

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 388**

ANSWERED ON TUESDAY, 03<sup>rd</sup> FEBRUARY, 2026/ 14 MAGHA, 1947 (SAKA)

**PRIORITY SECTOR LENDING**

388. SHRI SAMIRUL ISLAM:

Will the Minister of Finance be pleased to state:

- (a) the mandated Priority Sector Lending (PSL) targets for Regional Rural Banks for agriculture and MSME; and
- (b) the details of PSL achievement by RRBs in agriculture and MSMEs for the last five financial years?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): Reserve Bank of India (RBI) has issued the Master Directions on Priority Sector Lending (PSL), dated March 24, 2025 inter-alia, prescribing targets and sub-targets for Regional Rural Banks (RRBs).

The PSL targets/sub-targets applicable for RRBs are summarized below:

Categories	Target*
Total Priority Sector Lending	75%
Agriculture	18% Within this target, 14 percent is prescribed for Non-Corporate Farmers (NCFs), out of which a target of 10 percent is prescribed for Small and Marginal Farmers (SMFs)
Micro Enterprises	7.5%
Weaker Sections	15%

\*Targets and sub-targets are computed on the basis of Adjusted Net bank Credit (ANBC) or Credit Equivalent of Off-balance Sheet Exposures (CEOBSE) as applicable, as on the corresponding date of the preceding year.

(b): The year-wise details of PSL achievement by RRBs under agriculture and micro enterprises categories during the last five financial years as given hereunder:

Financial Year	Priority Sector Lending (Target 75%)	Agriculture (Target 18%)	Micro Enterprises Target 7.5%)
	Achievement as % of ANBC	Achievement as % of ANBC	Achievement as % of ANBC
2020-21	93.61	43.21	15.29
2021-22	89.76	41.96	12.02
2022-23	95.72	37.95	14.89
2023-24	89.86	34.59	16.47
2024-25	88.44	30.36	22.77

Source: RBI

\*\*\*\*\*