



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



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RBI/2022-23/68

DOR.CRE.REC.42/09.22.010/2022-23

June 08, 2022

All Primary (Urban) Co-operative Banks,

Madam / Dear Sir,

Individual Housing loans – Enhancement in limits

Please refer to [circular UBD.BPD.\(PCB\). Cir.No.7/09.22.010/2011-12 dated October 31, 2011](#) on the above subject.

2. As announced in the [Statement on Developmental and Regulatory Policies \(para no.1 annexed\)](#), it has been decided to revise the limits on individual housing loans sanctioned by urban co-operative banks to an individual borrower as under:

Category of the bank	Existing Limit* (per individual borrower)	Revised Limit* (per individual borrower)
(a) Tier-I UCBs	₹30 lakh	₹60 lakh
(b) Tier-II UCBs	₹70 lakh	₹140 lakh

*subject to prescribed prudential exposure limits

3. All other extant instructions in the matter shall remain unchanged. The above instructions will come into effect from the date of this circular.

Yours faithfully,

(Manoranjan Mishra)
Chief General Manager

**Extract from Statement on Developmental and Regulatory
Policies June 08, 2022**

1. Individual Housing Loans by Cooperative Banks – Enhancement in Limits

Extant guidelines prescribe prudential limits on the amount of individual housing loans that can be extended by Primary (Urban) Co-operative Banks (UCBs), and Rural Cooperative Banks (RCBs - State Cooperative Banks and District Central Cooperative Banks) to their customers. These limits were last revised for UCBs in 2011 and for RCBs in 2009. Taking into account the increase in housing prices since the limits were last revised and considering the customer needs, it has been decided to increase the existing limits on individual housing loans by cooperative banks. Accordingly, the limits for Tier I /Tier II UCBs shall stand revised from ₹30 lakh/ ₹70 lakh to ₹60 lakh/ ₹140 lakh, respectively. As regards RCBs, the limits shall increase from ₹20 lakh to ₹50 lakh for RCBs with assessed net worth less than ₹100 crore; and from ₹30 lakh to ₹75 lakh for other RCBs. A detailed circular will be issued separately.