Reserve Bank Of India (Commercial Banks – Asset Liability Management) Second Amendment Directions, 2026

RBI has issued the Commercial Banks – Asset Liability Management (‘ALM’) Second Amendment Directions, 2026 on July 30, 2026. The amendment is consequential to the revised Basel Pillar 3 disclosure framework and updates the cross-references relating to Liquidity Coverage Ratio (‘LCR’) and Net Stable Funding Ratio (‘NSFR’) disclosures under the ALM Directions. The amendments will come into effect from April 1, 2027. Similar amendments are introduced for Small Finance Banks.

Area	Earlier Position	Revised Position
Paragraph 204 – LCR Disclosure	Banks were required to refer to the Financial Statements: Presentation and Disclosures Directions, 2025 for the LCR disclosure template and related instructions.	Banks shall now refer to the Prudential Norms on Capital Adequacy Directions, 2025 for the LCR disclosure template and related instructions.
Paragraph 250 – NSFR Disclosure	Banks were required to refer to the Financial Statements: Presentation and Disclosures Directions, 2025 for the NSFR disclosure template and related instructions.	Banks shall now refer to the Prudential Norms on Capital Adequacy Directions, 2025 for the NSFR disclosure template and related instructions.

This amendment together with Commercial Banks – Financial Statements: Presentation and Disclosures Eighth Amendment Directions, 2026 aim to consolidate the disclosure requirements for LCR and NSFR under the Basel Pillar 3 (Prudential Norms on Capital Adequacy) framework, thereby eliminating duplicate disclosure requirements.

Kindly refer the link for the further details - Reserve Bank of India (Commercial Banks – Asset Liability Management) Second Amendment Directions, 2026