

SUB-COMMITTEES OF SLBC, MADHYA PRADESH

- As per RBI's circular dated 6th April 2018 on Revamped Lead Bank Scheme, Sub-committees of SLBC are required to play a vital role.
- Sub-committee meetings are required to be conducted prior to regular SLBC meetings. So that recommendation of the sub-committees to be placed in the SLBC meeting for ratification and further discussions.
- The SLBC forum in the 168th SLBC meeting held on 20th September 2018 reconstituted the sub-committees. The new structure of the sub-committees are as under:

SUMMARY OF THE SUB-COMMITTEES

Name of the Bank	Number of Sub-committee(s)	Name of the Sub-committee(s)
Central Bank of India	3	Steering Sub-committee, Housing & Financial Inclusion
State Bank of India	2	Agriculture, Improving Recovery
Bank of India	1	Digital Transactions
Union Bank of India	1	Improving CD Ratio
Punjab National Bank	1	MSME
Indian Bank	1	Self Help Groups
Bank of Baroda	1	Scheduled Tribes
Canara Bank	1	Education
Total	11	

A. Steering Sub-Committee to finalize Agenda of SLBC

Purpose:- to deliberate on agenda proposals from different stakeholders and finalize the agenda note of the SLBC meetings.

- **Chairman-** Commissioner, DIF, Govt. of M.P.
- **Convener Bank-** Central Bank of India
- **Members-**
 - Chief General Manager, NABARD, Bhopal
 - General Manger (FIDD), RBI, Bhopal
 - SLBC Convenor
 - General Manager/Dy. General Manager, SBI, PNB, UBI, Allahabad Bank, BOI, BOB, HDFC Bank, ICICI Bank, Axis Bank

B. Financial Inclusion

- **Convener Bank- Central Bank of India**
- **Scope of deliberations-** Various issues on Financial Inclusion activities
- **Chairman-** Commissioner, Institutional Finance, Govt. of M.P.
- **Members**
 - Chief General Manager-NABARD
 - General Manager (FIDD), Reserve Bank of India
 - State Head of Banks having Sub Service Areas
 - State Head, India Post Payment Bank

C. Digital Transactions

- **Convener Bank- Bank of India**
- **Scope of deliberations-** Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State etc.
- **Chairman-** Principal Secretary, Science & Technology, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Lead Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank

D. Micro, Small & Medium Enterprises

- **Convener Bank- Punjab National Bank**
- **Scope of deliberations-** To discuss various issues of MSME sectors, Review of progress made under various Government sponsored schemes etc.
- **Chairman-** Principal Secretary, MSME, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - General Manager (FIDD), Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank
 - Representatives from SIDBI
 - Directorate & other Organizations of all implementing agencies of government sponsored schemes, Govt. of M.P.

E. Housing

- **Convener Bank- Central Bank of India**
- **Scope of deliberations-** To discuss various issues pertaining to housing sector, Pradhan Mantri Awas Yojana etc.
- **Chairman-** Principal Secretary, Urban Administration & Housing, Govt. of M.P.
- **Members**
 - Representative from Panchayat & Rural Development. Govt. of M.P.
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank
 - Representatives from NHB & HUDCO

F. Education

- **Convener Bank- Canara Bank**
- **Scope of deliberations-** Education loans related issues and efforts towards skill development on mission mode partnering with Kaushal Vikas Kendra, National Skill Development Corporation etc. including a review of functioning of RSETIs etc.
- **Chairman-** Principal Secretary, Technical Education & Skill Development, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank

G. Weaker Section (earlier Scheduled Tribes)

- **Convener Bank- Bank of Baroda**
- **Scope of deliberations-** To identify bottlenecks in financing to weaker section and suggest ways for improving finance, progress under various government sponsored schemes, Banking facilities in tribal areas etc.
- **Chairman-** Commissioner, Scheduled Tribes, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank
 - Respective Departments of Govt. of M.P.

H. Agriculture & Allied activities

- **Convener Bank-** State Bank of India
- **Scope of deliberations-** To review the flow of credit under agriculture and allied activities, to improve investment credit under agriculture etc.
- **Chairman-** Agriculture Production Commissioner, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank
 - Respective Government Departments of Govt. of M.P.

I. Improving Recovery

- **Convener Bank-** State Bank of India
- **Scope of deliberations-** to review the NPA and recovery status, SARFAESI, BRISCS etc.
- **Chairman-** Commissioner Institutional Finance, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank

J. Self Help Group/Joint Liability Group

- **Convener Bank-** Indian Bank
- **Scope of deliberations-** Financing to Self Help Groups, JLGs, e-Shakti project, Bank Sakhi etc.
- **Chairman-** Chief General Manager, NABARD
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank
 - Respective Departments of Govt. of M.P.

K. Improving Credit Deposit Ratio

- **Convener Bank- Union Bank of India**
- **Scope of deliberations-** To identify bottlenecks and suggesting ways to improve CD ratio of the districts which are below 40% etc.
- **Chairman-** Commissioner Institutional Finance, Govt. of M.P.
- **Members**
 - Representative from DIF, Govt. of M.P.
 - Representative from Reserve Bank of India
 - State Head of all Public Sector Banks
 - State Head, HDFC Bank, ICICI Bank & Axis Bank
 - LDM of low CD ratio Districts (Below 40%)