

Priority Sector Lending

Bank Promotion
Exam 2025-26

Agriculture	MSME	Export Credit	Education Loan
Housing Loan	Social Infra	Renewable Energy	Other Priority Sector

- The revised/updated Directions came into effect on April 01, 2025
- Applicability:
 - Domestic Commercial Bank (DCB) [including Regional Rural Bank (RRB)]
 - Small Finance Bank (SFB)
 - Local Area Bank (LAB)
 - Primary (Urban) Co-operative Bank (UCB) other than Salary Earners' Bank
- Purpose:** Framework for ensuring an adequate flow of credit from the banking system
- Allied activities shall include dairy, fisheries, animal husbandry, poultry, bee-keeping, sericulture and similar activities
- Non-Corporate Farmers (NCF):**
 - Individual farmers, including Small and Marginal Farmers (SMFs)
 - **Proprietorship** firms of farmers
 - Self-Help Groups (SHGs) or Joint Liability Groups (JLGs)

Targets/Sub-targets for Priority sector



Categories	DCB & FB ≥ 20 Br	FB < 20 Br	RRB	SFB	UCB
Total PS	40 %	40 % (up to 32% can be Export Credit)	75% (ME, SI & RE Recon up to 15% of ANBC only)	75%	60%
Agriculture	18% (o/w 14% for NCFs w/w 10% for SMFs)	NA	18% (o/w 14% for NCFs w/w 10% for SMFs)	18% (o/w 14% for NCFs w/w 10% for SMFs)	
Micro Enterprises	7.5%	NA	7.5%	7.5%	7.5%
Weaker Sections	12%	NA	15%	12%	12%

(All targets are computed as of ANBC or CEOBSE, whichever is higher)

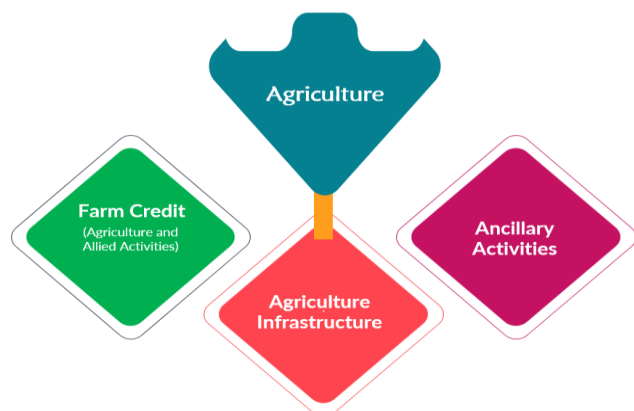
ME-Medium Entp, SI-Social Infra, RE-Renewable Energy, NCF-Non Corporate Farmers, SMF-Small and Marginal

District-Specific Weightages (Valid up to FY 2025-26):

- A **Higher weightage (125%)** is given for incremental PSL credit in the identified district where credit flow is comparatively low (per capita PSL less than ₹9,000)
- A **lower weightage (90%)** is applied in districts where PSL credit flow is relatively high (per capita PSL greater than ₹42,000)

Agriculture

The lending to the agriculture sector will include Farm Credit (Agriculture and Allied Activities), lending for Agriculture Infrastructure, and Ancillary Activities.



Farm Credit - Individual farmers:

Loans to individual farmers [including **Self Help Groups (SHGs)** or **Joint Liability Groups (JLGs)** i.e. groups of individual farmers, provided banks maintain disaggregated data of such loans] and Proprietorship firms of farmers, directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping, and sericulture. This will include:

1. **Crop loans**, including loans for traditional/non-traditional plantations, horticulture and allied activities.
2. Medium and long-term loans for **agriculture and allied activities** (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
3. Loans for **pre and post-harvest** activities viz. spraying, harvesting, grading and transporting of their own farm produce.
4. Loans to **distressed farmers** indebted to non-institutional lenders.
5. Loans under the **Kisan Credit Card Scheme**.
6. Loans to **small and marginal farmers** for purchase of land for agricultural purposes.
7. Loans against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months subject to a limit up to ₹90 lakh **against NWRs/eNWRs** and up to ₹60 lakh against warehouse receipts other than NWRs/eNWRs.
8. Loans to farmers for installation of **stand-alone Solar Agriculture Pumps** and for solarisation of grid connected Agriculture Pumps.
9. Loans to farmers for installation of **solar power plants** on barren/fallow land.

