



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/183

DOR.CRE.REC.385/21-04-018/2025-26

January 05, 2026

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

Please refer to [Reserve Bank of India \(Local Area Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Local Area Banks – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

3(1) In Chapter-III 'Disclosure in Financial Statements – Notes to Accounts', a new sub-sub paragraph (ix) shall be inserted under sub-paragraph 10(5) on 'Exposures', as given below:

**10(5)(ix) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Local Area Banks – Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

SI No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			



1	Aggregate value of loans sanctioned to related parties during the year		
2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/185

DOR.CRE.REC.386/21-04-018/2025-26

January 05, 2026

**Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026**

Please refer to [Reserve Bank of India \(Urban Co-operative Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Urban Co-operative Banks – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 35A read with Section 56 of the Banking Regulation Act, 1949 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

(1) In Chapter-III 'Disclosure in Financial Statements – Notes to Accounts', a new sub-paragraph (viii) shall be inserted under sub-paragraph 10(5) on 'Exposures', as given below:

**10(5)(viii) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Urban Co-operative Banks – Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

Sl No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			



1	Aggregate value of loans sanctioned to related parties during the year		
2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/188

DOR.CRE.REC.389/21.04.018/2025-26

January 05, 2026

**Reserve Bank of India (All India Financial Institutions – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026**

Please refer to [Reserve Bank of India \(All India Financial Institutions – Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(All India Financial Institutions – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by Section 45L of the Reserve Bank of India Act, 1934 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

3(1) In Chapter-IV 'Disclosure in Financial Statements – Notes to Accounts', a new sub-sub paragraph (vi) shall be inserted under sub-paragraph 19(9) on 'Credit concentration risk', as given below:

**19(9)(vi) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(All India Financial Institutions– Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

Sl No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			



1	Aggregate value of loans sanctioned to related parties during the year		
2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. AIFIs may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/184

DOR.CRE.REC.384/21-04-018/2025-26

January 05, 2026

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

Please refer to [Reserve Bank of India \(Regional Rural Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Regional Rural Banks – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

(1) In Chapter-III 'Disclosure in Financial Statements – Notes to Accounts', a new sub-sub paragraph (ix) shall be inserted under sub-paragraph 10(5) on 'Exposures', as given below:

**10(5)(ix) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Regional Rural Banks – Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

Sl No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			



1	Aggregate value of loans sanctioned to related parties during the year		
2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/186

DOR.CRE.REC.387/21-04-018/2025-26

January 05, 2026

**Reserve Bank of India (Rural Co-operative Banks – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026**

Please refer to [Reserve Bank of India \(Rural Co-operative Banks – Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Rural Co-operative Banks – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 35A read with Section 56 of the Banking Regulation Act, 1949 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

(1) In Chapter-III 'Disclosure in Financial Statements – Notes to Accounts', a new sub-paragraph (viii) shall be inserted under sub-paragraph 10(5) on Exposures, as given below:

**10(5)(viii) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Rural Co-operative Banks – Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

SI No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			



1	Aggregate value of loans sanctioned to related parties during the year		
2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/182

DOR.CRE.REC.383/21.04.018/2025-26

January 05, 2026

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

Please refer to [Reserve Bank of India \(Small Finance Banks – Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Small Finance Banks – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

3(1) In Chapter-III ‘Disclosure in Financial Statements – Notes to Accounts’, a new sub-paragraph (ix) shall be inserted under sub-paragraph 10(5) on ‘Exposures’, as given below:

**10(5)(ix) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Small Finance Banks – Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

SI No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			
1	Aggregate value of loans sanctioned to related parties during the year		



2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

RBI/2025-26/181

DOR.CRE.REC.382/21.04.018/2025-26

January 05, 2026

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

Please refer to [Reserve Bank of India \(Commercial Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Commercial Banks – Credit Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other provisions / 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. The Amendment Directions modifies the Directions as under:

3(1) In Chapter-III 'Disclosure in Financial Statements – Notes to Accounts', a new sub-sub paragraph (ix) shall be inserted under sub-paragraph 10(5) on 'Exposures', as given below:

**10(5)(ix) Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Commercial Banks – Credit Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:

(Amount in ₹ crore)

SI No.	Particulars	Previous Year	Current Year
<b>A. Loans to Related Parties</b>			



1	Aggregate value of loans sanctioned to related parties during the year		
2	Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March		
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
5	Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March		
<b>B. Contracts and Arrangements involving Related Parties</b>			
6	Aggregate value of contracts and arrangements awarded to related parties during the year		
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March		

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

Vaibhav Chaturvedi  
(Chief General Manager)