



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2017-18/175

DCBR.BPD (PCB).Cir.No.07/09.09.002/2017-18

May 10, 2018

The Chief Executive Officer  
All Primary (Urban) Co-operative Banks

Dear Sir / Madam

**Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks (UCBs)**

Please refer to our [circular UBD.CO.BPD.\(PCB\).MC.No.18/09.09.001/2013-14 dated October 8, 2013](#) on the captioned subject and amendments thereto from time to time, consolidated in [Master Circular DCBR.BPD.\(PCB\).MC.No:11/09.09.001/2015-16 dated July 1, 2015](#). The existing guidelines have been reviewed and it has been decided to issue revised guidelines (as per [Annex-I](#)) in supersession of the guidelines in the above-mentioned Master Circular.

2. Salient features of the revised guidelines are as under:

- (i) Target for lending to total priority sector and weaker section will continue as 40 per cent and 10 per cent, respectively, of Adjusted Net Bank Credit (ANBC) or credit equivalent of off-balance sheet exposure, whichever is higher, as hitherto.
- (ii) Agriculture: Distinction between direct and indirect agriculture is dispensed with.
- (iii) Bank loans to food and agro processing units will form part of Agriculture.
- (iv) Medium Enterprises, Social Infrastructure and Renewable Energy will form part of priority sector.
- (v) A target of 7.5 per cent of ANBC or credit equivalent of off-balance sheet exposure, whichever is higher, has been prescribed for Micro Enterprises.
- (vi) Education: Distinction between loans for education in India and abroad is dispensed with.

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हिंदी आसान है, इसका प्रयोग बढ़ाइए—

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

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- (vii) Micro Credit ceases to be a separate category under priority sector.
- (viii) Loan limits for housing loans qualifying under priority sector have been revised.
- (ix) Priority Sector assessment will be monitored through quarterly and annual statements.

3. The revised guidelines will be operational with effect from the date of this circular. Priority sector loans sanctioned under the guidelines issued prior to the date of this circular will continue to be classified under priority sector till maturity / renewal.

#### **4. Achievement of Priority Sector targets**

Achievement of priority sector targets will be taken into account while granting regulatory clearances / approvals for various purposes. With effect from April 1, 2018, achievement of priority sector targets will be included as a criterion for classifying a UCB as Financially Sound and Well Managed (FSWM), in addition to the criteria specified in our [circulars UBD.CO.LS.\(PCB\).Cir.No.20/07.01.000/2014-15](#) and [DCBR.CO.LS.\(PCB\).Cir.No.4/07.01.000/2014-15](#) dated October 13, 2014 and January 28, 2015 respectively. For the financial year 2018-19, shortfall in achieving the priority sector target / sub-target will be assessed based on the position as on March 31, 2018. From the financial year 2019-20 onwards, the achievement at the end of the financial year will be arrived at based on the average of priority sector target / sub-target achievement as at the end of each quarter. Illustrative example is given in [Annex-II](#).

Yours faithfully,

(Neeraj Nigam)  
Chief General Manager

Encl.: Annex I & II.

**Priority Sector Lending – Targets and Classification****I. Categories under Priority Sector**

- (i) Agriculture
- (ii) Micro, Small and Medium Enterprises
- (iii) Export Credit
- (iv) Education
- (v) Housing
- (vi) Social Infrastructure
- (vii) Renewable Energy
- (viii) Others

Details of eligible activities under the above categories are specified in paragraph III.

**II. Targets / Sub-targets for Priority sector**

- (i) The targets and sub-targets set under priority sector lending for UCBs are given below. The stipulation regarding priority sector lending is not applicable to the Salary Earners' Banks.

<b>Total Priority Sector</b>	40 percent of Adjusted Net Bank Credit [ANBC defined in sub paragraph (ii) below] or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.
<b>Total agriculture</b>	No target.
<b>Micro Enterprises</b>	7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher
<b>Advances to Weaker Sections</b>	10 percent of ANBC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.

- (ii) The computation of priority sector targets / sub-targets achievement will be based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures, whichever is higher, as on March 31 of the preceding year. For the purpose of priority sector lending, ANBC denotes total loans and advances minus bills rediscounted with RBI and other approved Financial Institutions plus investments made after August 30, 2007 in permitted non SLR bonds under Held to Maturity (HTM) category. For the purpose of calculation of credit equivalent of off-balance sheet exposures, banks may use current exposure method. Inter-bank exposures including inter-bank off-balance sheet exposures will not be taken into account for the purpose of priority sector lending targets / sub-targets.



- (iii) Banks should not deduct / net off any amount like provisions, accrued interest, etc., from ANBC.
- (iv) Advances extended in India against the incremental FCNR(B)/NRE deposits qualifying for exemption from CRR/SLR requirements, as per the Reserve Bank's [circulars UBD.BPD.\(PCB\).CIR.No.5/13.01.000/2013-14 dated August 27, 2013](#) read with [UBD.BPD.\(PCB\).Cir.No.72/13.01.000/2013-14 dated June 11, 2014](#) will be excluded from the ANBC for computation of priority sector lending targets, till their repayment.

### III. Description of the eligible categories under priority sector

#### 1. Agriculture

The present distinction between direct and indirect agriculture is dispensed with. Instead, the lending to agriculture sector has been re-defined to include (i) Farm Credit (which will include short-term crop loans and medium / long-term credit to farmers) (ii) Agriculture Infrastructure and (iii) Ancillary Activities. A list of eligible activities under the three subcategories is indicated below:

1.1	Farm credit	A.	Loans to individual farmers [including Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e. groups of individual farmers, provided banks maintain disaggregated data of such loans], directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture. This will include:
		(i)	Crop loans to farmers, which will include traditional / non-traditional plantations and horticulture, and, loans for allied activities.
		(ii)	Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities).
		(iii)	Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
		(iv)	Loans to farmers up to ₹50 lakh against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
		(v)	Loans to distressed farmers indebted to non-institutional lenders.



		(vi)	Loans to small and marginal farmers for purchase of land for agricultural purposes.
		B.	Loans to corporate farmers, farmers' producer organizations / companies of individual farmers, partnership firms directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹2 crore per borrower. This will include:
		(i)	Crop loans to farmers which will include traditional / non-traditional plantations and horticulture, and, loans for allied activities.
		(ii)	Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities).
		(iii)	Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
		(iv)	Loans up to ₹50 lakh against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
<b>1.2</b>	<b>Agriculture infrastructure</b>	(i)	Loans for construction of storage facilities (warehouses, market yards, godowns and silos) including cold storage units / cold storage chains designed to store agriculture produce / products, irrespective of their location.
		(ii)	Soil conservation and watershed development.
		(iii)	Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting.
			For the above loans, an aggregate sanctioned limit of ₹100 crore per borrower from the banking system, will apply.
<b>1.3</b>	<b>Ancillary activities</b>	(i)	Loans for setting up of Agriclincs and Agribusiness Centres.
		(ii)	Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.



		(iii)	Loans to Custom Service Units managed by individuals, institutions or organisations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
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**Note:**

Small and Marginal farmers will include the following:

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare and up to 2 hectares are considered as Small Farmers.
- Landless agricultural labourers, tenant farmers, oral lessees and share-croppers.

**2. Micro, Small and Medium Enterprises (MSMEs)**

2.1 The limits for investment in plant and machinery / equipment for manufacturing/ service enterprise, as notified by Ministry of Micro, Small and Medium Enterprises, vide S.O.1642(E) dated September 9, 2006 are as under:

<b>Manufacturing Sector</b>	
<b>Enterprises</b>	<b>Investment in plant and machinery</b>
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
<b>Service Sector</b>	
<b>Enterprises</b>	<b>Investment in equipment</b>
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

Bank loans to Micro, Small and Medium Enterprises, for both manufacturing and service sectors are eligible to be classified under the priority sector as per the following norms.

**2.2 Manufacturing Enterprises**

The Micro, Small and Medium Enterprises engaged in the manufacture or production of goods to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951 and as notified by the Government from time to time. The Manufacturing Enterprises are defined in terms of investment in plant and machinery.



### 2.3 Service Enterprises

All bank loans to micro, small and medium enterprises engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006.

### 2.4 Khadi and Village Industries (KVI)

All loans to units in the KVI sector will be eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector.

### 2.5 Other finance to MSMEs

(i) Loans to entities involved in assisting the decentralized sector in the supply of inputs to and marketing of outputs of artisans, village and cottage industries. The term “entities” do not include institutions to which UCBs are not permitted to lend under RBI guidelines / the legal framework governing the functioning of these banks.

(ii) Overdrafts extended by UCBs after April 8, 2015 upto ₹5,000/- under Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts provided the borrower's household annual income does not exceed ₹100,000/- for rural areas and ₹1,60,000/- for non-rural areas. These overdrafts will qualify as achievement of the target for lending to Micro Enterprises.

2.6 To ensure that MSMEs do not remain small and medium units merely to remain eligible for priority sector status, the MSME units will continue to enjoy the priority sector lending status up to three years after they grow out of the MSME category concerned.

## 3. Export Credit

The Export Credit extended as per the details below would be classified as priority sector.

3.1 Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2017 subject to a sanctioned limit of up to ₹25 crore per borrower to units having turnover of up to ₹100 crore.

3.2 Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by our Department of Banking Regulation.



#### **4. Education**

Loans to individuals for educational purposes including vocational courses upto ₹10 lakh, irrespective of the sanctioned amount, will be considered as eligible for priority sector.

#### **5. Housing**

- (i) Loans to individuals up to ₹28 lakh irrespective of location for purchase/ construction of a dwelling unit per family provided the overall cost of the dwelling unit should not exceed ₹35 lakh. The housing loans to banks' own employees will be excluded.
- (ii) Loans for repairs to damaged dwelling units of families up to ₹5 lakh in metropolitan centres and up to ₹2 lakh in other centres.
- (iii) Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹10 lakh per dwelling unit.
- (iv) The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed ₹10 lakh per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of ₹2 lakh per annum, irrespective of the location, is prescribed.
- (v) Assistance given to a non-governmental agency approved by the NHB for the purpose of refinance for construction / reconstruction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of loan component of ₹10 lakh per dwelling unit.
- (vi) Investments made by UCBs in bonds issued by NHB / HUDCO on or after April 1, 2007 shall not be eligible for classification under priority sector lending.

#### **6. Social infrastructure**

Bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities including construction / refurbishment of household toilets and household level water improvements in Tier II to Tier VI centres.





## 7. Renewable Energy

Bank loans up to a limit of ₹15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for nonconventional energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be ₹10 lakh per borrower.

## 8. Others

8.1 Loans not exceeding ₹50,000/- per borrower provided directly by banks to individuals and their SHG / JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹100,000/- and for non-rural areas it does not exceed ₹1,60,000/-

8.2 Loans to distressed persons [other than farmers already included under III (1.1) A (v)] not exceeding ₹100,000/- per borrower to prepay their debt to non-institutional lenders.

8.3 Loans sanctioned to State Sponsored Organisations for Scheduled Castes / Scheduled Tribes for the specific purpose of purchase and supply of inputs and / or the marketing of the outputs of the beneficiaries of these organisations.

## IV. Weaker Sections

Priority sector loans to the following borrowers will be considered under Weaker Sections category:

No.	Category
1	Small and Marginal Farmers
2	Artisans, village and cottage industries where individual credit limits do not exceed ₹1 lakh
3	Scheduled Castes and Scheduled Tribes
4	Self Help Groups
5	Distressed farmers indebted to non-institutional lenders
6	Distressed persons other than farmers, with loan amount not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders
7	Women
8	Persons with disabilities
9	Overdrafts upto ₹5,000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts, provided the borrowers' household annual income does not exceed ₹100,000/- for rural areas and ₹1,60,000/- for non-rural areas
10	Minority communities as may be notified by Government of India from time to time



<p><b>Note:</b> In States, where one of the minority communities notified is, in fact, in majority, item (10) will cover only the other notified minorities. These States / Union Territories are Jammu &amp; Kashmir, Punjab, Meghalaya, Mizoram, Nagaland and Lakshadweep.</p>
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## V. Priority Sector Lending Certificates

The outstanding priority sector lending certificates bought by the banks will be eligible for classification under respective categories of priority sector provided the assets are originated by banks, and are eligible to be classified as priority sector advances and fulfil the Reserve Bank of India guidelines on priority sector lending certificates issued vide [circular FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 7, 2016](#).

