

Date: April 9, 2025

C2R/2025-26/03

RBI invites public comments on Reserve Bank of India (Lending Against Gold Collateral) Directions, 2025

Loans against the collateral of gold jewellery and ornaments are extended by regulated entities (REs) for both consumption and income-generation purposes. Prudential and conduct related regulations for such loans have been issued from time to time and they vary for different categories of REs. With a view to harmonizing such regulations across REs while keeping in view their risk-taking capabilities, and also to address a few concerns that have been observed, it has been decided to issue comprehensive regulations, on prudential norms and conduct related aspects, for such loans. The draft Directions in this regard have been issued for public comments.

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

Last date for submission of comments is May 12, 2025.

Draft Directions: [PDF \(819.83 KB\)](#)