



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2013-14/236

UBD CO BPD (PCB) Cir. No.13/09.22.010/2013-14

September 10, 2013

The Chief Executive Officer
All Primary (Urban) Co-operative Banks

Dear Sir / Madam,

**Finance for Housing Schemes – Primary (Urban) Co-operative Banks –
Loans for repairs / additions / alterations – enhancement of limits**

Please refer to our circular UBD BPD PCB No.31/09.09.01/2002-03 dated December 30, 2002 on 'Priority Sector Advances – Enhancement of Limits' in terms of which the ceilings to individual borrowers for house repairs, additions and alterations were raised to ₹ 1 lakh in rural and semi-urban areas and ₹ 2 lakh in urban areas.

2. On a review of the policy, it has been decided to enhance the ceiling on loans to individuals for carrying out repairs / additions / alterations to their dwelling units to ₹ 2 lakh in rural and semi-urban areas and ₹ 5 lakh in urban areas.

3. Loans granted under the enhanced limits for the purposes detailed above will also be eligible for classification under priority sector. There is no change to the extant combined ceiling for housing, real estate and commercial real estate loans granted by UCBs at 10% of total assets as also the additional limit of 5% of total assets for grant of housing loans upto ₹ 25 lakh to individuals.

Yours faithfully,

(P.K. Arora)
General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए—

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्ति की जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
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