



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2010-11/379

RPCD.CO.RCBD.BC.No. 48 /03.03.01/2010-11

January 20 , 2011

All State and Central Co-operative Banks

Dear Sir

### **Housing Finance**

Please refer to para 2 (ii) of our circular [RPCD.CO.RCBD.BC.No.15/03.03.01/2009-10 dated August 13, 2009](#) on the captioned subject. It has been decided that the exposure of State Co-operative Banks (StCBs) & Central Co-operative Banks (CCBs) to housing finance would, henceforth, be limited to 5 percent of their total assets, as against 10 percent of their total loans and advances. The total assets may be reckoned based on the audited balance sheet as on March 31 of the preceding financial year.

2. The above limits of credit exposure for housing would be applicable with immediate effect. StCBs and CCBs having exposure in excess of the above limits may initiate steps to bring it down to the revised limits within a period of six months from the date of this circular.

3. All the other terms and conditions set out in our circular dated August 13, 2009 referred to above remain unchanged.

4. Please acknowledge receipt to our concerned Regional Office.

Yours faithfully

(B.P.Vijayendra)  
Chief General Manager

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