



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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April 27, 2026

Reserve Bank of India (Commercial Banks – Credit Facilities) Second Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Consequent to the issuance of [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#) and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other laws enabling the Reserve Bank in this regard, 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 shall modify the Directions as below:

(1) The paragraph 25(1) of the Directions shall be modified as below:

“Asset classification of individual loan assets and consequent provisioning requirement shall be in terms of the [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#).”

(2) The paragraph 84 of the Directions shall be modified as below:

“A project finance account may be classified as NPA during any time before actual DCCO as per record of recovery, in terms of the [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#).”

(3) The paragraph 132 of the Directions shall be modified as below:

“The above exposures shall attract risk weight and provisioning, in terms of the regulatory requirements, as contained in [Reserve Bank of India \(Commercial Banks - Capital Charge for Credit Risk – Standardised Approach\) Directions, 2026](#) and [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#), as amended from time to time.”

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए

(4) The paragraph 172(3)(ii) stands deleted.

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

(Vaibhav Chaturvedi)
Chief General Manager