



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21

September 04, 2020

**The Chairman / Managing Director/  
Chief Executive Officer**

**[All Commercial Banks including Regional Rural Banks,  
Small Finance Banks, Local Area Banks and  
Primary (Urban) Co-operative Banks other than Salary Earners' Banks]**

Madam/Dear Sir,

**Master Directions – Priority Sector Lending (PSL) – Targets and Classification.**

The Priority Sector Lending (PSL) guidelines issued by Reserve Bank of India were last reviewed for Commercial Banks in April 2015 and for UCBs in May 2018 respectively. With an objective to harmonise various instructions issued to Commercial Banks, SFBs, RRBs, UCBs and LABs; align these guidelines with emerging national priorities and bring sharper focus on inclusive development, it was decided to comprehensively review the PSL guidelines. The revised guidelines also aim to encourage and support environment friendly lending policies to help achieve Sustainable Development Goals (SDGs). This review also took into account the recommendations made by the 'Expert Committee on Micro, Small and Medium Enterprises (Chairman: Shri U.K. Sinha) and the 'Internal Working Group to Review Agriculture Credit' (Chairman: Shri M. K. Jain) apart from discussions with all stakeholders. Further, these Master Directions encompass the revised guidelines on PSL for all Commercial banks, RRBs, SFBs, UCBs and LABs and, accordingly, supersede the earlier Master Directions on PSL issued separately for Scheduled Commercial Banks, RRBs, SFBs and guidelines issued for UCBs, respectively. The list of circulars consolidated in these Master Directions is indicated in the [Appendix](#). The Master Directions have been placed on the RBI website [www.rbi.org.in](http://www.rbi.org.in).

Yours faithfully,

(Gautam Prasad Borah)  
Chief General Manager-in-Charge

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**हिंदी आसान है, इसका प्रयोग बढ़ाइये**

**“चेतावनी- : रिज़र्व बैंक द्वारा मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, 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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## **Master Directions- Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2020**

In exercise of the powers conferred by Sections 21 and 35A read with Section 56 of the Banking Regulation Act, 1949, the Reserve Bank of India, being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the Directions hereinafter specified.

### **CHAPTER – I PRELIMINARY**

#### **1. Short Title and Commencement**

**1.1** These Directions shall be called the Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2020.

**1.2** These Directions shall come into effect on the day they are placed on the official website of the Reserve Bank of India.

#### **2. Applicability**

The provisions of these Directions shall apply to every Commercial Bank [including Regional Rural Bank (RRB), Small Finance Bank (SFB), Local Area Bank] and Primary (Urban) Co-operative Bank (UCB) other than Salary Earners' Bank licensed to operate in India by the Reserve Bank of India.

#### **3. Definitions/ Clarifications**

**3.1** In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:

- (i)** 'Urban Co-operative Bank' or 'UCB' means a Primary Co-operative Bank as defined under Section 5(ccv) of the Banking Regulation Act, 1949 read with Section 56 of the Act.
- (ii)** "On-lending" means loans sanctioned by banks to eligible intermediaries for onward lending for creation of priority sector assets. The average maturity of priority sector assets thus created by the eligible intermediaries should be co-terminus with maturity of the bank loan.
- (iii)** Contingent liabilities/off-balance sheet items do not form part of priority sector achievement. However, foreign banks with less than 20 branches



have an option to reckon the Credit Equivalent of Off-Balance Sheet Exposures (CEOBE) extended to borrowers for eligible priority sector activities for achievement of priority sector target, subject to the condition that the CEOBE (both priority sector and non-priority sector excluding interbank exposure) should be added to the Adjusted Net Bank Credit (ANBC) in the denominator for computation of PSL targets.

- (iv) Off-balance sheet interbank exposures are excluded for computing CEOBE for the priority sector targets.
- (v) The term “all-inclusive interest” includes interest (effective annual interest), processing fees and service charges.

**3.2** All other expressions, unless defined herein, shall have the same meaning as has been assigned to them under the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or any statutory modification or re-enactment thereto or as used in commercial parlance, as the case may be.

**3.3** Banks must ensure that loans extended under priority sector are for approved purposes and the end use is continuously monitored. The banks should put in place proper internal controls and systems in this regard.

## CHAPTER – II

### CATEGORIES AND TARGETS UNDER PRIORITY SECTOR

**4. The categories under priority sector are as follows:**

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

The details of eligible activities under the above categories are specified in [Chapter III](#).



## 5. Targets /Sub-targets for Priority sector

5.1 The targets and sub-targets set under priority sector lending, to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year, are as under:

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
<b>Total Priority Sector</b>	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; out of which up to 32% can be in the form of lending to Exports and not less than 8% can be to any other priority sector	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; However, lending to Medium Enterprises, Social Infrastructure and Renewable Energy shall be reckoned for priority sector achievement only up to 15 per cent of ANBC.	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher.
<b>Agriculture</b>	18 per cent of ANBC or CEOBE, whichever is higher; out of which a target of 10 percent# is prescribed for Small and Marginal Farmers (SMFs)	Not applicable	18 per cent ANBC or CEOBE, whichever is higher; out of which a target of 10 percent# is prescribed for SMFs	18 per cent of ANBC or CEOBE, whichever is higher; out of which a target of 10 percent# is prescribed for SMFs
<b>Micro Enterprises</b>	7.5 per cent of ANBC or CEOBE, whichever is higher	Not applicable	7.5 per cent of ANBC or CEOBE, whichever is higher	7.5 per cent of ANBC or CEOBE, whichever is higher
<b>Advances to Weaker Sections</b>	12 percent# of ANBC or CEOBE, whichever is higher	Not applicable	15 per cent of ANBC or CEOBE, whichever is higher	12 percent# of ANBC or CEOBE, whichever is higher
# Revised targets for Agriculture and SMFs will be implemented in a phased manner as indicated in para 5.2				

5.2 The targets for lending to SMFs and for Weaker Sections shall be revised upwards from FY 2021-22 onwards as follows:



Categories	Primary Urban Co-operative Bank									
<b>Total Priority Sector</b>	40 per cent of ANBC or CEOBE, whichever is higher, which shall stand increased to 75 per cent of ANBC or CEOBE, whichever is higher, with effect from March 31, 2024. UCBs shall comply with the stipulated target as per the following milestones:									
	<table border="1"> <thead> <tr> <th>Existing target</th> <th>March 31, 2021</th> <th>March 31, 2022</th> <th>March 31, 2023</th> <th>March 31, 2024</th> </tr> </thead> <tbody> <tr> <td>40%</td> <td>45%</td> <td>50%</td> <td>60%</td> <td>75%</td> </tr> </tbody> </table>	Existing target	March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024	40%	45%	50%	60%
Existing target	March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024						
40%	45%	50%	60%	75%						
<b>Micro Enterprises</b>	7.5 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher									
<b>Advances to Weaker Sections</b>	12 per cent <sup>#</sup> of ANBC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.									
# Revised targets for weaker sections will be implemented in a phased manner as indicated below										

Financial Year	Small and Marginal Farmers target *	Weaker Sections target ^
2020-21	8%	10%
2021-22	9%	11%
2022-23	9.5%	11.5%
2023-24	10%	12%

\* Not applicable to UCBs

^ Weaker Sections target for RRBs will continue to be 15% of ANBC or CEOBE, whichever is higher.

**5.3** All domestic banks (other than UCBs) and foreign banks with more than 20 branches are directed to ensure that the overall lending to Non-Corporate Farmers (NCFs) does not fall below the system-wide average of the last three years' achievement which will be separately notified every year. The applicable target for lending to the non-corporate farmers for FY 2020-21 will be 12.14% of ANBC or CEOBE whichever is higher. All efforts should be made by banks to reach the level of 13.5 percent of ANBC (erstwhile target for direct lending to agriculture sector).

## 6. Computation of Adjusted Net Bank Credit (ANBC)

**6.1** For the purpose of priority sector lending, ANBC denotes the outstanding Bank Credit in India [As prescribed in item No.VI of Form 'A' under Section 42 (2) of the RBI Act, 1934] and computed as follows:

Bank Credit in India [As prescribed in item No.VI of Form 'A' under Section 42(2) of the RBI Act, 1934]	I
Bills Rediscounted with RBI and other approved Financial Institutions	II
Net Bank Credit (NBC)*	III(I-II)



Outstanding Deposits under RIDF and other eligible funds with NABARD, NHB, SIDBI and MUDRA Ltd in lieu of non-achievement of priority sector lending targets/sub-targets + outstanding PSLCs	IV
Eligible amount for exemptions on issuance of long-term bonds for infrastructure and affordable housing as per <a href="#">circular DBOD.BP.BC.No.25/08.12.014/2014-15 dated July 15, 2014</a>	V
Advances extended in India against the incremental FCNR (B)/NRE deposits, qualifying for exemption from CRR/SLR requirements, as per the Reserve Bank's <a href="#">circulares DBOD.No.Ret.BC.36/12.01.001/ 2013-14 dated August 14, 2013</a> read with <a href="#">DBOD.No.Ret.BC.93/ 12.01.001/2013-14 dated January 31, 2014</a> , DBOD mailbox clarification issued on February 6, 2014 and <a href="#">UBD.BPD.(PCB).CIR.No.5/13.01.000/2013-14 dated August 27, 2013</a> read with <a href="#">UBD.BPD.(PCB). Cir.No.72/ 13.01.000/2013-14 dated June 11, 2014</a> .	VI
Investments made by public sector banks in the Recapitalization Bonds floated by Government of India	VII
Other investments eligible to be treated as priority sector (e.g. investments in securitised assets)	VIII
Face Value of securities acquired and kept under HTM category under the TLTRO 2.0 ( <a href="#">Press Release 2019-2020/2237 dated April 17, 2020</a> read with <a href="#">Q.11 of FAQ</a> and SLF-MF- <a href="#">Press Release 2019-2020/2276 dated April 27, 2020</a> and also Extended Regulatory Benefits under SLF-MF Scheme vide <a href="#">Press Release 2019-2020/2294 dated April 30, 2020</a> .	IX
Bonds/debentures in Non-SLR categories under HTM category	X
For UCBs: investments made after August 30, 2007 in permitted non SLR bonds held under 'Held to Maturity' (HTM) category	XI
ANBC (Other than UCBs)	III + IV- (V+VI+VII) +VIII - IX + X
ANBC for UCBs	III + IV - VI - IX + XI

\* For the purpose of priority sector computation only. Banks should not deduct / net any amount like provisions, accrued interest, etc. from NBC.

- 6.2** For the purpose of calculation of CEOBE, banks may be guided by the Master Circular on Exposure Norms issued by Department of Regulation, RBI vide [DBR.No.Dir.BC.12/13.03.00/ 2015-16 dated July 1, 2015](#) and as updated from time to time. UCBs may be guided by the relevant provisions of the [Master Circular dated July 1, 2015](#) on 'Prudential Norms on Capital Adequacy - UCBs' issued by Reserve Bank of India.
- 6.3** SFBs may be further guided by Para 6.5 (ii to vii) of the Operating Guidelines for Small Finance Banks issued by Department of Regulation ([RBI/2016-17/81 DBR.NBD. No.26/16.13.218/2016-17 dated October 06, 2016](#)), pertaining to treatment of grandfathered loans, for computation of ANBC.
- 6.4** While calculating Net Bank Credit as above, if banks subtract prudential write off at Corporate/Head Office level, it must be ensured that the credit to priority sector and all other sub-sectors so written off should also be subtracted



category wise from priority sector and sub-target achievement. Wherever, investments or any other items which are treated as eligible for classification under priority sector target/sub-target achievement, the same should also form part of Adjusted Net Bank Credit.

**6.5** All the banks have to adhere to the respective licencing guidelines and operating guidelines issued by the Department of Regulation, RBI and updated from time to time

## **7. Adjustments for weights in PSL Achievement**

To address regional disparities in the flow of priority sector credit at the district level, it has been decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit. Accordingly, from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than ₹6000), and a lower weight (90%) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than ₹25,000). The list of both categories of districts is given in [Annex IA](#) & [IB](#). This list will be valid for a period up to FY 2023-24 and will be reviewed thereafter. The districts other than those mentioned in Annex IA and IB will continue to have existing weightage of 100%.

The banks should continue to report the actual outstanding amount in QPSA returns as hitherto. Adjustments for weights to incremental PSL credit will be done by RBI, based on reporting of district wise credit flow to FIDD, CO through the ADEPT database. RRBs, UCBs, LABs and foreign banks (including WoS) would be exempted from adjustments of weights in PSL achievement due to their currently limited area of operation/catering to a niche segment.

## **CHAPTER – III**

### **DESCRIPTION OF ELIGIBLE CATEGORIES UNDER PRIORITY SECTOR**

#### **8. Agriculture**

The lending to agriculture sector will include Farm Credit (Agriculture and Allied Activities), lending for Agriculture Infrastructure and Ancillary Activities.





### 8.1 Farm Credit - Individual farmers

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] and Proprietorship firms of farmers, directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture. This will include:

- i. Crop loans including loans for traditional/non-traditional plantations, horticulture and allied activities.
- ii. Medium and long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
- iii. Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.
- iv. Loans to distressed farmers indebted to non-institutional lenders.
- v. Loans under the Kisan Credit Card Scheme.
- vi. Loans to small and marginal farmers for purchase of land for agricultural purposes.
- vii. Loans against pledge/hypothecation of agricultural produce (including warehouse receipt<sup>1</sup>) for a period not exceeding 12 months subject to a limit up to ₹50 lakh.
- viii. Loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps.
- ix. Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer.

### 8.2 Farm Credit - Corporate farmers, Farmer Producer Organisations (FPOs)/(FPC) Companies of Individual Farmers, Partnership firms and Co-operatives of farmers engaged in Agriculture and Allied Activities

- (a) Loans for the following activities will be subject to an aggregate limit of ₹2 crore per borrowing entity:

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<sup>1</sup> Includes negotiable warehouse receipt (NWR) and electronic negotiable warehouse receipt (e-NWR)



- (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 for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
  - (iii) Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.
- (b) Loans up to ₹50 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts<sup>2</sup>) for a period not exceeding 12 months.
- (c) Loans up to ₹5 crore per borrowing entity to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.
- (d) UCBs are not permitted to lend to co-operatives of farmers.

### 8.3 Agriculture Infrastructure

Loans for agriculture infrastructure will be subject to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system. List of activities is furnished in [Annex II](#).

### 8.4 Ancillary Services

**8.4.1** Following loans under ancillary services will be subject to limits prescribed as under:

- i. Loans up to ₹5 crore to co-operative societies of farmers for purchase of the produce of members (Not applicable to UCBs)
- ii. Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services.
- iii. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.

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<sup>2</sup> Includes negotiable warehouse receipt (NWR) and electronic negotiable warehouse receipt (e-NWR)



**8.4.2** Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

**8.4.3** The eligible activities under ancillary services and food and agro-processing is given in [Annex II](#) and [Annex III](#), respectively.

### **8.5 Small and Marginal Farmers (SMFs)**

For the purpose of computation of achievement of the sub-target, Small and Marginal Farmers will include the following:

- i. Farmers with landholding of up to 1 hectare (Marginal Farmers).
- ii. Farmers with a landholding of more than 1 hectare and up to 2 hectares (Small Farmers).
- iii. Landless agricultural labourers, tenant farmers, oral lessees and sharecroppers whose share of landholding is within the limits prescribed for SMFs.
- iv. Loans to Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e. groups of individual SMFs directly engaged in Agriculture and Allied Activities, provided banks maintain disaggregated data of such loans.
- v. Loans up to ₹2 lakh to individuals solely engaged in Allied activities without any accompanying land holding criteria.
- vi. Loans to FPOs/FPC of individual farmers and co-operatives of farmers directly engaged in Agriculture and Allied Activities where the land-holding share of SMFs is not less than 75 per cent, subject to loan limits prescribed in para 8.2. UCBs are not permitted to lend to co-operatives of farmers.

