



उ.प्र. स्टेट कोऑपरेटिव बैंक लि.
(उ०प्र० सरकार अंशधारी शिड्यूल्ड बैंक)
मुख्यालय, 2-महात्मा गांधी मार्ग, लखनऊ

शाखा प्रबन्धक / मुख्यप्रबन्धक
उ०प्र० स्टेट कोऑपरेटिव बैंक लि०,
समस्त शाखायें,
उत्तर प्रदेश।

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Soc. No. 811 दि०- 20-11-1944
पत्रांक: बैंकिंग / 2026-27 / एफ-305
दिनांक 06 जून, 2026

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विषय:-व्यक्तिगत ग्राहकों हेतु अधिकतम ऋण सीमा का निर्धारण

भारतीय रिजर्व बैंक द्वारा पत्रांक:-RBI/DOR/2025-26/306 DOR.CRE.REC.225/07-03-006/2025-26 दिनांक 28.11.2025 के माध्यम से संकेन्द्रण जोखिम (Concentration Risk) के सम्वन्ध में मास्टर परिपत्र निर्गत किया गया है (छायाप्रति संलग्न), जिसके निर्देश ग्रामीण सहकारी बैंकों(राज्य सहकारी बैंकों एवं जिला सहकारी बैंकों) में तत्काल प्रभावी हैं। उक्त परिपत्र के अध्याय-2 में एक्सपोजर मानदण्ड निर्धारित किये गये हैं जो निम्नवत् हैं :-

1. **आवास ऋण हेतु ऋण सीमा :-** राज्य सहकारी बैंकों/जिला सहकारी बैंकों के लिए किसी व्यक्तिगत ग्राहक को आवासीय ऋण स्वीकृत करने हेतु निम्नवत् सीमा निर्धारित की गयी है :-

क.सं.	राज्य सहकारी बैंक/जिला सहकारी बैंक की श्रेणी	व्यक्तिगत ग्राहक को आवासीय ऋण की अधिकतम सीमा (धनराशि लाख रु० में)
1	यदि सहकारी बैंक की कुल सम्पत्ति (नेटवर्थ) रु० 100.00 करोड़ से कम है	50.00
2	यदि सहकारी बैंक की कुल सम्पत्ति (नेटवर्थ) रु० 100.00 करोड़ से अधिक है	75.00

- आवास के मरम्मत/परिवर्धन/परिवर्तन हेतु अतिरिक्त ऋण सीमा-आवास ऋण के अन्तर्गत यदि उधारकर्ता द्वारा मकान की मरम्मत, परिवर्धन, परिवर्तन आदि के लिये अतिरिक्त ऋण हेतु आवेदन किया जाता है तो उक्त हेतु अधिकतम रु० 1.00 लाख ऋण स्वीकृत किया जा सकेगा, जो बिन्दु संख्या-1 पर आवास ऋण हेतु उल्लिखित ऋण सीमा के अधीन होगा।
 - आवास ऋण हेतु एक्सपोजर लिमिट:- बैंक आडिटेड बैलेंस शीट में दर्शित कुल एसेट्स का अधिकतम 5 प्रतिशत आवास ऋण में एक्सपोजर कर सकते हैं।
2. **आवास ऋण के अतिरिक्त अन्य ऋण हेतु व्यक्तिगत ग्राहकों के लिए ऋण सीमा-** बैंकिंग विनियमन अधिनियम 1949 की धारा 35(6) के अन्तर्गत नाबार्ड द्वारा 31 मार्च की बैलेंस शीट के आधार पर किये गये निरीक्षण के पश्चात रेटिंग प्रदान की जाती है तथा उक्त रेटिंग के अनुसार व्यक्तिगत ग्राहकों को प्रदान किये जाने वाली ऋण सीमा निम्नवत् है:-

क.सं.	नाबार्ड रेटिंग	व्यक्तिगत ग्राहकों को प्रदान किये जाने वाले ऋण की अधिकतम सीमा(धनराशि लाख रु० में)
1	ए	60.00
2	बी, बी +	40.00
3	सी	25.00
4	डी	25.00

3. **इकाईवार एवं सेक्टरवार एक्सपोजर लिमिट का निर्धारण :-** राज्य सहकारी बैंक/जिला सहकारी बैंकों द्वारा क्रेडिट रिस्क को दृष्टिगत रखते हुये इकाईवार एक्सपोजर लिमिट का निर्धारण कैपिटल फण्ड के आधार पर सम्बन्धित इकाई की शुद्ध स्वामित्व निधि (Net Owned Funds) तक निर्धारित किया जाना समाचीन होगा, जबकि सेक्टरवार एक्सपोजर लिमिट का निर्धारण बैंकिंग विनियमन अधिनियम 1949 की धारा 35(6) के अन्तर्गत नाबार्ड द्वारा 31 मार्च पर किये गये निरीक्षण के पश्चात उधार देने योग्य संसाधनों (लैंडेबिल रिसोर्सेज) के अनुसार निर्धारित होगा जो निम्नवत है :-

Inspection rating	Unit-wise exposure % to Capital Fund	Sector-wise % to Lendable Resources
A	60%	50%
B, B+	50%	40%
C	45%	35%
D	40%	30%

4. **उक्त एक्सपोजर नार्म्स निम्नलिखित पर लागू नहीं होंगे-**

- प्राथमिक कृषि ऋण सहकारी समितियों एवं अन्य ऋण समितियों को स्वीकृत किये गये ऋण।
- कृषि और कृषि से सम्बन्धित गतिविधियों/उद्देश्यों के लिये स्वीकृत ऋण।
- नाबार्ड द्वारा समय-समय पर जारी किये गये दिशा-निर्देशों के अनुसार व्यक्तिगत हथकरघा/पावरलूम बुनकरों को बुनकर गतिविधियों हेतु स्वीकृत वित्त पोषण।
- ऐसे ऋण प्रस्ताव जिस हेतु नाबार्ड से ऋण स्वीकृत करने हेतु पूर्व स्वीकृत प्राप्त की गयी हो।
- भारतीय रिजर्व बैंक द्वारा निर्धारित ऋण सीमायें (खाद्य ऋण सीमायें एवं आवास ऋण सीमा)।

5. **आवास ऋण/अन्य ऋण हेतु निर्धारित ऋण सीमा के अन्तर्गत व्यक्तिगत ग्राहकों के पूर्व से आउटस्टैण्ड आवास ऋण/अन्य ऋण के अतिरिक्त नये ऋण स्वीकृत करने हेतु पात्रता का निर्धारण-** परिपत्र में Concentration Risk के दृष्टिगत व्यक्तिगत ग्राहकों हेतु बैंक द्वारा प्रदान किये जाने वाले ऋण की अधिकतम सीमा के सम्बन्ध में विस्तृत रूप से उल्लेख किया गया है, यदि किसी व्यक्ति द्वारा पूर्व से ही आवास ऋण अथवा अन्य ऋण लिया गया है, तो अतिरिक्त ऋण सीमा की पात्रता हेतु निम्नवत् उदाहरण देते हुये बैंक स्तर से अग्रिम कार्यवाही हेतु निर्देशित किया गया है:-

- i- यदि किसी ग्राहक का बैंक में बिन्दु संख्या-2 पर उल्लिखित निर्धारित सीमा के अन्दर पूर्व से ही अन्य ऋण आउटस्टैण्ड है तो ऐसे व्यक्तिगत उधारकर्ता को बिन्दु संख्या-01 पर उल्लिखित आवास ऋण सीमा उस राशि तक सीमित होगी, उदाहरण निम्नवत है :-

Rating Category	Exposure Norms		Loan already availed by a borrower under 'Individual' Category (defined in point no-2)- Outstanding as on date	Additional eligible limit (Either Individual limits (defined in point no-2) or Housing Loan Individual limits (defined in point no-2))	
	Individual limits (defined in point no-2)	Housing		Housing Loan Individual	Individual limits (defined in point no-2)
A	60.00	75.00	60.00	15.00	Nil
B, B+	40.00	75.00	40.00	35.00	Nil
C	25.00	75.00	25.00	50.00	Nil
D	25.00	75.00	25.00	50.00	Nil

