

BankPulse -- Board Note

Small Finance 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 Small Finance 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 (Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Fourth Amendment Directions, 2026

Aug 25, 2026

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13681&Mode=0>

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

Aug 25, 2026

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13686&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>

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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 (12)

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 (Small Finance Banks – Governance) Directions, 2025

Amended by: Reserve Bank of India (Small Finance Banks – Governance) Third Amendment Directions, 2026 (July 30, 2026) | Ref: RBI/DOR/2026-27/212, DOR.ACC.REC.No.189/29.67.001/2026-27

Effective: From April 1, 2027.

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13654&Mode=0>

Reserve Bank of India (Small Finance Banks – Asset Liability Management) Directions, 2025

Amended by: Reserve Bank of India (Small Finance Banks – Asset Liability Management) Amendment Directions, 2026 (July 30, 2026) | Ref: RBI/DOR/2026-27/211 DOR.ACC.REC.No.188/13-10-002/2026-27

Effective: From April 1, 2027.

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13653&Mode=0>

Reserve Bank of India (Small Finance Banks – Governance) Directions, 2025

Amended by: Reserve Bank of India (Small Finance Banks – Governance) Amendment Directions, 2026 (July 14, 2026) | Ref: RBI/2026-27/178 DOR.HGG.GOV.151/29.67.001/2026-27

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

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13556&Mode=0>

Reserve Bank of India (Small Finance Banks – Know Your Customer) Directions, 2025 (Updated as on December 29, 2025)

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Amended by: Reserve Bank of India (Small Finance Banks – Know Your Customer) Amendment Directions, 2025 (Dec 29, 2025) | Ref: RBI/2025-26/164, DOR.AML.REC.368/14.01.007/2025-26

Effective: Immediate effect (date of the amendment).

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13240&Mode=0>

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

Amended by: Reserve Bank of India (Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025 (Dec 11, 2025) | Ref: RBI/2025-26/149, DOR.RET.REC.355/12.01.001/2025-26

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

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13225&Mode=0>

Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025 (Updated as on July 01, 2026)

Amended by: Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/131, DOR.CRE.REC.339/21-01-002/2025-26

Effective: From January 1, 2026.

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13201&Mode=0>

Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025 (Updated as on July 01, 2026)

Amended by: Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/129, DOR.STR.REC.340/21-04-048/2025-26

Effective: From January 1, 2026.

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13199&Mode=0>

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

Amended by: Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/127, DOR.CRE.REC.337/07-03-002/2025-26

Effective: From January 1, 2026.

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13197&Mode=0>

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

Amended by: Reserve Bank of India (Small Finance Banks - Credit Facilities) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/125, DOR.CRE.REC.338/07-01-002/2025-26

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

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13195&Mode=0>

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

Amended by: Reserve Bank of India (Small Finance Banks – Credit Information Reporting) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/DOR/2025-26/111, DOR.FIN.REC.No.318/20.16.056/2025-26

Effective: From July 01, 2026.

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13181&Mode=0>

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

Amended by: Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Amendment Directions, 2025 (Dec 04, 2025) | Ref: RBI/2025-26/104, DOR.MCS.REC.No.311/01-01-033/2025-26

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

<https://rbi.org.in/Scripts/NotificationUser.aspx?Id=13174&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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