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July 1, 2014

The Chairmen and Managing Directors
SLBC Convenor Banks/Lead Banks

Dear Sir/Madam

MASTER CIRCULAR – Lead Bank Scheme

The Reserve Bank of India has issued guidelines on Lead Bank Scheme from time to time. This Master Circular consolidates the relevant guidelines issued by Reserve Bank of India on Lead Bank Scheme up to June 30, 2014 as listed in the Appendix.

2. This Master Circular has been placed on the RBI website <http://www.rbi.org.in>

Yours faithfully,

(A. Udgata)
Principal Chief General Manager

Encl: As above

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1. Introduction

(i) The genesis of Lead Bank Scheme (LBS) can be traced to the Study Group headed by Prof. D. R. Gadgil (Gadgil Study Group) on the organisational framework for 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 Reserve Bank of India under the Chairmanship of Shri F. K. F. Nariman (Nariman Committee) endorsed the idea of 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 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 priority sector and other sectors and to promote banks' role in overall development of the rural sector. For coordinating the activities in the district, a particular bank is assigned the lead bank responsibility of the district. The lead bank is expected to assume leadership role for coordinating the efforts of the credit institutions and Government.

(iv) In view of the number of changes that had taken place in the financial sector, the Lead Bank Scheme was last reviewed by the High Level Committee 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, MIFIs 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 sectors, especially in rural/semi urban areas. There was overwhelming consensus that the Scheme needs to continue. Based on the recommendations of the Committee, guidelines were issued to SLBC convenor banks and lead banks for implementation.

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

2. 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 rural and 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. The SAA scheme was reviewed from time to time and appropriate changes were made in the scheme to make it more effective.

ii) The Service Area Approach scheme was last 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. Therefore, the requirement of obtaining 'no due certificate' from the service area branch for lending by non-service area branch has been dispensed with. However, banks at their discretion may take

steps considered necessary to avoid multiple financing. As the restrictive provisions of the service area have been removed in December 2004, the Service Area Approach is applicable only for Government Sponsored programmes.

3. Lead Bank Responsibility

A. 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 Reserve Bank of India following a detailed procedure formulated for this purpose. As on June 30, 2014, 25 public sector banks and one private sector bank have been assigned lead bank responsibility in 671 districts of the country.

ii) State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC) as an apex level forum at 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 Convenorship is assigned to banks for this purpose. As on June 30, 2014, the SLBC/UTLBC convenorship of 29 States and 7 Union Territories has been assigned to 16 public sector banks and one private sector bank. List of State wise SLBC convenor banks and district wise lead banks is given in Annex I.

B. Assignment of lead bank responsibility in districts of metropolitan areas

The Lead Bank Scheme (LBS) was applicable to all districts in the country except districts in metropolitan areas. Metropolitan areas were kept out of the Lead Bank Scheme as the reach of banking network in metropolitan areas was quite high in comparison to rural and semi-urban areas in the country. In view of the wide spread challenge of financial exclusion in metropolitan areas, especially among the disadvantaged and low-income groups and to facilitate doorstep banking to the excluded segment of the urban poor and to provide an institutional mechanism for co-ordination between the government and banks, it was decided to bring all districts in metropolitan areas under the LBS. Accordingly, the 16 districts in metropolitan areas of Chennai (1), Delhi (11), Hyderabad (1), Kolkata(1) Mumbai (2), were assigned lead bank responsibility and thus brought under the lead bank scheme during 2013-14. Thus, at present, the entire country is now under the fold of the Lead Bank Scheme.

4. Implementation of Lead Bank Scheme

A. 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.

B. 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.

ii) A pre-PLP meeting is convened by LDM during June every year to be attended by the 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. DDM of NABARD will make 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 and Head Office of RRB and DCCB/LDB will 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 will be convened for each block where the Branch Credit Plans will be discussed and aggregated to form the Block Credit Plan. DDM and LDM will 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 programmes.

- c) All the Block Credit Plans of the district will be aggregated by LDM to form the District Credit Plan. This plan indicates an analytical assessment of the credit need of the district to be deployed by all the financial institutions operating in the district and 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 will be placed before the DCC by the Lead District Manager for final acceptance/approval. All the District Credit Plans would eventually be aggregated into State Level Credit Plan to be prepared by SLBC convenor bank and launched by 1st of April every year.

C. 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)

5. Block Level Bankers' Committee (BLBC)

BLBC is a forum for achieving coordination between credit institutions on one hand and field level development agencies on the other. The forum prepares and reviews implementation of Block Credit Plan and also resolves operational problems in implementation of the credit programmes of banks. Lead District Manager of the district is the Chairman of the Block Level Bankers' Committee. All the banks

operating in the block including the district central co-operative banks and RRB, 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. The LDO of RBI and the DDM of NABARD selectively attend the meetings of the BLBCs. 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.

6. District Consultative Committee (DCC)

A. Constitution of DCC

DCCs were constituted in 1970s as a common forum at district level for bankers as well as Government agencies/departments towards coordination of activities in implementing various schemes under Lead Bank Scheme. The District Collector is the Chairman of the DCC meetings. Reserve Bank of India, NABARD, all the commercial banks in the district, co-operative banks including District Central Cooperative Bank (DCCB), RRBs, 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 convenes the DCC meetings. The Director of Micro Small and Medium Enterprises Development Institutes (MSME-DI) is an invitee in districts where MSME clusters are located to discuss issues concerning MSMEs.

B. Conduct of DCC Meetings

- i) DCC meeting 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 needs to be discussed on a wider platform, so that these receive adequate attention at the State Level.

C. Agenda for DCC Meetings

While all 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. monitoring mechanism to periodically assess and evaluate the progress made in achieving the road map to provide banking services within the prescribed time frame. Prepare district wise Financial Inclusion Plan (FIP) for the three year period in the format LBS-MIS-IV for a district. The progress under FIP should be reviewed in the format LBS-MIS-V for quarterly submission to SLBC.
- 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 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. assistance under Government sponsored schemes
- ix. grant of educational loans
- x. progress under SHG - bank linkage
- xi. SME financing & bottlenecks thereof, if any
- xii. timely submission of data by banks
- xiii. 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.

D. 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 supportive role of the Regional/Zonal Office, the office of LDM should be sufficiently strengthened with appropriate infrastructural support being the focal point for successful implementation of the Lead Bank Scheme. Officers of appropriate level and attitude

should be posted as LDMs. 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) Drawing up and monitoring the road map for banking penetration
- ii) Monitoring implementation of district credit plan
- iii) Associate with the setting up of Financial Literacy Centres (FLCs), RSETIs by banks
- iv) Associate with organizing financial literacy camps by FLCs and rural branches of banks.
- v) Holding annual sensitisation workshops for banks and Government officials with participation by NGOs/Panchayati Raj Institutions (PRIs)
- vi) Arranging for quarterly awareness and feedback public meetings, grievance redressal etc.

E. 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.

F. District Level Review Committee (DLRC) Meetings

DLRC meetings are Chaired by the District Collector and attended by members of the District Consultative Committee (DCC). Besides above, public representatives i.e. Local MPs/MLAs/ Zilla Parishad Chiefs are also invited to these meetings. In DLRC meetings review of the programmes under Lead Bank Scheme is carried out by getting feedback to know the pace and quality of the implementation of various programmes in the district. Hence association of non officials is considered useful. Lead banks are required to ensure the presence of public representatives in DLRC meetings as far as possible. 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. and invite and involve them in all functions conducted by the banks

in the districts, such as opening of new branches, 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 follow up of DLRC's decisions is required to be discussed in the DCC meetings.

G. DCC/DLRC meetings- Annual Calendar of Meetings

i) DCC and DLRC are the important coordinating fora among commercial banks, Government agencies and others at district level to review and find solutions to the problems hindering the developmental activities. Therefore, it is necessary that all the members participate and deliberate in the above 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 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 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 seen that DCC and DLRC meetings are **not** held simultaneously.

7. State Level Bankers' Committee (SLBC)

A. Constitution of SLBC

i) The State Level Bankers' Committee (SLBC) has been 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 (CMD) of the convenor bank/Executive Director of the convenor bank. It comprises representatives of commercial banks, RRBs, 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 retail traders, exporters and farmers' union etc. are special invitees in SLBC meetings for discussing their specific problems, if any. The SLBC meetings are held on quarterly basis. The responsibility of convening the meetings of the SLBC would be that of the SLBC convenor bank of the State.

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

B. Conduct of SLBC Meetings

i) The SLBC meetings are required to be held regularly at quarterly intervals. SLBC is Chaired by the Chairman & Managing Director (CMD) of the convenor bank/Executive Director of the convenor bank and co-chaired by Additional Chief Secretary or Development Commissioner of the State concerned. High Level of participation in SLBC/UTLBC meetings ensure an effective and desired outcome with meaningful discussion on issues of public policy of both the Government of India and 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) In view of the large membership of the SLBC, it would be desirable for the SLBC to constitute Steering Sub Committee/Sub-Committees for specific tasks like agriculture, micro, small/medium industries/enterprises, handloom finance, export promotion and financial inclusion etc. The sub committees may examine the specific issues in-depth and devise solutions/recommendations for adoption by the full committee. It is expected to meet more frequently than the SLBC. The composition of the sub-committee 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.

iv) The secretariat/offices of SLBC should be sufficiently strengthened to enable the SLBC convenor bank to effectively discharge its functions.

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

vi) Several institutions and academicians are engaged in research and 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 discussion and also associate them with studies for product formulation 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.

vii) The activities of NGOs in facilitating and channeling 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. Bank's 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.

C. Agenda for SLBC Meetings

While all SLBCs are expected to address the problems particular to the concerned states, some of the important areas which are common to all States which the SLBCs should invariably discuss in the fora are as under:

- i. Financial inclusion - monitoring mechanism to periodically assess and evaluate the progress made in achieving the road map to provide banking services within the time frame prescribed. Compile and consolidate State wise Financial inclusion Plan for the three year period in the format LBS-MIS-IV. The progress under FIP should be reviewed in the format LBS-MIS-V for quarterly submission to Reserve Bank.
- 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 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 Annual Credit Plan (ACP) of the State
- vii. Regional imbalances in deployment of credit to various sectors of the economy
- viii. Credit - Deposit Ratio of the State
- ix. Flow of credit to priority sector and weaker sections of the society
- x. Assistance under Government sponsored schemes
- xi. Grant of educational loans
- xii. Progress under SHG - bank linkage
- xiii. Discuss the problems faced by MSME sector
- xiv. Steps taken for improving land record and recovery mechanism
- xv. Timely submission of data by banks
- xvi. Review of relief measures (in case of natural calamities wherever applicable) and
- xvii. Issues remaining unresolved at the DCC/DLRC meetings

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

D. Banking Penetration

- i) Over the years, the focus of Lead Bank Scheme has shifted to inclusive growth and financial inclusion. The use of Information Technology (IT) and intermediaries has enabled banks to increase 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. Such banking services may not necessarily be extended through a brick and mortar branch but can be provided through any of the various forms of ICT-based models, including through BCs. However, ICT connectivity should not be an excuse for not pursuing financial inclusion by commercial banks/RRBs.

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

E. SLBC - Yearly Calendar of Meetings

i) To improve the effectiveness and streamlining the functioning of SLBC/UTLBC meetings, SLBC convenor banks have been advised to prepare a yearly calendar of programme (calendar year basis) in the beginning of the year itself, for conducting the meetings. The calendar of programme should clearly specify the cut off dates for data submission to SLBC and acceptance thereof by 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 and 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, SLBC convenor bank should write a letter in this regard to the controlling office of the defaulting banks under advice to Regional Office of RBI. 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:

Activity	To be completed by (Date)
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 th 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 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 stake holders. It also ensures clear cut guidelines for 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

circumstances preparation of agenda should be delayed beyond stipulated dates as per calendar.

F. 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 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 an indicative list and SLBCs are free to put any additional information considered relevant for the State.

G. Liaison with State Government

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

H. 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 in April/May every year. 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

8. Roadmap for opening of banking outlets in unbanked villages

i) As one of the major recommendations of the High Level Committee was the need to achieve 100% financial inclusion through penetration of banking services in the rural areas, a phase wise approach has been adopted to provide door step banking facilities in all the unbanked villages in the country. In November 2009, under Phase-I, guidelines for preparation of Roadmap for providing banking services in villages with population more than 2000 was issued. After successful completion of Phase-I by March 2012, a roadmap to provide banking services in unbanked villages with less than 2,000 population has been rolled out in June 2012.

ii) Guidelines were issued to SLBC convener banks advising them to prepare a roadmap covering all unbanked villages with less than 2000 population for providing banking services in a time bound manner. SLBC convenor banks have been advised that the Roadmap for providing banking services to all the remaining unbanked villages in the country is to be prepared and villages allocated to banks so as to ensure that all DBT beneficiaries are covered. The objective is to provide a bank account to every household/person throughout the country. To start with, banks have been advised to provide door step services to DBT beneficiaries to facilitate transfer of all State benefits including MGNREGA wages and various cash subsidies to beneficiaries by direct credit to the bank accounts, through regular visits of BCs to the allocated villages and over a period of time, provide all kinds of banking services viz. remittances, recurring deposit, entrepreneurial credit in the form of KCC and GCC, insurance (life and non-life) and other banking services to all the residents of the village through a mix of brick and mortar branch and BC network. The plan of coverage under the road map for providing banking outlets in villages with population below 2000 is expected to be completed by March 2016 in all the unbanked villages with population less than 2000. The intention of allotting the unbanked villages, amongst various banks is to ensure that these villages are provided with at least one banking outlet for extending banking facilities. The above initiative, however, does not deny the opportunity for any other bank to operate in these areas and extend banking services based on the available business potential.

9. Direct Benefit Transfer

Direct Benefit Transfer (DBT) was rolled out by Government of India in selected districts since January 2013. SLBC convenor banks were advised to co-ordinate with the 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 account opening and seeding Aadhaar number in all the DBT districts.
- closely monitor the progress in seeding of Aadhaar number in bank accounts of beneficiaries.
- put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.
- form DBT Implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.
- ensure that district and village wise names and other details of business correspondents (BCs) engaged/other arrangements made by the bank is 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'.

10. Credit Deposit Ratio

A. CD ratio of banks in Rural and Semi-Urban Areas

Banks have been advised to achieve a credit deposit ratio of 60% 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 infra-structure, varying ability of different regions to absorb credit, etc. The 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 forums.

B. Implementation of the recommendations of Expert Group on CD Ratio

i) An Expert Group was constituted by Government of India to go into the nature and magnitude of the problem of low credit deposit (CD) ratio across States / Regions and to suggest steps to overcome the problem. The Expert Group examined problems and causes of low CD ratio. As per the recommendations, the CD ratio of banks should be monitored at different levels on the basis of 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

Further, banks are advised that:

- In the districts having CD ratio less than 40, Special Sub-Committees (SSCs) of DCC may be set up to monitor the CD ratio.
- Districts having CD ratio between 40 and 60, will be monitored under the existing system by DCC, and
- The district with CD ratio of less than 20 need to be treated on a special footing.

ii). Special Sub- Committee (SSCs) of DCC should be set up in the districts having CD ratio less than 40, in order to monitor the CD ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD ratio. The Lead District Manager is designated as the convenor of the SSC, which in addition to District co-ordinators of banks functioning in the area, will comprise of LDO of RBI, DDM of NABARD, 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 Special Sub-Committee (SSCs) will 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 will 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 for the CDR beyond 60 in annual increments.
- Consequent on the completion of this process, the target and time frame self set by the SSC will be placed before the DCC for approval.
- Take up the plans for implementation and monitor the same assiduously once in two months.
- Report the progress to the DCC on quarterly basis and through them to the convenor of SLBC.
- On the basis of the feedback received from the DCC regarding the progress in the implementation of the Monitorable Action Plans (MAPs), consolidated report will be prepared and tabled at all SLBC meetings for discussion / information.

iii) As regards the districts with CD ratio less than 20, these are generally located in hilly, desert, 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 (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. Given a collaborative framework as outlined above, the Group was of the view that meaningful increase in CD ratio is possible.
- Progress in the special category districts will be monitored at the district level and reported to the corporate offices of the concerned banks.
- CMDs of banks would give special attention to the CD ratio in such districts.

11. 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. The erstwhile ACP reporting formats comprising of the ACP statement for target (ACP Statement I) and achievement (ACP Statement II) have been revised in such a way that Annual Credit Plans are prepared with the sub sectors Agriculture & allied activities, Micro and Small Enterprises, Education, Housing and others under priority sector and Medium Industries, Large industries, Education, Housing and others in the non priority sectors. Thus, at present, the reporting statements for ACP target is LBS-MIS-I (Annex IV) statement for disbursement and outstanding LBS-MIS –II (Annex V) and ACP achievement vis-à-vis ACP target LBS-MIS-III (Annex VI). Lead banks/SLBC convenor banks have been advised, to prepare the bank group wise statements of LBS-MIS –I, II and III as per prescribed formats starting for the year 2013-14 and also place these statements 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 meaningful review/analysis of data, the ACP and FIP 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 of scheduled commercial banks needs to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

12. Monitoring of Financial Inclusion Plans (FIP) –State and District Level

i) SLBC convenor banks have been advised to compile /consolidate State wise bank group wise Financial Inclusion Plans for the 3 years in the format LBS-MIS- IV (Annex VII) after obtaining the same from the controlling offices of all banks in their jurisdiction and to review the progress in SLBC meetings, as per prescribed format LBS-MIS-V (Annex VIII).

ii) In order to maintain consistency and integrity of data with the all India data of scheduled commercial banks and meaningful review/analysis of data, the FIP 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 of scheduled commercial banks needs to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

13. Monitoring of Roadmap for providing banking services in villages with population below 2000

Under the Roadmap for providing banking services in villages with population below 2000, SLBC convenor banks are advised to monitor the progress of roadmap for covering all unbanked villages with population less than 2000. The quarterly report on the progress made by banks under above roadmap (bank wise in each district) is required to be forwarded by SLBCs to the respective Regional Office of Reserve Bank as per the format prescribed at Annex III within 15 days from the close of the quarter.

Annex I

List of State-wise SLBC convener banks and district-wise lead banks

SR	State / Union Territory	SLBC convener bank	District	District lead bank
1	Andhra Pradesh	Andhra Bank	1. Anantapur	Syndicate Bank
			2. Chittoor	Indian Bank
			3. East Godavari	Andhra Bank
			4. Guntur	Andhra Bank
			5. Kadapa	Syndicate Bank
			6. Krishna	Indian Bank
			7. Kurnool	Syndicate Bank
			8. Nellore	Syndicate Bank
			9. Prakasam	Syndicate Bank
			10.Srikakulam	Andhra Bank
			11.Visakhapatnam	State Bank of India
			12.Vizianagaram	State Bank of India
			13.West Godavari	Andhra Bank
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. Kurung Kumay	State Bank of India
			7. Lohit	State Bank of India
			8. Longding	State Bank of India
			9. Lower Dibang Valley	State Bank of India
			10.Lower Subansiri	State Bank of India
			11.Papum Pure	State Bank of India
			12.Tawang	State Bank of India
			13.Tirap	State Bank of India
			14.Upper Siang	State Bank of India
			15.Upper Subansiri	State Bank of India
			16.West Kameng	State Bank of India
			17.West Siang	State Bank of India
3	Assam	State Bank of India	1. Baksa	State Bank of India
			2. Barpeta	UCO Bank
			3. Bongaigaon	State Bank of India
			4. Cachar	United Bank of India
			5. Chirang	State Bank of India
			6. Darrang	UCO Bank
			7. Dhemaji	United Bank of India
			8. Dhubri	UCO Bank
			9. Dibrugarh	United Bank of India
			10.Goalpara	UCO Bank

			11.Golaghat	United Bank of India
			12.Hailakandi	United Bank of India
			13.Jorhat	United Bank of India
			14.Kamrup	UCO Bank
			15.Kamrup Metro	UCO Bank
			16.Karbi Anglong	State Bank of India
			17.Karimganj	United Bank of India
			18.Kokrajhar	UCO Bank
			19.Lakhimpur	United Bank of India
			20.Morigaon	United Bank of India
	Assam	State Bank of India	21.Nagaon	United Bank of India
			22.Nalbari	UCO Bank
			23.North Cachar Hills	State Bank of India
			24.Sivasagar	United Bank of India
			25.Sonitpur	UCO Bank
			26.Tinsukia	United Bank of India
			27.Udalguri	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.Jamul	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.Purnia (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	Dena Bank
			2. Baloda bazar	State Bank of India
			3. Balrampur	Central Bank of India
			4. Bastar (Jagdalpur)	State Bank of India
			5. Bemetara	State Bank of India
			6. Bijapur	State Bank of India
			7. Bilaspur	State Bank of India
			8. Champa (Jangjir)	State Bank of India
			9. Dantewada	State Bank of India
			10.Dhamtari	Dena Bank
			11.Durg	Dena Bank
			12.Gariaband	Dena Bank
			13.Janjgir-Champa	State Bank of India
			14.Jashpur	State Bank of India
			15.Kanker	State Bank of India
			16.Kawardha	State Bank of India
			17.Korba	State Bank of India
			18.Koria	Central Bank of India
			19.Mahasamund	Dena Bank
			20.Mungeli	State Bank of India
			21.Narayanapur	State Bank of India
			22.Raigarh	State Bank of India
			23.Raipur	Dena Bank
			24.Rajnandgaon	Dena Bank
			25.Sarguja	Central Bank of India
			26.Sukma	State Bank of India
			27.Surajpur	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	Dena Bank	1. Ahmedabad	Dena Bank
			2. Amreli	State Bank of India
			3. Anand	Bank of Baroda
			4. Aravalli	Dena Bank
			5. Banaskantha	Dena Bank
			6. Baroda	Bank of Baroda
			7. Bharuch	Bank of Baroda
			8. Bhavnagar	State Bank of India
			9. Botad	Dena Bank
			10.Chhotaudepur	Bank of Baroda

			11.Dahod	Bank of Baroda
			12.Dangs	Bank of Baroda
			13.Devbhumi Dwarka	Dena Bank
			14.Gandhinagar	Dena Bank
			15.Gir Somnath	State Bank of India
			16.Godhra (Panchmahal)	Bank of Baroda
			17.Jamnagar	State Bank of India
			18.Junagadh	State Bank of India
			19.Kheda	Bank of Baroda
			20.Kutch (Bhuj)	Dena Bank
			21.Mahisagar	Bank of Baroda
			22.Mehsana	Dena Bank
			23.Morbi	State Bank of India
			24.Narmada	Bank of Baroda
			25.Navsari	Bank of Baroda
			26.Patan	Dena Bank
			27.Porbandar	State Bank of India
			28.Rajkot	State Bank of India
			29.Sabarkantha	Dena Bank
			30.Surat	Bank of Baroda
			31.Surendranagar	State Bank of India
			32.Tapi	Bank of Baroda
			33.Valsad	Bank of Baroda
8	Haryana	Punjab National Bank	1. Ambala	Punjab National Bank
			2. Bhiwani	Punjab National Bank
			3. Faridabad	Syndicate Bank
			4. Fatehabad	Punjab National Bank
			5. Gurgaon	Syndicate Bank
			6. Hisar	Punjab National Bank
			7. Jhajjar	Punjab National Bank
			8. Jind	Punjab National Bank
			9. Kaithal	Punjab National Bank
			10.Karnal	Punjab National Bank
			11.Kurukshetra	Punjab National Bank
			12.Mahendragarh	Punjab National Bank
			13.Mewat	Syndicate Bank
			14.Palwal	Oriental Bank of Commerce
			15.Panchkula	Punjab National Bank
			16.Panipat	Punjab National Bank
			17.Rewari	Punjab National Bank
			18.Rohtak	Punjab National Bank
			19.Sirsa	Punjab National Bank
			20.Sonepat	Punjab National Bank
			21.Yamunanagar	Punjab National Bank
9	Himachal	UCO Bank	1. Bilaspur	UCO Bank

	Pradesh		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	Jammu & Kashmir
2. Bandipora	J & K Bank Ltd.			
3. Budgam	J & K Bank Ltd.			
4. Baramulla	J & K Bank Ltd.			
5. Doda	State Bank of India			
6. Ganderbal	J & K Bank Ltd.			
7. Jammu	State Bank of India			
8. Kargil	State Bank of India			
9. Kathua	State Bank of India			
10.Kishtwar	State Bank of India			
11.Kulgam	J & K Bank Ltd.			
12.Kupwara	J & K Bank Ltd.			
13.Ladakh (Leh)	State Bank of India			
14.Poonch	J & K Bank Ltd.			
15.Pulwama	J & K Bank Ltd.			
16.Rajouri	J & K Bank Ltd.			
17.Ramban	State Bank of India			
18.Reasi	State Bank of India			
19.Samba	State Bank of India			
20.Shopian	J & K Bank Ltd.			
21.Srinagar	J & K Bank Ltd.			
22.Udhampur	State Bank of India			
11	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	Allahabad Bank
			6. East Singhbhum	Bank of India
			7. Garhwa	State Bank of India
			8. Giridih	Bank of India
			9. Godda	Allahabad 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
12	Karnataka	Syndicate Bank	1. Bagalkot	Syndicate Bank
			2. Bangalore (Rural)	Canara Bank
			3. Bangalore (Urban)	Canara Bank
			4. Belgaum	Syndicate Bank
			5. Bellary	Syndicate Bank
			6. Bidar	State Bank of India
			7. Bijapur	Syndicate Bank
			8. Chamrajanagar	State Bank of Mysore
			9. Chikballapur	Canara Bank
			10.Chickmagalur	Corporation Bank
			11.Chitradurga	Canara Bank
			12.Dakshin Canara	Syndicate Bank
			13.Davangere	Canara Bank
			14.Dharwad	Vijaya Bank
			15.Gadag	State Bank of India
			16.Gulbarga	State Bank of India
			17.Hassan	Canara Bank
			18.Haveri	Vijaya Bank
			19.Kodagu	Corporation Bank
			20.Kolar	Canara Bank
			21.Koppal	State Bank of Hyderabad
			22.Mandya	Vijaya Bank
			23.Mysore	State Bank of Mysore
			24.Raichur	State Bank of Hyderabad
			25.Ramanagara	Corporation Bank
			26.Shimoga	Canara Bank
			27.Tumkur	State Bank of Mysore
			28.Udupi	Syndicate Bank
			29.Uttar Canara	Syndicate Bank
			30.Yadgir	State Bank of India
13	Kerala	Canara Bank	1. Alappuzha	State Bank of Travancore

			2. Ernakulam	Union Bank of India
			3. Idukki	Union Bank of India
			4. Kannur	Syndicate Bank
			5. Kasaragod	Syndicate Bank
			6. Kollam	Indian Bank
			7. Kottayam	State Bank of Travancore
			8. Kozhikode	Canara Bank
			9. Malappuram	Canara Bank
			10. Palakkad	Canara Bank
			11. Pathanamthitta	State Bank of Travancore
			12. Thrissur	Canara Bank
			13. Thiruvananthapuram	Indian Overseas Bank
			14. Wayanad (Kalepetta)	Canara Bank
14	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.Panna	State Bank of India
			33.Raisen	Central Bank of India
			34.Rajgarh	Bank of India
			35.Ratlam	Central Bank of India
			36.Rewa	Union Bank of India
			37.Sagar	Central Bank of India
			38.Satna	Allahabad Bank
			39.Seoni	Central Bank of India
			40.Shahdol	Central Bank of India
			41.Shajapur	Bank of India
			42.Sheopur Kala	State Bank of India
			43.Shivpuri	State Bank of India
			44.Sidhi	Union Bank of India
			45.Sihore	Bank of India
			46.Singrauli	Union Bank of India
			47.Tikamgarh	State Bank of India
			48.Ujjain	Bank of India
			49.Umaria	State Bank of India
			50.Vidisha	State Bank of India
			51.West Nimar (Khargone)	Bank of India
15	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.Parbhani	State Bank of India
			25.Pune	Bank of Maharashtra

			26.Raigad	Bank of India
			27.Ratnagiri	Bank of India
			28.Sangli	Bank of India
			29.Satara	Bank of Maharashtra
			30.Sindhudurg	Bank of India
			31.Solapur	Bank of India
			32.Thane	Bank of Maharashtra
			33.Wardha	Bank of India
			34.Washim	State Bank of India
			35.Yavatmal	Central Bank of India
16	Manipur	State Bank of India	1. Bishnupur	United Bank of India
			2. Chandel	State Bank of India
			3. Churachandpur	State Bank of India
			4. Imphal East	United Bank of India
			5. Imphal West	State Bank of India
			6. Senapati	State Bank of India
			7. Temenglong	United Bank of India
			8. Thoubal	State Bank of India
			9. Ukhrul	United Bank of India
17	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. Jaintia Hills	State Bank of India
			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 Khasi Hills	State Bank of India
18	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. Kolasib	State Bank of India
			5. Lawngtlai	State Bank of India
			6. Lunglei	State Bank of India
			7. Mamit	State Bank of India
			8. Serchhip	State Bank of India
19	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. Peren	State Bank of India

			8. Phek	State Bank of India
			9. Tuensang	State Bank of India
			10.Wokha	State Bank of India
			11.Zunheboto	State Bank of India
20	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. Bough-Kandhamal	State Bank of India
			8. Cuttack	UCO Bank
			9. Deogarh	State Bank of India
			10.Dhenkanal	UCO Bank
			11.Gajapati	Andhra Bank
			12.Ganjam	Andhra Bank
			13.Jagatsinghpur	UCO Bank
			14.Jajpur	State Bank of India
			15.Jharsuguda	State Bank of India
			16.Kalahandi	State Bank of India
			17.Kendrapara	State Bank of India
			18.Keonjhar	Bank of India
			19.Khorda	State Bank of India
			20.Koraput	State Bank of India
			21.Malkangiri	State Bank of India
			22.Mayurbhanj	Bank of India
			23.Naarangpur	State Bank of India
			24.Nuapada	State Bank of India
			25.Nayagarh	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
21	Punjab	Punjab National Bank	1. Amritsar	Punjab National Bank
			2. Barnala	State Bank of Patiala
			3. Bhatinda	State Bank of Patiala
			4. Faridkot	Punjab & Sind Bank
			5. Fategarh Sahib	State Bank of Patiala
			6. Fazilka	Punjab National Bank
			7. Ferozepur	Oriental Bank of Commerce
			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.Mansa	State Bank of Patiala
			14.Moga	Punjab & Sind Bank
			15.Muktsar	State Bank of Patiala
			16.Nawanshahr	Punjab National Bank
			17.Pathankot	Punjab National Bank
			18.Patiala	State Bank of Patiala
			19.Ropar	UCO Bank
			20.Sahibzada Ajit Singh Nagar (Mohali)	Punjab National Bank
			21.Sangrur	State Bank of Patiala
			22.Tarn Taran	Punjab National Bank
22	Rajasthan	Bank of Baroda	1. Ajmer	Bank of Baroda
			2. Alwar	Punjab National Bank
			3. Banswara	Bank of Baroda
			4. Baran	Central Bank of India
			5. Barmer	State Bank of Bikaner & Jaipur
			6. Bharatpur	Punjab National Bank
			7. Bhilwara	Bank of Baroda
			8. Bikaner	State Bank of Bikaner & Jaipur
			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 Bikaner & Jaipur
			16.Jaipur	UCO Bank
			17.Jaisalmer	State Bank of Bikaner & Jaipur
			18.Jalore	State Bank of Bikaner & Jaipur
			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 Bikaner & Jaipur
			26.Pratapgarh	Bank of Baroda
			27.Rajsamand	State Bank of Bikaner & Jaipur

			28.Sawai Madhopur	Bank of Baroda
			29.Sikar	Punjab National Bank
			30.Sirohi	State Bank of Bikaner & Jaipur
			31.Sri Ganganagar	Oriental Bank of Commerce
			32.Tonk	Bank of Baroda
			33.Udaipur	State Bank of Bikaner & Jaipur
23	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
24	Tamil Nadu	Indian Overseas Bank	1. Ariyalur	State Bank of India
			2. Chennai	Indian Overseas Bank
			3. Coimbatore	Canara Bank
			4. Cuddalore	Indian Bank
			5. Dharmapuri	Indian Bank
			6. Dindigul	Canara Bank
			7. Erode	Canara Bank
			8. Kanchipuram	Indian Bank
			9. Kanyakumari	Indian Overseas Bank
			10.Karur	Indian Overseas Bank
			11.Krishnagiri	Indian Bank
			12.Madurai	Canara Bank
			13.Nagapattinam	Indian Overseas Bank
			14.Namakkal	Indian Bank
			15.Nilgiris	Canara Bank
			16.Perambalur	Indian Overseas Bank
			17.Pududkottai	Indian Overseas Bank
			18.Ramanathapuram	Indian Overseas Bank
			19.Salem	Indian Bank
			20.Sivaganga	Indian Overseas Bank
			21.Thanjavur	Indian Overseas Bank
			22.Theni	Canara Bank
			23.Tiruchirapalli	Indian Overseas Bank
			24.Tirunelveli	Indian Overseas Bank
			25.Tiruppur	Canara Bank
			26.Tiruvallur	Indian Bank
			27.Tiruvannamalai	Indian Bank
			28.Tiruvarur	Indian Overseas Bank
			29.Tuticorin	State Bank of India
			30.Vellore	Indian Bank
			31.Viluppuram	Indian Bank
			32.Virudhunagar	Indian Overseas Bank
25	Telangana	State Bank of Hyderabad	1. Adilabad	State Bank of Hyderabad

			2. Hyderabad	State Bank of Hyderabad
			3. Karimnagar	State Bank of Hyderabad
			4. Khammam	State Bank of Hyderabad
			5. Mahabubnagar	State Bank of India
			6. Medak	State Bank of India
			7. Nalgonda	State Bank of Hyderabad
			8. Nizamabad	State Bank of Hyderabad
			9. Ranga Reddy	State Bank of Hyderabad
			10.Warangal	State Bank of India
26	Tripura	United Bank of India	1. Dhalai	United Bank of India
			2. Gomati	United Bank of India
			3. Khowai	United Bank of India
			4. North Tripura	United Bank of India
			5. Sepahijala	United Bank of India
			6. South Tripura	United Bank of India
			7. Unakoti	United Bank of India
			8. West Tripura	United Bank of India
27	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
28	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	Syndicate Bank
			8. Bahraich	Allahabad Bank
			9. Ballia	Central Bank of India
			10.Balrampur	Allahabad Bank

		11.Banda	Allahabad Bank
		12.Barabanki	Bank of India
		13.Bareilly	Bank of Baroda
		14.Basti	State Bank of India
		15.Bhim Nagar	Syndicate 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	Allahabad 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	Syndicate Bank
		30.Ghaziabad	Syndicate Bank
		31.Ghazipur	Union Bank of India
		32.Gonda	Allahabad Bank
		33.Gorakhpur	State Bank of India
		34.Hamirpur	Allahabad Bank
		35.Hardoi	Bank of India
		36.Jalaun	Allahabad Bank
		37.Jaunpur	Union Bank of India
		38.Jhansi	Punjab National Bank
		39.Jyotiba Phule Nagar (Amroha)	Syndicate 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	Allahabad 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	Allahabad Bank
			52.Mainpuri	Bank of India
			53.Mathura	Syndicate Bank
			54.Mau (Mau Nath Bahnjan)	Union Bank of India
			55.Meerut	Syndicate Bank
			56.Mirzapur	Allahabad Bank
			57.Moradabad	Syndicate Bank
			58.Muzaffarnagar	Punjab National Bank
			59.Panchsheel Nagar	Syndicate 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	Allahabad Bank
			70.Siddharth nagar	State Bank of India
			71.Sitapur	Allahabad Bank
			72.Sonbhadra	Allahabad Bank
			73.Sultanpur	Bank of Baroda
			74.Unnao	Bank of India
			75.Varanasi	Union Bank of India
29	West Bengal	United Bank of India	1. Bankura	United Bank of India
			2. Birbhum	UCO Bank
			3. Burdwan	UCO Bank
			4. Cooch Behar	Central Bank of India
			5. Dakshin Dinajpur	United Bank of India
			6. Darjeeling	Central Bank of India
			7. Hooghly	UCO Bank
			8. Howrah	UCO Bank
			9. Jalpaiguri	Central Bank of India
			10.Kolkata	State Bank of India
			11.Malda	United Bank of India
			12.Murshidabad	United Bank of India
			13.Nadia	United Bank of India
			14.North 24 Parganas	Allahabad Bank
			15.Pashchim Medinapur	United Bank of India
			16.Purba Medinapur	United Bank of India
			17.Purulia	United Bank of India
			18.South 24 Parganas	United Bank of India

			19.Uttar Dinajpur	United Bank of India
30	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
31	Chandigarh	Punjab National Bank	1. Chandigarh (Rural)	Punjab National Bank
32	Dadra Nagar Haveli	Dena Bank	1. Dadra Nagar Haveli	Dena Bank
33	Daman & Diu	Dena Bank	1. Daman	State Bank of India
			2. Diu	State Bank of India
34	Delhi	Oriental Bank of Commerce	1. Central Delhi	Canara Bank
			2. East Delhi	Punjab National Bank
			3. New Delhi	Canara Bank
			4. North Delhi	Oriental Bank of Commerce
			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
35	Lakshadweep	Syndicate Bank	1. Lakshdweep	Syndicate Bank
36	Puducherry	Indian Bank	1. Puducherry	Indian Bank

SLBC Website- Indicative List of contents

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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							

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
			>2000	<2000	>2000	<2000	
1							
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							
	TOTAL						

Annex II-3

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

Annex II-4

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	Covenor Bank	GOI	State Govt	minutes		
1		dd.mm.yyyy					minutes	dd.mm.yyyy	
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									

* SLBC meetings held after April 2010

Annex II-6

Annual Credit Plan-Targets for the year -----								
(Amt Rs. in thousand)								
SR	District Name	Bank Name	Agriculture & Allied activities	MSE	Other priority	Priority-Sub Total	Non Priority	Total
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						
		All banks-Total						

Annex II-7

Annual Credit Plan - Achievement							
Quarter ended -----				(Amt Rs. in thousand)			
SR	Bank Name	Agriculture & Allied activities	MSE	Other priority sector	Priority-Sub Total	Non Priority	Total
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						
	All banks-Total						

Annex II-8

Credit Deposit Ratio						
Quarter ended -----				(Amt Rs. 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 II-9

Banking Network-Summary						
Quarter ended -----						
SR	Bank Name	No. of Banking Outlets				Remarks
		Branch	BC	Other Modes	Total	
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					
	All banks-Total					

Annex II-13

SHG bank linkage programme					
Quarter ended -----			(No. in actuals, Amt .Rs. in thousand)		
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				
	All banks-Total				

Annex IV**LBS- MIS-I**

Statement showing Targets of Annual Credit Plans (ACP) for the year ended -----

(No. in actuals, Amount Rs. in thousands)

Name of the State/Union Territory:

SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount
1	Priority	Agriculture & allied - Direct		
2		Agriculture & allied - Indirect		
3		Agriculture & allied - Sub total = 1+2		
4		MSE		
5		Education		
6		Housing		
7		Others		
8		Sub-total = 4+5+6+7		
9	Non-Priority	Heavy Industries		
10		Medium Industries		
11		Education		
12		Housing		
13		Others		
14		Sub-total=9+10+11+12+13+14		
15	Total=3+8+14			

Note: Data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. The data of scheduled commercial banks need to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

LBS- MIS-II

Statement showing Disbursements and Outstanding for the quarter ended

.....

(No. in actuals, Amount Rs. in thousands)

Name of the State/Union Territory:

SR	Sector	Sub-Sector	Disbursement upto the end of current quarter		Outstanding upto the end of current quarter	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct				
2		Agriculture & allied - Indirect				
3		Agriculture & allied – Sub-total=1+2				
4		MSE				
5		Education				
6		Housing				
7		Others				
8		Sub-total=4+5+6+7				
9	Non-Priority	Heavy Industries				
10		Medium Industries				
11		Education				
12		Housing				
13		Others				
14		Sub Total=9+10+11+12+13				
15	Total=3+8+14					

Note: Data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. The data of scheduled commercial banks need to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

LBS- MIS-III

Statement showing Achievement vis-à-vis Targets for the quarter ended

.....

(No. in actuals, Amount Rs. in thousands)

Name of the State/Union Territory:

SR	Sector	Sub-Sector	Yearly Targets under ACP		Achievement upto the end of the current quarter (%)	
			Number	Amount	Number	Amount
1	Priority	Agriculture & allied - Direct				
2		Agriculture & allied - Indirect				
3		Agriculture & allied - Sub total=1+2				
4		MSE				
5		Education				
6		Housing				
7		Others				
8		Sub-total=4+5+6+7				
9	Non-Priority	Heavy Industries				
10		Medium Industries				
11		Education				
12		Housing				
13		Others				
14		Sub-total=9+10+11+12+13				
15	Total=3+8+14					

Note: Data needs to be grouped separately for scheduled commercial banks and other banks like State cooperative banks & DCCBs etc. The data of scheduled commercial banks need to be further grouped into public sector banks, private sector banks and Regional Rural Banks to know the bank group wise position.

LBS- MIS-IV

Statement showing Yearly targets for three year period March 2014 - 2016 and achievement of previous year

(No. in actuals, Amount Rs. in thousands)

Name of the State/Union Territory:

SR	Particulars		Achievement- Year ended March 2013	Target -Year ended March 2014	Target- Year ended March 2015	Target- Year ended March 2016
1	Total No. of Branches					
2	Out of 1 above, No. of Rural Branches					
3	No. of branches in unbanked villages					
4	Total No. of CSPs Deployed					
5	No. of banking outlets in villages with population > 2000	Through Branches				
6		Through BCs				
7		Through Other Modes				
8		Sub Total : > 2000				
9	No. of banking outlets in villages with population < 2000	Through Branches				
10		Through BCs				
11		Through Other Modes				
12		Sub Total : < 2000				
13	Total Banking Outlets in all villages					
14	No. of BC outlets in Urban Locations					
15	Basic Savings Bank Deposit Accounts (BSBDAs) through branches	No. in Actuals				
16		Amt. Rs. in Thousands				
17	Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs	No. in Actuals				
18		Amt. Rs. in Thousands				
19	Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole)	No. in Actuals				
20		Amt. Rs. in Thousands				
21	OD facility availed in BSBDAs	No. in Actuals				
22		Amt. Rs. in Thousands				
23	KCCs outstanding - through Branches	No. in Actuals				
24		Amt. Rs. in Thousands				
25	KCCs outstanding - through BCs	No. in Actuals				
26		Amt. Rs. in Thousands				
27	KCCs-Total (Bank as a whole)	No. in Actuals				
28		Amt. Rs. in Thousands				
29	GCCs outstanding through Branches	No. in Actuals				
30		Amt. Rs. in Thousands				
31	GCCs outstanding through BCs	No. in Actuals				
32		Amt. Rs. in Thousands				

33	GCC-Total (Bank as a whole)	No. in Actuals				
34		Amt. Rs. in Thousands				
35	Transactions in BC-ICT Accounts (during the year)	Savings Deposit (No. in Actuals)				
36		Savings Deposit (Amt. RS. in thousands)				
37		Credit/OD (No. in Actuals)				
38		Credit/OD (Amt. RS. in Thousands)				
39		Term Dep./RD (No. in Actuals)				
40		Term Dep./RD (Amt RS. in Thousands)				
41		EBT/Remittance (No. in Actuals)				
42		EBT/Remittance (Amt. RS. in Thousands)				
43		Others (No. in Actuals)				
44		Others (Amt. RS. in Thousands)				
45		Total of Transactions in BC-ICT Accounts	No. in Actuals			
46	Amt. Rs. in Thousands					

P.S. Checklist for preparation of the F.I. Plan is attached for information

LBS- MIS-V

Statement showing Yearly targets for three year period March 2014-2016 and achievement of previous year

(No. in actuals, Amount Rs. in thousands)

Name of the State/Union Territory:

SR	Particulars		Position as at the end of previous year	Target-Current Year ending	Position as at the end of quarter 1	Position as at the end of quarter 2	Position as at the end of quarter 3	Position as at the end of quarter 4
1	Total No. of Branches							
2	Out of 1 above, No. of Rural Branches							
3	No. of branches in unbanked villages							
4	Total No. of CSPs Deployed							
5	No. of banking outlets in villages with population > 2000	Through Branches						
6		Through BCs						
7		Through Other Modes						
8		Sub Total : > 2000						
9	No. of banking outlets in villages with population < 2000	Through Branches						
10		Through BCs						
11		Through Other Modes						
12		Sub Total : < 2000						
13	Total Banking Outlets in all villages							
14	No. of BC outlets in Urban Locations							
15	Basic Savings Bank Deposit Accounts (BSBDAs) through branches	No. in Actuals						
16		Amt. Rs. in Thousands						
17	Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs	No. in Actuals						
18		Amt. Rs. in Thousands						
19	Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole)	No. in Actuals						
20		Amt. Rs. in Thousands						
21	OD facility availed in BSBDAs	No. in Actuals						
22		Amt. Rs. in Thousands						
23	KCCs outstanding - through Branches	No. in Actuals						
24		Amt. Rs. in Thousands						
25	KCCs outstanding - through BCs	No. in Actuals						
26		Amt. Rs. in						

		Thousands						
27	KCCs-Total (Bank as a whole)	No. in Actuals						
28		Amt. Rs. in Thousands						
29	GCCs outstanding through Branches	No. in Actuals						
30		Amt. Rs. in Thousands						
31	GCCs outstanding through BCs	No. in Actuals						
32		Amt. Rs. in Thousands						
33	GCC-Total (Bank as a whole)	No. in Actuals						
34		Amt. Rs. in Thousands						
35	Transactions in BC-ICT Accounts (during the Quarter)	Savings Deposit (No. in Actuals)						
36		Savings Deposit (Amt. Rs. in thousands)						
37		Credit/OD (No. in Actuals)						
38		Credit/OD (Amt. Rs. in Thousands)						
39		Term Dep./RD (No. in Actuals)						
40		Term Dep./RD (Amt. Rs. in Thousands)						
41		EBT/Remittance (No. in Actuals)						
42		EBT/Remittance (Amt. Rs. in Thousands)						
43		Others (No. in Actuals)						
44		Others (Amt. Rs. in Thousands)						
45	Total of Transactions in BC-ICT Accounts	No. in Actuals						
46		Amt. Rs. in Thousands						

[Note: Checklist for preparation of the F.I. Plan is attached for information]

