



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2016-17/317

DBR.BP.BC.No.72/08.12.015/2016-17

June 7, 2017

All Commercial Banks  
(Excluding Regional Rural Banks and Local Area Banks)

Madam/Dear Sir,

**Individual Housing Loans: Rationalisation of Risk-Weights and Loan to Value (LTV) Ratios**

Please refer to the [Second Bi-monthly Monetary Policy Statement for 2017-18](#), announced today.

2. As a countercyclical measure, the LTV ratios, risk weights and standard asset provisioning rate for individual housing loans sanctioned on or after the date of this circular shall be as under:

Outstanding loan	LTV ratio (%)	Risk Weight (%)	Standard Asset Provision (%)
Up to Rs.30 lakh	≤ 80	35	0.25
	> 80 and ≤ 90	50	
Above Rs.30 lakh and up to Rs.75 lakh	≤ 80	35	
Above Rs.75 lakh	≤ 75	50	

3. The LTV ratios, Risk Weights and Standard Asset Provision set out in the [circular DBR.BP.BC.No.44/08.12.015/2015-16 dated October 8, 2015](#), on the

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुंबई 400001  
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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

captioned subject, shall continue to apply to loans sanctioned up to June 6, 2017.

4. All other instructions referred to in the above mentioned circular remain unchanged.

Yours faithfully,

(S.S. Barik)  
Chief General Manager in-Charge