



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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February 13, 2026

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

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

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Amendment Directions, 2026](#), 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 of India (hereinafter called 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 modify the Directions as under:

**3(1) In paragraph 10(5) titled 'Exposures' of 'Chapter-III Disclosure in Financial Statements – Notes to Accounts' of the Directions, the following modifications shall be effected:**

3(1)(i) Sub-paragraph 10(5)(ii) shall be deleted.

3(1)(ii) After sub-paragraph 10(5)(ii), the following new sub- paragraph (iia) shall be inserted:

**(iia) Exposure to Capital Markets**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
(i)	Direct investment in equity and preference shares; convertible bonds; convertible debentures; units of non-debt mutual fund schemes; units of REITs and		

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/ 13वीं मंजिल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

टेलीफोन/ Tel No: 22661602, 22601000 फैक्स/ Fax No: 022-2270 5691

Department of Regulation, Central Office, Central Office Building, 12th/ 13th Floor, Shahid Bhagat Singh Marg, Fort, Mumbai – 400001

हिंदी आसान हैं, इसका प्रयोग बड़ाइए

Sr. No.	Particulars	Current Year	Previous Year
	InvITs and units of Alternative Investment Funds (AIFs)		
(ii)	Advances to individuals for investment in shares (including IPOs/FPOs/ESOPs), convertible bonds, convertible debentures, and units of non-debt mutual fund schemes		
(iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of non-debt mutual fund schemes are taken as primary security		
(iv)	Advances for any other purposes to the extent secured by collateral of shares, convertible bonds, convertible debentures or units of non-debt mutual fund schemes, where the advances are extended on the principal strength of such collateral		
(v)	All credit facilities to Capital Market Intermediaries (CMIs)		
(vi)	Acquisition finance		
	Out of (vi) acquisition finance by overseas branches of Indian banks		
	Out of (vi) Bridge Finance for meeting own funds requirement of acquiring companies		
(vii)	Financing to non-debt mutual fund schemes.		
(viii)	Bridge finance to companies for meeting upfront contribution to the equity of new companies being set up		
(ix)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or bonds where end use is acquisition finance or units of non-debt mutual fund schemes		
(x)	Irrevocable Payment Commitments issued by custodian banks on behalf of its clients in favour of clearing corporations of stock exchanges		
(xi)	Trade exposures of a bank, which is acting as a clearing member in equity derivative and commodity derivative transactions, to its client, including funded initial margins placed on behalf of clients, where permissible		
	<b>Total exposure to capital market</b>		

**Note:** The capital market exposure reported in the table above shall be computed in terms of Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025 read with Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025.

4. The above amendments shall come into force from the date a bank decides to implement the provisions of the [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Amendment Directions, 2026](#) or from April 1, 2026, whichever is earlier.

Vaibhav Chaturvedi  
(Chief General Manager)