



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**

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RBI/2026-27/91

DOR.MRG.REC.No.79/21-04-018/2026-27

May 18, 2026

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

Please refer to [Reserve Bank of India \(Commercial Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025, dated November 28, 2025](#).

2. On a review, consequent to the issuance of Reserve Bank of India (Commercial Banks - Classification, Valuation, and Operation of Investment Portfolio) Second Amendment Directions, 2026, and in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 (hereinafter called the Act) and all other laws enabling 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. (i) These Directions shall be called the Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) Sixth Amendment Directions, 2026.

(ii) These Amendment Directions shall come into effect from the date of issue.

4. The [Reserve Bank of India \(Commercial Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#), are amended as provided below.

(i) In the table under paragraph 5(1), notes and instructions for compilation for 'Revenue and Other Reserves' under Schedule 2(IV) shall be substituted by the following, namely: -

"The expression 'Revenue Reserve' shall mean any reserve other than Capital Reserve. This item will include all reserves, other than those separately classified. The expression 'reserve' shall not include any amount retained by way of providing for

depreciation, renewals, or diminution in value of assets or retained by way of providing for any known liability.”.

(ii) Paragraph 10(3)(vi) shall be substituted by the following, namely: -

**“Movement of provisions for non-performing investments (NPIs)”.**

(Amount in ₹ crore)

<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
i) Movement of provisions held towards NPIs		
a) Opening balance		
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year		
d) Closing balance		

(Sunil T S Nair)  
Chief General Manager