

RBI/2007-2008/129

RPCD.No.Plan.BC. 21 / 04.09.01/ 2007-08

September 3, 2007

**The Chairman/ Managing Director/
Chief Executive Officer
[All scheduled commercial banks
(excluding Regional Rural Banks)]**

Dear Sir,

Revised Guidelines on Lending to Priority Sector – Revised formats of half-yearly and yearly returns for reporting data on priority sector advances

Please refer to our circular RPCD. No. Plan. CO. 84/04.09.01/2006-07 dated April 30, 2007 advising the revised guidelines on lending to priority sector.

2. The scheduled commercial banks are required to furnish data on priority sector advances to Rural Planning and Credit Department, Central Office, on a half-yearly (ad hoc) basis as on last reporting Fridays of March and September of a particular year (within fifteen days from the reference date), as also on a yearly basis (final data) as on the last reporting Friday of March of a particular year (within two months from the reference date). On the basis of the revised guidelines on lending to priority sector, the existing formats for the above returns stand revised. Accordingly, the revised formats of half-yearly and yearly returns for reporting data on priority sector advances are enclosed.

3. The banks are, therefore, requested to furnish data on priority sector advances, as mentioned above, in the revised formats with effect from the **half-year ended September 2007** (last reporting Friday).

4. Please acknowledge receipt.

Yours faithfully,

(Surekha Marandi)
General Manager

**HALF YEARLY ADHOC DATA ON PRIORITY SECTOR ADVANCES BY
PUBLIC/PRIVATE/FOREIGN BANKS AS ON LAST REPORTING FRIDAY
OF MARCH / SEPTEMBER 200-
(PROVISIONAL DATA)**

- (A) Adjusted Net Bank Credit (ANBC) *
(B) (a) Total Off-Balance Sheet Exposures (OBE) *
(b) Credit Equivalent amount of OBE

(Accounts in lakh, amounts in Rs. crore)

Name of the Bank	No. of Accounts	Amount outstanding	Of which to SC/ST	
			No. of Accounts	Amount Outstanding
I. Priority Sector Advances (1 to 7 for domestic scheduled commercial banks) [(1 to 7) + 8 (ii) for foreign banks]				
1. Total Agriculture Credit (a+b) (a) Direct (b) Indirect				
Of total advances to agriculture, finance granted to: (i) Individual farmers (including SHGs or JLGs, i.e. groups of individual farmers) (ii) Corporates, partnership firms and institutions (credit limit of up to an aggregate amount of Rs. one crore per borrower) (iii) Corporates, partnership firms and institutions (credit limit in excess of an aggregate amount of Rs. one crore per borrower) (iv) farmers against pledge / hypothecation of agricultural produce (v) Food and agro-based processing units undertaken by corporates, partnership firms & institutions (investment in plant & machinery up to Rs. 10 crore)				
2. Total credit to Small Enterprises (including manufacturing and services enterprises) (a+b) (a) Direct (b) Indirect				

Of total advances to Small Enterprises sector, finance granted to:				
(i) Manufacturing Enterprises (a+b+c)				
(a) Enterprises with investment in P & M up to Rs. 5 lakh				
(b) Enterprises with investment in P & M between Rs. 5 lakh and Rs. 25 lakh				
(c) Enterprises with investment in P & M between Rs. 25 lakh and Rs. 5 crore				
(ii) Service Enterprises (a+b+c)				
(a) Enterprises with investment in equipment up to Rs. 2 lakh				
(b) Enterprises with investment in equipment between Rs. 2 lakh and Rs.10 lakh				
(c) Enterprises with investment in equipment between Rs. 10 lakh and Rs.2 crore				
(iii) Advances granted to units in the Khadi and Village Industries (KVI) sector				
3. Retail Trade				
4. Micro Credit (other than loans granted to SHGs/JLGs for agriculture & allied activities)				
5. State sponsored organizations for SC/ST				
6. Education				
7. Housing				
8. Total Export Credit **				
a. Export Credit to Small Enterprises (SE) sector				
b. Export Credit to Non-SE				
III. Total Weaker Sections				
Out of loans granted to Weaker Sections, loans granted to specified minority communities which fall under the definition of Weaker Sections				
IV. Advances under DRI Scheme				

* As per the definition given in the revised guidelines on priority sector lending

** Applicable only for Foreign Banks

N.B. : In case the figures relating to amounts or number of accounts are less than the specified units, actuals may be reported with suitable remarks.

Yearly Return on Priority Sector Advances (Final) – Sector / Sub-Sector code List

- (A) Net Bank Credit as on March 31 of previous year
 (B) Investments in non-SLR bonds held in HTM category as on March 31 of the previous year
 (C) Adjusted Net Bank Credit (as on 31st March of previous year)
 (D) Total Off-Balance Sheet Exposures (OBE)
 (E) Inter-Bank OBE
 (F) Net OBE (D-E)
 (G) Credit Equivalent amount of Net OBE

