



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## RBI Releases Revised Priority Sector Lending Guidelines

Reserve Bank of India has issued the revised guidelines on [Priority Sector Lending \(PSL\)](#) today after a comprehensive review of existing provisions taking into account feedback from stakeholders. The new guidelines which come into effect from April 01, 2025, include the following major changes:

- i) enhancement of several loan limits, including housing loans for enhanced PSL coverage,
- ii) broadening of the purposes based on which loans may be classified under 'Renewable Energy',
- iii) revision of overall PSL target for UCBs to 60 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE), whichever is higher.
- iv) expansion of the list of eligible borrowers under the category of 'Weaker Sections', along with removal of the existing cap on loans by UCBs to individual women beneficiaries.

The enhanced coverage of the revised guidelines is expected to facilitate better targeting of bank credit to the priority sectors of the economy.

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