



भारतीय रिजर्व बैंक  
**RESERVE BANK OF INDIA**  
[www.rbi.org.in](http://www.rbi.org.in)

**RBI/2015-16/127**

**DBR.BP.BC.No.31/21.04.018/2015-16**

**July 16, 2015**

All Commercial Banks  
(Excluding Regional Rural Banks)

Dear Sir,

**Deposits placed with NABARD/SIDBI/NHB for meeting shortfall in Priority Sector Lending by Banks-Reporting in Balance Sheet**

Please refer to para 2.1 (v) of our [circular DBR.No.BP.BC.6/21.04.141/2015-16 dated July 1, 2015](#) - Master Circular: *Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks* in terms of which banks are permitted to hold among others, RIDF/SIDBI/RHDF deposits under Held to Maturity (HTM) category. Attention is also invited to our mailbox clarification dated June 9, 2005 in terms of which deposits placed with SIDBI/NABARD in lieu of shortfall in lending to priority sector should be shown under Schedule 8 "Investments" of the balance sheet at Item I (vi)-Others.

2. It has now been decided that for accounting periods commencing on or after April 1, 2015, deposits placed with NABARD/SIDBI/NHB on account of shortfall in priority sector targets should be included under Schedule 11- 'Other Assets' under the subhead 'Others' of the Balance Sheet. Banks may also disclose the details of such deposits, both for the current year and previous year, as a footnote in Schedule 11 of the Balance Sheet. Further, while presenting the balance sheet for the year ending March 31, 2016, the previous year amounts may be appropriately regrouped.

3. It may be noted that the extant instructions on the treatment of such amounts for the purposes of computation of Capital to Risk Weighted Assets Ratio (CRAR), Adjusted Net Bank Credit (ANBC), etc. remain unchanged.

Yours faithfully,

(Sudarshan Sen)  
Chief General Manager-in-Charge

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

Department of Banking Regulation, Central Office, 12<sup>th</sup> and 13<sup>th</sup> Floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai- 400 001  
Tel: 022-2266 1602, 2260 1000 Fax: 022-2270 5670,2270 5671, 2270 5691, 2270 5692

हिंदी आसान है इसका प्रयोग बढ़ाएँ