### **8.6 Lending by banks to NBFCs and MFIs for on-lending in agriculture**

- (i) Bank credit extended to registered NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector, for on-lending to individuals and also to members of SHGs / JLGs will be eligible for categorisation as priority sector advance under respective categories of agriculture subject to conditions specified in para 21 (not applicable to RRBs, UCBs, SFBs and LABs).
- (ii) Bank credit to registered NBFCs (other than MFIs) towards on-lending for 'Term lending' component under agriculture will be allowed up to ₹ 10 lakh per borrower



subject to conditions specified in para 22 and 24 (not applicable to RRBs, UCBs, SFBs and LABs).

## 9. Micro, Small and Medium Enterprises (MSMEs)

The definition of MSMEs will be as per Government of India (GoI), [Gazette Notification S.O. 2119 \(E\) dated June 26, 2020](#) read with [circular RBI/2020-2021/10 FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21](#) read with [FIDD.MSME & NFS. BC. No.4 /06.02.31/2020-21](#) dated July 2, 2020, August 21, 2020 respectively on 'Credit flow to Micro, Small and Medium Enterprises Sector' and updated from time to time. Further, such MSMEs should be engaged in the manufacture or production of goods, in any manner, pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951 or engaged in providing or rendering of any service or services. All bank loans to MSMEs conforming to the above guidelines qualify for classification under priority sector lending.

### 9.1 Factoring Transactions (not applicable to RRBs and UCBs)

- (i) 'With Recourse' Factoring transactions by banks which carry out the business of factoring departmentally wherever the 'assignor' is a Micro, Small or Medium Enterprise would be eligible for classification under MSME category on the reporting dates.
- (ii) In terms of paragraph 9 of [Circular DBR.No. FSD.BC.32/24.01.007/2015-16 dated July 30, 2015](#) on 'Provision of Factoring Services by Banks-Review', inter-alia, the borrower's bank shall obtain from the borrower, periodical certificates regarding factored receivables to avoid double financing/ counting. Further, the 'factors' must intimate the limits sanctioned to the borrower and details of debts factored to the banks concerned, taking responsibility to avoid double financing.
- (iii) Factoring transactions pertaining to MSMEs taking place through the Trade Receivables Discounting System (TReDS) shall also be eligible for classification under priority sector.



## 9.2 Khadi and Village Industries Sector (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.

## 9.3 Other Finance to MSMEs

- (i) Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that confirm to the definition of MSME as per Para 9.
- (ii) Loans to entities involved in assisting the decentralized sector in the supply of inputs and marketing of output of artisans, village and cottage industries. In respect of UCBs, the term “entities” shall not include institutions to which UCBs are not permitted to lend under the RBI guidelines / the legal framework governing their functioning.
- (iii) Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries (Not applicable for UCBs).
- (iv) Loans sanctioned by banks to NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector for on-lending to MSME sector as per the conditions specified in paragraph 21 of these Master Directions (not applicable to RRBs, SFBs and UCBs)
- (v) Loans to registered NBFCs (other than MFIs) for on-lending to Micro & Small Enterprises as per conditions specified in para 22 of these Master Directions (not applicable to RRBs, SFBs and UCBs)
- (vi) Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card and Weaver’s Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).
- (vii) Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders as per limits and conditions prescribed by Department of Financial Services, Ministry of Finance from time to time, will qualify as achievement of the target for lending to Micro Enterprises.
- (viii) Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.



## 10. Export Credit (not applicable to RRBs and LABs)

Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector as per the following table:

Domestic banks / WoS of Foreign banks/ SFBs/ UCBs	Foreign banks with 20 branches and above	Foreign banks with less than 20 branches
Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹ 40 crore per borrower.	Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or CEOBE whichever is higher.	Export credit up to 32 per cent of ANBC or CEOBE whichever is higher.

**10.1** 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 Department of Regulation, RBI vide [DBR No.DIR.BC.14/04.02.002/2015-16 dated July 1, 2015](#) and updated from time to time.

## 11. Education

Loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

## 12. Housing

**12.1** Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

- (i) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual



housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment.

(ii) Housing loans to banks' own employees will not be eligible for classification under the priority sector.

(iii) Since Housing loans which are backed by long term bonds are exempted from ANBC, banks should not classify such loans under priority sector. 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.

**12.2** Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed in para 12.1.

**12.3** Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.

**12.4** Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.

**12.5** Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹20 lakh for individual borrowers, for purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified in para 23 and 24.

**12.6** Outstanding deposits with NHB on account of priority sector shortfall.

### **13. Social Infrastructure**

Bank loans to social infrastructure sector as per limits prescribed below are eligible for priority sector classification

**13.1.** Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres.



In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.

**13.2. #** Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities subject to the criteria laid down in paragraph 21 of these Master Directions.

*# not applicable to RRBs, UCBs and SFBs.*

#### **14. Renewable Energy**

Bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹10 lakh per borrower.

#### **15. Others**

The following loans as per the prescribed limits are eligible for priority sector classification:

**15.1.** Loans not exceeding ₹1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹1.00 lakh and for non-rural areas it does not exceed ₹1.60 lakh, and loans not exceeding ₹2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs.

**15.2.** Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding ₹1.00 lakh per borrower to prepay their debt to non-institutional lenders.

**15.3.** 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.

**15.4.** Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.

## 16. Weaker Sections

**16.1** Priority sector loans to the following borrowers will be considered as lending under Weaker Sections category:

(i)	Small and Marginal Farmers
(ii)	Artisans, village and cottage industries where individual credit limits do not exceed ₹1 lakh
(iii)	Beneficiaries under Government Sponsored Schemes such as National Rural Livelihood Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
(iv)	Scheduled Castes and Scheduled Tribes
(v)	Beneficiaries of Differential Rate of Interest (DRI) scheme
(vi)	Self Help Groups
(vii)	Distressed farmers indebted to non-institutional lenders
(viii)	Distressed persons other than farmers, with loan amount not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders
(ix)	Individual women beneficiaries up to ₹1 lakh per borrower (For UCBs, existing loans to women will continue to be classified under weaker sections till their maturity/repayment.)
(x)	Persons with disabilities
(xi)	Minority communities as may be notified by Government of India from time to time.

**16.2** Overdraft availed by PMJDY account holders as per limits and conditions prescribed by Department of Financial Services, Ministry of Finance from time to time may be classified under Weaker Sections.

**16.3** In States, where one of the minority communities notified is, in fact, in majority, item (xi) will cover only the other notified minorities. These States/ Union Territories are Punjab, Meghalaya, Mizoram, Nagaland, Lakshadweep and Jammu & Kashmir.



## CHAPTER IV MISCELLANEOUS

### 17. Investments by banks in securitised assets (not applicable to RRBs and UCBs)

Investments by banks in 'securitised assets', representing loans to various categories of priority sector, except 'others' category, are eligible for classification under respective categories of priority sector depending on the underlying assets provided:

- (i) The assets are originated by banks and financial institutions and are eligible to be classified as priority sector advances prior to securitisation and fulfil the Reserve Bank of India guidelines on securitisation issued vide [circular DBOD.No.BP.BC-103/21.04.177/2011-12 dated May 7, 2012](#) and updated from time to time.
- (ii) The all-inclusive interest charged to the ultimate borrower by the originating entity should not exceed the External Benchmark Lending Rate (EBLR)/ MCLR of the investing bank plus appropriate spread which will be communicated separately.
- (iii) The investments in securitised assets originated by MFIs, which comply with the guidelines in Paragraph 21 of these Master Directions are exempted from this interest cap as there are separate caps on margin and interest rate for MFIs.
- (iv) Purchase/ assignment/investment transactions undertaken by banks with NBFCs, where the underlying assets are loans against gold jewellery, are not eligible for priority sector status.

### 18. Transfer of Assets through Direct Assignment /Outright purchase (not applicable to RRBs and UCBs)

Assignment/outright purchase of pool of assets by banks representing loans under various categories of priority sector, except the 'others' category, will be eligible for classification under respective categories of priority sector provided:



- (i) The assets are originated by banks and financial institutions which are eligible to be classified as priority sector advances prior to the purchase and fulfil the Reserve Bank of India guidelines on outright purchase/assignment issued vide [circular DBOD.No.BP.BC-103/21.04.177/2011-12 dated May 7, 2012](#) and updated from time to time.
- (ii) The all-inclusive interest charged to the ultimate borrower by the originating entity should not exceed the External Benchmark Lending Rate (EBLR)/ MCLR of the purchasing bank plus appropriate spread as communicated separately.
- (iii) The Assignments/Outright purchases of eligible priority sector loans from MFIs, which comply with the guidelines in Paragraph 21 of these Master Directions are exempted from this interest rate cap as there are separate caps on margin and interest rate for MFIs.
- (iv) When the bank undertakes outright purchase of loan assets (eligible to be classified under priority sector) from banks/ financial institutions, they must report the outstanding amount actually disbursed to priority sector borrowers and not the premium embedded amount paid to the seller.
- (v) Purchase/ assignment/ investment transactions undertaken by banks with NBFCs, where the underlying assets are loans against gold jewellery, are not eligible for priority sector status.

#### **19. Inter Bank Participation Certificates (IBPCs) (not applicable to UCBs)**

- (i) IBPCs bought by banks, on a risk sharing basis, are eligible for classification under respective categories of priority sector, provided the underlying assets are eligible to be categorized under the respective categories of priority sector and the banks fulfil the Reserve Bank of India guidelines on IBPCs issued vide [circular DBOD.No.BP.BC.57/62-88 dated December 31, 1988](#) and updated from time to time.
- (ii) IBPCs bought by banks on risk sharing basis relating to 'Export Credit' as per Para 10, may be classified from purchasing bank's perspective for



priority sector categorization. However, in such a scenario, the issuing bank shall certify that the underlying asset is 'Export Credit', in addition to the due diligence required to be undertaken by the issuing and the purchasing bank as per guidelines in this regard.

- (iii) RRBs are allowed to issue Inter Bank Participation Certificates (IBPCs) to Scheduled Commercial Banks in respect of their priority sector advances in excess of 75 per cent of their outstanding advances. RRBs have to adhere to guidelines on IBPC vide [circular RBI/2009-10/113 RPCD.CO.RRB.BC.No.13/03.05.33/2009-10 dated August 4, 2009](#) and updated from time to time.

## 20. Priority Sector Lending Certificates (PSLCs)

The outstanding PSLCs bought by banks will be eligible for classification under respective categories of priority sector provided the underlying assets originated by banks 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.23/04.09.001/2015-16 dated April 7, 2016](#). SFBs may further be guided by the terms and conditions specified in Para 1.9 of [DBR circular No. DBR.NBD.26/16.13.218/2016-17 dated October 6, 2016](#) on credit risk transfer and portfolio sales/purchases.

## 21. Bank loans to MFIs (NBFC-MFIs, Societies, Trusts, etc.) for on-lending (not applicable to RRBs, UCBs, SFBs and LABs)

Bank credit extended to registered NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector, for on-lending to individuals and also to members of SHGs / JLGs will be eligible for categorisation as priority sector advance under respective categories viz., Agriculture, MSME, Social Infrastructure and Others, provided the MFIs adhere to the conditions prescribed in Chapter II (xx) and Chapter VIII of [Master Directions DNBR PD.007](#) and Chapter II (xx) and Chapter IX of [Master Directions DNBR PD.008/03.10.119/2016-17 dated September 1, 2016](#) and as updated from time to time.



## **22. Bank loans to NBFCs for on-lending (not applicable to RRBs, UCBs, SFBs and LABs)**

Bank credit to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector under respective categories subject to the following conditions:

- (i) **Agriculture:** On-lending by NBFCs for 'Term lending' component under Agriculture will be allowed up to ₹ 10 lakh per borrower.
- (ii) **Micro & Small enterprises:** On-lending by NBFC will be allowed up to ₹ 20 lakh per borrower.

The above dispensation shall be valid upto March 31, 2021 and will be reviewed thereafter. However, loans disbursed under the on-lending model will continue to be classified under Priority Sector till the date of repayment/maturity.

## **23. Bank loans to HFCs for on-lending (not applicable to RRBs, SFBs and LABs)**

Bank credit to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of ₹20 lakh per borrower. Banks should maintain necessary borrower-wise details of the underlying portfolio.

## **24. Cap on On-lending**

Bank credit to NBFCs (including HFCs) for on-lending as applicable in para 22 and 23 above, will be allowed up to an overall limit of five percent of individual bank's total priority sector lending. Banks shall compute the eligible portfolio under on-lending mechanism by averaging across four quarters, to determine adherence to the prescribed cap.

## **25. Co-origination of loans by Banks and NBFCs for lending to priority sector (not applicable to RRBs, UCBs, SFBs and LABs)**

All commercial banks may engage with NBFCs-ND-SI (hereinafter referred to as NBFC) to co-originate loans for the creation of priority sector assets. The arrangement should entail joint contribution of credit at the facility level, by both lenders. It should also involve sharing of risks and rewards between the bank and the NBFC for ensuring appropriate alignment of respective business objectives,



as per the mutually decided agreement between the bank and the NBFC. Detailed guidelines, in this regard, have been issued vide our [circular No. FIDD.CO.Plan.BC/ 08/04.09.01/ 2018-19 dated September 21, 2018](#).

## 26. Monitoring of Priority Sector Lending targets

To ensure continuous flow of credit to priority sector, the compliance of banks will be monitored on 'quarterly' basis. The data on priority sector advances is required to be furnished by banks to FIDD, Central Office at quarterly and annual intervals as per the reporting format ([quarterly](#) and [annual](#)). In respect of RRBs, the data on priority sector advances, in the above format, must be furnished to NABARD at quarterly and annual intervals. In respect of UCBs, the data on priority sector advances in the reporting formats '[Statement I](#)' and '[Statement II \(Part A to D\)](#)' shall be furnished at quarterly and annual intervals, to the Regional Office of DoS, RBI.

## 27. Non-achievement of Priority Sector targets

- (i) Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD and other funds with NABARD/NHB/SIDBI/ MUDRA Ltd., as decided by the Reserve Bank from time to time.
- (ii) With effect from March 31, 2021, all UCBs (excluding those under all-inclusive directions) will be required to contribute to Rural Infrastructure Development Fund (RIDF) established with NABARD and other funds with NABARD / NHB / SIDBI / MUDRA Ltd., against their priority sector lending (PSL) shortfall vis-à-vis the prescribed target.
- (iii) While computing priority sector target achievement, shortfall / excess lending for each quarter will be monitored separately. A simple average of all quarters will be arrived at and considered for computation of overall shortfall / excess at the end of the year. The same method will be followed for calculating the achievement of priority sector sub-targets. (Illustration given in [Annex IV](#)).
- (iv) The interest rates on banks' contribution to RIDF or any other funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.
- (v) The mis-classifications reported by the Reserve Bank's Department of Supervision (DoS) (NABARD in respect of RRBs) would be adjusted/ reduced



from the achievement of that year, to which the amount of misclassification pertains, for allocation to various funds in subsequent years.

- (vi) Non-achievement of priority sector targets and sub-targets will be taken into account while granting regulatory clearances/approvals for various purposes.

## 28. Common guidelines for priority sector loans

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

- (i) **Rate of interest:** The rates of interest on bank loans will be as per directives issued by Department of Regulation (DoR), RBI from time to time.
- (ii) **Service charges:** No loan related and *ad hoc* 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.
- (iii) **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.
- (iv) **Issue of acknowledgement of loan applications:** Banks 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.

~\*~\*~\*~\*~\*~\*~



## List of Districts with comparatively high PSL credit

Sl.No	State	District name
1	Andaman Nicobar	South Andaman
2	Andhra Pradesh	Anantapur
3	Andhra Pradesh	Chittoor
4	Andhra Pradesh	East Godavari
5	Andhra Pradesh	Guntur
6	Andhra Pradesh	Krishna
7	Andhra Pradesh	Kurnool
8	Andhra Pradesh	Prakasam
9	Andhra Pradesh	Sri Potti Sriramulu Nellore
10	Andhra Pradesh	Visakhapatnam
11	Andhra Pradesh	West Godavari
12	Andhra Pradesh	Y.S.R.
13	Arunachal Pradesh	Papumpare
14	Assam	Kamrup Metropolitan
15	Bihar	Sheikhpura
16	Chandigarh	Chandigarh
17	Chhattisgarh	Durg
18	Chhattisgarh	Raipur
19	Dadra Nagar Haveli	Dadra&Nagar Haveli
20	Daman Diu	Daman
21	Delhi	Central Delhi
22	Delhi	East Delhi
23	Delhi	New Delhi
24	Delhi	North Delhi
25	Delhi	Shahdara
26	Delhi	South Delhi
27	Delhi	South-East Delhi
28	Delhi	South-West Delhi
29	Delhi	West Delhi
30	Goa	North Goa
31	Goa	South Goa
32	Gujarat	Ahmedabad
33	Gujarat	Bharuch
34	Gujarat	Gandhinagar
35	Gujarat	Junagadh
36	Gujarat	Kachchh
37	Gujarat	Mahesana
38	Gujarat	Morbi
39	Gujarat	Porbandar
40	Gujarat	Rajkot
41	Gujarat	Surat
42	Gujarat	Vadodara
43	Gujarat	Valsad





## List of Districts with comparatively high PSL credit

Sl.No	State	District name
44	Haryana	Ambala
45	Haryana	Bhiwani
46	Haryana	Faridabad
47	Haryana	Fatehabad
48	Haryana	Gurgaon
49	Haryana	Hisar
50	Haryana	Jind
51	Haryana	Kaithal
52	Haryana	Karnal
53	Haryana	Kurukshetra
54	Haryana	Panchkula
55	Haryana	Panipat
56	Haryana	Rohtak
57	Haryana	Sirsa
58	Haryana	Sonipat
59	Haryana	Yamunanagar
60	Himachal Pradesh	Kinnaur
61	Himachal Pradesh	Kulu
62	Himachal Pradesh	Shimla
63	Himachal Pradesh	Sirmaur
64	Himachal Pradesh	Solan
65	Jammu Kashmir	Baramulla
66	Jammu Kashmir	Jammu
67	Jammu Kashmir	Pulwama
68	Jammu Kashmir	Samba
69	Jammu Kashmir	Shopian
70	Jammu Kashmir	Srinagar
71	Jharkhand	Ranchi
72	Karnataka	Bagalkote
73	Karnataka	Bangalore Rural
74	Karnataka	Bangalore Urban
75	Karnataka	Chikmagalur
76	Karnataka	Dakshin Kannad
77	Karnataka	Davangere
78	Karnataka	Dharwad
79	Karnataka	Hassan
80	Karnataka	Kodagu
81	Karnataka	Mysore
82	Karnataka	Raichur
83	Karnataka	Ramanagara
84	Karnataka	Shimoga
85	Karnataka	Udipi
86	Kerala	Alapuzha



## List of Districts with comparatively high PSL credit

Sl.No	State	District name
87	Kerala	Ernakulam
88	Kerala	Idukki
89	Kerala	Kannur
90	Kerala	Kasaragod
91	Kerala	Kollam
92	Kerala	Kottayam
93	Kerala	Kozhikode
94	Kerala	Palakkad
95	Kerala	Pathanamthitta
96	Kerala	Thiruvananthapuram
97	Kerala	Thrissur
98	Kerala	Wayanad
99	Ladakh	Kargil
100	Ladakh	Leh Ladakh
101	Madhya Pradesh	Bhopal
102	Madhya Pradesh	Gwalior
103	Madhya Pradesh	Harda
104	Madhya Pradesh	Hoshangabad
105	Madhya Pradesh	Indore
106	Madhya Pradesh	Jabalpur
107	Madhya Pradesh	Narsimhapur
108	Madhya Pradesh	Ratlam
109	Madhya Pradesh	Sehore
110	Madhya Pradesh	Shajapur
111	Madhya Pradesh	Ujjain
112	Maharashtra	Aurangabad
113	Maharashtra	Mumbai
114	Maharashtra	Mumbai Suburban
115	Maharashtra	Nagpur
116	Maharashtra	Nasik
117	Maharashtra	Pune
118	Odisha	Khurda
119	Puducherry	Karaikal
120	Puducherry	Mahe
121	Puducherry	Puducherry
122	Puducherry	Yanam
123	Punjab	Amritsar
124	Punjab	Barnala
125	Punjab	Bathinda
126	Punjab	Faridkot
127	Punjab	Fatehgarh Sahib
128	Punjab	Fazilka
129	Punjab	Ferozpur



## List of Districts with comparatively high PSL credit

Sl.No	State	District name
130	Punjab	Hoshiarpur
131	Punjab	Jalandhar
132	Punjab	Kapurthala
133	Punjab	Ludhiana
134	Punjab	Mansa
135	Punjab	Moga
136	Punjab	Muktsar
137	Punjab	Patiala
138	Punjab	Sahibzada Ajit Singh Nagar
139	Punjab	Sangrur
140	Punjab	Shahid Bhagat Singh Nagar
141	Punjab	Tarn Taran
142	Rajasthan	Ajmer
143	Rajasthan	Bhilwara
144	Rajasthan	Bikaner
145	Rajasthan	Ganganagar
146	Rajasthan	Hanumangarh
147	Rajasthan	Jaipur
148	Rajasthan	Jaisalmer
149	Rajasthan	Jodhpur
150	Rajasthan	Kota
151	Sikkim	East Sikkim
152	Tamil Nadu	Ariyalur
153	Tamil Nadu	Chennai
154	Tamil Nadu	Coimbatore
155	Tamil Nadu	Cuddalore
156	Tamil Nadu	Dharmapuri
157	Tamil Nadu	Dindigul
158	Tamil Nadu	Erode
159	Tamil Nadu	Kancheepuram
160	Tamil Nadu	Kanyakumari
161	Tamil Nadu	Karur
162	Tamil Nadu	Krishnagiri
163	Tamil Nadu	Madurai
164	Tamil Nadu	Nagapattinam
165	Tamil Nadu	Namakkal
166	Tamil Nadu	Nilgiris
167	Tamil Nadu	Perambalur
168	Tamil Nadu	Pudukkottai
169	Tamil Nadu	Ramanathapuram
170	Tamil Nadu	Salem
171	Tamil Nadu	Sivaganga
172	Tamil Nadu	Thanjavur



