2. Ernakulam	State Bank of India
			3. Idukki	State 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. Maihar	Indian Bank
			28. Mandla	Central Bank of India
			29. Mandsaur	Central Bank of India
			30. Mauganj	Union Bank of India
			31. Morena	Central Bank of India
			32. Narsinghpur	Central Bank of India
			33. Neemuch	State Bank of India
			34. Niwari	State Bank of India
			35. Pandhurna	Central Bank of India
			36. Panna	State Bank of India
			37. Raisen	Central Bank of India
			38. Rajgarh	Bank of India
			39. Ratlam	Central Bank of India
			40. Rewa	Union Bank of India
			41. Sagar	Central Bank of India
			42. Satna	Indian Bank
			43. Seoni	State Bank of India
			44. Shahdol	Central Bank of India
			45. Shajapur	Bank of India
			46. Sheopur Kala	State Bank of India
			47. Shivpuri	State Bank of India
			48. Sidhi	Union Bank of India



			49. Sihore	Bank of India
			50. Singrauli	Union Bank of India
			51. Tikamgarh	State Bank of India
			52. Ujjain	Bank of India
			53. Umaria	State Bank of India
			54. Vidisha	State Bank of India
			55. West Nimar (Khargone)	Bank of India
14	Maharashtra	Bank of Maharashtra	1. Ahilyanagar	Central Bank of India
			2. Akola	Central Bank of India
			3. Amravati	Central Bank of India
			4. Beed	State Bank of India
			5. Bhandara	Bank of India
			6. Buldhana	Central Bank of India
			7. Chandrapur	Bank of India
			8. Chhatrapati Sambhajinagar	Bank of Maharashtra
			9. Dharashiv	State Bank of India
			10. Dhule	Central Bank of India
			11. Gadchiroli	Bank of India
			12. Gondia	Bank of India
			13. Hingoli	State Bank of India
			14. Jalgaon	Central Bank of India
			15. Jalna	Bank of Maharashtra
			16. Kolhapur	Bank of India
			17. Latur	State Bank of India
			18. Mumbai City	Bank of Baroda
			19. Mumbai Suburban	Bank of Baroda
			20. Nagpur	Bank of India
			21. Nanded	State Bank of India
			22. Nandurbar	State Bank of India
			23. Nashik	Bank of Maharashtra
			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. Ukhul	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. North Garo Hills	State Bank of India
			6. Ri Bhoi	State Bank of India
			7. South Garo Hills	State Bank of India
			8. South West Garo Hills	State Bank of India
			9. South West Khasi Hills	State Bank of India
			10. West Garo hills	State Bank of India
			11. West Jaintia Hills	State Bank of India
			12. West Khasi Hills	State Bank of India
17	Mizoram	State Bank of India	1. Aizawl	State Bank of India
			2. Champhai	State Bank of India
			3. Hnahthial	State Bank of India
			4. Khawzawl	State Bank of India
			5. Kolasib	State Bank of India
			6. Lawngtlai	State Bank of India
			7. Lunglei	State Bank of India
			8. Mamit	State Bank of India
			9. Saitual	State Bank of India
			10. Serchhip	State Bank of India



18	Nagaland	State Bank of India	11. Siaha	State Bank of India
			1. Chumoukedima	Bank of Baroda
			2. Dimapur	State Bank of India
			3. Kiphire	State Bank of India
			4. Kohima	State Bank of India
			5. Longleng	State Bank of India
			6. Meluri	State Bank of India
			7. Mokokchung	State Bank of India
			8. Mon	State Bank of India
			9. Niuland	State Bank of India
			10. Noklak	State Bank of India
			11. Peren	State Bank of India
			12. Phek	State Bank of India
			13. Shamator	State Bank of India
			14. Tseminyu	State Bank of India
			15. Tuensang	State Bank of India
			16. Wokha	State Bank of India
			17. 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. Sonepur	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	Bank of Baroda	1. Ajmer	Bank of Baroda
			2. Alwar	Punjab National Bank
			3. Balotra	State Bank of India
			4. Banswara	Bank of Baroda
			5. Baran	Central Bank of India
			6. Barmer	State Bank of India
			7. Beawar	Bank of Baroda
			8. Bharatpur	Punjab National Bank
			9. Bhilwara	Bank of Baroda
			10. Bikaner	State Bank of India
			11. Bundi	Bank of Baroda
			12. Chittorgarh	Bank of Baroda



