



# भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA



RBI/2022-23/56

DOR.CRE.REC.18/09.22.010/2022-23

May 24, 2022

All Primary (Urban) Co-operative Banks

Madam / Dear Sir,

## **Housing Finance – Loans for repairs/additions/alterations - Enhancement of limits**

Please refer to para 2 of the [circular UBD.CO.BPD.\(PCB\).Cir.No.13/09.22.010/2013-14 dated September 10, 2013](#) on the captioned subject, wherein, the ceiling on loans to individuals for carrying out repairs/additions/alterations to their dwelling units was revised upwards to ₹2 lakh in rural and semi-urban areas and ₹5 lakh in urban areas.

2. The ceiling on such loans is now revised to ₹10 lakh in metropolitan centres (those centres with population of 10 lakh and above) and ₹6 lakh in other centres.

Yours faithfully,

(Manoranjan Mishra)  
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए