



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2026-27/290

DoR.RET.REC.247/12.01.001/2026-27

October 09, 2026

All Scheduled Banks,

Madam / Sir,

Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement

The scheduled banks are allowed to maintain minimum Cash Reserve Ratio (CRR) of not less than 90 percent of the required CRR on all days during the reporting fortnight, in such a manner that the average of CRR maintained daily shall not be less than the CRR prescribed by the Reserve Bank.

2. On a review of the current liquidity conditions, it has been decided to increase the minimum daily maintenance of the CRR from 90 per cent of the requirement to 99 per cent effective from the fortnight beginning October 16, 2026.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager