

**REPORT OF  
WORKING GROUP  
ON  
MONITORING SYSTEM  
FOR BANK ADVANCES  
FOR PRIORITY SECTORS  
AND  
20-POINT PROGRAMME**



For Official Use

Report of Working Group on  
Monitoring System for Bank  
Advances for Priority  
Sectors and 20-Point  
Programme

Reserve Bank of India  
1980

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## Appointment and Terms of Reference

1. At the meeting of the Finance Minister with the Chief Executive Officers of Public Sector Banks held on March 6, 1980, it was decided, inter alia, that the Reserve Bank of India (RBI) should set up a Working Group to evolve a monitoring system for evaluating the performance of different banks in implementing the 20-Point Programme. Accordingly, the RBI appointed a Working Group on March 13, 1980 with the following terms of reference:-

- (a) to make a quick examination of the existing system of data collection in respect of advances to the priority sectors,
- (b) to consider how best the existing system could be rationalised to facilitate collection of data in respect of assistance to specified categories of borrowers under the 20-Point Programme and
- (c) to make any other recommendations which are incidental or related to the above terms of reference.

2. The following members constituted the Group.

- 1. Dr. N.K.Thingalaya, Member  
Chief Economic Adviser,  
Syndicate Bank, Manipal.
- 2. Shri D.K.Gupta, Member  
Assistant General Manager,  
Punjab National Bank,  
New Delhi.
- 3. Shri D.J.Kanvinde, Member  
Chief Officer,  
State Bank of India,  
Bombay.

4. Shri A.Sathyamoorthy, Member  
Senior Director,  
Agricultural Refinance and  
Development Corporation,  
Bombay.
5. Shri S.S.Hasurkar, Member  
Deputy Secretary,  
Ministry of Finance,  
Government of India,  
New Delhi.
6. Shri M.K.Desai, Member  
Deputy Chief Officer,  
Department of Banking  
Operations and Development,  
Reserve Bank of India,  
Bombay.
7. Shri A. Seshan, Convener  
Deputy Director,  
Economic Department,  
Reserve Bank of India,  
Bombay.

3. The Working Group was expected to submit its Report within a period of two months. It met in Bombay on March 22, 1980, April 22, 1980 and May 5-6, 1980 to formulate and finalise its recommendations. The Report was signed on May 20, 1980.

#### Acknowledgements

4. The Group gratefully acknowledges the guidance received from the Working Group on the Modalities of Implementation of the Priority Sector Lending and 20-Point Economic Programme by Banks headed by Dr.K.S.Krishnaswamy, Deputy Governor, Reserve Bank of India. Its Report has formed the basis for this Group's recommendations. The Group has also benefited from the suggestions offered by the Department of Banking Operations and Development, Rural Planning and Credit Cell, Department of Statistics, Agricultural Credit Department and Economic Department of the RBI and

the Agricultural Refinance and Development Corporation. The feedback received from Punjab National Bank, State Bank of India, Syndicate Bank and Thana District Central Co-operative Bank on the preparation of schedules prescribed under the existing information system evolved by the Sub-Committee of the High Power Committee on the working of the Lead Bank Scheme (hereafter referred to as the Sub-Committee) has enabled the Group to make suitable improvements in the proposed system (vide paras 13 to 16). The schedules prepared by the Group for monitoring <sup>commercial bank advances for</sup> the 20-Point Programme were pre-tested by State Bank of India. The excellent assistance received from the secretarial staff in the Banking Division of the Economic Department of the RBI has enabled the Group to complete its assignment in time.

#### Approach

5. Presently the District Credit Plan (DCP) prepared under the Lead Bank Scheme is the pivot around which the operations of credit institutions in a district are expected to revolve. Hence, it is desirable that the monitoring system for bank advances for priority sectors and 20-Point Programme is properly integrated into that for the Lead Bank Scheme and the implementation of the DCPs. The Sub-Committee recently prepared a set of schedules to facilitate the monitoring of the implementation of the DCPs at the level of District Consultative Committees (DCCs), Government (State and Central) and the RBI. This information system was put into

operation with effect from the quarter ended March 1980. Considerable effort has been made both by the RBI and credit institutions in training the staff in the preparation of the returns. It is, therefore, felt that any radical restructuring of the proformae will result in rendering infructuous the efforts already made and it may also lead to confusion in the minds of the branch-level staff. The Group examined the existing three sources of data on the financing of priority sectors, viz., (i) Basic Statistical Return 1 (BSR 1), (ii) Information system under the Lead Bank Scheme (Schedules No.1, No.2, No.3 and No.4) and (iii) Priority Sector Return and decided to rationalise the formats under (ii) in such a manner that the data requirements for the Priority Sector Return could be met. Accordingly the schedules evolved by the Sub-Committee have been suitably modified taking into account the concepts of priority sectors and weaker section formulated by the other Working Group referred to in para 4. In other words, from the data collected through the information system proposed in this Report it should be possible to generate the required data for preparing the Priority Sector Return at the Head Office of each commercial bank. Considering the wide range of data available from BSR 1 the Group does not recommend any modification therein.

#### Priority Sector Return

6. At present the Priority Sector Return, prescribed for commercial banks, calls for data on "Number of Units/Borrowers" besides "Number of Accounts",

the intention being to have some idea about the increase in the number of beneficiaries of bank credit since a beneficiary may have more than one account with his bank. Considering the difficulties conveyed to the Group by bankers in getting data on number of units/borrowers, it has been felt desirable to ask for only the number of accounts in the modified Schedules. In the DCP proforma also there is provision only for number of accounts. Data on credit assistance to weaker sections will be separately available from the modified Schedules. Borrowers from such sections are not likely to have more than one account under short-term loan/cash credit on the one hand, and term loans, on the other. The additional effort required for matching accounts to identify persons in weaker sections with multiple accounts will not thus be worth the effort and time involved in the process.

7. The existing Priority Sector Return calls for quarterly data on outstanding credit to Scheduled Castes/Scheduled Tribes under each sector. In the revised format suggested by the Group separate data will be available every quarter for the weaker sections. Keeping this in view and the burden cast on the branch-level staff in the reclassification of several variables, it is felt desirable to collect data on credit to Scheduled Castes and Scheduled Tribes once in six months only. Thus sector-wise position on outstanding credit to Scheduled Castes and Scheduled Tribes will be available from the modified return for the quarters ending March and September.



8. The bifurcation of direct finance to agriculture into "Direct finance to farmers for agricultural operations" and "Other types of direct finance to farmers", as provided for in the existing Priority Sector Return, is also considered to be not necessary.

9. Data on disbursements are not available in the existing Priority Sector Return. The modified Priority Sector Return (Schedule No.PS 1), besides taking into account the concepts evolved by the other Working Group referred to in para 4, also provides, at appropriate places, for a break-up of total outstanding credit into direct and indirect finance (quarterly) and data on disbursements (half-yearly). The proforma for Schedule No.PS 1 is given later in the Report.

Other Returns currently in force

10. Besides examining in detail the comprehensive returns on priority sectors currently prescribed, the Group also had a quick review of the following returns in force at present in respect of commercial banks.

- (i) Special Return on Agricultural Loans - I  
Total loans and advances disbursed  
and outstanding  
(for the half year ending last Friday  
of March/September)
- (ii) Special Return on Agricultural Loans - II  
Recoveries of Agricultural Loans  
(As on the last Friday of June)
- (iii) Statement of Consumption Loans  
(As on last Friday of March/June/  
September/December)

- (iv) Data on Disposal of Loan Applications  
(As on the last Friday of March/June/  
September/December)
- (v) Return on Recovery of Advances for the half-  
year ended June/December
- (vi) Proforma for reporting progress under the  
Differential Rate of Interest Scheme  
(As at the end of March/June/September/  
December)

Returns (i) to (iii) are prescribed by the RBI and the remaining by the Government of India (GOI).

11. Most of the data called for in these returns will be available from the proposed information system. Items in the above-mentioned returns for which data will not be available on the same lines from the proposed information system are indicated in Appendix 1. The Group recommends that separate returns, referred to in the previous para, from bank branches may be dispensed with. The RBI and the GOI may consider suitable revisions in the proformae of these returns taking into account the data generated by the proposed information system so that the returns may be obtained from head offices of commercial banks. Detailed analysis of any specific aspect of banks' credit operations, if required, could be undertaken on the basis of sample surveys, if the relative data are not available from the proposed information system.

12. The need for rationalising the statistical reporting system is referred to again in the last two paragraphs of the Report.

Monitoring of Implementation of District  
Credit Plans and Financing of Priority  
Sectors

13. The Working Group recommends the following set of Schedules for monitoring the implementation of the DCPs and financing of priority sectors.

Schedule No.1A: Progress Report of branch as on last Friday of March/September.....

Schedule No.1B: Progress Report of branch as on last Friday of June/December.....

Schedule No.2A: Consolidated Progress Report for all branches as on last Friday of March/September....  
(based on aggregation of data in Schedule No. 1A)

Schedule No.2B: Consolidated Progress Report of all branches as on last Friday of June/December.....  
(based on aggregation of data in Schedule No.1B).

The existing Schedule No.1 has been slightly modified and bifurcated into Schedules No.1A and No.1B to facilitate data collection and processing. The existing Schedule No.2 has also been correspondingly modified and bifurcated into Schedules No.2A and No.2B.

These Schedules and Schedules No.3 and No.4, referred to in the next para, will be prepared by all the branches of commercial banks (including Regional Rural Banks) and branches of such other financial institutions (e.g. District Central Co-operative Bank) as are participating in the implementation of the DCP.

14. Under the proposed information system broad sectoral data on outstandings will be available for the quarters ending March and September from Schedules No.1A/No.2A while data for sub-sectors and disbursements

will be available for the half-year ended June and the full year (January-December) from Schedules No. 1B/No.2B.

Monitoring of Recovery Performance

15. The following schedules will facilitate sector-wise monitoring of recovery performance.

Schedule No.3 : Recovery of advances during the year ended June ..... (Statement for branch).

Schedule No.4: Recovery of advances during the year ended June ..... (Consolidated Statement for all branches based on Schedule No.3).

Financing of 20-Point Programme

16. The Group has been asked to consider how best the existing system could be rationalised to facilitate collection of data in respect of assistance to specified categories of borrowers under the 20-Point Programme. On a review of the existing proforma it is felt desirable to have a separate set of returns for monitoring the financing of 20-Point Programme. Accordingly, the following schedules are prescribed for monitoring the financing of the 20-Point Programme. They will be prepared by the commercial banks only (including Regional Rural Banks).

Schedule No.TPP 1: Progress Report of branch of commercial bank on credit assistance for implementation of 20-Point Programme (as on last Friday of March/June/September/December.....)

Schedule No.TPP 2: Consolidated Progress Report for all branches of commercial bank on credit assistance

for implementation of 20-Point Programme (as on last Friday of March/June/September/December....). This is based on aggregation of data in Schedule No.TPP 1.

Schedule No.TPP 3: Recovery of advances made under 20-Point Programme during the year ended June..... (Statement for Branch).

Schedule No.TPP 4: Consolidated Statement on recovery of advances made by all branches of commercial bank under 20-Point Programme during the year ended June..... This is prepared by consolidating the data in Schedule No.TPP 3.

Information Flow

17. At the branch level there will be (i) two quarterly returns (Schedules No.1A or No.1B, depending on the quarter, and Schedule No.TPP 1) and (ii) two annual returns (Schedules No.3 and No.TPP 3). Each branch of the credit institution will forward copies of its schedules (Schedules No.1A, No.1B, No.3, No.TPP 1 and No.TPP 3) to its Controlling Office (i.e., Area Manager's Office/Regional Office/Divisional Manager's Office, etc.) which exercises control over the branch. The Controlling Office will consolidate the figures in respect of all its branches in each district separately and the consolidated schedules (Schedules No.2A, No.2B, No.4, No.TPP2 and No.TPP 4), along with a copy each of the branch-level schedules, will be sent to the concerned Regional Office of Department of Banking Operations and Development of the RBI for the further processing of the data and their supply to Government and other institutions. Where a credit

institution has only one office or branch in the district it should complete only Schedules No.2A, No.2B, No.4, No.TPP2 and No.TPP 4. The Controlling Office will also transmit a copy each of the consolidated schedules to the Convener of the DCC for the concerned district. In view of the fact that data collected under the returns are to be utilised for the preparation of the Priority Sector Return (Schedule No.PS 1) by the Head Offices of commercial banks for submission to the RBI/GOI, it is necessary that the Controlling Offices send one copy each of the consolidated schedules to their Head/Central Offices. This will obviate the necessity for any separate returns being canvassed with the branches for the purpose of preparing the Priority Sector Return. or other Head Office-level returns, referred to in paras 10 and 11. The information flow chart is presented in Appendix 2.

18. The proformae for all the returns mentioned above along with detailed guidelines are attached to this Report.

19. The recommendations of this Report have been made taking into account the recommendations of the other Working Group, referred to in para 4. It is understood that the Report of the other Group has been submitted to the GOI. To the extent that the final decisions taken by Government vary from the recommendations made by the other Group, consequential changes will become necessary in the proposed information system.

20. Analysis of Data

From the data generated through the proposed

returns, it should be possible to undertake Bank-wise, District-wise and State-wise analysis of the implementation of DCPs and the financing of priority sectors and the 20-Point Programme. Through appropriate collation of branch-level returns, it is also possible to undertake (development) block-wise analysis, particularly in the context of the Integrated Rural Development Programme, though subject to some limitation in cases where the area of operation of a branch extends over more than one block. Further there is scope for the preparation of various types of cross-tabulations and frequency distribution tables for an in-depth analysis of the working of the Lead Bank Scheme and the financing of the priority sectors and the 20-Point Programme.

#### Rationalisation of Data Base for Banking Statistics

21. It will be pertinent to point out here that over the years, the workload on the branch-level staff in preparing various statistical returns prescribed by the GOI/RBI and Head Offices of banks has tremendously increased. Branch Managers are hardly in a position to exercise effective supervision over the preparation of returns keeping in view their multifarious responsibilities. The staff at the branch find it laborious and time-consuming to prepare a number of returns many of which cover the same variables but with different ways of classification and sub-classification.

22. There is scope to rationalise the statistical reporting system so as to eliminate returns which are duplicative and standardise concepts and definitions. There is also an urgent need to look at the accounting system at the branch level which, ideally, should be such as to generate the data required without much additional effort on the part of the branch-level staff and at short notice. In view of the limited terms of reference and time available, the Working Group could not go into these aspects. However, the Group recommends that the RBI may consider the possibility of having these issues studied in depth with a view to developing a sound data base for banking statistics in the long run, keeping in view the need for precise and detailed data, on the one hand, and the burden that it casts on the branches, on the other.

(Dr. N.K. Thingalaya, who could not be present to sign the report, conveyed to the Convener his concurrence with the recommendations of the Report).

Sd.  
(D.K.Gupta) Member

Sd..  
(D.J.Kanvinde) Member

Sd.  
(A.Sathyanoorthy) Member

Sd.  
(S.S.Hasurkar) Member

Sd.  
(M.K.Desai) Member

Sd.  
(A.Seshan) Convener

Bombay,  
May 20, 1980



APPENDIX 1

Items in existing returns for which data are not available on the same lines from the proposed information system

Title of existing return	Data in the existing return	Data available from the proposed information system and comments
1.	2.	3.
i) Special Return on Agricultural Loans-I (Total loans and advances disbursed and outstanding for the half-year ending last Friday of March/September).	In the return data are available on loan disbursements during September-March and March-September.	In the proposed system data on disbursements will be available for the period January to June and January to December in Schedule No.1B. Considering the objective of monitoring the growth in disbursements it is felt that there is no special advantage for the period March-September/September-March. Comparisons could be made on a calendar year basis. Further for purposes of comparison with the performance of co-operatives for which data are generally collected for the period July-June, it will be possible to derive corresponding data for commercial banks from the proposed schedules.
	Data are available on disbursements and outstandings for the following size-groups of farmers in respect of short-term loans and term-loans separately	Data are available separately in Schedules No.1A and 1B for loans to weaker section, it being defined as small and marginal farmers with holdings of 5 acres or less and landless labourers. For policy purposes perhaps this should suffice.
	1.1 up to 2.5 acres. 1.2 above 2.5 acres to 5 acres. 1.3 above 5 to 10 acres. 1.4 above 10 acres.	
	Term loans are classified according to following purposes:-	Data are available in Schedule No.1B on the following lines:-

1.	2.	3.
	<p>2.1 Sinking and deepening of wells and tube wells</p> <p>2.2 Pump sets/oil engines</p> <p>2.3 Composite minor irrigation schemes</p> <p>2.4 Tractors and agricultural implements and machinery</p> <p>2.5 Plough animals (bullocks)</p> <p>2.6 Reclamation and land development schemes</p> <p>2.7 Construction of godowns, cold storage</p> <p>2.8 Plantations</p> <p>2.9 Other term loans</p>	<p>4.4.2. Irrigation loans</p> <p>4.4.3 Equipment loans</p> <p>4.4.4 Plough animals</p> <p>4.4.5 Land development loans</p> <p>4.4.9 Others</p>
	<p>Under allied activities data are called for on</p> <p>3. Dairying</p> <p>4. Poultry farming, piggery and beekeeping</p> <p>5. Fisheries</p> <p>6. Other direct advances</p>	<p>The following categorisation in Schedule No.1B broadly covers those under column 2.</p> <p>4.4.4. Dairying</p> <p>4.4.5 Poultry</p> <p>4.4.6 Fishery</p> <p>4.4.7 Sericulture</p> <p>4.4.8 Others</p>
	<p>Under indirect finance, i.e., loans granted to farmers through Primary Agricultural Credit Societies, data on disbursements and outstandings are available separately on short-term and medium-term loans for agriculture and on total loans for allied activities</p>	<p>Data are available in Schedules No.1A and No.1B on total outstandings and disbursements in respect of societies without any break up into short-term and term loans. Data for the ultimate beneficiaries are to be given in brackets wherever available.</p>
	<p>Data on number of members of society and number of borrowers are available.</p>	<p>The number of accounts held by societies through which credit is routed is to be given in the schedules. If, however, the number of accounts held by the beneficiaries is available it may be indicated in brackets below the number of accounts held by the institution.</p>

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1.	2.	3.
<p>ii) Special Return on Agricultural Loans-II  (Recoveries of agricultural loans as on last Friday of June)</p>	<p>Data are available on recovery performance in respect of loans and advances granted to farmers through Primary Agricultural Credit Societies separately for short term and medium-term loans.</p>	<p>In Schedule No.3 data on recoveries are available in respect of societies for total indirect finance only without any break-up. Data for the ultimate borrowers are to be given in brackets wherever available.</p>
<p>iii) Statement of consumption loans (as on last Friday of March/June/September/December).</p>	<p>A break-up is available for direct and indirect finance.  Quarterly data on disbursements are provided for.</p>	<p>Only data on total finance are available in Schedules No.1A and 1B.  Data on disbursements are available on a half-yearly basis in Schedules No.1A and No.1B.</p>
<p>iv) Data on disposal of loan application (as on last Friday of March/June/September/December)</p>	<p>Data on reasons for rejection of applications are available.  For the applications pending as at the end of the quarter a break-up is called for as below on the duration of the pendency.  For over three months in respect of limits over Rs.10,000.  For limits less than Rs.10,000 for over 4 weeks.</p>	<p>These are not provided for in Schedules No.1A and No.1B.  Of the applications pending at the end of the quarter data on the applications pending for more than a month are available in Schedules No.1A and No.1B.  This will be indicative and if the number quoted is large it can be pursued further for getting additional details on applications pending for a long time.</p>

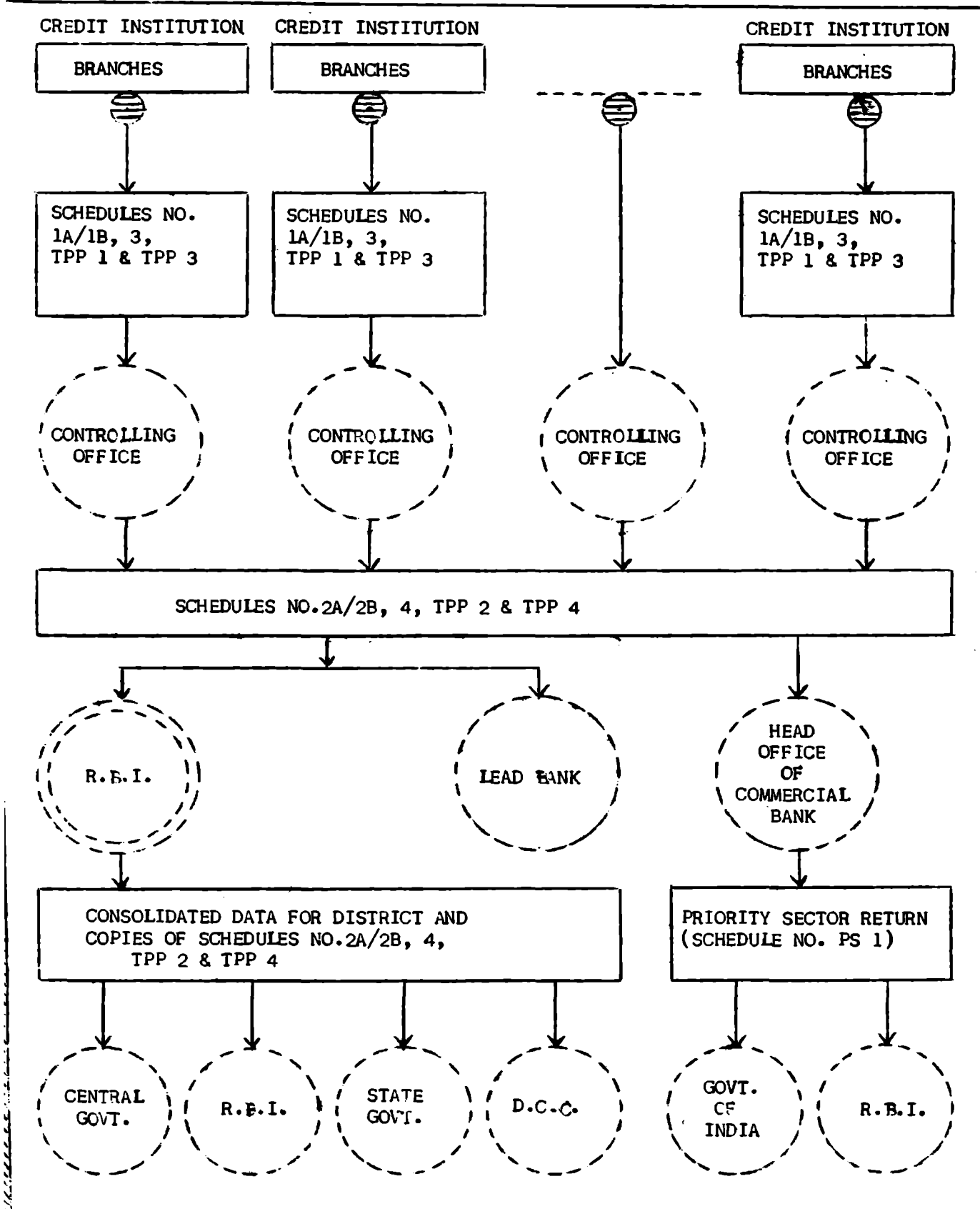
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1.	2.	3.
	Data are collected on the following sectors:-	Data are collected only in respect of Agriculture, Small Scale Industry, Other Priority Sectors and 20-Point Programme in Schedules No. 1A and 1B. It is felt that this should suffice and that these data will be indicative of the need or otherwise for further probing as in the previous case.
	<u>Part A Neglected Sectors</u>	
	i) <u>Agriculture</u>	
	(A) <u>Direct Finance</u>	
	a) Short term loans (including crop loans)	
	b) Term loans	
	(B) <u>Indirect Finance</u>	
	ii) Small-Scale Industries	
	iii) Road & Water Transport of which: Buses/Trucks/Taxies	
	iv) Retail Trade and Small Business	
	v) Professional and self employed, of which Under Employment Promotion Programme/ HJP etc.	
	vi) Education	
	<u>Part B D.R.I. Scheme</u>	
	<u>Part C 20-Point Programme</u>	
v) Return on recovery of advances for the half-year ended June/December.	Data are collected half yearly.	Data are collected annually in Schedule No.3.
vi) Proforma for reporting progress under the Differential Rate of Interest Scheme (as at the end of March/June/September/December)	Data are available on disbursements made during the quarter	These are not available. Only outstandings are available from Schedules No.1A and No.1B.

Note: The numbers given (in column 2) along with the items are taken from the relative schedules (mentioned in column 1) to facilitate easy reference.

The numbers given with items under column 3 refer to those in the relative schedules under the proposed information system.

APPENDIX 2  
LEAD BANK SCHEME  
IMPLEMENTATION OF DISTRICT CREDIT PLAN/LENDING TO PRIORITY SECTORS AND  
FOR 20-POINT PROGRAMME  
INFORMATION SYSTEM



**LEAD BANK SCHEME - IMPLEMENTATION OF DISTRICT CREDIT PLAN/  
LENDING TO PRIORITY SECTORS**

Schedule No. 1A - Progress Report of Branch as on last Friday of March/  
September@ . . . . .

**9.0 Identification**

1.1 Name and Address:	1.2 District:	CODE
	1.3 State:	
	1.4 Name of Development Block:	
UNIFORM CODE NO.	1.5 Population Group of Branch*	

PART I	PART II

**9.1 General**

- |  |  |
|--|--|
| 2.1 Number of villages directly covered by the branch:                         | 2.2 Total number of advances accounts in villages mentioned in 2.1 : |
| 2.3 Number of primary co-operative agricultural credit societies coded:        | 2.4 Of which number financed:  |
| 2.5 Number of Farmers' Service Societies set up by or attached to branch/bank: |  |

**9.2 Deposits/Credits (Summary position)**

(Amount in thousands of Rupees)

3.1 Deposits (excluding inter-bank deposits)	...	...	X
3.1.1 Number of Accounts	...	...	
3.1.2 Amount	...	...	
3.2 Outstanding Advances (excluding inter-bank advances)	...	...	X
3.2.1 Number of Accounts (Col.1+Col.3 from 9.0)	...	...	
3.2.2 Amount (Col.2+ Col.5 from 9.0)	...	...	
3.3 Credit-Deposit Ratio (%)	...	...	X
4 Outstanding Advances to Priority Sectors	...	...	X
3.4.1 Number of Accounts (Col.1 + Col.3 from 7.0)	...	...	
3.4.2 Amount (Col. 2 + Col. 5 from 7.0)	...	...	
3.5 Of outstanding advances in 3.4 those granted to SCs/STs	...	...	X
3.5.1 Number of Accounts	...	...	
3.5.2 Amount	...	...	

Strike off whichever is not applicable. Mention the year. This return is to be prepared by (i) all the branches of commercial banks (including Regional Rural Banks) and (ii) branches of such other financial institutions (e.g. District central co-operative banks) as are participating in the implementation of District Credit Plan. Commercial bank branches should fill in all the items while branches of other financial institutions should fill in item 1 and items 4.0 to 3.1.2 only. \* Mention whether Rural/Semi-urban/Urban/Metropolitan.

SCHEDULE NO. 1A (Continued)  
(Amount in thousands of Rupees)

3.6 Outstanding Advances under DRI Scheme	...	...	X
3.6.1 Number of Accounts	...	...	
3.6.2 Amount	...	...	
Of which to SCs/STs	...	...	X
3.6.3 Number of Accounts	...	...	
3.6.4 Amount	...	...	

		Agriculture	S.S.I.	Other priority sectors	Total	Of which under 20 Point Programme
		1.	2.	3.	4.	5.
3.7 Number of applications for priority sector advances	...	X	X	X	X	X
3.7.1 pending at the end of the previous quarter	...					
3.7.2 received during the quarter	...					
3.7.3 sanctioned during the quarter	...					
3.7.4 rejected during the quarter	...					
3.7.5 pending at the end of the quarter (3.7.1 + 3.7.2 - 3.7.3 - 3.7.4)	...					
Of which	...	X	X	X	X	X
3.7.6 pending for more than a month	...					

4.0 to 9.1.2 Deployment of Funds (as on last Friday of the period under reference)  
(Amount in thousands of Rupees)

SECTORS	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September@	March/September@	March/September@	March/September@	March/September@
	Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstanding
	1.	2.	3.	4.	5.

4.0 AGRICULTURE AND ALLIED ACTIVITIES  
(4.1 + 4.6)

4.0.1 Of the total in 4.0 credit for SCs/STs

4.1 AGRICULTURE (4.2 + 4.5)

\* and @ See last page for explanation.

SECTORS	SCHEDULE NO. 1A (Continued)				
	(Amount in thousands of Rupees)				
	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September @		March/September @		
Number of Accounts	Balance outstan- ding	Number of Accounts	Total amount of limits in force	Balance outstan- ding	
1.	2.	3.	4.	5.	
<u>4.2 Agriculture - Direct Finance</u> (4.3 + 4.4)					
4.2.1 Of which for weaker section@@					
<u>4.3 Agriculture-Direct Finance- Crop Loans/Short-term Loans (Total)</u>					
4.3.1 Of which for weaker section@@					
<u>4.4 Agriculture-Direct Finance- Term Loans (Total)</u>					
4.4.1 Of which for weaker section@@					
<u>4.5 Agriculture - Indirect Finance</u> (4.5.1 to 4.5.9)					
Of which credit for					
4.5.1 Distribution of fertilisers and other inputs					
4.5.2 Electricity Boards					
4.5.3 Farmers through PCs/FSS/LAMPS ceded to commercial banks					
4.5.9 Others					
<u>4.6 ACTIVITIES ALLIED TO AGRICULTURE</u> (4.6.1 + 4.6.3)					
Of total in 4.6					
4.6.1 Direct finance (Total)					
4.6.2 Of total in 4.6.1 credit for weaker section @@@					
4.6.3 Indirect finance (Total)					
<u>5.0 SMALL-SCALE INDUSTRY (5.1 +5.2)</u>					
5.0.1 Of total in 5.0 credit for SCs/STs					
Of total in 5.0					
5.1 Direct finance (Total)					
5.1.1 Of which for weaker section+					
<u>5.2 Indirect finance (Total)</u>					
@@ Weaker section in agricultural sector comprises small and marginal farmers with landholdings of 5 acres or less and landless labourers. It will include tenant farmers and share-croppers.					
@@@ Weaker section in the allied activities sector comprises persons engaged in allied activities where borrowal limits for such activities do not exceed Rs. 10,000.					
Weaker section in the small-scale industrial sector comprises all small-scale industries with limits up to and inclusive of Rs. 25,000.					



SCHEDULE NO.1A (Continued)

(Amount in thousands of Rupees)

SECTORS	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September @ Number of Accounts	Balance outstanding	March/September @ Number of Accounts	Total amount of limits in force	Balance outstanding
	1.	2.	3.	4.	5.
6.0 <u>INDUSTRIAL ESTATES (Total)</u>					
6.1 <u>SMALL ROAD AND WATER TRANSPORT OPERATORS (Total)</u>					
6.1.1 Of total at 6.1 for borrowers with single vehicle					
6.1.2 Of total at 6.1 for SCs/STs					
6.2 <u>RETAIL TRADE (Total)</u>					
6.2.1 Of which for SCs/STs					
6.3 <u>SMALL BUSINESS (Total)</u>					
6.3.1 Of which for SCs/STs					
6.4 <u>PROFESSIONAL AND SELF-EMPLOYED PERSONS (Total)</u>					
6.4.1 Of which for SCs/STs					
6.5 <u>EDUCATION (Total)</u>					
6.5.1 Of which for SCs/STs					
6.6 <u>HOUSING LOANS (6.6.2 + 6.6.3)</u>					
6.6.1 Of which for SCs/STs					
Of total at 6.6					
6.6.2 Direct finance (Total)					
6.6.3 Indirect finance (Total)					
6.7 <u>CONSUMPTION LOANS (Total)</u>					
6.7.1 Of which for SCs/STs					
7.0 <u>TOTAL FOR PRIORITY SECTORS (4.0 to 6.7)</u>					
8.0 <u>INDUSTRIES OTHER THAN THOSE IN 5.0</u>					
8.1 OTHERS (i.e. other than those included in 4.0 to 8.0)					

SCHEDULE NO. 1A ( Concluded )  
(Amount in thousands of Rupees)

SECTOR	SHORT-TERM LOANS AND TERM LOANS *		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September @		March/September @		
	Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstanding
	1.	2.	3.	4.	5.

9.0 TOTAL FOR ALL SECTORS (7.0+8.0+8.1)

9.1 Of total at 9.0 for exports  
(9.1.1 + 9.1.2)

Of which

9.1.1 Pre-shipment credit

9.1.2 Post-shipment credit

- \* (i) Short-term loans refer to those granted for a period of 15 months and term loans are those granted for a period of more than 15 months (ii) If crop loans are granted in the form of running accounts such as cash credit, the outstandings should be reported under cols. 1 and 2 and not cols. 3 and 5.  
@ Strike off whichever is not applicable. Mention the year.

Note: As the various lending schemes included in the District Credit Plan are related to the availability of subsidy from Government, the amounts of subsidies which should be forthcoming from Government for the amounts disbursed by the branch under the concerned lending schemes and the amounts of subsidies actually disbursed should be given in a statement in the following form appended to the schedule. The name, address and uniform code number of the branch should be given prominently at the top of each page of the statement to facilitate identification of the branch in case the statement gets detached from the schedule at any stage in the course of processing the data.

Description of the lending schemes	Amount advanced by branch	Amount of subsidy to be disbursed by Government	Amount of subsidy actually disbursed
(1)	(2)	(3)	(4)

Signature:

Name :

Designation:

Date :

**LEAD BANK SCHEME -- IMPLEMENTATION OF DISTRICT  
CREDIT PLAN/LENDING TO PRIORITY SECTORS**

Schedule No.1B -- Progress Report of Branch as on last  
Friday of June/December @ .....

## 1.0 Identification

1.1 Name and Address:			CODE
1.2 District:			
1.3 State:			
1.4 Name of Development Blocks:			
1.5 Population Group of Branch:*			
UNIFORM CODE NO.	PART I	PART II	

## 2.0 General

- |  |   |
|--|---|
| 2.1 Number of villages directly covered by the branch :                        | 2.2 Total number of advances accounts in villages mentioned in 2.1: |
| 2.3 Number of primary co-operative agricultural credit societies ceded;        | 2.4 Of which number financed;                                       |
| 2.5 Number of Farmers' Service Societies set up by or attached to branch/bank: |   |

3.0 Deposits/Credits(Summary position)	(Amount in thousands of Rupees)		
3.1 Deposits (excluding inter-bank deposits)	...	...	X
3.1.1. Number of Accounts	...	...	
3.1.2 Amount	...	...	
3.2 Outstanding Advances (excluding inter-bank advances)	...	...	X
3.2.1 Number of Accounts (Col.1 + Col.3 from 9.0)	...	...	
3.2.2 Amount (Col.2 + Col.5 from 9.0)	...	...	
3.3 Credit-Deposit Ratio (%)	...	...	X
3.4 Outstanding Advances to Priority Sectors	...	...	X
3.4.1 Number of Accounts (Col.1 + Col.3 from 7.0)	...	...	
3.4.2 Amount (Col.2 + Col.5 from 7.0)	...	...	

© Strike off whichever is not applicable. Mention the year.

This return is to be prepared by (i) all the branches of commercial banks (including Regional Rural Banks and (ii) branches of such other financial institutions (i.e. district Central Co-operative Banks) as are participating in the implementation of District Credit Plan. Commercial bank branches should fill in all the items while branches of other financial institutions should fill in item 1 and items 4.0 to 9.1.2 only.

\* Mention whether Rural/Semi-urban/Urban/Metropolitan.

Schedule No.1B (Continued)

(Amount in thousands of Rupees)

3.6 Outstanding Advances under IRI Scheme	...	...	x
3.6.1 Number of Accounts	...	...	
3.6.2 Amount	...	...	
Of which to SCs/STs	...	...	x
3.6.3 Number of Accounts	...	...	
3.6.4 Amount	...	...	

		Agriculture	S. S. I	Other priority sectors	Total	Of which under 20-Point Programme
		1.	2.	3.	4.	5.
3.7 Number of applications for priority sector advances	...	x	x	x	x	x
3.7.1 pending at the end of the previous quarter	...					
3.7.2 received during the quarter	...					
3.7.3 sanctioned during the quarter	...					
3.7.4 rejected during the quarter	...					
3.7.5 pending at the end of the quarter (3.7.1 + 3.7.2 - 3.7.3 - 3.7.4)	...					
Of which	...	x	x	x	x	x
3.7.6 pending for more than a month	...					

Note: Data on outstanding advances to SCs/STs (3.5) provided for in Schedule No.1A are not required to be given in this schedule.

4.0 to 9.1.2 Deployment of Funds (as on last Friday of the period under reference)

SECTORS	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)			SHORT-TERM LOANS AND TERMS LOANS*		CUMULATIVE DISBURSEMENT OF TERM LOANS ONLY		WORKING CAPITAL FINANCE (for running accounts like cash credit)			
	June/December @ _____		June/December @ _____			Disbursements during January-June/January-December @ _____		Since commencement of Credit Plan, i.e., January 1980 till June/December @ _____		ADDITIONAL CREDIT LIMITS SANCTIONED During January-June/January-December @ _____		Since commencement of Credit Plan i.e., January 1980 till June/December @ _____	
	Number of Accounts	Balance Outstanding	Number of Accounts	Total amount of limits in force.	Balance outstanding	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	
4.0 <u>AGRICULTURE AND ALLIED ACTIVITIES</u> (4.1 + 4.6)													
4.1 <u>AGRICULTURE</u> (4.2 + 4.5)													
4.2 <u>AGRICULTURE-DIRECT FINANCE</u> (4.3 + 4.4)													
4.2.1 Of which for weaker section @@													
4.3 <u>AGRICULTURE-DIRECT FINANCE/CROP LOANS/SHORT-TERM LOANS</u>													
4.3.1 Of which for weaker section @@													
4.4 <u>AGRICULTURE-DIRECT FINANCE/TERM LOANS</u> (4.4.2 to 4.4.9)													
4.4.1 Of which for weaker section @@													
<u>OF TERM LOANS AT 4.4</u>													
4.4.2 Irrigation Loans													
4.4.3 Equipment Loans													
4.4.4 Plough animals													
4.4.5 Land Development Loans													
4.4.9 Others													
4.5 <u>AGRICULTURE-INDIRECT FINANCE</u> (4.5.1 to 4.5.9)													
Of which credit for													
4.5.1 Distribution of fertilisers and other inputs													
4.5.2 Electricity Boards													
4.5.3 Farmers through PCS/FSS/LAMPS ceded to commercial banks													
4.5.9 Others													

@ and \* See last page for explanation.

@@ Weaker section in agricultural sector comprises small and marginal farmers with landholdings of 5 acres or less and landless labourers. It will include tenant farmers and share-croppers.

SCHEDULE NO. 1B (Continued)  
(Amount in thousands of Rupees)

SECTORS	SHORT-TERM LOANS AND TERM LOANS *		WORKING CAPITAL FINANCE (for running accounts like cash credit)		SHORT-TERM LOANS AND TERM LOANS *		CUMULATIVE DISBURSEMENTS OF TERM LOANS ONLY		WORKING CAPITAL FINANCE (for running accounts like cash credit)				
	June/December @ _____		June/December @ _____		Disbursements during January-June/January December @ _____		Since commencement of Credit Plan i.e. January 1980 till June/December @ _____		During January-June/January-December @ _____		Since commencement of Credit Plan i.e., January 1980 till June/December @ _____		
	Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstanding	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.

4.6 ACTIVITIES ALLIED TO AGRICULTURE  
(4.6.1 + 4.6.3)

Of total in 4.6

4.6.1 Direct finance (Total)

4.6.2 Of total in 4.6.1 credit for weaker section \*\*

4.6.3 Indirect finance (Total)

OF TOTAL IN 4.6.1 FOR

4.6.4 Dairy

4.6.5 Poultry

4.6.6 Fishery

4.6.7 Sericulture

4.6.9 Others

5.0 SMALL SCALE INDUSTRY  
(5.1 + 5.2)

Of total in 5.0

5.1 Direct finance (Total)

Of total in 5.1, for borrowers with aggregate limits

5.1.1 Up to Rs.25,000 @@

5.1.2 Above Rs.25,000 to Rs.2 lakhs

5.1.3 Above Rs.2 lakhs

5.2 Indirect finance (Total)

OF TOTAL IN 5.0

5.3 Artisans/Craftsmen/Village/Cottage Industries (excluding 5.4 and 5.5)

5.4 Tiny Sector (excluding 5.3 and 5.5)

5.5 Other small-scale industries (excluding 5.3 and 5.4)

\*\* Weaker section in the allied activities sector comprises persons engaged in allied activities where borrowal limits for such activities do not exceed Rs.10,000

@@ Weaker section in the small-scale industrial sector comprises all small-scale industries with limits upto and inclusive of Rs.25,000



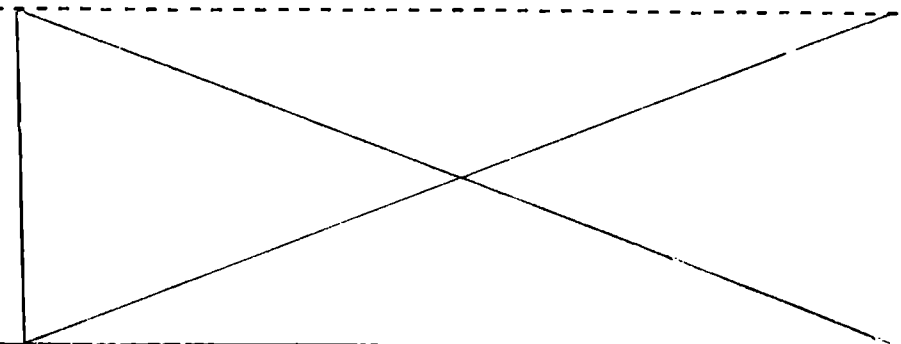
SCHEDULE NO.1 B (Concluded..)

(Amount in thousands of Rupees)

SECTORS	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		SHORT-TERM LOANS AND TERM LOANS*		CUMULATIVE DISBURSEMENTS OF TERM LOANS ONLY		ADDITIONAL CREDIT LIMITS SANCTIONED				
	June/December <sup>@</sup>		June/December <sup>@</sup>		Disbursement during January-June/January-December <sup>@</sup>		Since commencement of Credit Plan i.e., January 1980 till June/December <sup>@</sup>		During January-June/January-December <sup>@</sup>		Since commencement of Credit Plan i.e., January 1980 till June/December <sup>@</sup>		
	No. of Accounts	Balance outstanding	No. of Accounts	Total amount of limits in force	Balance outstanding	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.

6.5 EDUCATION (Total)  
 6.6 HOUSING LOANS (6.6.2 + 6.6.3)  
 6.6.2 Direct finance (Total)  
 6.6.3 Indirect finance (Total)  
 6.7 CONSUMPTION LOANS (Total)  
 7.0 TOTAL FOR PRIORITY SECTORS (4.0 to 6.7)

8.0 INDUSTRIES OTHER THAN THOSE IN 9.0 +  
 8.1 OTHERS (i.e. other than those included in 4.0 to 8.0)†  
 9.0 TOTAL FOR ALL SECTORS (7.0+8.0+8.1)†  
 9.1 Of total at 9.0 for exports (9.1.1+9.1.2)  
 Of which  
 9.1.1 Pre-shipment credit  
 9.1.2 Post-shipment credit



\* (i) Short-term loans refer to those granted for a period of 15 months and term loans are those granted for a period of more than 15 months. (ii) If crop loans are granted in the form of running accounts such as cash credit, the peak outstanding during the period under reference should be treated as disbursement for the purpose of reporting under column 7. The outstandings should be reported under cols.1 and 2 and not cols.3 and 5.

@ Strike off whichever is not applicable. Mention the year.  
 + Data under cols. 6 to 13 are not required for items 8.0 to 9.1.2

Notes: As the various lending schemes included in the District Credit Plan are related to the availability of subsidy from Government, the amounts of subsidies which should be forthcoming from Government for the amounts disbursed by the branch under the concerned lending schemes and the amounts of subsidies actually disbursed should be given in a statement in the following form and appended to this schedule. The name, address and uniform code number of this branch should be given prominently at the top of each page of the statement to facilitate identification of the branch in case the statement gets detached from the schedule at any stage in the course of processing the data.

Description of the lending schemes	Amount advanced by branch	Amount of subsidy to be disbursed by Government	Amount of subsidy actually disbursed
------------------------------------	---------------------------	---	--------------------------------------

Signature :  
 Name :  
 Designation :  
 Date :



LEAD BANK SCHEME - IMPLEMENTATION OF DISTRICT CREDIT PLAN/  
LENDING TO PRIORITY SECTORS

Schedule No.2A - Consolidated Progress Report for all Branches as on  
last Friday of March/September<sup>ⓐ</sup>.....

1.0 Identification

1.1 Name of Credit Institution and Address of the concerned Controlling Office:	1.2 District:	Code
	1.3 State:	
UNIFORM CODE NO.	1.6 Number of branches in district:	X

<u>Part I</u>	<u>Part II</u>

2.0 General

- 2.1 Number of villages directly covered by the bank's branches;
- 2.2 Total number of advances accounts in villages mentioned in 2.1 ;
- 2.3 Number of primary co-operative agricultural credit societies ceded ;
- 2.4 Of which number financed :
- 2.5 Number of Farmers' Service Societies set up by or attached to bank

3.0 Deposits/Credits (Summary position)

(Amount in thousands of Rupees)

	<u>RURAL</u>	<u>SEMI-URBAN</u>	<u>URBAN</u>	<u>METROPOLITAN</u>	<u>TOTAL</u>
	1.	2.	3.	4.	5.
3.1 Deposits (Excluding inter-bank deposits) ... X		X	X	X	X
3.1.1 Number of Accounts ...					
3.1.2 Amount ...					
3.2 Outstanding Advances (excluding ... X inter-bank advances)		X	X	X	X
5.2.1 Number of Accounts (Col.1+Col.3 from 9.0) ...					
3.2.2 Amount (Col.2+Col. 5 from 9.0) ...					

ⓐ Strike off whichever is not applicable. Mention the year.

This consolidated return is to be prepared by the Controlling Office of the concerned credit institution on the basis of Schedules No.1A received from branches.

Commercial banks should fill in all the items while other financial institutions should fill in item 1 and items 4.0 to 9.1.2 only.

Schedule No.2A (continued)  
(Amount in thousands of Rupees)

	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	TOTAL
	1.	2.	3.	4.	5.
3.3 Credit-Deposit Ratio (%)					
3.4 Outstanding Advances to Priority Sectors	X	X	X	X	X
3.4.1 Number of Accounts (Col.1+Col.3 from 7.0)					
3.4.2 Amount (Col.2+Col.5 from 7.0)					
3.5 Of outstanding advances in 3.4 those granted to SCs/STs	X	X	X	X	X
3.5.1 Number of Accounts					
3.5.2 Amount					
3.6 Outstanding Advances under DRI Scheme	X	X	X	X	X
3.6.1 Number of Accounts					
3.6.2 Amount					
Of which to SCs/STs	X	X	X	X	X
3.6.3 Number of Accounts					
3.6.4 Amount					

Schedule No.2A (Continued)

	AGRICULTURE	S.S.I.	OTHER PRIORITY SECTORS	TOTAL	Of which under 20-point Programme
	1.	2.	3.	4.	5.
3.7 Number of applications for priority sector advances	X	X	X	X	X
3.7.1 pending at the end of the previous quarter					
3.7.2 received during the quarter					
3.7.3 sanctioned during the quarter					
3.7.4 rejected during the quarter					
3.7.5 pending at the end of the quarter (3.7.1+3.7.2 - 3.7.3-3.7.4)					
Of which	X	X	X	X	X
3.7.6 pending for more than a month					

4.0 to 9.1.2 Deployment of Funds (as on last Friday of the period under reference)

(Amount in thousands of Rupees)

SECTORS	SHORT-TERM LOANS AND TERM LOANS *		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September@		March/September@		
	Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstanding
	1.	2.	3.	4.	5.

4.0 AGRICULTURE AND ALLIED ACTIVITIES

(4.1 + 4.6)

4.0.1 of the total in 4.0  
credit for SCs/STs

4.1 AGRICULTURE (4.2 + 4.5)

4.2 AGRICULTURE-DIRECT FINANCE  
( 4.3 + 4.4)

4.2.1 of which for weaker section@@

4.3 AGRICULTURE-DIRECT FINANCE -  
Crop Loans/Short-term loans (Total)

4.3.1 of which for weaker section@@

4.4 AGRICULTURE-DIRECT FINANCE -  
Term Loans (Total)

4.4.1 of which for weaker section@@

@@ Weaker section in agricultural sector comprises small and marginal farmers with land holdings of 5 acres or less and landless labourers. It will include tenant farmers and share-croppers.

\* See last page for explanation.

Schedule No.2A (Continued)  
(Amount in thousands of Rupees)

SECTORS	SHORT-TERM LOANS AND TERM LOANS *		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September@		March/September @		
	Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstanding
	1.	2.	3.	4.	5.
<b>4.5 AGRICULTURE-INDIRECT FINANCE</b> (4.5.1 to 4.5.9)					
Of which credit for					
4.5.1 Distribution of fertilisers and other inputs					
4.5.2 Electricity Boards					
4.5.3 Farmers through PCS/FSS/LAMPS ceded to commercial banks					
4.5.9 Others					
<b>4.6 ACTIVITIES ALLIED TO AGRICULTURE</b> (4.6.1 + 4.6.3)					
Of total in 4.6					
4.6.1 Direct finance (Total)					
4.6.2 Of total in 4.6.1 credit for weaker section @@					
4.6.3 Indirect finance (Total)					
<b>5.0 SMALL-SCALE INDUSTRY (5.1+5.2)</b>					
5.0.1 Of total in 5.0 credit for SCs/STs					
Of total in 5.0					
5.1 Direct finance (Total)					
5.1.1 Of which for weaker section +					
5.2 Indirect finance (Total)					
<b>6.0 INDUSTRIAL ESTATES (Total)</b>					
<b>6.1 SMALL ROAD AND WATER TRANSPORT OPERATORS (Total)</b>					
6.1.1 Of total at 6.1 for borrowers with single vehicle†					
6.1.2 Of total at 6.1 for SCs/STs					
<b>6.2 RETAIL TRADE (Total)</b>					
6.2.1 Of which for SCs/STs					
<b>6.3 SMALL BUSINESS (Total)</b>					
6.3.1 Of which for SCs/STs					

@ Weaker section in the allied activities sector comprises persons engaged in allied activities where borrowal limits for such activities do not exceed Rs.10,000.

+ Weaker section in the small-scale industrial sector comprises all small-scale industries with limits up to and inclusive of Rs.25,000.

Schedule No. 2 A (Continued)  
(Amount in thousands of Rupees)

S E C T O R S	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September@		March/September@		
	Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstand
	1.	2.	3.	4.	5.

6.4 PROFESSIONAL AND SELF-EMPLOYED  
PERSONS (Total)

6.4.1 Of which for SCs/STs

6.5 EDUCATION (Total)

6.5.1. Of which for SCs/STs

6.6 HOUSING LOANS (6.6.2 + 6.6.3)

6.6.1 Of which for SCs/STs

Of total at 6.6

6.6.2 Direct Finance (Total)

6.6.3 Indirect Finance(Total)

6.7 CONSUMPTION LOANS (Total)

6.7.1 Of which for SCs/STs

7.0 TOTAL FOR PRIORITY SECTORS  
(4.0 to 6.7)

Schedule No. 2 A (Continued)  
(Amount in thousands of Rupees)

S E C T O R S	SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		
	March/September@		March/September@		
	Number of Accounts	Balance outstanding	Number of accounts	Total amount of limits in force	Balance outstanding
	1.	2.	3.	4.	5.

8.0 INDUSTRIES OTHER THAN THOSE  
IN 5.0

8.1 OTHERS (i.e. other than those  
included in 4.0 to 8.0)

9.0 TOTAL FOR ALL SECTORS  
(7.0 + 8.0 + 8.1)

9.1 Of total at 9.0 for exports  
(9.1.1 + 9.1.2)

Of which

9.1.1 Pre-shipment credit

9.1.2 Post-shipment credit

\* (i) Short-term loans refer to those granted for a period of 15 months and term loans are those granted for a period of more than 15 months.

(ii) If crop loans are granted in the form of running accounts such as cash credit, the outstandings should be reported under cols. 1 and 2 and not cols. 3 and 5.

@ Strike off whichever is not applicable. There should be an indication about the year under reference.

Schedule No.2 A (Concluded)  
(Amount in thousands of Rupees)

Particulars of availability of subsidy from Government should be given in a statement in the following form appended to the schedule. The name, address and uniform code number of the Controlling Office should be given prominently at the top of each page of the statement to facilitate identification of the office in case the statement gets detached from the schedule at any stage in the course of processing the data.

Description of the lending schemes	Amount advanced by bank	Amount of subsidy to be disbursed by Government	Amount of subsidy actually disbursed
(1)	(2)	(3)	(4)

Signature :

Name :

Designation :

Date :



**LEAD BANK SCHEME - IMPLEMENTATION OF DISTRICT CREDIT PLAN/LENDING TO PRIORITY SECTORS**

**Schedule No.2B : Consolidated Progress Report for all Branches as on last Friday of June/December @**

**1.0 Identification**

<p>1.1 Name of Credit Institution and Address of the concerned Controlling Office :</p>	<p>1.2 District :</p> <p>1.3 State :</p> <p>1.6 Number of branches in district:</p>	<p>CODE</p>				
<p>UNIFORM CODE NO.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;">PART I</td> <td style="width:50%; text-align: center;">PART II</td> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> </table>	PART I	PART II				<p>X</p>
PART I	PART II					

**2.0 General**

- |   |   |
|---|---|
| <p>2.1 Number of villages <sup>directly</sup> covered by the bank's branches:</p> | <p>2.2 Total Number of advances accounts in villages mentioned in 2.1 :</p> |
| <p>2.3 Number of primary co-operative agricultural credit societies ceded :</p>   | <p>2.4 Of which number financed:</p>  |
| <p>2.5 Number of Farmers' Service Societies set up by or attached to bank :</p>   |   |

**3.0 Deposits/Credits (Summary position)**

(Amount in thousands of Rupees)

	RURAL	SEMI-URBAN	URBAN	METROPO-LITAN	TOTAL
	1	2	3	4	5
3.1 Deposits (excluding inter-bank deposits) . . .	x	x	x	x	x
3.1.1 Number of Accounts . . .					
3.1.2 Amount . . .					
3.2 Outstanding Advances (excluding inter-bank advances) . . .	x	x	x	x	x
3.2.1 Number of Accounts (Col.1 + Col.3 from 9.0) . . .					
3.2.2 Amount (Col.2 + Col.5 from 9.0) . . .					
3.3 Credit-Deposit Ratio(%) . . .					
3.4 Outstanding Advances to Priority Sectors . . .	x	x	x	x	x
3.4.1 Number of Accounts (Col.1 + Col.3 from 7.0) . . .					
3.4.2 Amount (Col.2 + Col.5 from 7.0) . . .					

Strike off whichever is not applicable. Mention the year.

This consolidated return is to be filled in by the Controlling Office of the concerned credit institution on the basis of Schedules No.1B received from branches. Commercial banks should fill in all the items while other financial institutions should fill in item 1 and items 4.0 to 9.1.2 only.

Schedule No.2B(Continued)  
(Amount in thousands of Rupees)

	RURAL	SEMI- URBAN	URBAN	METROPO- LITAN	TOTAL
	1	2	3	4	5
3.6 Outstanding Advances under DRI Scheme . . . .	x	x	x	x	x
3.6.1 Number of Accounts . . . .					
3.6.2 Amount . . . .					
Of which to SCs/STs . . . .	x	x	x	x	x
3.6.3 Number of Accounts . . . .					
3.6.4 Amount . . . .					

	Agriculture	S.S.I.	Other priority sectors	Total	Of which under 20-Point Program
	1	2	3	4	5
3.7 Number of applications for priority sector advances . . . .	x	x	x	x	x
3.7.1 pending at the end of the previous quarter					
3.7.2 received during the quarter					
3.7.3 sanctioned during the quarter					
3.7.4 rejected during the quarter					
3.7.5 pending at the end of the quarter (3.7.1+ 3.7.2 - 3.7.3 - 3.7.4)					
Of which . . . .	x	x	x	x	x
3.7.6 pending for more than a month . . . .					

Note : Data on outstanding advances to SCs/STs (3.5) provided for in Schedule No.2A are not required to be given in this schedule.

4.0 to 9.1.2 Deployment of Funds (as on last Friday of the period under reference)

	SHORT-TERM LOANS AND TERM LOANS *		WORKING CAPITAL FINANCE (for running accounts like cash credit)		SHORT-TERM LOANS AND TERM LOANS *		CUMULATIVE DISBURSEMENTS OF TERM LOANS ONLY		WORKING CAPITAL FINANCE (for running accounts like cash credit) ADDITIONAL CREDIT LIMITS SANCTIONED		CREDIT PLAN FOR THE PERIOD 1980-82 (Share of the Institution)		ANNUAL ACTION PLAN FOR THE YEAR 1980/1981/1982 @ (Share of the Institution)								
	June/December	June/December	Disbursements during January-June/January-December @	Since commencement of Credit Plan i.e. January 1980 till June/December @	During January-June/January-December @	Since commencement of Credit Plan i.e. January 1980 till June/December @	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount			
	Number of accounts standing	Balance outstanding	Number of acc-ounts	Amount of out-stand- ing	Number of acc-ounts	Amount of out-stand- ing	Number of acc-ounts	Amount of acc-ounts	Number of acc-ounts	Amount of acc-ounts	Number of acc-ounts	Amount of dis- bursed	Number of acc-ounts	Total amount of ad- dition- al li- mits to be sanc- tioned	Number of acc-ounts	Amount of dis- bursed	Number of acc-ounts	Total amount of ad- dition- al li- mits to be sanc- tioned			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
<b>4.0 AGRICULTURE AND ALLIED ACTIVITIES</b> (Total i.e. 4.1 + 4.6)																					
4.1 Agriculture (4.2 + 4.5)																					
4.2 Agriculture-Direct Finance (4.3 + 4.4)																					
4.2.1 Of which for weaker section §																					
4.3 Agriculture-Direct Finance- Crop Loans/Short-term Loans																					
4.3.1 Of which for weaker section §																					
4.4 Agriculture-Direct Finance- Term Loans (4.4.2 to 4.4.9)																					
4.4.1 Of which for weaker section § OF TERM LOANS AT 4.4																					
4.4.2 Irrigation Loans																					
4.4.3 Equipment loans																					
4.4.4 Plough animals																					
4.4.5 Land Development Loans																					
4.4.9 Others																					
4.5 Agriculture-Indirect Finance (4.5.1 to 4.5.9)																					
Of which credit for																					
4.5.1 Distribution of fertilisers and other inputs																					
4.5.2 Electricity Boards																					
4.5.3 Farmers through PCS/FSS/LAMPS ceded to commercial banks																					
4.5.9 Others																					
4.6 ACTIVITIES ALLIED TO AGRICULTURE (4.6.1 + 4.6.3)																					

\* and @ See last page for explanation

§ Weaker section in agricultural sector comprises small and marginal farmers with land holdings of 5 acres or

Deployment of Funds (as on last Friday of the period under reference)

(Amount in thousands of Rupees)

SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		SHORT-TERM LOANS AND TERM LOANS*		CUMULATIVE DISBURSEMENTS OF TERM LOANS ONLY		WORKING CAPITAL FINANCE (for running accounts like cash credit) ADDITIONAL CREDIT LIMITS SANCTIONED		CREDIT PLAN FOR THE PERIOD 1980-82 (Share of the Institution)		ANNUAL ACTION PLAN FOR THE YEAR 1980/1981/1982 @ (Share of the Institution)								
June/December @		June/December @		Disbursements during January-June/January-December @		Since commencement of Credit Plan i.e., January 1980, till June/December @		During January-June/January-December @		Since commencement of Credit Plan i.e., January 1980, till June/December @		Short-term loans and term loans		Working capital finance (for running accounts like cash credit)		Short-term loans and term loans		Working capital finance (for running accounts like cash credit)		
Number of Accounts	Balance outstanding	Number of Accounts	Total Balance outstanding	Number of Accounts	Amount of Accounts	Number of Accounts	Amount of Accounts	Number of Accounts	Amount of Accounts	Number of Accounts	Amount of Accounts	Number of Accounts	Total amount disbursed	Number of Accounts	Total amount of additional limits to be sanctioned	Number of Accounts	Amount of Accounts	Number of Accounts	Total amount of additional limits to be sanctioned	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21

OF TOTAL IN 4.6

- 4.6.1 Direct Finance (Total)
- 4.6.2 Of total in 4.6.1 credit for weaker section \*\*
- 4.6.3 Indirect Finance
- OF TOTAL IN 4.6.1. FOR
- 4.6.4 Dairy
- 4.6.5 Poultry
- 4.6.6 Fishery
- 4.6.7 Sericulture
- 4.6.9 Others

5.0 SMALL-SCALE INDUSTRY (5.1 + 5.2)

- Of total in 5.0
- 5.1 Direct Finance (Total)
- Of total in 5.1, for borrowers with aggregate limits
- 5.1.1 Up to Rs. 25,000
- 5.1.2 Above Rs. 25,000 to Rs. 2 lakhs
- 5.1.3 Above Rs. 2 lakhs
- 5.2 Indirect Finance (Total)
- OF TOTAL IN 5.0 FOR
- 5.3 Artisans/Craftsman/Village/Cottage Industries (excluding 5.4 and 5.5)
- 5.4 Tiny Sector (excluding 5.3 and 5.5)

\*\* Weaker section in the allied activities sector comprises persons engaged in allied activities where borrowing limits for such activities do not exceed Rs. 10,000.

@ Weaker section in the small-scale industrial sector comprises all small-scale industries with limits up to and inclusive of Rs. 25,000.

Schedule No.2 B (Continued)  
(Amount in thousands of rupees)

ployment of Funds (as on last Friday of the period under reference)

SHORT-TERM LOANS AND TERM LOANS*		WORKING CAPITAL FINANCE (for running accounts like cash credit)		SHORT-TERM LOANS AND TERM LOANS*		CUMULATIVE DISBURSEMENTS OF TERM LOANS ONLY		WORKING CAPITAL FINANCE (for running accounts like cash credit)		CREDIT PLAN FOR THE PERIOD 1980-82 (Share of the Institution)		ANNUAL ACTION PLAN FOR THE YEAR 1980/1981/1982 @ (Share of the Institution)								
June/December @	June/December @	Disbursements during January-June/December @	Since commencement of Credit Plan i.e., January 1980, till June/December@	During January-June/December @	Since commencement of Credit Plan i.e., January 1980, till June/December@	Short-term loans and term loans	Working capital finance accounts like cash credit)	Short-term loans and term loans	Working capital finance accounts like cash credit)											
Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Number of Accounts	Amount of Accounts	Number of Accounts	Amount of Accounts	Number of Accounts	Amount of Accounts	Number of Accounts	Total amount of additional limits to be sanctioned	Number of Accounts	Amount of Accounts							
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.	21.
5.5 Other small-scale industries (excluding 5.3 and 5.4)																				
Of total in 5.0																				
5.6.1 Cotton Ginning and Pressing Factories																				
5.6.2 Handlooms																				
5.6.3 Powerlooms																				
5.6.4 Khadi																				
5.6.5 Vegetable Oil Extraction																				
5.6.6 Gur Making																				
5.6.7 Khandsari Units																				
5.6.8 Food Processing Units																				
5.6.9 Coir Workers																				
5.7.0 Leather Workers																				
5.7.1 Wood Workers																				
5.7.2 Metal Workers																				
5.7.3 Other Handicrafts																				
5.7.4 Others																				
6.0 INDUSTRIAL ESTATES (Total)																				
6.1 SMALL ROAD AND WATER TRANSPORT OPERATORS (Total) § (6.1.3 to 6.1.7)																				
6.1.1 Of total at 6.1 for borrowers with single vehicle																				
Of total at 6.1 ..																				
6.1.3 Taxi																				
6.1.4 Truck																				

§ Data for 6.1.2 are required only in Schedule No.2 A and not in Schedule No.2 B

Deployment of Funds (as on last Friday of the period under reference)											Schedule No.2 B (Continued) (Amount in thousands of Rupees)										
SHORT-TERM LOANS AND TERM LOANS *		WORKING CAPITAL FINANCE (for running accounts like cash credit)			SHORT-TERM LOANS AND TERM LOANS *		CUMULATIVE DISBURSEMENT OF TERM LOANS ONLY		WORKING CAPITAL FINANCE (for running accounts like cash credit) ADDITIONAL CREDIT LIMITS SANCTIONED			CREDIT PLAN FOR THE PERIOD 1980-82 (Share of the Institution)		ANNUAL ACTION PLAN FOR THE YEAR 1980/1981/1982 @ (Share of the Institution)							
June/December @		June/December @			Disbursements during January-June/January-December		Since commencement of Cre-January-June/Jan.1980 till June/December@		During January-June/January-December@			Since commencement of Cre-January-June/Jan.1980 till June/December@		Short-term loans and term loans		Working capital finance (for running accounts like cash credit)		Short-term loans and term loans		Working capital finance (for running accounts like cash credit)	
Number of Accounts	Balance outstanding	Number of Accounts	Total amount of limits in force	Balance outstanding	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount to be disbursed	Number of Accounts	Total amount of additional limits to be sanctioned	Number of Accounts	Amount to be disbursed	Number of Accounts	Total amount of additional limits to be sanctioned	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.	21.	
6.1.5 Bus																					
6.1.6 Auto Rickshaws and Tempas																					
6.1.7 Others																					
6.2 RETAIL TRADE (Total)																					
6.3 SMALL BUSINESS (Total)																					
6.4 PROFESSIONAL AND SELF-EMPLOYED PERSONS (Total)																					
6.5 EDUCATION (Total)																					
6.6 HOUSING LOANS (6.6.2 + 6.6.3)																					
6.6.2 Direct Finance (Total)																					
6.6.3 Indirect Finance (Total)																					
6.7 CONSUMPTION LOANS (Total)																					
7.0 TOTAL FOR PRIORITY SECTORS (4.0 to 6.7)																					
8.0 INDUSTRIES OTHER THAN THOSE IN 5.0 +																					
6.1 OTHERS (i.e., other than those included in 4.0 to 8.0)+																					
9.0 TOTAL FOR ALL SECTORS + (7.0 + 8.0 + 8.1)																					
9.1 Of total at 9.0 for exports (9.1.1 + 9.1.2)																					
9.1.1 Pre-shipment Credit																					
9.1.2 Post-shipment Credit																					

- \* (i) Short-term loans refer to those granted for a period of 15 months and term loans are those granted for a period of more than 15 months.
- (ii) If crop loans are granted in the form of running accounts such as cash credit, the peak outstanding during the period under reference should be treated as disbursement for the purpose of reporting under column 7. The outstandings should be reported under cols. 1 and 2 and not in 3 and 5.

+ Data under columns 6 to 21 are not required for items 8.0 to 9.1.2.

@ Strike off whichever is not applicable. There should be an indication about the year under reference.

Note : Particulars of availability of subsidy from Government should be given in the following form in a separate statement appended to the schedule. The name, address and uniform code number of the Controlling Office should be given prominently at the top of each page of the statement to facilitate identification of the Controlling Office in case the statement gets detached from the schedule at any stage in the course of processing the data

Description of the lending schemes <u>(1)</u>	Amount advanced by bank <u>(2)</u>	Amount of subsidy to be disbursed by Government <u>(3)</u>	Amount of subsidy actually disbursed <u>(4)</u>
--	---------------------------------------	---	--

Signature

Name

Designation

Date

LEAD BANK SCHEME

SCHEDULE NO.3 - RECOVERY OF ADVANCES DURING THE YEAR ENDED JUNE

(Statement for branch)

1.0 Identification

1.1 Name and Address of Branch :  <p align="center"><u>Part I</u> : <u>Part II</u></p> UNIFORM CODE NO.	1.2 District : 1.3 State : 1.4 Name of Development Block : 1.5 Population Group of Branch :	CODE _____ _____ _____ _____
---	--	--

SECTORS	Total Demand		Collection		Overdues						Percentage of Col. 12 to Col. 2		
	No. of Accounts	Amount	No. of Accounts	Amount	1 year or less		1-3 years		More than 3 years			Total	
					No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		No. of Accounts (5+7+9)	Amount (6+8+10)
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.		11.	12.

- 2.0 Agriculture (2.0.1 + 2.0.4)
- 2.0.1 Direct Finance (2.0.2 + 2.0.3)
- Of which
- 2.0.2 Agriculture - Direct Finance - Crop loans/Short-term loans
- 2.0.3 Agriculture - Direct Finance - Term loans
- 2.0.4 Indirect Finance
- 2.0.5 Of 2.0.4, through co-operatives
- 2.1 Activities allied to Agriculture (i.e. dairy, etc.) (2.1.1 + 2.1.2)
- Of which
- 2.1.1 Direct Finance
- 2.1.2 Indirect Finance
- 2.1.3 of 2.1.2, through co-operatives
- 2.2 Small-Scale Industry (2.2.1 + 2.2.2)
- Of which
- 2.2.1 Direct Finance
- 2.2.2 Indirect Finance
- 2.3 Industrial Estates
- 2.4 Small Road and Water Transport Operators



Schedule No.3 (Concluded)  
(Amount in thousands of Rupees)

SECTORS	Total Demand		Collection		Overdues						Percentage of Col.12 to Col.2		
	No. of Accounts	Amount	No. of Accounts	Amount	1 year or less		1-3 years		More than 3 years			Total	
					No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		No. of Accounts (5+7+9)	Amount (6+8+10)
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	
2.5.1 Retail Trade													
2.5.2 Small Business													
2.6 Professional and Self-Employed Persons													
2.7 Education													
2.8 Housing Loans (2.8.1 + 2.8.2)													
Of which													
2.8.1 Direct Finance													
2.8.2 Indirect Finance													
2.9 Consumption loans													
3.0 Total for Priority Sectors (2.0 to 2.9)													
3.0.1 Of 3.0 those under DRI Scheme													
4.0 Industries other than those in 2.2													
5.0 Others													
6.0 Grand Total (3.0 + 4.0 + 5.0)													

@ Mention the date and the year.

This annual return is to be filled in for the year July-June by (i) each branch of commercial banks (including Regional Rural Banks) and (ii) branches of such other financial institutions (e.g. Central Co-operative Banks) as are participating in the implementation of District Credit Plan.

Data under columns 1 to 4 will relate to the position existing during the year while those under columns 5 to 12 will refer to the position as on the last working day in June of the year under reference.

+ Mention whether Rural/Semi-urban/Urban/Metropolitan.

Signature :

Name :

Designation :

Date :

LEAD BANK SCHEMESCHEDULE NO.4 - RECOVERY OF ADVANCES DURING THE YEAR ENDED JUNE @Consolidated Statement for all Branches

## 1.0 Identification

1.1 Name of Credit Institution and Address of the concerned Controlling Office:		1.2 District :	CODE
		1.3 State :	
UNIFORM CODE NO		1.6 Number of branches covered in the schedule:	
Part I	Part II		X

## Recovery Performance

SECTORS	Total Demand		Collection		Overdues						Percentage of Col.12 to Col.2		
	No. of Accounts	Amount	No. of Accounts	Amount	1 year or less		1-3 Years		More than 3 Years			Total	
					No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount			
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.		11.	12.
											(5+7+9)	(6+8+10)	

## 2.0 Agriculture (2.0.1 + 2.0.4)

## 2.0.1 Direct Finance (2.0.2 + 2.0.3)

Of which

2.0.2 Agriculture - Direct Finance -  
Crop loans/Short-term loans2.0.3 Agriculture - Direct Finance -  
Term Loans

## 2.0.4 Indirect Finance

2.0.5 of 2.0.4, through co-operatives

2.1 Activities allied to Agriculture (i.e.  
diary, etc.) (2.1.1 + 2.1.2)

Of which

2.1.1 Direct Finance

2.1.2 Indirect Finance

2.1.3 of 2.1.2, through co-operative:

## 2.2 Small-Scale Industry (2.2.1 + 2.2.2)

Of which

2.2.1 Direct Finance

2.2.2 Indirect Finance

## 2.3 Industrial Estates

## 2.4 Small Road and Water Transport Operators

## 2.5.1 Retail Trade

## 2.5.2 Small Business

## 2.6 Professional and Self-Employed Persons

## 2.7 Education

## Schedule No.4 (concluded)

SECTORS	(Amount in thousands of Rupees)												Percentage of Col.12 to Col.2
	Total Demand		Collection		Overdues						Total		
	No. of Accounts	Amount	No. of Accounts	Amount	1 year or less		1-3 Years		More than 3 Years		No. of Accounts	Amount	
	1.	2.	3.	4.	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts (5+7+9)	Amount (8+8+10)	
				5.	6.	7.	8.	9.	10.	11.	12.	13.	
2.0 Housing loans (2.8.1 + 2.8.2) <i>of which</i> 2.8.1 Direct Finance 2.8.2 Indirect Finance													
2.9 Consumption loans													
3.0 Total for Priority Sectors (2.0 to 2.9) 3.0.1 of 3.0 those under DRI Scheme													
4.0 Industries other than those in 2.2													
5.0 Others													
6.0 Grand Total (3.0 + 4.0 + 5.0)													

@ Mention the date and the year.

This annual return is to be filled in for the year July-June by the Controlling Office of each credit institution and will include consolidated data for all its branches in the district. This is to be prepared on the basis of Schedules No.3 received from branches.

Data under columns 1 to 4 will relate to the position existing during the year while those under columns 5 to 12 will refer to the position as on the last working day in June of the year under reference.

Signature :

Name :

Designation :

Date :

SCHEDULE NO. TPP 1 - PROGRESS REPORT OF BRANCH OF COMMERCIAL BANK ON CREDIT ASSISTANCE FOR IMPLEMENTATION OF 20-POINT PROGRAMME (AS ON LAST FRIDAY OF MARCH/JUNE/SEPTEMBER/DECEMBER)

## 1. IDENTIFICATION

1.1 Name and Address:	1.2 District: Code: _____	1.3 State: Code: _____	1.4 Name of Development Block: Code: _____	1.5 Population Group of Branch*: Code: _____
Uniform Code No.	Part I	Part II		

2. DIRECT/INDIRECT CREDIT ASSISTANCE FOR 20-POINT PROGRAMME (as on last Friday of the period under reference)

	(Amount in thousands of Rupees)											
	SHORT-TERM LOANS AND TERM LOANS +		WORKING CAPITAL FINANCE (for running accounts like cash credit)		SHORT-TERM LOANS AND TERM LOANS + (Disbursements during the period)		CUMULATIVE DISBURSEMENTS OF TERM LOANS		WORKING CAPITAL FINANCE (for running accounts like cash credit)- Additional credit limits sanctioned)			
	March/June/September/December <sup>@</sup>		March/June/September/December <sup>@</sup>		January-June/January-December <sup>@</sup>		From commencement of Credit Plan i.e., January 1960 till June/December <sup>@</sup>		During January-June/January-December <sup>@</sup>		Since commencement of Credit Plan i.e., January 1960 till June/December <sup>@</sup>	
No. of Accounts	Balance outstanding	No. of Accounts	Total amount of outstanding limits in force	Balance	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
2.01 Fair price shops/Consumer co-operatives and super bazaars (not including 2.09) (Point No.1)												
2.02 Identified landless labourers and others allotted surplus land and oral share-croppers given recorded rights in land (Point No.2)												
2.03 Allottees of house sites amongst landless and weaker sections (Point No.3)												
2.04 Identified released bonded labour (Point No.4)												
2.05 Identified beneficiaries of liquidation of rural indebtedness (excluding 2.02 and 2.04)(Point No.5)												
2.06 Minor irrigation (excluding assistance granted for this purpose to categories at 2.02, 2.04 and 2.05) (Point No.7)												
2.07 Loan assistance to industrial units/electricity boards and undertakings for setting up of power plants (Point No.8)												
2.08 Handloom weavers (Point No.9)												
2.09 Individuals/Fair Price shops/Consumer co-operatives for supply of controlled cloth (not included in 2.01) (Point No.10)												
2.10 National permit holders (Point No.16)												
2.11 Consumer co-operatives at educational institutions and book/stationery store run by schools/colleges (Points No.18 and 19)												
2.12 Total (2.01 to 2.11)												
Of which:												
2.13 Direct finance												
2.14 Indirect finance												

This return is to be prepared for each branch of commercial bank and passed on to its own controlling office. Columns 6 to 13 are to be filled in only twice a year, as on the last Friday of June and December.

<sup>@</sup> Strike off whichever is not applicable. Mention the year.

\* Mention whether rural/semi-urban/urban/metropolitan.

+ Short-term loans refer to those granted for a period of 15 months and term loans are those granted for a period of more than 15 months. If crop loans are granted in the form of running accounts like cash credit the peak outstanding amount during the period under reference should be treated as disbursement for the purpose of reporting under Col.7. The outstanding number of accounts and amount as on the last Friday of June/December will, in such cases, be reported under cols.1 and 2, respectively.

Signature :  
Name :  
Designation :  
Date :

**SCHEDULE NO. TPP 2 - CONSOLIDATED PROGRESS REPORT FOR ALL BRANCHES OF COMMERCIAL BANK ON CREDIT ASSISTANCE FOR IMPLEMENTATION OF 20-POINT PROGRAMME (AS ON LAST FRIDAY OF MARCH/JUNE/SEPTEMBER/DECEMBER@)**

**1. IDENTIFICATION**

1.1 Name and Address: \_\_\_\_\_ 1.2 District: \_\_\_\_\_ 1.3 State: \_\_\_\_\_ 1.6 No. of Branches covered in Schedule: \_\_\_\_\_  
 Code: \_\_\_\_\_ Code: \_\_\_\_\_

Uniform Code No.	Part I	Part II

**2. DIRECT/INDIRECT CREDIT ASSISTANCE FOR 20-POINT PROGRAMME (as on last Friday of the period under reference)**

(Amount in thousands of Rupees)												
SHORT-TERM LOANS AND TERM LOANS		WORKING CAPITAL FINANCE (for running accounts like cash credit)			SHORT TERM LOANS AND TERM LOANS (Disbursements during the period)		CUMULATIVE DISBURSEMENT OF TERM LOANS		WORKING CAPITAL FINANCE (for running accounts like cash credit)- Additional credit limits sanctioned			
March/June/September/December@		March/June/September/December@			January-June/January-December@		From commencement of Credit Plan i.e., January 1980 till June/December@		During January-June/January-December@		Since commencement of Credit Plan i.e., January 1980 till June/December@	
No. of Accounts	Balance outstanding	No. of Accounts	Total amount of limits in force	Balance	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.

- 2.01 Fair Price shops/Consumer co-operatives and super bazars (not including 2.09) (Point No.1)  
 2.02 Identified landless labourers and others allotted surplus land and oral share-croppers given recorded rights in land (Point No.2)  
 2.03 Allottees of house sites amongst landless and weaker sections (Point No.3)  
 2.04 Identified released bonded labour (Point No.4)  
 2.05 Identified beneficiaries of liquidation of rural indebtedness (excluding 2.02 and 2.04) (Point No.5)  
 2.06 Minor irrigation (excluding assistance granted for this purpose to categories at 2.02, 2.04 and 2.05) (Point No.7)  
 2.07 Loan assistance to industrial units/electricity boards and undertakings for setting up of power plants (Point No.8)  
 2.08 Handloom weavers (Point No.9)  
 2.09 Individuals/Fair Price shops/Consumer co-operatives for supply of controlled cloth (not included in 2.01) (Point No.10)  
 2.10 National permit holders (Point No.16)  
 2.11 Consumer co-operatives at educational institutions and book/stationery store run by schools/colleges (Points No.18 and 19)  
 2.12 Total (2.01 to 2.11)  
 Of which  
 2.13 Direct finance  
 2.14 Indirect finance

This consolidated return is to be prepared by the Controlling Office of commercial bank on the basis of Schedules No. TPP 1 received from branches. Columns 6 to 13 are to be filled in only twice a year, as on the last Friday of June and December.

@ Strike off whichever is not applicable. Mention the year.

Signature :

Name :

Designation:

Date :

SCHEDULE NO.TPP 3 - RECOVERY OF ADVANCES MADE UNDER 20-POINT PROGRAMME DURING THE YEAR ENDED JUNE<sup>@</sup>  
(STATEMENT FOR BRANCH)

**1. IDENTIFICATION**

1.1 Name and address:_____	1.2 District:_____	1.3 State:_____	1.4 Name of Development Block:_____	1.5 Population Group of Branch <sup>+</sup> :_____				
	Code:_____	Code:_____	Code:_____	Code: _____				
Uniform Code No.	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;">Part I</td> <td style="width:50%; text-align: center;">Part II</td> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> </table>	Part I	Part II					
Part I	Part II							

**2. Recovery Performance**

(Amount in thousands of Rupees)

Total Demand		Collection		Total Overdues		Percentage of
No. of	Amount	No. of	Amount	No. of	Amount	Col.6 to Col.2
Accounts		Accounts		Accounts		
1.	2.	3.	4.	5.	6.	7.

2.01 Fair price shops/consumer co-operatives and super bazars  
(not including 2.09) (Point No.1)2.02 Identified landless labourers and others allotted surplus  
land and oral share-croppers given recorded rights in  
land (Point No.2)2.03 Allottees of house sites amongst landless and weaker  
sections (Point No.3)

2.04 Identified released bonded labour (Point No.4)

2.05 Identified beneficiaries of liquidation of rural  
indebtedness (excluding 2.02 and 2.04) (Point No.5)<sup>@</sup> Mention the date and the year.

This annual return is to be filled in for the year July-June by each branch of commercial bank and passed on to its own Controlling Office. Data under columns 1 to 4 will relate to the position existing during the year while those under columns 5 and 6 will refer to the position as on the last working day in June of the year under reference.

<sup>+</sup> Mention whether Rural/Semi-Urban/Urban/Metropolitan.

	Total Demand		Collection		Total Overdues		Percentage of Col.6 to Col.2
	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts		Accounts		Accounts		
	1.	2.	3.	4.	5.	6.	7.
2.06 Minor irrigation (excluding assistance granted for this purpose to categories at 2.02, 2.04 and 2.05)(Point No.7)							
2.07 Loan assistance to industrial units/Electricity Boards and undertakings for setting up of power plants (Point No.8)							
2.08 Handloom weavers (Point No.9)							
2.09 Individuals/Fair price shops/Consumer co-operatives for supply of controlled cloth (not included in 2.01) (Point No.10)							
2.10 National permit holders (Point No.16)							
2.11 Consumer co-operatives at educational institutions and book/stationery store run by schools/colleges (Points No.18 and 19)							
2.12 Total (2.01 to 2.11)							
Of which							
2.13 Direct finance							
2.14 Indirect finance							

Signature :

Name :

Designation :

Date :

SCHEDULE NO.TPP 4 - CONSOLIDATED STATEMENT ON RECOVERY OF ADVANCES MADE BY ALL BRANCHES OF COMMERCIAL BANK  
UNDER 20-POINT PROGRAMME DURING THE YEAR ENDED JUNE<sup>@</sup>

**1. IDENTIFICATION**

1.1 Name and address: \_\_\_\_\_ 1.2 District: \_\_\_\_\_ 1.3 State: \_\_\_\_\_ 1.6 No. of branches covered in schedule: \_\_\_\_\_  
Code: \_\_\_\_\_ Code: \_\_\_\_\_

Uniform Code No.	Part-I	Part II

**2. Recovery Performance** (Amount in thousands of Rupees)

	Total Demand		Collection		Total Overdues		Percentage of Col.6 to Col.2
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	1.	2.	3.	4.	5.	6.	

- 2.01 Fair price shops/Consumer co-operatives and super bazars (not including 2.09) (Point No.1)
- 2.02 Identified landless labourers and others allotted surplus land and oral share-croppers given recorded rights in land (Point No.2)
- 2.03 Allottees of house sites amongst landless and weaker sections (Point No.3)
- 2.04 Identified released bonded labour (Point No.4)
- 2.05 Identified beneficiaries of liquidation of rural indebtedness (excluding 2.02 and 2.04) (Point No.5)
- 2.06 Minor irrigation (excluding assistance granted for this purpose to categories at 2.02, 2.04 and 2.05)(Point No.7)

<sup>@</sup> Mention the date and the year. This consolidated return is to be filled in for the year July-June by the Controlling office of commercial bank on the basis of Schedules No.TPP 3 received from branches. Data under columns 1 to 4 will relate to the position existing during the year while those under columns 5 and 6 will refer to the position as on the last working day in June of the year under reference.



## SCHEDULE NO. TPP 4 (Conclid..)

(Amount in thousands of Rupees)

	Total Demand		Collection		Total Overdues		Percentage of Col.6 to Col.2
	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts		Accounts		Accounts		
	1.	2.	3.	4.	5.	6.	7.
2.07 Loan assistance to industrial units/electricity boards and undertakings for setting up of power plants (Point No.8)							
2.08 Handloom weavers (Point No.9)							
2.09 Individuals/Fair price shops/Consumer co-operatives for supply of controlled cloth (not included in 2.01) (Point No.10)							
2.10 National permit holders (Point No.16)							
2.11 Consumer co-operatives at educational institutions and book/stationery store run by schools/colleges (Point No.18 and 19)							
2.12 Total (2.01 to 2.11)							
Of which							
2.13 Direct finance							
2.14 Indirect finance							

Signature :

Name :

Designation :

Date :

SCHEDULE No PS 1 - ADVANCES TO PRIORITY SECTORS  
(Provisional/final return as on last Friday of  
March/June/September/December @)

## 1. Identification

1.1 Name and address of head office of bank;	CODE
1.2 No. of branches/offices covered in the schedule	X

## 2. Advances (Summary Position)

	(Amount in thousands of Rupees)					
	As on last Friday of March/June September/December @		Disbursements of short-term loans/ crop loans and term loans during January-June/ January-December@			
	No. of Acc- ounts	Balance outst- anding	Of which for weaker section (Direct Finance) +	No. of Acc- ounts	Balance outst- anding	Amount
	1.	2.	3.	4.	5.	6.
2.1.0 Agriculture and allied activities (2.1.1 + 2.1.4) ... ..						
Of which						
2.1.1 Agriculture (2.1.2+2.1.3)						
2.1.2 Direct finance ...						
2.1.3 Indirect finance ...			X	X		
2.1.4 Allied activities (2.1.5 + 2.1.6) ...						
2.1.5 Direct finance ...						
2.1.6 Indirect finance ...			X	X		
2.2.0 Small-scale industry (2.2.1 + 2.2.2)§						
2.2.1 Direct finance ...						
2.2.2 Indirect finance ...			X	X		
2.3.1 Industrial Estates ...			X	X		
2.3.2 Small Road and Water Transport Operators ...			X	X		
2.3.3 Retail Trade ...			X	X		
2.3.4 Small Business ...			X	X		

- ③ Strike off whichever is not applicable. Mention the year.  
This return is to be prepared by the head office of each commercial bank (including Regional Rural Banks) on the basis of consolidation of data collected through Schedules No. 2A and No. 2B. The return should include data for all branches/offices in the country.  
§ includes data on export credit  
+ This is required for direct finance in respect of agriculture, allied activities and small-scale industries only.

Note: Number of accounts in the case of indirect finance refer to those held by the institutions through which credit is routed. Number of accounts held by the ultimate borrowers may be given along with amount in brackets, if available, under the respective columns.

Schedule No. PS 1 (Continued)  
(Amount in thousands of Rupees)

As on last Friday of March/June Disbursements of  
September/December @ short-term  
loans/crop  
loans and term  
loans during  
January-June/  
January-December  
@

	No. of Acc- ounts	Balance outst- anding	Of which for		No. of acc- ounts	Amounts
			weaker (Direct	section Finance)		
			No. of Acc- ounts	Balance outst- anding		
	1.	2.	3.	4.	5.	6.
2.3.5 Professional and self employed Persons			X	X		
2.3.6 Education ...			X	X		
2.4.0 Housing Loans (2.4.1+2.4.2)			X	X		
2.4.1 Direct finance ...			X	X		
2.4.2 Indirect finance ...			X	X		
2.5.0 Consumption loans ...			X	X		
2.6.0 Total for Priority Sectors ... (2.1.0 to 2.5.0)			X	X		
-----						
2.7.0 Total for industries other than those in 2.2.0			X	X	X	X
2.8.0 Others (other than those included in 2.6.0 and 2.7.0)			X	X	X	X
2.9.0 Total for all sectors (2.6.0+2.7.0 +2.8.0) of which			X	X	X	X
2.9.1 Pre-shipment credit ...			X	X	X	X
2.9.2 Post-shipment credit ...			X	X	X	X

Data on disbursements are required twice a year under Cols.5 and 6. Disbursements during January-June should be reported in the return for April-June and those for the year as a whole in the return for October-December. For items 2.7.0 to 2.9.2 columns 3 to 6 are not to be filled in.

(Amount in thousands of Rupees)

STATE/UNION TERRITORY	Code	SHORT-TERM LOANS/CROP LOANS				TERM LOANS				TOTAL OF ALL LOANS				Disbursements of short- term loans/crop loans during January-June/ January-December@		Disbursements of term loans during January- June/January-December@					
		Total		Of which for weaker section		Total		Of which for weaker section		Total		Of which for weaker section		Total		Of which for weaker section		Total		Of which for weaker section	
		No. of A/cs	Bala- nce	No. of A/cs	Bala- nce	No. of A/cs	Bala- nce	No. of A/cs	Bala- nce	No. of A/cs	Bala- nce	No. of A/cs	Bala- nce	No. of A/cs	Amc- unt.	No. of A/cs	Amc- unt.	No. of A/cs	Amc- unt.	No. of A/cs	Amc- unt.
		cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding	cut- stan- ding	out- stan- ding
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.		

@ Strike of whichever is not applicable. Mention the year.

## 3.2 Agriculture-Indirect finance

State/ Union Territory	Code	(Amount in thousands of Rupee)							
		Distribu- tion of fertilisers and other inputs	Loans to Electricity Boards	Loans to farmers through PCs/PSS/ LAMPS/ceded to commer- cial banks	Other types of indirect finance	Total			
		No. of Bala- Acc- nce ounts Out- stand- ing	No. of Bala- Acc- nce ounts Out- stand- ing	No. of Bala- Acc- nce ounts Out- stand- ing	No. of Bala- Acc- nce ounts Out- stand- ing	No. of Acc- nce ounts	Bala- nce Out- stand- ing		
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.

## 3.3 Allied Activities

State/Union Territory	Code	(Amount in thousands of Rupees)									
		Direct finance		Indirect finance		Total		Disbursements of short term loans/term loans during January-June/ January-December			
		No. of Bala- Acc- nce ounts Out- stand- ing	Of which For Weaker Section No. of Bala- Acco- nce unts Out- stand- ing	No. of Bala- Acco- nce unts+ Out- stand- ing	No. of Bala- Acco- nce unts Out- stand- ing	No. of Amo- Acco- unt unts	Of which for weaker section (Direct Finance) No. of Bala Acco- nce unts Out- stand- ing				
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.

② Strike off whichever is not applicable. Mention the year.

## 41 Small-scale Industry - Working capital finance

(Amount in thousands of Rupees)

State/Union Territory	Code	Artisans/Craftsmen/ Village and Cottage Industries		Tiny Sector		Others		Total			
		No. of Accounts	Balance outstan- ding	No. of Accounts	Balance outstan- ding	No. of Accounts	Balance outstan- ding	No. of Accounts	Balance outst- anding	Of which for weaker section (Direct Finance)	
		1.	2.	3.	4.	5.	6.	7.	8.	No. of Accounts (9A)	Balance outstanding (9B)

Note : Only columns <sup>7A</sup> 9 and 10 are to be filled up for the quarters ending March and September.

4.2 Small-Scale Industry - Short-term loans/Term loans

(Amount in thousands of Rupees)

State/Union Territory	Code	Artisans/Crafts- men/Village and Cottage Indus- tries		Tiny Sector		Others		Total			Disbursements during January-June/January-December <sup>@</sup>				
		No. of Acco- unts	Balance Out- stand- ing	No. of Acco- unts	Balance Out- stand- ing	No. of Acco- unts	Balance Out- stand- ing	No. of Accounts	Balance Out- stand- ing	Of which for Weaker Section (Direct Finance)	No. of Acco- unts	Amount	Of which for Weaker Section (Direct Finance)	No. of Acco- unts	Amount
		1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.

