

Date: July 21, 2025

C2R/2025-26/10

RBI invites public comments on Master Direction – Digital Banking Channels Authorisation (Directions), 2025

The Reserve Bank has issued guidelines / instructions / directives from time-to-time governing internet and mobile banking services offered by various categories of banks. These services have evolved significantly since issue of the initial guidelines in 2001 as new and innovative digital channels / platforms have come into use. To facilitate sustainable growth of digital banking services, it has been decided to consolidate, strengthen, and update the existing instructions on use of digital channels for providing banking services including internet and mobile banking services by banks. The [draft Master Directions](#) in this regard are being issued today for stakeholder feedback.

Additional comments or any attachments may also be submitted by email at audor@rbi.org.in.

Last date for submission of comments is August 11, 2025.

Draft directions: [PDF \(1.14 MB\)](#)