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

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**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 Reserve Bank of India has, from time to time, issued a number of instructions / guidelines to banks relating to Priority Sector Lending. The [Master Directions](#) enclosed incorporate the updated instructions / guidelines on the subject. The list of circulars consolidated in this Master Direction is indicated in the [Appendix](#).

Yours faithfully,

(Nisha Nambiar)
Chief General Manager-in-Charge



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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.

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
Total Priority Sector	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.
Agriculture	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
Micro Enterprises	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
Advances to Weaker Sections	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 <u>SMFs and Weaker Section</u> 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:

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 UCBs shall comply with the stipulated targets as under:

Categories	Primary Urban Co-operative Banks						
Total Priority Sector	40 per cent of ANBC or CEOBE, whichever is higher, in FY2019-20, which shall stand increased to 75 per cent of ANBC or CEOBE, whichever is higher, with effect from FY2025-26. UCBs shall comply with the stipulated target as per the following milestones:						
	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24	FY2024-25	FY2025-26
	40%	45%	50%	60%	60%	65%	75%
Micro Enterprises	7.5 per cent of ANBC or CEOBE, whichever is higher						
Advances to Weaker Sections	12 per cent of ANBC or CEOBE, whichever is higher. The revised targets for weaker sections will be implemented in a phased manner as indicated below:						
	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24	FY2024-25	FY2025-26
	10.00%	11.00%	11.50%	11.50%	11.50%	11.75%	12.00%

5.4 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 2022-23 will be 13.78% of ANBC or CEOBE whichever is higher. All efforts should be made by banks to increase the Farm Credit (as per para 8.1) higher than the NCF target.



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 circular DBOD.BP.BC.No.25/08.12.014/2014-15 dated July 15, 2014	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 circulars DBOD.No.Ret.BC.36/12.01.001/ 2013-14 dated August 14, 2013 read with DBOD.No.Ret.BC.93/ 12.01.001/2013-14 dated January 31, 2014 , DBOD mailbox clarification issued on February 6, 2014 and 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 .	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 securitisation notes)	VIII
Face Value of securities acquired and kept under HTM category under the TLTRO 2.0 (Press Release 2019-2020/2237 dated April 17, 2020 read with Q.11 of FAQ and SLF-MF- Press Release 2019-2020/2276 dated April 27, 2020 and also Extended Regulatory Benefits under SLF-MF Scheme vide Press Release 2019-2020/2294 dated April 30, 2020 .	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 shall 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 shall 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 shall 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 was 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. With effect from FY 2024-25, a higher weight (125%) shall be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than ₹9,000), and a lower weight (90%) will be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than ₹42,000). The list of both categories of districts is given in [Annexes IA](#) and [IB](#) and will be valid up to FY 2026-27. The districts other than those mentioned in Annexes 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 receipts) for a period not exceeding 12 months subject to a limit up to ₹75 lakh against NWRs/eNWRs and up to ₹50 lakh against warehouse receipts other than NWRs/eNWRs.
- 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:

- (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 ₹75 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months against NWRs/eNWRs and up to ₹50 lakh against warehouse receipts other than NWRs/eNWRs.

(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.

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 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 share-croppers 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 shall be as given in the Master Direction – Lending to Micro, Small & Medium Enterprises (MSME) Sector [FIDD.MSME & NFS.12/06.02.31/2017-18 dated July 24, 2017](#) as updated from time to time. All bank loans to MSMEs shall 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 conform 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 provided directly by banks to individuals and individual members of SHG/JLG satisfying the criteria as prescribed in [Master Direction on Regulatory Framework for Microfinance Loans Directions, dated March 14, 2022](#).

15.2. Loans not exceeding ₹2.00 lakh provided 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 SHGs.

15.3. 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.

15.4. 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.



15.5. 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 securitisation notes (not applicable to RRBs and UCBs)

Investments by banks in 'securitisation notes', 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 of Standard Assets' issued vide [Master Directions DOR.STR.REC.53/21.04.177/2021-22 dated September 24, 2021](#) and updated from time to time.
- (ii) The all-inclusive interest charged to the ultimate borrower by the originating entity should not exceed the investing bank's MCLR + 10% or EBLR + 14%.
- (iii) The investments in securitisation notes 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) Investment by banks in securitisation notes with loans against gold jewellery originated by NBFCs as underlying, 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 'Transfer of Loan Exposures'



issued vide [Master Directions DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021](#) and updated from time to time.

- (ii) The all-inclusive interest charged to the ultimate borrower by the originating entity should not exceed the investing bank's MCLR + 10% or EBLR + 14%.
- (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) Loans against gold jewellery acquired by banks from NBFCs 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, shall 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.



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 shall 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 and LABs)

21.1 Banks other than SFBs are allowed to extend credit 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.

21.2 With effect from [May 5, 2021](#), SFBs are allowed to extend fresh credit to registered NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognised 'Self-Regulatory Organisation' of the sector, and which have a 'gross loan portfolio' (GLP) of up to ₹500 crore as on March 31 of the previous year, for the purpose of on-lending to individuals. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. Bank credit as above will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

21.3 Loans disbursed by banks under para 21.1 and 21.2 above are 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](#), 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.

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-lending by Banks and NBFCs to priority sector (not applicable to RRBs, UCBs, SFBs and LABs)

All Scheduled Commercial Banks (excluding SFBs, RRBs, UCBs and LABs) are permitted to co-lend with all registered Non-Banking Financial Companies (including Housing Finance Companies) for lending to the priority sector. Detailed guidelines, in this regard, have been issued vide our [circular FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated November 5, 2020](#). For the sake of business continuity and to ensure uninterrupted flow of credit to the



priority sector, banks may continue existing arrangement as per earlier guidelines on co-origination, issued vide our [circular No. FIDD.CO.Plan.BC/08/04.09.01/2018-19 dated September 21, 2018](#), till the Board approved co-lending policy is put in place by them.

26. COVID19 measures for PSL

- (i) In terms of the [press release 2019-2020/2237 dated April 17, 2020](#) notifying the TLTRO 2.0 scheme, banks were allowed to exclude the face value of such securities kept in the HTM category from computation of adjusted net bank credit (ANBC) for the purpose of determining priority sector targets/sub-targets as shown in para 6.1. This exemption is only applicable to the funds availed under TLTRO 2.0.
- (ii) In terms of [press release 2019-2020/2276 dated April 27, 2020](#), the face value of securities acquired under the SLF-MF and kept in the HTM category will not be reckoned for computation of adjusted net bank credit (ANBC) for the purpose of determining priority sector targets/sub-targets as shown in para 6.1.
- (iii) In terms of [press release 2019-2020/2294 dated April 30, 2020](#), the regulatory benefits announced under the SLF-MF scheme will be extended to all banks, irrespective of whether they avail funding from the Reserve Bank or deploy their own resources under the above-mentioned scheme and the same can be reckoned for computation of adjusted net bank credit (ANBC) for the purpose of determining priority sector targets/sub-targets as shown in para 6.1.
- (iv) In terms of [press release: 2021-2022/177 dated May 7, 2021](#), an on-tap liquidity window of ₹50,000 crore with tenors of up to three years at the repo rate till March 31, 2022 has been opened to boost provision of immediate liquidity for ramping up COVID-related healthcare infrastructure and services in the country. Banks are expected to create a COVID loan book under the scheme. These loans will continue to be classified under priority sector till repayment or maturity, whichever is earlier. Banks may deliver these loans to borrowers directly or through intermediary financial entities regulated by the RBI. Banks desirous of deploying their own resources without availing funds



from the RBI under the scheme for lending to the specified segments mentioned above will also be eligible for the incentives stipulated as above.

- (v) In terms of [press release: 2021-2022/323 dated June 4, 2021](#), a separate liquidity window of ₹15,000 crore with tenors of up to three years at the repo rate till March 31, 2022 has been opened for certain contact-intensive sectors i.e., hotels and restaurants; tourism - travel agents, tour operators and adventure/heritage facilities; aviation ancillary services - ground handling and supply chain; and other services that include private bus operators, car repair services, rent-a-car service providers, event/conference organisers, spa clinics, and beauty parlours/saloons. Banks are expected to create a separate COVID loan book under the scheme. Banks desirous of deploying their own resources without availing funds from the RBI under the scheme for lending to the specified segments mentioned above will also be eligible for this incentive.

27. 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 shall be furnished by banks to FIDD, Central Office at quarterly and annual intervals as per the reporting format ([quarterly](#) and [annual](#)), within fifteen days and one month, respectively from the date of ending of each quarter and financial year in terms of [circular FIDD.CO.Plan.CO.BC.No.17/04.09.001/2016-17 dated October 6, 2016](#). In respect of RRBs, the data on priority sector advances, in the above format, shall be furnished to NABARD at quarterly and annual intervals. UCBs shall be guided by [Master Direction – Reserve Bank of India \(Filing of Supervisory Returns\) Directions – 2024 dated February 27, 2024](#), as updated from time to time, as regards submission of data on priority sector advances.

