

STATE LEVEL BANKER'S COMMITTEE

1. Constitution

The SLBC is an inter-institutional forum for coordination and joint implementation of development programmes and policies by all the financial institutions operating in 9 state. Although SLBC is envisaged as a bankers' forum, Government officials are also included.

Chairman The Chairman of the convenor bank. If he is not available due to unavoidable circumstances, Executive Director of the bank.

Convenor The Lead Bank designated as 'Convenor Bank'.

Members

- Representative of RBI
- Representative of NABARD
- Representative of IDBI
- Representative of SIDBI
- Representative of IFCI
- Representatives of all Lead Banks in the State
- Representatives of other banks having a fair network of branches in the rural, semi-urban and urban areas of the State.
- Representative of State Co-op. Bank
- Representative of State Land Dev. Bank
- Representative of State Finance Corporation
- Chairmen of RRBs
- The Concerned Secretary/Director of Institutional Finance of State Government.
- The Planning Secretary of State Government
- Representatives of other banks may be invited to specific meetings of SLBC wherever considered necessary.

(The representatives of banks on the SLBC may not be below the rank of the General Managers)

2. Periodicity of Meeting

The State Level Banker's Committee meets once a quarter.

3. Functions

- i. To discuss issues, consider alternative solutions to the various problems in the field of banking development and evolve consensus for coordinated action by the member institutions.
- ii. To do the necessary spadework for formulation of Annual Credit Plans for getting in time district-wise resource allocation by banks and disaggregations of the various Government Programmes.
- iii. To undertake critical analysis of the progress of the implementation of Annual Credit Plans & Government and other agencies sponsored credit linked programmes/ schemes in the various districts.
- iv. To review the assistance required and provided by Government agencies.
- v. To consider problems referred by the district level forums and take necessary follow-up action.
- vi. To oversee the implementation of branch expansion programme.
- vii. To review the recovery performance.
- viii. To ensure arrangements for training of both bank and Government staff as well as evaluation of the programmes implemented.
- ix. To take up for consideration such issues as have been raised by the member banks and/or the State Govt. authorities and questions of inter-bank differences of views and approach remaining unresolved at the District Level Consultative Committees.
- x. To solve operational problems in implementations of Service Area Approach, Credit Plans, Government and other Agencies programmes, etc. to discuss about the availability of adequate infrastructural facilities, forward and backward linkages necessary for successful implementation of the schemes.

- xi. To serve as a focal point for banking system in the state for securing better liaison with the State Government authorities.
- xii. To examine the inter-institutional coordination in the formulation and implementation of the Annual Credit Plans.
- xiii. To review the trends in the flow of credit into rural areas and to the small borrowers in the neglected sectors.
- xiv. To purposefully review the picture revealed by the data compiled in accordance with the new system of returns and take follow up measures to speedy disposal of loan application to improve the pace of credit assistance under specific programmes/schemes such as SGSY, PMRY, SJSRY, SC/ST Action Plan etc.
- xv. To review Credit Deposit Ratio, Priority Sector Advances to Weaker Sections, financing of Minority Communities etc.
- xvi. To undertake/entrust study of any specific problems in implementation of Lead Bank Scheme, Service Area Approach, Development Programmes, etc. by appointing 'Study Groups' comprising of representatives of 3/4 banks and Government departments more intimately concerned with the problem or having greater expertise at their command.
- xvii. To review the progress made in achieving the targets set under the various schemes.
- xviii. Confirming/ratifying the action initiated by the Steering Committee of SLBC.

4. Functions of the Convenor

- i. Obtaining necessary background notes and data from financial institutions, Government Departments, Lead Bank Officers at district and other agencies to prepare comprehensive agenda notes for SLBC Meeting.
- ii. Convening the meeting by issuing notice and agenda notes to the members sufficiently in advance, say 15 days.
- iii. Recording the proceedings of the meeting.
- iv. Circulating the minutes to the members of SLBC, all banks, financial institutions and Government departments, etc. within a fortnight.
- v. Following up action points arising out of discussions and decisions.
- vi. Referring the unresolved problems at SLBC meeting to the RBI for taking up at appropriate level.

Steering Committee of SLBC

1. Constitution

The Steering Committee of SLBC is a sub-committee of SLBC. The membership of SLBC may be too large to permit effective deliberations, maintenance of liaison and decision-making. Therefore, this sub-committee is constituted at State level.

Chairman The Chairman of the convenor bank. If he is not available due to unavoidable circumstances, Executive Director of the bank.

Convenor The Lead Bank designated as 'Convenor Bank'.

Members

- Representative of RBI
- Representative of NABARD
- Representative of IDBI
- Representative of SIDBI
- Representative of IFCI
- Representatives of all Lead Banks in the State
- Representatives of other major 3~4 commercial banks in the State.
- Chairmen of RRBs
- Representative of State Co-operative Bank
- Representative of State Land Development Bank
- The Concerned Secretary/Director of Institutional Finance of State Government.
- The Planning Secretary of State Government

(The representatives of commercial banks on the steering sub-committee may not be below the rank of the Regional/Zonal Managers)

2. Periodicity of Meeting

The Steering Committee of SLBC will meet as often as necessary keeping in view the business on hand or at least once in a quarter.

3. Functions

- i. To review/follow up/ sort up various issues/action points emerging from the meeting of SLBC.
- ii. To follow up periodically the implementation of various Government sponsored schemes/programmes.
- iii. To monitor the progress in the field of formulation of new schemes.
- iv. To ascertain the problems in implementing the schemes.
- v. To do the necessary spadework for SLBC meeting.

4. Function of the Convenor

- i. Preparing agenda notes for the meeting.
- ii. Convening the meeting by issuing notice and agenda notes well in advance, say, 15 days.
- iii. Recording the proceedings of the meeting.
- iv. Circulating the minutes to the members of the committee, all banks, financial institutions and Government departments etc. within a fortnight.
- v. Following up action points arising out of discussions and decisions.