## VI. Monitoring of Priority Sector Lending targets

To ensure continuous flow of credit to priority sector, there will be more frequent monitoring of priority sector lending compliance of UCBs on 'quarterly' basis instead of annual basis as of now. The data on priority sector advances shall be furnished by UCBs at quarterly and annual intervals as per revised reporting formats Statement I and Statement II (Part A to E) to the concerned Regional Office of the Reserve Bank. The reports should reach the Regional Office within a period of 15 days from the end of the period to which they relate.

## VII. Common guidelines for priority sector loans

Banks should comply with the following common guidelines for all categories of advances under the priority sector.

### 1. Service charges

No loan related and adhoc service charges / inspection charges should be levied on priority sector loans up to ₹25,000. In the case of eligible priority sector loans to SHGs / JLGs, this limit will be applicable per member and not to the group as a whole.

### 2. Receipt, Sanction / Rejection / Disbursement Register

A register / electronic record should be maintained by the bank, wherein the date of receipt, sanction / rejection / disbursement with reasons thereof, etc., should be recorded. The register / electronic record should be made available to all inspecting agencies.

### 3. Issue of Acknowledgement of Loan Applications

UCBs should provide acknowledgement for loan applications received under priority sector loans. Bank Boards should prescribe a time limit within which the bank communicates its decision in writing to the applicants.



## ANNEX-II

### Priority Sector Target Achievement - Calculation of shortfall / excess

#### Illustrative example:

Tables 1 and 2 below illustrate the method followed for computation of shortfall / excess in priority sector target achievement at the end of the financial year under the revised PSL guidelines.

(Table 1)			
Amount in ₹ thousands			
Quarter ended	PSL targets	Priority Sector Amount Outstanding	Shortfall / Excess
June	3,29,61,56,032	3,16,93,80,800	-12,67,75,232
September	3,08,82,65,369	3,11,94,59,969	3,11,94,600
December	3,17,69,48,703	3,19,29,13,269	1,59,64,566
March	3,24,56,09,908	3,21,34,75,156	-3,21,34,752
Total	12,80,69,80,012	12,69,52,29,194	-11,17,50,818
Average	3,20,17,45,003	3,17,38,07,299	-2,79,37,704

(Table 2)			
Amount in ₹ thousands			
Quarter ended	PSL targets	Priority Sector Amount Outstanding	Shortfall / Excess
June	3,29,61,56,032	3,27,96,75,252	-164,80,780
September	3,08,82,65,369	3,12,37,80,421	3,55,15,052
December	3,17,69,48,703	3,27,22,57,164	9,53,08,461
March	3,24,56,09,908	3,21,31,53,809	-3,24,56,099
Total	12,80,69,80,012	12,88,88,66,646	8,18,86,634
Average	3,20,17,45,003	3,22,22,16,661	2,04,71,658

In the example given in Table - 1, the bank has average shortfall of ₹2,79,37,704 thousand at the end of the financial year. In Table - 2, the bank has average excess of ₹2,04,71,658 thousand at the end of the financial year.

The same method will be followed for calculating the achievement of quarterly and yearly priority sector sub-targets.

**Note :** The computation of priority sector targets / sub-targets achievement will be based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures, whichever is higher, as at the corresponding date of the preceding year.



**Statement - I**

**Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit**

**Priority Sector Advances by UCBs as on .....**

Name of Bank		
(A) Adjusted Net Bank Credit (ANBC)	Rs.	Thousands
(B) (a) Total Off-Balance Sheet Exposures (OBE)	Rs.	Thousands
(b) Credit Equivalent amount of OBE	Rs.	Thousands
(C) Total Priority Sector Lending	Rs.	Thousands
(D) Total Priority Sector Lending as a % of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposure, whichever is higher	Rs.	Thousands
(E) Total Priority Sector Lending to weaker sections as a % of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposure, whichever is higher	Rs.	Thousands
Total Outstanding as on the corresponding date of the preceding year	Rs.	Thousands

Number of Accounts in absolute terms and Amount in Rupees thousands

Sl. No	Categories	Disbursements during the Quarter		Outstanding at the end of the Quarter		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
<b>1</b>	<b>Priority Sector</b>					
<b>I</b>	<b>Agriculture</b>					
<b>IA</b>	<b>Farm Credit</b>					
<b>(i)</b>	Crop Loans					
<b>(ii)</b>	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
<b>(iii)</b>	Allied Activities					
(a)	Fisheries					
(b)	Dairying					
(c)	Poultry					
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Other allied activities					
<b>(iv)</b>	Other Agriculture Loans					
<b>IB</b>	Agriculture Infrastructure					
<b>IC</b>	Ancillary Activities					
	Out of Agriculture, loans to small and marginal farmers					
	Out of Agriculture, loans to other individual farmers					
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers and partnership firms directly engaged in Agriculture and Allied Activities					
	Out of Agriculture above, loans to Food &					



	Agro-processing					
<b>II</b>	<b>MSMEs (i)+(ii)+(iii)+(iv)</b>					
<b>(i)</b>	<b>Micro Enterprises</b>					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises (advances up to ₹ 5 crore)					
<b>(ii)</b>	<b>Small Enterprises</b>					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises (advances up to ₹ 5 crore)					
<b>(iii)</b>	<b>Medium Enterprises</b>					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises (advances up to ₹ 10 crore)					
<b>(iv)</b>	<b>Advances to KVI (Including 'Other Finance to MSMEs')</b>					
	<b>Out of (i) above, loans to Overdrafts under PMJDY</b>					
<b>III</b>	<b>Export Credit</b>					
<b>IV</b>	<b>Education</b>					
<b>V</b>	<b>Housing</b>					
<b>VI</b>	<b>Social Infrastructure</b>					
<b>VII</b>	<b>Renewable Energy</b>					
<b>VIII</b>	<b>'Others' category under Priority Sector *</b>					
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>					
	Out of Weaker Sections, loans to PWD					
<b>3</b>	<b>Non-Priority Sector Loans</b>					
<b>I</b>	Agriculture					
<b>II</b>	MSME (Service)					
(i)	Micro Enterprises (Service) (advances above ₹ 5 crore)					
(ii)	Small Enterprises (Service) (advances above ₹ 5 crore)					
(iii)	Medium Enterprises (Service) (advances above ₹ 10 crore)					
<b>III</b>	Education Loans					
<b>IV</b>	Housing Loans					
<b>V</b>	Personal Loans under Non-Priority Sector					
<b>VI</b>	Other Non-Priority Sector Loans					
<b>4</b>	<b>Total Loans</b>					

\* Loans outstanding under "Micro Credit" granted under the pre-revised guidelines may be included here.



**Statement – II  
Part - A**

**Annual Statement on Priority Sector Advances and Sectoral Deployment of Credit**

**Priority Sector Advances by UCBs as on 31st March .....**

<b>Name of Bank</b>	
<b>(A) Adjusted Net Bank Credit (ANBC)</b>	Rs. Thousands
<b>(B) (a) Total Off-Balance Sheet Exposures (OBE)</b>	Rs. Thousands
<b>(b) Credit Equivalent amount of OBE</b>	Rs. Thousands
<b>(C) Total Priority Sector Lending</b>	Rs. Thousands
<b>(D) Total Priority Sector Lending as a % of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposure, whichever is higher</b>	Rs. Thousands
<b>(E) Total Priority Sector Lending to weaker sections as a % of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposure, whichever is higher</b>	Rs. Thousands
<b>Total Outstanding on the corresponding date of the preceding year</b>	Rs. Thousands

*(Number of Accounts in absolute terms and Amount in ₹ thousands)*

		No. of A/cs	Amount disbursed	No. of A/cs	Amount	No. of A/cs	No. of beneficiaries	Balance O/s	No. of A/cs	No. of beneficiaries	Balance O/s
<b>1</b>	<b>Priority Sector</b>										
<b>I</b>	<b>Agriculture</b>										
<b>IA</b>	<b>Farm Credit</b>										
<b>(i)</b>	Crop Loans										
<b>(ii)</b>	Investment Credit										
	Out of (ii) above loans for Agriculture Implements & Machinery										
<b>(iii)</b>	Allied Activities										
<b>(a)</b>	Fisheries										
<b>(b)</b>	Dairy										
<b>(c)</b>	Poultry										
<b>(d)</b>	Animal Husbandry										
<b>(e)</b>	Bee keeping										



(f)	Sericulture											
(g)	Other allied activities											
<b>(iv)</b>	<b>Other Agriculture Loans</b>											
<b>IB</b>	<b>Agriculture Infrastructure</b>											
<b>IC</b>	<b>Ancillary Activities</b>											
	Out of Agriculture, loans to small and marginal farmers											
	Out of Agriculture, loans to marginal farmers- Crop Loans											
	Out of Agriculture, loans to marginal farmers- Investment Credit											
	Out of Agriculture, loans to small farmers- Crop Loans											
	Out of Agriculture, loans to small farmers-Investment Credit											
	Out of Agriculture, loans to marginal farmers for Allied activities											
	Out of Agriculture, loans to Small farmers for allied activities											
	Out of Agriculture, loans to other Individual farmers											
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers and partnership firms directly engaged in Agriculture and Allied Activities											
	Out of Agriculture, loans to Food & Agro-processing											
<b>II</b>	<b>MSMEs (i)+(ii)+(iii)+(iv)</b>											
<b>(i)</b>	<b>Micro Enterprises</b>											
(a)	Manufacturing Enterprises											
(b)	Service Enterprises (advances up to ₹ 5 crore)											
<b>(ii)</b>	<b>Small Enterprises</b>											
(a)	Manufacturing Enterprises											
(b)	Service Enterprises (advances up to ₹ 5 crore)											
<b>(iii)</b>	<b>Medium Enterprise</b>											
(a)	Manufacturing Enterprise											
(b)	Service Enterprises (advances up to ₹ 10 crore)											
<b>(iv)</b>	<b>Advances to KVI (Including 'Other Finance to</b>											



	MSMEs')											
	Out of (i) above, loans to Overdrafts under PMJDY											
III	Export Credit											
IV	Education											
V	Housing											
VI	Social Infrastructure											
VII	Renewable Energy											
VIII	'Others' category under Priority Sector *											
2	Loans to Weaker Sections under Priority Sector											
	Out of Weaker Sections, loans to PWD											
3	Non-Priority Sector Loans											
I	Agriculture											
II	MSME (Service)											
(i)	Micro Enterprises (Service) (advances above ₹ 5 crore)											
(ii)	Small Enterprises (Service) (advances above ₹ 5 crore)											
(iii)	Medium Enterprises (Service) (advances above ₹ 10 crore)											
III	Education Loans											
IV	Housing Loans											
V	Personal Loans under Non-Priority Sector											
VI	Other Non-Priority Sector Loans											
4	Total Loans											

\* Loans outstanding under "Micro Credit" granted under the pre-revised guidelines may be included here.





**Statement - II**

**Part - B**

**Priority Sector Advances by UCBs as on 31st March .....**

Name of the Bank								
<i>(Number of Accounts in absolute terms and Amount in ₹ thousands)</i>								
State / Union Territories	Total No. of Accounts	Total Amount Outstanding	Of which to SC		Of which ST		Of which Minorities	
			No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
Assam								
Andhra Pradesh								
Andaman & Nicobar								
Arunachal Pradesh								
Bihar								
Chandigarh								
Chhattisgarh								
Dadra & Nagar Haveli								
Daman & Diu								
Delhi								
Goa								
Gujarat								
Haryana								
Himachal Pradesh								
Jammu & Kashmir								
Jharkhand								
Karnataka								
Kerala								
Lakshadweep								
Madhya Pradesh								
Maharashtra								
Manipur								
Meghalaya								
Mizoram								
Nagaland								



