



Reserve Bank Of India (Commercial Banks – Financial Statements: Presentation And Disclosures) Sixth Amendment Directions, 2026

The amendment brings important clarifications in the presentation and disclosure framework. Firstly, the definition of ‘Revenue and Other Reserves’ under Schedule 2(IV) has been revised.

The RBI now clearly defines ‘Revenue Reserve’ as any reserve other than capital reserve and explicitly excludes provisions made for depreciation, asset diminution, renewals, or known liabilities from being treated as reserves.

Secondly, the disclosure requirement under Paragraph 10(3)(vi) has been updated to focus on the movement of provisions for non-performing investments (NPIs).

Banks are now required to present a structured table showing opening balance, provisions made, write-offs or write-backs, and closing balance for NPIs, enhancing transparency in asset quality reporting.

Banks should promptly update financial statement formats and classifications as per the revised norms. Auditors should ensure correct reserve classification and validate NPI disclosures with strong internal controls to prevent misstatements.

Similar amendments are made by RBI for Local Area Banks on the same date with same effective date.

For Reference - [DOR.MRG.REC.No.79/21-04-018/2026-27](#)