

RBI/2004-05/87

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

August 2, 2004

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.

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 Bank : _____

Statement for the half year ended 31st March (Year) / 30 September (Year)

(Rs. in lakh)

Total Advances Outstanding		Total Advances to PS		% of Advances under PS to Minority Comm to PS. Advances
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Sr. No.	Category	Amount outstanding as at the end of previous half year <u>ending</u> <u>March/Sept.</u>		1. FRESH LOANS DISBURSED			Amount outstanding at the <u>end of half year</u> 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							

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Sr. No.	Priority Sector Items	No. of Borrowers/ Units	Limit Sanctioned	Amount Advanced	Balance Outstanding	Amount Overdue under Col. 6	Of which Advances to Weaker Sections *				
							No. of Borrowers/Units	Limit Sanctioned	Amount Advanced	Balance Outstanding	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										

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

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																	

2	<p>(i) Direct Loans and advances to cottage/small scale industries and equipment/systems for development of new and renewable sources of energy, etc.</p> <p>(ii) Loans & Advances through NBFC for on lending to tiny sector</p> <p>(iii) Indirect Loans & Advances through HUDCO to artisans/hand loom weavers, etc. under tiny sector</p>															
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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.															
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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																
Sr.No	Priority Sector Items	Women					Others categories under 'weaker sections' on the basis of amount of advance					Net position to be reported in Part I					

