



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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February 13, 2026

RBI Issues Draft Amendment Directions for instructions on 'Lending to Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)'

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated February 6, 2026](#), the Reserve Bank of India has today issued the following draft Amendment Directions for public comments:

- i) [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Second Amendment Directions, 2026 - Draft for Comments](#)
- ii) [Reserve Bank of India \(Commercial Banks – Concentration Risk Management\) Second Amendment Directions, 2026 - Draft for Comments](#)
- iii) [Reserve Bank of India \(Commercial Banks – Financial Statements: Presentation and Disclosures\) Fourth Amendment Directions, 2026 - Draft for Comments](#)
- iv) [Reserve Bank of India \(Small Finance Banks – Credit Facilities\) Second Amendment Directions, 2026 - Draft for Comments](#)
- v) [Reserve Bank of India \(All India Financial Institutions – Credit Facilities\) Amendment Directions, 2026 - Draft for Comments](#)

2. The above draft Amendment Directions propose to permit commercial banks to extend finance to REITs, subject to appropriate prudential safeguards including regulatory ceiling for exposure to REITs. The existing guidelines in respect of lending to InvITs (applicable to commercial banks, small finance banks and All India Financial Institutions) are also proposed to be harmonised for parity with prudential safeguards proposed for lending to REITs considering the similarity in organisational structure and risks.

3. The comments / feedback on the draft Amendment Directions may be submitted by the regulated entities and other stakeholders / members of public on or before **March 6, 2026** through the following channels:

- i) The '[Connect 2 Regulate](#)' section on the website by following the corresponding hyperlink provided against each document in the page where they are hosted; or
- ii) by [email](#) with the subject line 'Feedback on (full name of the draft Amendment Directions (including the type of Regulated Entity))'.