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Priority Sector Lending (PSL) New Rules in Hindi | General Awareness 2020 | Adda247New Priority Sector Lending Guidelines | LIVE Discussion by NS Toor and Adda247 How to Prepare for Banks Exams 2021 – PO | Banking Awareness - Priority Sector Lending Certificates RBI new guidelines for Priority Sector Lending - 8 priority sectors in India explained #UPSC #IAS *Amazon Fire Tablet: Borrowing Books from the Kindle Owners' Lending Library* ~~Priority Sector Lending | Priority Sector Lending certificates | Priority Sector advances jaiib~~ *COVID LOAN BOOK SCHEME (ECONOMY IN THIS WEEK)* ~~Libraries lending more than books~~

Lending To Priority Sector A
The co-lending model requires that the taking over bank shall ensure compliance with all the requirements of direct assignment guidelines except the Minimum Holding Period (MHP) requirement.

Can changes in the co-lending model ease credit availability for the priority sector?
The Ministry of Micro, Small and Medium Enterprises through an office memorandum had said that retail and wholesale trade would be classified as MSMEs for the limited purpose of priority sector ...

MSME registration now allowed for wholesalers, retailers: RBI to banks
The Reserve Bank of India (RBI)on Friday issued revised guidelines with an aim to address disparities in priority sector lending (PSL) to credit deficient areas. The RBI said that bank finance ...

Now, bank credit to start-ups will get priority sector tag
The RBI came up with the scheme on May 7, mainly for the health sector. It subsequently increased the amount to include contact intensive sectors to ease the hardship ...

Status check: Banks are yet to build up a robust 'Covid loan book'
Prime Minister Narendra Modi on Saturday described as "landmark" the decision to include retail and wholesale trade as MSMEs, which will allow traders the benefits of priority sector lending, and said ...

Committed to empowering our traders: PM Modi on step to include retail, wholesale trade as MSMEs
Prime Minister Narendra Modi on Saturday described as "landmark" the decision to include retail and wholesale trade as MSMEs, which ...

Committed to empowering our traders:Modi
Pages Report] According to the report, the global Digitization in Lending market is predicted to be valued at approximately USD 4,066 million in 2018 and is expected ...

Digitization in Lending Markets Share Will Reach to USD 83,458 Million By 2025: By Types, Applications and Technology Analysis
MSME associations have expressed their concern about the expansion of MSME definition fearing dilution of the sector and the benefits available to manufacturing businesses.

MSME Associations worry over Gadkari’s move to include retailers and traders in MSME sector
As per the existing definition of MSMEs, enterprises in the manufacturing and service categories are considered to be MSMEs.

RBI asks banks to reclassify retail and wholesale trade as MSMEs as per revised criteria
Union Minister Nitin Gadkari on Friday has issued an order to revise the definition for Micro, Small and Medium Enterprises by including retailers and wholesale traders under the MSMEs ...

Wholesalers, retailers to be included under MSME sector: Nitin Gadkari
U.S. and European financial regulators have alluded to revamping oversight as a way to keep a lid on leveraged lending excesses. But doing so would be complicated since much of the world’s risk-taking ...

The future of regulation over risky corporate lending
EDB will extend direct and indirect lending support, equity funding for SMEs and start-ups in the priority sectors ...

Sharjah Chamber, Emirates Development Bank ink deal to support industrial, SME sector
Small-Scale Industry Ministry was initially formed by the then Vajpayee government in 1999 to promote manufacturing amongst the small scale industry. RSS’ Laghu Udyog Bharati said that it is crucial ...

RSS unit Laghu Udyog Bharati to MSME Min: Bringing retailers, traders under MSMED Act distractive, destructive, inappropriate for MSMEs
Retail and wholesale trade were left out of the ambit of MSME so far, but now under the revised guidelines, retail and wholesale trade will also get benefits of priority sector lending under RBI ...

Inclusion of retailers, wholesale traders as MSMEs to help formalise sector: RAI
State-owned Central Bank of India on Monday entered into a strategic Co-lending Partnership with Indiabulls Housing Finance Limited to offer housing loans under priority sector to homebuyers at ...

Central Bank of India ties with Indiabulls Housing to offer home loans under priority sector at competitive rates
RBI had revised upwards the PSL target for UCBs in March 2020, from the then prevailing 40 per cent of net credit target ...

Inclusion of retail and wholesale trade in MSMEs to help UCBs achieve higher PSL target
The annual credit plan of the State for the current financial year has been fixed at ?1.86 lakh crore with priority sector lending pegged at ?1.44 lakh crore, marking 77% of the total credit plan.

State’s annual credit plan fixed at ?1.86 lakh crore
We suggest that SIDBI (Small Industries Development Bank of India) may be allocated funds exclusively for refinancing NBFCs for on lending to ... and extension of priority sector benefits much ...

FIDC Seeks Liquidity Support For NBFCs For On-Lending To MSMEs
Karnataka has increased the target for agriculture lending in cooperative sector by about 14% this ... Agriculture, health and education are priority for us,” Mr. Yediyurappa said.

