



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2026-27/133

DOR.STR.REC.112/21-01-002/2026-27

June 16, 2026

Reserve Bank of India (All India Financial Institutions – Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026

Please refer to [Reserve Bank of India \(All India Financial Institutions – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. In exercise of the powers conferred by Section 45 L of the Reserve Bank of India Act, 1934, 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 Directions hereinafter specified.

4. These Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 29A shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines.”

5. The above amendment shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/ 13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

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June 16, 2026

Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Ninth Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Commercial Banks- Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. In exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other laws enabling 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.

4. These Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 34A shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines.”

5. The above amendment shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

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June 16, 2026

Reserve Bank of India (Urban Co-operative Banks – Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Urban Co-operative Banks – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. 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 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 Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 17(6)A shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines.”

5. The above amendments shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

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June 16, 2026

Reserve Bank of India (Regional Rural Banks - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Regional Rural Banks - Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. In exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other laws enabling 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.

4. These Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 15(5)A shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines.”

5. The above amendments shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

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Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Sixth Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Small Finance Banks – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. In exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other laws enabling 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.

4. These Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 25A shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines”.

5. The above amendment shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

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Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Non-Banking Financial Companies – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Please refer to circular Ref no. 0264/NCGTC/ECLGS5.0 dated May 08, 2026, issued by National Credit Guarantee Trustee Company (NCGTC) in respect of Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, introduced by the Government of India.

3. In exercise of the powers conferred under Sections 45L of the Reserve Bank of India Act, 1934, and all other laws enabling 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.

4. These Amendment Directions shall amend the Directions as specified below:

(1) Paragraph 18(2)(iv)(f) shall be inserted as below:

“Exposures guaranteed under the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 shall attract risk weight of zero percent to the extent of 75% of the guaranteed portion, i.e., to the extent of guaranteed portion wherein the settlement amount is expected to be received within thirty days from the date of invocation. The remaining exposure shall attract risk weight as per the extant guidelines.”

5. The above amendments shall come into force with immediate effect.

(Vaibhav Chaturvedi)
Chief General Manager

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