

# CAB Training Cards



कृषि बैंकिंग महाविद्यालय, भारतीय रिज़र्व बैंक  
विद्यापीठ मार्ग, पुणे-411016

College of Agricultural Banking, Reserve Bank of India  
University Road, Pune-411016



## Salient Features of the Revised Lead Bank Scheme

Lead Bank Scheme (LBS) aims at coordinating the activities of banks and other developmental agencies through various forums, viz., State Level Bankers Committee (SLBC), District Consultative Committee (DCC) and Block Level Bankers Committee (BLBC), in order to achieve the objectives 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.

### State Level Bankers Committee (SLBC)

#### Constitution of SLBC

State Level Bankers' Committee (SLBC) is as an apex inter-institutional forum to create adequate coordination machinery in all States for development of the State. It comprises representatives of RBI, commercial banks, RRBs, State Cooperative Banks, NABARD, heads of Government departments. The SLBC meetings are held on quarterly basis. The meeting is chaired by the Managing Director of the convenor bank / Executive Director of the convenor bank and co-chaired by Additional Chief Secretary or Development Commissioner of the State concerned

#### Main agenda for SLBC Meetings includes

- i. Review of progress under financial inclusion plan (FIP).
- ii. The specific issues inhibiting and enabling IT enabled financial inclusion
- iii. Scaling up financial literacy efforts to achieve financial inclusion.
- iv. Review of performance of banks under District Credit Plan (DCP)
- v. Flow of credit to priority sector and weaker sections of the society
- vi. Doubling of Farmers' Income by 2022
- vii. Assistance under Government sponsored schemes
- viii. Progress under SHG - bank linkage
- ix. SME financing & bottlenecks thereof, if any

- x. Timely submission of data by banks
- xi. Review of relief measures (in case of natural calamities wherever applicable)

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

### **Constitution of DCC**

This forum facilitates coordination in implementing various developmental activities under the Lead Bank Scheme. The District Collector is the Chairman of the DCC meetings. RBI, NABARD, and all the commercial banks in the district, co-operative banks including District Central Cooperative Bank, RRBs, various State Government departments and allied agencies are the members of the DCC. DCC meeting is convened by the lead banks at quarterly intervals. The main agenda for the DCC meeting is same as the SLBC meeting.

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

DLRC meetings are chaired by the District Collector and attended by members of the District Consultative Committee (DCC). Besides the members of DCC, public representatives are also invited to these meetings. The quarterly DLRC meetings review the pace and quality of the implementation of various programmes in the district.

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

BLBC aims at achieving coordination between credit institutions on one hand and field level development agencies on the other. The Lead District Manager acts as the Chairman. The main functions of the Committee are as follows:

- i. To discuss the action plans of different bank branches and their aggregation into Block Credit Plan;
- ii. To resolve operational problems in implementation of the credit programmes of banks,
- iii. To review the progress in implementation of Government-sponsored schemes;
- iv. To review the implementation of the Block Credit Plan and the provision of other inputs required so that bank credit becomes more productive; and
- v. Allocation of service area of a new branch to be opened.

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*Compiled by*  
**Shri E.R.Muthuselvan,**  
AGM/ MOF