



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



RBI/2022-23/159

DOR.CRE.REC.92/07.10.002/2022-23

December 30, 2022

All Primary (Urban) Co-operative Banks,

Madam / Dear Sir,

Individual Housing loans – Revised limits under four-tiered regulatory framework

Please refer to [circular DOR.REG.No.84/07.01.000/2022-23 dated December 1, 2022](#), in terms of which UCBs have been categorised into four tiers for regulatory purposes.

2. In terms of the [circular DOR.CRE.REC.42/09.22.010/2022-23 dated June 8, 2022](#), ceilings on housing loans to individuals are prescribed as ₹60 lakh for Tier-I UCBs and ₹140 lakh for Tier-II UCBs. Consequent upon classification of UCBs into four tiers under the revised regulatory framework, it has been decided to specify the limits on housing loans sanctioned by UCBs to an individual borrower as ₹60 lakh for Tier-1 UCBs and ₹140 lakh for UCBs categorised in Tier-2 to 4. Other terms and conditions of the circular ibid, remain unchanged.

3. The limits prescribed under this circular are effective from the date of this circular. However, existing housing loans sanctioned prior to the date of this circular, which may be in breach of the ceiling, will be allowed to run off till maturity.

Yours faithfully,

(Manoranjan Mishra)
Chief General Manager