

# Priority sector credit potential at nearly ₹9.14 trn in FY27

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Signalling a rise in its credit absorption capacity, Uttar Pradesh sees priority sector credit potential at nearly ₹9.14 trillion in 2026-27.

Of the projected lending, MSMEs make for the largest share at about ₹5.49 trillion, followed by agriculture at ₹2.70 trillion. Housing credit has been estimated at ₹23,400 crore, agriculture infrastructure at ₹20,000 crore, and ancillary agricultural activities at ₹22,088 crore.

The estimate marks a rise of ₹1.45 trillion, or over 18 per cent, from the priority sector credit potential of ₹7.69 trillion projected for 2025-26. In 2024-25, the National Bank for Agriculture and Rural Development pegged the state's priority sector lending potential at ₹5.73 trillion.

Addressing the State Credit Seminar 2026-27, Chief Minister Yogi Adityanath said the agricultural credit target of ₹3 trillion represents a 13 per cent increase over previous years.

Adityanath attributed faster credit delivery to digital governance reforms, noting that loans under the Kisan Credit Card scheme are now being disbursed within minutes through e-KCC, compared to waiting periods of 25-30 days earlier.