Karnataka to increase agriculture lending in cooperative sector
"We suggest that SIDBI (Small Industries Development Bank of India) may be allocated funds exclusively for refinancing NBFCs for on-lending to ... and extension of priority sector benefits much ...

The book entitled “Priority Sector Lending in India by Public Sector Banks- A Study of Pre and Post-Reform Period” is a Ph.D. thesis evaluated by Dr. Tapan Choure, Professor and Head, Vikram University, Ujjain (MP) and Dr. Shakuntla Gupta, Professor, Punjabi University Patiala (Punjab). Both these evaluators had recommended the publication of the thesis in its present form. Two research papers have been published from this thesis in the journal of “the Finance-India” and the Indian Journal of Economics. Commercial banks are supposed to play an important role in achieving the economic development by providing effective institutional credit support to various regions/sectors/sections. Banking has been viewed as a catalytic agent that must develop and support not only single element of national economy, but, also provide an effective link between the productive, distributive and consumption side of it. One of the most important objective of government policies since bank nationalization has been to extend and expand credit not only to those sectors which were of crucial importance in terms of their contribution to national income and employment, but, also to those sectors which have been severely neglected in terms of access to institutional credit. Those sectors which were to be initially identified for this purpose were agriculture, small scale industries and self employed persons. These sectors were accorded priority status in credit allocation by the banks. In fact, priority sector is still the butter and bread, both, literally and figuratively of Indian economic growth. Therefore, they require a special status. Though, there is no known formal decision by the government regarding curtailment in priority sector credit, yet, serious attempts have been in recent years to dilute the norms of priority sector lending. New banking culture after banking sector reforms is set to focus on credit to customer durables’, to corporate allied and to capital market related activities. Since the aim of banking reforms is to make public sector banking more proficient in treasury operations, the importance of investing in priority sector seems to have lost its relevance for banks. The present study seeks to analyze the growth and structure of priority sector lending in different states during the pre and post-reform period in India. Further, an attempt is also made to probe the trends in disparities in priority sector lending across the selected states of India. The scope of the study is confined to priority sector lending by the public sector banks only. Since public sector banks represent majority of the commercial banking activities in India, the overall trend can be easily determined by analyzing the data of priority sector lending of the public sector banks alone. Public sector banks are those, which are included in the second schedule of Reserve Bank of India Act 1934. However, the regional rural banks are not included in the present study. The main objective of the study is to analyze the level and structure of priority sector lending in India during the pre and post-reform period. How with economic reforms, the growth and composition of priority sector lending has been affected needs to be analyzed. Further, to what extent the different stipulated targets of priority sector lending are met also remains to be examined. Whether, priority sector credit is evenly disbursed across different states/sectors or is confined to few states/sectors remain to be studied. So, the present study is an attempt to evaluate the performance of public sector banks during the pre and post-reform period in priority sector lending. The study comprises eight chapters in all. The first chapter contains the role of commercial banks in the process of economic development and the genesis of priority sector lending in India. Also, various issues relating to non-performing assets (NPAs) in priority sector lending is discussed in this chapter. Further, a brief review of literature on priority sector lending by the public sector banks has been presented in the second chapter. The third chapter outlines the need, scope, objectives, hypothesis, limitations and methods of investigations used in the study. In the fourth and fifth chapter, the performance of public sector banks in financing agriculture and small scale industries has been analyzed respectively. In the sixth chapter, the performance of banks with respect to ‘other priority sector’ has been evaluated. In the seventh chapter, the performance of public sector banks with respect to overall priority sector lending has been examined. The growth and structure of NPAs in priority sector lending are also analyzed in the seventh chapter. Finally, summing up of the findings and conclusions of the present study and suggestions for improving the quality of priority sector lending by public sector banks finds a place in the eighth (last) chapter of the study.

Mandatory directed credit or priority sector lending (PSL) is part of the regulatory framework for commercial banks/financial institutions in many countries, both developing and developed. However, compliance and lending effectiveness of such programs may be determined by a host of factors. This may be particularly so in developing countries, where availability of finance for the vulnerable sectors like agriculture, small businesses, weaker sections, is scarce. The present paper aims at examining the patterns of priority sector lending by banks, with a view to identifying the factors which determine this lending, and implementation challenges for lending by banks in such programs. The paper is based on an analysis of secondary data relating to priority sector lending (1998-2014) for eighty banks in India, and is supported by findings from the survey of ninety-seven lending officers of various banks. The results indicate gaps in patterns of the sect oral target compliance by different bank groups, along with the lending preferences and challenges faced by banks in such lending. It also identifies bank-specific characteristics like the nature of ownership, size, performance, etc., which have a significant impact on the priority sector lending patterns. Based on its findings, the paper offers policy suggestions for improving the effectiveness of priority sector lending program.

Revisiting or rethinking about priority sector lending (PSL) in India, is a daunting task given the fact that plethora of committees and researchers have already pondered over it. Still we endeavour to take-up this mammoth task in order to provide bankers' point of view. A practitioner's view is always more reliable and authentic than regulators' or researchers' view as he/she knows the ground realities in wider set of information. This study is quite different from the others as we revisit PSL norms from the Bankers' Perspective.

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