



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/<>

DO.R.CRE.REC. /07-03-001/2025-26

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**Reserve Bank of India (Commercial Banks – Concentration Risk Management)  
Second Amendment Directions, 2026 – Draft for Comments**

Please refer to the [Reserve Bank of India \(Commercial Banks – Concentration Risk Management\) Directions, 2025](#) (hereinafter referred to as 'Directions').

2. Consequent to the amendments proposed in the [draft Reserve Bank of India \(Commercial Banks – Credit Facilities\) Second Amendment Directions, 2026](#), in exercise of the powers conferred by Sections 21 and 35A of the Banking Regulation Act, 1949 and all other provisions / laws enabling the Reserve Bank of India in this regard, the Reserve Bank of India, being satisfied that it is necessary and expedient in public interest so to do , hereby, issues the Directions hereinafter specified.

3. These Amendment Directions shall modify the Directions as under:

3(1) In 'Chapter V - Exposure Norms' of the Directions, paragraph 94 shall be deleted.

3(2) The following new paragraphs shall be inserted, namely:

"94A. A bank shall fix internal limits for its aggregate exposure to real estate sector, including the sub-categories of real estate exposures.

94B. Within the prudential ceiling for CRE exposures, aggregate exposure of a bank towards real estate investment trusts (REITs) shall not exceed 10 per cent of a lending bank's eligible capital base."

4. These Directions shall come into force from **July 1, 2026**, or an earlier date if the directions contained in the [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Second Amendment Directions, 2026](#) are adopted by a bank in entirety.

(Vaibhav Chaturvedi)

Chief General Manager