

Date: February 12, 2026

**RBI invites public comments on the draft “Reserve Bank of India (All India Financial Institutions - Responsible Business Conduct) Second Amendment Directions, 2026”**

Public consultation no. C2R/2025-26/348

Certain instructions on responsibilities of an All India Financial Institution (AIFI) employing recovery agents have been issued to AIFIs under the [Reserve Bank of India \(All India Financial Institutions – Responsible Business Conduct\) 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 AIFIs under the aforesaid Directions. Accordingly, the draft “[Reserve Bank of India \(All India Financial Institutions - Responsible Business Conduct\) 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](mailto:mcsdorfeedback@rbi.org.in).

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

Draft Directions: [PDF \(245.58 KB\)](#)