

RBI/2007-2008/241
RPCD.SP. BC. No 49 /09.09.01/ 2007-08

February 19, 2008

All Indian Scheduled Commercial Banks

Dear Sir,

Credit Facilities to Scheduled Castes/Scheduled Tribes- Revised Annexure

Please refer to our Master circular ref. RPCD. No.SP. BC. 2/ 09.09.01/ 2007-08 dated July 2, 2007 on the captioned subject. In this connection, we advise that guidelines on lending to priority sector has been revised vide RPCD.No.Plan.BC.84 /04.09.01/2006-07 dated April 30,2007. Accordingly, you may furnish the data on credit facilities to Scheduled Castes and Scheduled Tribes under priority sector in the **revised Annexure 1 and 1a enclosed on a half yearly basis.**

In addition to above, you may also take note of the following changes in the para on Reservations for SCs /STs under the Differential Rate of Interest Scheme in our Master Circular dated July 2,2007.

Under the DRI scheme, banks can provide individual loans upto Rs. 15,000/- at a concessional rate of interest of 4% p.a. to the weaker sections of the community for engaging in productive and gainful activities. In addition, members of SC/STs satisfying the income criteria of the scheme can also avail of housing loan up to Rs. 20,000/- per beneficiary over and above the individual loan of Rs. 15000/- available under the scheme. (as announced in the Union Budget 2007-08)

The remaining instructions as existing in the Master Circular on Scheduled Castes and Scheduled Tribes dated July 2, 2007 remains unchanged.

3. Please acknowledge receipt.

Yours faithfully,

(G.Srinivasan)
Chief General Manager

ANNEXURE I

(Paragraph 3)

Statement showing Advances granted to Scheduled Castes/ Scheduled Tribes as on the last reporting Friday of March/September

<i>(Amount in thousands of rupees)</i>							
<i>(No: in actual)</i>							
		Scheduled Castes		Scheduled Tribes		Total	
		No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
		1	2	3	4	5	6
Sl. No.	Priority Sector Advances						
1.	Agriculture a) Direct b) Indirect						
	Of which advances to small/ marginal farmers with land holdings of 5 acres or less and landless labourers						
2.	Small Enterprises (including manufacturing and service enterprises) a) Direct b) Indirect						
	Of which advances to (i) Manufacturing (ii) Service Enterprises (iii) Advances to units in the Khadi and village Industries sector						
3.	Retail Trade						
4.	Education						
5.	Housing Loans						
6.	Micro Credit (other than loans granted to SHGs/ JLGs for agriculture & allied activities						
7.	State sponsored organisation for SC/ST for purchase and supply of inputs to and/or marketing of outputs of the beneficiaries (may be shown under columns 5 and 6)						

<i>(Amount in thousands of rupees)</i>							
<i>(No: in actual)</i>							
		Scheduled Castes		Scheduled Tribes		Total	
		No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
		<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
8	Loans granted to members of SC/ST for purposes other than the above organized as partnership firms, SHGs/ JLGs,etc but consisting of exclusively SC/ST members only.						
	Total						

Annexure 1 (a)

Statement to be submitted by the public sector banks as on the last reporting Friday of March / September

(Amt. in thousands of rupees)			
		Scheduled Tribes	
	Applicable only for Public Sector Banks	No. of accounts	Balance Outstanding
	Loans disbursed to SHGs belonging to STs under the NSTFDC Micro-Credit Scheme		

NSTFDC is the National Scheduled Tribes Finance Development Corporation