



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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July 30, 2026

RBI Issues Amendment Directions on Interest Rate on Deposits

The Reserve Bank, vide [Press Release dated June 05, 2026](#), had issued the draft “Reserve Bank of India (Interest Rate on Deposits) Amendment Directions, 2026, seeking comments/feedback from the regulated entities and members of public/other stakeholders on or before June 20, 2026. The draft Amendment Directions proposed to provide greater flexibility to banks for pricing their Rupee bulk deposits, while ensuring uniformity in disclosure of interest rates on deposits.

2. Feedback received on the above draft Amendment Directions has been examined and the consequent modifications have been suitably incorporated in the final Amendment Directions. A statement on the feedback received on the aforementioned draft Amendment Directions is provided in the [Annex](#).

3. Accordingly, the Reserve Bank has today issued the following Amendment Directions, which shall come into effect from **October 01, 2026**.

- I. [Reserve Bank of India \(Commercial Banks – Interest Rate on Deposits\) Second Amendment Directions, 2026](#).
- II. [Reserve Bank of India \(Small Finance Banks – Interest Rate on Deposits\) Second Amendment Directions, 2026](#).
- III. [Reserve Bank of India \(Regional Rural Banks – Interest Rate on Deposits\) Second Amendment Directions, 2026](#).
- IV. [Reserve Bank of India \(Payment Banks – Interest Rate on Deposits\) Amendment Directions, 2026](#).
- V. [Reserve Bank of India \(Local Area Banks – Interest Rate on Deposits\) Second Amendment Directions, 2026](#).
- VI. [Reserve Bank of India \(Urban Co-operative Banks – Interest Rate on Deposits\) Second Amendment Directions, 2026](#).