- ii- यदि किसी ग्राहक का बैंक में बिन्दु संख्या-2 पर उल्लिखित निर्धारित सीमा के अन्दर पूर्व से ही अन्य ऋण आउटस्टैण्ड है, तो ऐसे व्यक्तिगत उधारकर्ता को बिन्दु संख्या-01 पर उल्लिखित आवास ऋण सीमा अथवा बिन्दु संख्या-2 पर अन्य ऋण हेतु उल्लिखित सीमा में से कोई एक ऋण उस सीमा तक स्वीकृत किया जा सकेगा। उदाहरण निम्नवत है :-

Rating Category	Exposure Norms		Loan already availed by a borrower under 'Individual' Category (defined in point no-2) - Outstanding as on date	Additional eligible limit (Either Individual limits (defined in point no-2) or Housing)	
	Individual limits (defined in point no-2)	Housing		Housing Loan Individual	Individual limits (defined in point no-2)
A	60.00	75.00	30.00	45.00	30.00
B, B+	40.00	75.00	30.00	45.00	10.00
C	25.00	75.00	20.00	55.00	05.00
D	25.00	75.00	25.00	50.00	Nil

iii. यदि किसी ग्राहक का बैंक में बिन्दु संख्या-1 पर उल्लिखित आवास ऋण हेतु निर्धारित सीमा के अन्दर पूर्व से ही आवास ऋण आउटस्टैंड है, तो ऐसे व्यक्तिगत उधारकर्ता को बिन्दु संख्या-02 पर उल्लिखित अन्य ऋण सीमा तक पूर्व से चल रहे आवास ऋण की राशि को घटाने के बाद ऋण स्वीकृत किया जायेगा, उदाहरण निम्नवत है :-

(धनराशि लाख रु० में)

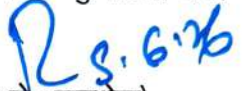
Rating Category	Exposure Norms		Housing loan already availed by an individual borrower Outstanding as on date	Additional eligible limit (Either Individual limits (defined in point no-2) or Housing)	
	Individual limits (defined in point no-2)	Housing		Housing Loan Individual	Individual limits (defined in point no-2)
A	60.00	75.00	75.00	Nil	Nil
B, B+	40.00	75.00	75.00	Nil	Nil
C	25.00	75.00	75.00	Nil	Nil
D	25.00	75.00	75.00	Nil	Nil

iv. यदि किसी ग्राहक का बैंक में बिन्दु संख्या-1 पर उल्लिखित आवास ऋण हेतु निर्धारित सीमा के अन्दर पूर्व से ही आवास ऋण आउटस्टैंड है, तो ऐसे व्यक्तिगत उधारकर्ता को बिन्दु संख्या-01 पर उल्लिखित आवास ऋण सीमा अथवा बिन्दु संख्या-2 पर अन्य ऋण हेतु पूर्व से चल रहे आवास ऋण की राशि को घटाने के बाद ऋण स्वीकृत किया जायेगा, परन्तु यहाँ यह भी उल्लेखनीय है कि ऐसी दशा में अन्य ऋण हेतु अतिरिक्त सीमा बिन्दु संख्या-2 पर उल्लिखित सीमा के अधीन होगा। उदाहरण निम्नवत है :-

Rating Category	Exposure Norms		Housing Loan already availed by an Individual Borrower	Additional eligible limit (Either Individual limits (defined in point no-2) or Housing)	
	Individual limits (defined in point no-2)	Housing		Housing Loan Individual	Individual limits (defined in point no-2)
A	60.00	75.00	15.00	60.00	45.00
B, B+	40.00	75.00	35.00	40.00	05.00
C	25.00	75.00	50.00	25.00	NIL
D	25.00	75.00	50.00	25.00	NIL

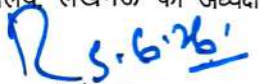
चूँकि उत्तर प्रदेश स्टेट कोऑपरेटिव बैंक का नेटवर्थ रु० 100.00 करोड़ से अधिक है एवं नाबार्ड निरीक्षण में ए रेटिंग प्राप्त हुई है। अतः भारतीय रिजर्व बैंक के उक्त परिपत्र में निर्धारित की गयी ऋण सीमा को ध्यान में रखते हुये व्यक्तिगत ग्राहकों को ऋण स्वीकृत किया जाये।

अतः आपको निर्देशित किया जाता है कि किसी व्यक्तिगत ग्राहक को ऋण देने से पूर्व यह सुनिश्चित कर लिया जाये कि सम्बन्धित ग्राहक का बैंक मुख्यालय/शाखा में कोई ऋण है अथवा नहीं। यदि ऋण पूर्व से है तो उपरोक्त बिन्दु संख्या-5 पर उल्लिखित तालिका-i, ii, iii एवं Vi के अनुसार ही ऋण सीमा का निर्धारण किया जाये। भारतीय रिजर्व बैंक के संदर्भित परिपत्र में उल्लिखित व्यक्तिगत ग्राहकों को निर्धारित ऋण सीमा का उल्लंघन करने पर भारतीय रिजर्व बैंक द्वारा दण्डात्मक कार्यवाही की जा सकती है। अतः भारतीय रिजर्व बैंक का उक्त परिपत्र संलग्न कर इस आशय से प्रेषित है कि पत्र में उल्लिखित एक्सपोजर मानदण्ड का अनुपालन करते हुये उपरोक्तानुसार ऋण वितरण करना सुनिश्चित करें।
संलग्नक:-यथोक्त


(आर०के० कुलश्रेष्ठ)
प्रबन्ध निदेशक

प्रतिलिपि : निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित :-

1. प्रोजेक्ट मैनेजर में मेगा साफ्ट सिस्टम प्रा० लि०, सीबीएस वेन्डर उ० प्र० स्टेट कोओपरेटिव बैंक लि० मुख्यालय लखनऊ को इस निर्देश के साथ कि उपरोक्त एक्सपोजर लिमिट के अनुसार सीबीएस साफ्टवेयर में आवश्यक इम्प्लीमेंटेशन कर कृत से अवगत करायें।
2. प्रबन्धक, CISO, उ० प्र० स्टेट कोओपरेटिव बैंक लि० मुख्यालय लखनऊ इस निर्देश के साथ कि बैंक की वेबसाइट में उक्त परिपत्र को अपलोड करायें।
3. महाप्रबन्धक(प्रशासन), उ० प्र० स्टेट कोओपरेटिव बैंक लि०, मुख्यालय लखनऊ को इस निर्देश के साथ कि मुख्यालय स्तर से बैंक स्टाफ को प्रदान किये जाने वाले स्टाफ वेलफेयर ऋणों में उक्त एक्सपोजर लिमिट का अनुपालन सुनिश्चित करायें।
4. समस्त क्षेत्रीय प्रबन्धक, उ० प्र० स्टेट कोओपरेटिव बैंक लि०, उत्तर प्रदेश।
5. निदेशक, कृषि सहकारी स्टाफ प्रशिक्षण संस्थान, 472 रिंग रोड, इन्दिरा नगर, लखनऊ।
6. समस्त महाप्रबन्धक/विभाग प्रभारी, उ० प्र० स्टेट कोओपरेटिव बैंक लि०, मुख्यालय, लखनऊ।
7. स्टाफ ऑफिसर-अध्यक्ष प्रकोष्ठ, उ० प्र० स्टेट कोओपरेटिव बैंक लि० मुख्यालय, लखनऊ को अध्यक्ष महोदय के अवलोकनार्थ।
8. आयुक्त एवं निबन्धक सहकारिता, उ० प्र०, लखनऊ


प्रबन्ध निदेशक



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/DOR/2025-26/306

DOR.CRE.REC.225/07-03-006/2025-26

November 28, 2025

**Reserve Bank of India (Rural Co-operative Banks - Concentration Risk
Management) Directions, 2025**

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Introduction

The concentration of a bank's exposures to its counterparties and different sectors of the economy poses significant risks. Concentration of exposures of Rural Co-operative Banks are subject to prudential norms issued from time to time under Credit Monitoring Arrangements (CMA) and other regulatory instructions.

Recognizing the imperative of robust risk management, in exercise of the powers conferred by Sections 21, 27 and 35A read with Section 56 of the Banking Regulation Act, 1949, and all other provisions / laws enabling the Reserve Bank of India (RBI) in this regard, RBI being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the Directions hereinafter specified.

Chapter I - Preliminary

A. Short Title and Commencement

1. These Directions shall be called the Reserve Bank of India (Rural Co-operative Banks - Concentration Risk Management) Directions, 2025.
2. These Directions shall come into effect immediately upon issuance.

B. Applicability

3. These Directions shall be applicable to Rural Co-operative Banks (hereinafter collectively referred to as 'RCBs' and individually as 'RCB').

In this context, rural co-operative banks shall mean State Co-operative Banks and Central Co-operative Banks, as defined in the National Bank for Agriculture and Rural Development Act, 1981.

C. Penal Consequences for Non-compliance

4. Non-compliance with any of the provisions contained in these Directions shall attract supervisory and enforcement action as applicable.

D. Definitions

5. In these Directions, unless the context states otherwise, the terms herein shall bear the meaning assigned to them in the ensuing paragraphs.

- (1) "Capital fund" or "CF" shall comprise paid up capital and free reserves. Reserves created by way of revaluation of Fixed Assets, etc., if any, should not be included for the purpose.

- (2) "**Central co-operative bank**" and "**State co-operative bank**" shall have the meanings respectively assigned to them in the National Bank for Agriculture and Rural Development Act, 1981 (61 of 1981).
- (3) "**Exposure**" shall include funded credit limits like working capital limits, short term / temporary loans and block capital facilities like term loans, interim / bridge loans granted by an RCB either from out of its own resources or out of the refinance assistance availed of by it from higher financing agencies. It shall also include non-funded financial accommodations like guarantees, letter of credit, etc. The sanctioned limit or loan outstanding whichever is higher, shall be reckoned for arriving at the exposure in the case of cash credit limits. In the case of term loan, outstanding amount may be reckoned for the purpose of exposure. However, in the case of non-funded credit limits, only 50 per cent of such limits, or the outstanding, whichever is higher, may be taken into account for the purpose.
- (4) "**Individuals**" shall include individuals, individual partners in partnership firms, sole proprietors, partnership firms and unincorporated bodies.
- (5) "**Units**" shall include incorporated bodies which are outside the definition of "**Individuals**".
- (6) "**Lendable Resources**" or "**LR**" shall be computed as the sum of share capital, reserves including provisions and excluding the balance under Agricultural Credit Stabilisation Fund (ACSF), deposits and borrowings less sum of optimum liquid assets (35 per cent of DTL), Fixed Assets, accumulated losses and any other commitments except loans and advances.

6. All other expressions unless defined herein shall have the same meaning as have been assigned to them under the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or any statutory modification or re-enactment thereto or as used in commercial parlance, as the case may be.

Chapter II - Exposure Norms

A. Role of the Board

7. An RCB shall put in place a comprehensive Board-approved policy, which shall inter-alia include the following, with the details outlined in the ensuing paragraphs.

- (i) Policy for sanction of loans and advances to individuals.
- (ii) Policy for financing of Commercial Real Estate-Residential Housing (CRE-RH).

B. Scope

8. The exposure norms shall be uniform for both State Co-operative Banks (StCBs) and Central Co-operative Banks (CCBs) irrespective of whether the unit financed is within the cooperative fold or outside the cooperative fold.

9. The exposure norms shall not apply to

- (1) the loan sanctioned / outstanding to Primary Agricultural Credit Society (PACS), and other credit societies;
- (2) loans for 'agriculture' and 'allied' purposes;
- (3) finance extended to individual handloom / powerloom weavers for their weaving activities by RCBs, as per applicable guidelines issued by NABARD from time to time;
- (4) cases where an RCB has obtained prior authorization from NABARD, *Provided that* in such cases, the RCB shall adhere to Reserve Bank of India (Rural Co-operative Banks – Credit Facilities) Directions, 2025; and
- (5) credit limits separately prescribed by the RBI (for purposes like food credit limits, and housing (also refer illustrations given under paragraph 12 below), etc.)