Orissa								
Puducherry								
Punjab								
Rajasthan								
Sikkim								
Tamil Nadu								
Telangana								
Tripura								
Uttar Pradesh								
Uttarakhand								
West Bengal								
<b>All India</b>								



**Statement - II**

**Part - C**

**Disbursal of Advances during the year under Priority Sector to Weaker Sections as on 31st March \_\_\_\_**

Name of the Bank								
<i>(Number of Accounts in absolute terms and Amount in ₹ thousands)</i>								
State / Union Territories	Total No. of Accounts	Total Amount Outstanding	Of which to SC		Of which ST		Of which Minorities	
			No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
Assam								
Andhra Pradesh								
Andaman & Nicobar								
Arunachal Pradesh								
Bihar								
Chandigarh								
Chhattisgarh								
Dadra & Nagar Haveli								
Daman & Diu								
Delhi								
Goa								
Gujarat								
Haryana								
Himachal Pradesh								
Jammu & Kashmir								
Jharkhand								
Karnataka								
Kerala								
Lakshadweep								
Madhya Pradesh								
Maharashtra								
Manipur								
Meghalaya								
Mizoram								
Nagaland								



Orissa								
Puducherry								
Punjab								
Rajasthan								
Sikkim								
Tamil Nadu								
Telangana								
Tripura								
Uttar Pradesh								
Uttarakhand								
West Bengal								
<b>All India</b>								



**Statement - II**

**Part - D**

**Statement Showing Priority Sector Advances Granted to the Members of Specified  
Minority Communities vis-à-vis Overall Priority Sector Advances as on 31st March**

**NAME OF THE BANK**

*(Number of Accounts in absolute terms and Amount in ₹ thousands)*

**Part 'B' - For all Districts in the Country**

Sr. No	State / Union Territory	Christians		Muslims		Buddhists		Sikhs		Zoroastrians		Jains		"A" Total of (1+2+3+4+5+6)		"B" other minority communities		Total P/S Adv. In all Districts 'C' (A+B)	
		1		2		3		4		5		6		7		8		9	
		No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S
1	Haryana																		
2	Himachal Pradesh																		
3	Jammu & Kashmir																		
4	Punjab																		
5	Rajasthan																		
6	Chandigarh																		
7	Delhi																		
8	Assam																		
9	Manipur																		
10	Meghalaya																		
11	Nagaland																		
12	Tripura																		
13	Arunachal Pradesh																		
14	Mizoram																		
15	Sikkim																		
16	Bihar																		
17	Orissa																		
18	West Bengal																		



19	Andaman & Nicobar Islands																		
20	Madhya Pradesh																		
21	Uttar Pradesh																		
22	Gujarat																		
23	Maharashtra																		
24	Goa																		
25	Daman & Diu																		
26	Dadra & Nagar Haveli																		
27	Andhra Pradesh																		
28	Karnataka																		
29	Kerala																		
30	Tamil Nadu																		
31	Pondicherry																		
32	Lakshadweep																		
	<b>All India</b>																		



**Statement - II**

**Part - E**

**Statement Showing Priority Sector Advances Granted to the Members of Specified**

**Minority Communities in minority concentrated districts vis-à-vis Overall Priority Sector Advances as on \_\_\_\_\_**

**NAME OF THE BANK**

*(Number of Accounts in absolute terms and Amount in ₹ thousands)*

**Part 'A' - For Identified Districts**

	Christians		Muslims		Buddhists		Sikhs		Zoroastrians		Jains		"A" Total of (1+2+3+4+5 +6)		"B" other minority communitie s		Total P/S Adv. In all Districts 'C' (A+B)		
	1		2		3		4		5		6		7		8		9		
	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	No. of A/cs	Amt O/S	
<b>Andamans</b>																			
1	Nicobars																		
2	Andamans																		
<b>Andhra Pradesh</b>																			
3	Hyderabad																		
<b>Arunachal Pradesh</b>																			
4	Tawang																		
5	Changlang																		
6	Tirap																		
7	West Kameng																		
8	Param Pare																		
9	Lower Subansiri																		
10	East Kameng																		
<b>Assam</b>																			
11	Dhubri																		
12	Goalpara																		
13	Barpeta																		
14	Hailakandi																		
15	Karimganj																		
16	Nagaon																		
17	Marigaon																		



18	Darrang																		
19	Bongaigaon																		
20	Cachar																		
21	Kokrajhar																		
22	North Cachar Hills																		
23	Kamrup																		
<b>Bihar</b>																			
24	Kishanganj																		
25	Kathiar																		
26	Araria																		
27	Purnia																		
28	Sitamarhi																		
29	Darbhanga																		
30	Paschim Champaran																		
<b>Delhi</b>																			
31	Central																		
32	North East																		
<b>Goa</b>																			
33	South Goa																		
<b>Haryana</b>																			
34	Gurgaon																		
35	Sirsa																		
<b>Himachal Pradesh</b>																			
36	Lahul & Spiti																		
37	Kinnaur																		
<b>Jammu &amp; Kashmir</b>																			
38	Leh (Ladakh)																		
<b>Jharkhand</b>																			
39	Pakaur																		
40	Sahibganj																		
41	Gumla																		
42	Ranchi																		
<b>Karnataka</b>																			
43	Dakshina																		





	Kannada																		
44	Bidar																		
45	Gulbarga																		
<b>Kerala</b>																			
46	Malappuram																		
47	Ernakulam																		
48	Kottayam																		
49	Idukki																		
50	Wayanad																		
51	Pathanamthitta																		
52	Kozhikode																		
53	Kasaragod																		
54	Thrissur																		
55	Kannur																		
56	Kollam																		
57	Thiruvananthapuram																		
58	Palkkad																		
59	Alappuzha																		
<b>Madhya (P)</b>																			
60	Bhopal																		
<b>Maharashtra</b>																			
61	Akola																		
62	Mumbai																		
63	Aurangabad																		
64	Mumbai (Suburban)																		
65	Amravati																		
66	Buldana																		
67	Parbhani																		
68	Wasim																		
69	Hingoli																		
<b>Manipur</b>																			
70	Tamenglong																		
71	Ukhrul																		
72	Churachandpur																		



73	Chandel																		
74	Senapati																		
75	Thoubal																		
<b>Meghalaya</b>																			
76	West Garo Hills																		
<b>Mizoram</b>																			
77	Lawngtlai																		
78	Mamit																		
<b>Orrisa</b>																			
79	Gajapati																		
<b>Pondicherry</b>																			
80	Mahe																		
<b>Rajasthan</b>																			
81	Ganganagar																		
<b>Sikkim</b>																			
82	North																		
83	South																		
84	East																		
85	West																		
<b>Tamil Nadu</b>																			
86	Kanyakumari																		
<b>Uttar Pradesh</b>																			
87	Rampur																		
88	Bijnor																		
89	Moradabad																		
90	Saharanpur																		
91	Muzaffarnagar																		
92	Meerut																		
93	Bahraich																		
94	Balrampur																		
95	Gaziabad																		
96	Pilibhit																		
97	Bareilli																		
98	Siddarthnagar																		
99	Shrawasti																		
100	Jyotiba phule																		



	Nagar																		
101	Baghpat																		
102	Bulandshahar																		
103	Shahjahanpur																		
104	Budaun																		
105	Barabanki																		
106	Kheri																		
107	Lucknow																		
<b>Uttaranchal</b>																			
108	Hardwar																		
109	Udham Singh Nagar																		
<b>West Bengal</b>																			
110	Murshidabad																		
111	Maldah																		
112	Uttar Dinajpur																		
113	Birbhum																		
114	South 24- Parganas																		
115	Nadia																		
116	Dakshin Dinajpur																		
117	Haorah																		
118	North 24- Parganas																		
119	Koch Bihar																		
120	Kolkata																		
121	Barddhaman																		