



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

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## Review of Lending norms for UCBs

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated February 6, 2026](#), the Reserve Bank of India has today issued the following draft Amendment Directions for public comments, which propose to amend existing Directions issued by the Department of Regulation, RBI:

- (i) [Reserve Bank of India \(Urban Co-operative Banks – Concentration Risk Management\) – Amendment Directions, 2026](#)
- (ii) [Reserve Bank of India \(Urban Co-operative Banks – Credit Facilities\) – Amendment Directions, 2026](#)
- (iii) [Reserve Bank of India \(Urban Co-operative Banks – Financial Statements: Presentation and Disclosures\) – Second Amendment Directions, 2026](#)

2. The above draft Amendment Directions propose to rationalise the definition of unsecured advances, enhance the individual loan limits for such advances and revise the aggregate ceiling for such advances by UCBs to 20% of total advances from the extant ceiling of 10% of total assets. Further, the lending limit to nominal members for purchase of consumer durables is also proposed to be enhanced to ₹2.5 lakh per borrower. Additionally, the tenor and moratorium requirements for housing loans are proposed to be deregulated for Tier 3 and Tier 4 UCBs. Furthermore, certain disclosure requirements are proposed for the UCBs.

3. The comments / feedback on the draft Amendment Directions may be submitted by the regulated entities and other stakeholders / members of public on or before **March 4, 2026** through the following channels:

- (i) The '[Connect 2 Regulate](#)' section on the website by following the corresponding hyperlink provided against each document in the page where they are hosted; or
- (ii) by email (as indicated in the '[Connect 2 Regulate](#)' section) with the subject line 'Feedback on (full name of the draft Amendment Directions)'.