

Date: February 12, 2026

RBI invites public comments on the draft “Reserve Bank of India (Housing Finance Companies) Second Amendment Directions, 2026”

Public consultation no. C2R/2025-26/350

Certain instructions on matters related to recovery of loans and engagement of recovery agents by Housing Finance Companies (HFCs) have been issued to HFCs under Chapter-X on ‘Fair Practices Code’ of the [Reserve Bank of India \(Housing Finance Companies\) Directions, 2025](#). The extant instructions have since been reviewed. It has also been decided to issue comprehensive instructions on conduct related matters in recovery of loans and engagement of recovery agents to all NBFCs, excluding Mortgage Guarantee Companies, Core Investment Companies, NBFC-Account Aggregators, Standalone Primary Dealers, Non-Operating Financial Housing Companies, and NBFCs not having any customer interface, under the [Reserve Bank of India \(Non-Banking Financial Companies – Responsible Business Conduct\) Directions, 2025](#). Accordingly, the draft “[Reserve Bank of India \(Housing Finance Companies\) Second Amendment Directions, 2026](#)” has been issued for public comments.

Additional comments or any attachments may also be submitted by email at mcsdorfeedback@rbi.org.in.

Last date for submission of comments is March 6, 2026.

Draft Directions: [PDF \(204.25 KB\)](#)