



भारतीय रिज़र्व बैंक

-----RESERVE BANK OF INDIA-----

www.rbi.org.in

RBI/2014-15/345

FIDD.CO.Plan.BC.46/04.09.59/2014-15

December 10, 2014

**The Chairman/Managing Director/  
Chief Executive Officer  
(All Scheduled Commercial Banks excluding RRBs)**

Dear Sir/Madam,

**RIDF and other funds**

Please refer to our [Circular RPCD.CO.Plan.BC.66/04.09.54/2011-12 dated March 16, 2012](#) on the above subject. In this connection, it has been decided to restructure the classification of shortfall and interest payable to banks falling in these categories on deposits placed by them in the above funds, prospectively with immediate effect, as under:

Deposit Rates		
S. No.	Shortfall in overall priority sector lending target	Revised Rates
1	Less than 5 percentage points	Bank Rate minus 2 percentage points
2	5 and above, but less than 10 percentage points	Bank Rate minus 3 percentage points
3	10 percentage points and above	Bank Rate minus 4 percentage points

2. Please acknowledge receipt.

Yours faithfully,

(A Udgata)  
Principal Chief General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -40001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

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**हिंदी आसान है, इसका प्रयोग बढ़ाइए।**

"चेतावनी: मेल रिज़र्व बैंक द्वारा-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।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.