



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2012-13/450

RPCD.CO.LBS.BC.No.68/02.01.001/2012-13

March 19, 2013

The Chairmen and Managing Directors
SLBC Convenor banks/ Lead Banks

Dear Sir,

Lead Bank scheme - Strengthening of Management 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

Rural Planning and Credit Department, Central Office, 10th Floor, C O Building, Fort, Mumbai,400001

Tel No:022-2262100 Fax No:022-22610943/8 Email ID:cgmincrpcd@rbi.org.in

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

LBS- MIS-I

Statement showing Targets of Annual Credit Plans (ACP) for the year ended -----

No. in actuals , Amount in thousands

Name of the State/Union Territory

| Sr. No | Sector | Sub-Sector | Yearly Targets under ACP | |
|--------|---------------------|---|--------------------------|--------|
| | | | Number | Amount |
| 1 | Priority | Agriculture & allied - Direct | | |
| 2 | | Agriculture & allied - Indirect | | |
| 3 | | Agriculture & allied - Sub total = 1+2 | | |
| 4 | | MSE | | |
| 5 | | Education | | |
| 6 | | Housing | | |
| 7 | | Others | | |
| 8 | | Sub-total = 4+5+6+7 | | |
| 9 | Non-Priority | Heavy Industries | | |
| 10 | | Medium Industries | | |
| 11 | | Education | | |
| 12 | | Housing | | |
| 13 | | Others | | |
| 14 | | Sub-total=9+10+11+12+13+14 | | |
| 15 | Total=3+8+14 | | | |

Data needs to be grouped separately for Scheduled Commercial banks and other banks like State Cooperative banks & DCCBs etc. The data of Scheduled Commercial banks need to be further grouped into Public Sector Banks, Private sector Banks and Regional Rural Banks to know the bank group wise position.

Statement showing Disbursements and Outstanding for the quarter ended

No. in actuals , Amount in thousands

Name of the State/Union Territory

| Sr. No | Sector | Sub-Sector | Disbursements upto the end of current quarter | | Outstanding upto the end of current quarter | |
|--------|---------------------|---|---|--------|---|--------|
| | | | Number | Amount | Number | Amount |
| 1 | Priority | Agriculture & allied - Direct | | | | |
| 2 | | Agriculture & allied - Indirect | | | | |
| 3 | | Agriculture & allied - Sub total=1+2 | | | | |
| 4 | | MSE | | | | |
| 5 | | Education | | | | |
| 6 | | Housing | | | | |
| 7 | | Others | | | | |
| 8 | | Sub-total=4+5+6+7 | | | | |
| 9 | Non-Priority | Heavy Industries | | | | |
| 10 | | Medium Industries | | | | |
| 11 | | Education | | | | |
| 12 | | Housing | | | | |
| 13 | | Others | | | | |
| 14 | | Sub total=9+10+11+12+13 | | | | |
| 15 | Total=3+8+14 | | | | | |

Data needs to be grouped separately for Scheduled Commercial banks and other banks like State Cooperative banks & DCCBs etc. The data of Scheduled Commercial banks need to be further grouped into Public Sector Banks, Private sector Banks and Regional Rural Banks to know the bank group wise position.

LBS-MIS-III

Statement showing Achievement vis-à-vis Targets for the quarter ended

No. in actuals , Amount in thousands

Name of the State/Union Territory

| Sr. No | Sector | Sub-Sector | Yearly Targets under ACP | | Achievement upto the end of the current quarter (%) | |
|--------|---------------------|---|--------------------------|--------|---|--------|
| | | | Number | Amount | Number | Amount |
| 1 | Priority | Agriculture & allied - Direct | | | | |
| 2 | | Agriculture & allied - Indirect | | | | |
| 3 | | Agriculture & allied - Sub total=1+2 | | | | |
| 4 | | MSE | | | | |
| 5 | | Education | | | | |
| 6 | | Housing | | | | |
| 7 | | Others | | | | |
| 8 | | Sub-total=4+5+6+7 | | | | |
| 9 | Non-Priority | Heavy Industries | | | | |
| 10 | | Medium Industries | | | | |
| 11 | | Education | | | | |
| 12 | | Housing | | | | |
| 13 | | Others | | | | |
| 14 | | Sub-total=9+10+11+12+13 | | | | |
| 15 | Total=3+8+14 | | | | | |

Data needs to be grouped separately for Scheduled Commercial banks and other banks like State Cooperative banks & DCCBs etc. The data of Scheduled Commercial banks need to be further grouped into Public Sector Banks, Private sector Banks and Regional Rural Banks to know the bank group wise position.

Statement showing Yearly targets for three year period March 2014-2016 and achievement of previous year March 2013

Name of the State/Union Territory

No. in actuals , Amount in thousands

| SR | Particulars | Achievement- Year ended March 2013 | Target -Year ended March 2014 | Target- Year ended March 2015 | Target- Year ended March 2016 |
|----|--|---------------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 1 | Total No. of Branches | | | | |
| 2 | Out of 1 above, No. of Rural Branches | | | | |
| 3 | No. of branches in unbanked villages | | | | |
| 4 | Total No. of CSPs Deployed | | | | |
| 5 | No. of banking outlets in villages with population > 2000 | Through Branches | | | |
| 6 | | Through BCs | | | |
| 7 | | Through Other Modes | | | |
| 8 | | Sub Total : > 2000 | | | |
| 9 | No. of banking outlets in villages with population < 2000 | Through Branches | | | |
| 10 | | Through BCs | | | |
| 11 | | Through Other Modes | | | |
| 12 | | Sub Total : < 2000 | | | |
| 13 | Total Banking Outlets in all villages | | | | |
| 14 | No. of BC outlets in Urban Locations | | | | |
| 15 | Basic Savings Bank Deposit Accounts (BSBDAs) through branches | No. in Actuals | | | |
| 16 | | Amt. ` In Thousands | | | |
| 17 | Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs | No. in Actuals | | | |
| 18 | | Amt. ` In Thousands | | | |
| 19 | Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole) | No. in Actuals | | | |
| 20 | | Amt. ` In Thousands | | | |
| 21 | OD facility availed in BSBDAs | No. in Actuals | | | |
| 22 | | Amt. ` In Thousands | | | |
| 23 | KCCs outstanding - through Branches | No. in Actuals | | | |
| 24 | | Amt. ` In Thousands | | | |
| 25 | KCCs outstanding - through BCs | No. in Actuals | | | |
| 26 | | Amt. ` In Thousands | | | |
| 27 | KCCs-Total (Bank as a whole) | No. in Actuals | | | |
| 28 | | Amt. ` In Thousands | | | |
| 29 | GCCs outstanding through Branches | No. in Actuals | | | |
| 30 | | Amt. ` In Thousands | | | |
| 31 | GCCs outstanding through BCs | No. in Actuals | | | |
| 32 | | Amt. ` In Thousands | | | |
| 33 | GCC-Total (Bank as a whole) | No. in Actuals | | | |
| 34 | | Amt. ` In Thousands | | | |
| 35 | Transactions in BC-ICT Accounts (during the year) | Savings Deposit (No. in Actuals) | | | |
| 36 | | Savings Deposit (Amt. ` In thousands) | | | |
| 37 | | Credit/OD (No. in Actuals) | | | |
| 38 | | Credit/OD (Amt. ` In Thousands) | | | |
| 39 | | Term Dep./RD (No. in Actuals) | | | |
| 40 | | Term Dep./RD (Amt. ` In Thousands) | | | |
| 41 | | EBT/Remittance (No. in Actuals) | | | |
| 42 | | EBT/Remittance (Amt. ` In Thousands) | | | |
| 43 | | Others (No. in Actuals) | | | |
| 44 | | Others (Amt. ` In Thousands) | | | |
| 45 | Total of Transactions in BC-ICT Accounts | No. in Actuals | | | |
| 46 | | Amt. ` In Thousands | | | |

Statement showing Yearly target for current year and progress made every quarter

Name of the State/Union Territory

No. in actuals , Amount in thousands

| SR | Particulars | | Position as at the end of previous year | Target-Current Year ending | Position as at the end of quarter 1 | Position as at the end of quarter 2 | Position as at the end of quarter 3 | Position as at the end of quarter 4 | |
|----|--|--|---|----------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--|
| 1 | Total No. of Branches | | | | | | | | |
| 2 | Out of 1 above, No. of Rural Branches | | | | | | | | |
| 3 | No. of branches in unbanked villages | | | | | | | | |
| 4 | Total No. of CSPs Deployed | | | | | | | | |
| 5 | No. of banking outlets in villages with population > 2000 | Through Branches | | | | | | | |
| 6 | | Through BCs | | | | | | | |
| 7 | | Through Other Modes | | | | | | | |
| 8 | | Sub Total : > 2000 | | | | | | | |
| 9 | No. of banking outlets in villages with population < 2000 | Through Branches | | | | | | | |
| 10 | | Through BCs | | | | | | | |
| 11 | | Through Other Modes | | | | | | | |
| 12 | | Sub Total : < 2000 | | | | | | | |
| 13 | Total Banking Outlets in all villages | | | | | | | | |
| 14 | No. of BC outlets in Urban Locations | | | | | | | | |
| 15 | Basic Savings Bank Deposit Accounts (BSBDAs) through branches | No. in Actuals | | | | | | | |
| 16 | | Amt. ` In Thousands | | | | | | | |
| 17 | Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs | No. in Actuals | | | | | | | |
| 18 | | Amt. ` In Thousands | | | | | | | |
| 19 | Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole) | No. in Actuals | | | | | | | |
| 20 | | Amt. ` In Thousands | | | | | | | |
| 21 | OD facility availed in BSBDAs | No. in Actuals | | | | | | | |
| 22 | | Amt. ` In Thousands | | | | | | | |
| 23 | KCCs outstanding - through Branches | No. in Actuals | | | | | | | |
| 24 | | Amt. ` In Thousands | | | | | | | |
| 25 | KCCs outstanding - through BCs | No. in Actuals | | | | | | | |
| 26 | | Amt. ` In Thousands | | | | | | | |
| 27 | KCCs-Total (Bank as a whole) | No. in Actuals | | | | | | | |
| 28 | | Amt. ` In Thousands | | | | | | | |
| 29 | GCCs outstanding through Branches | No. in Actuals | | | | | | | |
| 30 | | Amt. ` In Thousands | | | | | | | |
| 31 | GCCs outstanding through BCs | No. in Actuals | | | | | | | |
| 32 | | Amt. ` In Thousands | | | | | | | |
| 33 | GCC-Total (Bank as a whole) | No. in Actuals | | | | | | | |
| 34 | | Amt. ` In Thousands | | | | | | | |
| 35 | Transactions in BC-ICT Accounts (during the Quarter) | Savings Deposit (No. in Actuals) | | | | | | | |
| 36 | | Savings Deposit (Amt. ` In thousands) | | | | | | | |
| 37 | | Credit/OD (No. in Actuals) | | | | | | | |
| 38 | | Credit/OD (Amt. ` In Thousands) | | | | | | | |
| 39 | | Term Dep./RD (No. in Actuals) | | | | | | | |
| 40 | | Term Dep./RD (Amt. ` In Thousands) | | | | | | | |
| 41 | | EBT/Remittance (No. in Actuals) | | | | | | | |
| 42 | | EBT/Remittance (Amt. ` In Thousands) | | | | | | | |
| 43 | | Others (No. in Actuals) | | | | | | | |
| 44 | | Others (Amt. ` In Thousands) | | | | | | | |
| 45 | | Total of Transactions in BC-ICT Accounts | No. in Actuals | | | | | | |
| 46 | | | Amt. ` In Thousands | | | | | | |

The data should be pertaining to all branches of the respective banks, whether Metro, Urban, Semi-Urban or Rural. It should NOT be pertaining to FI branches only. (Data in r/o Sr No. 1 to 34 should be the cumulative position as at the end of Reporting period, whereas in r/o of Sr no. 35 to 46, data is to be given for the actual transactions done through BC-ICT during the reporting period. Thus while submitting report for the month ended X, the data in the sr no. 35-46 should indicate transactions done during the reporting month X, while submitting the report for the quarter ended y, data in sr no. 35-46 should indicate transactions done during the reporting quarter Y and while submitting the report for the year ended Z, data in sr no. 35-46 should indicate transactions done during the reporting year Z)

| SR | Particulars | Check List | |
|----|---|--|---|
| 1 | Total No. of Branches | No. of functioning branches | |
| 2 | Out of 1 above, No. of Rural Branches | No. of functioning rural branches . Should be a total of Sr no.5 and 9 | |
| 3 | No. of branches in unbanked villages | No. of functioning branches which have been opened in unbanked villages after April 1, 2011 (A village not having branch of a scheduled commercial bank is called unbanked village for this purpose) | |
| 4 | Total No. of CSPs Deployed | No. of CSPs deployed for providing services at BC outlets. Should include individual CSPs appointed directly by bank and also CSPs provided by Institutional BCs | |
| 5 | No. of banking outlets in villages with population > 2000 | Through Branches | No. of rural branches in the villages having population more than 2000 |
| 6 | | Through BCs | No. of BC outlets in the villages having population more than 2000 |
| 7 | | Through Other Modes | No. of banking outlets through Other modes like rural ATMs, Mobile van etc. in the villages having population more than 2000 (bank as a whole) |
| 8 | | Sub Total : > 2000 | No. of banking outlets through Branches and BCs and Other modes in the villages having population more than 2000 . Should be equal to (5+6+7). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 9 | No. of banking outlets in villages with population < 2000 | Through Branches | No. of rural branches in the villages having population less than 2000 |
| 10 | | Through BCs | No. of BC outlets in the villages having population less than 2000 |
| 11 | | Through Other Modes | No. of banking outlets through Other modes like rural ATMs, Mobile van etc. in the villages having population less than 2000 |
| 12 | | Sub Total : < 2000 | No. of banking outlets through Branches and BCs and Other modes in the villages having population less than 2000. Should be equal to (9+10+11). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 13 | Total Banking Outlets in all villages | Total No. of banking outlets through Branches and BCs and Other modes in all the villages . Should be equal to (8+12). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. | |
| 14 | No. of BC outlets in Urban Locations | No. of BC outlets in Urban Locations. One urban city/Location may have many BC outlets. No. of BC outlets is to be given and not the no. of urban citis/locations | |
| 15 | Basic Savings Bank Deposit Accounts (BSBDAs) through branches | No. in Actuals | No. of existing Basic Savings Bank Deposit A/Cs through branches (All existing No Frill A/cs opened in branches to be treated as BSBDAs) |
| 16 | | Amt. ` In Thousands | Amount outstanding in BSBDAs through branches |

