

June 04, 2008

The Chairman/Managing Director  
All Scheduled Commercial Banks  
(excluding Regional Rural Banks)

Dear Sir

**Monitoring bank advances to priority sectors - Special Return III – Disbursal of advances to priority sectors as on the last reporting Friday of June (Annual)**

Please refer to our circular RPCD. Stat. BC. No. 18/11.01.04/2007-08 dated August 9, 2007 requesting you to furnish the data in the existing formats of Special Return I, II and III as on the last reporting Friday of June 2007.

2. The scheduled commercial banks are required to furnish data in Special Returns I – Direct finance to agriculture and allied activities (outstanding as well as disbursement), II – Recovery of agricultural advances and III – Disbursal of advances to priority sectors on a yearly basis as on the last reporting Friday of June of a particular year within two months from the reference date. On the basis of the revised guidelines on lending to priority sector, while there is no change in the existing formats of Special Returns I and II, the format of Special Return III stands revised. Accordingly, the revised format for reporting data for Special Return III is enclosed.

3. The banks are, therefore, requested to furnish data on priority sector advances, as mentioned above, in the required format for the year ending June 2008 (i.e. last reporting Friday of June) and thereafter.

4. Please acknowledge receipt

Yours faithfully

(G.Srinivasan)

Chief General Manager-in-Charge

SPECIAL RETURN – III – DISBURSAL OF ADVANCES OF SCHEDULED COMMERCIAL BANKS TO PRIORITY SECTORS AS ON THE LAST REPORTING FRIDAY OF JUNE – STATE-WISE AND ALL INDIA

Sl. No.	Description
1	Total advances to agriculture and allied activities ( 2 + 7 )
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 co-operatives 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 and allied activities
14.	Total advances to Small Enterprises (SE) (including manufacturing and service enterprises) ( 15 + 23 )
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
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.  
(iii) Total advances to priority sectors should be equal to Sl. Nos. 1 + 14 + 26 + 27 + 28 + 29 + 32 + 35 (applicable for foreign banks only)

**SPECIAL RETURN III – ANNUAL - DISBURSAL OF ADVANCES OF SCHEDULED  
COMMERCIAL BANKS TO PRIORITY SECTOR/WEAKER SECTIONS IN PRIORITY  
SECTOR) AS ON THE LAST REPORTING FRIDAY OF JUNE**

NAME OF THE BANK :  
BANK CODE :  
SECTOR DESCRIPTION \*:

(Accounts in actual, Amount in Rs. Thousands)

State/Union Territories	State Code	No. of A/Cs	Amount	Out of which to SC/ST	
				No. of A/Cs	Amount
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				
ANDAMAN & 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				
<b>ALL INDIA</b>	<b>00</b>				

\* As per Annex A