



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2026-27/32

DOR.STR.REC.16/21-04-048/2026-27

April 27, 2026

Reserve Bank of India (Urban Cooperative Banks – Resolution of Stressed Assets)- Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Urban Cooperative Banks – Resolution of Stressed Assets\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’).

2. Consequent to the issuance of [Reserve Bank of India \(Commercial Banks-Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#) and in exercise of the powers conferred by the Sections 21 and 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.

3. The Amendment Directions shall modify Explanation to para 5(4)(v) as given below:

“Explanation: For the purposes of this direction, financial difficulty would have the same meaning as specified in the [Reserve Bank of India \(Small Finance Banks – Resolution of Stressed Assets\) Directions, 2025](#).”

4. The above amendments shall come into force with effect from April 1, 2027.

(Vaibhav Chaturvedi)
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बड़ाइए