



भारतीय रिज़र्व बैंक

-----RESERVE BANK OF INDIA-----

www.rbi.org.in

RBI/2014-15/477

FIDD.CO.Plan.BC 50 /04.09.01/2014-15

February 25, 2015

The Chairman/ Managing Director/  
Chief Executive Officer  
[All scheduled commercial banks  
(excluding Regional Rural Banks)]

Dear Sir,

**Priority Sector Lending- Targets and Classification –Overdraft in PMJDY accounts**

Please refer to our [Master Circular RPCD.CO.Plan.BC 10/04.09.01/2014-15 dated July 01, 2014](#) on Priority Sector Lending- Targets and Classification.

2. It has been decided that overdrafts extended by banks upto ₹ 5,000/- in Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts will be eligible for classification under priority sector advances ('others' category) as also weaker sections, provided the borrowers household annual income does not exceed ₹ 60,000/- for rural areas and ₹ 1,20,000/- for non-rural areas.

3. The above instructions come into effect from the date of this circular.

Yours faithfully,

(P.Manoj)  
Dy.General Manager

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, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई -मेल : [cgmincfidd@rbi.org.in](mailto:cgmincfidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : -मेल रिज़र्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, 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।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.