



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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November 25, 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' harmonising the RBI definition of Infrastructure Lending with that of the 'Master List of Infrastructure sub-sectors' notified by the Government of India on March 27, 2012 and its subsequent updation vide our [circular DBOD.BP.BC.No.106/08.12.014/2012-13 dated June 28, 2013](#).

2. The Government of India has further updated the Harmonised Master List of Infrastructure sub-sectors vide Gazette Notification dated October 7, 2013 and the following new sub-sectors have been added in the Master List:

- i. Hotels with project cost of more than Rs.200 crores each in any place in India and of any star rating.
- ii. Convention Centres with project cost of more than Rs.300 crores each.

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

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. The new sub-sectors will get classified as 'Infrastructure' for the purpose of lending by banks and select All India Term-Lending and Refinancing Institutions from the date of this circular and will be subject to the conditions mentioned therein.

Yours faithfully,

(Chandan Sinha)

Principal Chief General Manager

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':

Category	Infrastructure sub-sectors
Transport	<ol style="list-style-type: none">i. Roads and bridgesii. Ports¹iii. Inland Waterwaysiv. Airportv. Railway Track, tunnels, viaducts, bridges²vi. Urban Public Transport (except rolling stock in case of urban road transport)
Energy	<ol style="list-style-type: none">i. Electricity Generationii. Electricity Transmissioniii. Electricity Distributioniv. Oil pipelinesv. Oil/Gas/Liquefied Natural Gas (LNG) storage facility³vi. Gas pipelines⁴
Water & Sanitation	<ol style="list-style-type: none">i. Solid Waste Managementii. Water supply pipelinesiii. Water treatment plantsiv. Sewage collection, treatment and disposal systemv. Irrigation (dams, channels, embankments etc)vi. Storm Water Drainage Systemvii. Slurry Pipelines
Communication	<ol style="list-style-type: none">i. Telecommunication (Fixed network)⁵ii. Telecommunication towersiii. Telecommunication & Telecom Services
Social and Commercial Infrastructure	<ol style="list-style-type: none">i. Education Institutions (capital stock)ii. Hospitals (capital stock)⁶iii. Three-star or higher category classified hotels located outside cities with population of more than 1 million

	<ul style="list-style-type: none"> 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 Chain⁷ x. Hotels with project cost⁸ of more than Rs.200 crores each in any place in India and of any star rating; xi. Convention Centres with project cost⁸ of more than Rs.300 crore each.
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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.
8. Applicable with prospective effect from the date of this circular and available for eligible projects for a period of three years; Eligible costs exclude cost of land and lease charges but include interest during construction.