Checklist for preparation of the F.I. Plan

(The data should be pertaining to all branches of the respective banks, whether Metro, Urban, Semi-Urban or Rural. It should NOT be pertaining to FI branches only. (Data in r/o Sr No. 1 to 34 should be the cumulative position as at the end of Reporting period, whereas in r/o of Sr no. 35 to 46, data is to be given for the actual transactions done through BC-ICT during the reporting period. Thus while submitting report for the month ended X, the data in the sr no. 35-46 should indicate transactions done during the reporting month X, while submitting the report for the quarter ended y, data in sr no. 35-46 should indicate transactions done during the reporting quarter Y and while submitting the report for the year ended Z, data in sr no. 35-46 should indicate transactions done during the reporting year Z)

SR	Particulars		Check List
1	Total No. of Branches		No. of functioning branches
2	Out of 1 above, No. of Rural Branches		No. of functioning rural branches . Should be a total of Sr no.5 and 9
3	No. of branches in unbanked villages		No. of functioning branches which have been opened in unbanked villages after April 1, 2011 (A village not having branch of a scheduled commercial bank is called unbanked village for this purpose)
4	Total No. of CSPs Deployed		No. of CSPs deployed for providing services at BC outlets. Should include individual CSPs appointed directly by bank and also CSPs provided by Institutional BCs
5	No. of banking outlets in villages with population > 2000	Through Branches	No. of rural branches in the villages having population more than 2000
6		Through BCs	No. of BC outlets in the villages having population more than 2000
7		Through Other Modes	No. of banking outlets through Other modes like rural ATMs, Mobile van etc. in the villages having population more than 2000 (bank as a whole)
8		Sub Total : > 2000	No. of banking outlets through Branches and BCs and Other modes in the villages having population more than 2000 . Should be equal to (5+6+7). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
9	No. of banking outlets in villages with population < 2000	Through Branches	No. of rural branches in the villages having population less than 2000
10		Through BCs	No. of BC outlets in the villages having population less than 2000
11		Through Other Modes	No. of banking outlets through Other modes like rural ATMs, Mobile van etc. in the villages having population less than 2000
12		Sub Total : < 2000	No. of banking outlets through Branches and BCs and Other modes in the villages having population less than 2000. Should be equal to (9+10+11). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
13	Total Banking Outlets in all villages		Total No. of banking outlets through Branches and BCs and Other modes in all the villages . Should be equal to (8+12). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
14	No. of BC outlets in Urban Locations		No. of BC outlets in Urban Locations. One urban city/Location may have many BC outlets. No. of BC outlets is to be given and not the no. of urban citis/locations
15	Basic Savings Bank Deposit Accounts (BSBDAs) through branches	No. in Actuals	No. of existing Basic Savings Bank Deposit A/Cs through branches (All existing No Frill A/cs opened in branches to be treated as BSBDAs)
16		Amt. RS. In Thousands	Amount outstanding in BSBDAs through branches

17	Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs	No. in Actuals	No. of existing Basic Savings Bank Deposit A/Cs through BCs - All existing ICT based No Frill A/Cs are to be treated as BSBDAs
18		Amt. Rs. In Thousands	Amount outstanding in BSBDAs through BCs
19	Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole)	No. in Actuals	No. of existing Basic Savings Bank Deposit A/Cs through Branches and BCs (Should be equal to 15+17) - NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
20		Amt. Rs. In Thousands	Amount outstanding in BSBDAs through branches and BCs (Should be equal to 16+18) - NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
21	OD facility availed in BSBDAs	No. in Actuals	No. of existing BSBDAs through(Branches + BCs) in which Over Draft facility has been availed
22		Amt. Rs. In Thousands	Outstanding amount of overdraft availed in the BSBDAs
23	KCCs outstanding - through Branches	No. in Actuals	No. of Kisan Credit Cards-Outstanding-Through branches
24		Amt. Rs. In Thousands	Kisan Credit Cards- Amount Outstanding-Through branches
25	KCCs outstanding - through BCs	No. in Actuals	No. of Kisan Credit Cards-Outstanding-Through BCs
26		Amt. Rs. In Thousands	Kisan Credit Cards- Amount Outstanding-Through BCs
27	KCCs-Total (Bank as a whole)	No. in Actuals	No. of Kisan Credit Cards-Outstanding-Through Branches+BCs - Should be equal to (23+25) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
28		Amt. Rs. In Thousands	Kisan Credit Cards-Amount Outstanding-Through Branches+BCs - Should be equal to (24+26). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
29	GCCs outstanding through Branches	No. in Actuals	No. of General Credit Cards-Outstanding-Through branches
30		Amt. Rs. In Thousands	General Credit Cards- Amount Outstanding-Through branches
31	GCCs outstanding through BCs	No. in Actuals	No. of General Credit Cards-Outstanding-Through BCs
32		Amt. Rs. In Thousands	General Credit Cards- Amount Outstanding-Through BCs
33	GCC-Total (Bank as a whole)	No. in Actuals	No. of General Credit Cards-Outstanding-Through Branches+BCs - Should be equal to (29+31) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
34		Amt. Rs. In Thousands	General Credit Cards-Amount Outstanding-Through Branches+BCs - Should be equal to (30+32) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
35	Transactions in BC-ICT Accounts (during the period)	Savings Deposit (No. in Actuals)	No. of transactions done in Saving accounts through BC-ICT during the reporting period
36		Savings Deposit (Amt. Rs. In thousands)	Amount of transactions done in Saving accounts through BC-ICT during the reporting period
37		Credit/OD (No. in Actuals)	No. of transactions done in Credit products viz. KCC/GCC/OD ETC. Accounts through BC-ICT during the reporting period
38		Credit/OD (Amt. Rs. In Thousands)	Amount of transactions done in Credit/OD Accounts through BC-ICT during the reporting period
39		Term Dep./RD (No. in Actuals)	No. of transactions of transactions done in Term Deposit/Recurring Deposit Accounts through BC-ICT during the reporting period

40		Term Dep./RD (Amt. Rs. In Thousands)	Amount of transactions done in Term Deposit/Recurring Deposit Accounts through BC-ICT during the reporting period
41		EBT/Remittance (No. in Actuals)	No. of EBT/Remittance transactions done through BC-ICT during the reporting period
42		EBT/Remittance (Amt. Rs. In Thousands)	Amount of EBT/Remittance transactions done through BC-ICT during the reporting period
43		Others (No. in Actuals)	No. of other transactions done through BC-ICT during the reporting period
44		Others (Amt. Rs. In Thousands)	Amount of other transactions done through BC-ICT during the reporting period
45	Total of Transactions in BC-ICT Accounts	No. in Actuals	Total no. of transactions done through BC-ICT during the reporting period - Should be equal to (35+37+39+41+43) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.
46		Amt. Rs. In Thousands	Total amount of transactions done through BC-ICT during the reporting period - Should be equal to (36+38+40+42+44) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA.

Appendix

List of Circulars

SR	Circular No.	Date	Subject
1	RPCD. CO.LBS. BC. No. 93/02.01.001/2013-14	14.03.2014	Annual Credit Plans – Potential Linked Plan (PLPs) prepared by NABARD
2	RPCD. CO.LBS. BC. No. 11/02.01.001/2013-14	09.07.2013	Direct Benefit Transfer (DBT) Scheme – Implementation - Guidelines
3	RPCD. CO.LBS. BC. No. 12 /02.01.001/2012-13	11.05.2013	Lead Bank Scheme – Assignment of lead bank responsibility in Metro districts
4	RPCD. CO.LBS. BC. No. 75/02.01.001/2012-13	10.05.2013	Direct Benefit Transfer (DBT) Scheme – Implementation
5	RPCD. CO.LBS. BC. No. 68/02.01.001/2012-13	19.03.2013	Lead Bank Scheme – Strengthening of Monitoring Information System
6	RPCD.CO.LBS.BC.No.86/02.01.001/2011-12	19.06.2012	Roadmap-Provision of banking services in villages with population below 2000
7	RPCD. CO. LBS. B.C. No. 68/02.01.001/2011-12	29.03.2012	SLBC Website - Standardization of information / data
8	RPCD. CO. LBS. B.C. No. 67/02.01.001/2011-2012	20.03.2012	Lead Bank Scheme - District Consultative Committee (DCC) - Inclusion of Director of MSME-DI
9	RPCD. CO.LBS. BC. No.60/02.08.001/2011-12	17.02.2012	Lead Bank Scheme - Participation of public representatives like MP/MLA/ ZP Chiefs in District Level Review Committee (DLRC) meetings
10	RPCD.CO.LBS.BC.No.74/02.19.010/2010-11	30.05.2011	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)
11	RPCD.CO.LBS.BC.No.44/02.19.10/2010-11	29.12.2010	Lead Bank Scheme – Conduct of State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC) meetings
12	RPCD.CO.LBS.HLC.BC. No. 21/02.19.10/2010-11	16.09.2010	High Level Committee to Review Lead Bank scheme- Providing banking services in every village having population of over 2000
13	RPCD.CO.LBS.BC.No 15/02.19.10/2010-11	26.07.2010	Lead Bank Scheme - Revitalising SLBC Meetings
14	RPCD.CO. LBS.BC.57/02.19.10/2009-2010	02.03.2010	Report of the High Level Committee to Review Lead Bank Scheme -

			Implementation of the Recommendations - Lead banks and SCBs
15	RPCD.CO.LBS.BC.57/02.19.10/2009-2010	26.02.2010	Report of the High Level Committee to Review Lead Bank Scheme - Implementation of the Recommendations - SLBC Convenor banks
16	RPCD.CO.LBS.HLC.BC.No.43/02.19.10/2009-10	27.11.2009	High Level Committee to review LBS- Providing banking services in every village having population of over 2000 by March 2011
17	RPCD.LBS.CO.BC.No.111/02.13.03/2008-2009	02.06.2009	Sub-Committee of SLBC for Export Promotion
18	RPCD.LBS.CO.BC.No.79/02.01.01/2008-2009	30.12.2008	Inclusion of issues pertaining to MSME Sector in SLBC meeting
19	RPCD.LBS.CO.BC.No.33/02.18.02/2006-07	15.11.2006	Lead Bank Scheme - Inclusion of National Horticulture Board as a permanent member of SLBC of the respective State
20	RPCD.LBS.BC.No.20/02.01.01/2006-07	30.08.2006	Financial Inclusion by extension of banking services with 'No Frills' accounts and issue of GCC
21	RPCD.CO.LBS.BC.No.52/02.02.001/2005-06	06.12.2005	Financing of projects under Agri clinics & Agri Business Centres Scheme – Review at meetings
22	RPCD.No.LBS.BC.50/02.01.01/2005-06	06.12.2005	Participation in various fora under Lead Bank Scheme
23	RPCD.CO.LBS.BC.No.47/02.01.001/2005-06	09.11.2005	Credit Deposit Ratio - Implementation of recommendations of expert group on CD Ratio
24	RPCD.CO.LBS.BC.No.11/02.01.001/2005-06	06.07.2005	Participation of MPs/Public Representatives in DLRC meetings - Functions relating to Self Help Groups (SHGs) Credit Linkage Programme
25	RPCD.CO.LBS.BC.No.93/02.01.001/2004-05	11.04.2005	Rural lending - ACPs based on the Potential Linked Plans (PLPs) prepared by NABARD
26	RPCD.CO.LBS.BC.No.76/02.01.001/2004-05	28.01.2005	Participation of private sector banks under various fora under Lead Bank Scheme
27	RPCD.CO.LBS.BC.No.62/02.01.001/2004-05	08.12.2004	Rural lending - Service Area Approach - Review - Relaxation in SAA
28	RPCD.CO.LBS.BC.No.5/02.01.001/2004-05	16.07.2004	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
29	RPCD.CO.LBS.BC.No.56/02.01.001/2003-04	20.12.2003	Credit Flow to Boost Economic Growth

30	RPCD. CO.LBS. BC. No.14/02.01.001/2003-04	29.07.2003	Convening DLRC meetings - Late submission of reports by lead banks
31	RPCD. CO.LBS. BC. No.59/02.01.001/2002-03	06.01.2003	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
32	RPCD. CO.LBS. BC. No.106/02.01.001/2001-02	14.06.2002	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
33	RPCD.CO.LBS.BC. No.85/02.01.001/2000-01	09.05.2001	Lead Bank Scheme - Participation of Members of Parliament and Public Representatives in District Level Review Committee (DLRC) meetings
34	RPCD. CO.LBS. BC. No.81/02.01.001/2000-01	27.04.2001	Lead Bank Scheme - Convening of District Level Review Committee (DLRC) meetings on quarterly basis-Monitoring of
35	RPCD.LBS.BC.32/02.01.0 1/2000-01	03.11.2000	Lead Bank Scheme - Holding of District Level Review Committee Meeting
36	RPCD.No.LBS.BC.86/02.0 1.01/1996-97	16.12.1996	Inclusion of National Commission for Scheduled Castes/Tribes in State Level Bankers Committees (SLBCs)
37	RPCD.No.LBS.BC.13/02.0 1.01/1996-97	19.07.1996	Inclusion of Representatives of Khadi and Village Industries Commission/Boards in SLBC/DCC
38	RPCD.No.LBS.BC.118/02. 01.01/94-95 February 18, 1995	18.02.1995	Credit Deposit Ratio of Banks in Rural and Semi-urban Areas
39	RPCD.No.LBS.BC.112/LB C.34/88-89	28.04.1989	State Level Bankers' Committee - Meetings -
40	RPCD.No.LBS.BC.12/65/8 8-89	11.08.1988	Service Area Approach - Constitution of Block Level Bankers' Committees
41	RPCD.No.LBS.BC.100/5 5-87/88	22.04.1988	Lead Bank Scheme - District Credit Plan - Annual Action Plan
42	RPCD.No.LBS.BC.87/65- 87/88	14.03.1988	Rural Lending - Service Area of Bank Branches
43	RPCD.No.LBS.BC.69/LB S.34-87/88	14.12.1987	Review of the Annual Action Plans by State Level Bankers Committees (SLBCs)
44	RPCD.No.LBS.524/55- 86/87	28.04.1987	Lead Bank Scheme - Preparation of District Credit Plans/Annual Action Plans
45	RPCD.No.LBS.430/55/86 -87	03.03.1987	Lead Bank Scheme - District Credit Plans - Guidelines for Fourth Round
46	RPCD.No.LBC.363/1-84	02.11.1984	Integration of Annual Action Plans (AAPs) with the Performance Budgets

			of Bank Branches
47	RPCD.No.LBC.162/1-84	06.09.1984	Integration of Annual Action Plans (AAPs) with the Performance Budgets of Bank Branches
48	RPCD.No.LBC.135/55-84	30.08.1984	Lead Bank Scheme - Annual Action Plan for 1985 - Guidelines for Formulation of
49	RPCD.No.LBC.96/1-84	18.01.1984	Lead Bank Scheme - Appointment of Lead Bank Officer - District Co-ordinators
50	RPCD.No.LBC.739/1-83	04.08.1983	Recommendations of the Working Group to Review the Working of the Lead Bank Scheme
51	RPCD.No.3096/C.517-82/83	13.04.1983	Convenorship of the State Level Bankers' Committees
52	DBOD.No. BP.B.BC 74/C/462(E.9)-80	18.06.1980	Credit Deposit Ratio of banks in Rural and Semi-Urban Areas
53	DBOD.NO.TEP.20/C.517-77	02.02.1977	State Level Bankers' Committee
54	DBOD.No. BD.2955/C.168-70	11.08.1970	Lead Bank Scheme
55	DBOD.No. BD4327/C.168-169	23.12.1969	Branch Expansion Programme- Allocation of Districts under the Lead Bank Scheme