



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI issues Reserve Bank of India (Commercial Banks – Forthcoming Instructions) Second Amendment Directions, 2026 on Minimum Capital Requirements for Operational Risk

The Reserve Bank of India had issued [Reserve Bank of India \(Commercial Banks – Forthcoming Instructions\) Directions, 2025 on November 28, 2025](#).

2. Chapter IV of these Directions prescribed the Minimum Capital Requirements for Operational Risk, wherein it was specified that the effective date of implementation and indicative mapping of the components of the Business Indicator (BI) to the schedules and line items of the financial statements shall be provided in due course. Subsequently, Governor in [his Statement dated October 01, 2025](#), announced that the revised Basel III capital adequacy framework for Commercial Banks (excluding Small Finance Banks (SFBs), Payment Banks (PBs), Regional Rural Banks(RRBs)) would come into effect from April 01, 2027. Further, post issuance of these Directions, certain additional clarifications have been issued by the Basel Committee on Banking Supervision.

3. In view of the above developments, the Reserve Bank has today released the [Reserve Bank of India \(Commercial Banks – Forthcoming Instructions\) Second Amendment Directions, 2026](#), specifying the implementation date for the new Standardised Approach ('Basel III Standardised Approach' or 'Basel III SA') for minimum operational risk regulatory capital requirements, providing an indicative mapping of BI components, and incorporating additional clarifications.

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(Brij Raj)
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