Note: There may be certain circumstances requiring an RCB to extend financial assistance to certain units / sectors in excess of the cut-off limits. In such cases, the RCB may, with relevant details, seek specific relaxations from NABARD. NABARD may, in exceptional cases, permit the RCB to extend such finance exceeding the exposure limits, based on merits of the individual case.

C. Individual Exposure Limits – Other than Housing Loan

10. The RCB may continue to extend finance to individuals for purchase of shares in cooperative processing societies.

11. The Board-approved policy for sanction of loans and advances to individuals shall include *inter alia* provisions relating to fixing purpose-wise ceilings, safeguards to be followed, monitoring to be done including physical / periodical verification of assets, etc, subject to overall ceilings prescribed in the Table below for loans other than housing loans. RCBs should also obtain, where necessary, permission from the Registrar of Cooperative Societies and ensure suitable provisions in its bye-laws for financing of individuals.

Inspection rating	Ceiling on financing of Individuals (₹ in lakh)
A	60
B, B+	40
C	25
D	25

D. Individual Exposure Limits – Housing Loan

12. The limits on residential housing loans sanctioned by an RCB to an individual borrower are as under:

(₹ in lakh)

SI No	Category of the RCB	Limit (per individual borrower)
1.	An RCB having assessed net worth less than ₹100 crore	50
2.	An RCB having assessed net worth equal to or more than ₹100 crore	75

Provided that in case the individual borrower has already availed of a housing loan or a loan for any other activity well within the limit as prescribed in Section C of this Chapter, the limit for additional loans, housing, or others, shall be sanctioned after taking into consideration the following aspects:

- If an RCB already has exposure to an individual borrower as prescribed in Section C, then the exposure under housing loan to that individual borrower as prescribed in Section D shall be limited to the amount arrived after subtracting exposure under Section C to the individual borrower from (a) maximum housing loan exposure or (b) maximum eligible limit under Section C, whichever is higher.

- ii. If an RCB already has exposure under the housing finance norms as prescribed in Section D, then the exposure under Section C to that individual borrower shall be limited to the amount arrived after subtracting housing finance availed by the individual borrower from the maximum permissible exposure under Section C. In case, the exposure under housing finance is more than the maximum exposure allowed under Section C to an individual borrower, then no further exposure shall be allowed to that individual borrower.

(a) Illustration – 1

- i. An RCB having assessed net worth equal to or more than ₹100 crores

(₹ in Lakh)

Rating Category	Exposure Norms		Loan already availed by a borrower under 'Individual' Category (section C)- Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	75	60	15	Nil
B, B+	40	75	40	35	Nil
C	25	75	25	50	Nil
D	25	75	25	50	Nil

- ii. An RCB having assessed net worth less than ₹100 crores

(₹ in Lakh)

Rating Category	Exposure Norms		Loan already availed by a borrower under 'Individual' Category (section-C)- Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)

A	60	50	60	Nil	Nil
B, B+	40	50	40	10	Nil
C	25	50	25	25	Nil
D	25	50	25	25	Nil

(b) Illustration – 2

- i. An RCB having assessed net worth equal to or more than ₹100 crores
(₹ in Lakh)

Rating Category	Exposure Norms		Housing loan already availed by an individual borrower - Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	75	75	Nil	Nil
B, B+	40	75	75	Nil	Nil
C	25	75	75	Nil	Nil
D	25	75	75	Nil	Nil

- ii. An RCB having assessed net worth less than ₹100 crores
(₹ in Lakh)

Rating Category	Exposure Norms		Housing loan already availed by an individual borrower - Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	50	50	Nil	10
B, B+	40	50	50	Nil	Nil

C	25	50	50	Nil	Nil
D	25	50	50	Nil	Nil

(c) Illustration – 3

- i. An RCB having assessed net worth equal to or more than ₹100 crores
(₹ in Lakh)

Rating Category	Exposure Norms		Loan already availed by a borrower under 'Individual' Category (section-C)- Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	75	30	45	30
B, B+	40	75	30	45	10
C	25	75	20	55	05
D	25	75	25	50	Nil

