

Date: January 13, 2026

C2R/2025-26/295

**RBI invites public comments on the “Reserve Bank of India (Housing Finance Companies) Amendment Directions, 2026 – Draft”**

Currently, NBFCs (other than NBFC-UL) and ARCs reckon Tier 1 Capital as on March 31 of the previous year for complying with Credit / Investment concentration norms. RBI has been receiving requests from NBFCs for a review of these provisions as well as for clarification on certain aspects of Owned Fund / Tier 1 Capital. Accordingly, RBI has reviewed the relevant provisions / Directions / guidelines and has proposed clarifications and revisions in the matter in form of the [captioned amendment directions](#).

Additional comments or any attachments may also be submitted by email at [capdor@rbi.org.in](mailto:capdor@rbi.org.in).

Last date for submission of comments is January 28, 2026.

Draft Amendment Directions: [PDF \(199.23 KB\)](#)