



**Agenda for SLBC meetings**

- i) *Preparation of Annual Credit Plan (ACP); Monitoring performance under ACP; priority sector lending and government sponsored schemes, NPAs and recovery (e.g. NPAs in schematic lending, issues faced in recovery etc.)*
- ii) *Coverage of Unbanked Rural Centres (URCs) by banking facilities*
- iii) *Aspects relating to BCs impacting provision of banking services – e.g. inactivity of BCs, challenges faced by BCs in their operations.*
- iv) *Expansion of digital payments – e.g. connectivity options, availability of payment infrastructure such as PoS machines etc.*
- v) *Review of districts to be monitored based on CD ratio and ACP achievement, and measures required to improve credit absorption capacity – e.g. plugging gaps in rural and agriculture infrastructure*
- vi) *Review of restructuring of loans in cases of natural calamities, if any*
- vii) *Implementation of skill development programmes including by RSETIs – e.g. partnering with National Skill Development Corporation (NSDC) etc.*
- viii) *Review of financial literacy initiatives (particularly digital financial literacy) - e.g. coverage in school curriculum, activities of FLCs and CFLs etc.*
- ix) *Matters relating to usurious lending, over indebtedness, credit related frauds by borrower groups, etc.*
- x) *Matters referred to SLBC by various Sub-Committees<sup>1</sup>/ DCCs*
- xi) *Other items identified by Steering Sub-Committee*
- xii) *Recent policy initiatives and promotion of awareness about Government schemes*
- xiii) *Any other item*

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<sup>1</sup> Sub-committees on Agriculture, MSME & OPS, Financial Inclusion and Financial Literacy, Digital Payments, as per revised structure of SLBC forum