



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2011-12/497

RPCD.CO.Plan.BC. 69 /04.09.01/2011-12

April 13, 2012

The Chairman/Managing Director/

Chief Executive Officer

[All Scheduled Commercial Banks (excluding Regional Rural Banks)]

Dear Sir/ Madam,

Annual Financial Inspection - Priority Sector Loans - Misclassification by Banks

Please refer to Para 3 of our circular [RPCD.CO.Plan.BC.No.49/04.09.01/2010-11 dated January 28, 2011](#) on the captioned subject, wherein it was advised that the misclassifications reported by Principal Inspecting Officers, during the current year would be added to the shortfall reported by banks, as on the last reporting Friday of the following year, for allocations to various funds.

2. It has since been decided that the misclassifications reported by our Department of Banking Supervision would be adjusted/ reduced from the achievement of that year only to which the amount of declassification/ misclassification pertains, instead of next year, for allocation to various funds.

Yours faithfully,

(A. K. Misra)

General Manager