

List of relevant Master Directions issued by the RBI

S. No.	Date	Direction No.	Subject
1.	October 22, 2015 (Updated as on March 25, 2025)	RBI/2015-16/211 Master Direction No.DBR.IBD.No.45/23.67.00 3/2015-16	Gold Monetisation Scheme, 2015
2.	January 01, 2016 (Updated as on December 07, 2021)	RBI/FED/2015-16/5 FED Master Direction No. 9/2015-16	Insurance
3.	January 01, 2016 (Updated as on May 18, 2021)	RBI/FED/2015-16/6 FED Master Direction No.10/2015-16	Establishment of Branch Office (BO)/ Liaison Office (LO)/ Project Office (PO) or any other place of business in India by foreign entities
4.	January 01, 2016 (Updated as on February 16, 2026)	RBI/FED/2015-16/2 FED Master Direction No. 6/2015-16	Borrowing and Lending transactions in Indian Rupee between Persons Resident in India and Non-Resident Indians/ Persons of Indian Origin
5.	January 01, 2016 (Updated as on September 06, 2024)	RBI/FED/2017-18/3 FED Master Direction No. 7/2015-16	Liberalised Remittance Scheme (LRS)
6.	January 1, 2016 (Updated as on January 12, 2026)	RBI/FED/2015-16/4 FED Master Direction No. 8/2015-16	Other Remittance Facilities
7.	January 1, 2016 (Updated as on September 01 2022)	RBI/FED/2015-16/7 FED Master Direction No. 12/2015-16	Acquisition and Transfer of Immovable Property under Foreign Exchange Management Act, 1999
8.	January 1, 2016	RBI/FED/2015-16/8 FED	Remittance of Assets

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S. No	Date	Direction No.	Subject
	(Updated as on April 28, 2016)	Master Direction No. 13/2015-16	
9.	January 1, 2016 (Updated as on October 9, 2025)	RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16	Deposits and Accounts
10.	January 01, 2016 (Updated as on January 12, 2026)	RBI/FED/2016-17/12 FED Master Direction No. 17/2016-17	Import of Goods and Services
11.	January 01, 2016 (Updated as on January 12, 2026)	RBI/FED/2015-16/13 FED Master Direction No.18/2015-16	Reporting under Foreign Exchange Management Act, 1999
12.	January 01, 2016 (Updated as on November 12, 2018)	RBI/FED/2017-18/14 FED Master Direction No. 19/2015-16	Miscellaneous
13.	January 01, 2016 (Updated as on December 22, 2022)	RBI/FED/2015-16/16 FED Master Direction No.2/2015-16	Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses
14.	January 01, 2016 (Updated as on January 12, 2026)	RBI/FED/2015-16/11 FED Master Direction No. 16/2015-16	Export of Goods and Services
15.	January 01, 2016 (Updated as on November 28, 2025)	RBI/FED/2015-16/17 FED Master Direction No.3/2015-16	Money Changing Activities
16.	May 26, 2016 (Updated as on August 10, 2021)	RBI/DBR/2015-16/25 Master Direction DBR.FSD.No.101/ 24.01.041/2015-16	Reserve Bank of India (Financial Services provided by Banks) Directions, 2016
17.	June 23, 2016 (Updated as on July 03, 2025)	RBI/DBR/2015-16/26 Master Direction DBR.FID.No.108/01.02.000/ 2015-16	Reserve Bank of India (Financial Statements of All India Financial Institutions - Presentation, Disclosure and Reporting) Directions, 2016

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18.	July 01, 2016 (Updated as on July 03, 2017)	RBI/DBS/2016-17/28 DBS.CO.CFMC.BC.No.1/23. 04.001/2016-17	Frauds – Classification and Reporting by commercial banks and select FIs
19.	July 05, 2016 (Updated as on September 22, 2025)	RBI/FMRD/2016-17/31 FMRD Master Direction No. 1/2016-17	Risk Management and Inter-Bank Dealings
20.	March 24, 2025 (Updated as on as January 19, 2026)	RBI/FIDD/2024-25/128 Master Directions FIDD.CO.PSD.BC.13/04.09. 001/2024-25	Priority Sector Lending (PSL)– Targets and Classification Directions, 2025
21.	January 17, 2017 (Updated as on July 28, 2021)	RBI/DPSS/2016-17/51 Master Direction DPSS.CO.OD.No.1846/04.0 4.009/2016-17	Access Criteria for Payment Systems
22.	February 22, 2017 (Updated as on November 28, 2025)	RBI/FED/2016-17/52 FED Master Direction No.1/2016-17	Money Transfer Service Scheme (MTSS)
23.	July 24, 2017 (Updated as on February 09, 2026)	RBI/FIDD/2017-2018/56 Master Direction FIDD.MSME & NFS. 12/ 06.02.31/2017-18	Lending to Micro, Small & Medium Enterprises (MSME) Sector
24.	January 04, 2018 (Updated as on January 20, 2025)	RBI/FED/2017-18/60 FED Master Direction No. 11/2017-18	Foreign Investment in India
25.	October 17, 2018	RBI/FIDD/2018-19/64 Master Direction FIDD.CO.FSD.BC No.9/05.10.001/2018-19	Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – SCBs
26.	March 26, 2019 (Updated as on February 16, 2026)	RBI/FED/2018-19/67 FED Master Direction No.5/2018-19	External Commercial Borrowings, Trade Credits and Structured Obligations