Farm Credit - Corporate farmers, Farmer Producer Organisations (FPOs)/(FPC) Companies of Individual Farmers, Partnership firms and Co-operatives of farmers engaged in Agriculture and Allied Activities

1. Loans for the following activities will be subject to an aggregate limit of **₹4 crore per borrowing entity**:
2. **Crop loans** to farmers which will include traditional/non-traditional plantations and horticulture and loans for allied activities.
3. Medium and long-term loans for **agriculture and allied activities** (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
4. Loans for **pre and post-harvest** activities viz. spraying, harvesting, grading and transporting of their own farm produce.
5. Loans against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months (up to ₹4 Crore against NWRs/eNWRs and up to ₹2.5 Crore against warehouse receipts other than NWRs/eNWRs)
6. Loans up to ₹10 crore per borrowing entity to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.
7. Loans up to ₹10 crore for the purchase of the produce of members directly engaged in agriculture and allied activities
8. UCBs are not permitted to lend to co-operatives of farmers.

Ancillary Services

Following loans under ancillary services will be subject to limits prescribed as under:

1. Loans to Agri-clinics and Agri-business centres, Custom Service Units, Primary Agricultural Credit Societies, MFIs and NBFCs etc.
2. Loans up to ₹50 crore to Start-ups that are engaged in agriculture and allied services
3. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system
4. Export credit to the agriculture sector
5. Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall

Agriculture Infrastructure

Loans for agriculture infrastructure will be subject to an aggregate sanctioned limit of **₹100 crore per borrower** from the banking system.

Small and Marginal Farmers (SMFs)

1. For the purpose of the computation of achievement of the sub-target, SMFs will include the following:
2. Farmers with landholding of up to 1 hectare (Marginal Farmers)
3. Farmers with a landholding of more than 1 hectare and up to 2 hectares (Small Farmers)
4. Landless agricultural labourers, tenant farmers, oral lessees and share-croppers whose share of landholding is within the limits prescribed for SMFs
5. Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e., groups of individual SMFs directly engaged in agriculture and allied activities, provided banks maintain disaggregated data of such loans
6. Loans up to ₹2.5 Lakh individuals solely engaged in allied activities without any accompanying land holding criteria
7. Loans to FPOs/FPCs of individual farmers and co-operatives of farmers directly engaged in agriculture and allied activities where the land-holding share of SMFs is not less than 75 per cent.

Micro, Small and Medium Enterprises (MSMEs)

1. All bank loans to MSMEs shall qualify for classification under priority sector lending
2. Loans up to ₹50 crore to Start-ups, that conform to the definition of MSME
3. Loans to registered NBFCs (other than MFIs) for on-lending to micro and small enterprises up to Rs.20 lakh per borrower (not applicable to RRBs, SFBs and UCBs)
4. Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders
5. Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.
6. **'With Recourse'** Factoring transactions by banks which carry out the business of factoring departmentally wherever the 'assignor' is a Micro, Small or Medium Enterprise would be eligible for classification under MSME category on the reporting dates.
7. **Factoring** transactions pertaining to MSMEs taking place through the Trade Receivables electronic Discounting System (**TReDS**) shall also be eligible for classification under priority sector.

Export Credit (not applicable to RRBs and LABs)

1. Export Credit included in Agri Ancillary
2. Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items)
3. Export credit to agriculture and MSME shall be eligible for classification as PSL in the respective categories.
4. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector as per the following table:

Domestic banks



Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹ 50 crore per borrower.

Foreign banks with 20 branches and above



Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher

Foreign banks with less than 20 branches



export credit up to 32 per cent of ANBC or CEOBE whichever is higher

Housing:

Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

Category	Loan Limit	Loan for Repair	Max Cost of Dwelling Unit
Population ≥ 50 lakh	₹50	₹15	₹63
Population 10 lakh to <50 lakh	₹45	₹12	₹57
Population <10 lakh	₹35	₹10	₹44

1. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
2. Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.
3. Outstanding deposits with NHB on account of priority sector shortfall
4. Housing loans to banks' own employees will not be eligible for classification under the priority sector

Education

Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification

Social Infrastructure

1. Loans up to a limit of ₹8 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, etc.
2. Loans up to a limit of ₹12 crore per borrower for building health care facilities in Tier II to Tier VI centres.
3. Loans (other than by RRBs, UCBs and SFBs) to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities.

Renewable Energy

1. Bank loans up to a limit of ₹35 crore to borrowers for renewable energy-based power generators and for renewable energy based public utilities, viz., street lighting systems, remote village electrification etc., will be eligible for priority sector classification.
2. For individual households, the loan limit will be ₹10 lakh per borrower.

Others

1. Loans provided directly by banks to individuals and individual members of SHGs/JLGs satisfying the criteria on Regulatory Framework for Microfinance Loans
2. Loans not exceeding ₹2.00 lakh provided by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by SHGs
3. Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding ₹1.00 lakh per borrower to prepay their debt to non-institutional lenders
4. Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations
5. Loans up to ₹50 crore to Start-ups, that are engaged in activities other than agriculture or MSME

Bank loans to NBFCs for On-Lending

1. Bank credit to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector lending under the respective categories subject to the following conditions:
2. Agriculture: Up to ₹10 lakh per borrower in respect of 'term lending' component under Agriculture
3. Micro & Small enterprises: Up to ₹20 lakh per borrower
4. provided banks maintain disaggregated data of such loans in the portfolio.

Bank loans to HFCs for On-Lending

1. Bank credit to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of ₹20 lakh per borrower under 'Housing' category.
2. Banks shall maintain necessary borrower-wise details of the underlying portfolio.

Weaker Sections

Priority sector loans to the following borrowers will be considered as lending under Weaker Sections category:

(i)	Small and Marginal Farmers
(ii)	Artisans, village and cottage industries where individual credit limits do not exceed ₹2 lakh
(iii)	Beneficiaries under Government Sponsored Schemes such as National Rural Livelihood Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
(iv)	Scheduled Castes and Scheduled Tribes
(v)	Beneficiaries of Differential Rate of Interest (DRI) scheme
(vi)	Self Help Groups/Joint Liability Groups
(vii)	Individuals and individual members of SHGs/JLGs, satisfying criteria as prescribed in Master Direction on Regulatory Framework for Microfinance Loans Directions, dated March 14, 2022
(viii)	Individual women beneficiaries up to ₹2 lakh per borrower (the limit of '₹2 lakh per borrower' is not applicable to UCBs)
(ix)	Distressed farmers indebted to non-institutional lenders
(x)	Distressed persons other than farmers, with loan amount not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders
(xi)	Persons with disabilities
(xii)	Transgenders
(xiii)	Minority communities as may be notified by Government of India from time to time.

Overdraft availed by PMJDY account holders as per limits and conditions prescribed by DFS may be classified under loans to Weaker Sections.

No loan related and adhoc service charges / inspection charges shall levied on priority sector loans up to ₹50,000/-

Non-achievement of Priority Sector Targets



All banks (excluding UCBs under all-inclusive directions) - **contribution to the Rural Infrastructure Development Fund (RIDF) and other funds with NABARD/NHB/SIDBI/MUDRA Ltd.,** as decided by the Reserve Bank from time to time.

The interest rates payable to banks for their contribution to RIDF and other funds shall be as follows:

S. No.	Shortfall in overall priority sector lending target	Deposit Rates
1	Less than 5 percentage points	Bank Rate minus 2 percentage points
2	5 and above, but less than 10 percentage points	Bank Rate minus 3 percentage points
3	10 percentage points and above	Bank Rate minus 4 percentage points

in case of no shortfall in overall PSL target but shortfall in any sub-target, interest rate of Bank Rate minus 2 percentage points will apply

The mis-classifications in PSL, if any, identified by the Reserve Bank's Department of Supervision (DoS) (NABARD in respect of RRBs) will be adjusted from the PSL achievement of the relevant year

Source: RBI Master Directions 2025; Feedback : kbs.smartbanker@gmail.com

MCQs

1. As per the revised Priority Sector Lending Directions, the updated guidelines came into effect from:
A. January 1, 2025
B. April 1, 2025
C. July 1, 2025
D. October 1, 2025
E. April 1, 2024
2. The Priority Sector Lending Directions 2025 are applicable to all the following except:
A. Domestic Commercial Banks
B. Regional Rural Banks
C. Small Finance Banks
D. Salary Earners' Urban Co-operative Banks
E. Local Area Banks
3. Which of the following activities is *not* included under Allied Activities in Agriculture?
A. Dairy
B. Sericulture
C. Poultry
D. Mining
E. Fisheries
4. Non-Corporate Farmers include all the following except:
A. Individual farmers
B. Self-Help Groups of farmers
C. Joint Liability Groups of farmers
D. Farmer Producer Companies
E. Proprietorship firms of farmers
5. The higher weightage of 125% is given to incremental PSL credit in districts where per capita PSL is less than:
A. ₹5,000
B. ₹9,000
C. ₹15,000
D. ₹20,000
E. ₹25,000
6. For corporate farmers and FPOs, the aggregate loan limit under farm credit for agriculture and allied activities is:
A. ₹2 crore
B. ₹4 crore
C. ₹5 crore
D. ₹6 crore
E. ₹10 crore
7. Loans to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price are eligible up to:
A. ₹2 crore
B. ₹4 crore
C. ₹6 crore
D. ₹8 crore
E. ₹10 crore
8. Loans against pledge/hypothecation of agricultural produce against NWRs/eNWRs are allowed up to:
A. ₹40 lakh
B. ₹60 lakh
C. ₹90 lakh
D. ₹1 crore
E. ₹1.5 crore
9. Loans to startups engaged in agriculture and allied activities are eligible under Ancillary Services up to:
A. ₹10 crore
B. ₹25 crore
C. ₹50 crore
D. ₹75 crore
E. ₹100 crore
10. Loans for food and agro-processing under Agriculture Ancillary Services are eligible up to:
A. ₹25 crore
B. ₹50 crore
C. ₹75 crore
D. ₹100 crore
E. ₹150 crore

- 11.** Under Agriculture Infrastructure, loans are eligible up to an aggregate sanctioned limit of:
- A. ₹25 crore
 - B. ₹50 crore
 - C. ₹75 crore
 - D. ₹100 crore
 - E. ₹150 crore
- 12.** Small Farmers are defined as those having landholding:
- A. Up to 1 hectare
 - B. 1 to 2 hectares
 - C. Above 2 hectares
 - D. Up to 3 hectares
 - E. More than 3 hectares
- 13.** Marginal Farmers are defined as those having landholding:
- A. Up to 1 hectare
 - B. Up to 1.5 hectares
 - C. Up to 2 hectares
 - D. 1 to 2 hectares
 - E. 2 to 3 hectares
- 14.** Loans up to ₹2.5 lakh to individuals solely engaged in allied activities are considered under:
- A. Non-Corporate Farmers
 - B. Small & Marginal Farmers
 - C. Ancillary Services
 - D. Agriculture Infrastructure
 - E. MSME
- 15.** Loans up to ₹50 crore to startups conforming to the MSME definition are classified under:
- A. Agriculture
 - B. MSME
 - C. Ancillary
 - D. Others
 - E. Social Infrastructure
- 16.** Loans to NBFCs (other than MFIs) for on-lending to micro and small enterprises are eligible up to per borrower limit of:
- A. ₹10 lakh
 - B. ₹20 lakh
 - C. ₹25 lakh
 - D. ₹50 lakh
 - E. ₹1 crore
- 17.** Export credit (other than agriculture and MSME) for domestic banks is classified as PSL up to:
- A. 1% of ANBC
 - B. 2% of ANBC
 - C. 3% of ANBC
 - D. 4% of ANBC
 - E. 5% of ANBC
- 18.** Housing loans for affordable housing projects qualify if at least what percentage of FSI/FAR is used for units with carpet area ≤ 60 sq.m.?
- A. 25%
 - B. 40%
 - C. 50%
 - D. 60%
 - E. 75%
- 19.** Loans to any governmental agency for slum rehabilitation qualify under Housing if carpet area per unit does not exceed:
- A. 30 sq.m.
 - B. 45 sq.m.
 - C. 60 sq.m.
 - D. 75 sq.m.
 - E. 90 sq.m.
- 20.** Housing loans to bank's own employees are:
- A. Fully eligible under PSL
 - B. Partly eligible under PSL
 - C. Eligible only for SC/ST staff
 - D. Not eligible under PSL
 - E. Eligible up to ₹25 lakh
- 21.** Loans for educational purposes including vocational courses up to ₹25 lakh are classified under:
- A. MSME
 - B. Housing
 - C. Education
 - D. Social Infrastructure
 - E. Renewable Energy
- 22.** Loans up to ₹8 crore for setting up schools and sanitation facilities are classified under:
- A. Education
 - B. Social Infrastructure
 - C. MSME
 - D. Housing
 - E. Others

- 23.** Loans up to ₹12 crore for health care facilities in Tier II–VI centres come under:
- A. MSME
 - B. Renewable Energy
 - C. Social Infrastructure
 - D. Others
 - E. Housing
- 24.** Bank loans up to ₹35 crore for renewable energy-based power generators are eligible under:
- A. MSME
 - B. Renewable Energy
 - C. Others
 - D. Infrastructure
 - E. Housing
- 25.** For individual households, the limit for renewable energy loans is:
- A. ₹2 lakh
 - B. ₹5 lakh
 - C. ₹7.5 lakh
 - D. ₹10 lakh
 - E. ₹15 lakh
- 26.** Loans up to ₹2 lakh provided by banks to SHGs for non-agriculture activities come under:
- A. Others
 - B. MSME
 - C. Social Infrastructure
 - D. Weaker Sections
 - E. Housing
- 27.** Loans to distressed persons (other than farmers) not exceeding ₹1 lakh are classified under:
- A. Education
 - B. MSME
 - C. Renewable Energy
 - D. Others
 - E. Weaker Section
- 28.** Bank credit to NBFCs for on-lending under Agriculture is eligible up to per borrower limit of:
- A. ₹5 lakh
 - B. ₹7.5 lakh
 - C. ₹10 lakh
 - D. ₹15 lakh
 - E. ₹20 lakh
- 29.** Bank credit to HFCs for on-lending for housing purpose is eligible up to:
- A. ₹10 lakh
 - B. ₹15 lakh
 - C. ₹20 lakh
 - D. ₹25 lakh
 - E. ₹30 lakh
- 30.** Loans up to ₹50 crore to startups engaged in activities other than Agriculture or MSME fall under:
- A. MSME
 - B. Agriculture
 - C. Others
 - D. Social Infrastructure
 - E. Renewable Energy
- 31.** Loans to SC/ST organizations for purchase and marketing of inputs and outputs of beneficiaries fall under:
- A. Weaker Sections
 - B. Social Infrastructure
 - C. MSME
 - D. Others
 - E. Agriculture
- 32.** Overdrafts availed by PMJDY account holders are classified under:
- A. MSME
 - B. Others
 - C. Weaker Sections
 - D. Social Infrastructure
 - E. Agriculture
- 33.** Maximum loan limit for agriculture produce pledge against non-NWR warehouse receipts for corporate farmers:
- A. ₹1 crore
 - B. ₹4 crore
 - C. ₹2.5 crore
 - D. ₹3 crore
 - E. ₹5 crore
- 34.** What is the maximum limit for export credit per borrower under domestic banks for PSL classification?
- A. ₹25 crore
 - B. ₹40 crore
 - C. ₹50 crore
 - D. ₹75 crore
 - E. ₹100 crore

