भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Reserve Bank of India (Priority Sector Lending – Targets and Classification) Third Amendment Directions, 2026

Please refer to Reserve Bank of India (Priority Sector Lending – Targets and Classification) Second Amendment Directions, 2026 issued on August 7, 2026, specifying that the following advances extended in India would be excluded from calculation of Adjusted Net Bank Credit (ANBC):

a) advances against the fresh FCNR (B) deposits of minimum tenor of three years and maximum tenor of five years mobilised (including deposits that are renewed upon maturity) by the banks between June 08, 2026 and September 30, 2026, and

b) advances against NRE term deposits of three years or more mobilised (including deposits that are renewed upon maturity) by the banks between June 19, 2026 and September 30, 2026.

2. On a review, it has been decided to amend the date "September 30, 2026" to the date "August 31, 2026" for the aforesaid exemptions. Accordingly, the Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2025 (Updated as on August 07, 2026) stand amended as below:

i. **Item no. VI in the table at paragraph 6.1** shall be partially modified as below:

"Advances extended in India ~~against~~ out of the fresh FCNR (B) / NRE deposits (including deposits that are renewed upon maturity), qualifying for exemption from Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) requirements, as per the Reserve Bank of India (Cash Reserve Ratio and Statutory Liquidity Ratio) ~~Second and Third~~ Fourth Amendment Directions dated ~~June 08, 2026 and June 19, 2026~~ August 25, 2026, as applicable to various banks.

Note: The amount to be excluded from ANBC for computation of priority sector targets shall not exceed the ~~fresh~~ outstanding FCNR (B) / NRE deposits eligible for exemption from maintenance of CRR / SLR in terms of the above Amendment Directions."

3. The above amendment shall come into force with immediate effect.

Yours faithfully,

(Nisha Nambiar)
Chief General Manager-in-Charge