



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2026-27/28

DOR.STR.REC.18/20-16-001/2026-27

April 27, 2026

Reserve Bank of India (Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters) - Amendment Directions, 2026

Please refer to Reserve Bank of India ([Reserve Bank of India \(Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters\) 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. Paragraph 6(2) shall be modified as under:

“If wilful default is observed in the internal preliminary screening, a bank shall complete the process of classification/ declaring the borrower as a wilful defaulter by following the mechanism set out in Paragraph 5, within six months of the account being classified as NPA in accordance with the instructions regarding asset classification contained in the [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#).”

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

(Vaibhav Chaturvedi)
Chief General Manager

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए