



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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

RBI/2025-26/262

DOR.CRE.REC.454/21.04.018/2025-26

March 30, 2026

**Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) – Second Amendment Directions, 2026 (Revised)**

Please refer to the [Reserve Bank of India \(Small Finance Banks - Financial Statements Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Small Finance Banks – Credit Facilities\) Amendment Directions, 2026 \(Revised\) dated March 30, 2026](#), and 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 (Revised) hereinafter specified.

3. The Amendment Directions (Revised) modify the Directions as under:

**3(1) In paragraph 10(5) titled 'Exposures' of 'Chapter-III Disclosure in Financial Statements – Notes to Accounts' of the Directions, the following modifications shall be effected:**

3(1)(i) Sub-paragraph 10(5)(ii) shall be deleted.

3(1) (ii) After sub-paragraph 10(5)(ii), the following new sub- paragraph (iia) shall be inserted:

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

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए

### (iia) Exposure to Capital Markets

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
(i)	Direct investment in equity and preference shares; convertible bonds; convertible debentures; units of non-debt mutual fund schemes; units of REITs and InvITs and units of Alternative Investment Funds (AIFs)		
(ii)	Advances to individuals for investment in shares (including IPOs/FPOs/ESOPs), convertible bonds, convertible debentures, and units of non-debt mutual fund schemes		
(iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of non-debt mutual fund schemes are taken as primary security		
(iv)	Advances for any other purposes to the extent secured by collateral of shares, convertible bonds, convertible debentures or units of non-debt mutual fund schemes. Where the advances are extended on the principal strength of such collateral		
(v)	All credit facilities to Capital Market Intermediaries (CMIs)		
(vi)	Financing to non-debt mutual fund schemes		
(vii)	Loans sanctioned by a bank for financing the acquisition of the promoters' shares in an existing company, engaged in implementing or operating an infrastructure project in India		
(viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of non-debt mutual fund schemes		
(ix)	Irrevocable Payment Commitments issued by custodian banks on behalf of its clients in favour of clearing corporations of stock exchanges		
(x)	Trade exposures of a bank, which is acting as a clearing member in equity derivative and commodity derivative transactions, to its client, including funded initial margins placed on behalf of clients, where permissible		
	<b>Total exposure to capital market</b>		

**Note:** The capital market exposure reported in the table above shall be computed in terms of [Reserve Bank of India \(Small Finance Banks –](#)

[Concentration Risk Management\) Directions, 2025](#) read with [Reserve Bank of India \(Small Finance Banks – Credit Facilities\) Directions, 2025](#).

4. The above revised amendments shall come into force from the date a bank decides to implement the provisions of the [Reserve Bank of India \(Small Finance Banks – Credit Facilities\) Amendment Directions, 2026 \(Revised\) dated March 30, 2026](#) or from July 1, 2026, whichever is earlier, and shall supersede the [Reserve Bank of India \(Small Finance Bank -- Financial Statements: Presentation and Disclosures\) – Second Amendment Directions, 2026 dated February 13, 2026](#).

Vaibhav Chaturvedi  
(Chief General Manager)