

RBI invites public comments on the draft “Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Amendment Directions, 2026”

Public consultation no. C2R/2025-26/321

In the context of insurance agency business by banks, certain instructions on customer appropriateness and suitability and other related matters have been issued to Commercial Banks (other than Small Finance Banks, Payment Banks Regional Rural Banks, and Local Area Banks) under the [Reserve Bank of India \(Commercial Banks – Undertaking of Financial Services\) Directions, 2025](#). The extant instructions have since been reviewed. It has also been decided to issue comprehensive instructions on advertising, marketing and sale of financial product / service to all Commercial Banks (other than Small Finance Banks, Payments Banks, Regional Rural Banks and Local Area Banks) under the [Reserve Bank of India \(Commercial Banks - Responsible Business Conduct\) Directions, 2025](#). Accordingly, the [draft “Reserve Bank of India \(Commercial Banks - Responsible Business Conduct\) Amendment Directions, 2026”](#) has been issued for public comments.

Additional comments or any attachments may also be submitted by email at mcsdorfeedback@rbi.org.in.

Last date for submission of comments is March 4, 2026.

Draft Directions [PDF \(263.09 KB\)](#)