			13. Churu	Bank of Baroda
			14. Dausa	UCO Bank
			15. Deeg	Punjab National Bank
			16. Dholpur	Punjab National Bank
			17. Didwana-Kuchaman	UCO Bank
			18. Dungarpur	Bank of Baroda
			19. Hanumangarh	State Bank of India
			20. Jaipur	State Bank of India
			21. Jaisalmer	State Bank of India
			22. Jalore	State Bank of India
			23. Jhalawar	Central Bank of India
			24. Jhunjhunu	Bank of Baroda
			25. Jodhpur	ICICI Bank
			26. Khairthal-Tijara	Punjab National Bank
			27. Karauli	Bank of Baroda
			28. Kota	Central Bank of India
			29. Kotputli-Behror	Punjab National Bank
			30. Nagaur	UCO Bank
			31. Pali	State Bank of India
			32. Phalodi	UCO Bank
			33. Pratapgarh	Bank of Baroda
			34. Rajsamand	State Bank of India
			35. Salumber	ICICI Bank
			36. Sawai Madhopur	Bank of Baroda
			37. Sikar	Punjab National Bank
			38. Sirohi	State Bank of India
			39. Sri Ganganagar	Punjab National Bank
			40. Tonk	Bank of Baroda
			41. Udaipur	State Bank of India
22	Sikkim	State Bank of India	1. Gangtok (Earlier Name - East Sikkim)	State Bank of India
			2. Gyalshing (Earlier Name - West Sikkim)	State Bank of India
			3. Mangan (Earlier Name - North Sikkim)	State Bank of India
			4. Namchi (Earlier Name - South Sikkim)	State Bank of India
			5. Pakyong	Central Bank of India



			6. Soreng	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. Pudukottai	Indian Overseas Bank
			21. Ramanathapuram	Indian Overseas Bank
			22. Ranipet	Indian Bank
			23. Salem	State Bank of India
			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. Bhadrachalam	State Bank of India



			3. Hanumakonda (earlier name - Warangal (Urban))	State Bank of India
			4. Hyderabad	State Bank of India
			5. Jagitial	Union Bank of India
			6. Jangaon (New)	State Bank of India
			7. Jayashankar	State Bank of India
			8. Jogulamba	Union Bank of India
			9. Kamareddy	Canara Bank
			10. Karimnagar	State Bank of India
			11. Khammam	State Bank of India
			12. Komram Bheem	State Bank of India
			13. Mahabubabad	State Bank of India
			14. Mahabubnagar	State Bank of India
			15. Mancherial	Union Bank of India
			16. Medak	State Bank of India
			17. Medchal-Malkajgiri	Canara Bank
			18. Mulugu	State Bank of India
			19. Nagarkurnool	Union Bank of India
			20. Nalgonda	State Bank of India
			21. Narayanpet	State Bank of India
			22. Nirmal	State Bank of India
			23. Nizamabad	State Bank of India
			24. Peddapalli	Union Bank of India
			25. Rajanna	Union Bank of India
			26. Ranga Reddy	State Bank of India
			27. Sangareddy	Canara Bank
			28. Siddipet	Union Bank of India
			29. Suryapet	State Bank of India
			30. Vikarabad	State Bank of India
			31. Wanaparthy	Union Bank of India
			32. Warangal (earlier name - Warangal (Rural))	Union 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 Bahujan)	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. Paschim Bardhaman	State Bank of India
			18. Pashchim Medinapur	Punjab National Bank
			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-2

### **Agenda for BLBC meetings**

- i) Preparation of Block Credit Plan, monitoring performance under the Block Credit Plan; Review of credit flow to priority sectors; CD ratio*
- ii) Review of lending to Agriculture and allied activities, Agri-infrastructure, FPOs, and MSME (including MSME cluster) financing, weaker sections, SHG credit-linkage, etc.*
- iii) Lending under government sponsored schemes, NPAs and recovery*
- iv) Review of credit related relief measures in cases of natural calamities, if any*
- v) Coverage of Unbanked Rural Centres (URCs) with banking facilities*
- vi) Monitoring performance of Business Correspondents (BCs)*
- vii) Achievement /sustenance of 100% digitalization under Expanding and Deepening of Digital Payments Ecosystem (EDDPE)*
- viii) Review of financial literacy initiatives including digital financial literacy, monitoring of FL camps undertaken by Centres for Financial Literacy (CFLs)*
- ix) Implementation of skill development programmes including by RSETIs*
- x) Monitoring of pendency of applications under government sponsored schemes, NPAs and NPA recovery*
- xi) Performance under social security schemes (PMJJBY, PMSBY, APY)*
- xii) Any other item*



## Annex-3

### **Agenda for DCC meetings**

- i) *Preparation of District Credit Plan (DCP); monitoring performance under DCP; Review of credit flow to priority sectors (special focus to be provided in districts identified by RBI as low Priority Sector Lending (low PSL) districts)*
- ii) *CD ratio; Review of performance under Monitorable Action Plan for CD Ratio, if any*
- iii) *Review of lending to Agriculture and allied activities, Agri-infrastructure, FPOs, and MSME (including MSME cluster) financing, weaker sections, SHG credit-linkage, etc.*
- iv) *Lending under government sponsored schemes, NPAs and recovery*
- v) *Review of credit related relief measures in cases of natural calamities, if any*
- vi) *Coverage of Unbanked Rural Centres (URCs) by banking facilities*
- vii) *'Merger/closure/ shifting outside the revenue centre of any rural 'Banking Outlet' or sole semi urban 'Banking Outlet'*
- viii) *Monitoring performance of Business Correspondents (BCs)*
- ix) *Achievement /sustenance of 100% digitalization under Expanding and Deepening of Digital Payments Ecosystem (EDDPE)*
- x) *Review of financial literacy initiatives including digital financial literacy, monitoring of FL camps undertaken by Financial Literacy Centres (FLCs) and Centres for Financial Literacy (CFLs)*
- xi) *Implementation of skill development programmes including by RSETIs*
- xii) *Performance under social security schemes (PMJJBY, PMSBY, APY)*
- xiii) *Matters referred by Sub-Committees of DCC/ BLBC*
- xiv) *Review of conduct of BLBC meetings*
- xv) *Follow up on action points of DLRC*
- xvi) *Any other item*



## **Annex-4**

### **Agenda for DLRC meetings**

- i) Review of performance under District Credit Plan (DCP)*
- ii) Review of lending to Agriculture and allied activities, Agri-infrastructure, FPOs, and MSME (including MSME cluster) financing, weaker sections, SHG credit-linkage, etc.*
- iii) Lending under government sponsored schemes, NPAs and recovery*
- iv) Coverage of Unbanked Rural Centres (URCs) by banking facilities*
- v) Merger/closure/ shifting outside the revenue centre of any rural 'Banking Outlet' or sole semi urban 'Banking Outlet'*
- vi) Performance under social security schemes (PMJJBY, PMSBY, APY)*
- vii) Any other item*



**Agenda for SLBC meetings**

- i) *Preparation of Annual Credit Plan (ACP); Monitoring performance under ACP; priority sector lending and government sponsored schemes, NPAs and recovery (e.g. NPAs in schematic lending, issues faced in recovery etc.)*
- ii) *Coverage of Unbanked Rural Centres (URCs) by banking facilities*
- iii) *Aspects relating to BCs impacting provision of banking services – e.g. inactivity of BCs, challenges faced by BCs in their operations.*
- iv) *Expansion of digital payments – e.g. connectivity options, availability of payment infrastructure such as PoS machines etc.*
- v) *Review of districts to be monitored based on CD ratio and ACP achievement, and measures required to improve credit absorption capacity – e.g. plugging gaps in rural and agriculture infrastructure*
- vi) *Review of restructuring of loans in cases of natural calamities, if any*
- vii) *Implementation of skill development programmes including by RSETIs – e.g. partnering with National Skill Development Corporation (NSDC) etc.*
- viii) *Review of financial literacy initiatives (particularly digital financial literacy) - e.g. coverage in school curriculum, activities of FLCs and CFLs etc.*
- ix) *Matters relating to usurious lending, over indebtedness, credit related frauds by borrower groups, etc.*
- x) *Matters referred to SLBC by various Sub-Committees<sup>1</sup>/ DCCs*
- xi) *Other items identified by Steering Sub-Committee*
- xii) *Recent policy initiatives and promotion of awareness about Government schemes*
- xiii) *Any other item*

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<sup>1</sup> Sub-committees on Agriculture, MSME & OPS, Financial Inclusion and Financial Literacy, Digital Payments, as per revised structure of SLBC forum



**Agenda for SLBC Sub-Committee meetings**

**1) Sub-Committee on Agriculture and Allied Activities (SC-AA)**

- i) Credit flow to Agriculture (Crop loan and Term loan) and allied activities vis-à-vis Annual Credit Plan; credit flow in credit deficient districts*
- ii) KCC loans for Crops, Animal Husbandry and Fisheries, NPAs and recovery*
- iii) Financing under specific Central/State Government Schemes related to agriculture & allied activities and Agri – infrastructure*
- iv) Restructuring of agri-loans in natural calamity affected districts in the State, if any*
- v) Exploring the scope of state-specific potential growth areas*
- vi) Matters related to rural and agriculture infrastructure*
- vii) Implementation of Model Land Leasing Act 2016*
- viii) Digitization of land records*
- ix) Pledge financing through e-NWRs issued by WDRA registered warehouses*
- x) Financing of FPOs*
- xi) Matters relating to agriculture credit referred by DCCs*
- xii) Any other relevant matter*

**2) Sub-Committee on MSME and Other Priority Sector (SC - MSME & OPS)**

**a) MSME**

- i) Discussion on lending under government sponsored schemes and other initiatives*
- ii) Flow of credit to MSMEs vis-à-vis Annual Credit Plan and lending to MSMEs in credit deficient districts; NPAs and recovery; Financing of new units*
- iii) Collateral free loans to MSMEs, coverage under CGTMSE*
- iv) Onboarding on Udyam Portal, Udyam Assist Platform and onboarding on TReDS*
- v) Financing under specific Central/State Government Schemes related to MSMEs*





- vi) Banking facilities in MSME clusters*
- vii) Export Credit and Financing of Startups*
- viii) Matters related to development of infrastructure and availability of facilities (such as energy, water, telecommunication, pollution control, technology upgradation, market access, common facility centres, design centres, R&D centres and training, etc.)*
- ix) Restructuring of MSME loans in natural calamity affected districts in the State, if any*
- x) Financing to women-led enterprises*
- xi) Exploring the scope of state-specific potential growth areas*
- xii) Matters relating to MSME credit referred by DCCs*
- xiii) Any other relevant matter*

**b) Other Priority Sector (OPS)**

- i) Credit flow to Priority Sectors such as export credit, education, housing, social infrastructure, renewable energy and others (i.e other than agriculture and MSME)*
- ii) Financing under specific Central/State Government Schemes relating to Other Priority Sectors*

**3) Sub-Committee on Financial Inclusion and Financial Literacy (SC-FIFL)**

**a) Financial Inclusion (FI)**

- i) Coverage of unbanked rural centres by banking facilities; Issues relating to banking infrastructure, and operations of Business Correspondents (BCs) in the State*
- ii) Direct Benefit Transfer (DBT) in the State*
- iii) Progress in coverage of eligible population under PMJDY, PMJJBY, PMSBY, APY and NPS; issues affecting coverage*
- iv) Progress under SHG – Bank linkage and issues faced*
- v) Skill training programmes and credit linkage*
- vi) Matters relating to financial inclusion, referred by DCCs*
- vii) Any other relevant matter*



**b) Financial Literacy (FL)**

- i) Review of FL activities conducted and co-ordination among various stakeholders*
- ii) Financial Education in the School Curriculum*
- iii) Centres of Financial Literacy (CFLs) and Financial Literacy Centres (FLCs)*
- iv) Inclusion of financial literacy module in Skill training programmes*
- v) Matters relating to financial literacy referred by DCCs*
- vi) Any other relevant matter*

**4) Sub-Committee on Digital Payments (SC-DP)**

- i) Progress under Expanding and Deepening of Digital Payments Ecosystem (EDDPE)*
- ii) Issues affecting progress under the programme, e.g., connectivity issues, digital frauds*
- iii) Digital financial awareness and cyber security campaigns at Gram Panchayat level and promotion of digital transactions*
- iv) Matter relating to digital payments referred by DCCs*
- v) Any other relevant matter*





## **Annex-8-A**

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

- i. Each bank's CBS should have a provision to export all LBS-related data and tables into an Excel report. This data should have information pertaining to all the branches operating in the state including fields/ columns for District and Block name. Access to Download and 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 portals. SLBC portals should have a provision to 'Import/ Upload' all the data present in the Excel Sheet on the database of the SLBC portals. 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 portal along with the requisite capabilities at the back-end.
- iv. The SLBC portal would, thus, effectively work as a data aggregation platform. Further, data analysis capabilities could also be added to the SLBC portals depending on the available resources.
- v. The SLBC portals should provide access to LDMs to download district and block specific data directly from the portal, 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. On the SLBC portal, 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 occasionally.



vii. Such a system ensures that LDMs and 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.



## **Annex-8-B**

### **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 district and block names and codes, on quarterly basis.
- ii) HO of each bank shall provide the district and block level report in the prescribed format to state level controlling offices of the bank.
- iii) Each SLBC shall ensure that their data feeding web portal has a provision for upload of data by controlling offices of each bank in the prescribed format.
- iv) Each bank's designated controlling office shall upload the data in SLBC portal by 15<sup>th</sup> of succeeding month, after 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 and uploaded by the controlling office/ Lead District Manager (LDM), on the SLBC web portal by 20<sup>th</sup> of succeeding month of the end of the quarter.
- vi) The SLBC Convenor bank should provide the LDMs, access to the SLBC web portal to enable them to download the block-wise data of their respective districts.
- vii) SLBC Convenor bank should provide access to the SLBC web portal to the designated controlling offices of banks in the state to enable them to download the data to verify correctness.

### **Role of banks' Head Offices**

- i) Banks' HOs shall generate district-wise and block-wise data of each state in the prescribed format.
- ii) Banks' HOs shall ensure that the mapping of their branches to the block level has been carried out.
- iii) HO of each bank shall provide the report in prescribed format to the state level controlling office.
- iv) The state, district and block codes should be as per the latest Government of India census data.



- v) The amount column in the report should be furnished in actual and not in lakh, crore, etc.

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

- i) Each banks' controlling office at state level shall be responsible for uploading the data of the state on the SLBC portal.
- ii) For data pertaining to State Government/ other data (which is not available on CBS or MIS of the bank), the controlling office of the bank at state level will collate the same in the format prescribed by the SLBC and upload on the SLBC portal.

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

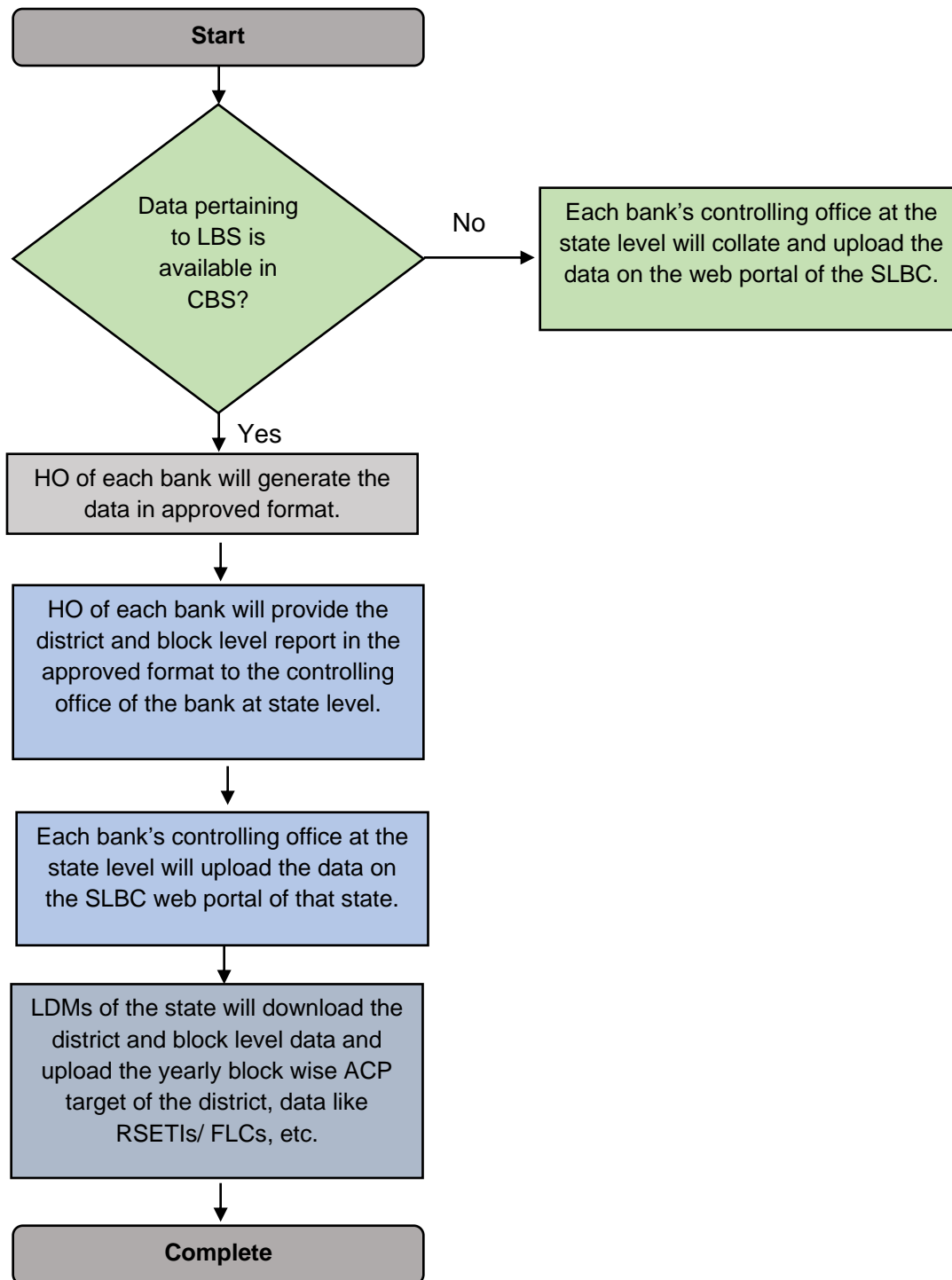
- i) SLBC Convenor bank shall ensure that their data feeding web portal has a provision for upload of data by the designated controlling offices of each bank in the state.
- ii) There are 29 formats (flat files) for the data pertaining to CBS or available through MIS of the bank.
- iii) Additionally, there are four excel formats for data pertaining to FLCs and RSETIs, which are required to be collected from the state level controlling offices of banks.
- iv) 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 new procedure.
- v) SLBC Convenor bank shall ensure that LDMs are able to access web portal of SLBC to download the block wise data of their respective district.
- vi) SLBC Convenor bank should provide access to controlling offices of banks of respective state on SLBC web portal to download the uploaded data and verify correctness.
- vii) SLBC Convenor bank shall ensure that their data feeding web portal has a provision to enable upload of block-wise ACP target data in approved format, by LDMs.

### **Role of Lead District Managers (LDMs)**

- i) LDMs shall upload the block wise ACP target of the district on SLBC portal of the state, by 15<sup>th</sup> April, i.e., beginning of the financial year.
- ii) LDMs shall download the block wise information of their district for review purposes.



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







## Annex 9

### 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>9-A</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>	List of Unbanked Rural Centres (URCs)	<b>9-B</b>
<b>SLBC meetings</b>	<b>Calendar of meetings</b>	Schedule of SLBC meetings for the current calendar year	<b>9-C</b>
	<b>SLBC-Meetings held</b>	Details of SLBC meetings held with agenda and minutes	<b>9-D</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>9-E</b>
	<b>ACP-Targets</b>	Annual Credit Plan - Targets for the year	<b>9-F</b>
	<b>ACP-Achievements</b>	Annual Credit Plan - Sector wise achievement	<b>9-G</b>
	<b>CD Ratio</b>	Position of district-wise CD ratio	<b>9-H</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>9-I</b>
	<b>Banking outlets-Branche</b>	District wise particulars of branches	<b>9-J</b>



Menu item	Sub Menu	Contents	Annex
	<b>Banking outlets-BCs-details</b>	District wise particulars of BC outlets	<b>9-K</b>
	<b>Particulars of Banking Services through Other Modes</b>	District wise banking services provided through Other Modes	<b>9-L</b>
<b>Financial Inclusion</b>	<b>SHG bank linkage</b>	Bank wise position of savings and credit linked number of SHGs	<b>9-M</b>
	<b>FLCs</b>	Database on FLCs	<b>9-N</b>
	<b>RSETIs</b>	District wise position of RSETIs	<b>9-O</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	



## Annex 9-A

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 9-B

### A. List of Tier-5 Unbanked Rural Centres (URCs)

Sr. No.	State	District	Block/Sub-District	Revenue Centre Name	Census Centre Code

### B. List of Tier-6 Unbanked Rural Centres (URCs)

Sr. No.	State	District	Sub-District	Revenue Centre Name	Census Centre Code

2									
	TOTAL								



## Annex 9-C

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



## Annex 9-D

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

\* SLBC meetings held after April 2010

[illegible]

[illegible]



[illegible]



## Annex 9-H

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						



## Annex 9-I

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]

[illegible]

[illegible]



## Annex 9-M

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>				

[illegible]



[illegible]