<sup>7/10</sup>  
<sup>7/10</sup>  
 @ Strike off whichever is not applicable. Mention the year.

Note : Only columns 9 and 10 are to be filled up for the quarters ending March and September.





## 5.3 Retail Trade

Schedule No.PS 1 (Continued)

State/Union Territory	Code	(Amount in thousands of Rupees)					
		Short-term loans/ Term loans		Working capital finance		Disbursements of short-term loans/ term loans during	
		No. of Accounts outstan- ding	Balance	No. of Accounts outstan- ding	Balance	January-June/ January-December @	No. of Accounts
	1	2	3	4	5	6	

## 5.4 Small Business

State/Union Territory	Code	(Amount in thousands of Rupees)					
		Short-term loans/ Term loans		Working capital finance		Disbursements of short-term loans/ term loans during	
		No. of Accounts outstan- ding	Balance	No. of Accounts outstan- ding	Balance	January-June/ January-December @	No. of Accounts
	1	2	3	4	5	6	

## 5.5 Professional and Self-employed persons

State/Union Territory	Code	(Amount in thousands of Rupees)					
		Short-term loans/ Term loans		Working capital finance		Disbursements of short-term loans/ term loans during	
		No. of Accounts outstan- ding	Balance	No. of Accounts outstan- ding	Balance	January-June/ January-December @	No. of Accounts
	1	2	3	4	5	6	

@ Strike off whichever is not applicable.  
Mention the year.

## 5.6 Education

(Amount in thousands of Rupees)

State/Union Territory	Code	No. of Accounts	Balance outstanding	Disbursements during January-June/January-December@	
				No. of Accounts	Amount
		1	2	3	4

## 5.7 Housing Loans

(Amount in thousands of Rupees)

State/Union Territory	Code	Direct Finance		Indirect Finance		Total	Disbursements during January-June/January-December@		
		No. of Accounts outstanding	Balance outstanding	No. of Accounts outstanding	Balance outstanding	No. of Accounts outstanding	Balance outstanding	No. of Accounts	Amount
		1	2	3	4	5	6	7	8

## 5.8 Consumption Loans

(Amount in thousands of Rupees)

State/Union Territory	Code	No. of Accounts	Balance outstanding	Disbursements during January-June/January-December@	
				No. of Accounts	Amount
		1	2	3	4

@ Strike off whichever is not applicable.

Mention the year.

64.

Schedule No. PS 1 (Continued)

6.0 Finance for Exports

(Amount in thousands of Rupees)

State/Union Territory	Code	Pre-shipment credit		Post-shipment credit		Total	
		No. of Accounts Out-	Balance Out-	No. of Accounts Out-	Balance Out-	No. of Accounts Out-	Balance Out-
		standing	standing	standing	standing	standing	standing
1.	2.	3.	4.	5.	6.		

7.0 Credit for Scheduled Castes/Scheduled Tribes  
(As on last Friday of March/September \_\_\_\_\_ )@

(Amount in thousands of Rupees)

State/Union Territory	Code	Agriculture (including allied activities)		Small-Scale industry		Small road and water transport operators		Retail trade		Small business		Profession- als and self- employed persons.		Education		Housing loans		Consumption loans		Total	
		No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce	No. of A/cs.	Bala- nce
		1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.

@ Strike off whichever is not applicable. Mention the year.

Code numbers

75

Item 1.4

75

INFORMATION SYSTEM ON IMPLEMENTATION OF  
DISTRICT CREDIT PLAN AND LENDING TO  
PRIORITY SECTORS AND FOR 20-POINT PROGRAMME

GUIDELINES FOR CREDIT INSTITUTIONS

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GUIDELINES FOR CREDIT INSTITUTIONS

Information System on Implementation of District Credit Plan and Lending to Priority Sectors and for 20-Point Programme

FORMS TO BE FILLED UP

The proposed information system for monitoring the working of the Lead Bank Scheme, i.e., the implementation of District Credit Plan, and lending to priority sectors and for 20-Point Programme consists of the following schedules.

A. FORMS FOR MONITORING THE WORKING OF LEAD BANK SCHEMES AND FINANCING OF PRIORITY SECTORS

Schedule No.1A - Lead Bank Scheme - Implementation of District Credit Plan/Lending to Priority Sectors - Progress Report of Branch as on last Friday of March/September .....

Schedule No.1B - Lead Bank Scheme - Implementation of District Credit Plan/Lending to Priority Sectors - Progress Report of Branch as on last Friday of June/December .....

Schedules No.2A and No.2B - These are intended to present the consolidated position of all branches of a credit institution in a district and are compiled by the concerned Controlling Offices of the branches by aggregating Schedules No.1A and No.2A, respectively.

Schedule No.3 - Recovery of advances during the year - Statement for Branch.

Schedule No.4 - Consolidated position showing recovery of advances during the year for all branches of a

credit institution in a district to be compiled by the concerned Controlling Office.

**B. FORM FOR MONITORING THE FINANCING OF 20-POINT PROGRAMME**

Schedule No. TPP 1 - Progress Report of Branch of Commercial Bank on Credit Assistance for Implementation of 20-Point Programme (As on last Friday of March/June/September/December).

Schedule No. TPP 3 - Recovery of Advances made under 20-Point Programme during the year ended June ..... (Statement for Branch).

Schedules No. TPP 2 and No. TPP 4 - These are intended to present consolidated position of all branches of commercial banks in a district and are compiled by the concerned Controlling Office of the branches by aggregating Schedules No. TPP 1 and No. TPP 3, respectively.

**WHO SHOULD FILL UP THE RETURNS AND TO WHOM TO TRANSMIT**

Schedules No. 1A, No. 1B and No. 3 dealing with the working of the Lead Bank Scheme and financing of priority sectors are to be filled in by (i) all branches of commercial banks (including Regional Rural Banks) and (ii) branches of such other financial institutions (e.g., District Central Co-operative Banks) as are participating in the implementation of District Credit Plan.

Schedules No. 1A, No. 1B and No. 3 are not required to be prepared for primary co-operative societies.

There are certain metropolitan areas where the Lead Bank Scheme is not in operation. Even in areas

where the Lead Bank Scheme is in operation there may be certain branches <sup>of commercial banks</sup> which are not allotted any specific financial shares in the District Credit Plan. However, to have a complete picture of the financing of priority sectors it is necessary that such branches also fill in Schedules No.1A and No.1B completely in respect of all columns meant for priority sectors. Schedule No.3 will also be filled in by such branches.

In respect of sectors other than priority (items 8.0 to 9.1.2), sectors/ all credit institutions should fill in only columns 1 to 5 in Schedules No.1A and No.1B.

Schedules No.TPP1 and No.TPP3 relating to the financing of 20-Point Programme are to be prepared only by branches of commercial banks (including Regional Rural Banks).

Figures for each office of the bank, whether it is a branch, sub-office, etc., should be furnished in a separate return. The data for extension counter should be included in the return for the branch to which it is attached. Data for sub-office should not be included in the return for the parent/controlling branch but should be furnished in a separate return.

Each branch will submit Schedules No.1A, No.1B, No.3, No.TPP 1 and No.TPP 3, duly filled up, to its own Controlling Office, as indicated by its Head Office, for consolidation into district-wise statements in Schedules No.2A, No.2B, No.4, No.TPP 2 and No.TPP 4, respectively. The Controlling Office will transmit the consolidated district-wise statements

with a copy each of branch-level schedules to the concerned Regional Office of the Department of Banking Operations and Development of RBI. The Controlling Office will also transmit a copy each of the consolidated schedules to its own Head Office and to the Convener of the District Consultative Committee.

CARE TO BE EXERCISED IN FILLING UP THE FORMS

- a) The numbering of items has been done with a view to facilitate tabulation at various levels. Under no circumstances should the numbers be altered. In certain cases there may not be a continuity in numbers. For example, 4.5.9 follows 4.5.3/ This has been done with a view to providing for additional items, if required in future.  
in Schedule No.1B.
- b) Figures relating to amounts should be rounded off to the nearest thousand rupees (i.e., three zeroes should be omitted) e.g., Rs.15,243 will be reported as 15 and Rs.17,853, as 18.
- c) A 'nil statement' should be submitted by offices which have no figures to report against any item.
- d) It should be ensured that all figures in the return are neat and legible. Over-writing of figures should be avoided.
- e) Where there is a cross mark (x) against any row no data are to be reported therein.
- f) Special characters such as stroke (/), colon (:), equality sign (=), decimal point (.), comma (,) and

rupee sign (Rs. or /-) should not be recorded in any of the columns and 'nil' should be indicated by a dash (-).

MONITORING OF WORKING OF LEAD BANK SCHEME AND FINANCING OF PRIORITY SECTORS

Coverage of Schedules No.1A and No.1B

Schedules No.1A and No.1B are the same except for the following two differences

- i) Schedule No.1A canvassed for the quarters ending March and September calls for data under broad sectoral heads. Besides these, data for sub-sectors/sub-items are required to be furnished in Schedule No.1B canvassed for the quarters ending June and December.
- ii) Data on outstandings alone are to be recorded in Schedule No.1A whereas data on disbursements during January-June or January-December, as the case may be, are to be given in Schedule No.1B, besides outstandings at the end of the reference period.

GUIDELINES FOR SCHEDULE NO.1A

Who should fill up which items

In this schedule all items including 2 and 3 are to be filled in by all branches of commercial banks (including Regional Rural Banks) while item 1 and items 4.0 to 9.1.2 only are to be filled in by branches of the other reporting institutions. Thus items 2 and 3 are not to be filled in by branches of the other reporting institutions.

The items covered in the Schedule are self-explanatory. However, guidelines are given below with reference to certain items and concepts.

Item 1

Particulars furnished in this identification Block are meant to facilitate various types of tabulations according to Bank, Development Block, etc.

Code Numbers

Uniform Code Number refers to the number allotted to the commercial bank branch by the Reserve Bank of India under the system of Basic Statistical Returns and code numbers allotted to the other reporting institutions. Code numbers for other items should also be indicated along with names of district (1.2), etc. All the required code numbers will be provided by the RBI.

Item 1.4

Against item 1.4 the name of the Community Development Block in which the branch is situated should be indicated.

Item 1.5

Item 1.5 is for recording the population group to which the branch belongs which will depend on the size of population of the place where the branch is situated (according to 1971 census). Port towns also will be classified according to their population. Definitions of population groups are given below:

Rural Centres: Places with population up to 10,000.

Semi-urban Centres: Places with population over 10,000 and up to 1,00,000.

Urban Centres: Places with population over 1,00,000 and up to 10,00,000.

Metropolitan Centres: Places with population over 10,00,000.

Item 2

This is intended to give a broad picture of the number of villages directly covered, number of accounts financed therein and number of societies ceded to and financed by the branch of the commercial bank.

Item 3.

This item is for getting a synoptic view of the operations of the branch of the commercial bank. Inter-bank transactions are to be excluded in recording the totals for deposits and advances. Total deposits and total outstanding advances should tally with the corresponding figures in the return prepared under Section 42 of the RBI Act, 1934. Credit-deposit ratio (3.3) is not required at the branch level.

Item 4.0 to 9.0 - General

All priority sector advances and other lendings whether falling within the framework of District Credit Plan or not should be included in the return on the lines indicated in the guidelines. In items 4.0 to 6.7 the priority sectors are enumerated. These items are designed to monitor the implementation of the District Credit Plan and the financing of the priority sectors.

Under columns 1 to 5 the outstanding position in terms of number of accounts and amount, as on the

last Friday of March or September, as the case may be, is to be recorded. While columns 1 and 2 are meant for short-term loans (loans up to 15 months) and term loans (loans for a period more than 15 months), columns 3 to 5 are for working capital finance (for running accounts such as cash credit and overdraft). Term loans include instalment credit.

However, if crop loans are granted in the form of running accounts like cash credit/overdraft, the outstanding number of accounts and amount are to be indicated under columns 1 and 2 only and not columns 3 and 5.

Composite loans granted to rural artisans and village/cottage industries (included in total for item 5) should be reported under "term loans".

It should be noted that guarantees and letters of credit are not to be treated as credit as they are of a contingent nature.

#### Direct finance and indirect finance

##### Direct finance

The distinction between direct finance and indirect finance is of relevance to commercial banks only. "Direct finance" refers to credit facility made available to the ultimate beneficiary without the assistance of any intermediary. The direct financing of a farmer by a commercial bank branch is an example for this.



In the case of district central co-operative banks advances are generally routed through primary co-operative societies to the ultimate borrowers. For all institutions other than commercial banks advances routed through primary agricultural credit societies or other co-operative societies are to be reported under the category "Direct finance" in the respective sectors.

Item 4.2 - Direct finance for agriculture

It is important to note that every loan made to a farmer is not necessarily an agricultural loan. The purpose of lending has to be kept in view in the classification of advances. Thus marketing advances to farmers against the pledge/hypothecation of agricultural produce should be reported in item 8.1 - others and not in the items relating to agriculture.

An illustrative list of direct finance for agriculture is given below.

- 1) Medium-term and long-term loans for development (i.e., the type of loans eligible for refinance from the Agricultural Refinance and Development Corporation) to traditional plantations, viz., coffee, tea, rubber and spices and short-term as well as medium-term and long-term loans for development for other plantations, horticulture (including the growing of bananas, cashewnuts, coconuts, etc.). Short-term loans for traditional plantations, viz., coffee, tea, rubber and spices will

be included in item 8.1 - others, i.e., other than those included in items 4.0 to 8.0.

2) Credit provided directly to farmers for financing production and development needs such as those indicated below:-

(I) Purchase of agricultural inputs and machinery

(a) Purchase of agricultural inputs: fertilisers, pesticides, insecticides, fungicides and weedicides, local improved and high-yielding variety seeds, manures, etc.

(b) Purchase of agricultural implements

Iron ploughs, harrows, hose, land levellers, bund formers, hand tools, sprayers, dusters, haypress, sugarcane crushers, thresher machines, etc.

(c) Purchase of farm machinery: Tractors, drillers, power tillers, tractor accessories, viz., disc ploughs, etc.

(d) Purchase of bullock carts and other transport equipment, etc., to assist the transport of agricultural inputs and farm products.

(e) Purchase of draught animals like bullocks.

II. Development of irrigation potential through:

(a) Construction of tube-wells, tanks etc., and purchase of drilling units.

(b) Construction, deepening and clearing of surface wells, boring of wells, electrification of wells, purchase of oil engines and installation of electric motors and pumps.

(c) Purchase and installation of turbine pumps, construction of (open and underground) field channels, etc.

(d) Construction of lift irrigation projects.

(e) Installation of sprinkler irrigation system.

III. Reclamation and land development schemes:

Bunding of farm lands, levelling of land, terracing, conversion of dry paddy lands into wet irrigated paddy lands, development of farm drainage, reclamation of saline lands and prevention of salinisation, reclamation of ravine lands, purchase of bulldozers, etc.

IV. Construction of farm buildings and structures:

Bullock shed, implements shed, tractor and truck sheds, farm stores, etc.

V. Construction of storage facilities by individual farmers

VI. Production and processing of hybrid seeds of crops

VII. Payment of irrigation charges, etc.

Charges for hired water from wells and tube-wells, canal water charges, maintenance and upkeep of oil engines and electric motors, payment of labour charges, electricity charges, marketing charges, service charges to Custom Service Units, payment of development cess, etc.