S. No.	Description
1.	Total advances to agriculture and allied activities
2.	Total direct finance to agriculture and allied activities
3.	Loans to individual farmers (including SHGs/JLGs, i.e. groups of individual farmers) for agriculture & allied activities
4.	Loans to corporates, partnership firms and institutions (credit limit of up to an aggregate amount of Rs. one crore per borrower) for agriculture & allied activities
5.	Loans to corporates, partnership firms and institutions (credit limit in excess of an aggregate amount of Rs. one crore per borrower) for agriculture & allied activities
6.	Loans granted for pre-harvest and post-harvest activities such as spraying, weeding, harvesting, grading, sorting, processing and transporting undertaken by individuals, SHGs and cooperatives in rural areas
7.	Total indirect finance to agriculture and allied activities
8.	Loans to food and agro-based processing units (with investment in plant and machinery up to Rs. 10 crore) undertaken by other than individuals, SHGs and cooperatives
9.	Agriclinics and Agri-Business Centres
10.	Loans to farmers through PACS/FSS/LAMPS
11.	Loans to NBFCs for on-lending to individual farmers or their SHGs/JLGs
12.	Loans to NGOs/MFIs for on-lending to individual farmers or their SHGs/JLGs
13.	Other types of indirect finance for agriculture & allied activities
14.	Total advances to Small Enterprises (SE) (including manufacturing and service enterprises)
15.	Total direct finance to SE
16.	Out of total advances to SE, advances to manufacturing enterprises with investment in plant & machinery up to Rs. 5 lakh
17.	Out of total advances to SE, advances to manufacturing enterprises with investment in plant & machinery between Rs. 5 lakh and Rs. 25 lakh
18.	Out of total advances to SE, advances to manufacturing enterprises with investment in plant & machinery between Rs. 25 lakh and Rs. 5 crore
19.	Out of total advances to SE, advances to service enterprises with investment in equipment up to Rs. 2 lakh
20.	Out of total advances to SE, advances to service enterprises with investment in equipment between Rs. 2 lakh and Rs. 10 lakh
21.	Out of total advances to SE, advances to service enterprises with investment in equipment between Rs. 10 lakh and Rs. 2 crore
22.	Out of total advances to SE, advances to units in the Khadi and Village industries (KVI) sector
23.	Total indirect finance to SE
24.	Loans to NBFCs for on-lending to SE sector
25.	Term Loans, out of total advances to SE (i.e. out of sector code 300)

26.	Loans granted to Retail trade
27.	Micro Credit (other than loans granted to SHGs/JLGs for agriculture & allied activities)
28.	Loans granted to State sponsored organizations for SC/ST
29.	Total loans for education
30.	Loans to individuals for educational purposes
31.	Loans to NBFCs for on-lending to individuals for educational purposes
32.	Total Housing loans which are eligible for priority sector classification
33.	Total export credit (applicable for foreign banks only)
34.	Export credit to SE (applicable for foreign banks only)
35.	Export credit to non-SE (applicable for foreign banks only)
36.	Total advances to weaker sections in priority sector
37.	Loans to small and marginal farmers with land holdings of 5 acres and less, landless labourers, tenant farmers and sharecroppers
38.	Loans to artisans, village and cottage industries where individual credit limits do not exceed Rs. 50,000
39.	Loans to SGSY beneficiaries
40.	Loans to DRI beneficiaries
41.	Loans to SJSRY beneficiaries
42.	Loans to SLRS beneficiaries
43.	Loans to SCs/STs beneficiaries
44.	Advances to SHGs
45.	Loans to distressed poor to prepay their debt to informal sector
46.	Loans to Weaker Section people belonging to the specified minority communities

Note: (i) The data in respect of various sectors should tally with the total of its constituents (i.e. sub-sectors) for each State and All-India.

(ii) Total of all States data should tally with that of all India within each sector / sub-sector.

**Yearly Return on Priority Sector Advances (Final) as on the last reporting Friday of March
200- -- State-wise**

Name of the Bank :
Bank Code :
Sector Description*:

(Accounts in actual, Amount in Rs. Thousands)

State / Union Territories	State Code	No. of A/Cs	Balance O/s	Out of which to SC/ST	
				No. of A/Cs	Balance O/s
ASSAM	01				
MEGHALAYA	02				
MIZORAM	03				
BIHAR	06				
JHARKHAND	07				
ARUNACHAL PRADESH	09				
WEST BENGAL	10				
NAGALAND	14				
MANIPUR	15				
ORISSA	16				
SIKKIM	17				
TRIPURA	18				
ANDMAN & NICOBAR	19				
UTTAR PRADESH	20				
UTTARAKHAND	21				
DELHI	29				
PUNJAB	30				
HARYANA	34				
CHANDIGARH	39				
JAMMU & KASHMIR	44				
HIMACHAL PRADESH	46				
RAJASTHAN	50				
GUJARAT	54				
MAHARASHTRA	60				
DAMAN & DIU	67				
GOA	68				
DADRA & NAGAR HAVELI	69				
MADHYA PRADESH	70				
CHATTISGARH	71				
ANDHRA PRADESH	80				
KARNATAKA	84				
LAKSHADWEEP	89				
TAMIL NADU	90				
KERALA	96				
PONDICHERRY	99				
ALL INDIA	00				

* As per Annex A

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(c) Enterprises with investment in equipment between Rs. 10 lakh and Rs.2 crore				
(iii) Advances granted to units in the Khadi and Village Industries (KVI) sector				
3. Retail Trade				
4. Micro Credit (other than loans granted to SHGs/JLGs for agriculture & allied activities)				
5. State sponsored organizations for SC/ST				
6. Education				
7. Housing				
8. Total Export Credit **				
a. Export Credit to Small Enterprises (SE) sector				
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