

RBI/2013-14/156 RPCD.CO.Plan. BC 15/04.09.01/2013-14

July 24, 2013

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

Madam/Dear Sir,

Priority Sector Lending Reporting – Definition of "disbursement"

Please refer to the <u>circular RPCD.CO.Plan. BC 56/04.09.01/2012-13 dated January 7, 2013</u> on Priority Sector Lending –Revised Reporting System.

- 2. Disbursement to be reported in the monthly and yearly reporting formats is defined as under:
- (i) Cash credit/over draft account and running accounts of similar nature: Debit summation minus interest and other charges or sanctioned limit, whichever is lower for the particular period under consideration (monthly/quarterly/half yearly/yearly).
- (ii) **Term Loans**: Debit summation minus interest and other charges for the particular period under consideration (monthly/quarterly/half yearly/yearly).

Yours faithfully,

(T V Rao) Deputy General Manager

ग्रामीण आयोजना और ऋण विभाग,केंद्रीय कार्यालय, 10वीं मंज़िल,केंद्रीय कार्यालय बिल्डिंग,शहीद भगत सिंह मार्ग,पो.बा.सं.10014,मुंबई 400 001 देलीफोन:Tel No.: +912222601000/ फैक्स: +91-22-22621011/22610948/22610943 ईमेल: cgmincrpcd@rbi.org.in

Rural Planning & Credit Department,Central Office,10th Floor,Central Office Building,Shahid Bhagat Singh Marg,P.Box No.10014, Mumbai 400 001 हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी : रिज़र्व बैंक द्वारा मेल-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.