



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2026-27/29

DOR.STR.REC.11/24-01-041/2026-27

April 27, 2026

Reserve Bank of India (Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct) - Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. Consequent to the issuance of [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#) and in exercise of the powers conferred by the section 35A of the Banking Regulation Act, 1949 and all other laws enabling the Reserve Bank in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. The Amendment Directions shall modify the paragraph 23(5) as below:

“Card-issuers shall report a credit card account as 'past due' to credit information companies (CICs) or levy penal charges, viz. late payment charges and other related charges, if any, only when a credit card account remains 'past due' for more than three days. The number of 'days past due' and late payment charges shall, however, be computed from the payment due date mentioned in the credit card statement, as specified under the [Reserve Bank of India \(Commercial Banks - Asset Classification, Provisioning and Income Recognition\) Directions, 2026](#) amended from time to time. Late payment charges and other related charges shall be levied, only on the outstanding amount after the due date, and not on the total amount due.”

4. The above amendments shall come into force from April 01, 2027.

(Vaibhav Chaturvedi)
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बड़ाइए