



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/DOR/2025-26/243

DOR.ACC.REC.No.438/21.04.018/2025-26

March 16, 2026

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

Please refer to the [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 [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(14)(vii) as under:

10(14)(vii) Payment of DICGC Insurance Premium

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that ‘*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*’. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

(Sunil T S Nair)

Chief General Manager



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DOR.ACC.REC.No.440/21.04.018/2025-26

March 16, 2026

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

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

2. On a review, consequent to the issuance of the [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(12)(vi) as under:

10(12)(vi) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that ‘*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*’. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

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March 16, 2026

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

Please refer to the [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 [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(11)(vi) as under:

10(11)(vi) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that '*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*'. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

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DOR.ACC.REC.No.439/21.04.018/2025-26

March 16, 2026

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

Please refer to the [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 [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(14)(vii) as under:

10(14)(vii) Payment of DICGC Insurance Premium

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that '*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*'. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

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DOR.ACC.REC.No.444/21.04.018/2025-26

March 16, 2026

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

Please refer to the [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 [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A read with Section 56 of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(11)(v) as under:

10(11)(v) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that ‘*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*’. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

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DOR.ACC.REC.No.441/21.04.018/2025-26

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

Please refer to the [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 [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(12)(vi) as under:

10(12)(vi) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that ‘*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*’. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

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

Please refer to the [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 [Implementation of Risk Based Premium \(RBP\) Framework dated February 6, 2026](#), by the Deposit Insurance and Credit Guarantee Corporation (DICGC), and in exercise of the powers conferred by the section 35A read with Section 56 of the Banking Regulation Act, 1949 and all other 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 modify paragraph 10(11)(vi) as under:

10(11)(vi) Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

A bank shall disclose in the annual report that '*deposit insurance premium as applicable was paid to DICGC within the prescribed timelines*'. In case the bank has not paid as per the required timelines, the same shall also be disclosed.

4. The above amendments shall come into force from April 1, 2026.

(Sunil T S Nair)

Chief General Manager