- ii. An RCB having assessed net worth less than ₹100 crores

(₹ in Lakh)

Rating Category	Exposure Norms		Loan already availed by a borrower under 'Individual' Category (section-C)- Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	50	30	20	30
B, B+	40	50	30	20	10
C	25	50	20	30	05
D	25	50	15	35	10

(d) Illustration – 4

i. An RCB having assessed net worth equal to or more than ₹100 crores

(₹ in Lakh)

Rating Category	Exposure Norms		Housing Loan already availed by an Individual Borrower - Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	75	15	45	60
B, B+	40	75	35	05	40
C	25	75	50	Nil	25
D	25	75	50	Nil	25

ii. An RCB having assessed net worth less than ₹100 crores

(₹ in Lakh)

Rating Category	Exposure Norms		Housing Loan already availed by an Individual Borrower - Outstanding as on date	Additional eligible limit (Either Individual limits (section C) or Housing)	
	Individual limits (section C)	Housing		Housing Loan Individual	Individual limits (section C)
A	60	50	50	10	Nil
B, B+	40	50	40	Nil	10
C	25	50	25	Nil	25
D	25	50	25	Nil	25

Explanation: For computation of Net Worth, a bank shall ensure that:

- (i) revaluation reserves are excluded;
- (ii) only that portion of provision for Standard Assets is considered which is in excess of regulatory requirement i.e., required as per Reserve Bank of India (Rural Co-operative Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025; and
- (iii) only that portion of provision made for NPAs is considered which is in excess of prescribed requirement and to the extent not adjusted for computation of net NPA.

The format for computation of net worth is furnished in Annex II.

13. For repairs, additions, alterations etc., to the existing houses, the maximum amount of loan per individual borrower is ₹1 lakh within the ceilings prescribed in Section C and Section D.

E. Unit-wise and Sector-wise Exposure Limits

14. The unit-wise exposure norm shall be linked to Capital Fund (CF), while sector-wise exposure norms shall be linked to the Lendable Resources (LR) as on March 31 of the latest audited Balance Sheet of the RCB, based on the 'rating' of the RCB given by NABARD after the inspection of the RCB conducted under Section 35(6) of B.R. Act, 1949 (AACS).

Inspection rating	Unit-wise exposure as per cent to CF	Sector-wise exposure as per cent to LR
A	60	50
B, B+	50	40
C	45	35
D	40	30

15. An RCB shall evaluate the credit risk itself, especially when extending financial assistance to bigger borrowers and take its own credit decisions, based on commercial judgement and market information. For the purpose of containing the credit risk, the RCB may restrict its exposure to a single unit within the 'net owned funds' of the unit concerned.

F. Aggregate limit for Exposures towards Housing Finance

16. An RCB's aggregate exposures to housing finance would be limited to 5 percent of its total assets. The total assets shall be reckoned based on the audited balance sheet as on March 31 of the preceding financial year.

G. Commercial Real Estate-Residential Housing

17. An RCB, in view of its primary role of lending for activities related to agriculture and rural development, should desist from financing the commercial real estate sector. However, they have been allowed to finance CRE-RH in terms of paragraph 18 below.

18. An RCB may extend finance to Commercial Real Estate-Residential Housing (CRE-RH) within the existing aggregate housing finance limit of five per cent of its total assets (reckoned based on the audited balance sheet as on March 31 of the preceding financial year). For this purpose, CRE-RH shall consist of loans to builders / developers for residential housing projects (except for captive consumption). Such projects should ordinarily not include non-residential commercial real estate. However, integrated housing projects comprising some commercial space (e.g. shopping complex, school, etc.) can also be classified under CRE-RH.

Provided that the commercial area in the residential housing project does not exceed 10 per cent of the total Floor Space Index (FSI) of the project. Standard asset provision of 0.75 per cent and risk weight of 75 per cent shall be maintained for CRE-RH advances.

19. The Board-approved policy shall include financing CRE-RH and a review note on the performance of the CRE-RH portfolio shall be placed before the Board at least on a half-yearly basis.

H. Monitoring returns / Reports

20. An RCB shall submit its CMA-1 return in the portal for electronic submission of returns (ENSURE Portal) of NABARD within 15 days from the end of the quarter as mentioned below.

Quarter ending (QE)	Due date for submission of CMA-1 return in ENSURE Portal by an RCB
June Quarter	15 July
September Quarter	15 October
December Quarter	15 January
March Quarter	15 April

- (1) Any violations of prudential limits shall be reported in CMA-1 return and it shall include individual violations, unit-wise violations, sector-wise violations, violations in loans for housing (both individual and sector) and marketing federations.
- (2) A few instructions on the format of the return published in ENSURE Portal have been given in the **Annex - I**.

Chapter III - Repeal and other provisions

A. Repeal and saving

21. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to Concentration Risk Management as applicable to Rural Co-operative Banks stand repealed, as communicated vide circular DOR.RRC.REC.302/33-01-010/2025-26 dated November 28, 2025. The Directions, instructions and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.

22. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these directions, instructions, or guidelines shall not in any way prejudicially affect:

- (1) any right, obligation or liability acquired, accrued, or incurred thereunder;
- (2) any, penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;
- (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

B. Application of other laws not barred

23. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations or directions, for the time being in force.

C. Interpretations

24. For the purpose of giving effect to the provisions of these Directions or in order to remove any difficulties in the application or interpretation of the provisions of these Directions, the RBI may, if it considers necessary, issue necessary clarifications in respect of any matter covered herein and the interpretation of any provision of these Directions given by the RBI shall be final and binding.

(Vaibhav Chaturvedi)
Chief General Manager

Instructions / Guidelines on the format of CMA-1 return in ENSURE Portal

1. Kindly ensure to map the CMA-1 return with maker and checker.
2. An option has been provided in the return where banks are required to choose whether it has violated exposure under CMA norms in respective categories viz. Unit-wise, Individual Loans, Housing loans to Individuals, Sector-wise exposure, loans extended to Housing Sector and exposure in financing State Level Marketing Federations. Here, banks are advised to carefully select the option of 'Yes' or 'No' from the dropdown as it may cause data loss in the respective tables, if not properly selected.
3. Banks are required to enter the rating awarded by NABARD in latest inspection of the bank by selecting financial year and rating of the bank. The Capital Fund of the bank as per the latest audited Balance Sheet and applicable norms under Unit-wise exposure limit will be auto-populated by the system.
4. Similarly, based on the rating selected, ceiling limit on financing of individuals will be auto populated by the system.
5. Banks are required to enter violations under unit-wise and individual category. Each violation has to be reported separately (i.e. industry / sector / purpose-wise).
6. Violations under housing loan - individual category and sector-wise - have to be reported separately. Based on the net-worth (as per latest inspection report) of the bank and total assets (as on 31 March of preceding FY), ceilings applicable under housing- individual and sector-wise will be displayed by the system.
7. To facilitate the banks, the calculation of Lendable Resources (LR) of the bank (parameters being used to evaluate LR) has been displayed in the return. Bank may enter the amount, if any, under 'Non-Refundable Reserve Fund Deposits' and 'Any Other Commitments except Loan & Advances' in the respective fields and the LR will be calculated taking into account these two figures. Accordingly, bank may report Sector-wise exposure to Non-agriculture Loans and Advances and also to marketing federations.
8. Banks are advised to use 'Enquire Module' under ENSURE Portal to report any issue / error in submitting the return.

Computation of Net Worth

Net worth as on March 31, ____			(₹ Lakh)
Sr. No.	Description	Amount	
1.	Paid up capital (from regular members having voting rights)		
2.	Add: Non-refundable Govt. Deposits, if any		
3.	Add: Contribution / non-refundable admission fees collected from nominal / associate members which is held separately as 'reserves' under an appropriate head since these are non-refundable		
4.	Free Reserves		
	(i) Statutory Reserves		
	(ii) Agriculture Credit Stabilisation Fund		
	(iii) Building Fund		
	(iv) Dividend Equalisation Fund		
	(v) Other Funds, if any, not in the nature of outside liabilities.		
5.	Add: Undistributed profit		
6.	Less: Accumulated losses		
7.	Less: Intangible Assets		
	Net worth as on March 31, ____		