



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)

Website : [www.rbi.org.in](http://www.rbi.org.in)

ई-मेल/email : [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

May 20, 2026

## RBI Issues Revised Draft Amendment Directions on 'Conduct of Regulated Entities in Recovery of Loans and Engagement of Recovery Agents'

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated February 6, 2026](#), the Reserve Bank of India had issued the draft Amendment Directions on 'Conduct of Regulated Entities in Recovery of Loans and Engagement of Recovery Agents' for public comments on [February 12, 2026](#). Substantial feedback has been received from stakeholders on the draft Amendment Directions, which has resulted in changes in many key draft provisions. Feedback has also been submitted by stakeholders regarding regulatory enablement to the lenders to deploy technology-based mechanisms, which restrict or disables some of the functionalities of a financed mobile device such as mobile phone, tablet, etc., to recover loan dues from the borrower in cases of default. The published draft Amendment Directions have been suitably amended to incorporate the accepted feedback. It has now been decided to issue revised draft Amendment Directions for another round of public consultation.

2. Accordingly, the Reserve Bank of India has today issued the following revised draft Amendment Directions for public comments.

- (i) [Reserve Bank of India \(Commercial Banks - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (ii) [Reserve Bank of India \(Small Finance Banks - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (iii) [Reserve Bank of India \(Local Area Banks - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (iv) [Reserve Bank of India \(Regional Rural Banks - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (v) [Reserve Bank of India \(Urban Co-operative Banks - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (vi) [Reserve Bank of India \(Rural Co-operative Banks - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (vii) [Reserve Bank of India \(All India Financial Institutions - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (viii) [Reserve Bank of India \(Non-Banking Financial Companies - Responsible Business Conduct\) Amendment Directions, 2026](#)
- (ix) [Reserve Bank of India \(Housing Finance Companies\) Amendment Directions, 2026](#)

**3.** The comments / feedback on the revised draft Amendment Directions may be submitted by the regulated entities and members of public / other stakeholders on or before **May 31, 2026** through the following channels:

i. the '[Connect 2 Regulate](#)' section on the website by following the corresponding hyperlink provided against each document in the page where they are hosted;

or

ii. by [email](#) with the subject line 'Feedback on (full name of the draft Amendment Directions (including the type of Regulated Entity))'.

**Press Release: 2026-2027/298**

**(Brij Raj)**  
Chief General Manager