



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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June 16, 2026

Reserve Bank of India (All India Financial Institutions – Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026

Please refer to [Reserve Bank of India \(All India Financial Institutions – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. In exercise of the powers conferred by Section 45 L of the Reserve Bank of India Act, 1934, and all other provisions / laws enabling the Reserve Bank of India in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Directions hereinafter specified.

4. These Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 29A shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines.”

5. The above amendment shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए