



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

RBI/2015-16/200

DBR.BP.BC.No. 44 /08.12.015/ 2015-16

October 8, 2015

All Scheduled Commercial Banks

Dear Sir,

**Individual Housing Loans: Rationalisation of Risk-Weights and LTV Ratios**

Please refer to paragraph 4 of the [circular DBOD.BP.BC.No.104/08.12.015/2012-13 dated June 21, 2013](#) on 'Housing Sector: New Sub-sector CRE (Residential Housing) within CRE & Rationalisation of Provisioning, Risk-weight and LTV Ratios', wherein the LTV ratios and risk weights for individual housing loans were prescribed. On a review, it has been decided to fix the Loan to Value (LTV) ratios and risk weights for individual housing loans as under:

Category of loan	LTV ratio (%)	Risk Weight (%)
Upto ₹ 30 lakh	≤ 80	35
	> 80 and ≤ 90	50
Above ₹ 30 lakh and upto ₹ 75 lakh	≤ 75	35
	> 75 and ≤ 80	50
Above ₹ 75 lakh	≤ 75	75

All other instructions contained in the circular mentioned above will remain unchanged.

Yours faithfully,

(Sudarshan Sen)  
Principal Chief General Manager