RBI/2004-05/87

### UBD(CO)BPD.PCB 8/09.09.01/2004-05

The Chief Executive Officers of All Primary (Urban) Co-operative Banks

Dear Sir,

### Priority Sector Lending by Primary (Urban) Cooperative Banks-

Please refer to paragraph No. 3 of our circular UBD.BPD.PCB. 3/ 09.09.01/ 2003-04 dated July 9, 2003 on the captioned subject, advising you to submit the information regarding Scheduled Castes and Scheduled Tribes under separate columns in Annexure II, (Part II) of circular UBD.P&O No. 197/ UB.17(B)-83/84 dated September 9, 1983.

- 2. It is observed that several banks have not modified the said format and continue to furnish the information as per old format. In this connection, we observe that the modified format of the said Annexure II is also available as Annexure IV in our Master Circular UBD. NO. BPD. (PCB)MC. 1/09.09.01/2004-05 dated July 2, 2004 on RBI website at www. rbi.org.in (copy of the format is enclosed for ready reference).
- 3. We therefore advise you as under:
  - i) Annual return regarding Priority Sector Lending should be furnished as per Annexure IV of our Master Circular dated July 2, 2004.
  - ii) Statistical Information/ data should be shown in Rupees lakhs and up to 2 decimal places, instead of Rupees in thousands, in Annexure IV, henceforth. The information in the revised format as of March 2004 may please be furnished by August 31, 2004.
- 4. Further, please note that the details of the progress made in deployment of credit to
  Minority Communities shall also be separately furnished in the revised Annexure II, a copy of which is also enclosed for ready reference.
- 5. Please acknowledge receipt of this circular to the concerned regional office.

August 2, 2004

## Yours faithfully,

( N. S. Vishwanathan) Chief General Manager

Encls. As above

### Annexure II

# Credit flow under Priority Sector to artisans, craftsmen, vegetable vendors, cart pullers, cobblers etc. belonging to Minority Communities

Name of the Urban Co-operative Ba	ank :		
Statement for the half year ended 3	11st March (Year)/ 30 Septemb	er (Year) (Rs. in lakh)	
Total Advances Outstanding	I Total Advances to PS I	1 % of Advances under PS to Minority Comm to PS Advances	

Sr. No.	Category		ing as at the end If year <u>ending</u> /Sept.	1. FRES	H LOANS DISBU	JRSED		standing at the ear under report
		No. of borrowers	Amount	No. of	Amount	Amount	No. of	Amount
			(Rs.)	borrowers	sanctioned (Rs.)	disbursed (Rs.)	borrowers	(Rs.)
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	Sikhs							
2.	Muslims							
3.	Christians							
4.	Zoroastrians							
5.	Buddhists							
	Total							

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#### Annexure IV

# Priority Sector and Weaker Section to be submitted to RBI

### **Advances to Priority Sector**

[Ref. para 6.1]

Part - I

Name of the bank:

Date of Return : As on 31<sup>st</sup> March -----

Total Advances of the bank

Outstanding as on (Date of Return) :

Total Priority Sector Advances

% of P.S. advances to Total advances

Total Weaker Section Advances

% of Weaker Section Advances to P.S. Advances

Signature of Authorised officials:

(Rupees in lakhs)

			Limit	Amount Advanced		under Col. 6	Of	which Adva	nces to We	aker Sectio	ns *
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Sanctio ned		Balance Outstand -ing		No. of Borrower s/Units	Limit Sanction ed	Amount Advance d	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										

				_		Amount	Of	which Adva	nces to We	aker Section	ns *
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctio ned	Amount Advanced	Balance Outstand -ing	Overdue under Col. 6	No. of Borrower s/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
	ii) Indirect finance to Agriculture										
	a) Lending by scheduled PCBs to NBFC for on lending to agriculture										
	b) Drip irrigation / sprinkler/agricultura I machinery										
	iii) Advances to individuals for activities allied to agriculture										
	Total of 1										

						Amount Overdue	Of	which Adva	nces to We	aker Section	ns *
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctio ned	Amount Advanced	Balance Outstand -ing	under Col. 6	No. of Borrower s/Units	Limit Sanction ed	Amount Advance d	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.										

						Amount Overdue	Of	which Adva	nces to We	aker Section	ns *
Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctio ned	Amount Advanced	Balance Outstand -ing	under Col. 6	No. of Borrower s/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
4.	i) Private Retail Traders dealing in essential commodities (fair price shops)										
4.	ii) Other private retail traders with credit limits not exceeding Rs.10 lakh										
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										

<sup>\*</sup> Figures to be incorporated from col. 23 to 27 of Part II of the Return.

