



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2026-27/59

DOR.STR.REC.48/21-04-048/2026-27

April 29, 2026

**Reserve Bank of India (Urban Cooperative Banks – Credit Risk Management)  
Second Amendment Directions, 2026**

Please refer to Reserve Bank of India (Urban Cooperative Banks – Resolution of Stressed Assets) Amendment Directions, 2026 dated April 29, 2026.

2. Consequent to the aforesaid Amendment Directions, in exercise of the powers conferred by the sections 20, 21 and 35A read with the 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. These Amendment Directions modify the Directions as under:

i. Chapter IIA shall be inserted as under:

**Chapter IIA: Credit Risk Evaluation**

*6A. Credit assessments carried out by a bank shall suitably factor in the possible impact of calamities on borrowers who may be impacted by such events.*

4. The above amendment shall come into force with effect from July 1, 2026.

(Vaibhav Chaturvedi)  
Chief General Manager

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए