



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2026-27/110

DOR.CRE.REC.90/07.03.001/2026-27

June 10, 2026

**Reserve Bank of India (Commercial Banks – Concentration Risk Management)  
Third Amendment Directions, 2026**

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 [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Third Amendment Directions, 2026](#), and 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, as also sub-limits for various sub-categories of real estate exposures in accordance with its business model.

*Provided that* the sub-limit for a bank’s aggregate exposure towards real estate investment trusts (REITs) shall be subject to a prudential ceiling of 10 per cent of the bank’s eligible capital base.”

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

(Vaibhav Chaturvedi)  
Chief General Manager