



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2026-27/71

DOR.STR.REC.60/21-04-048/2026-27

April 29, 2026

Reserve Bank of India (Non-Banking Financial Companies – Credit Risk Management) Second Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Non-Banking Financial Companies – Resolution of Stressed Assets\) Amendment Directions, 2026](#) dated April 29, 2026.

2. Consequent to the aforesaid Amendment Directions, in exercise of the powers conferred by sections 45JA, 45L and 45M of the Reserve Bank of India Act, 1934; sections 30A and 32 of the National Housing Bank Act, 1987 and section 3 read with section 31A and section 6 of the Factoring Regulation Act, 2011, 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. These Amendment Directions modify the Directions as under:

i. Paragraph 8A shall be inserted as under:

8A. Credit assessments carried out by a NBFC shall suitably factor in the possible impact of calamities on borrowers who may be impacted by such events.

4. The above amendment shall come into force with effect from July 1, 2026.

(Vaibhav Chaturvedi)
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बड़ाइए