



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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April 27, 2026

RBI issues Directions on Asset Classification, Provisioning, and Income Recognition for Commercial Banks

The Reserve Bank of India had, on [October 07, 2025](#), issued the Reserve Bank of India (Commercial Banks-Asset Classification, Provisioning and Income Recognition) Directions, 2025 for stakeholder feedback.

2. Feedback received on the draft Directions has been examined and consequent modifications, as deemed appropriate, have been suitably incorporated in the final Directions. A statement on the feedback received on the draft Directions is provided in the [Annex](#).

3. Accordingly, the Reserve Bank has today issued the [final Directions](#). Consequentially, 13 Amendment Directions and one Repeal Directions have also been issued as given below:

- i. [Reserve Bank of India \(Commercial Banks – Resolution of Stressed Assets\) Amendment Directions, 2026](#)
- ii. [Reserve Bank of India \(Commercial Banks - Concentration Risk Management\) Second Amendment Directions, 2026](#)
- iii. [Reserve Bank of India \(Commercial Banks – Classification, Valuation, and Operation of Investment Portfolio\) Amendment Directions, 2026](#).
- iv. [Reserve Bank of India \(Commercial Banks – Credit Risk Management\) Second Amendment Directions, 2026](#)
- v. [Reserve Bank of India \(Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct\) Amendment Directions, 2026](#)
- vi. [Reserve Bank of India \(Commercial Banks – Asset Liability Management\) Amendment Directions, 2026](#)
- vii. [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Second Amendment Directions, 2026](#)
- viii. [Reserve Bank of India \(Non-Operative Financial Holding Companies\) Amendment Directions, 2026](#)
- ix. [Reserve Bank of India \(Commercial Banks – Financial Statements: Presentation and Disclosures\) Seventh Amendment Directions, 2026](#)
- x. [Reserve Bank of India \(Urban Cooperative Banks – Resolution of Stressed Assets\) Amendment Directions, 2026](#)
- xi. [Reserve Bank of India \(Commercial Banks- Transfer and Distribution of Credit Risk\) Amendment Directions, 2026](#)

- xii. [Reserve Bank of India \(Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters\) Amendment Directions, 2026](#)
- xiii. [Reserve Bank of India \(Commercial Banks- Prudential Norms on Capital Adequacy\) Third Amendment Directions, 2026](#)
- xiv. [Reserve Bank of India \(Commercial Banks – Income Recognition, Asset Classification and Provisioning\) Repeal Directions, 2026](#)

4. These Directions shall come into effect from April 01, 2027.

5. The Directions on Asset Classification, Provisioning, and Income Recognition for All India Financial Institutions shall be issued separately.

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(Brij Raj)
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