



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/<>

DOR.CRE.REC. /21.04.018/2025-26

DD-MM-YYYY

**Reserve Bank of India (Commercial Banks – Financial Statements:
Presentation and Disclosures) Fourth Amendment Directions, 2026 – Draft for
Comments**

Please refer to the [Reserve Bank of India \(Commercial Banks – Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as '**Directions**').

2. Consequent to the amendments proposed in the [draft Reserve Bank of India \(Commercial Banks – Credit Facilities\) Second Amendment Directions, 2026](#), in exercise of the powers conferred by Sections 21 and 35A of the Banking Regulation Act, 1949 and all other provisions / laws enabling the Reserve Bank of India in this regard, the Reserve Bank of India, being satisfied that it is necessary and expedient in public interest so to do , hereby, issues the Directions hereinafter specified.

3. These Amendment Directions shall modify the Directions as under:

3(1) In 'Chapter-III Disclosure in Financial Statements – Notes to Accounts', sub-subparagraph 10(5)(i) titled 'Exposure to real estate sector', under Sl. No. i) 'Direct exposure', item b) 'Commercial Real Estate' shall stand modified as under:

Category	Current Year	Previous Year
i) Direct exposure		
b) Commercial Real Estate		
i. Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition,		

development, and construction, etc.). Exposure would also include non-fund based (NFB) limits ii. Exposure to Real Estate Investment Trusts (REITs) iii. Other Commercial Real Estate		
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4. These Directions shall come into force from **July 1, 2026**, or an earlier date if the directions contained in the Reserve Bank of India (Commercial Banks – Credit Facilities) Second Amendment Directions, 2026 are adopted by a bank in entirety.

(Vaibhav Chaturvedi)
Chief General Manager