



THE INSTITUTE OF
CHARTERED ACCOUNTANTS OF INDIA
(Set up by an Act of Parliament)



NATIONAL CONFERENCE ON STATUTORY AUDIT OF BANK BRANCHES

Organised By : Auditing & Assurance Standards Board, ICAI

Hosted By : Pune Branch of WIRC of ICAI

Advances to MSME & Priority Sector

Compliance Risk and Audit Checks

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Pune

PUNE

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22ND March 2026

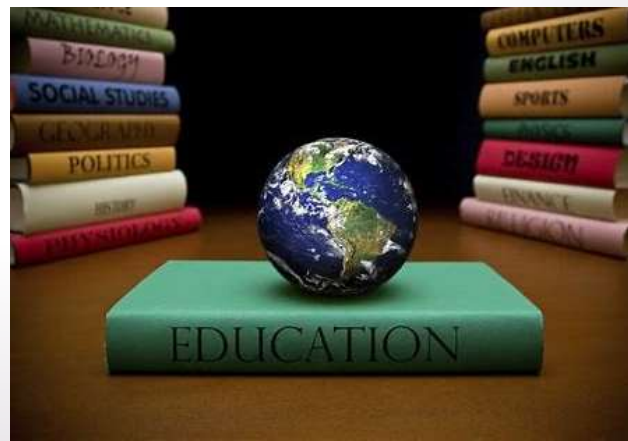
Important Notifications

- Master direction on Priority Sector Lending – 24th March 2025
- **Amendment to Master Direction – 19th Jan 2026**
- RBI FAQ on PSL – 22nd Jan 2026 –
(<https://www.rbi.org.in/scripts/FAQView.aspx?Id=87>)
- Master Circular – Housing Finance – 1st April 2024
- Exports Interest Subvention – 19th Jan 2026
- KCC Interest Subvention – 6th Aug 2024

Priority – 40%

- i. Agriculture
- ii. MSME
- iii. Export Credit
- iv. Education
- v. Housing
- vi. Social Infrastructure
- vii. Renewable Energy
- viii. Others

Serve the Under-served



Priority Lending TARGETS

Categories	Domestic commercial banks	Urban Cooperative Banks (UCB)
Total Priority Sector	40%	60%
Agriculture	18% (14% for Non-Corp, of that 10% for Small and Marginal Farmers (SMFs))	0%
Micro Entp	7.5%	7.5%
Weaker Sections	12%	12%

Penalty & Promotion

- Shortfall in Targets – Impact on **regulatory clearances**.
- Shortfall to contribute to the Rural Infra Dev Fund – **RIDF** (low interest yield)
- Promoting priority credit to unserved area with weights

PSL exposure	Limit	Weight	Districts
Lower PSL p.c.	Rs. 9000	125%	Gadchiroli
Higher PSL p.c.	RS. 42000	90%	Ch.Sambhaji Ngr, K'pur, Mum, Mum Sub, Nagpur, Nasik, Pune, Raigad, Thane.
Others	Others	100%	Others

Before the audit

- Ask for Branch profile to know the scope
- Check the composition of advances, portion of PSL
- Check how PLS accounts are identified, PSL tagging is done
- Check how reclassification is carried out.
- Know the certificates to be signed
- Fix the samples from each category of PSL

This is not a documentation exercise — it is a policy interpretation exercise.

Focusing on understanding the ‘What + Why’ of PSL



Agricultural Advance

Overall - 18%

14% - Non corp

10% - Small and Marginal
Farmers (SMFs)



Agriculture

Includes

- Farm Credit (Agriculture and Allied Activities)
 - Farm Credit - Individual farmers
 - Farm Credit - Corporate farmers, FPCs
- Lending for Agriculture Infrastructure.
- Lending for Agriculture Ancillary Activities.

Farm Credit - Individual farmers (14%)

(Individuals, SHGs, Proprietary's)

- Traditional/non-traditional plantations, horti allied activities.
- MTL LTL for agri **allied** activities – poultry, dairy etc for Purchase of agri implements, machinery
- Loans for pre and **post-harvest** activities viz. spraying, harvesting, grading
- Loans to **distressed** farmers indebted to non-institutional lenders.
- Loans under the Kisan Credit Card Scheme. - **KCC**
- Loans to SMFs for purchase of **land** for agricultural purposes.
- **Pledge**/WRs, 12 mths - ₹90 lakh against NWRs, ₹60 lakh in other cases.
- installation of stand-alone **Solar** Agriculture Pumps
- Installation of **solar** power plants on barren land

- ***Any upper limit? – No (except WRs)***

Small and Marginal Farmer (10%)

- Farmers with landholding of up to **1 hectare** (Marginal Farmers).
- Farmers with a landholding of more than 1 up to **2 hectares** (Small Farmers).
- **Landless agricultural labourers**, tenant farmers with share of landholding
- Loans to **SHGs** groups of individual SMFs directly engaged in Agri/allied
- Loans up to **₹2.5 lakh** to individuals solely engaged in **Allied activities (without any accompanying land holding criteria)**
- Loans to **FPOs**, co-ops of farmers directly engaged in Agri/Allied (**landholding share of SMFs is not less than 75%**)

Farm Credit - Corporate farmers, FPCs

1. Loans to following activities with aggregate limit of ₹4 cr/borrower
 - Traditional/non-traditional plantations, horti allied activities.
 - MTL, LTL for **agri allied** activities (e.g. pur of agri implements, machinery)
 - **Pre, post-harvest** activities - spraying, harvesting, grading, **transporting**.
2. Pledge/WRs, **12 mths - ₹4 cr** against NWRs, **₹2.5 cr** in other cases.
3. **₹10 cr** per borrower to FPOs/FPCs in **farming** with assured marketing of their produce at a pre-determined price.
4. **₹10 cr** for purchase of the **produce of members** directly engaged in agriculture and allied activities

Agriculture Infrastructure

Loans for agriculture infrastructure - limit of ₹100 crore per borrower

- Loans for construction of **storage facilities** - warehouse, market yards, godowns, silos, cold storage units
- **Soil conservation** and watershed development.
- Plant **tissue culture** and agri-biotechnology, seed production, production of bio-pesticides, **bio-fertilizer**, and vermi composting.
- Loans for construction of oil extraction units for production of **bio-fuels**, their storage and distribution infrastructure
- Loans to entrepreneurs for setting up **Compressed Bio Gas (CBG)** plants.
(*Gobardhan scheme*)

Ancillary Services

- Up to ₹50 crore to Start-ups (DPIIT), engaged in agri, allied.
- **Food and Agro-processing including transportation** up to an aggregate of ₹100 crore per borrower from the banking system.
- **Ancillary activities.**
 - setting up of Agri-clinics and Agri-business centres
 - Fleet of tractors, bulldozers etc. to undertake farm work for farmers on contract basis
 - Loans to PACs
 - Loans to MFIs, NBFCs for on lending.



YES



NO



CANT SAY

IS THIS PRIORITY?

On-lending

Lending by banks to NBFCs and MFIs for On-lending in agriculture

- Bank credit extended to registered **NBFC-MFIs** for on-lending to individuals, members of SHGs / JLGs eligible as PSL under respective categories of agriculture – ***NBFCs to comply with Specific MDs***
- Bank credit to registered NBFCs (other than MFIs) towards on-lending for 'Term lending' component under agriculture will be allowed up to **₹ 10 lakh per borrower.**
- ***Banks shall obtain external auditors' certificates from the NBFCs confirming that on-lending benefit in respect of such loans has not been claimed from any other bank.***

Kisan Credit Card (KCC) - Interest Subvention Scheme (ISS)

- **Available to** - Short term crop loans and short term loans for Allied Activities (including animal husbandry, dairy, fisheries, bee keeping etc.)
- **Overall limit** of ₹3 lakh
- **Period:** IS will be on loan amount from drawal to actual repayment or up to the due date fixed by banks, whichever earlier, subject to a max 1 yr.
- **Quantum:**
 - Lending rate to farmers - 7%
 - Rate of Interest Subvention to Lending Institutions - 1.50%
 - Additional interest subvention of 3% (***prompt repayment incentive***)-

Additional interest subvention of 3% (*prompt repayment incentive-PRI*)

- An additional interest subvention of 3% per annum
- To farmers repaying in time
- Period - From the date of **disbursement** to actual date of repayment or due date **wei earlier**, subject to a **max 1 year**.
- This implies effective **RIO of 4%** for those repaying promptly
- This benefit not to those farmers who repay after one year.

Total benefit under subvention scheme

- **Overall limit of ₹3 lakh** per annum subject to a maximum sub-limit of **₹2 lakh** per farmer involved only in **allied activities**.
- **Crop loan component will take priority** and the residual amount will be considered towards allied activities – Max 2lks.
- **Illustration**
 - Overall KCC limit - ₹3 lakhs
 - Limit under Crop loan - ₹0.5 lakh & Sub-limit for allied – ₹2.5 lk
 - Total benefit quantum?
 - IS and PRI benefit will be available on overall ₹2.5 lakhs i.e. ₹0.5 lakh - Crop loan + ₹2 lakhs – allied activity.

Warehousing and Natural calamity

- To discourage distress sale by farmers ISS under KCC will be available to SMFs for a further period of **upto 6 months** post the harvest of the crop against negotiable **warehouse receipts (NWR)**
- In **natural calamities**, ISS for that year will be made available to banks for the **first year** on the restructured loan amount.
- Such restructured loans will attract **normal rate of interest** from the **second year onwards**.
- In **Severe Natural Calamities**, ISS + PRI will be available to banks for first **3 yrs/entire period (max of 5 yrs)** on the restructured amount.
- For hassle-free benefits, **Aadhar linkage, DBT platform** mandatory.

Certification

- **Formats I** - Claim for 1.50% Interest Subvention on Short-term Crop Loans/warehouse receipts/ Loans restructured natural/ severe natural calamities (**separate claim on each head**)
- **Formats II** - One-time claim for 3% Prompt Repayment Incentive (PRI) for timely repayment of Short-term Crop Loans/Loans restructured due to severe natural calamities (**separate claim on each head**)
- **Formats III** - Claim for 1.50% Interest Subvention on Short-term Loans to farmers for allied activities.
- **Formats IV** - One - time claim for 3% Prompt Repayment Incentive (PRI) for timely repayment of short-term loans to farmers for allied activities.

Common mistakes in certification

Clerical mistakes, mistakes in Excel formulas

- Variance in eligible borrowers
- Period of subversion – Date of repayment Vs due date Vs year end wrong date, period

FAQ - Agri

- Any limit on loan to SMF

NO (limit is on land holding)

- Loan to landless individuals in allied activities eligible as PSL SMF?

YES – Upto 2lks

- How to monitor credit cap of ₹100 crore from banking system?

Declaration/Crilc/cibil/BS

- Limit is borrower wise?

NO Borrower wise and facility wise

FAQ....

- If more than 100cr, entire exposure out of PSL?

YES

- Loans to transporter eligible under Agri?

YES if used exclusively for food/agro or is for Own farm produce

- PRI available for NWR or Natural calamity?

NO

- Can loans against gold classified as Agri/priority

YES. Security is secondary, end use it important.

Agri: PSL Vs IRAC

- Crop season linked asset classification norms eligible to entire Agri funding?

NO. Only farm credit eligible

PSL Para 8.1 and 8.2 VS IRAC Annexure – 2

- Interest subvention eligible to entire Agri funding?

NO. Only STL, Crop + Ancillary, Max loan cap of 3 laks

Export Credit

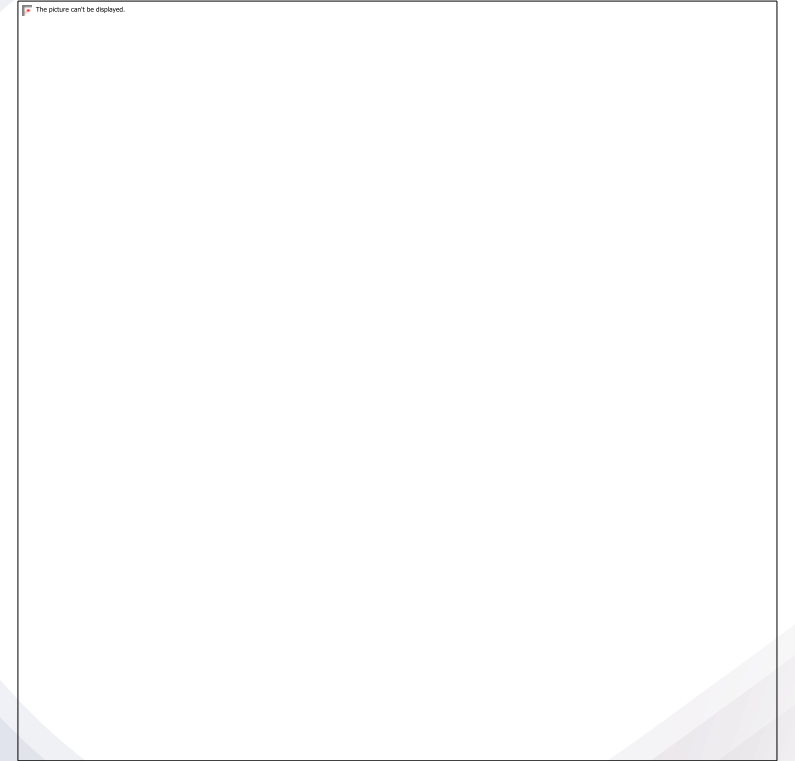
- Export credit includes pre-shipment and post-shipment export credit
Re + Fc
- Export credit to Agri and MSME allowed to be classified as PSL in respective categories, subject to the aggregate limits mentioned therein.
- Other export credit will be priority as per limits below
 - Incremental export credit - up to **2% of ANBC**.
 - Max sanctioned limit - of up to ₹ 50 crore per borrower.

