

Statement - I

Memorandum to be Submitted to the Board of Directors of the Bank

[Priority Sector Advances - Half-yearly Review - Position as on _____]

I	1	Name of the Bank			
	2	Place			
	3	State			
	4	Number of Branches			
		Position as on (Rs. in thousands)			
		Particulars	Last Year's Half-year ended	Previous Half-year ended	Current Half-year ended
II.	1	Total Deposits			
	2	Total Borrowings			
	3	Total Loans and Advances			
	4	Investments in Non SLR Bonds			
	5	Adjusted Bank Credit (ABC) i.e. item nos.3 and 4			
	6	Credit equivalent of Off balance sheet exposure			
	7	Credit Deposit Ratio % of item no 3 to item no 1			
III.	1	Total Loans and Advances under Priority Sector			
	2	Total Loans and Advances to Weaker Sections under Priority Sector			
	3	Percentage of Item no 1 of III to Item no (higher of 5 or 6 of II)			
	4	Percentage of item no 2 of III to item no 1 of III above			
	5	Total Overdues of the Bank*			
	6	Overdues under Priority Sector*			
	7	Overdues under Weaker Sections under Priority Sector *			
IV.	Sector-wise Break-up of Loans and Advances under Priority Sector				
	1	Finance to Agriculture & Activities Allied to Agriculture			
	2	Small Enterprises			
	3	Retail Trade			
	4	Micro –credit			
	5	State sponsored organizations for SC / ST			
	6	Educational Loans			
	7	Housing Loans			
	8	Weaker Section			
	9	Total			
V.	1	Where target fixed for priority sector / weaker sections lending has not been achieved, the reasons therefore			
	2	Concentration of loans and advances under any particular sub-group and the reasons therefore			
	3	Suggestions for improvement in performance under priority sector / weaker section			
	4	Observations of the Board of Directors and action resolved to be taken for improvement of performance and implementation thereof			

* Please also indicate percentage in bracket.

Date:

GM/CEO
Chairman