प्रेस प्रकाशनी PRESS RELEASE

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI Issues Amendment Directions on 'Conduct of Regulated Entities in Recovery of Loans and Engagement of Recovery Agents'

The Reserve Bank had issued the revised draft Amendment Directions on 'Conduct of Regulated Entities in Recovery of Loans and Engagement of Recovery Agents' on May 20, 2026 for seeking feedback from stakeholders. Feedback received on the above revised draft Directions has been examined and the consequent modifications have been suitably incorporated in the final Amendment Directions. A statement on the feedback received is provided in the Annex.

2. Accordingly, the Reserve Bank has today issued the following Amendment Directions, which shall come into effect from **January 1, 2027**.

(i) Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Fourth Amendment Directions, 2026
(ii) Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Fourth Amendment Directions, 2026
(iii) Reserve Bank of India (Local Area Banks - Responsible Business Conduct) Fourth Amendment Directions, 2026
(iv) Reserve Bank of India (Regional Rural Banks - Responsible Business Conduct) Fourth Amendment Directions, 2026
(v) Reserve Bank of India (Urban Co-operative Banks - Responsible Business Conduct) Fourth Amendment Directions, 2026
(vi) Reserve Bank of India (Rural Co-operative Banks - Responsible Business Conduct) Fourth Amendment Directions, 2026
(vii) Reserve Bank of India (All India Financial Institutions - Responsible Business Conduct) Third Amendment Directions, 2026
(viii) Reserve Bank of India (Non-Banking Financial Companies - Responsible Business Conduct) Third Amendment Directions, 2026
(ix) Reserve Bank of India (Housing Finance Companies) Third Amendment Directions, 2026

3. The Amendment Directions include comprehensive instructions to all regulated entities (REs) on conduct related matters in recovery of loans and engagement of recovery agents, which *inter alia* cover aspects such as fair treatment to borrowers during recovery process, conduct of lender's employees and recovery agents, and due diligence, training, code of conduct for recovery agents, etc. and also conduct of REs while deploying a technology-based mechanism for recovery of loan dues in financed mobile devices of a borrower.

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