28. 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, 2023, 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.

29. 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.

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List of Districts with comparatively high PSL credit

Sl.No	State	District name
1	Andaman & Nicobar Islands	South Andaman
2	Andhra Pradesh	Bapatla
3	Andhra Pradesh	Dr. B.R. Ambedkar Konaseema
4	Andhra Pradesh	East Godavari
5	Andhra Pradesh	Eluru
6	Andhra Pradesh	Guntur
7	Andhra Pradesh	Kakinada
8	Andhra Pradesh	Krishna
9	Andhra Pradesh	NTR
10	Andhra Pradesh	Palnadu
11	Andhra Pradesh	Prakasam
12	Andhra Pradesh	Sri Potti Sriramulu Nellore
13	Andhra Pradesh	Tirupati
14	Andhra Pradesh	Visakhapatnam
15	Andhra Pradesh	West Godavari
16	Andhra Pradesh	Y.S.R.
17	Arunachal Pradesh	Papumpare
18	Assam	Kamrup Metropolitan
19	Bihar	Patna
20	Chandigarh	Chandigarh
21	Chhattisgarh	Bilaspur
22	Chhattisgarh	Raipur
23	Dadra and Nagar Haveli and Daman and Diu	Dadra & Nagar Haveli
24	Dadra and Nagar Haveli and Daman and Diu	Daman
25	Goa	North Goa
26	Goa	South Goa
27	Gujarat	Ahmedabad
28	Gujarat	Bharuch
29	Gujarat	Gandhinagar
30	Gujarat	Jamnagar
31	Gujarat	Kachchh
32	Gujarat	Mahesana
33	Gujarat	Morbi
34	Gujarat	Porbandar
35	Gujarat	Rajkot
36	Gujarat	Surat
37	Gujarat	Vadodara
38	Gujarat	Valsad
39	Haryana	Ambala
40	Haryana	Faridabad
41	Haryana	Fatehabad
42	Haryana	Gurugram



List of Districts with comparatively high PSL credit

Sl.No	State	District name
43	Haryana	Hisar
44	Haryana	Jhajjar
45	Haryana	Jind
46	Haryana	Kaithal
47	Haryana	Karnal
48	Haryana	Kurukshetra
49	Haryana	Panchkula
50	Haryana	Panipat
51	Haryana	Rewari
52	Haryana	Rohtak
53	Haryana	Sirsa
54	Haryana	Sonapat
55	Haryana	Yamunanagar
56	Himachal Pradesh	Kulu
57	Himachal Pradesh	Shimla
58	Himachal Pradesh	Sirmaur
59	Himachal Pradesh	Solan
60	Jammu and Kashmir	Jammu
61	Jammu and Kashmir	Pulwama
62	Jammu and Kashmir	Shopian
63	Jammu and Kashmir	Srinagar
64	Jharkhand	Ranchi
65	Karnataka	Bengaluru Rural
66	Karnataka	Bengaluru Urban
67	Karnataka	Chikkamagaluru
68	Karnataka	Dakshin Kannad
69	Karnataka	Dharwad
70	Karnataka	Hassan
71	Karnataka	Kodagu
72	Karnataka	Mysuru
73	Karnataka	Ramanagara
74	Karnataka	Shivamogga
75	Karnataka	Udipi
76	Kerala	Alapuzha
77	Kerala	Ernakulam
78	Kerala	Idukki
79	Kerala	Kannur
80	Kerala	Kasaragod
81	Kerala	Kollam
82	Kerala	Kottayam
83	Kerala	Kozhikode
84	Kerala	Palakkad
85	Kerala	Pathanamthitta



