



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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DOR.ACC.REC.No.438/21.04.018/2025-26

March 16, 2026

Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) – Fifth Amendment Directions, 2026

Please refer to the [Reserve Bank of India \(Commercial Banks – Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. On a review, consequent to the issuance of the [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), 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 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. The Amendment Directions modify paragraph 10(14)(vii) as under:

10(14)(vii) Payment of DICGC Insurance Premium

| Sr.No. | Particulars | Current Year | Previous Year |
|--------|-------------------------------------|--------------|---------------|
| i) | Payment of DICGC Insurance Premium | | |
| ii) | Arrears in payment of DICGC premium | | |

A bank shall disclose in the annual report that ‘*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*’. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

(Sunil T S Nair)

Chief General Manager