



Agenda for SLBC Sub-Committee meetings

1) Sub-Committee on Agriculture and Allied Activities (SC-AA)

- i) Credit flow to Agriculture (Crop loan and Term loan) and allied activities vis-à-vis Annual Credit Plan; credit flow in credit deficient districts*
- ii) KCC loans for Crops, Animal Husbandry and Fisheries, NPAs and recovery*
- iii) Financing under specific Central/State Government Schemes related to agriculture & allied activities and Agri – infrastructure*
- iv) Restructuring of agri-loans in natural calamity affected districts in the State, if any*
- v) Exploring the scope of state-specific potential growth areas*
- vi) Matters related to rural and agriculture infrastructure*
- vii) Implementation of Model Land Leasing Act 2016*
- viii) Digitization of land records*
- ix) Pledge financing through e-NWRs issued by WDRA registered warehouses*
- x) Financing of FPOs*
- xi) Matters relating to agriculture credit referred by DCCs*
- xii) Any other relevant matter*

2) Sub-Committee on MSME and Other Priority Sector (SC - MSME & OPS)

a) MSME

- i) Discussion on lending under government sponsored schemes and other initiatives*
- ii) Flow of credit to MSMEs vis-à-vis Annual Credit Plan and lending to MSMEs in credit deficient districts; NPAs and recovery; Financing of new units*
- iii) Collateral free loans to MSMEs, coverage under CGTMSE*
- iv) Onboarding on Udyam Portal, Udyam Assist Platform and onboarding on TReDS*
- v) Financing under specific Central/State Government Schemes related to MSMEs*



- vi) *Banking facilities in MSME clusters*
- vii) *Export Credit and Financing of Startups*
- viii) *Matters related to development of infrastructure and availability of facilities (such as energy, water, telecommunication, pollution control, technology upgradation, market access, common facility centres, design centres, R&D centres and training, etc.)*
- ix) *Restructuring of MSME loans in natural calamity affected districts in the State, if any*
- x) *Financing to women-led enterprises*
- xi) *Exploring the scope of state-specific potential growth areas*
- xii) *Matters relating to MSME credit referred by DCCs*
- xiii) *Any other relevant matter*

b) Other Priority Sector (OPS)

- i) *Credit flow to Priority Sectors such as export credit, education, housing, social infrastructure, renewable energy and others (i.e other than agriculture and MSME)*
- ii) *Financing under specific Central/State Government Schemes relating to Other Priority Sectors*

3) Sub-Committee on Financial Inclusion and Financial Literacy (SC-FIFL)

a) Financial Inclusion (FI)

- i) *Coverage of unbanked rural centres by banking facilities; Issues relating to banking infrastructure, and operations of Business Correspondents (BCs) in the State*
- ii) *Direct Benefit Transfer (DBT) in the State*
- iii) *Progress in coverage of eligible population under PMJDY, PMJJBY, PMSBY, APY and NPS; issues affecting coverage*
- iv) *Progress under SHG – Bank linkage and issues faced*
- v) *Skill training programmes and credit linkage*
- vi) *Matters relating to financial inclusion, referred by DCCs*
- vii) *Any other relevant matter*



b) Financial Literacy (FL)

- i) Review of FL activities conducted and co-ordination among various stakeholders*
- ii) Financial Education in the School Curriculum*
- iii) Centres of Financial Literacy (CFLs) and Financial Literacy Centres (FLCs)*
- iv) Inclusion of financial literacy module in Skill training programmes*
- v) Matters relating to financial literacy referred by DCCs*
- vi) Any other relevant matter*

4) Sub-Committee on Digital Payments (SC-DP)

- i) Progress under Expanding and Deepening of Digital Payments Ecosystem (EDDPE)*
- ii) Issues affecting progress under the programme, e.g., connectivity issues, digital frauds*
- iii) Digital financial awareness and cyber security campaigns at Gram Panchayat level and promotion of digital transactions*
- iv) Matter relating to digital payments referred by DCCs*
- v) Any other relevant matter*