



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**

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December 4, 2025

**Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Amendment Directions, 2025**

Please refer to [Reserve Bank of India \(Small Finance Banks – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the **Directions**’).

2. On a review consequent to the issuance of [Reserve Bank of India \(Small Finance Banks – Concentration Risk Management\) Amendment Directions, 2025](#), and in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 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. The Amendment Directions modifies the Directions as under:

*Paragraph 68 contained under ‘Chapter IV - Calculation of risk weighted assets (RWAs)’ shall stand deleted.*

4. The above amendment shall come into force from January 1, 2026.

(Vaibhav Chaturvedi)  
Chief General Manager

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए