



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



CO.FIDD.Plan.S1308/04.09.066/2021-22

March 11, 2022

The Chairman / Managing Director/
Chief Executive Officer
[All Public Sector Banks, Private Sector Banks and
Small Finance Banks]

Dear Sir/Madam,

Priority Sector Lending (PSL) – Introduction of District QPSA Return

A reference is invited to para 7 of the Master Directions - PSL on 'Adjustments for weights in PSL achievement' to address regional disparity in the flow of priority sector credit, wherein it has been advised that the adjustments for weights to incremental PSL credit will be done by RBI, based on reporting of district wise credit flow to Financial Inclusion Development Department (FIDD), Central Office through the Automated Data Extraction Project ([ADEPT](#)) database.

2. In this regard, it has been observed that the total outstanding credit reported by banks with respect to the targets/sub-targets under PSL through ADEPT and the 'Quarterly Priority Sector Advances' (QPSA) Return are not tallying/matching. Therefore, it has not been found appropriate to use the data submitted by banks through ADEPT portal for adjustment of weights for arriving at PSL achievement for FY 2021-22. While our Statistics Division will be initiating action in consultation with banks for improving the reporting under ADEPT, it has been decided to introduce an ad-hoc return viz. District-QPSA (D-QPSA) for district-wise reporting of data on lending to priority sector under six heads viz. Total PSL, Agriculture, Small and marginal farmers, Non-Corporate farmers, Micro enterprises, and Weaker sections for calculation of adjustment of weights for arriving at PSL achievement of banks for FY 2021-22.

3. Accordingly, banks are advised to report district-wise loan outstanding pertaining to PSL as at end of each quarter beginning from Q1 of FY 2020-21 in the template

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai-1

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हिंदी आसान है, इसका प्रयोग बदाइए।

“चेतावनी : रिजर्व बैंक आपको डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का व्यौरा, 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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that will be shared by our Statistics Division. The required data for the four quarters of FY 2020-21 and three quarters of FY 2021-22 may be submitted to our **Statistics Division by April 15, 2022**. Subsequently, from Q4 of FY 2021-22, D-QPSA may be submitted along with QPSA return till further notice. For any clarification with respect to submission of D-QPSA return, you may contact our Statistics Division (fiddstats@rbi.org.in, 022-22615109)

Yours sincerely,



(K Srinivasan)
General Manager