



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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June 28, 2013

All Scheduled Commercial Banks
(excluding RRBs) and
All India Term-Lending and Refinancing Institutions
(EXIM Bank, NABARD, NHB and SIDBI).

Dear Sir,

Financing of Infrastructure - Definition of 'Infrastructure Lending'

Please refer to our circular [DBOD.BP.BC.No.58/08.12.014/2012-13 dated November 20, 2012](#) on 'Definition of Infrastructure Lending', whereby our definition of Infrastructure Lending was harmonised with that of the 'Master List of Infrastructure sub-sectors' notified by the Government of India on March 27, 2012.

2. Government of India, vide its Gazette Notifications dated April 5, 2013 and May 9, 2013, has updated the Harmonised Master List of Infrastructure sub-sectors and added the following new sub-sectors to the Notification dated March 27, 2012:

- i. Capital Dredging, under the sub-sector 'Ports'.
- ii. Slurry Pipelines
- iii. Telecommunication & Telecom Services

3. Accordingly, an updated list of sub-sectors for infrastructure lending by banks and select All India Term-Lending and Refinancing Institutions is given in the Annex.

Yours faithfully,

(Chandan Sinha)

Principal Chief General Manager

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बैंक हिन्दी में भी पत्राचार का स्वागत करता है। हिन्दी आसान है, इसका प्रयोग बढ़ाइये।

Annex

List of sub-sectors for 'Infrastructure Lending'

A credit facility extended by lenders (i.e. banks and select All India Term-Lending and Refinancing Institutions) to a borrower for exposure in the following infrastructure sub-sectors will qualify as 'infrastructure lending':

Sl.No.	Category	Infrastructure sub-sectors
1.	Transport	<ul style="list-style-type: none"> i. Roads and bridges ii. Ports¹ iii. Inland Waterways iv. Airport v. Railway Track, tunnels, viaducts, bridges² vi. Urban Public Transport (except rolling stock in case of urban road transport)
2.	Energy	<ul style="list-style-type: none"> i. Electricity Generation ii. Electricity Transmission iii. Electricity Distribution iv. Oil pipelines v. Oil/Gas/Liquefied Natural Gas (LNG) storage facility³ vi. Gas pipelines⁴
3.	Water & Sanitation	<ul style="list-style-type: none"> i. Solid Waste Management ii. Water supply pipelines iii. Water treatment plants iv. Sewage collection, treatment and disposal system v. Irrigation (dams, channels, embankments etc) vi. Storm Water Drainage System vii. Slurry Pipelines
4.	Communication	<ul style="list-style-type: none"> i. Telecommunication (Fixed network)⁵ ii. Telecommunication towers iii. Telecommunication & Telecom Services
5.	Social and Commercial Infrastructure	<ul style="list-style-type: none"> i. Education Institutions (capital stock) ii. Hospitals (capital stock)⁶ iii. Three-star or higher category classified hotels located outside cities with population of more than 1 million

		iv. Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets v. Fertilizer (Capital investment) vi. Post harvest storage infrastructure for agriculture and horticultural produce including cold storage vii. Terminal markets viii. Soil-testing laboratories ix. Cold Chain ⁷
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1. Includes Capital Dredging
2. Includes supporting terminal infrastructure such as loading/unloading terminals, stations and buildings
3. Includes strategic storage of crude oil
4. Includes city gas distribution network
5. Includes optic fibre/cable networks which provide broadband / internet
6. Includes Medical Colleges, Para Medical Training Institutes and Diagnostics Centres
7. Includes cold room facility for farm level pre-cooling, for preservation or storage of agriculture and allied produce, marine products and meat.