



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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March 19, 2013

The Chairmen and Managing Directors
SLBC Convenor banks/ Lead Banks

Dear Sir,

Lead Bank Scheme - Strengthening of Monitoring Information System (MIS)

As you are aware that priority sector guidelines are being revised from time to time, the last major revision done in the year 2012. However, Annual Credit Plans of States and Districts continue to be prepared based on the old sub sector classification of Agriculture, SSI, Other priority sector and Non Priority sector. Due to lack of granular data on sectoral deployment of credit, the review of Annual Credit Plans in the SLBC and DCC meeting has not been found to be meaningful. We have recently revised the reporting system in respect of data received by us from Head Offices of banks pertaining to Priority Sector advances and sectoral deployment of credit vide [circular RPCD.CO.Plan.BC 56 /04.09.01/ 2012-13 dated January 07, 2013](#).

2. Since data on Annual Credit Plan (ACP), is an important element to review the flow of credit in the state, it has been decided to review the existing ACP formats for target (ACP Statement I) and achievement (ACP Statement II) 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. Accordingly, the statement for ACP target would be LBS-MIS-I, statement for disbursement and outstanding LBS-MIS –II and ACP achievement vis-à-vis ACP target LBS-MIS-III. Lead Banks/SLBC Convenor Banks are advised to prepare the statements LBS-MIS –I, II and III as per enclosed formats starting for the year 2013-14 and also

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चेतावनी Caution: रिज़र्व बैंक द्वारा मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

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place these statements for review at all DCC and SLBC meetings. SLBCs shall submit the state wise consolidated targets under ACP in LBS-MIS-I to our regional office within one month of the year end i.e. by the end of April 2013. The progress data would be submitted quarterly to our regional offices as per [enclosed formats](#) of LBS-MIS II and LBS-MIS III within 15 days from the end of each of the quarter.

3. Further, banks had prepared 3 years Board approved Financial Inclusion Plans (FIP) from April 2010 to March 2013. Since the 3 year FIP period is expiring in March 2013, we have now advised all banks to prepare next 3 years comprehensive Financial Inclusion Plans from April 2013 to March 2016. SLBCs are advised to compile /consolidate State wise Financial Inclusion Plans for the next 3 years in the format LBS-MIS- IV after obtaining the same from the controlling offices of all banks in their jurisdiction. Incidentally, we have already advised our Regional Offices to collect this information from the controlling offices. You may impress upon your controlling heads to ensure timely submission of this information to both SLBCs and RBI Regional Offices and ensure data integrity which is of utmost importance as the State wise data received from controlling office would have to tally with the total bank wise data received from Head Offices of banks. The progress under FIPs should be reviewed in SLBC meetings starting from the meeting relating to quarter ending June 2013 as per enclosed format LBS-MIS-V. SLBCs shall submit the quarterly progress under FIPs to our regional offices in the format LBS-MIS V within 15 days of the end of the Quarter starting from quarter ended June 2013.

4. 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.



5. Above mentioned reports should be sent to our regional offices by email in the EXCEL format strictly as per enclosed formats.

Yours faithfully,

(C. D. Srinivasan)
Chief General Manager

Encl: 8 sheets