



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/<>

DOR.CRE.REC. /07-03-001/2025-26

DD-MM-YYYY

**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