



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2013-2014/647

DBOD. No.BP.BC.121/21.04.018/2013-14

June 18, 2014

The Chairmen and Managing Directors / Chief Executive Officers of
all Commercial Banks (excluding Regional Rural Banks)

Dear Sir,

Disclosure of sector-wise advances

A reference is invited to [paragraph 18](#) of the First Bi-Monthly Monetary Policy Statement 2014-15 announced on April 1, 2014 wherein it was proposed to prescribe certain additional disclosure requirements as per the recommendations of the [Committee on Comprehensive Financial Services for Small Businesses and Low Income Households](#) (Chairman: Dr. Nachiket Mor) to encourage banks to actively manage their exposures to various sectors, including priority sector.

2. In this regard, banks are advised to disclose sector-wise advances in the 'Notes to Accounts' to the financial statements as per the format given in the Annex from the financial year 2014-15 onwards. Accordingly, the disclosure requirements contained in the Annex under item "*II. Sector wise NPAs*" of our [circular DBOD.BP.BC.No.79/21.04.018/2009-10 dated March 15, 2010](#) on '*Additional Disclosures by Banks in Notes to Accounts*' shall be replaced by the disclosure requirements specified herein.

Yours faithfully,

(Rajesh Verma)
Chief General Manager-in-charge

बैंकिंग परिचालन और विकास विभाग, केंद्रीय कार्यालय, 12 वीं और 13 वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई -400 001
दूरभाष: 022-2266 1602, 2260 1000 फैक्स: 022-2270 5670, 2260 5671, 5691 2270, 2260 5692

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हिंदी आसान है इसका प्रयोग बढ़ाइए



Annex

Sector-wise Advances

(Amounts in Rs.crore)

Sl. No.	Sector*	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A	Priority Sector						
1	Agriculture and allied activities						
2	Advances to industries sector eligible as priority sector lending						
3	Services						
4	Personal loans						
	Sub-total (A)						
B	Non Priority Sector						
1	Agriculture and allied activities						
2	Industry						
3	Services						
4	Personal loans						
	Sub-total (B)						
	Total (A+B)						

**Banks may also disclose in the format above, sub sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it should disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.*