



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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October 7, 2026

**Reserve Bank of India (Commercial Banks – Miscellaneous) Amendment
Directions, 2026**

Please refer to Sub-section D of Chapter IV of the [Reserve Bank of India \(Commercial Banks - Miscellaneous\) Directions, 2025](#) on deferment of option premium.

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Commercial Banks – Forthcoming Instructions\) 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 provisions / 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 instructions shall be called the Reserve Bank of India (Commercial Banks - Miscellaneous) Amendment Directions, 2026.

(ii) These Amendment Directions shall come into effect from April 1, 2027.

4. The [Reserve Bank of India \(Commercial Banks - Miscellaneous\) Directions, 2025](#), are amended as provided below.

4.1 Sub-section D of Chapter IV (Paragraph 38) shall be deleted.

(Sunil T S Nair)
Chief General Manager