



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/ 2009-10/233

RPCD.CO.LBS.HLC.BC.No.43 /02.19.10/2009-10

November 27, 2009

CMDs of all SLBC Convenor Banks

(As per list)

Dear Sir,

High Level Committee to Review Lead Bank Scheme – Providing banking services in every village having population of over 2000 by March 2011

As you may be aware, the High Level Committee on Lead Bank Scheme constituted by the Reserve Bank of India with Smt. Usha Thorat, Deputy Governor, as Chairperson has submitted its Report on August 20, 2009, which is available on our website (www.rbi.org.in). The Committee, inter-alia, recommended broadening of the scope of the Scheme to specifically cover financial inclusion, role of State Governments, financial literacy and credit counselling, 'credit plus' activities, formulation of time bound Development Plans to facilitate 'enablers' and remove /minimise 'impeders' for banking development for inclusive growth and debt settlement and grievance redressal mechanisms. On the basis of recommendations of the Committee and as announced in [Paragraph 147](#) of the Governor's statement on Second Quarter Review of the Monetary Policy 2009-10, it is advised that the lead banks may

“constitute a Sub-Committee of the District Consultative Committees (DCCs) to draw up a roadmap by March 2010 to provide banking services through a banking outlet in every village having a population of over 2,000, by March 2011. 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”



2. A monitoring review mechanism may be instituted by DCCs to periodically assess and evaluate the progress made in achieving the roadmap. This may be taken up for review in each meeting of the DCC. It is advised that a Sub-Committee of DCC may be formed which may meet on monthly basis and arrange to furnish progress made in this regard in the enclosed format by 10th of the following month to the respective SLBC Convenor banks. The SLBC Convenor banks may furnish a consolidated position of the progress achieved in respect of each district of the State by 15th of the following month to the respective Regional Offices of Rural Planning & Credit Planning Department of the Reserve Bank.

3. Please ensure monitoring of the progress in identification of villages as also in provision of banking facilities within the time frames envisaged in the policy.

4. You may advise the DCCs/all member banks accordingly.

Please acknowledge receipt.

Yours faithfully,

(Deepali Pant Joshi)
Chief General Manager

Encl: As above

