



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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April 27, 2026

RBI issues Final Directions on Basel III - Capital Charge for Credit Risk under Standardised Approach

The Reserve Bank had, on October 07, 2025, issued the [Draft Reserve Bank of India \(Scheduled Commercial Banks - Capital Charge for Credit Risk – Standardised Approach\) Directions, 2025](#) seeking feedback from stakeholders. The draft Directions proposed amendments to the existing standardised approach framework for calculating the capital charge for credit risk with the objective of enhancing its robustness, granularity, and risk sensitivity as well as convergence with the international standards.

2. Feedback received on the above draft 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 for the draft Directions is provided in the [Annex](#).

3. Accordingly, the Reserve Bank of India has today issued the [Reserve Bank of India \(Scheduled Commercial Banks - Capital Charge for Credit Risk – Standardised Approach\) Directions, 2026](#). These Directions shall be effective from April 1, 2027.

Press Release: 2026-2027/149

(Brij Raj)
Chief General Manager