



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



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RBI/2022-23/20
DOR.CRE.REC.13/08.12.015/2022-23

April 8, 2022

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

Madam/ Dear Sir,

Individual Housing Loans – Rationalisation of Risk Weights

Please refer to [circular DOR.No.BP.BC.24/08.12.015/2020-21 dated October 16, 2020](#) on rationalization of risk weights on Individual Housing Loans in terms of which risk weights were rationalised irrespective of the amount, for all new housing loans sanctioned from October 16, 2020 and up to March 31, 2022.

2. On review, it has been decided to continue with the risk weights contained in the circular *ibid* for all new individual housing loans sanctioned up to March 31, 2023. All other instructions applicable in terms of the [circular dated October 16, 2020](#) remain unchanged.

Yours faithfully,

(Manoranjan Mishra)
Chief General Manager