## List of Districts with comparatively high PSL credit

Sl.No	State	District name
173	Tamil Nadu	Theni
174	Tamil Nadu	Thiruvallur
175	Tamil Nadu	Thiruvarur
176	Tamil Nadu	Tiruchirapalli
177	Tamil Nadu	Tirunelveli
178	Tamil Nadu	Tiruppur
179	Tamil Nadu	Tiruvannamalai
180	Tamil Nadu	Toothukudi
181	Tamil Nadu	Vellore
182	Tamil Nadu	Villupuram
183	Tamil Nadu	Virudhunagar
184	Telangana	Hyderabad
185	Telangana	Karimnagar
186	Telangana	Khammam
187	Telangana	Mahbubnagar
188	Telangana	Medchal-Malkajgiri
189	Telangana	Nalgonda
190	Telangana	Nizamabad
191	Telangana	Suryapet
192	Telangana	Warangal Urban
193	Uttar Pradesh	Agra
194	Uttar Pradesh	Gautam Buddha Nagar
195	Uttar Pradesh	Ghaziabad
196	Uttar Pradesh	Kanpur Nagar
197	Uttar Pradesh	Lucknow
198	Uttar Pradesh	Meerut
199	Uttarakhand	Dehra Dun
200	Uttarakhand	Haridwar
201	Uttarakhand	Nainital
202	Uttarakhand	Udham Singh Nagar
203	West Bengal	Darjiling
204	West Bengal	Kolkata
205	West Bengal	Paschim Bardhaman



## List of Districts with comparatively low PSL credit

Sl.No	State	District name
1	Andaman Nicobar	Nicobar
2	Arunachal Pradesh	Anjaw
3	Arunachal Pradesh	Chunglang
4	Arunachal Pradesh	Dibang Valley
5	Arunachal Pradesh	East Kameng
6	Arunachal Pradesh	East Siang
7	Arunachal Pradesh	Kra Daadi
8	Arunachal Pradesh	Kurung Kumey
9	Arunachal Pradesh	Lohit
10	Arunachal Pradesh	Longding
11	Arunachal Pradesh	Lower Dibang Valley
12	Arunachal Pradesh	Lower Siang
13	Arunachal Pradesh	Lower Subansiri
14	Arunachal Pradesh	Namsai
15	Arunachal Pradesh	Siang
16	Arunachal Pradesh	Tawang
17	Arunachal Pradesh	Tirap
18	Arunachal Pradesh	Upper Siang
19	Arunachal Pradesh	Upper Subansiri
20	Arunachal Pradesh	West Kameng
21	Arunachal Pradesh	West Siang
22	Assam	Baksa
23	Assam	Charaideo
24	Assam	Chirang
25	Assam	Dhemaji
26	Assam	Dhubri
27	Assam	Goalpara
28	Assam	Hailakandi
29	Assam	Hojai
30	Assam	Karbi Anglong
31	Assam	Kokrajhar
32	Assam	North Cachar Hills
33	Assam	South Salmara-Mankachar
34	Assam	Udalguri
35	Assam	West Karbi Anglong
36	Bihar	Araria
37	Bihar	Arwal
38	Bihar	Aurangabad
39	Bihar	Banka
40	Bihar	Bhojpur
41	Bihar	Darbhanga
42	Bihar	Gaya
43	Bihar	Gopalganj
44	Bihar	Jamui
45	Bihar	Jehanabad
46	Bihar	Katihar



## List of Districts with comparatively low PSL credit

Sl.No	State	District name
47	Bihar	Khagaria
48	Bihar	Lakhisarai
49	Bihar	Madhepura
50	Bihar	Madhubani
51	Bihar	Munger
52	Bihar	Nalanda
53	Bihar	Nawada
54	Bihar	Paschimi Champaran
55	Bihar	Purbi Champaran
56	Bihar	Saharsa
57	Bihar	Samastipur
58	Bihar	Saran
59	Bihar	Sheohar
60	Bihar	Sitamarhi
61	Bihar	Siwan
62	Bihar	Supaul
63	Bihar	Vaishali
64	Chhattisgarh	Balod
65	Chhattisgarh	Balrampur
66	Chhattisgarh	Bastar
67	Chhattisgarh	Bemetara
68	Chhattisgarh	Bijapur
69	Chhattisgarh	Dakshin Bastar Dantewada
70	Chhattisgarh	Gariyaband
71	Chhattisgarh	Jashpur
72	Chhattisgarh	Kondagaon
73	Chhattisgarh	Mungeli
74	Chhattisgarh	Narayanpur
75	Chhattisgarh	Sukma
76	Chhattisgarh	Surajpur
77	Chhattisgarh	Surguja
78	Chhattisgarh	Uttar Bastar Kanker
79	Delhi	North-East Delhi
80	Gujarat	Dangs
81	Gujarat	Dohad
82	Haryana	Mewat
83	Jharkhand	Chatra
84	Jharkhand	Dumka
85	Jharkhand	Garhwa
86	Jharkhand	Giridih
87	Jharkhand	Gumla
88	Jharkhand	Jamtara
89	Jharkhand	Khunti
90	Jharkhand	Latehar
91	Jharkhand	Pakur
92	Jharkhand	Palamau



## List of Districts with comparatively low PSL credit

Sl.No	State	District name
93	Jharkhand	Sahebganj
94	Jharkhand	Simdega
95	Madhya Pradesh	Alirajpur
96	Madhya Pradesh	Anuppur
97	Madhya Pradesh	Bhind
98	Madhya Pradesh	Dindori
99	Madhya Pradesh	Mandla
100	Madhya Pradesh	Niwari
101	Madhya Pradesh	Panna
102	Madhya Pradesh	Sidhi
103	Madhya Pradesh	Singrauli
104	Madhya Pradesh	Tikamgarh
105	Madhya Pradesh	Umari
106	Maharashtra	Gadchiroli
107	Manipur	Bishenpur
108	Manipur	Chandel
109	Manipur	Churachandpur
110	Manipur	Imphal East
111	Manipur	Kakching
112	Manipur	Kamjong
113	Manipur	Kangpokpi
114	Manipur	Noney
115	Manipur	Pherzawal
116	Manipur	Senapati
117	Manipur	Tamenglong
118	Manipur	Tengnoupal
119	Manipur	Thoubal
120	Manipur	Ukhrul
121	Meghalaya	East Garo Hills
122	Meghalaya	East Jaintia Hills
123	Meghalaya	Jaintia Hills
124	Meghalaya	North Garo Hills
125	Meghalaya	South Garo Hills
126	Meghalaya	South West Garo Hills
127	Meghalaya	South West Khasi Hills
128	Meghalaya	West Garo Hills
129	Meghalaya	West Khasi Hills
130	Mizoram	Champhai
131	Mizoram	Kolasib
132	Mizoram	Lawngtlai
133	Mizoram	Lunglei
134	Mizoram	Mamit
135	Mizoram	Saiha
136	Mizoram	Serchhip
137	Nagaland	Kiphire
138	Nagaland	Longleng



## List of Districts with comparatively low PSL credit

Sl.No	State	District name
139	Nagaland	Mon
140	Nagaland	Peren
141	Nagaland	Phek
142	Nagaland	Tuensang
143	Nagaland	Wokha
144	Nagaland	Zunheboto
145	Odisha	Gajapati
146	Odisha	Kandhamal
147	Odisha	Kendrapara
148	Odisha	Malkangiri
149	Odisha	Nawapara
150	Odisha	Nawrangpur
151	Sikkim	West Sikkim
152	Telangana	Komram Bheem (Asifabad)
153	Tripura	Gomati
154	Tripura	Khowai
155	Tripura	Sepahijala
156	Tripura	Unakoti
157	Uttar Pradesh	Ambedkar Nagar
158	Uttar Pradesh	Auraiya
159	Uttar Pradesh	Azamgarh
160	Uttar Pradesh	Ballia
161	Uttar Pradesh	Balrampur
162	Uttar Pradesh	Basti
163	Uttar Pradesh	Deoria
164	Uttar Pradesh	Farrukhabad
165	Uttar Pradesh	Gonda
166	Uttar Pradesh	Jaunpur
167	Uttar Pradesh	Kanpur Dehat
168	Uttar Pradesh	Kaushambi
169	Uttar Pradesh	Kushi Nagar
170	Uttar Pradesh	Maharajganj
171	Uttar Pradesh	Mau
172	Uttar Pradesh	Pratapgarh
173	Uttar Pradesh	Sant Kabir Nagar
174	Uttar Pradesh	Shravasti
175	Uttar Pradesh	Sidharthanagar
176	Uttar Pradesh	Sitapur
177	Uttar Pradesh	Sultanpur
178	Uttar Pradesh	Unnao
179	Uttarakhand	Bageshwar
180	Uttarakhand	Rudraprayag
181	Uttarakhand	Tehri Garhwal
182	West Bengal	Bankura
183	West Bengal	Jhargram
184	West Bengal	Puruliya