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S. No	Date	Direction No.	Subject
27.	April 01, 2022	RBI/2022-23/90 DCM (CC) No.G-3/03.41.01/2022-23	“Currency Distribution & Exchange Scheme (CDES)” for bank branches including currency chests based on performance in rendering customer service to members of public
28.	April 01, 2021	RBI/2021-22/77 Master Direction DCM (CC) No.G-4/03.35.01/2021-22	Levy of Penal Interest for Delayed Reporting / Wrong Reporting / Non-Reporting of Currency Chest Transactions and Inclusion of Ineligible Amounts in Currency Chest Balances
29.	July 29, 2019 (Updated as on March 12, 2020)	RBI/FIDD/2019-20/70 Master Direction FIDD.CO.Plan.BC.No.08/04.09.01/2019-20	Priority Sector Lending – Small Finance Banks – Targets and Classification
30.	August 02, 2019 (Updated as on June 03, 2020)	RBI/DBR/2019-20/71 Master Direction DBR.Appt.No:9/29.67.001/2019-20	Reserve Bank of India (‘Fit and Proper’ Criteria for Elected Directors on the Boards of PSBs) Directions, 2019
31.	July 02, 2018	RBI/IDMD/2018-19/61 IDMD.CDD No.21/13.01.299/2018-19	Relief/Savings Bonds
32.	July 01, 2016 (Updated as on November 22, 2018)	RBI/IDMD/2016-17/29 Master Direction IDMD.PDRD.01/03.64.00/2016-17	Operational Guidelines for Primary Dealers
33.	October 26, 2021 (Updated as on April 08, 2024)	RBI/DOR/2021-22/87 DOR.CAP.REC.No.61/21.01.002/2021-22	Prudential Norms on Capital Adequacy for Local Area Banks (Directions), 2021
34.	February 18, 2021	RBI/2020-21/74 DoS.CO.CSITE.SEC.No.185 2/31.01.015/2020-21	Digital Payment Security Controls

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35.	September 16, 2021 (Updated as on February 21, 2025)	RBI/FMRD/2021-22/84 FMRD.FMD.07/02.03.247/20 21-22	Reserve Bank of India (Market-makers in OTC Derivatives) Directions, 2021
36.	June 04, 2021	RBI/2021-22/79 FMRD .DIRD.03/14.01.003/2021-22	Reserve Bank of India (Certificate of Deposit) Directions, 2021
37.	April 01, 2021 (Updated as on June 08, 2023)	RBI/2021-22/78 FMRD .DIRD.01/14.01.001/2021-22	Reserve Bank of India (Call, Notice and Term Money Markets) Directions, 2021
38.	August 27, 2021 (Updated as on December 27, 2024)	RBI/DPSS/2021-22/82 CO.DPSS.POLC.No.S- 479/02.14.006/2021-22	Prepaid Payment Instruments (PPIs)
39.	January 16, 2023	RBI/DOR/2022-23/95 DOR.HOL.No.95/16.13.100/ 2022-23	Reserve Bank of India (Acquisition and Holding of Shares or Voting Rights in Banking Companies) Directions, 2023.
40.	April 03, 2023	RBI/2023-24/99 DCM (CC) No.G-5/03.41.01/2023-24	Framework of Incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests based on performance in rendering customer service to the members of public.
41.	April 03, 2023	RBI/2023-24/100 DCM (CC) No.G-3/03.44.01/2023-24	Scheme of Penalties for bank branches and Currency Chests for deficiency in rendering customer service to the members of public.
42.	April 03, 2023	RBI/2023-24/101 DCM (CC) No.G-4/03.35.01/2023-24	Penal Provisions in reporting of transactions/ balances at Currency Chests.

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S. No	Date	Direction No.	Subject
43.	April 03, 2023	RBI/2023-24/98 DCM (FNVD)/G-1/16.01.05/2023-24	Counterfeit Notes, 2023 - Detection, Reporting and Monitoring
44.	April 03, 2023 (Updated as on May 15, 2023)	RBI/2023-24/97 DCM (NE) No.G-2/08.07.18/2023-24	Facility for Exchange of Notes and Coins
45.	September 12, 2023 (Updated as on April 01, 2025)	RBI/DOR/2023-24/104 DOR.MRG.36/21.04.141/2023-24	Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023
46.	November 7, 2023	RBI/DoS/2023-24/107 DoS.CO.CSITEG/SEC.7/31.01.015/2023-24	Information Technology Governance, Risk, Controls and Assurance Practices
47.	January 03, 2024	RBI/FMRD/2023-24/109 FMRD.DIRD.09/14.02.001/2023-24	Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024
48.	February 27, 2024	RBI/DoS.DSG/2023-24/110 DoS.DSG.No.10/33.01.001/2023-24	Reserve Bank of India (Filing of Supervisory Returns) Directions - 2024
49.	February 29, 2024	RBI/DPSS/2023-24/111 CO.DPSS.POLC.No.S1114/02-27-020/2023-2024	Reserve Bank of India (Bharat Bill Payment System) Directions, 2024
50.	April 01, 2024	RBI/DCM/2024-25/112 DCM (CC) No.G-1/03.44.01/2024-25	Scheme of Penalties for bank branches and Currency Chests for deficiency in rendering customer service to the members of public
51.	April 01, 2024	RBI/DCM/2024-25/113 DCM (CC) No.G-3/03.41.01/2024-25	Framework of incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests
52.	April 01, 2024	RBI/DCM/2024-25/114 DCM (CC) No.G-	Penal Provisions in reporting of transactions /

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S. No	Date	Direction No.	Subject
		2/03.35.01/2024-25	balances at Currency Chests
53.	April 01, 2025	RBI/2025-26/132 DCM (FNVD)/G4/16.01.05/2025-26	Counterfeit Notes, 2025 – Detection, Reporting and Monitoring
54.	April 24, 2024 (Updated as on April 23, 2025)	RBI/DOR/2024-25/116 DoR.FIN.REC.16/26.03.001/2024-25	Master Direction – Reserve Bank of India (Asset Reconstruction Companies) Directions, 2024
55.	May 08, 2024 (Updated as on February 21, 2025)	RBI/FMRD/2024-25/117 FMRD.DIRD.01/14.01.023/2024-25	Reserve Bank of India (Margining for Non-Centrally Cleared OTC Derivatives) Directions, 2024
56.	July 15, 2024	RBI/DOS/2024-25/118 DOS.CO.FMG.SEC.No.5/23.04.001/2024-25	Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions
57.	July 24, 2024 (Updated as on November 28, 2025)	RBI/FED/2024-25/121 FED Master Direction No.15/2024-25	Overseas Investment
58.	January 07, 2025 (Updated as on February 06, 2026)	RBI/2024-25/126 FMRD.FMD.No.10/14.01.006/2024-25	Reserve Bank of India (Non-resident Investment in Debt Instruments) Directions, 2025
59.	February 07, 2025	RBI/FMRD/2024-25/127 FMRD.MIOD.No.12/11.01.051/2024-25	Master Direction - Reserve Bank of India (Access Criteria for NDS-OM) Directions, 2025
60.	June 16, 2025	RBI/FMRD/2025-26/137 FMRD.MIOD.No.02/14.03.027/2025-26	Master Direction – Reserve Bank of India (Electronic Trading Platforms) Directions, 2025
61.	March 24, 2025	RBI/FIDD/2024-25/128	Master Directions -

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S. No	Date	Direction No.	Subject
		Master Directions FIDD.CO.PSD.BC.13/04.09. 001/2024-25	Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2025
62.	March 25, 2025	RBI/DOR/2024-25/129 DOR.CAP.REC.No.70/21.06. 201/2024-25	Reserve Bank of India (Prudential Norms on Capital Adequacy for Regional Rural Banks) Directions, 2025
63.	April 01, 2025	RBI/2025-26/134 DOR.SOG(SPE).REC.8/13.0 3.00/2025-26	Reserve Bank of India (Interest Rate on Deposits) Directions, 2025
64.	April 01, 2025	RBI/2025-26/133 DCM (NE) No.G- 5/08.07.18/2025-26	Master Direction – Facility for Exchange of Notes and Coins
65.	April 01, 2025	RBI/2025-26/132 DCM (FNVD)/G4/16.01.05/2025- 26	Master Direction on Counterfeit Notes, 2025 – Detection, Reporting and Monitoring
66.	April 01, 2025	RBI/DCM/2025-26/131 DCM (CC) No.G- 1/03.44.001/2025-26	Master Direction – Scheme of Penalties for bank branches and currency chests for deficiency in rendering customer service to the members of public
67.	April 01, 2025	RBI/DCM/2025-26/130 DCM (CC) No.G- 2/03.35.01/2025-26	Master Direction on Penal Provisions in reporting of transactions / balances at Currency Chests
68.	April 24, 2025 (Updated as on September 29, 2025)	RBI/DCM/2025-26/136 DCM (CC) No. G- 3/03.41.01/2025-26	Master Direction on Framework of incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests
69.	July 29, 2025 (Updated on October 24, 2025)	RBI/DOR/2025-26/138 DOR.STR.REC.43/21.04.04 8/2025-26	Reserve Bank of India (Investment in AIF) Directions, 2025

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S. No	Date	Direction No.	Subject
70.	August 06, 2025)	RBI/DOR/2025-26/139 DOR.STR.REC.44/13.07.01 0/2025-26	Reserve Bank of India (Co-Lending Arrangements) Directions, 2025
71.	August 06, 2025	RBI/DOR/2025-26/140 DOR.STR.REC.45/13.07.01 0/2025-26	Reserve Bank of India (Non-Fund Based Credit Facilities) Directions, 2025
72.	September 15, 2025	RBI/DPSS/2025-26/141 CO.DPSS.POLC.No.S-633/02-14-008/2025-26	Master Direction on Regulation of Payment Aggregator (PA)
73.	November 11, 2025	RBI/FMRD/2025-26/142 FMRD.DIRD.04/14.03.038/2 025-26	Master Direction – Reserve Bank of India (Repurchase Transactions (Repo)) Directions, 2025
74.	November 28, 2025	RBI/DOR/2025-26/320 DOR.AUT.REC.No.239/24-01-041/2025-26	Reserve Bank of India (All India Financial Institutions – Undertaking of Financial Services) Directions, 2025
75.	November 28, 2025	RBI/DOR/2025-26/321 DOR.CAP.REC.240/21-01-002/2025-26	Reserve Bank of India (All India Financial Institutions (AIFIs) - Prudential Norms on Capital Adequacy) Directions, 2025
76.	November 28, 2025	RBI/DoR/2025-26/322 DoR.LRG.REC.No.241/13-10-005/2025-26	Reserve Bank of India (All India Financial Institutions - Resource Raising Norms) Directions, 2025
77.	November 28, 2025	RBI/DOR/2025-26/323 DOR.CRE.REC.No.< > / 07-01-007/2025-26	Reserve Bank of India (All India Financial Institutions – Credit Facilities) Directions, 2025
78.	November 28, 2025	RBI/DOR/2025-26/324 DOR.FIN.REC.No.243/20.06 .056/2025-26	Reserve Bank of India (All India Financial Institutions – Credit Information Reporting) Directions, 2025
79.	November 28, 2025	RBI/DOR/2025-26/325 DOR.CRE.REC.244/07-02-007/2025-26	Reserve Bank of India (All India Financial Institutions – Credit Risk

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S. No	Date	Direction No.	Subject
			Management) Directions, 2025
80.	November 28, 2025	RBI/DOR/2025-26/326 DOR.CRE.REC.245/07-03-007/2025-26	Reserve Bank of India (All India Financial Institutions - Concentration Risk Management) Directions, 2025
81.	November 28, 2025	RBI/DOR/2025-26/327 DOR.STR.REC.246/21.04.048/2025-26	Reserve Bank of India (All India Financial Institutions - Transfer and Distribution of Credit Risk) Directions, 2025
82.	November 28, 2025	RBI/DOR/2025-26/328 DOR.STR.REC.247/21.04.177/2025-26	Reserve Bank of India (All India Financial Institutions – Securitisation Transactions) Directions, 2025
83.	November 28, 2025	RBI/DOR/2025-26/329 DOR.MRG.REC.No.248/00-00-017/2025-26	Reserve Bank of India (All India Financial Institutions – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025
84.	November 28, 2025	RBI/DOR/2025-26/330 DOR.LRG.REC.No.249/13-10-005/2025-26	Reserve Bank of India (All India Financial Institutions – Asset Liability Management) Directions, 2025
85.	November 28, 2025	RBI/DOR/2025-26/331 DOR.STR.REC.No.250/21.04.048 /2025-26	Reserve Bank of India (All India Financial Institutions – Income Recognition, Asset Classification and Provisioning) Directions, 2025
86.	November 28, 2025	RBI/DOR/2025-26/332 DOR.STR.REC.251/21.04.048/2025-26	Reserve Bank of India (All India Financial Institutions – Resolution of Stressed Assets) Directions, 2025
87.	November 28,	RBI/DOR/2025-26/333	Reserve Bank of India (All

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S. No	Date	Direction No.	Subject
	2025	DOR.FIN.REC.No.252/20-16-003/2025-26	India Financial Institutions – Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025
88.	November 28, 2025	RBI/DOR/2025-26/334 DOR.ACC.REC.No.253/21.0 4.018/2025-26	Reserve Bank of India (All India Financial Institutions – Financial Statements: Presentation and Disclosures) Directions, 2025
89.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/335 DOR.AML.REC.No.254/14.0 1.011/2025-26	Reserve Bank of India (All India Financial Institutions – Know Your Customer) Directions, 2025
90.	November 28, 2025	RBI/DOR/2025-26/336 DOR.MCS.REC.No.255/01-01-040/2025-26	Reserve Bank of India (All India Financial Institutions – Responsible Business Conduct) Directions, 2025
91.	November 28, 2025	RBI/DOR/2025-26/337 DOR.ORG.REC.No.256/21-04-158/2025-26	Reserve Bank of India (All India Financial Institutions – Managing Risks in Outsourcing) Directions, 2025
92.	November 28, 2025	RBI/DoR/2025-26/338 DoR.SOG(SPE).REC.No. 257/13-04-001/2025-26	Reserve Bank of India (All India Financial Institutions – Miscellaneous) Directions, 2025
93.	November 28, 2025	RBI/DoR/2025-26/374 DoR.FIN.REC.No.293/26.03. 001/2025-26	Reserve Bank of India (Asset Reconstruction Companies) Directions, 2025
94.	November 28, 2025	RBI/DOR/2025-26/375 DOR.FIN.REC.No.294/20.16 .056/2025-26	Reserve Bank of India (Asset Reconstruction Companies – Credit Information Reporting) Directions, 2025
95.	November 28, 2025	RBI/DOR/2025-26/376 DOR.FIN.REC.No.295/20-	Reserve Bank of India (Asset Reconstruction

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S. No	Date	Direction No.	Subject
		16-003/2025-26	Companies – Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025
96.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/377 DOR.AML.REC.No.296/14.0 1.010/2025-26	Reserve Bank of India (Asset Reconstruction Companies – Know Your Customer) Directions, 2025
97.	November 28, 2025	RBI/DOR/2025-26/143	Reserve Bank of India (Universal Banks-Licensing) Guidelines, 2025
98.	November 28, 2025	RBI/DOR/2025-26/144	Reserve Bank of India (Setting Up of Wholly Owned Subsidiaries by Foreign Banks) Guidelines, 2025
99.	November 28, 2025	RBI/DOR/2025-26/145 DOR.HOL.REC.64/16.13.10 0/2025-26	Reserve Bank of India (Commercial Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
100.	November 28, 2025	RBI/DoR/2025-26/146 DoR.HOL.REC.65/16-13- 100/2025-26	Reserve Bank of India (Commercial Banks - Voluntary Amalgamation) Directions, 2025
101.	November 28, 2025	RBI/DOR/2025-26/147 DOR.LIC.REC.No.66/22-01- 001/2025-26	Reserve Bank of India (Commercial Banks - Branch Authorisation) Directions, 2025
102.	November 28, 2025	RBI/DOR/2025-26/380 DOR.RAUG.AUT.REC.303/2 4.01.041/2025-26	Reserve Bank of India (Commercial Banks – Digital Banking Channels Authorisation) Directions, 2025
103.	November 28, 2025 (Updated December 05,	RBI/DOR/2025-26/148 DOR.AUT.REC.No.67/24- 01-041/2025-26	Reserve Bank of India (Commercial Banks – Undertaking of Financial

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	2025)		Services) Directions, 2025
104.	November 28, 2025	RBI/DOR/2025-26/149 DOR.HGG.GOV. No.68/29.67.001/2025-26	Reserve Bank of India (Commercial Banks - Governance) Directions, 2025
105.	November 28, 2025 (Updated December 11, 2025)	RBI/DOR/2025-26/150 DOR.RET.REC.69/12-01-001/2025-26	Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025
106.	November 28, 2025	RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26	Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025
107.	November 28, 2025	RBI/DoR/2025-26/152 DoR.CRE.REC.71/08.12.014 /2025-26	Reserve Bank of India (Commercial Banks- Resource Raising Norms) Directions, 2025
108.	November 28, 2025	RBI/DOR/2025-26/153 DOR.SOG(SPE).REC.72/13.03.00/ 2025-26	Reserve Bank of India (Commercial Banks – Interest Rate on Deposits) Directions, 2025
109.	November 28, 2025	RBI/DOR/2025-26/154 DOR.CRE.REC.73/07-01-001/2025-26	Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025
110.	November 28, 2025	RBI/DOR/2025-26/155 DOR.AUT.REC.No.74/24-01-041/2025-26	Reserve Bank of India (Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025
111.	November 28, 2025	RBI/DOR/2025-26/156 DOR.FIN.REC.No.75/20.16.056/2025-26	Reserve Bank of India (Commercial Banks- Credit Information Reporting) Directions, 2025
112.	November 28, 2025	RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-	Reserve Bank of India (Commercial Banks –

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		001/2025-26	Credit Risk Management) Directions, 2025
113.	November 28, 2025	RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26	Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025
114.	November 28, 2025	RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26	Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025
115.	November 28, 2025	RBI/DOR/2025-26/160 DOR.STR.REC.79/21.04.177/2025-26	Reserve Bank of India (Commercial Banks – Securitisation Transactions) Directions, 2025
116.	November 28, 2025	RBI/DOR/2025-26/161 DOR.CRE.REC.80./13.03.000/2025-26	Reserve Bank of India (Commercial Banks - Interest Rates on Advances) Directions, 2025
117.	November 28, 2025	RBI/DOR/2025-26/162 DOR.MRG.REC.No.81/00-00-001/2025-26	Reserve Bank of India (Commercial Banks – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025
118.	November 28, 2025	RBI/DOR/2025-26/163 DOR.LRG.No.82/13-10-001/2025-26	Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025
119.	November 28, 2025	RBI/DOR/2025-26/164 DOR.STR.REC.83./21.04.048/2025-26	Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025

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S. No	Date	Direction No.	Subject
120.	November 28, 2025	RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.04 8/2025-26	Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025
121.	November 28, 2025	RBI/DOR/2025-26/166 DOR.FIN.REC.No.85/20-16- 003/2025-26	Reserve Bank of India (Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025
122.	November 28, 2025	RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04 .018/2025-26	Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025
123.	November 28, 2025	RBI/DOR/2025-26/168 DOR.ACC.REC.87/21-02- 067/2025-26	Reserve Bank of India (Commercial Banks – Prudential Norms on Declaration of Dividends and Remittance of Profit) Directions, 2025
124.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/169 DOR.AML.REC.No.88/14.01 .002/2025-26	Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025
125.	November 28, 2025	RBI/DOR/2025-26/170 DOR.MCS.REC.No.89/01- 01-032/2025-26	Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Directions, 2025
126.	November 28, 2025	RBI/DOR/2025-26/171 DOR.ORG.REC.No.90/21- 04-158/2025-26	Reserve Bank of India (Commercial Banks – Managing Risks in Outsourcing) Directions, 2025
127.	November 28, 2025	RBI/DOR/2025-26/172 DOR.SFG.REC.No.91/30.01 .021/2025-26	Reserve Bank of India (Commercial Banks - Climate Finance and Management of Climate

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S. No	Date	Direction No.	Subject
			Change Risks) Directions, 2025
128.	November 28, 2025	RBI/DoR/2025-26/173 DoR.MRG.REC.92/00-00-003/2025-26	Reserve Bank of India (Commercial Banks – Forthcoming Instructions) Directions, 2025
129.	November 28, 2025	RBI/DOR/2025-26/174 DOR.SOG(SPE).REC.No.93 /13-04-001/2025-26	Reserve Bank of India (Commercial Banks – Miscellaneous) Directions, 2025
130.	November 28, 2025	RBI/DOR/2025-26/378 DOR.FIN.REC.No.297/20.16 .056/2025-26	Reserve Bank of India (Credit Information Companies) Directions, 2025
131.	November 28, 2025	RBI/DoR/2025-26/379 DoR.ORG.REC.No.298/21-04-158/2025-26	Reserve Bank of India (Credit Information Companies – Managing Risks in Outsourcing) Directions, 2025
132.	November 28, 2025	RBI/DOR/2025-26/222 DOR.HOL.REC.141/16.13.1 00/2025-26	Reserve Bank of India (Local Area Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
133.	November 28, 2025	RBI/DOR/2025-26/223 DoR.HOL.REC.No.142/16-13-100/2025-26	Reserve Bank of India (Local Area Banks - Voluntary Amalgamation) Directions, 2025
134.	November 28, 2025	RBI/2025-26/224 DOR.LIC.REC.No.143/22-01-001/2025-26	Reserve Bank of India (Local Area Banks - Branch Authorisation) Directions, 2025
135.	November 28, 2025	RBI/DOR/2025-26/383 DOR.RAUG.AUT.REC.306/2 4.01.041/2025-26	Reserve Bank of India (Local Area Banks – Digital Banking Channels Authorisation) Directions, 2025
136.	November 28, 2025	RBI/DOR/2025-26/225	Reserve Bank of India

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S. No	Date	Direction No.	Subject
	2025	DoR.HGG.GOV.No.144/29.6 7.001/2025-26	(Local Area Banks - Governance) Directions, 2025
137.	November 28, 2025 (Updated on December 11, 2025)	RBI/DOR/2025-26/226 DOR.RET.REC.145/12-01-001/2025-26	Reserve Bank of India (Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025
138.	November 28, 2025	RBI/DOR/2025-26/227 DOR.CAP.REC.146/21-01-002/2025-26	Reserve Bank of India (Local Area Banks - Prudential Norms on Capital Adequacy) Directions, 2025
139.	November 28, 2025	RBI/DOR/2025-26/228 DOR.SOG(SPE).REC.147/1 3.03.00/ 2025-26	Reserve Bank of India (Local Area Banks – Interest Rate on Deposits) Directions, 2025
140.	November 28, 2025	RBI/DOR/2025-26/229 DOR.CRE.REC.No. /07-01-003/2025-26	Reserve Bank of India (Local Area Banks – Credit Facilities) Directions, 2025
141.	November 28, 2025	RBI/DOR/2025-26/230 DOR.AUT.REC.No.149/ 24-01-041/2025-26	Reserve Bank of India (Local Area Banks – Debit Cards: Issuance and Conduct) Directions, 2025
142.	November 28, 2025	RBI/DOR/2025-26/231 DOR.FIN.REC.No.150/20.16 .056/2025-26	Reserve Bank of India (Local Area Banks – Credit Information Reporting) Directions, 2025
143.	November 28, 2025	RBI/DOR/2025-26/232 DOR.CRE.REC.151/07-02-003/2025-26	Reserve Bank of India (Local Area Banks – Credit Risk Management) Directions, 2025
144.	November 28, 2025	RBI/DOR/2025-26/233 DOR.CRE.REC.152/07-03-003/2025-26	Reserve Bank of India (Local Area Banks - Concentration Risk Management) Directions, 2025
145.	November 28,	RBI/DOR/2025-26/234	Reserve Bank of India

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S. No	Date	Direction No.	Subject
	2025	DOR.STR.REC.153/21.04.048/2025-26	(Local Area Banks - Transfer and Distribution of Credit Risk) Directions, 2025
146.	November 28, 2025	RBI/DOR/2025-26/235 DOR.CRE.REC.154./13.03.000/2025-26	Reserve Bank of India (Local Area Banks - Interest Rates on Advances) Directions, 2025
147.	November 28, 2025	RBI/DOR/2025-26/236 DOR.MRG.REC.No.155/00-00-001/2025-26	Reserve Bank of India (Local Area Banks - Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025
148.	November 28, 2025	RBI/DOR/2025-26/237 DOR.LRG.No.156/13-10-009/2025-26	Reserve Bank of India (Local Area Banks - Asset Liability Management) Directions, 2025
149.	November 28, 2025	RBI/DOR/2025-26/238 DOR.STR.REC.157./21.04.048/2025-26	Reserve Bank of India (Local Area Banks - Income Recognition, Asset Classification and Provisioning pertaining to Advances) Directions, 2025
150.	November 28, 2025	RBI/DOR/2025-26/239 DOR.STR.REC.158/21.04.048/2025-26	Reserve Bank of India (Local Area Banks - Resolution of Stressed Assets) Directions, 2025
151.	November 28, 2025	RBI/DOR/2025-26/240 DOR.FIN.REC.No.159/20-16-003/2025-26	Reserve Bank of India (Local Area Banks - Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025
152.	November 28, 2025	RBI/DOR/2025-26/241 DOR.ACC.REC.No.160/21.04.018/2025-26	Reserve Bank of India (Local Area Banks - Financial Statements:

