

Date: April 9, 2025

C2R/2025-26/01

RBI invites public comments on Reserve Bank of India (Securitisation of Stressed Assets) Directions, 2025

A prudentially structured securitisation transaction can be an enabler for resolution of stressed assets as it is expected to improve risk distribution and provide an exit route from such exposures for lenders. With this objective, RBI had released a [discussion paper on Securitisation of Stressed Assets Framework in January 2023](#), to seek comments from market participants on various aspects of the framework. After factoring in the suggestions received from the stakeholders on the discussion paper, the draft Directions for securitisation of stressed assets have been issued for public comments. The framework intends to enable securitisation of stressed assets through a market-based mechanism, in addition to the existing ARC route under SARFAESI Act, 2002.

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 \(1.05 MB\)](#)