An indicative list of eligible activities under Agriculture infrastructure and Ancillary activities is given below:

Agriculture infrastructure	<p>i) Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location.</p> <p>ii) Soil conservation and watershed development.</p> <p>iii) Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting.</p> <p>iv) Loans for construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infrastructure along with loans to entrepreneurs for setting up Compressed Bio Gas (CBG) plants.</p>
Ancillary activities	<p>(i) Loans for setting up of Agri-clinics and Agri-business centres.</p> <p>(ii) Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.</p> <p>(iii) Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.</p> <p>(iv) Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 21 of these Master Directions.</p> <p>(v) Loans sanctioned by banks to registered NBFCs (other than MFIs) as per conditions specified in paragraph 22 of these Master Directions.</p>



**Indicative list of Permissible Activities under Food Processing Sector as shared by Ministry of Food Processing Industries (MoFPI)**

1. Cleaning, Air Cooling (Field Heat Removal), Sorting, Grading/Sizing, Packaging, Warehousing, Distribution of Fruits & Vegetables etc.
2. Transportation including in refrigerated van/Cold Chain infrastructure system Packaging and storage including techniques like Silo, Hermetic storage; pest management.
3. Storage at low temperature/Cold Storage/Modified/Controlled Atmosphere packaging, Refrigeration/Chilling etc.
4. Primary and/or Minimal Processing of F&V: - Blanching (Vegetables), Peeling, Cutting, Storage, Distribution at Low temperature, vacuum packaging etc.
5. Sun Drying and Mechanical Drying: - Solar Drying, Hot air drying, Dehydration, hybrid drying, fluidized bed drying, refractive window drying, drum drying, radio frequency drying, Lyophilisation (Freeze Drying), Vacuum Drying, Spray Drying, De-hydro-freezing etc.
6. Preservation through various methods; both traditional and modern.
7. Frozen Products: Individually Quick Frozen (IQF) of Fruit, Vegetables, Meat, Fish, Sea Foods etc.
8. Milk and Milk products processing, including their transportation, packaging and storage.
9. Canning of Fruit, Vegetables including Mushrooms, Meat, Fish, crustaceans, molluscs, other Sea Foods etc.
10. Milling Grains, Legumes & Pulses, Preparation of their by-products such as Bran Oil, Cattle Feed/Poultry feed etc.
11. Processing of F&V into different products such as juices, concentrates, sauces, jam, jellies, marmalades, Chips, Flakes, Powders etc.
12. Processing of Grains & Pulses, Fish, Meat, Poultry, Sea Foods, Egg etc. into their different products including extruded, popped, puffed and flaked products and their packaging and storage including fumigation, Smoking etc.
13. Oil seed Extraction- Rendering, Pressing, Hydrogenation, Refining with Extraction, Filling/packaging etc.



14. Spices, Seasoning and Condiments - Grinding, Crushing, Milling, Sieving, Mixing, Blending, Roasting, Packaging, Storage, Distribution.
15. Production of fermented Products and Alcoholic- Wines, Vinegar, Milk products, Prebiotics, Probiotics etc.
16. Production of beverages - Juices, RTS, Nectar, Squash, Cordial, Syrups/Sherbets, Soups, Carbonated Beverages etc.
17. Production of Cocoa, Coffee, Chicory and Tea Products; including Cocoa Butter, Cocoa Powder, Chocolates, wafers etc.
18. Production of Bakery and Confectionary Products - Biscuits, Bread, Cakes, Cookies, Toffee etc.
19. Production of Jaggery, Sugar, Khandasari etc from Sugarcane, Beet, Palm etc.
20. Production of apiary products (honey processing; both natural and artificial honey).
21. Production of Starch and Starch Products - Sago, Tapioca, Corn, Noodles, Macroni, Vermicelli etc,
22. Slaughtering of animals/ruminants/birds etc. and their processing.
23. Nuts Processing; coconut-based product processing such as water, nuts etc.
24. Processing of other products such as Instant Mixes, Ready to Eat (RTE) retort-based products, ready to cook and Beverages etc.
25. Nutraceutical products/functional foods/fortified food/enriched food preparation.
26. Production of Organic food products.
27. Processing of algal and fungal products (eg Spirulina, Mushrooms etc), including packaging and enhancement of shelf life.
28. Processing plantation crops, packaging, storage and enhancement of shelf life.
29. Production of food grade packaging material such as laminates, tetra packs, bottles, tin containers etc.



**Priority Sector achievement - Calculation of shortfall / excess**

**Illustration:**

Tables No.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 ₹ crore				
Quarter ended	PSL targets (A)	Priority Sector Amount Outstanding (B)	Adjustments for weightage on incremental credit to identified districts as per para 7 of MD (C)	Shortfall / Excess (B)+(C)-(A)
June	329615	316938	1625	-11052
September	308826	311945	-810	2309
December	317694	319291	-819	778
March	324560	321347	2925	-288
Total	1280695	1269521	2921	-8253
Average	320174	317380	730	-2063

(Table 2)				
Amount in ₹ crore				
Quarter ended	PSL targets (A)	Priority Sector Amount Outstanding (B)	Adjustments for weightage on incremental credit to identified districts as per para 7 of MD (C)	Shortfall / Excess (B)+(C)-(A)
June	329615	327967	1500	-148
September	308826	312378	-729	2823
December	317694	327225	975	10506
March	324560	321315	-765	-4010
Total	1280695	1288885	981	9171
Average	320174	322221	245	2293

In the example given in Table - 1, the bank has overall shortfall of ₹2063 crore at the end of the financial year. In Table – 2, the bank has overall excess of ₹2293 crore at the end of the financial year.

The Adjustments due to weightage on incremental credit in identified districts as per para 7, will be as per the data submitted by banks in the Automated Data Extraction Project (ADEPT).

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.