Interest Equalization Scheme – EXPORTS NIRYAT PROTHSAHAN

- The rate of interest subvention @ 2.75 % per annum
- On Pre and Post Shipment Rupee Export Credit
- All Micro, Small Enterprises, and Medium Enterprises;
- Maximum subvention benefit of Rs 50 lakh per financial year.
- Applicability to MSME manufacturer exporters and merchant exporters
- Banks to apply reduced RIO to the eligible exporters, upfront
- ***Though notified on 19 Jan 2026, the export subvention scheme applies from 1 Jan 2026***

Education

- Loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 25 lakh (sanctioned limits form all banks) will be considered as eligible for priority sector classification.
- Loans currently classified as priority sector will continue till maturity.



Housing Finance

Housing - Priority

Individuals for purchase/construction of a dwelling per family – Limits

Category	Loan Limit	Maximum Cost of Dwelling Unit
Centres with population of 50 lakh and above	50	63
Centres with population of 10 lakh and above but below 50 lakh	45	57
Centres with population below 10 lakh	35	44

- Loan for repairs – Limits

Category	Loan Limit	Maximum Cost of Dwelling Unit
Centres with population of 50 lakh and above	15	63
Centres with population of 10 lakh and above but below 50 lakh	12	57
Centres with population below 10 lakh	10	44

- **2011 censuses to be used for population**

Housing - What qualifies?

- **Acquisition Of Land** - Purchase of a plot, a **declaration is obtained** to construct a house on the said plot within period specified.
- **Upfront disbursal/80:20** - Disbursal linked to the stages of construction, upfront disbursal not allowed.
- **SRA, Affordable** – carpet not more than 60 sqmtrs
- Loans to **HFCs for on-lending**, up to ₹20 lakh for individual borrowers
- Outstanding **deposits with NHB** on priority sector shortfall.
- Housing loans to **own employees not priority**

Social Infrastructure

- Bank loans up to a limit of ₹8 crore **per borrower** for setting up
 - Schools
 - Drinking water facilities and
 - Sanitation facilities including
 - Construction/refurbishment of household toilets and water improvements at household level, etc. and
- Loans up to a limit of **₹12 crore** per borrower for building **health care facilities**

Renewable Energy

- Bank loans up to a limit of ₹35 crore to borrowers for purposes like
 - Solar, biomass, wind mills based power generators,
 - micro-hydel plants and
 - Renewable energy based public utilities, *viz.*, street lighting systems and remote village electrification etc.,
- For individual households, the loan limit will be ₹10 lakh per borrower.

Advances to MSME

**(Sublimit of 7.5%
to Micro Entp)**



New Definition of MSME – w.e.f - **1st Apr, 2025**

Manufacturers & service providers	MICRO	SMALL	MEDIUM
Investments in Plant & Machinery or Equipment	Upto Rs. 2.5 crore (1cr)	Upto Rs. 25 crores (10cr)	Upto Rs. 125 crores (50cr)
Turnover	Upto Rs. 10 crores (5cr)	Upto Rs. 100 crores (50cr)	Upto Rs. 500 crores (250cr)

MSME – Udyam Registration

Factsheet of MSME (Udyam) Registration Including Udyam Assist Platform (UAP)

Facts Dated:- 06/03/2026 10:00:11 PM

Total Registration

7,86,98,845

Total Classified

7,86,49,673

Micro

7,81,22,060

Small

4,90,616

Medium

36,997

Total Employment

34,68,09,697

Factsheet of MSME (Udyam) Registration

Total Registration

4,69,01,996

Total Classified

4,68,52,824

Micro

4,63,25,211

Small

4,90,616

Medium

36,997

Total Employment

30,59,70,061

Factsheet of Udyam Assist Platform (UAP)

Total Registration & Classified

3,17,96,849

Micro

3,17,96,849

Total Employment

4,08,39,636

Prominent...

- All units to register online on the Udyam Registration portal.
- For PSL purposes banks to follow status as per Udyam RC.
- Retail and Wholesale trade are included for PSL
- Banks not to accept collateral security - upto ₹10 lakh to MSEs
- Credit decisions up to ₹25 lakh to MSEs 14 working days.
- Turnover threshold for TReDS onboarding reduced to 250cr to 500cr
- Credit Support to MSMEs during SMA for reasons beyond their control, to continue their business and to avoid getting into the NPA.
- Udyam Assist Certificate shall be treated as MICRO enterprises for the purpose of PSL

Classification of MSMEs - **Min of MSME Vs RBI**

- **Min of MSME – Oct 2022**

In case of an **upward change** in terms of investment and consequent re-classification, an enterprise shall continue to avail of all **non tax benefits** of the category it was in before the re-classification, for a period of **three years** from the date of such upward change.

- **RBI – Dec 2023**

All enterprises are required to register online on the Udyam Registration portal and obtain 'Udyam Registration Certificate'. **For PSL purposes** banks shall be guided by the classification recorded in the **Udyam Registration Certificate (URC)**

MSME Products....

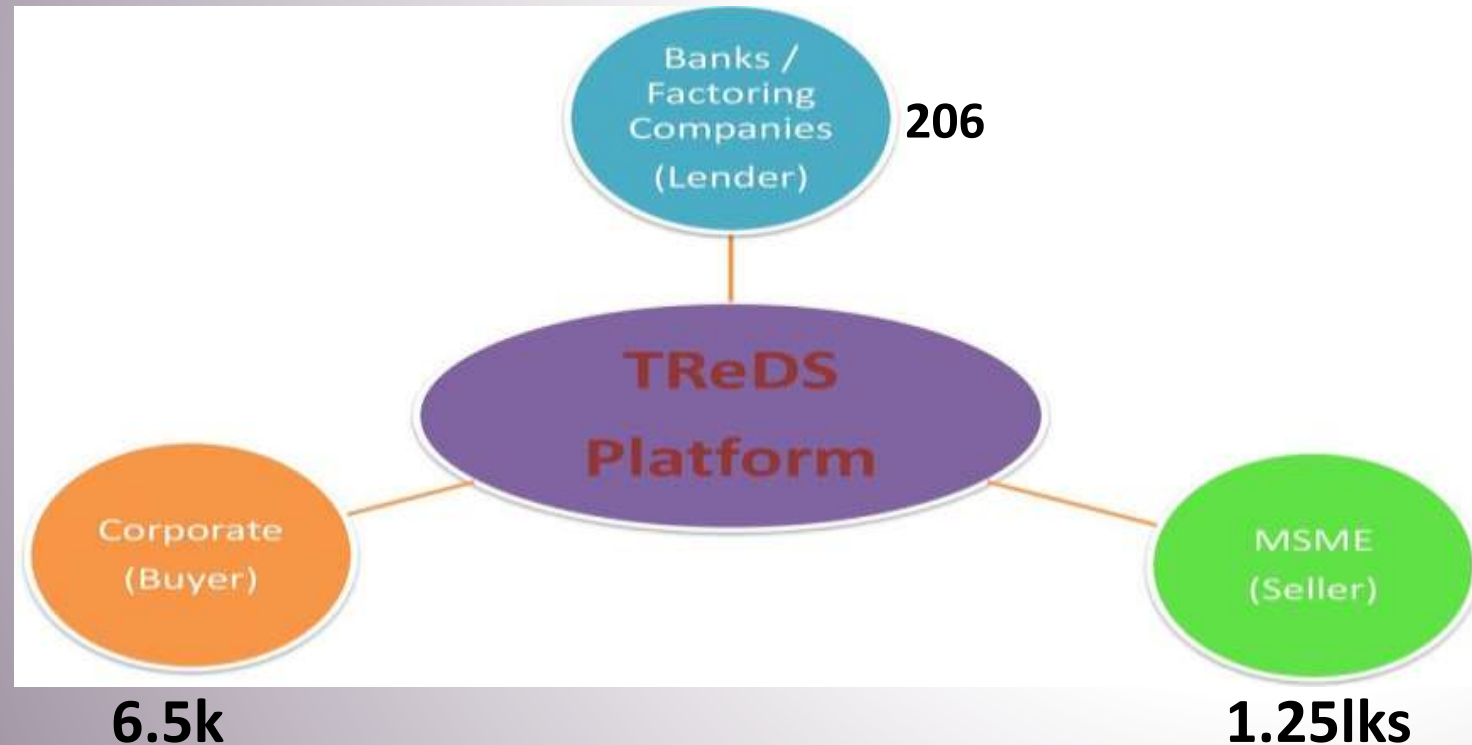
- Loans up to **₹50 crore to Start-ups**,.
- **Loans to entities** involved in supply of inputs and marketing of **output of artisans, village and cottage industries. – Vishwakarma**
- Loans to **co-operatives** of producers in the decentralized sector viz. artisans, village and cottage industries.
- Loans to NBFC-MFIs for on-lending to MSME sector.
- Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders qualify as lending to Micro Enterprises.
- Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.
- Loans to registered NBFCs (other than MFIs) for on-lending to micro and small enterprises up to Rs.20 lakh per borrower

