



Asset Liability Management (ALM) – Amendment Directions, 2026

The Reserve Bank Of India Has Issued Amendments To The “Commercial Banks – Asset Liability Management (ALM) Directions” To Align With Updated Prudential Norms.

Effective Date - Applicable from April 1, 2027

Applies to all commercial banks following ALM framework and reporting.

The classification of loans for ALM purposes shall now be in accordance with the updated Asset Classification, Provisioning and Income Recognition Directions, 2026.

Ensures consistency between ALM reporting and asset classification norms prescribed by RBI.

The amendment promotes uniformity in loan classification, enhances accuracy in ALM reporting and strengthens risk management and regulatory compliance.

Kindly refer to the official RBI circular for further details. [Reserve Bank of India \(Commercial Banks – Asset Liability Management\) - Amendment Directions, 2026](#)