



भारतीय रिज़र्व बैंक

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

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RBI/2012-13/558

RPCD.CO.Plan.BC 80/04.09.01/ 2012-13

June 27, 2013

**The Chairman/ Managing Director/
Chief Executive Officer**
*[All scheduled commercial banks
(excluding Regional Rural Banks)]*

Madam/Dear Sir,

**Priority Sector Lending-Targets and Classification-Bank loans to MFIs for on-lending-
Amendment in income generation criteria**

Please refer to Paragraph VIII (a) of [circular No. RPCD.CO.Plan. BC.13/04.09.01/2012-13 dated July 20, 2012](#) on Priority Sector Lending-Targets and Classification wherein it has been mentioned, inter alia, that bank credit to MFIs for onlending will be eligible for categorization as priority sector advance if aggregate amount of loan, extended for income generating activity, is not less than 75% of the total loans given by MFIs.

2. On a review of the above provision, it has been decided that bank credit to MFIs for onlending will now be eligible for categorization as priority sector advance if aggregate amount of loan, extended for income generating activity, is not less than **70%** of the total loans given by MFIs.

3. All other guidelines in terms of Para VIII of circular No. RPCD.CO.Plan. BC.13/04.09.01/ 2012-13 dated July 20, 2012 will remain unchanged.

Yours faithfully,

(A. K. Misra)
General Manager

ग्रामीण आयोजना और ऋण विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय बिल्डिंग, शहीद भगत सिंह मार्ग, पो.बा.सं.10014, मुंबई 400 001
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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।
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