



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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April 12, 2023

RBI releases Draft Circular on Fair Lending Practice - Penal Charges in Loan Accounts

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated February 08, 2023](#) regarding the review of extant regulatory guidelines on levy of penal interest, the Reserve Bank of India has released today the [Draft Circular on Fair Lending Practice - Penal Charges in Loan Accounts](#).

Comments by the stakeholders on the 'Draft Circular' may be submitted by May 15, 2023 to the Chief General Manager, Department of Regulation, Central Office, Reserve Bank of India, 12th Floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400001 or by [e-mail](#) with the subject line “**Draft Circular on Fair Lending Practice - Penal Charges in Loan Accounts**”.

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(Yogesh Dayal)
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