



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**

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**Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Repeal Directions, 2026**

RBI/DOR/2026-27/36

DOR.STR.REC.20/21.04.048/2026-27

April 27, 2026

**Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Repeal Directions, 2026**

The Reserve Bank of India being satisfied that it is necessary and expedient in the public interest to do so, hereby repeals [Reserve Bank of India \(Commercial Banks – Income Recognition, Asset Classification and Provisioning\) Directions, 2025](#) (DOR.STR.REC.83./21.04.048/2025-26) issued on November 28, 2025, with effect from April 01, 2027. The Directions shall be replaced with [Reserve Bank of India \(Commercial Banks-Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#) issued on April 27, 2026, with effect from April 01, 2027.

2. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed Directions shall be deemed as governed by these Directions. Further, the repeal of these Directions shall not in any way prejudicially affect:

- (1) any right, obligation or liability acquired, accrued, or incurred thereunder;
- (2) any, penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder; and
- (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture, or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

(Vaibhav Chaturvedi)  
Chief General Manager