35. Loans for installation of solar power plants on barren land are classified under:
- A. MSME
 - B. Agriculture
 - C. Renewable Energy
 - D. Social Infrastructure
 - E. Housing
36. Which category includes loans up to ₹100 crore for food and agro-processing?
- A. Agriculture Infrastructure
 - B. Agriculture Ancillary Services
 - C. MSME
 - D. Renewable Energy
 - E. Others
37. Factoring transactions by banks where assignor is MSME are classified under:
- A. Agriculture
 - B. MSME
 - C. Others
 - D. Export Credit
 - E. Social Infrastructure
38. Factoring transactions on TReDS platform for MSMEs qualify under:
- A. MSME
 - B. Export Credit
 - C. Renewable Energy
 - D. Others
 - E. Agriculture
39. Which of the following entities are *not* allowed to lend to cooperatives of farmers?
- A. RRBs
 - B. UCBs
 - C. SFBs
 - D. LABs
 - E. DCBs
40. Maximum limit of loans for social infrastructure (sanitation facilities) is:
- A. ₹6 crore
 - B. ₹8 crore
 - C. ₹10 crore
 - D. ₹12 crore
 - E. ₹15 crore
41. The definition of Small and Marginal Farmers includes SHGs/JLGs where SMF share is at least:
- A. 50%
 - B. 60%
 - C. 70%
 - D. 75%
 - E. 80%
42. Incremental export credit over previous year for foreign banks with less than 20 branches can be classified up to:
- A. 20% of ANBC
 - B. 25% of ANBC
 - C. 30% of ANBC
 - D. 32% of ANBC
 - E. 35% of ANBC
43. Loans to Startups engaged in agriculture are covered under which subcategory?
- A. Agriculture Infrastructure
 - B. Agriculture Ancillary
 - C. MSME
 - D. Others
 - E. Renewable Energy
44. Loans for purchase of land for agriculture by small and marginal farmers are included under:
- A. Agriculture Infrastructure
 - B. Farm Credit
 - C. Ancillary Services
 - D. Others
 - E. MSME
45. The credit flow framework under PSL ensures:
- A. Maximization of bank profit
 - B. Compliance with Basel norms
 - C. Adequate flow of credit to priority sectors
 - D. Minimization of NPA
 - E. Increase in foreign exchange reserves
46. No service or inspection charges can be levied on priority sector loans up to:
- A. ₹25,000
 - B. ₹40,000
 - C. ₹50,000
 - D. ₹75,000
 - E. ₹1,00,000

47.Loans up to ₹10 crore for purchase of produce from members directly engaged in agriculture come under:

- A. MSME
- B. Agriculture Farm Credit
- C. Ancillary Services
- D. Social Infrastructure
- E. Others

48.Outstanding deposits with NABARD on account of PSL shortfall are treated under:

- A. MSME
- B. Agriculture Ancillary
- C. Social Infrastructure
- D. Renewable Energy
- E. Others

49.Deposits with NHB on account of PSL shortfall are treated under:

- A. MSME
- B. Agriculture
- C. Housing
- D. Renewable Energy
- E. Social Infrastructure

50.Deposits with SIDBI and MUDRA Ltd. for PSL shortfall are included under:

- A. MSME
- B. Housing
- C. Renewable Energy
- D. Others
- E. Agriculture

Answer Key

1-B	2-D	3-D	4-D	5-B
6-B	7-E	8-C	9-C	10-D
11-D	12-B	13-A	14-B	15-B
16-B	17-B	18-C	19-C	20-D
21-C	22-B	23-C	24-B	25-D
26-A	27-D	28-C	29-C	30-C
31-D	32-C	33-C	34-C	35-B
36-B	37-B	38-A	39-B	40-B
41-D	42-D	43-B	44-B	45-C
46-C	47-B	48-B	49-C	50-A

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