

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

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

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

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

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

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

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

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

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

**General instructions:**

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