



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI invites comments on the draft circular on 'Responsible Lending Conduct – Levy of Foreclosure Charges/ Pre-payment Penalties on Loans'

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated October 09, 2024](#) regarding the review of extant regulatory guidelines on levy of foreclosure charges/ pre-payment penalties on loans, Reserve Bank has released today the [draft circular](#) in this regard.

Comments/feedback by the stakeholders and members of public on the draft circular may be submitted by **March 21, 2025** through [e-mail](#). Final circular shall be issued after considering the stakeholder/ public comments.

Press Release: 2024-2025/2231

(Puneet Pancholy)
Chief General Manager