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S. No	Date	Direction No.	Subject
			Presentation and Disclosures) Directions, 2025
153.	November 28, 2025	RBI/DOR/2025-26/242 DOR.ACC.REC.161/21-02-067/2025-26	Reserve Bank of India (Local Area Banks – Prudential Norms on Declaration of Dividends) Directions, 2025
154.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/243 DOR.AML.REC.No.162/14.0 1.008/2025-26	Reserve Bank of India (Local Area Banks – Know Your Customer) Directions, 2025
155.	November 28, 2025	RBI/DOR/2025-26/244 DOR.MCS.REC.No.163/01-01-035/2025-26	Reserve Bank of India (Local Area Banks - Responsible Business Conduct) Directions, 2025
156.	November 28, 2025	RBI/DOR/2025-26/245 DOR.ORG.REC.No.164/21-04-158/2025-26	Reserve Bank of India (Local Area Banks – Managing Risks in Outsourcing) Directions, 2025
157.	November 28, 2025	RBI/DOR/2025-26/246 DOR.SOG(SPE).REC.No.16 5/13-04-001/2025-26	Reserve Bank of India (Local Area Banks – Miscellaneous) Directions, 2025
158.	November 28, 2025	RBI/DOR/2025-26/205 DOR.HOL.REC.124/16.13.1 00/2025-26	Reserve Bank of India (Payments Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
159.	November 28, 2025	RBI/DoR/2025-26/206 DoR.HOL.REC.No.125/ 16-13-100/2025-26	Reserve Bank of India (Payments Banks – Voluntary Amalgamation) Directions, 2025
160.	November 28, 2025	RBI/DOR/2025-26/207 DOR.LIC.REC.No.126/22-01-001/2025-26	Reserve Bank of India (Payments Banks - Branch Authorisation) Directions, 2025

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S. No	Date	Direction No.	Subject
161.	November 28, 2025	RBI/DOR/2025-26/382 DOR.RAUG.AUT.REC.305/2 4.01.041/2025-26	Reserve Bank of India (Payments Banks – Digital Banking Channels Authorisation) Directions, 2025
162.	November 28, 2025 (Updated on December 05, 2025)	RBI/DOR/2025-26/208 DOR.AUT.REC.No.127/24- 01-041/2025-26	Reserve Bank of India (Payments Banks – Undertaking of Financial Services) Directions, 2025
163.	November 28, 2025	RBI/DOR/2025-26/209 DOR.HGG.GOV. No.128/29.67.001/2025-26	Reserve Bank of India (Payments Banks - Governance) Directions, 2025
164.	November 28, 2025 (Updated on December 11, 2025)	RBI/DOR/2025-26/210 DOR.RET.REC.129/12-01- 001/2025-26	Reserve Bank of India (Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025
165.	November 28, 2025	RBI/DOR/2025-26/211 DOR.CAP.REC.130/21-01- 002/2025-26	Reserve Bank of India (Payments Banks– Prudential Norms on Capital Adequacy) Directions, 2025
166.	November 28, 2025	RBI/DOR/2025-26/212 DOR.SOG(SPE).REC.131/1 3.03.00/ 2025-26	Reserve Bank of India (Payments Banks – Interest Rate on Deposits) Directions, 2025
167.	November 28, 2025	RBI/DOR/2025-26/213 DOR.AUT.REC.No.132/24- 01-041/2025-26	Reserve Bank of India (Payments Banks – Debit Cards: Issuance and Conduct) Directions, 2025
168.	November 28, 2025	RBI/DOR/2025-26/214 DOR.MRG.REC.No.133/00- 00-001/2025-26	Reserve Bank of India (Payments Banks – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025
169.	November 28,	RBI/DOR/2025-26/215 DOR.LRG.No.134/13-10-	Reserve Bank of India (Payments Banks – Asset

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S. No	Date	Direction No.	Subject
	2025	003/2025-26	Liability Management) Directions, 2025
170.	November 28, 2025	RBI/DOR/2025-26/216 DOR.ACC.REC.No.135/21.0 4.018/2025-26	Reserve Bank of India (Payments Banks – Financial Statements: Presentation and Disclosures) Directions, 2025
171.	November 28, 2025	RBI/DOR/2025-26/217 DOR.ACC.REC.136/21-02- 067/2025-26	Reserve Bank of India (Payments Banks – Prudential Norms on Declaration of Dividend) Directions, 2025
172.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/218 DOR.AML.REC.No.137/14.0 1.009/2025-26	Reserve Bank of India (Payments Banks – Know Your Customer) Directions, 2025
173.	November 28, 2025	RBI/DOR/2025-26/219 DOR.MCS.REC.No.138/01- 01-034/2025-26	Reserve Bank of India (Payments Banks - Responsible Business Conduct) Directions, 2025
174.	November 28, 2025	RBI/DOR/2025-26/220 DOR.ORG.REC.No.139/21- 04-158/2025-26	Reserve Bank of India (Payments Banks – Managing Risks in Outsourcing) Directions, 2025
175.	November 28, 2025	RBI/DOR/2025-26/221 DOR.SOG(SPE).REC.No.14 0/13-04-001/2025-26	Reserve Bank of India (Payments Banks – Miscellaneous) Directions, 2025
176.	November 28, 2025	RBI/DOR/2025-26/247 DOR.LIC.REC.No.166/22- 00-001/2025-26	Reserve Bank of India (Regional Rural Banks - Branch Authorisation) Directions, 2025
177.	November 28, 2025	RBI/DOR/2025-26/384 DOR.RAUG.AUT.REC.307/2 4.01.041/2025-26	Reserve Bank of India (Regional Rural Banks – Digital Banking Channels Authorisation) Directions, 2025

