



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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February 13, 2026

**Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities)
Amendment Directions, 2026**

Please refer to Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026.

2. Consequential to the aforesaid Amendment Directions, in exercise of the powers conferred by the Chapter III B 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.

3. These Amendment Directions modify the [Reserve Bank of India \(Non-Banking Financial Companies – Credit Facilities\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’) as under:

Para 25 (1) of the Directions, shall be substituted as below:

25. (1) Asset classification of individual loan assets and consequent provisioning requirement shall be in terms of the [Reserve Bank of India \(Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning\) Directions, 2025](#).

4. The above amendment shall come into force immediately.

(Vaibhav Chaturvedi)
Chief General Manager