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10 JUNE 2026

# Banks to lend to REITs

Final RBI directions issued.  
ECLGS 5.0 passes 1 lakh.

1,06,549

ECLGS GUARANTEES

Rs 48,484  
cr

AMOUNT  
GUARANTEED

96%

PSB SHARE

Original concept illustration | Figures from cited sources

## RBI

REIT lending.

## ECLGS

1 lakh mark.

Price of the Edition: Complimentary Copy

Designed and prepared by CrackExam.co.in Team

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Research cutoff: 10 June 2026, sources dated 10 June 2026

## Editor's briefing and contents

RBI directions on REIT lending and SA-CCR, plus an ECLGS 5.0 milestone, lead this edition.

Research cutoff: 10 June 2026, sources dated 10 June 2026

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### Reading guide

3 verified stories, each linked to its source. Earlier developments are explicitly carried forward. Not every possible update is covered. The separate 7-question test uses this same dataset. Original practice, not an actual previous-year paper.



## Banking and RBI

# RBI issues final directions allowing commercial banks to lend to REITs

10 June 2026 | Reserve Bank of India

An RBI press release of 10 June 2026 says the RBI issued Final Amendment Directions on lending to Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs). Draft directions had been issued on 13 February 2026.

The draft proposed to permit commercial banks to finance REITs with prudential safeguards, including a regulatory ceiling on exposure to REITs, and to harmonise the existing InvIT lending guidelines (for commercial banks, small finance banks and All India Financial Institutions) with these safeguards. Feedback was examined and changes incorporated into the final directions.

## Key facts

Issued: Final Amendment Directions on lending to REITs and InvITs

Draft: 13 February 2026

Draft proposal: allow commercial banks to lend to REITs with an exposure ceiling

InvIT lending rules harmonised with REIT safeguards

Exam takeaway: REITs and InvITs are trusts that pool money into real estate and infrastructure assets.

One-minute recall: RBI 10 June 2026: final directions on bank lending to REITs and InvITs.

Reserve Bank of India

# RBI invites comments on draft SA-CCR directions for counterparty credit risk

10 June 2026 | Reserve Bank of India

The RBI on 10 June 2026 invited public comments on draft Amendment Directions on the Standardised Approach for Counterparty Credit Risk (SA-CCR).

Current guidelines use the Current Exposure Method (CEM) to compute counterparty credit risk exposure.

The release recalls that SA-CCR-based guidelines were issued in 2016 for implementation from 1 April 2018, but implementation was deferred. It notes the Bilateral Netting of Qualified Financial Contracts Act, 2020 and the 2024 margining directions for non-centrally cleared OTC derivatives since then.

## Key facts

Draft: SA-CCR amendment directions (public comments invited)

Present method: Current Exposure Method

2016 guidelines: intended date 1 April 2018, deferred

Related: Bilateral Netting Act, 2020

Exam takeaway: SA-CCR is a Basel standard for measuring derivative counterparty exposure.

One-minute recall: RBI draft SA-CCR directions released for comments, 10 June 2026.

Reserve Bank of India

## Economy and Finance

# ECLGS 5.0 crosses 1 lakh guarantees: Rs 48,484.26 crore guaranteed

10 June 2026 | Press Information Bureau

PIB said ECLGS 5.0, approved by the Union Cabinet on 5 May 2026, had issued 1,06,549 guarantees worth Rs 48,484.26 crore as on 9 June 2026. About 96 per cent of guarantees by number and 86 per cent by amount belong to the MSME sector, and Public Sector Banks account for 96 per cent of guarantees.

The scheme gives 100 per cent guarantee cover to MSMEs and 90 per cent to non-MSMEs, and aims to infuse additional credit of Rs 2,55,000 crore to existing borrowers facing liquidity stress from the West Asia crisis.

## Key facts

Guarantees issued: 1,06,549 (as on 9 June 2026)

Amount guaranteed: Rs 48,484.26 crore

Cover: 100% MSME, 90% non-MSME

Target credit: Rs 2,55,000 crore

Exam takeaway: ECLGS is a credit guarantee scheme run through NCGTC for lenders.

One-minute recall: ECLGS 5.0: over 1 lakh guarantees, Rs 48,484.26 crore by 9 June 2026 (PIB).

Press Information Bureau

## Rapid revision and vocabulary

RBI 10 June 2026: final directions on bank lending to REITs and InvITs.

RBI draft SA-CCR directions released for comments, 10 June 2026.

ECLGS 5.0: over 1 lakh guarantees, Rs 48,484.26 crore by 9 June 2026 (PIB).

REIT: Real Estate Investment Trust.

InvIT: Infrastructure Investment Trust.

SA-CCR: Standardised Approach for Counterparty Credit Risk.

ECLGS: Emergency Credit Line Guarantee Scheme.

MSME: Micro, Small and Medium Enterprises.

### Rapid-revision prompts

What are the REIT directions?

What is SA-CCR?

What is ECLGS 5.0 status?

## Sources and publication information

Every figure comes from the linked source page for that story. Where an official page was not read, the story names the publication that reported it. Items we could not verify, or whose outcome was not settled, were left out. This edition has 3 stories because that is what we could verify for the day.

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### ECLGS 5.0 crosses 1 lakh guarantees: Rs 48,484.26 crore guaranteed

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