| SR | Particulars | Check List | |
|----|---|---------------------------------------|---|
| 17 | Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs | No. in Actuals | No. of existing Basic Savings Bank Deposit A/Cs through BCs - All existing ICT based No Frill A/Cs are to be treated as BSBDAs |
| 18 | | Amt. ` In Thousands | Amount outstanding in BSBDAs through BCs |
| 19 | Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole) | No. in Actuals | No. of existing Basic Savings Bank Deposit A/Cs through Branches and BCs (Should be equal to 15+17) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 20 | | Amt. ` In Thousands | Amount outstanding in BSBDAs through branches and BCs (Should be equal to 16+18) - NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 21 | OD facility availed in BSBDAs | No. in Actuals | No. of existing BSBDAs through(Branches + BCs) in which Over Draft facility has been availed |
| 22 | | Amt. ` In Thousands | Outstanding amount of overdraft availed in the BSBDAs |
| 23 | KCCs outstanding - through Branches | No. in Actuals | No. of Kisan Credit Cards-Outstanding-Through branches |
| 24 | | Amt. ` In Thousands | Kisan Credit Cards- Amount Outstanding-Through branches |
| 25 | KCCs outstanding - through BCs | No. in Actuals | No. of Kisan Credit Cards-Outstanding-Through BCs |
| 26 | | Amt. ` In Thousands | Kisan Credit Cards- Amount Outstanding-Through BCs |
| 27 | KCCs-Total (Bank as a whole) | No. in Actuals | No. of Kisan Credit Cards-Outstanding-Through Branches+BCs - Should be equal to (23+25) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 28 | | Amt. ` In Thousands | Kisan Credit Cards-Amount Outstanding-Through Branches+BCs - Should be equal to (24+26). NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 29 | GCCs outstanding through Branches | No. in Actuals | No. of General Credit Cards-Outstanding-Through branches |
| 30 | | Amt. ` In Thousands | General Credit Cards- Amount Outstanding-Through branches |
| 31 | GCCs outstanding through BCs | No. in Actuals | No. of General Credit Cards-Outstanding-Through BCs |
| 32 | | Amt. ` In Thousands | General Credit Cards- Amount Outstanding-Through BCs |
| 33 | GCC-Total (Bank as a whole) | No. in Actuals | No. of General Credit Cards-Outstanding-Through Branches+BCs - Should be equal to (29+31) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 34 | | Amt. ` In Thousands | General Credit Cards-Amount Outstanding-Through Branches+BCs - Should be equal to (30+32) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 35 | Transactions in BC-ICT Accounts (during the period) | Savings Deposit (No. in Actuals) | No. of transactions done in Saving accounts through BC-ICT during the reporting period |
| 36 | | Savings Deposit (Amt. ` In thousands) | Amount of transactions done in Saving accounts through BC-ICT during the reporting period |
| 37 | | Credit/OD (No. in Actuals) | No. of transactions done in Credit products viz. KCC/GCC/OD ETC. Accounts through BC-ICT during the reporting period |
| 38 | | Credit/OD (Amt. ` In Thousands) | Amount of transactions done in Credit/OD Accounts through BC-ICT during the reporting period |

| SR | Particulars | Check List |
|----|---|--|
| 39 | Term Dep./RD (No. in Actuals) | No. of transactions of transactions done in Term Deposit/Recurring Deposit Accounts through BC-ICT during the reporting period |
| 40 | Term Dep./RD (Amt. ` In Thousands) | Amount of transactions done in Term Deposit/Recurring Deposit Accounts through BC-ICT during the reporting period |
| 41 | EBT/Remittance (No. in Actuals) | No. of EBT/Remittance transactions done through BC-ICT during the reporting period |
| 42 | EBT/Remittance (Amt. ` In Thousands) | Amount of EBT/Remittance transactions done through BC-ICT during the reporting period |
| 43 | Others (No. in Actuals) | No. of other transactions done through BC-ICT during the reporting period |
| 44 | Others (Amt. ` In Thousands) | Amount of other transactions done through BC-ICT during the reporting period |
| 45 | Total of Transactions in BC-ICT Accounts | No. in Actuals Total no. of transactions done through BC-ICT during the reporting period - Should be equal to (35+37+39+41+43) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |
| 46 | | Amt. ` In Thousands Total amount of transactions done through BC-ICT during the reporting period - Should be equal to (36+38+40+42+44) NO DATA ENTRY TO BE DONE. THIS ROW SHOULD BE CALCULATED THROUGH FORMULA. |