LIST OF CIRCULARS CONSOLIDATED

Sr.#	Circular No.	Date	Subject
1.	<a href="#">DOR (PCB).BPD.Cir.No.12/09.09.002/2019-20</a>	April 24, 2020	Non-achievement of Priority Sector Lending Targets by Primary (Urban) Co-operative Banks (UCBs) - Contribution to the Rural Infrastructure Development Fund (RIDF) and other funds
2.	<a href="#">FIDD.CO.Plan.BC.No.19/04.09.01/2019-20</a>	March 23, 2020	Priority Sector Lending - Lending by banks to NBFCs for On-Lending
5.	<a href="#">FIDD.CO.Plan.BC.12/04.09.01/2019-20</a>	September 20, 2019	Priority Sector Lending (PSL)- Classification of Exports under Priority Sector
6.	<a href="#">FIDD.CO.Plan.BC.No.11/04.09.01/2019-20</a>	September 19, 2019	Priority Sector Targets- Lending to Non-Corporate Farmers-FY 2019-20
7.	<a href="#">FIDD.CO.Plan.BC 7/04.09.01/2019-20</a>	August 13, 2019	Priority Sector Lending – Lending by banks to NBFCs for On-Lending
8.	<a href="#">Master Directions FIDD.CO.Plan.BC No.08/04.09.01/2019-20</a>	July 29, 2019 (Updated as on March 12, 2020)	Master Directions – Priority Sector Lending – Small Finance Banks – Targets and Classification
9.	<a href="#">FIDD.CO.Plan.BC.18 /04.09.01/2018-19</a>	May 06, 2019	Priority Sector Lending – Targets and Classification
10.	Letter to Indian Banks' Association No. FIDD.CO.Plan.772/04.09.001/2018-19	October 4, 2018	Exemption of Special GOI Securities issued to Public Sector Banks from Adjusted Net Bank Credit (ANBC)
11.	<a href="#">FIDD.CO.Plan.BC.08/04.09.01/2018-19</a>	September 21, 2018	Co-origination of loans by Banks and NBFCs for lending to priority sector
12.	<a href="#">FIDD.CO.Plan.BC.07/04.09.01/2018-19</a>	July 10, 2018	Priority Sector Lending – Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
13.	<a href="#">FIDD.CO.Plan.BC.22/04.09.01/2017-18</a>	June 19, 2018	Priority Sector Lending – Targets and Classification
14.	<a href="#">DCBR.BPD (PCB).Cir.No.07/09.09.002/2017-18</a>	May 10, 2018	Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks (UCBs)
15.	<a href="#">FIDD.CO.Plan.BC.18/04.09.01/2017-18</a>	March 1, 2018	Priority Sector Lending – Targets and Classification
16.	<a href="#">FIDD.CO.Plan.BC.16/04.09.01/2017-18</a>	September 21, 2017	Priority Sector Lending – Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
17.	<a href="#">FIDD.CO.SFB.No.9/04.09.001/2017-18</a>	July 6, 2017	Small Finance Banks – Compendium of Guidelines on



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			Financial Inclusion and Development
18.	<a href="#">FIDD.CO.Plan.BC.No.17/04.09.001/2016-17</a>	October 6, 2016	Priority Sector Lending – Revised Reporting System
19.	<a href="#">DBR.NBD.No.26/16.13.218/2016-17</a>	October 6, 2016	Operating Guidelines for Small Finance Banks
20.	<a href="#">Master Directions DNBR PD.007</a> and <a href="#">008/03.10.119/2016-17</a>	September 1, 2016 (updated as on February 17, 2020)	Master Directions 2016-NBFC-Non-SI-Non-deposit taking and SI-Non-Deposit and Deposit taking Company, respectively
21.	<a href="#">FIDD.CO.Plan.BC.No.14/04.09.001/2016-17</a>	September 1, 2016	Priority Sector Lending-Targets and Classifications: Lending to Non-corporate Farmers – System Wide Average of last three years
22.	<a href="#">FIDD.CO.Plan.BC.No.10/04.09.001/2016-17</a>	August 11, 2016	Priority Sector Lending Status for Factoring Transactions
23.	<a href="#">FIDD.CO.Plan.BC.No.8/04.09.001/2016-17</a>	July 28, 2016	PSL-Targets and Classification – Bank loans to MFIs for on-lending- Qualifying asset – Revised loan limit
24.	<a href="#">Master Directions FIDD.CO.Plan.2/04.09.01/2016-17</a>	July 07, 2016 (Updated as on June 18, 2019)	Master Directions - Regional Rural Banks - Priority Sector Lending – Targets and Classification
25.	<a href="#">FIDD.CO.Plan.BC.23/04.09.01/2015-16</a>	April 7, 2016	Priority Sector Lending Certificates
26.	DBOD Mailbox clarification	March 28, 2016	Bank loans to proprietorship under Priority Sector
27.	DBOD Mailbox clarification	March 17, 2016	Eligibility of IBPC as Priority Sector Asset
28.	<a href="#">FIDD.CO.Plan.BC.No.14/04.09.01/2015-16</a>	December 03, 2015	Regional Rural Banks - Priority Sector Lending – Targets and Classification
29.	DBOD Mailbox clarification	November 27, 2015	Bank loans to SHGs/ JLGs- Processing Charges
30.	<a href="#">FIDD.CO.Plan.BC.13/04.09.01/2015-16</a>	November 18, 2015	Priority Sector Lending-Targets and Classification
31.	DBOD Mailbox clarification	September 7, 2015	Calculation of shortfall/ excess
32.	DBOD Mailbox clarification	August 14, 2015	Social Infrastructure and Bank loans to MFIs for on-lending - Social Infrastructure
33.	<a href="#">FIDD.CO.Plan.BC.08/04.09.01/2015-16</a>	July 16, 2015	Priority Sector Lending – Targets and Classification
34.	DBOD Mailbox clarification	June 26, 2015	Outstanding deposits with MUDRA Ltd. On account of priority sector shortfall
35.	DBOD Mailbox clarification	June 12, 2015	Loans to Minority Communities
36.	DBOD Mailbox clarification	June 11, 2015	Loans to Custom Service Units
37.	<a href="#">FIDD.CO.Plan.BC.54/04.09.01/2014-15</a>	April 23, 2015	Priority Sector Lending-Targets and Classification



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38.	<a href="#">DCBR.BPD.(PCB) Cir.No. 7/14.01.062/2014-15</a>	March 19, 2015	Priority Sector Lending – Persons with Disabilities (PwD) – Inclusion under Weaker Sections
39.	<a href="#">DCBR.BPD.(PCB) Cir.No. 5/14.01.062/2014-15</a>	February 18, 2015	Credit Facilities to Minority Community – Inclusion of Jain Community under Section 2© of National Commission of Minorities (NCM) Act, 1982
40.	<a href="#">UBD.BPD.(PCB).Cir.No.7 2/13.01.000//2013-14</a>	June 11, 2014	Section 42(1) of the Reserve Bank of India Act, 1934 and Section 18 & 24 of the Banking Regulation Act, 1949 (AACS)- FCNR (B)/NRE deposits – Exemption from Maintenance of CRR/SLR and Exclusion from ABC for Priority Sector Lending
41.	<a href="#">UBD.CO.BPD.(PCB).Cir. No.13/09.22.010/2013-14</a>	September 10, 2013	Finance for Housing Schemes - Primary (Urban) Co-operative Banks - Loans for Repairs / Additions / Alterations - Enhancement of Limits
42.	<a href="#">UBD.BPD.(PCB).CIR.No. 5/13.01.000/2013-14</a>	August 27, 2013	Section 42(1) of the Reserve Bank of India Act, 1934 and Section 18 and 24 of the Banking Regulation Act, 1949 (AACS) - FCNR (B) / NRE Deposits - Exemption from Maintenance of CRR / SLR and Exclusion from ABC for Priority Sector Lending
43.	<a href="#">UBD.BPD.(PCB).CIR.No. 33/09.09.001/2011-12</a>	May 18, 2012	Priority Sector Lending -Indirect Finance to Housing Sector.
44.	<a href="#">UBD.BPD.(PCB)CIR.No.5 0/13.05.000(B)/2010-11</a>	June 2, 2011	Financing of Self Help Groups (SHGs) and Joint Liability Groups (JLGs) by Primary (Urban) Co-operative Banks (UCBs)
45.	<a href="#">UBD.CO.BPD.No.70/09.0 9.001/2009-10</a>	June 15, 2010	Advances to MSEs engaged in exports and export credit to agriculture / allied activities
46.	<a href="#">UBD.BPD(PCB).Cir.No.50 /09.09.01/2009-10</a>	March 25, 2010	Categorisation of activities under Services
47.	<a href="#">UBD.PCB.Cir.No.26/09.09 .001/07-08</a>	November 30, 2007	Priority Sector lending-Revision of target - UCBs
48.	<a href="#">UBD.PCB.Cir.No.11/09.09 .01/07-08</a>	August 30, 2007	Revised Guidelines on Lending to Priority Sector for UCBs
49.	<a href="#">UBD.PCB.Cir.No.11(126A )/09.09.001/2007-08</a>	August 30, 2007	Priority Sector Advances - List of minority Concentrated Districts