

**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)Website : [www.rbi.org.in](http://www.rbi.org.in)ई-मेल/email : [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

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**June 24, 2026****RBI Issues Amendment Directions on 'Review of Framework of Limiting Customer Liability in Digital Transactions'**

As announced in the [Statement on Developmental and Regulatory Policies dated February 6, 2026](#), the Reserve Bank had issued the draft [Reserve Bank of India \(Responsible Business Conduct\) Third Amendment Directions, 2026](#) on March 6, 2026 for seeking feedback from stakeholders. The draft Amendment Directions *inter alia* proposed to enhance the scope of existing instructions on limiting liability of customers in unauthorised electronic banking transactions to cover other categories of fraudulent electronic banking transactions, reduce the time taken by banks to process complaints related to fraudulent electronic banking transactions, and introduce a compensation mechanism for small value fraudulent electronic banking transactions.

2. Feedback received on the above 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](#). 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 \(Commercial Banks - Responsible Business Conduct\) Third Amendment Directions, 2026](#)
- (ii) [Reserve Bank of India \(Small Finance Banks - Responsible Business Conduct\) Third Amendment Directions, 2026](#)
- (iii) [Reserve Bank of India \(Payments Banks - Responsible Business Conduct\) Second Amendment Directions, 2026](#)
- (iv) [Reserve Bank of India \(Local Area Banks - Responsible Business Conduct\) Third Amendment Directions, 2026](#)
- (v) [Reserve Bank of India \(Regional Rural Banks - Responsible Business Conduct\) Third Amendment Directions, 2026](#)
- (vi) [Reserve Bank of India \(Urban Co-operative Banks - Responsible Business Conduct\) Third Amendment Directions, 2026](#)
- (vii) [Reserve Bank of India \(Rural Co-operative Banks - Responsible Business Conduct\) Third Amendment Directions, 2026](#)