# BankPulse -- Board Note

Commercial Banks

Period covered: 16 Aug 2026 to 15 Sep 2026 | deadlines and amendments shown regardless of period

Prepared for placement before the Board / Audit Committee. Every item below is drawn from an official Reserve Bank of India source and carries its own link. Entries are plain-English descriptions prepared by BankPulse; the regulator's own text is not reproduced. Where we have nothing verified to show, the section says so rather than being padded.

## Section A -- Regulatory items for board awareness (8)

*RBI items published 16 Aug 2026 - 15 Sep 2026 that BankPulse classifies MUST READ and applicable to Commercial Banks (includes items addressed to all regulated entities). Titles appear as published.*

**1. Reserve Bank of India (Priority Sector Lending – Targets and Classification) Third Amendment Directions, 2026**

Sep 11, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13698&Mode=0

**2. Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment of 2 Entries**

Sep 07, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13695&Mode=0

**3. Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1988 (2011) Taliban Sanctions List: Amendment of 01 Entry:**

Sep 07, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13694&Mode=0

**4. Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Fourth Amendment Directions, 2026**

Aug 25, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13680&Mode=0

**5. Reserve Bank of India (Commercial Banks – Interest Rate on Deposits) Third Amendment Directions, 2026**

Aug 25, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13685&Mode=0

**6. Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment of 21 Entries**

Aug 19, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13678&Mode=0

**7. Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment of 04 Entries**

Aug 18, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13677&Mode=0

**8. Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment of 04 Entries**

Aug 18, 2026
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13676&Mode=0

## Section B -- Compliance deadlines ahead (7)

*Forward-dated obligations identified in RBI documents and individually re-fetched and hand-verified against the live source before publication. Sorted by date.*

### BY SEPTEMBER 15, 2026

**Fake Indian Currency Notes (FICNs)-Detection, Reporting and Monitoring**

In plain English (BankPulse): Staff posted in bank branches located in border areas must get the same FICN detection training on a priority basis by this earlier date.
https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13662&Mode=0

### BY SEPTEMBER 15, 2026

**Fake Indian Currency Notes (FICNs)-Detection, Reporting and Monitoring**

In plain English (BankPulse): Separately, the bank's compliance monitoring plan and progress on this Master Direction must be reported to RBI's Department of Currency Management by this date.

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13662&Mode=0

### BY SEPTEMBER 22, 2026

**Fake Indian Currency Notes (FICNs)-Detection, Reporting and Monitoring**

In plain English (BankPulse): The bank must send RBI's Forged Note Vigilance (FNV) Cell a second Action Taken Report, this one confirming the border-branch training deadline above was met.

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13662&Mode=0

### BY OCTOBER 01, 2026

**Reserve Bank of India (Authentication mechanisms for digital payment transactions) Directions, 2025**

https://rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12898

### BY OCTOBER 31, 2026

**Fake Indian Currency Notes (FICNs)-Detection, Reporting and Monitoring**

In plain English (BankPulse): All cash-handling staff at the bank must be given FICN (fake note) detection training by this date.

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13662&Mode=0

### BY NOVEMBER 7, 2026

**Fake Indian Currency Notes (FICNs)-Detection, Reporting and Monitoring**

In plain English (BankPulse): The bank must send RBI's Forged Note Vigilance (FNV) Cell an Action Taken Report confirming the general staff-training deadline above was met.

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13662&Mode=0

### BY MARCH 31, 2028

**Reserve Bank of India (Trade Receivables Discounting System) Directions, 2026**

https://rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=13526

## Section C -- Master Directions amended (16)

*Amendments to the Master Directions applying to this institution type. Each entry names the amending notification, its date and when it takes effect, with the official link.*

**Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025**

Amended by: Reserve Bank of India (Commercial Banks – Know Your Customer) Amendment Directions, 2025 (December 29, 2025) | Ref: RBI/2025-26/166, DOR.AML.REC.370/14.01.002/2025-26

**Effective: Immediate effect (date of the amendment).**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13242&Mode=0

**Reserve Bank of India (Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025**

Amended by: Reserve Bank of India (Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct) - Amendment Directions, 2026 (April 27, 2026) | Ref: RBI/2026-27/29, DOR.STR.REC.11/24-01-041/2026-27

**Effective: From April 01, 2027.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13388&Mode=0

**Reserve Bank of India (Commercial Banks - Governance) Directions, 2025**

Amended by: Reserve Bank of India (Commercial Banks – Governance) Third Amendment Directions, 2026 (July 30, 2026) | Ref: RBI/DOR/2026-27/206 DOR.ACC.REC.No.183/29.67.001/2026-27

**Effective: From April 1, 2027.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13648&Mode=0

**Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025**

Amended by: Reserve Bank of India (Commercial Banks – Asset Liability Management) Second Amendment Directions, 2026 (July 30, 2026) | Ref: RBI/DOR/2026-27/205 DOR.ACC.REC.No.182/13-10-001/2026-27

**Effective: From April 1, 2027.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13647&Mode=0

### Reserve Bank of India (Commercial Banks - Governance) Directions, 2025

Amended by: Reserve Bank of India (Commercial Banks – Governance) Amendment Directions, 2026 (July 14, 2026) | Ref: RBI/2026-27/177 DOR.HGG.GOV.150/29.67.001/2026-27

**Effective: From October 01, 2026. Exceptions and conditions are stated in the amendment.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13555&Mode=0

### Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025

Amended by: Reserve Bank of India (Commercial Banks – Asset Liability Management) - Amendment Directions, 2026 (April 27, 2026) | Ref: RBI/2026-27/30 DOR.STR.REC.12/13-10-001/2026-27

**Effective: From April 01, 2027.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13392&Mode=0

### Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025

Amended by: Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Amendment Directions, 2026 (April 27, 2026) | Ref: RBI/2026-27/24 DOR.STR.REC.17/21-04-048/2026-27

**Effective: From April 01, 2027.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13390&Mode=0

### Reserve Bank of India (Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025

Amended by: Reserve Bank of India (Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters) - Amendment Directions, 2026 (April 27, 2026) | Ref: RBI/2026-27/28 DOR.STR.REC.18/20-16-001/2026-27

**Effective: From April 01, 2027.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13384&Mode=0

### Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025 (Updated as on June 19, 2026)

Amended by: Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025 (Dec 11, 2025) | Ref: RBI/2025-26/148, DOR.RET.REC.354/12.01.001/2025-26

**Effective: From December 15, 2025. Exceptions and conditions are stated in the amendment.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13224&Mode=0

### Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025 (Updated as on July 01, 2026)

Amended by: Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/130, DOR.CRE.REC.335/21-01-002/2025-26

**Effective: From January 1, 2026.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13200&Mode=0

### Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025 (updated as on July 01, 2026)

Amended by: Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/128, DOR.STR.REC.336/21-04-048/2025-26

**Effective: From January 1, 2026.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13198&Mode=0

### Reserve Bank of India (Commercial Banks – Concentration Risk Management) Directions, 2025 (Updated as on July 01, 2026)

Amended by: Reserve Bank of India (Commercial Banks - Concentration Risk Management) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/126, DOR.CRE.REC.333/07-03-001/2025-26

**Effective: From April 1, 2026. Exceptions and conditions are stated in the amendment.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13196&Mode=0

### Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025 (Updated as on July 15, 2026)

Amended by: Reserve Bank of India (Commercial Banks - Credit Facilities) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/124, DOR.CRE.REC.334/07-01-001/2025-26

**Effective: From April 1, 2026. Exceptions and conditions are stated in the amendment.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13194&Mode=0

### Reserve Bank of India (Commercial Banks – Credit Information Reporting) Directions, 2025 (Updated as on July 01, 2026)

Amended by: Reserve Bank of India (Commercial Banks – Credit Information Reporting) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/DOR/2025-26/110, DOR.FIN.REC.No.317/20.16.056/2025-26

**Effective: From July 01, 2026.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13180&Mode=0

### Reserve Bank of India (Commercial Banks – Responsible Business Conduct) Directions, 2025 (Updated as on July 1, 2026)

Amended by: Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/103, DOR.MCS.REC.No.310/01-01-032/2025-26

**Effective: From April 1, 2026. Exceptions and conditions are stated in the amendment.**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13173&Mode=0

### Reserve Bank of India [Disbursement of Government Pension by Agency Banks (ABs)] Directions, 2026 (Updated as on June 24, 2026)

Amended by: Reserve Bank of India [Disbursement of Government Pension by Agency Banks (ABs)] First Amendment Directions, 2026 (Jun 24, 2026) | Ref: RBI/2026-27/154, CO.DGBA.GBD.No.S228/31.02.007/2026-27

**Effective: Immediate effect (date of the amendment).**

https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13530&Mode=0

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