



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2011-12/567

UBD.BPD. (PCB) CIR No.33/09.09.001/2011-12

May 18, 2012

The Chief Executive Officers  
All Primary (Urban) Co-operative Banks

Madam / Dear Sir,

### **Priority Sector Lending – Indirect Finance to Housing Sector**

Please refer to our [Circular UBD.PCB.Cir.No.11/09.09.01/2007-08 dated August 30, 2007](#) forwarding the guidelines for UCBs on lending to priority sector. In terms of para 7.4 of section I of Annex of the above Circular, assistance given to a non-governmental agency approved by the NHB for the purpose of refinance for construction / reconstruction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of loan component of ₹ 5 lakh per dwelling unit, is eligible for classification under priority sector.

2. Pursuant to the announcements made by the Union Finance Minister in paragraph 65 of the Budget Speech for the year 2012-13, it has been decided to increase the above limit from ₹ 5 lakh to ₹ 10 lakh. The revised limit will be applicable to loans sanctioned from the date of this circular.

3. Please acknowledge receipt to the Regional Office concerned.

Yours faithfully

(A. Udgata)  
Chief General Manager – in – Charge

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बैंक हिन्दी में पत्राचार का स्वागत करता है —