



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2026-27/24

DOR.STR.REC.17/21-04-048/2026-27

April 27, 2026

Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Commercial Banks - Transfer and Distribution of Credit Risk\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, and in exercise of the powers conferred by the section 21 and 35A of the Banking Regulation Act, 1949, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. The Amendment Directions modify the Directions as under:

(1) Paragraph 52A shall be inserted as specified below:

"52A. For permitted transferees, the initial recognition as well as subsequent measurement of acquired loans will be as per [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#)."

(2) Paragraph 53 shall stand deleted.

(3) Para 70A of the Directions shall be inserted as below:

"70A. The stressed loan acquired by banks shall be classified as purchased or originated credit-impaired financial asset (POCI) and shall be guided by POCI related guidelines contained in the [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#) for the purpose of provisioning, initial recognition, subsequent measurement and relevant disclosures."

(4) Para 73 shall stand deleted.

(5) Para 81 of the Directions shall be modified as below:

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/ 13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए

“81. When the stressed loan is transferred to ARC at a price below the NBV at the time of transfer, bank shall debit the shortfall to the profit and loss account for the year in which the transfer has taken place.”

4. The above amendments shall come into force from April 01, 2027.

(Vaibhav Chaturvedi)
Chief General Manager