List of Districts with comparatively high PSL credit

Sl.No	State	District name
86	Kerala	Thiruvananthapuram
87	Kerala	Thrissur
88	Kerala	Wayanad
89	Ladakh	Leh Ladakh
90	Madhya Pradesh	Bhopal
91	Madhya Pradesh	East Nimar
92	Madhya Pradesh	Gwalior
93	Madhya Pradesh	Harda
94	Madhya Pradesh	Indore
95	Madhya Pradesh	Jabalpur
96	Madhya Pradesh	Narmadapuram
97	Madhya Pradesh	Ratlam
98	Madhya Pradesh	Ujjain
99	Maharashtra	Chhatrapati Sambhajnagar
100	Maharashtra	Kolhapur
101	Maharashtra	Mumbai
102	Maharashtra	Mumbai Suburban
103	Maharashtra	Nagpur
104	Maharashtra	Nasik
105	Maharashtra	Pune
106	Maharashtra	Raigad
107	Maharashtra	Thane
108	NCT of Delhi	Central Delhi
109	NCT of Delhi	East Delhi
110	NCT of Delhi	New Delhi
111	NCT of Delhi	North Delhi
112	NCT of Delhi	Shahdara
113	NCT of Delhi	South Delhi
114	NCT of Delhi	South-East Delhi
115	NCT of Delhi	West Delhi
116	Odisha	Khurda
117	Puducherry	Karaikal
118	Puducherry	Mahe
119	Puducherry	Puducherry
120	Puducherry	Yanam
121	Punjab	Amritsar
122	Punjab	Barnala
123	Punjab	Bathinda
124	Punjab	Faridkot
125	Punjab	Fatehgarh Sahib
126	Punjab	Fazilka
127	Punjab	Jalandhar
128	Punjab	Kapurthala



List of Districts with comparatively high PSL credit

Sl.No	State	District name
129	Punjab	Ludhiana
130	Punjab	Mansa
131	Punjab	Moga
132	Punjab	Muktsar
133	Punjab	Patiala
134	Punjab	Sahibzada Ajit Singh Nagar
135	Punjab	Sangrur
136	Rajasthan	Ajmer
137	Rajasthan	Bhilwara
138	Rajasthan	Bikaner
139	Rajasthan	Ganganagar
140	Rajasthan	Hanumangarh
141	Rajasthan	Jaipur
142	Rajasthan	Jodhpur
143	Rajasthan	Kota
144	Rajasthan	Neem Ka Thana
145	Tamil Nadu	Ariyalur
146	Tamil Nadu	Chengalpattu
147	Tamil Nadu	Chennai
148	Tamil Nadu	Coimbatore
149	Tamil Nadu	Cuddalore
150	Tamil Nadu	Dharmapuri
151	Tamil Nadu	Dindigul
152	Tamil Nadu	Erode
153	Tamil Nadu	Kallakurichi
154	Tamil Nadu	Kanyakumari
155	Tamil Nadu	Karur
156	Tamil Nadu	Krishnagiri
157	Tamil Nadu	Madurai
158	Tamil Nadu	Mayiladuthurai
159	Tamil Nadu	Namakkal
160	Tamil Nadu	Nilgiris
161	Tamil Nadu	Perambalur
162	Tamil Nadu	Pudukkottai
163	Tamil Nadu	Ramanathapuram
164	Tamil Nadu	Ranipet
165	Tamil Nadu	Salem
166	Tamil Nadu	Sivaganga
167	Tamil Nadu	Tenkasi
168	Tamil Nadu	Thanjavur
169	Tamil Nadu	Theni
170	Tamil Nadu	Thiruvallur
171	Tamil Nadu	Thiruvarur



List of Districts with comparatively high PSL credit

Sl.No	State	District name
172	Tamil Nadu	Tiruchirapalli
173	Tamil Nadu	Tirunelvali
174	Tamil Nadu	Tiruppur
175	Tamil Nadu	Tiruvannamalai
176	Tamil Nadu	Toothukudi
177	Tamil Nadu	Virudhunagar
178	Telangana	Hanumakonda
179	Telangana	Hyderabad
180	Telangana	Jangaon
181	Telangana	Medchal-Malkajgiri
182	Telangana	Rangareddi
183	Telangana	Sangareddy
184	Telangana	Suryapet
185	Uttar Pradesh	Agra
186	Uttar Pradesh	Gautam Buddha Nagar
187	Uttar Pradesh	Ghaziabad
188	Uttar Pradesh	Kanpur Nagar
189	Uttar Pradesh	Lucknow
190	Uttar Pradesh	Meerut
191	Uttarakhand	Dehra Dun
192	Uttarakhand	Haridwar
193	Uttarakhand	Nainital
194	Uttarakhand	Udham Singh Nagar
195	West Bengal	Alipurduar
196	West Bengal	Darjiling
197	West Bengal	Kalimpong
198	West Bengal	Kolkata



