Annex IV

Proforma of the Annual Return on lending to Priority Sector and Weaker Section to be submitted to RBI

Advances to Priority Sector

[Ref. para 6.1]

<u> Part – I</u>

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Total Priority Sector Advances

% of P.S. advances to Total advances

Total Weaker Section Advances : % of Weaker Section Advances to P.S. Advances

(Rupees in lakh)

Of which Advances to Weaker Sections * Amount Amount No. of Limit Balance Sr. Amount **Priority Sector Items** Overdue Sanctioned Borrowers/ Advanced Outstand-No. of Balance No. Limit Amount Overdue under Col. Units ing Borrowers Outstand-Sanctioned under Col. Advanced 6 /Units ing 11 5. 2. 3. 4. 6. 7. 8. 9. 10. 11. 12. 1.

Name of the bank :

Date of Return : As on March 31, ------

Total Advances of the bank Outstanding as on (Date of Return) :

Signature of Authorised officials :

				_		A		Of which Adv	ances to Wea	ker Sections	*
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 6	No. of Borrowers /Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	Agriculture and activities										
	allied to agriculture										
	i) Direct finance to										
	Agriculture										
	ii) Indirect finance to Agriculture										
	a) Lending by scheduled PCBs to NBFC for on lending to agriculture										
	b) Drip irrigation / sprinkler/agricul tural machinery										
	iii) Advances to individuals for activities allied to agriculture										
	Total of 1										

				_		A		Of which Adv	ances to Wea	ker Sections	*
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 6	No. of Borrowers /Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
2.	 (i) Direct Loans and advances to cottage/small scale industries and equipment/systems for development of new and renewable sources of energy, etc. (ii) Loans & Advances through NBFC for on lending to tiny sector (iii) Indirect Loans & Advances through HUDCO to artisans/hand loom weavers, etc. under tiny sector 										

						Amount		Of which Adv	ances to Wea	ker Sections	*
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Overdue under Col. 6	No. of Borrowers /Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
3.	i) Advances to Road and Water Transport Operators for purchase of vehicles										
	ii) Loans & Advances to NBFCs for financing of trucks for on lending to SRWTO by Sch PCBs.										
4.	 Private Retail Traders dealing in essential commodities (fair price shops) 										
4.	ii) Other private retail traders with credit limits not exceeding Rs.10 lakh										

				_		A		Of which Adv	ances to Wea	ker Sections	*
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 6	No. of Borrowers /Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
5.	Small business enterprises										
6.	Professionals and self-employed persons										
7.	Educational loans										
8.	Housing loans										
9.	Consumption loans										
10.	Software industry excluding loans upto Rs. 10 lakh given to software professionals										
11.	Total										

Figures to be incorporated from col. 23 to 27 of Part II of the Return.

<u>Part – II</u>

"Weaker Sections" Advances – Position as on _____

			S	cheduled Cas	ites			S	cheduled Trib	es	
Sr. No.	Priority Sector Items	No. of Borrower/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 6	No. of Borrower/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	Agriculture and activities allied to agriculture										
	i)Direct finance to Agriculture										
	ii)Indirect finance to Agriculture										
	 a) Lending by scheduled PCBs to NBFC for on lending to agriculture 										
	b) Drip irrigation / sprinkler/agricultural machinery										
	iii) Advances to individuals for activities allied to agriculture										
	Total of 1										

			S	cheduled Cas	stes			S	cheduled Trib	es	
Sr. No.	Priority Sector Items	No. of Borrower/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 6	No. of Borrower/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
2.	 (i) Direct Loans and advances to cottage/small scale industries and equipment/systems for development of new and renewable sources of energy, etc. (ii) Loans & Advances through NBFC for on lending to tiny sector 										
	 (iii) Indirect Loans & Advances through HUDCO to artisans/hand loom weavers, etc. under tiny sector 										
3.	 i) Advances to Road and Water Transport Operators for purchase of vehicles ii) Loans & Advances to NBFCs for financing of trucks for on lending to SRWTO by Sch 										
	PCBs.										
4.	 i) Private Retail Traders dealing in essential commodities (fair price shops) ii) Other private retail traders with credit limits not exceeding Rs. 10 lakh 										
5.	Small business enterprises										

