

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 :

G.M./ CEO

Chairman

	organizations for SC/ ST										
6.	Educational loans										
7.	Housing loans										
8.	Weaker Section										
9.	Total										

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

Part – II

"Weaker Sections" Advances - Position as on _____

Sr. No.	Priority Sector Items	Scheduled Castes					Scheduled Tribes				
		No. of Borrower / Units	Limit Sanctioned	Amount Advanced	Balance Outstanding	Amount Overdue under Col. 6	No. of Borrower / Units	Limit Sanctioned	Amount Advanced	Balance Outstanding	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										
	(ii) Indirect finance										
	of which										
	a) Advances to individuals										
	b) Others										
	c) Lending by scheduled PCBs to NBFC for on lending to agriculture										
2.	(i) Small Enterprises										

Direct finances to small

5.	State sponsored organizations for SC /ST										
6.	Educational loans										
7.	Housing loans										
8.	Weaker Section										
9	Total										

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

Statement III

Statement of credit flow under Priority Sector to artisans, craftsman, vegetable vendors, cart pullers, cobblers etc. belonging to Minority Communities

Name of the Urban Co-operative Bank: -----

Statement for the half year ended March 31, (Year)/ September 30, (Year)
(Rs.in lakhs)

Total Advances Outstanding		Total Advances to Priority Sector		% of Advances under PS to Minority community to PS Advances	
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Sr.No.	Category	Amount outstanding as at the end of previous half year ending March/Sept.		Fresh loans disbursed			Amount outstanding at the end of half year under report	
		No. of borrowers	Amount (Rs.)	No. of borrowers	Amount sanctioned (Rs.)	Amount disbursed (Rs.)	No. of borrowers	Amount (Rs.)
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	Sikhs							
2.	Muslims							
3.	Christians							
4.	Zoroastrians							
5.	Buddhists							
	Total							

Chief Executive Office

Date :