List of Districts with comparatively low PSL credit

Sl.No	State	District name
1	Andaman & Nicobar Islands	Nicobar
2	Andhra Pradesh	Alluri Sitharama Raju
3	Arunachal Pradesh	Anjaw
4	Arunachal Pradesh	Chunglang
5	Arunachal Pradesh	East Kameng
6	Arunachal Pradesh	East Siang
7	Arunachal Pradesh	Kamle
8	Arunachal Pradesh	Kra Daadi
9	Arunachal Pradesh	Kurung Kumey
10	Arunachal Pradesh	Leparada
11	Arunachal Pradesh	Lohit
12	Arunachal Pradesh	Longding
13	Arunachal Pradesh	Lower Dibang Valley
14	Arunachal Pradesh	Lower Siang
15	Arunachal Pradesh	Lower Subansiri
16	Arunachal Pradesh	Namsai
17	Arunachal Pradesh	Pakke Kessang
18	Arunachal Pradesh	Shi-Yomi
19	Arunachal Pradesh	Siang
20	Arunachal Pradesh	Tawang
21	Arunachal Pradesh	Tirap
22	Arunachal Pradesh	Upper Siang
23	Arunachal Pradesh	Upper Subansiri
24	Arunachal Pradesh	West Siang
25	Assam	Bajali
26	Assam	Baksa
27	Assam	Charaideo
28	Assam	Chirang
29	Assam	Dhemaji
30	Assam	Dhubri
31	Assam	Dima Hasao
32	Assam	Goalpara
33	Assam	Hailakandi
34	Assam	Hojai
35	Assam	Karbi Anglong
36	Assam	Karimganj
37	Assam	Kokrajhar
38	Assam	Majuli
39	Assam	Morigaon
40	Assam	Nagaon
41	Assam	South Salmara-Mankachar
42	Assam	Udalguri
43	Assam	West Karbi Anglong
44	Bihar	Arwal
45	Bihar	Banka
46	Bihar	Bhojpur



List of Districts with comparatively low PSL credit

47	Bihar	Buxar
48	Bihar	Gopalganj
49	Bihar	Jamui
50	Bihar	Jehanabad
51	Bihar	Kaimur
52	Bihar	Khagaria
53	Bihar	Lakhisarai
54	Bihar	Madhepura
55	Bihar	Madhubani
56	Bihar	Munger
57	Bihar	Nalanda
58	Bihar	Nawada
59	Bihar	Paschimi Champaran
60	Bihar	Saran
61	Bihar	Sheikhpura
62	Bihar	Sheohar
63	Bihar	Sitamarhi
64	Bihar	Siwan
65	Bihar	Supaul
66	Chhattisgarh	Balrampur
67	Chhattisgarh	Dakshin Bastar Dantewada
68	Chhattisgarh	Gariyaband
69	Chhattisgarh	Gaurela-Pendra-Marwahi
70	Chhattisgarh	Jashpur
71	Chhattisgarh	Khairagarh-Chhuikhadan-Gandai
72	Chhattisgarh	Kondagaon
73	Chhattisgarh	Koriya
74	Chhattisgarh	Manendragarh-Chirmiri-Bharatpur
75	Chhattisgarh	Mohla-Manpur-Ambagarh Chouki
76	Chhattisgarh	Narayanpur
77	Chhattisgarh	Sakti
78	Chhattisgarh	Sarangarh-Bilaigarh
79	Chhattisgarh	Sukma
80	Chhattisgarh	Surajpur
81	Chhattisgarh	Surguja
82	Gujarat	Dangs
83	Haryana	Nuh
84	Jharkhand	Chatra
85	Jharkhand	Dumka
86	Jharkhand	Garhwa
87	Jharkhand	Godda
88	Jharkhand	Gumla
89	Jharkhand	Jamtara
90	Jharkhand	Khunti
91	Jharkhand	Latehar
92	Jharkhand	Palamau
93	Jharkhand	Sahebganj



