Statement - I

Memorandum to be Submitted to the Board of Directors of the Bank

[Priority Sector Advances - Half-yearly Review - Position as on _____

Ι	1.	Name of the Bank			
	2.	Place			
	3.	State			
	4.	Number of Branches			
			Position a	is on (Rs. in th	ousands)
		Particulars	Last Year's Half-year ended	Previous Half-year ended	Current Half-year ended
II.	1.	Total Deposits			
	2.	Total Borrowings			
	3.	Total Loans and Advances			
	4.	Investments in Non SLR Bonds			
	5.	Adjusted Bank Credit (ABC) i.e. item nos. 3 and 4			
	6.	Credit equivalent of Off balance sheet exposure			
	7.	Credit Deposit Ratio % of item no 3 to item no 1			
III.	1.	Total Loans and Advances under Priority Sector			
	2.	Total Loans and Advances to Weaker Sections under Priority Sector			
	3.	Percentage of Item no 1 of III to Item no (higher of 5 or 6 of II)			
	4.	Percentage of item no 2 of III to item no 1 of III above			
	5.	Total Overdues of the Bank*			
	6.	Overdues under Priority Sector*			

	7.	Overdues under Weaker Sections under Priority Sector *		
IV.		tor-wise Break-up of Loans and Advances er Priority Sector		
	1	Finance to Agriculture & Activities Allied to Agriculture		
	2	Small Enterprises		
	3	Retail Trade		
	4	Micro –credit		
	5	State sponsored organizations for SC / ST		
	6	Educational Loans		
	7	Housing Loans		
	8	Weaker Section		
	9	Total		
V.	1.	Where target fixed for priority sector / weaker sections lending has not been achieved, the reasons therefore		
	2.	Concentration of loans and advances under any particular sub-group and the reasons therefore		
	3.	Suggestions for improvement in performance under priority sector / weaker section		
	4.	Observations of the Board of Directors and action resolved to be taken for improvement of performance and implementation thereof		

* Please also indicate percentage in bracket.

Date :

G.M./ CEO

Chairman

Statement II

Proforma of the Annual Return on lending to Priority Sector and Weaker Section to be submitted to RBI

Advances to Priority Sector

Part - I

Name	of the	Bank :			Total Pri Advance	ority Sector						
Date o March		rn : As on				6. Advances justed Bank	to					
Total A credit (ed bank			Total We Advance	eaker Section	n					
Outsta of Retu		as on (Date				eaker Section es to P.S. es						
Signat	ure of	Authorised Officia	ils :									
	-					-	-	-			(Rupees i	n thousands)
							Amount	0	f which Adv	ances to Weak	er Sections	*
Sr. No.	ę	Priority Sector Items	No. of Borrowers / Units	Limit Sanctioned	Amount Advanced	Balance Outstan- ding	Overdue under Col. 6	No. of Borrowers / Units	Limit Sanctione	Amount d Advanced	Balance Outstan- ding	Amount Overdue under Col. 11
1.		2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	Agrie activ	nce to culture and rities allied to culture										
	(i)	Direct finance										
	(ii)	Indirect finance										
		of which :										
		a) Advances to individuals										
		b) others										
		c) Lending by				1					1	

		scheduled					
		PCBs to NBFC for on lending to					
		agriculture					
2.		Small Enterprises					
	(i)	Litterprises					
	(1)	Direct finance to small					
		enterprises					
		of which:					
		a) Finance to					
		Micro- enterprises					
		b) others					
	(ii)	Indirect Finance to small					
		enterprises					
		of which :					
		a) Finance to micro					
		enterprises					
		b) Others					
3.		Retail Trade					
э.							
	(i)	Retail Traders dealing in					
		essential commodities					
		(fair price					
		shops)	 			 	
	(11)	Other private retail traders					
		with credit limits not exceeding					
		Rs. 20 lakh.					
		o credit	 		 	 	
5	State	sponsored					

	organizations for SC/ ST					
6.	Educational loans					
7.	Housing loans					
8.	Weaker Section					
9.	Total					

* Figures to be incorporated from col. 23 to 27 of Part II of the Return.

Part – II

"Weaker Sections" Advances - Position as on _____

				Sche	eduled Cast	es			Sch	eduled Trib	es	
Sr. No.		rity Sector Items	No. of Borrower / Units	Limit Sancti- oned	Amount Advanced	Balance Outstan- ding	Amount Overdue under Col. 6		Limit Sancti- oned	Amount Advanced	Balance Outstan- ding	Amount Overdue under Col. 11
1.		2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1	activ	culture and vities allied griculture										
		Direct inance										
		ndirect inance										
	d	of which										
	to	a) Advances o ndividuals										
	b) Others										
	b S F N	 E) Lending E) Lending E) Scheduled PCBs to PCBs to NBFC for on ending to agriculture 										
2.		Small Enterprises										

Direct

finances to

small

		enterprises					
		of which:					
		a) Finance to micro- enterprises					
		b) Others					
	(ii)	Indirect Finance to small enterprises of which:					
		a) Finance to micro- enterprises b) Others					
3.		Retail Trade					
	(i)	Retail traders dealing in essential commodities (fair price shops)					
	(ii)	Other private retail traders with credit limits not exceeding Rs. 20 lakh					
4.	Mio	cro-credit					

	State sponsored organizations for SC /ST					
	Educational loans					
7.	Housing loans					
8.	Weaker Section					
9	Total					

 * Figures to be incorporated from col. 23 to 27 of Part II of the Return.

Part - II (Contd...)

		Priority			Women				'weaker	rs categorie sections' o mount of ac	n the bas	is		Ne	et position t eported in P	o be Part I	
Sr. No.		Sector Items	No. of Borro- wers / Units	Limits Sancti- oned	Amount Advanced	Balance outstan- ding	Amount overdue under Col. 16	No. of Borro- wers / Units	Limits Sancti- oned	Amount Advanced	Balance outstan- ding	Amount overdue under Col. 21	No. of Borro- wers / Units	Limits Sancti- oned	Amount Advanced	Balance outstan- ding	Amount overdue under Col. 26
1.		2.	13.	14.	15	16.	17.	18.	19.	20.	21	22.	23.	24	25	26	27
1.	Agri acti agri	ance to iculture and vities allied to culture															
	(i)	Direct finance															
	(ii)	Indirect finance of which :															
		a) Advances to individuals															
		b) Others															
		c) Lending by scheduled PCBs to NBFC for on lending to agriculture															
2.	(i)	Small Enterprises Direct finances to small enterprises of which:															
		a) Finance to micro- enterprises															
	_	b) Others															
	(ii)	Indirect finance to small															

enterprises

	of which:								
	a) Finance to micro- enterprises								
	b) Others								
3.	(i) Retail Trade Retail Traders dealing in essential commodities (fair price shops)								
	(ii) Others.								
4.	Micro-credit								
5.	State Sponsored organizations for SC /ST								
6.	Educational Loans								
7.	Housing loans								
8.	Weaker Sections								
9	Total								

Statement III

Statement of credit flow under Priority Sector to artisans, craftsman, vegetable vendors, cart pullers, cobblers etc. belonging to Minority Communities

Name of the Urban Co-operative Bank: -----

Statement for the half year ended March 31, (Year)/ September 30, (Year)

	(RS.III Iakiis)		
Total	Total	% of	
Advances	Advances to	Advances	
Outstanding	Priority Sector	under PS to	
		Minority	
		community to	
		PS Advances	

Sr.No.	Category	Amount out as at the er previous ha ending Mar	nd of alf year	Fresh loans	s disbursed		Amount outstanding end of half under repor	year
		No. of	Amount	No. of	Amount	Amount	No. of	Amo
		borrowers	(Rs.)	borrowers	sanctioned	disbursed	borrowers	unt
					(Rs.)	(Rs.)		(Rs.)
1.	2.	3.	4.	5.	6.	8.	9.	
1.	Sikhs							
2.	Muslims							
3.	Christians							
4.	Zoroastrians							
5.	Buddhists							
	Total							

Chief Executive Office

Date :