			S	cheduled Cas	ites			S	cheduled Trib	es	
Sr. No.	Priority Sector Items	No. of Borrower/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 6	No. of Borrower/ Units	Limit Sanctioned	Amount Advanced	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
6.	Professionals and self-employed persons										
7.	Educational loans										
8.	Housing loans										
9.	Consumption loans										
10.	Software industry excluding loans upto Rs. 10 lakh given to software professionals										
11.	Total										

Part – II (Contd...)

Sr.	Priority Sector Items			Women								Net	position	to be rep	orted in P	art I
No				Women			Othe sect adva	ions' on	egories the bas		'weaker ount of					
		No. of Borro wers/U nits	Limits Sanctio ned	Amount Advance d	Balance outstan ding	Amount overdue under Col. 16	No. of Borrower s/Units	Limits Sanct ioned	Amoun t Advan ced	Balanc e outsta nding	Amou nt overdu e under Col. 21	No. of Borrow ers/Unit s	Limits Sancti oned	Amo unt Adva nced	Balanc e outsta nding	Amount overdue under Col. 26
1.	2.	13.	14.	15	16.	17.	18.	19.	20.	21	22.	23.	24	25	26	27
1.	Agriculture and activities allied to agriculture i) Direct finance to Agriculture ii) Indirect finance to Agriculture ii) Indirect finance to Agriculture a) Lending by scheduled PCBs to NBFC for on lending to agriculture b) Drip irrigation / sprinkler/agricultural machinery															
	individuals for activities allied to agriculture															ļ
	Total of 1															
Sr. No.	Priority Sector Items			Women			Others cat the basis c				ions' on	Net	position	to be rep	orted in P	art I

		No. of Borrow ers/Unit s	Limits Sanction ed	Amount Advanced	Balance outstandi ng	Amount overdue under Col. 16	No. of Borrowers /Units	Limits Sancti oned	Amount Advanc ed	Balanc e outstan ding	Amount overdu e under Col. 21	No. of Borrower s/Units	Limits Sanctio ned	Amou nt Advan ced	Balanc e outstan ding	Amount overdue under Col. 26
1.	2.	13.	14.	15.	16.	17.	18.	19.	20.	21	22	23	24	25	26	27
2	 (i) Direct Loans and advances to cottage/small scale industries and equipment/systems for development of new and renewable sources of energy, etc. (ii) Loans & Advances through NBFC for on lending to tiny sector (iii) Indirect Loans & Advances through HUDCO to artisans/hand loom weavers, etc. under tiny sector 							z								
3.	 i) Advances to Road and Water Transport Operators for purchase of vehicles ii) Loans & Advances to NBFCs for financing of trucks for on lending to ODE 100 Concernent 															
	SRWTO by Sch PCBs.															
4.	 Private Retail Traders dealing in essential commodities (fair price shops) 															
	ii) Other private retail traders with credit limits not exceeding Rs. 10 lakh															
5.	Small business enterprises															

6.	Professionals and self- employed persons															
Sr. No.	Priority Sector Items			Women	Others cat the basis c				ions' on	Net	position t	o be rep	orted in P	art I		
		No. of Borrow ers/Unit s	Limits Sanction ed	Amount Advanced	Balance outstandi ng	Amount overdue under Col. 16	No. of Borrower s/Units	Limits Sancti oned	Amount Advanc ed	Balanc e outstan ding	Amount overdu e under Col. 21	No. of Borrower s/Units	Limits Sanctio ned	Amou nt Advan ced	Balanc e outstan ding	Amount overdue under Col. 26
1.	2.	13.	14.	15.	16	17	18	19	20	21	22	23	24	25	26	27
7.	Educational loans															
8.	Housing loans															
9.	Consumption loans															
10.	Software industry excluding loans upto Rs. 10 lakh given to software professionals															
11.	Total															