List of Districts with comparatively low PSL credit

94	Jharkhand	Simdega
95	Madhya Pradesh	Alirajpur
96	Madhya Pradesh	Anuppur
97	Madhya Pradesh	Bhind
98	Madhya Pradesh	Dindori
99	Madhya Pradesh	Niwari
100	Madhya Pradesh	Panna
101	Madhya Pradesh	Sidhi
102	Madhya Pradesh	Tikamgarh
103	Madhya Pradesh	Umaria
104	Maharashtra	Gadchiroli
105	Manipur	Bishenpur
106	Manipur	Chandel
107	Manipur	Churachandpur
108	Manipur	Imphal East
109	Manipur	Jiribam
110	Manipur	Kakching
111	Manipur	Kamjong
112	Manipur	Kangpokpi
113	Manipur	Noney
114	Manipur	Pherzawal
115	Manipur	Senapati
116	Manipur	Tamenglong
117	Manipur	Tengnoupal
118	Manipur	Thoubal
119	Manipur	Ukhrul
120	Meghalaya	East Garo Hills
121	Meghalaya	East Jaintia Hills
122	Meghalaya	Eastern West Khasi Hills
123	Meghalaya	North Garo Hills
124	Meghalaya	South Garo Hills
125	Meghalaya	South West Garo Hills
126	Meghalaya	South West Khasi Hills
127	Meghalaya	West Garo Hills
128	Meghalaya	West Jaintia Hills
129	Meghalaya	West Khasi Hills
130	Mizoram	Champhai
131	Mizoram	Hnahthial
132	Mizoram	Kolasib
133	Mizoram	Lawngtlai
134	Mizoram	Lunglei
135	Mizoram	Mamit
136	Mizoram	Saitual
137	Mizoram	Serchhip
138	Mizoram	Siaha
139	Nagaland	Chumoukedima
140	Nagaland	Kiphire



List of Districts with comparatively low PSL credit

141	Nagaland	Longleng
142	Nagaland	Mokokchung
143	Nagaland	Mon
144	Nagaland	Niuland
145	Nagaland	Noklak
146	Nagaland	Peren
147	Nagaland	Phek
148	Nagaland	Shamator
149	Nagaland	Tseminyu
150	Nagaland	Tuensang
151	Nagaland	Wokha
152	Nagaland	Zunheboto
153	NCT of Delhi	North-East Delhi
154	Odisha	Malkangiri
155	Odisha	Nawrangpur
156	Rajasthan	Deeg
157	Rajasthan	Gangapurcity
158	Rajasthan	Jodhpur Rural
159	Rajasthan	Salumber
160	Rajasthan	Sanchore
161	Sikkim	Gyalshing
162	Sikkim	Soreng
163	Telangana	Adilabad
164	Tripura	Dhalai
165	Tripura	Gomati
166	Tripura	Khowai
167	Tripura	North Tripura
168	Tripura	Sepahijala
169	Uttar Pradesh	Amroha
170	Uttar Pradesh	Azamgarh
171	Uttar Pradesh	Ballia
172	Uttar Pradesh	Balrampur
173	Uttar Pradesh	Banda
174	Uttar Pradesh	Basti
175	Uttar Pradesh	Chitrakoot
176	Uttar Pradesh	Farrukhabad
177	Uttar Pradesh	Gonda
178	Uttar Pradesh	Jaunpur
179	Uttar Pradesh	Kanpur Dehat
180	Uttar Pradesh	Kaushambi
181	Uttar Pradesh	Kushi Nagar
182	Uttar Pradesh	Maharajganj
183	Uttar Pradesh	Mau
184	Uttar Pradesh	Sant Kabir Nagar
185	Uttar Pradesh	Shravasti
186	Uttar Pradesh	Sidharthanagar
187	Uttar Pradesh	Sitapur



