



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI invites comments on the Draft “Reserve Bank of India (Know Your Customer) Amendment Directions, 2026”

The Reserve Bank in its Know Your Customers (KYC) Directions, 2025 has issued instructions on ‘Operations of Bank Accounts and Money Mules’. The Hon'ble Supreme Court in its order dated August 4, 2026 has directed the Reserve Bank to adopt and circulate a Standard Operating Procedure (SOP) prescribing the action to be taken by banks for placing temporary debit holds on amounts or accounts linked to money-mule activity and cyber-enabled fraud.

2. Accordingly, the Reserve Bank has today issued the following draft Amendment Directions for public comments, which propose to amend existing instructions on *Operations of Bank Accounts and Money Mules* as prescribed in its KYC Directions, 2025 and advise the banks on the action to be taken for placing temporary debit holds on amounts or accounts linked to money-mule activity and cyber-enabled financial fraud as per the SOP.

(i) [Reserve Bank of India \(Know Your Customer\) Amendment Directions, 2026](#)

3. For the purpose of public consultation / feedback, a consolidated draft Amendment Directions applicable to all Commercial Banks (including Small Finance Banks, Payments Banks, Regional Rural Banks and Local Area Banks) and Urban Cooperative Banks is being issued. Upon examination of the feedback received, final Directions will be issued separately for the above type of regulated entities.

4. The comments / feedback on the draft Amendment Directions may be submitted by the regulated entities and other stakeholders / members of public on or before **October 2, 2026** through the following channels:

- the ‘[Connect 2 Regulate](#)’ section on the Reserve Bank’s Website; or
- by [e-mail](#) with the subject line ‘Feedback on Draft Reserve Bank of India (Know Your Customer) Amendment Directions, 2026’.

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(Brij Raj)
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