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S. No	Date	Direction No.	Subject
178.	November 28, 2025	RBI/DoR/2025-26/248 DoR.AUT.REC.No.167/24-01-041/2025-26	Reserve Bank of India (Regional Rural Banks – Undertaking of Financial Services) Directions, 2025
179.	November 28, 2025	RBI/DOR/2025-26/249 DOR.GOV.REC.No.168/29.6 7.001/2025-26	Reserve Bank of India (Regional Rural Banks - Governance) Directions
180.	November 28, 2025 (Updated on December 11, 2025)	RBI/DOR/2025-26/250 DOR.RET.REC.169/12-01-001/2025-26	Reserve Bank of India (Regional Rural Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025
181.	November 28, 2025	RBI/DOR/2025-26/251 DOR.CAP.REC.170/21-01-002/2025-26	Reserve Bank of India (Regional Rural Banks - Prudential Norms on Capital Adequacy) Directions, 2025
182.	November 28, 2025	RBI/DOR/2025-26/252 DOR.SOG(SPE).REC.171/1 3.03.00/2025-26	Reserve Bank of India (Regional Rural Banks – Interest Rate on Deposits) Directions, 2025
183.	November 28, 2025	RBI/DOR/2025-26/253 DOR.CRE.REC.No. /07-01-004/2025-26	Reserve Bank of India (Regional Rural Banks – Credit Facilities) Directions, 2025
184.	November 28, 2025	RBI/DOR/2025-26/254 DOR.AUT.REC.No.173/24-01-041/2025-26	Reserve Bank of India (Regional Rural Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025
185.	November 28, 2025	RBI/DOR/2025-26/255 DOR.FIN.REC.No.174/20.16 .056/2025-26	Reserve Bank of India (Regional Rural Banks – Credit Information Reporting) Directions, 2025
186.	November 28, 2025	RBI/DOR/2025-26/256 DOR.CRE.REC.175/07-02-004/2025-26	Reserve Bank of India (Regional Rural Banks – Credit Risk Management)

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S. No	Date	Direction No.	Subject
			Directions, 2025
187.	November 28, 2025	RBI/DOR/2025-26/257 DOR.CRE.REC.176/07-03-004/2025-26	Reserve Bank of India (Regional Rural Banks - Concentration Risk Management) Directions, 2025
188.	November 28, 2025	RBI/DOR/2025-26/258 DOR.STR.REC.177/21.04.048/2025-26	Reserve Bank of India (Regional Rural Banks- Transfer and Distribution of Credit Risk) Directions, 2025
189.	November 28, 2025	RBI/DOR/2025-26/259 DOR.CRE.REC.178./13.03.000/2025-26	Reserve Bank of India (Regional Rural Banks - Interest Rates on Advances) Directions, 2025
190.	November 28, 2025	RBI/DOR/2025-26/260 DOR.MRG.REC.No.179/00-00-001/2025-26	Reserve Bank of India (Regional Rural Banks – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025
191.	November 28, 2025	RBI/DOR/2025-26/261 DOR.LRG.REC.No.180/13-10-008/2025-26	Reserve Bank of India (Regional Rural Banks – Asset Liability Management) Directions, 2025
192.	November 28, 2025	RBI/DOR/2025-26/262 DOR.STR.REC.181/21.04.048/2025-26	Reserve Bank of India (Regional Rural Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025
193.	November 28, 2025	RBI/DOR/2025-26/263 DOR.STR.REC.182/21.04.048/2025-26	Reserve Bank of India (Regional Rural Banks – Resolution of Stressed Assets) Directions, 2025
194.	November 28, 2025	RBI/DOR/2025-26/264 DOR.FIN.REC.No.183/20-	Reserve Bank of India (Regional Rural Banks –

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S. No	Date	Direction No.	Subject
		16-003/2025-26	Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025
195.	November 28, 2025	RBI/DOR/2025-26/265 DOR.ACC.REC.No.184/21.0 4.018/2025-26	Reserve Bank of India (Regional Rural Banks – Financial Statements: Presentation and Disclosures) Directions, 2025
196.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/266 DOR.AML.REC.No.185/14.0 1.004/2025-26	Reserve Bank of India (Regional Rural Banks – Know Your Customer) Directions, 2025
197.	November 28, 2025	RBI/DOR/2025-26/267 DOR.MCS.REC.No.186/01- 01-036/2025-26	Reserve Bank of India (Regional Rural Banks – Responsible Business Conduct) Directions, 2025
198.	November 28, 2025	RBI/DOR/2025-26/268 DoR.SOG(SPE).REC.No.18 7/13-04-001/2025-26	Reserve Bank of India (Regional Rural Banks – Miscellaneous) Directions, 2025
199.	November 28, 2025	RBI/DOR/2025-26/175	Reserve Bank of India (Small Finance Banks – Licensing) Guidelines, 2025
200.	November 28, 2025	RBI/DOR/2025-26/176 DOR.HOL.REC.95/16.13.10 0/2025-26	Reserve Bank of India (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
201.	November 28, 2025	RBI/DoR/2025-26/177 DoR.HOL.REC.96/16-13- 100/2025-26	Reserve Bank of India (Small Finance Banks - Voluntary Amalgamation) Directions, 2025
202.	November 28, 2025	RBI/DOR/2025-26/178 DOR.LIC.REC.No.97/22.01. 001/2025-26	Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025

