# Commercial Banks – Cash Reserve Ratio And Statutory Liquidity Ratio – Fourth Amendment Directions, 2026

**Effective date:** 25 August 2026 (immediate)

This amendment shortens the CRR/SLR exemption window for the same fresh FCNR(B) and NRE deposits covered by the PSL amendment above. The cut-off date for fresh mobilisation under paragraphs 21(5) and 21(6) of the RBI (Commercial Banks Cash Reserve Ratio and Statutory Liquidity Ratio) Directions, 2025 has been advanced from 30 September 2026 to 31 August 2026, for both FCNR(B) and NRE deposit categories. All other conditions tenor, eligible deposit types, and continuation of the exemption on the original deposit amount for as long as it remains on the bank's books are unchanged. Corresponding amendments have been issued for Rural Co-operative Banks, Urban Co-operative Banks, Regional Rural Banks and Small Finance Banks.

> ***Note:*** Because the PSL exclusion above is capped at the amount of deposits qualifying for the CRR/SLR exemption, this shortened cut-off has a direct, consequential effect on the ANBC exclusion available under the PSL amendment for deposits mobilised after 31 August 2026.

**Source:** Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Fourth Amendment Directions, 2026