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RESERVE BANK OF INDIA

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RBI issues Amendments to Gold Metal Loan (GML) Scheme

On September 29, 2025, the Reserve Bank of India had issued the [draft Reserve Bank of India \(Gold Metal Loans\) Directions, 2025](#) seeking feedback from stakeholders. The draft Directions were aimed primarily to (i) consolidate the Gold Metal Loans (GML) related regulations; (ii) fill up certain regulatory gaps in prudential aspects; (iii) expand the scope of the GML Scheme; and (iv) provide more operational freedom to banks in framing their policy on GML.

2. Feedback received on the above draft Direction has been examined and suitably incorporated while finalising the same. A statement on the feedback received for the draft Directions is provided in the [Annex](#).

3. Accordingly, the Reserve Bank of India has today issued the following Amendment Directions to amend the extant instructions relating to Gold Metal Loan:

1) [Reserve Bank of India \(Commercial Banks – Credit Facilities\) Amendment Directions, 2025](#)

2) [Reserve Bank of India \(Small Finance Banks – Credit Facilities\) Amendment Directions, 2025](#)

4. Objective of these Amendment Directions is to ensure a streamlined and harmonised set of regulations for domestic and exporter jewellers alike for an enhanced ease of doing business, as also to develop a supervisory MIS on Gold Metal Loans.