



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI Issues Amendment Directions on 'Clarification on Owned Fund / Tier 1 Capital computation for NBFCs / ARCs and applicability to Credit / Investment Concentration Norms'

Reserve Bank had, on [January 13, 2026](#), issued seven draft Amendment Directions on 'Clarification on Owned Fund / Tier 1 Capital computation for NBFCs / ARCs and applicability to Credit / Investment Concentration Norms' seeking feedback from stakeholders. Currently, NBFCs (other than NBFC-UL) and ARCs reckon Tier 1 Capital as on March 31 of the previous year for complying with Credit / Investment concentration norms. The draft directions were aimed to incorporate proposed clarifications and revisions in the matter following review of relevant provisions / Directions / guidelines in response to requests received from NBFCs.

Feedback received on the drafts have been examined and the consequent modifications, as decided by the Reserve Bank, have been suitably incorporated in the final Directions. A statement on the feedback received on the drafts is provided in the [Annex](#).

Accordingly, the Reserve Bank has today issued the following Amendment Directions:

- (i) [Reserve Bank of India \(Non-Banking Financial Companies – Prudential Norms on Capital Adequacy\) Second Amendment Directions, 2026.](#)
- (ii) [Reserve Bank of India \(Non-Banking Financial Companies - Concentration Risk Management\) Second Amendment Directions, 2026.](#)
- (iii) [Reserve Bank of India \(Housing Finance Companies\) Amendment Directions, 2026.](#)
- (iv) [Reserve Bank of India \(Core Investment Companies\) Amendment Directions, 2026.](#)
- (v) [Reserve Bank of India \(Mortgage Guarantee Companies\) Amendment Directions, 2026.](#)
- (vi) [Reserve Bank of India \(Asset Reconstruction Companies\) Amendment Directions, 2026.](#)
- (vii) [Reserve Bank of India \(Standalone Primary Dealers\) Amendment Directions, 2026.](#)

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