

Date: February 12, 2026

RBI invites public comments on the draft “Reserve Bank of India (Urban Co-operative Banks - Responsible Business Conduct) Second Amendment Directions, 2026”

Public consultation no. C2R/2025-26/346

Certain instructions on matters related to engagement of recovery agents by Urban Co-operative Banks (UCBs) have been issued to UCBs under the [Reserve Bank of India \(Urban Co-operative Banks – Responsible Business Conduct\) Directions, 2025](#).

The extant instructions have since been reviewed. It has also been decided to issue comprehensive instructions on conduct related matters in recovery of loans and engagement of recovery agents to all UCBs under the aforesaid Directions. Accordingly, the draft “[Reserve Bank of India \(Urban Co-operative Banks - Responsible Business Conduct\) Second Amendment Directions, 2026](#)” has been issued for public comments.

Additional comments or any attachments may also be submitted by email at mcsdorfeedback@rbi.org.in.

Last date for submission of comments is March 6, 2026.

Draft Directions: [PDF \(246.17 KB\)](#)