MSME Products

- All loans to units in the **KVI sector** will be eligible for classification under **sub-target of 7.5%** prescribed for Micro Enterprises sector.
- **‘With Recourse’ Factoring** transactions wherever the ‘assignor’ is MSME, would be eligible for classification.
- Factoring of MSMEs supplies through the Trade Receivables e Discounting System (**TReDS**) shall also be eligible for classification under priority sector.

TReDS

TReDS is an **electronic platform** facilitating the **financing of trade receivables of MSMEs** through multiple **FIs**. These receivables can be due from corporates and other **Buyers**, including Govt. Depts & PSUs.



So far...

FY 20 - 11.2k cr

FY 21 - 17.1k cr

FY 22 - 40.3k cr

FY 23 - 150k cr+

FY 24 - 25k cr /Month

MSME - FAQ

- Whether the continuity of the PSL status for 3 years is still applicable to MSMEs?

NO

- New funding to Udyog Adhaar holder possible?

NO, it has expired

- Trading activity any limit on funding to be PSL?

NO

- Funding to School more than 8 cr, is it social infra or MSME?

MSME

- Can the account be reconned in both Social + MSME?

NO

Weaker Sections – 12%

This is not a category — it is a cross-cutting obligation across PSL categories.

- Small and Marginal Farmers
- Artisans, village and cottage industries - individual limits up to ₹1 lakh
- Beneficiaries under Government Sponsored Schemes
- Scheduled Castes and Scheduled Tribes
- Beneficiaries of Differential Rate of Interest (DRI) scheme
- Self Help Groups
- Distressed farmers indebted to non-institutional lenders
- Distressed persons, upto ₹1 lakh to prepay their debt to non-institutional lenders
- Individual women beneficiaries up to ₹1 lakh per borrower
- Persons with disabilities
- Minority communities as may be notified by Government of India from time to time.

Compliance under MSMED Act

At Bank Branch

Or as a CSA

Disclosure requirements

Sec 22: **Any buyer required to get his accounts audited under any law** for the time being in force, such buyer shall furnish the 5 point info in his annual statement of accounts,

SN	PARTICULATS	Principle Amt. RS.	Interest Amt. Rs.
1	Interest & Principle paid beyond due date (During the year)	800000	100000
2	Interest & Principle o/s (Year end)	1600000	150000
3	Interest due for principle paid beyond due date (Out of 2 above, but relating to 1 above)	-	80000
4	Balance Interest accrued for principle unpaid (2-3)	-	70000
5	Status of Interest up to reporting date (As on date of signing of balance sheet)	-	40000

Section 43B

(h) any sum payable by the assessee to a **MSE** beyond the time limit specified in **section 15 of MSMED Act** - shall be allowed (irrespective of its accrual) only in computing the income referred to in section 28 of that **previous year, in which such sum is actually paid by him.**

Provided that nothing contained in this section shall apply in relation to any sum which is actually paid by the assessee on or before the due date of ITR **except clause (h)**

Audit Procedure

- Documentation of verification process adopted ***“to verify how auditee has identified its MSE suppliers”***.
 - Correspondence with suppliers, replies received?
 - If a supplier has printed his udyam on invoice - straight way classify.
 - Any claim is received through SAMADHAAN?
- **Audit conclusion** on findings & Reporting of non compliance
 - No identification procedure done – **Qualify**.
 - Procedure done MSEs identified but no interest provided - **Qualify**
 - MSEs identified and Interest provided – **Compliance done**.
- **MRL** - NIL MSEs identified, Total delay in payment, Interest provision and calculation thereof.

