



included under our previous definition of infrastructure, but not included under the revised definition, will continue to get the benefits under 'infrastructure lending' for such exposures till the completion of the projects. However, any fresh lending to those sub-sectors from the date of this circular will not qualify as 'infrastructure lending'.

Yours faithfully,

**(Deepak Singhal)**

Chief General Manager-in-Charge

## Annex

### List of sub-sectors for 'Infrastructure Lending'

A credit facility extended by lenders (i.e. banks and select AIFIs) to a borrower for exposure in the following infrastructure sub-sectors will qualify as 'infrastructure lending':

Sl.No.	Category	Infrastructure sub-sectors
1.	Transport	<ul style="list-style-type: none"> <li>i. Roads and bridges</li> <li>ii. Ports</li> <li>iii. Inland Waterways</li> <li>iv. Airport</li> <li>v. Railway Track, tunnels, viaducts, bridges<sup>1</sup></li> <li>vi. Urban Public Transport (except rolling stock in case of urban road transport)</li> </ul>
2.	Energy	<ul style="list-style-type: none"> <li>i. Electricity Generation</li> <li>ii. Electricity Transmission</li> <li>iii. Electricity Distribution</li> <li>iv. Oil pipelines</li> <li>v. Oil/Gas/Liquefied Natural Gas (LNG) storage facility<sup>2</sup></li> <li>vi. Gas pipelines<sup>3</sup></li> </ul>
3.	Water & Sanitation	<ul style="list-style-type: none"> <li>i. Solid Waste Management</li> <li>ii. Water supply pipelines</li> <li>iii. Water treatment plants</li> <li>iv. Sewage collection, treatment and disposal system</li> <li>v. Irrigation (dams, channels, embankments etc)</li> <li>vi. Storm Water Drainage System</li> </ul>
4.	Communication	<ul style="list-style-type: none"> <li>i. Telecommunication (Fixed network)<sup>4</sup></li> <li>ii. Telecommunication towers</li> </ul>
5.	Social and Commercial Infrastructure	<ul style="list-style-type: none"> <li>i. Education Institutions (capital stock)</li> <li>ii. Hospitals (capital stock)<sup>5</sup></li> <li>iii. Three-star or higher category classified hotels located outside cities with population of more than 1 million</li> <li>iv. Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets</li> <li>v. Fertilizer (Capital investment)</li> <li>vi. Post harvest storage infrastructure for agriculture and horticultural produce including cold storage</li> <li>vii. Terminal markets</li> <li>viii. Soil-testing laboratories</li> <li>ix. Cold Chain<sup>6</sup></li> </ul>

1. Includes supporting terminal infrastructure such as loading/unloading terminals, stations and buildings

2. Includes strategic storage of crude oil

3. Includes city gas distribution network

4. Includes optic fibre/cable networks which provide broadband / internet

5. Includes Medical Colleges, Para Medical Training Institutes and Diagnostics Centres

6. Includes cold room facility for farm level pre-cooling, for preservation or storage of agriculture and allied produce, marine products and meat.

**Extract from Second Quarter Review of Monetary Policy 2012-13 announced on October 30, 2012.**

**V. Regulatory and Supervisory Measures**

**Definition of Infrastructure Lending**

110. Banks' lending to the infrastructure sector has grown significantly. As a multiplicity of definitions among various regulators gives rise to confusion and difficulties, the Government of India has notified a master list of infrastructure sectors/sub-sectors in March 2012. Accordingly, it is proposed:

- to harmonise the definition of infrastructure for the purpose of banks' lending with the master list notified by the Government of India.

111. Detailed guidelines in this regard are being issued separately.