List of Districts with comparatively low PSL credit

188	Uttar Pradesh	Sultanpur
189	Uttar Pradesh	Unnao
190	Uttarakhand	Bageshwar
191	Uttarakhand	Chamoli
192	Uttarakhand	Pithoragarh
193	Uttarakhand	Rudraprayag
194	Uttarakhand	Tehri Garhwal
195	West Bengal	Jhargram
196	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.	FIDD.CO.PSD.BC.No.7/ 04.09.01/2024-25	June 21, 2024	Priority Sector Lending – Amendments to the Master Directions
2.	DOR.CRE.REC.18/07.10.00 2/2023-24	June 8, 2023	Priority Sector Lending (PSL) targets / sub-targets and contribution against shortfall in achievement of PSL targets – Primary (Urban) Co-operative Banks (UCBs) - Extension of time
3.	CO.FIDD.PCD.No.S725/ 04.09.001/2022-23	August 11, 2022	Priority Sector Lending (PSL)- Target for Non-Corporate Farmers FY2022-23
4.	FIDD.CO.Plan.BC.No.5/04.0 9.001/2022-23	May 13, 2022	Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sectors
5.	FIDD.CO.Plan.BC.No.15/ 04.09.01/2021-22	October 8, 2021	Priority Sector Lending- Banks' lending to NBFCs for on-lending – Extension of facility
6.	CO.FIDD.PCD.No.S414/0 4-09-001/2021-22	August 17, 2021	Priority Sector Lending (PSL) - Target for Non-Corporate Farmers FY2021-22
7.	FIDD.CO.Plan.BC.No.10/ 04.09.01/2021-22	May 5, 2021	Priority Sector Lending (PSL) - On-lending by Small Finance Banks (SFBs) to NBFC-MFIs
8.	FIDD.CO.Plan.BC.No.7/0 4.09.01/2021-22	April 7, 2021	Priority Sector Lending (PSL) – Increase in limits for bank lending against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs)
9.	FIDD.CO.Plan.BC.No.8/0 4.09.01/2021-22	April 7, 2021	Priority Sector Lending (PSL) - Lending by banks to NBFCs for On-Lending
10.	CO.FIDD.PCD.No.S7850/ 04-09-001/2020-21	February 16, 2021	Priority Sector Lending (PSL) – Interest Cap on Investment by Banks in Securitised Assets/Direct Assignment
11.	CO.FIDD.PCD.No.S7519/ 04-09-001/2020-21	February 15, 2021	Regional Rural Banks- Issue of Inter-Bank Participation Certificates
12.	FIDD.CO.Plan.BC.No.8/0 4.09.01/2020-21	November 5, 2020	Co-Lending by Banks and NBFCs to Priority Sector
13.	DOR (PCB).BPD.Cir.No.12/09. 09.002/2019-20	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
14.	FIDD.CO.Plan.BC.No.19/ 04.09.01/2019-20	March 23, 2020	Priority Sector Lending - Lending by banks to NBFCs for On-Lending



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15.	FIDD.CO.Plan.BC.12/04.09.01/2019-20	September 20, 2019	Priority Sector Lending (PSL)- Classification of Exports under Priority Sector
16.	FIDD.CO.Plan.BC.No.11/04.09.01/2019-20	September 19, 2019	Priority Sector Targets- Lending to Non-Corporate Farmers-FY 2019-20
17.	FIDD.CO.Plan.BC 7/04.09.01/2019-20	August 13, 2019	Priority Sector Lending – Lending by banks to NBFCs for On-Lending
18.	Master Directions FIDD.CO.Plan.BC No.08/04.09.01/2019-20	July 29, 2019 (Updated as on March 12, 2020)	Master Directions – Priority Sector Lending – Small Finance Banks – Targets and Classification
19.	FIDD.CO.Plan.BC.18/04.09.01/2018-19	May 06, 2019	Priority Sector Lending – Targets and Classification
20.	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)
21.	FIDD.CO.Plan.BC.08/04.09.01/2018-19	September 21, 2018	Co-origination of loans by Banks and NBFCs for lending to priority sector
22.	FIDD.CO.Plan.BC.07/04.09.01/2018-19	July 12, 2018	Priority Sector Lending – Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
23.	FIDD.CO.Plan.BC.22/04.09.01/2017-18	June 19, 2018	Priority Sector Lending – Targets and Classification
24.	DCBR.BPD (PCB).Cir.No.07/09.09.002/2017-18	May 10, 2018	Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks (UCBs)
25.	FIDD.CO.Plan.BC.18/04.09.01/2017-18	March 1, 2018	Priority Sector Lending – Targets and Classification
26.	FIDD.CO.Plan.BC.16/04.09.01/2017-18	September 21, 2017	Priority Sector Lending – Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
27.	FIDD.CO.SFB.No.9/04.09.001/2017-18	July 6, 2017	Small Finance Banks – Compendium of Guidelines on Financial Inclusion and Development
28.	FIDD.CO.Plan.BC.No.17/04.09.001/2016-17	October 6, 2016	Priority Sector Lending – Revised Reporting System
29.	DBR.NBD.No.26/16.13.218/2016-17	October 6, 2016	Operating Guidelines for Small Finance Banks
30.	Master Directions DNBR PD.007 and 008/03.10.119/2016-17	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
31.	FIDD.CO.Plan.BC.No.14/04.09.001/2016-17	September 1, 2016	Priority Sector Lending-Targets and Classifications: Lending to Non-corporate Farmers –



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			System Wide Average of last three years
32.	FIDD.CO.Plan.BC.No.10/04.09.001/2016-17	August 11, 2016	Priority Sector Lending Status for Factoring Transactions
33.	FIDD.CO.Plan.BC.No.8/04.09.001/2016-17	July 28, 2016	PSL-Targets and Classification – Bank loans to MFIs for on-lending- Qualifying asset – Revised loan limit
34.	Master Directions FIDD.CO.Plan.2/04.09.01/2016-17	July 07, 2016 (Updated as on June 18, 2019)	Master Directions - Regional Rural Banks - Priority Sector Lending – Targets and Classification
35.	FIDD.CO.Plan.BC.23/04.09.01/2015-16	April 7, 2016	Priority Sector Lending Certificates
36.	DBOD Mailbox clarification	March 28, 2016	Bank loans to proprietorship under Priority Sector
37.	DBOD Mailbox clarification	March 17, 2016	Eligibility of IBPC as Priority Sector Asset
38.	FIDD.CO.Plan.BC.No.14/04.09.01/2015-16	December 03, 2015	Regional Rural Banks - Priority Sector Lending – Targets and Classification
39.	DBOD Mailbox clarification	November 27, 2015	Bank loans to SHGs/ JLGs- Processing Charges
40.	FIDD.CO.Plan.BC.13/04.09.01/2015-16	November 18, 2015	Priority Sector Lending- Targets and Classification
41.	DBOD Mailbox clarification	September 7, 2015	Calculation of shortfall/ excess
42.	DBOD Mailbox clarification	August 14, 2015	Social Infrastructure and Bank loans to MFIs for on-lending - Social Infrastructure
43.	FIDD.CO.Plan.BC.08/04.09.01/2015-16	July 16, 2015	Priority Sector Lending – Targets and Classification
44.	DBOD Mailbox clarification	June 26, 2015	Outstanding deposits with MUDRA Ltd. On account of priority sector shortfall
45.	DBOD Mailbox clarification	June 12, 2015	Loans to Minority Communities
46.	DBOD Mailbox clarification	June 11, 2015	Loans to Custom Service Units
47.	FIDD.CO.Plan.BC.54/04.09.01/2014-15	April 23, 2015	Priority Sector Lending- Targets and Classification
48.	DCBR.BPD.(PCB) Cir.No. 7/14.01.062/2014-15	March 19, 2015	Priority Sector Lending – Persons with Disabilities (PwD) – Inclusion under Weaker Sections
49.	DCBR.BPD.(PCB) Cir.No. 5/14.01.062/2014-15	February 18, 2015	Credit Facilities to Minority Community – Inclusion of Jain Community under Section 2© of National Commission of Minorities (NCM) Act, 1982
50.	UBD.BPD.(PCB).Cir.No.72/13.01.000//2013-14	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)-



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			FCNR (B)/NRE deposits – Exemption from Maintenance of CRR/SLR and Exclusion from ABC for Priority Sector Lending
51.	UBD.CO.BPD.(PCB).Cir.No.13/09.22.010/2013-14	September 10, 2013	Finance for Housing Schemes - Primary (Urban) Co-operative Banks - Loans for Repairs / Additions / Alterations - Enhancement of Limits
52.	UBD.BPD.(PCB).CIR.No.5/13.01.000/2013-14	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
53.	UBD.BPD.(PCB).CIR.No.33/09.09.001/2011-12	May 18, 2012	Priority Sector Lending -Indirect Finance to Housing Sector.
54.	UBD.BPD.(PCB)CIR.No.50/13.05.000(B)/2010-11	June 2, 2011	Financing of Self Help Groups (SHGs) and Joint Liability Groups (JLGs) by Primary (Urban) Co-operative Banks (UCBs)
55.	UBD.CO.BPD.No.70/09.09.001/2009-10	June 15, 2010	Advances to MSEs engaged in exports and export credit to agriculture / allied activities
56.	UBD.BPD(PCB).Cir.No.50/09.09.01/2009-10	March 25, 2010	Categorisation of activities under Services
57.	UBD.PCB.Cir.No.26/09.09.001/07-08	November 30, 2007	Priority Sector lending-Revision of target - UCBs
58.	UBD.PCB.Cir.No.11/09.09.01/07-08	August 30, 2007	Revised Guidelines on Lending to Priority Sector for UCBs
59.	UBD.PCB.Cir.No.11(126A)/09.09.001/2007-08	August 30, 2007	Priority Sector Advances - List of minority Concentrated Districts