Part – II

"Weaker Sections" Advances –
Position as on \_\_\_\_\_

			Sc	heduled Ca	istes			Sc	heduled T	ribes	
Sr. No.	Priority Sector Items	No. of Borrowe r/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 6	No. of Borrower /Units	Limit Sanction ed	Amount Advanc ed	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/agricultur al machinery										
	iii) Advances to individuals for activities allied to agriculture										
	Total of 1										

			Sc	heduled Ca	astes			Sc	heduled T	ribes	
Sr. No.	Priority Sector Items	No. of Borrowe r/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 6	No. of Borrower /Units	Limit Sanction ed	Amount Advanc ed	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/system s for development of new and renewable sources of energy, etc.  (ii) Loans &										
	(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										

			So	heduled Ca	astes			Sc	heduled Ti	ribes	
Sr. No.	Priority Sector Items	No. of Borrowe r/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 6	No. of Borrower /Units	Limit Sanction ed	Amount Advanc ed	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.										

			Sc	heduled Ca	astes			Sc	heduled T	ribes	
Sr. No.	Priority Sector Items	No. of Borrowe r/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 6	No. of Borrower /Units	Limit Sanction ed	Amount Advanc ed	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
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										
6.	Professionals and self-employed persons										
7.	Educational loans										
8.	Housing loans									_	
9.	Consumption loans										

			So	heduled Ca	astes			Sc	heduled T	ribes	
Sr. No.	Priority Sector Items	No. of Borrowe r/Units	Limit Sanction ed	Amount Advance d	Balance Outstand -ing	Amount Overdue under Col. 6	No. of Borrower /Units	Limit Sanction ed	Amount Advanc ed	Balance Outstand- ing	Amount Overdue under Col. 11
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
10.	Software industry excluding loans upto Rs. 10 lakh given to software professionals										
11.	Total										

### Part - II (Contd...)

Sr.N o.	Priority Sector Items			Wome	en		sec		egories un on the basis			Net position to be reported in Part I				
		No. of Borro wers/ Units	Limit s Sanc tione d	Amou nt Advan ced	Balanc e outsta nding	Amount overdue under Col. 16	No. of Borro wers/U nits	Limit s Sanc tione d	Amount Advance d	Bala nce outst andin g	Amo unt over due unde r Col. 21	No. of Borro wers/ Units	Limit s Sanct ioned	Amo unt Adv anc ed	Bala nce outst andin g	Amou nt overd ue under Col. 26
1.	2.	13.	14.	15	16.	17.	18.	19.	20.	2 1	22.	23.	24	25	26	27

1.	Agriculture and activities allied to agriculture								
	i) Dir ect finance to Agriculture								
	ii) Indirect finance to Agricultur e								
	a) Lending by scheduled PCBs to NBFC for on lending to agriculture								
	b) Drip irrigation / sprinkler/agric ultural machinery								
	iii)  Ad vances to individuals for activities allied to agriculture								
	Total of 1								

Sr.No	Priority Sector Items		Others cate sections' or advance	Net position to be reported in Part I												
		No. of Borrowers /Units	Limits Sancti oned	Amount Advanc ed	Balanc e outstan ding	Am oun t ove rdu e und er Col . 16	No. of Borrowers/ Units	Limit s Sanc tione d	Amou nt Advan ced	Balan ce outsta nding	Amou nt overd ue under Col. 21	No. of Borrow ers/Uni ts	Limits Sancti oned	Amo unt Adva nced	Balan ce outsta nding	Amoun t overdu e under Col. 26
1.	2.	13.	14.	15.	16.	17.	18.	19.	20.	21	22	23	24	25	26	27

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.								

5. 6.	Rs. 10 lakh  Small business enterprise s  Professionals and self- employed persons  Educational													
7. <b>Sr.No</b>		W	omen		Others cate sections' on	gories	under 'v	weaker	of.	Net po	sition to	be rep	oorted in	n Part I

		No. of Borrowers /Units	Limits Sancti oned	Amount Advanc ed	Balanc e outstan ding	Am oun t ove rdu e und er Col . 16	No. of Borrowers/ Units	s	Amou nt Advan ced	Balan ce outsta nding	Amou nt overd ue under Col. 21	No. of Borrow ers/Uni ts	Limits Sancti oned	Amo unt Adva nced	Balan ce outsta nding	Amoun t overdu e under Col. 26
1.	2.	13.	14.	15.	16	17	18	19	20	21	22	23	24	25	26	27
8.	Housing loans															
9.	Consumption loans															
10.	Software industry excluding loans upto Rs. 10 lakh given to software professionals															
11.	Total															