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S. No	Date	Direction No.	Subject
203.	November 28, 2025	RBI/DOR/2025-26/381 DOR.RAUG.AUT.REC.304/2 4.01.041/2025-26	Reserve Bank of India (Small Finance Banks – Digital Banking Channels Authorisation) Directions, 2025
204.	November 28, 2025 (Updated on December 05, 2025)	RBI/DOR/2025-26/179 DOR.AUT.REC.No.98/24.01. 041/2025-26	Reserve Bank of India (Small Finance Banks – Undertaking of Financial Services) Directions, 2025
205.	November 28, 2025	RBI/DOR/2025-26/180 DOR.HGG.GOV.No.99/29.6 7.001/2025-26	Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
206.	November 28, 2025 (Updated on December 11, 2025)	RBI/DOR/2025-26/181 DOR.RET.REC.100/12-01- 001/2025-26	Reserve Bank of India (Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025
207.	November 28, 2025 (Updated on January 09, 2026)	RBI/DOR/2025-26/182 DOR.CAP.REC.101/21-01- 002/2025-26	Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
208.	November 28, 2025	RBI/DoR/2025-26/183 DoR.CRE.REC.102/08.12.01 4/2025-26	Reserve Bank of India (Small Finance Banks-Resource Raising Norms) Directions, 2025
209.	November 28, 2025	RBI/DOR/2025-26/184 DOR.SOG(SPE).REC.103/1 3.03.00/ 2025-26	Reserve Bank of India (Small Finance Banks – Interest Rate on Deposits) Directions, 2025
210.	November 28, 2025	RBI/DOR/2025-26/185 DOR.CRE.REC.No. /07-01- 002/2025-26	Reserve Bank of India (Small Finance Banks – Credit Facilities) Directions, 2025
211.	November 28, 2025	RBI/DOR/2025-26/186 DOR.AUT.REC.No.105/24- 01-041/2025-26	Reserve Bank of India (Small Finance Banks – Credit Cards and Debit Cards: Issuance and

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S. No	Date	Direction No.	Subject
			Conduct) Directions, 2025
212.	November 28, 2025	RBI/DOR/2025-26/187 DOR.FIN.REC.No.106/20.16 .056/2025-26	Reserve Bank of India (Small Finance Banks – Credit Information Reporting) Directions, 2025
213.	November 28, 2025	RBI/DOR/2025-26/188 DOR.CRE.REC.107/07-02- 002/2025-26	Reserve Bank of India (Small Finance Banks – Credit Risk Management) Directions, 2025
214.	November 28, 2025 (Updated on January 01, 2026)	RBI/DOR/2025-26/189 DOR.CRE.REC.108/07-03- 002/2025-26	Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025
215.	November 28, 2025	RBI/DOR/2025-26/190 DOR.STR.REC.109/21.04.0 48/2025-26	Reserve Bank of India (Small Finance Banks – Transfer and Distribution of Credit Risk) Directions, 2025
216.	November 28, 2025	RBI/DOR/2025-26/191 DOR.STR.REC.No.110/21- 04-177/2025-26	Reserve Bank of India (Small Finance Banks – Securitisation Transactions) Directions, 2025
217.	November 28, 2025	RBI/DOR/2025-26/192 DOR.CRE.REC.111./13.03.0 00/2025-26	Reserve Bank of India (Small Finance Banks - Interest Rates on Advances) Directions, 2025
218.	November 28, 2025	RBI/DOR/2025-26/193 DOR.MRG.REC.No.112/00- 00-001/2025-26	Reserve Bank of India (Small Finance Banks – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025
219.	November 28, 2025	RBI/DOR/2025-26/194 DOR.LRG. No.113/13-10- 002/2025-26	Reserve Bank of India (Small Finance Banks – Asset Liability

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S. No	Date	Direction No.	Subject
			Management) Directions, 2025
220.	November 28, 2025 (Updated on January 01, 2026)	RBI/DOR/2025-26/195 DOR.STR.REC.114./21.04.0 48/2025-26	Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025
221.	November 28, 2025	RBI/DOR/2025-26/196 DOR.STR.REC.115/21.04.0 48/2025-26	Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Directions, 2025
222.	November 28, 2025	RBI/DOR/2025-26/197 DOR.FIN.REC.No.116/20- 16-003/2025-26	Reserve Bank of India (Small Finance Banks – Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025
223.	November 28, 2025	RBI/DOR/2025-26/198 DOR.ACC.REC.No.117/21.0 4.018/2025-26	Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025
224.	November 28, 2025	RBI/DOR/2025-26/199 DOR.ACC.REC.118/21-02- 067/2025-26	Reserve Bank of India (Small Finance Banks – Prudential Norms on Declaration of Dividends) Directions, 2025
225.	November 28, 2025 (Updated on December 29, 2025)	RBI/DOR/2025-26/200 DOR.AML.REC.No.119/14.0 1.007/2025-26	Reserve Bank of India (Small Finance Banks – Know Your Customer) Directions, 2025
226.	November 28, 2025	RBI/DOR/2025-26/201 DOR.MCS.REC.No.120/01- 01-033/2025-26	Reserve Bank of India (Small Finance Banks – Responsible Business Conduct) Directions, 2025
227.	November 28, 2025	RBI/DOR/2025-26/202 DOR.ORG.REC.No.121/21-	Reserve Bank of India (Small Finance Banks –

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S. No	Date	Direction No.	Subject
		04-158/2025-26	Managing Risks in Outsourcing) Directions, 2025
228.	November 28, 2025	RBI/DOR/2025-26/203 DOR.SFG.REC.No.122/30.0 1.021/2025-26	Reserve Bank of India (Small Finance Banks - Climate Finance and Management of Climate Change Risks) Directions, 2025
229.	November 28, 2025	RBI/DoR/2025-26/204 DoR.SOG(SPE).REC.No.12 3/13-04-001/2025-26	Reserve Bank of India (Small Finance Banks - Miscellaneous) Directions, 2025
230.	January 14, 2026	RBI/CEPD/2025-26/386 CEPD.PRD.No.S1032/13.01 .019/2025-26	Reserve Bank of India (Credit Information Companies - Internal Ombudsman) Directions, 2026
231.	January 14, 2026	RBI/CEPD/2025-26/385 CEPD.PRD.No.S1031/13.01 .019/2025-26	Reserve Bank of India (Non-Bank Prepaid Payment Instruments Issuers - Internal Ombudsman) Directions, 2026
232.	January 14, 2026	RBI/CEPD/2025-26/383 CEPD.PRD.No.S1028/13.01 .019/2025-26	Reserve Bank of India (Payments Banks - Internal Ombudsman) Directions, 2026
233.	January 14, 2026	RBI/CEPD/2025-26/382 CEPD.PRD.No.S1029/1 3.01.019/2025-26	Reserve Bank of India (Small Finance Banks - Internal Ombudsman) Directions, 2026
234.	January 14, 2026	RBI/CEPD/2025-26/381 CEPD.PRD.No.S1027/1 3.01.019/2025-26	Reserve Bank of India (Commercial Banks - Internal Ombudsman) Directions, 2026