



Reserve Bank Of India (Commercial Banks – Responsible Business Conduct) Amendment Directions, 2026

RBI has issued the Responsible Business Conduct Amendment Directions, 2026 on April 29, 2026. These amendments are consequential to the changes introduced in the Resolution of Stressed Assets framework (Second Amendment, 2026). The amendment introduces to ensure continuity of banking services and customer support in areas affected by natural calamities. These amendments will be effective from July 1, 2026.

This amendment inserts a new Part E in Chapter V – Financial Inclusion & Accessibility, mandating banks to ensure uninterrupted access to banking services and customer relief in calamity-affected areas.

Area	Earlier Norms	Current Norms
Banking operations during calamity	No standardized operational guidance for maintaining banking services during disasters.	Banks permitted to operate from temporary premises, with RBI approval required beyond 30 days.
ATM & cash access	No specific requirement.	Banks must restore ATM services promptly and provide alternative cash arrangements in affected areas.
KYC flexibility	Standard KYC norms.	Banks allowed to open small accounts for displaced persons lacking documentation.
Charges & fees	No specific provision.	Banks may waive or reduce fees/charges for affected customers for up to one year.

This is a well-aligned customer centric move, ensuring that financial services remain accessible during disruptions. Together with the stressed asset resolution amendments, it reflects RBI’s holistic approach to disaster management covering both credit relief and service continuity.

Similar amendments are made by RBI for All India Financial Institutions, Non-Banking Financial Institutions, Regional Rural Bank, Rural Cooperative Banks, Urban Cooperative Banks, Local Area Banks and Small Finance Banks on the same date with same effective date.

Kindly refer the link for the further details - [Reserve Bank of India \(Commercial Banks – Responsible Business Conduct\) Amendment Directions, 2026](#)