Ref.No.NB.DoS.CMA./ 2329 /A.75/2022-23
Circular No. 199 /DoS -24 /2022 05 September 2022

The Managing Director / General Manager
All State Cooperative Banks & District Central Cooperative Banks

Dear Sir/Madam,

**Enhancement of Individual Housing Loan Limit by RBI – Clarification**

In view of increase in housing prices and after factoring in customer needs, RBI vide its circular no 43 dated 08 June 2022 enhanced the limits on residential housing loans sanctioned by Rural Co-operative Banks to an individual as under:

<table>
<thead>
<tr>
<th>銀行の種類</th>
<th>現在の限度（個人顧客）</th>
<th>新しい限度（個人顧客）</th>
</tr>
</thead>
<tbody>
<tr>
<td>(क) 州立郭同合/区市の貯蓄GDもしくは普通貯蓄BD（資産評価が100億円未満）</td>
<td>रु. 20 लाख</td>
<td>रु. 50 लाख</td>
</tr>
<tr>
<td>(a) StCBs/DCCBs having assessed net worth less than Rs. 100 crore</td>
<td>Rs. 20 lakh</td>
<td>Rs. 50 lakh</td>
</tr>
</tbody>
</table>
Financing of individual residential housing loans by Rural Co-operative Banks is governed by Reserve Bank of India guidelines and the maximum quantum of housing loan that can be granted to an individual borrower by a State / Central Cooperative Bank will be governed by the limit prescribed in the above circular of RBI.

Borrowers/Sectors for whom exposure limits are prescribed by RBI will be outside the purview of CMA exposure limit laid down by NABARD vide circular No. 68/DOS-10/2008 dated 12 May 2008.

However, for all other types of loans extended under ‘individual’ category, instructions contained in our circular No. 68/DOS-10/2008 dated 12 May 2008 shall remain unchanged.

<table>
<thead>
<tr>
<th>ख) राज्य सहकारी/ जिला मध्यवर्ती सहकारी बैंक जिनकी निवल आकलित संपत्ति 100 करोड़ रुपये या उससे अधिक है.</th>
<th>रु. 30 लाख</th>
<th>रु. 75 लाख</th>
</tr>
</thead>
<tbody>
<tr>
<td>(b) StCBs/DCCBs having assessed net worth equal to or more than Rs. 100 crore</td>
<td>Rs. 30 lakh</td>
<td>Rs. 75 lakh</td>
</tr>
</tbody>
</table>

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

सभ्यता स्थान-24, 'जी' ब्लॉक, बांद्रा-कुल्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051। टेली: +91 22 6812 0039। फ्रैक्स: +91 22 2653 0103। ई-मेल: dos@nabard.org

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कृपया पावती दें.
Please acknowledge receipt.

Yours faithfully

(K S Raghupathi)
Chief General Manager