



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

RBI/2018-19/179

FIDD.CO.Plan.BC.18 /04.09.01/2018-19

May 6, 2019

The Chairman/MD & CEO
All Regional Rural Banks/All Small Finance Banks

Dear Sir/ Madam,

Priority Sector Lending – Targets and Classification

Please refer to Para 10 of the [Statement on Developmental and Regulatory Policies](#) of the [First Bi-Monthly Monetary Policy Statement 2019-20 dated April 4, 2019](#) and Para 9 of [Master Direction – Regional Rural Banks \(RRBs\) - Priority Sector Lending – Targets and Classification dated July 7, 2016](#)/Para 5 of the [Compendium for Small Finance Banks \(SFBs\) – Priority Sector Lending – Targets & Classification dated July 6, 2017](#), prescribing eligibility criteria of housing loans for classification under priority sector.

2. In terms of the above Master Direction for RRBs, loans to individuals up to ₹ 20 lakh for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit does not exceed ₹ 25 lakh are eligible to be classified under priority sector. In terms of the Compendium for SFBs, loans to individuals up to ₹ 28 lakh in metropolitan centres (with population of ten lakh and above) and ₹ 20 lakh in other centres, are eligible to be classified under priority sector, provided that the cost of dwelling unit does not exceed ₹ 35 lakh and ₹ 25 lakh, respectively.

3. In order to bring the RRBs and SFBs at a level playing field with other Scheduled Commercial Banks, it has now been decided to enhance the housing loan limits for eligibility under priority sector lending. Accordingly, in respect of RRBs and SFBs, housing loans to individuals up to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above) and ₹ 25 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centres and at other centres does not exceed ₹ 45 lakh and ₹ 30 lakh, respectively will be eligible for classification under Priority Sector Lending.

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001
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1

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्याँरा, 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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Priority Sector Lending – Targets and Classification

4. Furthermore, the existing family income limit of ₹ 2 lakh per annum, prescribed under Para 9.4 of the above Master Direction for RRBs/Para 5.4 of the Compendium for SFBs, eligible for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.
5. Accordingly, the RRBs/SFBs are allowed to reckon their outstanding portfolio of housing loans meeting the revised criteria for classification under priority sector lending from the date of this circular.
6. All other terms and conditions specified under the Master Direction/Compendium shall remain unchanged.

Yours faithfully,

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