

RBI/ 2004-05/ 25

RPCD. Plan. BC. 2 / 04.09.01/ 2004-05
July 08, 2004

**The Chairman/ Managing Director/
Chief Executive Officer**

(All scheduled commercial banks)

Dear Sir/ Madam,

**Flow of Credit to Agriculture -
Announcements made by the Union Finance Minister**

Please refer to our circular RPCD. Plan. BC. 92/ 04.09.01/ 2003-04 dated June 28, 2004 on the above subject. As advised therein, a format for monitoring restructuring/ one-time settlement of agricultural loans as also fresh lending by banks under the restructuring programmes has been prepared in consultation with the Indian Banks' Association (IBA). A copy of the same is enclosed for necessary action. Banks may consolidate the data received in the format from their branches and forward the All India figures to IBA and to this office on a monthly basis. While Part A of the statement needs only one-time submission by the branches, Part B will have to be submitted by them within one week from the close of the month to which the report relates.

2. In partial modification of paragraph 3 of our circular under reference, we advise that in the case of agricultural term loans, only the overdue instalments including interest thereon receivable/ accrued up to March 31, 2004 may be taken into account for the proposed restructuring.

Yours faithfully,

(C.S. Murthy)
Chief General Manager-in-Charge

Encl : As stated

Part A**NAME OF THE BANK**

Name of the branch

Branch Code

**Provision of credit to agriculture and debt relief to farmers -
Progress report - PART I (Position as on March 31, 2004)**

(Amounts in Rs lakh)

1. Advances to agriculture (Outstanding as on 31 March 2004)

	Crop loans			Term loans		
	No. of A/cs	Amount		No. of A/cs	Amount	
		Principal	Interest*		Principal	Interest*
Direct						
Indirect						

* Interest receivable/ accrued up to 31 March 2004.

2. Whether the district has been declared by the State Government as calamity affected for two or more successive years during the past 5 years ?

3. Loans restructured earlier as per RBI's guidelines (applicable only in districts which suffered two or more successive natural calamities during the period 1999-2000 to 2003-2004).

a) No. of accounts restructured

Amount outstanding in restructured accounts as on 31-3-04

b) Of (a) above,

No. of accounts where interest/ instalments are overdue as on 31-3-04

Amount of overdue interest and instalments in such accounts as on 31-3-04

4. Actual disbursement of advances to agriculture during the year 2003-04 under Annual Credit Plan:

	No. of accounts	Amount
Direct agriculture		
Indirect agriculture		
TOTAL		

5. Target fixed for the year 2004-05 under Annual Credit Plan

	No. of accounts	Amount
Direct agriculture		
Indirect agriculture		
TOTAL		

Part B**NAME OF THE BANK**

Name of the branch

Branch Code

**Provision of credit to agriculture and debt relief to farmers -
Progress report - PART II (Report for the month of.....)**

(Amounts in Rs lakh)

Sl. No.		Progress for the month		Cumulative progress during the year 2004-05	
		No. of A/cs	Amount	No. of A/cs	Amount
1	Disbursement a) Direct b) Indirect				
2	a) Loans granted to new farmers				
	b) Of 2(a), SF/MF financed				
	c) Of 2(a), tenant farmers financed				
	d) Of 2(a), oral lessees financed				
	e) Of 2(a), share-croppers financed				
3	Fresh KCC issued				
4	Of 1 above, new investment credit/projects financed				

