



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2026-27/54

DOR.STR.REC.43/21-04-048/2026-27

April 29, 2026

**Reserve Bank of India (Local Area Banks – Responsible Business Conduct) Amendment Directions, 2026**

Please refer to Reserve Bank of India (Local Area Banks – Resolution of Stressed Assets) Amendment Directions, 2026 dated April 29, 2026.

2. Consequent to the aforesaid Amendment Directions, in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other laws enabling the Reserve Bank of India (hereinafter called 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. These Amendment Directions modify the Directions as under:

- i. In Chapter V – Financial Inclusion and Accessibility, part D shall be inserted as under:

**D. Banking services in case of declaration of calamity**

*26A. A bank may operate their calamity affected branches from temporary premises under advice to the concerned Regional Office of RBI. For continuing the temporary premise beyond 30 days, banks may obtain specific approval from the respective Regional Office of RBI. A bank shall also make arrangements to render banking services in the affected areas by setting up satellite offices, extension counters or mobile banking facilities etc. under intimation to Reserve Bank.*

*26B. A bank shall take immediate action for restoration of ATM services at the earliest. During the period, it shall provide alternative arrangements to address the immediate cash requirements of the affected areas.*

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

टेलीफोन/ Tel No: 22661602, 22601000 फैक्स/ Fax No: 022-2270 5691

Department of Regulation, Central Office, Central Office Building, 12th/ 13th Floor, Shahid Bhagat Singh Marg, Fort, Mumbai – 400001

हिंदी आसान हैं, इसका प्रयोग बड़ाइए

26C. *Persons displaced or adversely affected by a calamity may not have access to their identification and personal records. In such cases, small accounts as stipulated in the [Reserve Bank of India \(Local Area Banks – Know Your Customer\) Directions, 2025](#), may be opened by banks.*

26D. *A bank at its discretion, may provide relief measures such as waiver / reduction of various fees and charges in respect of customers in the areas where a calamity has been declared, for a period not exceeding one year.*

4. The above amendment shall come into force with effect from July 1, 2026.

(Vaibhav Chaturvedi)  
Chief General Manager