Common guidelines for Priority Sector Loans

Common guidelines for Priority Sector Loans

1. Rate of interest: To be in accordance with RBI (Interest Rate) Directions, 2025
2. Service charges: No loan related charges/service /inspection levied - loans up to ₹50,000.
3. In the case of loans to SHGs/JLGs, limit per member and not group
4. Record of Receipt, Sanction/Rejection/Disbursement: Record shall be maintained by the bank with dates and reasons thereof, etc.
5. Banks shall provide ack of receipt of applications for priority sector loans. Boards to prescribe the time limit of decision communication in writing.
6. Ensure Lending granted for approved purposes and the end use is monitored, by putting in place proper internal systems and controls.
7. Each priority sector loan shall be classified only in any one of the eight identified categories specified in para 5 of these Master Directions.

KEY AUDIT POINTS

- Borrower Documentation & End-Use Verification – Udyam, Land holding
- Internal/concurrent audit points for PSL compliance.
- Verify if PSL loans are being granted at rates as per RBI norms - HL
- Application of Risk Weights – LTV
- Loan Classification Accuracy
- Validate whether the bank has purchased PSLCs to meet PSL targets. - HO
- Verify PSL reporting in regulatory returns - HO
- Verify whether the bank has met the prescribed PSL target - HO
- Check sector-wise classification - HO

Key Audit points..

Misclassification of Loans

- Loans given to large businesses classified as MSMEs.
- Advances to large farmers wrongly included under Small & Marginal Farmers (SMF) category.
- Incorrect classification of education loans beyond the prescribed limit.
- Export credit wrongly included beyond the permissible limits.
- Weaker section tag missing
- Reclassification post MD-2025/26

Key Audit points..

End-use monitoring not conducted

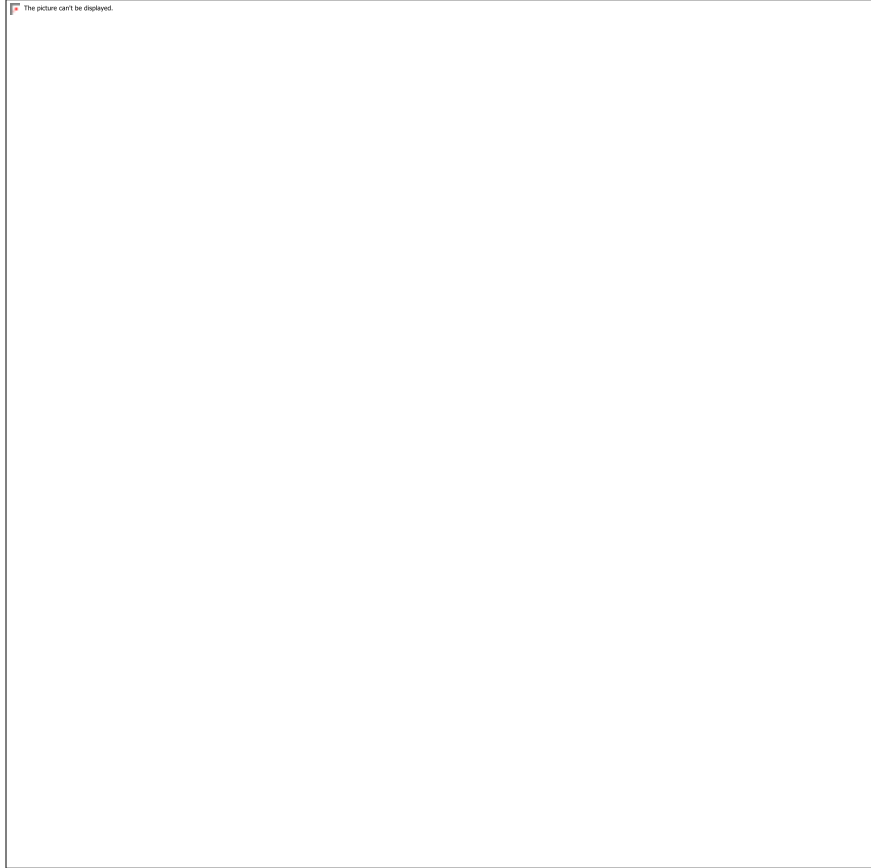
- Loans disbursed for PSL purposes but used for other activities.
- No post-disbursement checks on fund utilization.

Not linking PSL loans with government schemes like PMEGP, MUDRA, and KCC

- Customers losing benefits due to lack of awareness.

Poor Documentation & Due Diligence - Lack of proper KYC and documentation

- Missing income proof, land records (for agricultural loans), or Udyam registration for MSMEs.



Case-based Understanding PSL Classification - Practical Q&A Cases

Housing Case 1

- Mr. Rahul Sharma has two housing loans of ₹30 lakh and 20 lakh respectively in Pune which are individually within PSL limits.
- Question: Will both loans be classified as PSL?
- Answer: No, only one loan can be classified as PSL since Loans to individuals for purchase/ construction of a dwelling unit per family are eligible.

Housing Case 2

- Ms. Priya Mehta takes a housing loan of ₹35 lakh in Mumbai (within PSL limit), having property cost of ₹80 lakh.
- Question: Will this qualify as PSL?
- Answer: No, since the classification depends on loan amount as well as the maximum cost of dwelling.

Education Loan

- Loan of ₹30 lakh sanctioned to Mr. Amit Verma for foreign education.
- Question: Will it be PSL?
- Answer: No, as it exceeds the prescribed limit for education loan. (25L)

Renewable Energy

- Loan of ₹15 lakh sanctioned to Mr. Suresh Patil for solar installation. PAN as per bank records indicates individual.
- Question: PSL?
- Answer: No, since it exceeds the individual household limits (10L). However, confirmation needs to be obtained as to whether he is proprietor and loan is obtained for business purpose, then it will be eligible to be PSL.
- The classification depends on end-use and category limits.

Gold Loan Agriculture

- Gold loan sanctioned to farmer Mr. Ramesh Jadhav for agriculture. No record of end-use was obtained on record.
- Question: PSL?
- Answer: No, end-use verification is mandatory for PSL classification.

MSME Loan

- Loan sanctioned to ABC Enterprises (MSME), but purpose mentioned as personal use.
- Question: PSL?
- Answer: No, purpose must align with business activity only.

MSME Limit Exceeded Case

- XYZ Pvt. Ltd. was initially classified as MSME (Micro/Small) and loan was sanctioned under PSL. Over time, turnover increased and entity fallen under MSME (Medium)
- Question: Will the loan continue to be classified under PSL?
- Whether reclassification for existing loans is necessary?
- What if it's a TL?
- What if it's a CC?
- What will happen to Mirco tagging?

- Answer: Loans classified under earlier directions continue PSL till maturity.
- On renewal/enhancement/new loans – Classification to be done as per UDYAM online classification for the year.

Weaker Section Case 1

- Loan marked under weaker section without supporting documents.
- Question: PSL under weaker?
- Answer: No, proper classification and documentation required.

Lending limits revised - MD 2025 Vs MD 2026

Category / Para	Before (Up to June 2024 / Original 2025 MD)	After (Jan 19, 2026 Amendment)
Corporate Farmers / FPO / Firms (Para 9.1(B)(a))	₹2 crore per borrower	₹4 crore per borrower
Warehouse Receipt Loans (Individuals)	₹75 lakh (NWR) / ₹50 lakh (others) (earlier circulars)	₹90 lakh (NWR/eNWR) ₹60 lakh (others)
Warehouse Receipt Loans (Non-individuals)	₹3 crore / ₹2 crore	₹4 crore (NWR/eNWR) ₹2.5 crore (others)
Loans to FPO/FPC (farming with assured marketing)	₹5 crore	₹10 crore
Loans to FPO/FPC (procurement of produce)	₹5 crore	₹10 crore
Agriculture Infrastructure (Para 9.2)	₹50 crore	₹100 crore per borrower
Food & Agro Processing (Para 9.3)	₹50 crore	₹100 crore per borrower
Loans to Startups (Agri / Allied)	₹25 crore	₹50 crore
NBFC On-lending (Agri term loans)	₹5 lakh per borrower	₹10 lakh per borrower
NBFC On-lending (MSME)	₹10 lakh	₹20 lakh per borrower
Housing Loan (PSL)	₹35–45 lakh limits	₹35–50 lakh (revised slabs)
Social Infra (Schools / sanitation)	₹5 crore	₹8 crore per borrower
Social Infra (Healthcare)	₹10 crore	₹12 crore per borrower
Renewable Energy (Projects)	₹30 crore	₹35 crore
Renewable Energy (Households)	₹6 lakh	₹10 lakh

RBI - FAQ

- Query 1: Whether the loans that are not classified as PSL on April 1, 2025 can be classified as PSL based on the revised parameters.
- Clarification: Priority Sector Lending (PSL) eligibility of loans outstanding as on April 1, 2025 shall be determined with reference to the provisions of the Master Directions on Priority Sector Lending 2025

Let's set the **PRIORITY**

Viksit Bharat - 2047

Thank you

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