Indirect finance

If credit is routed by a commercial bank to the ultimate beneficiaries through intermediaries which may include (i) co-operatives, (ii) registered societies and (iii) State-sponsored organizations assisting the weaker sections in the priority sector it will come under the category of

"indirect finance". Loans to Regional Rural Banks will not be included in indirect finance. However, loans under DRI Scheme routed by banks through the agency of RRBs will be treated as direct advances by the former.

Item 4.5 - Indirect finance for agriculture

In the case of agriculture, however, some additional types of financing which benefit the agricultural sector are also considered to be indirect finance. A list of items coming under indirect finance for agriculture is given below:

Item 4.5.1

1. Credit for financing the distribution of fertilisers, pesticides and seeds through co-operatives and other State-sponsored organizations irrespective of credit limits - This should be shown against item 4.5.1. Advances granted to private retail traders (subject to certain credit limits) should be reported against item 6.2. Advances granted to the Food Corporation of India for dealing in fertilisers are not to be included in item 4.5.1.

Item 4.5.2.

2. Loans to electricity boards for reimbursing the expenditure already incurred by them for providing low tension connections from step-down point to individual farmers for energising their wells - This should be shown against item 4.5.2. Subscriptions to bonds and debentures of electricity boards are not to be included.

Loans to electricity boards for settling up power plants should be reported against item 8.1.

Item 4.5.3

3. Loans to farmers through Primary Agricultural Credit Societies (PACS) or Farmers Service Societies (FSS) or Large-sized Adivasi Multi-purpose Societies (LAMPS) under schemes introduced for the purpose - This should be shown against item 4.3.3.

Item 4.5.9

The following items (Sr. Nos. 4 to 13) coming under indirect finance for agriculture are to be recorded against item "4.5.9 - Others".

4. Finance for hire-purchase schemes for distribution of agricultural machinery and implements.

5. Loans for construction and running of storage facilities (warehouse, godowns, silos and cold storages) in the producing areas.

6. Advances to custom service units managed by individuals, institutions or organisations, who/which maintain a fleet of tractors, bull-dozers, well-boring equipments, threshers, combines, etc., and undertake work from farmers on a contract basis.

7. Loans to individuals, institutions or organisations who/which undertake spraying operations.

8. Loans to co-operative marketing societies and loans to co-operative banks for re-lending to co-operative marketing societies.

9. Loans to co-operative banks of producers.
10. Financing of farmers indirectly through the co-operative system (otherwise than by subscriptions to bonds and debentures issues).
11. Loans to Agro-Industries Corporations.
12. Loans to State-sponsored Agricultural Credit Corporations.
13. Advances to the Agricultural Finance Corporation Ltd.

Computation of number of accounts in the case of indirect finance

In all cases of indirect finance the number of accounts refers to those held by the institutions through which credit is routed. If, however, <sup>data on</sup> the number of accounts held by the ultimate beneficiaries and the relative amount are available, they may be indicated in brackets under the respective columns.

Item 4.6 - Activities allied to agriculture

These include the following activities:-

- I. Development of dairying.
- II. Development of poultry including erection of poultry houses.
- III. Development of fisheries in all its aspects, e.g.,
  - a) From fish catching to the stage of export.
  - b) Financing of equipment necessary for deep sea fishing.

- c) Rehabilitation of tanks (fresh water fishing).
- d) Fish breeding.

IV. Bee-keeping, piggery, sericulture, etc.

Definitions of "Weaker Section"

Weaker Section in the agricultural sector (including allied activities) comprises

- a) Small and marginal farmers with land-holdings of 5 acres or less and landless labourers. This will also include tenant farmers and share-croppers.
- b) Persons engaged in other allied activities where borrowal limits for such activities do not exceed Rs.10,000.

Item 5.0

Small-scale industrial units are those engaged in the manufacture, processing or preservation of goods and whose investment in plant and machinery (original cost) does not exceed Rs.10 lakhs. These would, inter alia, include units engaged in mining or quarrying, servicing and repairing of machinery. Data on credit to small-scale industries include export credit.

In the case of ancillary units the investment in plant and machinery (original cost) should not exceed Rs.15 lakhs to be classified under small-scale industry.

Weaker section in the small-scale industrial sector comprises all small-scale industries with limits up to and inclusive of Rs.25,000.

Indirect finance in the small-scale industrial sector will include credit to

(i) agencies involved in assisting the decentralised sector in the supply of inputs and marketing of outputs and

(ii) Government-sponsored Corporations/organisations providing funds to the weaker section in the sector.

Item 6.0

Loans for setting up industrial estates are to be included here.

Item 6.1

Advances to small road and water transport operators owning a fleet of vehicles not exceeding six vehicles, including the one proposed to be financed, are to be included here. Advances to transport operators with a fleet of vehicles exceeding six will be included in item 8.1 - Others.

Item 6.2

Advances granted to (i) private retail traders in fertilisers and mineral oils with annual turn-over not exceeding Rs.10 lakhs and (ii) other retail traders with annual turn-over not exceeding Rs.4 lakhs and which are eligible for DICGC cover are to be reported here. Advances to those with excess turn-over should be included in item 8.1.

Item 6.3

Small business would include individuals and firms



managing a business enterprise established mainly for the purpose of providing any service other than professional services covered by item 6.4. However, only borrowers whose original cost price of the equipment used for the purpose of business does not exceed Rs.2 lakhs and who are eligible for DICGC cover should be included in this category, the rest being included in item 8.1. Advances for acquisition, construction, renovation of house boats and other tourist accommodation will be included here.

Item 6.4

Loans to professional and self-employed persons include loans for the purpose of purchasing equipments, repairing or renovating existing equipments and/or acquiring and repairing business premises or for purchasing tools and/or for working capital requirements to medical practitioners including Dentists, Chartered Accountants, Cost Accountants, Lawyers or Solicitors, Engineers, Architects, Surveyors, Construction Contractors or Management Consultants or to a person trained in any other art or craft who holds either a degree or diploma from any institution established, aided or recognised by Government or to a person who is considered by the bank as technically qualified or skilled in the field in which he is employed. The term also includes firms and joint ventures of such professional and self-employed persons. This category will include all advances granted by the bank under special schemes, if any, introduced for the purpose. Only such professionals and self-employed persons whose borrowings

(limits) do not exceed Rs.2 lakhs and who are eligible for DICGC cover should be covered in Item 6.4. Those who have borrowings of more than Rs.2 lakhs will be included in item 8.1.

Item 6.5

Educational loans should include only loans and advances granted to individuals for educational purposes and not those granted to institutions and will include all advances granted by banks under special schemes, if any, introduced for the purpose.

Item 6.6

Housing loans are defined in the following paras.

a) Direct finance

Loans up to Rs.5,000/- for construction of houses granted to Scheduled Castes/Scheduled Tribes and the weaker sections of the society irrespective of DICGC coverage.

b) Indirect finance

i) Assistance given to any governmental agency for the purpose of constructing houses exclusively for the benefit of Scheduled Castes/Scheduled Tribes and low-income groups and where loan component does not exceed Rs.5,000/- per unit.

ii) Assistance to any governmental agency for slum clearance and rehabilitation of slum dwellers subject to other conditions specified above.

Housing loans not covered by the above categories should be included in item 8.1 - others.

Item 6.7

Pure consumption loans granted under the Consumption Credit Scheme should be included in this item.

Item 7.0

Totals for priority sectors under various columns are to be recorded here.

Item 8.0

Data on credit for medium and large industries will be covered here.

Item 8.1

Credit for residuary borrowers not covered in any of the previous items will be included here. It may be noted that no specification of the residuary borrowers is required. However, whenever a large number of accounts or a large amount is reported in this category by any branch the Controlling Office should probe the matter to ensure that there is no misclassification. This instruction is applicable wherever the residuary category 'others' appears under any sector in any schedule.

Items 9.0 to 9.1.2

The total for all sectors in item 9.0 is inclusive of export credit. In 9.1 the total for export credit should be given with a break-up into pre-shipment credit (9.1.1) and post-shipment credit (9.1.2).

GUIDELINES FOR SCHEDULE NO. 1B

This is similar to Schedule No.1A except for the following:

- i) Data on sub-sectors/schemes are required.
- ii) Data on disbursements of short-term and term loans and additional credit limits sanctioned under working capital finance are to be given in columns 6 to 13. They are required only for priority sectors, i.e., from item 4.0 to 7.0.
- iii) Sector-wise data on flow of credit to SCs/STs, required in Schedule No.1A, are not provided for in this Schedule.

Item 4 - Sub-sectors of Agriculture

Regarding the sub-sectors/schemes of agriculture the enumeration of various types of agricultural loans in the instructions for Schedule No.1A may be seen.

Disbursements in the case of crop finance granted in running accounts

If crop loans are granted in the form of running accounts such as cash credit, the peak outstanding during the period under reference should be treated as disbursement for the purpose of reporting under column 7. The outstanding number of accounts and amount will, in such cases, be reported under columns 1 and 2, respectively and not under columns 3 and 5.

Item 5 - Sub-sectors of Small-Scale Industries

The sub-classification of small-scale industry is explained in the following paras.

Artisans/Craftsmen/Village and Cottage Industries  
(Item 5.3)

Artisans, irrespective of location, and small industrial activities (viz., manufacturing, processing, preservation and servicing) in villages and small towns with population not exceeding 50,000 involving utilization of locally available natural resources and/or human skills, where the individual credit requirements do not exceed Rs.25,000/-.

Tiny Sector (Item 5.4)

Industrial units located in villages and in towns with population not exceeding 50,000 and in which original investment in equipment and machinery does not exceed Rs. 1 lakh.

GUIDELINES FOR SCHEDULES No.2A and No.2B

These are intended to present the consolidated position for all branches of a credit institution in the district. Schedules No.2A and No.2B are to be prepared by an appropriate summation of branch-wise figures in Schedules No.1A and 1B, respectively. Besides the share of the institution in the total Credit Plan and Annual Action Plan are also to be recorded to facilitate monitoring of the flow of credit.

Population group-wise compilation

When compiling data for Item 3 in Schedules No.2A and No.2B it is necessary to arrange Schedules No.1A and No.1B population group-wise in order to get the total for rural/semi-urban/urban/metropolitan branches. It may be pointed out that development block-wise data could also be compiled, if required, through a proper collation of Schedules No.1A and No.1B for branches in the concerned blocks. The block-wise data will, however,

be subject to some limitation in cases where the area of operation of a branch extends over more than one block.

GUIDELINES FOR SCHEDULES NO.3 AND NO.4

These are intended for monitoring the recovery performance. Schedule No.3 is to be prepared for each branch of credit institution and Schedule No.4 through the consolidation of Schedule No.3<sup>for</sup> all branches in a district. The definition of sectors (rows in the schedules) are the same as these given for Schedules No.1A and No.1B.

The concepts used in the columns of the Schedules are explained below.

TOTAL DEMAND: (Columns 1 and 2): "Total Demand" will include (a) overdue amount (principal and interest) remaining to be collected as at the beginning, i.e., 1st July of the year under reference plus (b) current demand (principal and interest) during the period under reference in respect of the following items.

(i) Advances repayable during the year;

(ii) Advances, including overdrafts, cash credits, etc., recalled by banks during the year and advances treated as bad/doubtful of recovery or in respect of which suits have been filed (other than those already included in (e)); and

(iii) Instalments of term loans due for repayment during the year.

COLLECTION: (Columns 3 and 4): The term 'Collection' means repayments against 'demand' under principal and interest received during the year. Advance recoveries, i.e.,

recoveries in respect of demand falling due after the expiry of the year under reference, are not to be included.

OVERDUES: (Columns 5 to 12): Overdues (principal and interest) represent the difference between demand for the year and collection for the year. Advances may be regarded as overdue (in respect of principal and interest) in the following cases:

(i) where a loan has remained unpaid though due for repayment;

(ii) all advances, irrespective of the nature, viz., loans, overdrafts, cash credits, etc., which have been recalled by the bank but not repaid;

(iii) in the case of term loans, the amounts of instalments which have become due and remained unpaid; and

(iv) advances which are treated as bad/doubtful of recovery or in respect of which suits have been filed.

GUIDELINES FOR MONITORING OF FINANCING OF 20-POINT PROGRAMME - SCHEDULES NO.TPP 1, NO.TPP 2, NO.TPP 3 AND NO.TPP 4

Schedule No.TPP 1 is for monitoring the flow of credit from each branch of a commercial bank (including Regional Rural Banks) under the 20-Point Programme to various sections of the population covered by the programme.

Columns 1 to 5 are to be filled in for all the quarters in a year while Columns 6 to 13 have to be filled in only twice a year, i.e., for the period January-June and January-December, in the returns for the quarters April-June and October-December, respectively.

Schedule No.TPP2 is a consolidated statement for all the branches in the district (without any separate break-up for rural/semi-urban/urban/metropolitan areas). It is prepared by the aggregation of data in Schedule No.TPP 1.

Schedules No.TPP 3 and TPP 4 are intended for recording the branch-level recovery position and consolidated recovery position of all branches in a district, respectively, in respect of loans issued under 20-Point Programme. The concepts used in the column headings are the same as those in Schedules No.3 and No.4.

For compiling the returns under the 20-Point Programme branches will have to evolve suitable registers to facilitate classification of advances according to each point.

In reporting data it should be ensured that there is no double counting of any category of lending. For reporting against any point the basic category of borrowers should be the main consideration. Thus, for example, credit for digging a well granted to a person allotted surplus land should be reported against item 2.02 in schedule No.TPP 1 and not against item 2.06 - Minor Irrigation.

The term "identified" used in the Schedules refers to beneficiaries of the 20-Point Programme as identified by State Government.

Minor irrigation (2.06) includes all those works which have culturable command areas up to 2000 hectares.



LIST OF BENEFICIARIES UNDER 20-POINT PROGRAMME

A - THOSE COMING UNDER PRIORITY SECTOR

The list of beneficiaries under the 20-Point Programme in relation to the Priority Sectors given below will facilitate the identification of beneficiaries and their proper classification.

<u>Category of priority sector</u>	<u>Beneficiary under the 20-Point Programme</u>	<u>Nature of assistance</u>	<u>Point No.</u>
I. Agriculture (Direct finance)	a) Identified landless labourers and others who have been allotted surplus land, oral sharecroppers, etc., given recorded rights in land	Assistance for agriculture and allied activities	2

Category of priority sector	Beneficiary under the 20-Point Programme	Nature of assistance	Point No.
V. Small business	Identified beneficiaries under 20-Point Programme, viz., released bonded labourers, allottees of house sites, etc.	Finance for carrying on small business activities not covered by Agriculture, Small Industry, Retail Trade, Transport Operators, etc.	2,3,4 & 5
VI. Housing Finance	Allottees of house sites	Housing finance	3
VII. Pure consumption loans	Rural poor including released bonded labour, those benefited by debt relief legislation, etc.	Pure consumption loans	5

**B - THOSE NOT COMING UNDER PRIORITY SECTOR**

Borrowers/Beneficiaries	Nature of Assistance	Point No.
a) Organisations engaged in production, procurement and distribution of essential commodities	Assistance for production, procurement and distribution of essential commodities	1
b) Industrial Units/ Electricity Boards and Undertakings	Loan assistance for setting up power plants*	8
c) Large-scale and medium-scale industries	Finance for undertaking production of controlled cloth	10
d) National Permit Holders (other than those covered in the list at A)	Finance for acquisition of vehicles and working capital	16

\*This will not include bonds of Electricity Boards subscribed to by banks.

In the schedules prescribed for 20-Point Programme no reporting is required for items a and c above with the exception of assistance for distribution of essential commodities, which is provided for in items 2.01 and 2.09.