



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/197

DOR.RET.REC.394/12.01.001/2025-26

January 22, 2026

Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Companies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.
3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24 of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.
4. These Directions shall be called the Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.
5. The provisions shall come into force with immediate effect.
6. These Amendment Directions modify the [Reserve Bank of India \(Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:
 - (i) In paragraph 19 (1), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021
बैंक हिंदी में पत्राचार का स्वागत करता है

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

- (ii) In paragraphs 28 (6) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form A), the words "*National Bank for Agriculture and Rural Development, Export Import Bank of India*" shall be substituted with "*the Exim Bank, the National Housing Bank, the National Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or the other development financial institution*".
- (iv) In Annex II (Form VIII),
- The words "*Export-Import Bank of India and National Bank for Agriculture and Rural Development*" shall be substituted with "*Exim Bank, National Bank, National Housing Bank, Small Industries Bank, National Bank for Financing Infrastructure and Development and other development financial institutions as defined in section 2 (ccci) of the Reserve Bank of India Act, 1934*"
 - The word "*specified*" shall be substituted with "*notified*" and words "*from time to time*" shall be deleted.
 - A new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/201

DOR.RET.REC.398/12.01.001/2025-26

January 22, 2026

Reserve Bank of India (Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Companies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.

3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24 of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.

4. These Directions shall be called the Reserve Bank of India (Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.

5. The provisions shall come into force with immediate effect.

6. These Amendment Directions modify the [Reserve Bank of India \(Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

- (i) In paragraph 16 (1), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021

बैंक हिंदी में पत्राचार का स्वागत करता है

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

- (ii) In paragraphs 23 (5) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form A), the words "*National Bank for Agriculture and Rural Development, Export Import Bank of India*" shall be substituted with "*the Exim Bank, the National Housing Bank, the National Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or the other development financial institution*".
- (iv) In Annex II (Form VIII),
- The words "*Export-Import Bank of India and National Bank for Agriculture and Rural Development*" shall be substituted with "*Exim Bank, National Bank, National Housing Bank, Small Industries Bank, National Bank for Financing Infrastructure and Development and other development financial institutions as defined in section 2 (ccci) of the Reserve Bank of India Act, 1934*"
 - The word "*specified*" shall be substituted with "*notified*" and words "*from time to time*" shall be deleted.
 - a new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/200

DOR.RET.REC.397/12.01.001/2025-26

January 22, 2026

**Reserve Bank of India (Regional Rural Banks – Cash Reserve Ratio and
Statutory Liquidity Ratio) Amendment Directions, 2026**

Please refer to [Reserve Bank of India \(Regional Rural Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Companies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.

3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24 of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.

4. These Directions shall be called the Reserve Bank of India (Regional Rural Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.

5. The provisions shall come into force with immediate effect.

6. These Amendment Directions modify the [Reserve Bank of India \(Regional Rural Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

- (i) In paragraph 19 (1), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021

बैंक हिंदी में पत्राचार का स्वागत करता है

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

- (ii) In paragraphs 27 (6) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form A), the words "*National Bank for Agriculture and Rural Development, Export Import Bank of India*" shall be substituted with "*the Exim Bank, the National Housing Bank, the National Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or the other development financial institution*".
- (iv) In Annex II (Form VIII),
- The words "*Export-Import Bank of India and National Bank for Agriculture and Rural Development*" shall be substituted with "*Exim Bank, National Bank, National Housing Bank, Small Industries Bank, National Bank for Financing Infrastructure and Development and other development financial institutions as defined in section 2 (ccci) of the Reserve Bank of India Act, 1934*"
 - The word "*specified*" shall be substituted with "*notified*" and words "*from time to time*" shall be deleted.
 - a new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/202

DOR.RET.REC.399/12.01.001/2025-26

January 22, 2026

Reserve Bank of India (Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Co-operative Societies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.

3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24, read with section 56 (AACs), of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.

4. These Directions shall be called the Reserve Bank of India (Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.

5. The provisions shall come into force with immediate effect.

6. These Amendment Directions modify the [Reserve Bank of India \(Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021
बैंक हिंदी में पत्राचार का स्वागत करता है

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

- (i) In paragraph 20 (3), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.
- (ii) In paragraphs 28 (4) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form B),
- The words "*Industrial Development Bank of India, National Bank for Agriculture and Rural Development, Export-Import Bank of India*" shall be substituted with "*the National Bank, Exim Bank, the National Housing Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or other development financial institution*".
 - Before the footnotes, in item 2, the words "*Industrial Development Bank of India*" shall be deleted and the words "*National Housing Bank*", "*Small Industries Bank*", "*National Bank for Financing Infrastructure and Development*" and "*Other development financial institution*" shall be inserted.
- (iv) In Annex II (Form I) and Annex III,
- In I (a) (i) and III (a), the words "*IDBI Bank limited*" shall be inserted.
 - In IX, the words "*such*" and "*as notified by the Reserve Bank*" shall be inserted.
 - In XI and XIII, the word "*such*" shall be inserted before "*per cent*", words "*(or a higher specified percentage)*" shall be deleted and words "*as notified by the Reserve Bank*" shall be inserted.
 - A new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.
- (v) In footnotes Annex II (Form I), the words "*Industrial Development Bank of India*" shall be deleted and "*the National Housing Bank, the Small Industries Bank*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/198

DOR.RET.REC.395/12.01.001/2025-26

January 22, 2026

**Reserve Bank of India (Small Finance Banks – Cash Reserve Ratio and
Statutory Liquidity Ratio) Amendment Directions, 2026**

Please refer to [Reserve Bank of India \(Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Companies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.

3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24 of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.

4. These Directions shall be called the Reserve Bank of India (Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.

5. The provisions shall come into force with immediate effect.

6. These Amendment Directions modify the [Reserve Bank of India \(Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

- (i) In paragraph 19 (1), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021

बैंक हिंदी में पत्राचार का स्वागत करता है

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- (ii) In paragraphs 28 (6) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form A), the words "*National Bank for Agriculture and Rural Development, Export Import Bank of India*" shall be substituted with "*the Exim Bank, the National Housing Bank, the National Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or the other development financial institution*".
- (iv) In Annex II (Form VIII),
- The words "*Export-Import Bank of India and National Bank for Agriculture and Rural Development*" shall be substituted with "*Exim Bank, National Bank, National Housing Bank, Small Industries Bank, National Bank for Financing Infrastructure and Development and other development financial institutions as defined in section 2 (ccci) of the Reserve Bank of India Act, 1934*"
 - The word "*specified*" shall be substituted with "*notified*" and words "*from time to time*" shall be deleted.
 - a new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/199

DOR.RET.REC.396/12.01.001/2025-26

January 22, 2026

Reserve Bank of India (Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Companies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.

3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24 of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.

4. These Directions shall be called the Reserve Bank of India (Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.

5. The provisions shall come into force with immediate effect.

6. These Amendment Directions modify the [Reserve Bank of India \(Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

- (i) In paragraph 19 (1), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021

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- (ii) In paragraphs 26 (6) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form A), the words "*National Bank for Agriculture and Rural Development, Export Import Bank of India*" shall be substituted with "*the Exim Bank, the National Housing Bank, the National Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or the other development financial institution*".
- (iv) In Annex II (Form VIII),
- The words "*Export-Import Bank of India and National Bank for Agriculture and Rural Development*" shall be substituted with "*Exim Bank, National Bank, National Housing Bank, Small Industries Bank, National Bank for Financing Infrastructure and Development and other development financial institutions as defined in section 2 (ccci) of the Reserve Bank of India Act, 1934*"
 - The word "*specified*" shall be substituted with "*notified*" and words "*from time to time*" shall be deleted.
 - a new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/203

DOR.RET.REC.400/12.01.001/2025-26

January 22, 2026

Reserve Bank of India (Rural Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Rural Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025](#).

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Co-operative Societies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.

3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24, read with section 56 (AACs), of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India 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.

4. These Directions shall be called the Reserve Bank of India (Rural Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.

5. The provisions shall come into force with immediate effect.

6. These Amendment Directions modify the [Reserve Bank of India \(Rural Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021
बैंक हिंदी में पत्राचार का स्वागत करता है

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- (i) In paragraph 20 (3), the words "*other development financial institutions as defined in section 2 (ccci) of the RBI Act, 1934*" shall be inserted.
- (ii) In paragraphs 28 (4) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form B),
- The words "*Industrial Development Bank of India, National Bank for Agriculture and Rural Development, Export-Import Bank of India*" shall be substituted with "*the National Bank, Exim Bank, the National Housing Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or other development financial institution*".
 - Before the footnotes, in item 2, the words "*Industrial Development Bank of India*" shall be deleted and the words "*National Housing Bank*", "*Small Industries Bank*", "*National Bank for Financing Infrastructure and Development*" and "*Other development financial institution*" shall be inserted.
- (iv) In Annex II (Form I) and Annex III,
- In I (a) (i) and III (a), the words "*IDBI Bank limited*" shall be inserted.
 - In IX, the words "*such*" and "*as notified by the Reserve Bank*" shall be inserted.
 - In XI and XIII, the word "*such*" shall be inserted before "*per cent*", words "*(or a higher specified percentage)*" shall be deleted and words "*as notified by the Reserve Bank*" shall be inserted.
 - A new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.
- (v) In footnotes Annex II (Form I), the words "*Industrial Development Bank of India*" shall be deleted and "*the National Housing Bank, the Small Industries Bank*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager