



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## RBI issues Amendment Directions on Lending to Related Parties by Regulated Entities

The Reserve Bank of India had, on October 03, 2025, issued eight draft Directions on Lending to Related Parties, viz.,: (i) [Reserve Bank of India \(Commercial Banks – Lending to Related Parties\) Directions, 2025](#) (ii) [Reserve Bank of India \(Small Finance Banks – Lending to Related Parties\) Directions, 2025](#) (iii) [Reserve Bank of India \(Regional Rural Banks – Lending to Related Parties\) Directions, 2025](#) (iv) [Reserve Bank of India \(Local Area Banks – Lending to Related Parties\) Directions, 2025](#) (v) [Reserve Bank of India \(Urban Co-operative Banks – Lending to Related Parties\) Directions, 2025](#) (vi) [Reserve Bank of India \(Rural Co-operative Banks – Lending to Related Parties\) Directions, 2025](#) (vii) [Reserve Bank of India \(Non-Banking Financial Companies – Lending to Related Parties\) Directions, 2025](#) and (viii) [Reserve Bank of India \(All India Financial Institutions – Lending to Related Parties\) Directions, 2025](#) seeking feedback from stakeholders. The draft directions were aimed primarily at providing a harmonised, principle-based framework to be adopted by REs while lending to related parties, suitably rationalising the existing provisions.

2. Feedback received on the drafts has been examined and the consequent modifications, as decided by the Reserve Bank, have been suitably incorporated in the final directions. A statement on the feedback received on the drafts is provided in the [Annex](#).

3. Accordingly, the Reserve Bank has today issued the following Amendment Directions, with updates as and when they become effective.

- (i) [Reserve Bank of India \(Commercial Banks - Credit Risk Management\) Amendment Directions, 2026](#);
- (ii) [Reserve Bank of India \(Small Finance Banks - Credit Risk Management\) Amendment Directions, 2026](#);
- (iii) [Reserve Bank of India \(Local Area Banks - Credit Risk Management\) Amendment Directions, 2026](#);
- (iv) [Reserve Bank of India \(Regional Rural Banks - Credit Risk Management\) Amendment Directions, 2026](#);
- (v) [Reserve Bank of India \(Urban Co-operative Banks - Credit Risk Management\) Amendment Directions, 2026](#);
- (vi) [Reserve Bank of India \(Rural Co-operative Banks - Credit Risk Management\) Amendment Directions, 2026](#).

- (vii) [Reserve Bank of India \(Non-Banking Financial Companies - Credit Risk Management\) Amendment Directions, 2026.](#)
- (viii) [Reserve Bank of India \(All India Financial Institutions - Credit Risk Management\) Amendment Directions, 2026.](#)
- (ix) [Reserve Bank of India \(Commercial Banks – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)
- (x) [Reserve Bank of India \(Small Finance Banks – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)
- (xi) [Reserve Bank of India \(Local Area Banks – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)
- (xii) [Reserve Bank of India \(Regional Rural Banks – Financial Statements: Presentation and Disclosures – Amendment Directions, 2026](#)
- (xiii) [Reserve Bank of India \(Urban Co-operative Banks – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)
- (xiv) [Reserve Bank of India \(Rural Co-operative Banks – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)
- (xv) [Reserve Bank of India \(Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)
- (xvi) [Reserve Bank of India \(All India Financial Institutions – Financial Statements: Presentation and Disclosures\) – Amendment Directions, 2026](#)

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