



Reserve Bank of India vide notification dated June 06, 2025, has issued Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025

- Reserve Bank of India vide notification dated June 06, 2025, has issued Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025.
- These Directions shall apply, unless specified otherwise, to all loans offered by an RE mentioned below for the purpose of consumption or income generation (including farm credit) where eligible gold or silver collateral is accepted as a collateral security.
 - i. Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, but excluding Payments Banks).
 - ii. Primary (Urban) Co-operative Banks (UCBs) & Rural Co-operative Banks (RCBs), i.e., State Co-operative Banks (StCBs) and Central Co-operative Banks (CCBs).
 - iii. All Non-Banking Financial Companies (NBFCs), including Housing Finance Companies (HFCs).
- The regulatory objectives behind these revised Directions are to: (i) put in place a harmonised regulatory framework for such loans applicable across various REs; (ii) address the concerns observed relating to some of the lending practices being followed and provide necessary clarity on certain aspects; and (iii) strengthen the conduct-related aspects.
- The notification is attached herein.

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