(Updated as on November 24, 2025)

RTI Disclosures of Common Interest

The Reserve Bank of India receives requests for information under the Right to Information Act, 2005. Some information furnished by the Chief Public Information Officer in response requests, would be of interest to the members of the public. Such information is furnished in this Disclosure Log.

Information pertaining to	
◆	Currency Management
◆	Communication
◆	Deposit Insurance and Credit Guarantee Corporation
◆	Economic and Policy Research
◆	Financial Markets
◆	Financial Inclusion and Development
◆	Government and Bank Accounts
◆	Human Resource Management
◆	Inspection
◆	Monetary Policy
◆	Payment and Settlement Systems
◆	Rajbhasha
◆	Regulation
◆	Statistics and Information Management
◆	Supervision

Information pertaining to Currency Management

RIA No	Information Sought	Reply given/ Information provided	Date of Reply
RIA 5831/2013-14/DCM	Please mention physical features of following denomination of notes/coins, approved by Reserve Bank of India /mint. Dimension of following denomination of notes/coins- Rs. 1000, Rs. 500, Rs. 100, Rs. 50, Rs. 20, Rs. 10, Rs. 5, Rs. 2, Re. 1Coins Rs. 10, Rs.5, Rs. 2, Re. 1, Re. 1/50 Dimension means diameter/thickness or length and breadth, thickness, /height /depts. in cms.	Available information in the form it exists, about the size of contemporary banknotes in the denomination of Rs. 5, Rs.10, Rs.20, Rs.50, Rs.100, Rs.500 and Rs.1000 in Mahatma Gandhi Series, may be accessed on the Bank's website www.rbi.org.in on the following link- For common person>Extra Curricular> Currency Museum> Contemporary Bank Notes>Bank Notes Information about Re 1 and Rs. 2 notes is not available with us. Available information, in the form it exists, on dimension of some of the coins may be accessed on the Bank's website www.rbi.org.in on the following link- For common person> Extra Curricular> Currency Museum> Coinage	
3297/11-12 DCM	Arrangements for minting of coins and printing of notes and names and addresses of agencies [Mints / Note Presses] in India	(i) Arrangements for minting of coins is done through the following Mints of Government of India: (a) India Government Mint Shahid Bhagat Singh Marg Fort, Mumbai 400023 (b) India Government Mint Alipore, Kolkata 600053 (c) India Government Mint D-2, Sector -1, P.O.Box No.78 Noida 201301 (d) India Government Mint IDA Phase, Cherapally (R.R.District) Hyderabad 500051	**February 7, 2012**

		Arrangements for printing of notes is done through the following Currency Presses: (a) Currency Note Press Nashik Road - 422101 (b) Bank Note Press Dewas 455001 (c) Bharatiya Reserve Bank Note Mudran Pvt. Ltd. Note Mudran Nagar Mysore 570003 (d) Bharatiya Reserve Bank Note Mudran Pvt. Ltd. Salboni - 721132	
2886/11-12 DCM	Procedure & Terms of supply of new currency in various chests of banks	(i) As regards the procedure, allocation of notes and coins to Reserve Bank of India offices is made on the basis of indent placed to presses and mints. Offices of Reserve Bank of India arrange remittances to currency chests under their jurisdiction as per the periodical indents placed by the currency chests and stocks available with them as well as with the currency chest. Currency chest branches in turn supply notes and coins received from Reserve Bank of India offices to other branches linked to them. There are no terms and conditions.	**January 13, 2012**
RIA 2439/2007-08	What are the different forms and value of Rupee accepted as per Indian law? When does an in-use rupee form become invalid or not acceptable? is there any Govt order that describes an invalid form of rupee? Is a torn/damaged rupee note valid? What damage will make rupee note invalid (eg complete torn apart note, half torn note etc.? What are various options available for one to follow to make an invalid rupee note valid.	Bank note/ coins are legal tender in payment or on account as indicated below: (i) Banknote of any denomination and coin of any denomination not lower than a rupee for any sum. (ii) In case of a half rupee coin for any sum not exceeding 10 rupees. (iii) In the case of any other coin for any sum not exceeding one rupee. The Central Government may, by notification in the gazette, declare that with effect from such date as may be specified, any series of bank notes of any denomination shall cease to be legal tender. Further, no person shall of right be entitled to recover from the Government or the Reserve Bank of India, the value of any lost, stolen, mutilated or imperfect currency note of Government of India or banknote. The value of imperfect / mutilated note may be refunded as a matter of grace subject to conditions and limitations. Soiled bank notes (i.e. notes which have become dirty and due to excessive use or double numbered banknote cut into two pieces but on which both the numbers are intact) can be exchanged for full value at Reserve Bank of India or any commercial bank branch. The public can get value of mutilated notes (i.e. notes which are torn, disfigured, burnt, washed, eaten by white ants etc.) as a matter of grace, as laid down in the RBI Note Refund Rules 1975 (as amended up to 1980) after adjudication. Currently, provisions exist for payment of full, half or no value as far as bank notes of Rs.10 and above are concerned. As regards Re.1/-, Rs.2/-, and Rs.5/- notes, the tenderer can get either full or no value depending upon the condition of the note. Mutilated notes can be tendered at Reserve Bank of India Offices/designated bank branches.	**July 25, 2008**

		The following types of banknotes are not eligible for payment under RBI Note Refund Rules, 1975 (as amended up to 1980) A banknote which is • less than half the area of the full note. • devoid of the major portion of the number on an undivided area i.e. the prefix and three digits or four digits of the number in banknotes up to and inclusive of Rs.5/- in respect of banknotes of Rs.10/- and above where this inadequacy is present at both the numbering panels. • Cancelled by any office of Reserve Bank of India or against which the value has already been paid. • found to be forged / counterfeit. • Deliberately cut or tampered, carrying extrinsic words or visible representation intended to convey or capable of conveying any message of a political character Notes can be exchanged / tendered for adjudication over the counters of Reserve Bank of India Offices/designated bank branches. Mutilated notes can be sent by post for adjudication to the nearest Issue Office of Reserve Bank of India.	
2 RIA 135/ 2007-08 DCM	Instructions given by RBI to banks regarding exchange of mutilated notes.	Information on instructions given to banks on exchange of mutilated notes is in our Master Circular- "Facility for exchange of Notes and Coins" available at https://rbi.org.in/web/rbi/-/notifications/master-circular-facility-for-exchange-of-notes-and-coins-3671 on our website.	**Aug 27, 2007**
1 RIA 133/2007-08 DCM	Are 25 paise and 50 paise coins withdrawn from circulation?	The 25 paise and 50 paise coins are legal tender and are not withdrawn from circulation. They may be validly used/ accepted for all transactions. RBI has issued press release to that effect and has also issued instructions to banks to display at all branches, boards/notices for information of customers/ general public to the effect that all 25 and 50 paise coins continue to be valid/legal tender and may be used for transactions in the normal course.	**Aug 22, 2007.**

Information pertaining to Communication

RIA No	Information Sought	Reply given/ Information provided	Date of Reply
3462/11-12 DOC	Detailed policy of the Reserve Bank of India for release of advertisements in Media	The Department of Communication [DoC] prepares a panel of approved advertising agencies for use by all the Regional Offices and Central Office Departments of the Reserve Bank of India. The Advertising Agencies have to meet a detailed eligibility criteria prescribed by the RBI for being considered for empanelment. Whenever an advertisement has to be inserted in the print / electronic media, the work is assigned to an empanelled advertisement agency on rotation basis. The agencies are required to execute the work assigned to them as per the time schedules prescribed by the RBI. The work of releasing advertisements through the media is decentralized. Except for advertisements involving large budgets and creativity, which are coordinated by the DoC, the Central Office Departments of the RBI and the Regional Offices issue advertisements locally through one of the	**February 17, 2012**

		advertisement agencies on the approved panel. The Indian Newspaper Society (INS) publishes rules for advertising in its Handbook of Press Publicity. The DoC circulates these rules to all the Central Office Departments and Regional Offices of the RBI for their information and use.	

Information pertaining to Deposit Insurance and Credit Guarantee Corporation

<table>
<tr><th>RIA No</th><th>Sr No</th><th>Query</th><th>Our Reply</th></tr>
<tr><td rowspan="4">RIA 4560/14-15</td><td>1.</td><td>If any Indian bank fails, what is the minimum and maximum amount to be paid to a savings bank account holder of the bank?</td><td rowspan="4">If any Indian Bank fails in terms of Section 16(1) of the DICGC Act, 1961 “the liability of the Corporation in respect of an insured bank will be limited to the deposits as on the date of the cancellation of the registration”.

Each depositor in a bank is insured up to a maximum of ₹1,00,000/- (Rupees One Lakh) for deposits either in savings account, current account or fixed deposits held by him in the same right and same capacity as on the date of liquidation/cancellation of bank’s licence or the date on which the scheme of amalgamation/merger/ reconstruction comes into force.

If more than one deposit accounts (Savings, Current, and Recurring or Fixed deposit) are jointly held by individuals in one or more than one branch of a bank and if their names appear in the same order, then these joint accounts are considered as held in same capacity and same right. Accordingly, the balances held in all these accounts will be aggregated for the purpose of determining the insured amount within the limit of Rupees one lakh only and is paid after setting off any amount legally entitled to be recovered from the depositor by the bank.

However, in terms of revised guidelines issued on April 26, 2007, if individuals open more than one joint accounts in which their names are not in the same order or group of persons are different, then the deposits held in these joint accounts are considered as held in different capacity and different right. Accordingly insurance cover will be available separately up to Rupees one lakh only to every such account where the names are appearing in different order or names are different. This has been explained in detail in the illustration. (Annex)

Insurance is extended only to the cash deposits held by the depositors of insured banks.</td></tr>
<tr><td>2.</td><td>If any Indian bank fails, what is the minimum and maximum amount to be paid to a Current holder of that bank?</td></tr>
<tr><td>3.</td><td>If any Indian bank fails, what is the minimum and maximum amount to be paid to a fixed deposit account holder of that bank?</td></tr>
<tr><td>4.</td><td>In case of dacoits or fire incident in the bank , what will be the amount of compensation to be paid to a locker holder in lieu of his belongings (gold silver jewellery) kept in the locker of that bank?</td></tr>
</table>

Annex

Deposits held in joint accounts (revised w.e.f. April 26, 2007)

If more than one deposit accounts (Savings, Current, Recurring or Fixed deposit) are jointly held by individuals in one or more branch of a bank say three individuals A, B & C hold more than one joint deposit accounts in which their names appear in the same order then all these accounts are considered as held in the same capacity and in the same right. Accordingly, balances held in all these accounts will be aggregated for the purpose of determining the insured amount within the limit of ₹1 lakh.

However, if individuals open more than one joint accounts in which their names are not in the same order for example, A, B and C; C, B and A; C, A and B; A, C and B; or group of persons are different say A, B and C and A, B and D etc. then, the deposits held in these joint accounts are considered as held in the different capacity and different right. Accordingly, insurance cover will be available separately upto rupees one lakh to every such joint account where the names appearing in different order or names are different.

Illustrations

Account (i) (Savings or Current A/C)	First a/c holder- "A" Second a/c holder - "B"	Maximum insured amount upto ₹1 lakh
Account (ii)	First a/c holder - "A" Second a/c holder - "C"	Maximum insured amount upto ₹1 lakh
Account (iii)	First a/c holder - "B" Second a/c holder - "A"	Maximum insured amount upto ₹1 lakh
Account (iv) at Branch 'X' of the bank	First a/c holder - "A" Second a/c holder - "B" Third a/c holder - "C"	Maximum insured amount upto ₹1 lakh
Account (v)	First a/c holder - "B" Second a/c holder - "C" Third a/c holder - "A"	Maximum insured amount upto ₹1 lakh
Account (vi)((Recurring or Fixed Deposit)	First a/c holder - "A" Second a/c holder - "B"	The account will be clubbed with the a/c at (i)
Account (vii) At Branch 'Y' of the bank	First a/c holder - "A" Second a/c holder - "B" Third a/c holder - "C"	The account will be clubbed with the a/c at (iv)
Account (viii)	First a/c holder - "A" Second a/c holder - "B" Third a/c holder - "D"	Maximum insured amount upto ₹1 lakh

Information pertaining to Economic and Policy Research

RIA No	Information Sought	Reply given/ Information provided	Date of Reply
2203/ 2013-14 DEPR	What happen if excess currency were printed?	As detailed in the "Frequently Asked Questions" link on the Reserve Bank of India website (https://rbi.org.in/web/rbi/faq), the Reserve Bank decides the volume and value of banknotes to be printed each year. The quantum of banknotes that needs to be printed, broadly depends on the requirement for meeting the demand for banknotes due to GDP growth, replacement of soiled banknotes, inflation and reserve stock requirements. This estimation is done with the help of statistical models/techniques. The Government of India decides the quantity of coins to be minted on the basis of indents received from the Reserve Bank. Although coins of all denominations are issued by the government, they are put into circulation through the Reserve Bank. The Reserve Bank is the sole authority for issuing banknotes in India under Section 22 of the Reserve Bank of India Act, 1934. It also derives the role of currency management from the above act. The currency operations are carried out through its 18 issue offices, one sub-office at Lucknow, a currency chest at Kochi and a wide net work of currency chests. These offices receive fresh banknotes from the banknote printing presses. The issue offices of the Reserve Bank send fresh banknote	

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remittances to the designated branches of commercial banks. Once the bank notes are released into the banking system, they form a part of the currency in circulation, which is the liability of the Issue Department of the Reserve Bank.
Section 34 (I) of the RBI Act requires that all bank notes issued by the Reserve Bank since April 1, 1935 and the currency notes issued by the Government of India before the commencement of operations of the Reserve Bank, be part of the liabilities of the Issue Department which stood at ₹12,016.24 billion as on June 30, 2013, including notes in circulation of ₹12,016.16 billion (Table 1).
<table>
<tr><th colspan="6">Table 1: Reserve Bank of Indi: Issue Department Balance Sheet as at 30th June 2013</th></tr>
<tr><td colspan="6">(₹ thousands)</td></tr>
<tr><th>2011-12</th><th>LIABILITIES</th><th>2012-13</th><th>2011-12</th><th>ASSETS</th><th>2012-13</th></tr>
<tr><td rowspan="2">89,169</td><td rowspan="2">Notes held in the Banking Department</td><td rowspan="2">80,169</td><td rowspan="2">760,096,797</td><td>Gold Coin and Bullion:</td><td></td></tr>
<tr><td>(a) Held in India</td><td>674,316,432</td></tr>
<tr><td>11,034,645,327</td><td>Notes in Circulation</td><td>12,016,157,427</td><td>–</td><td>(b) Held outside India</td><td>–</td></tr>
<tr><td></td><td></td><td></td><td>10,261,966,851</td><td>Foreign Securities</td><td>11,329,100,584</td></tr>
<tr><td>11,034,734,496</td><td>Total Notes Issued</td><td>12,016,237,596</td><td>11,022,063,648</td><td>Total</td><td>12,003,417,016</td></tr>
<tr><td></td><td></td><td></td><td>2,206,548</td><td>Rupee Coin</td><td>2,356,280</td></tr>
<tr><td></td><td></td><td></td><td>10,464,300</td><td>Government of India Rupee Securities</td><td>10,464,300</td></tr>
<tr><td></td><td></td><td></td><td>–</td><td>Internal Bills of Exchange and other Commercial Paper</td><td>–</td></tr>
<tr><td>11,034,734,496</td><td>Total Liabilities</td><td>12,016,237,596</td><td>11,034,734,496</td><td>Total Assets</td><td>12,016,237,596</td></tr>
<tr><td colspan="6">Source: Reserve Bank of India, Annual Report 2012-13</td></tr>
</table>
The eligible assets of the Issue Department for backing its currency liabilities consist of gold (coin and bullion), foreign securities, rupee coin, Government of India securities, internal bills of exchange and other commercial papers.
Though printing of money per-se is not inflationary, the injection of the same in to the banking system could lead to rise in prices. It may be mentioned in this context, presently the Reserve Bank does not directly monetise fiscal deficit by participating in government securities auctions (primary bond market).
The Reserve Bank however, could influence money supply by changing short-term interest rates (which impact currency demand) or by open market operations (by impacting funds available to the banking sector).
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<td>3117/11-12 DEPR</td>
<td>From where can I procure the History of Reserve Bank of India publication and what is its cost? Please mention full address and phone number of the person whom I can contact to procure the above said publication?</td>
<td>
The Reserve Bank of India History 1935 – 1981 (3 volumes) is available at leading book stores in India. It can also be purchased by sending cheques / draft drawn in favour of Reserve Bank of India payable at Mumbai and sent to
Director
Division of Reports and Knowledge Disemination
Department of Economic and Policy Research
Reserve Bank of India, Amar Building
Sixth floor, P.M.Road, Fort, Mumbai 400 001.
Phone: 022-22603000 Extn: 4609
Click here to send email
The price of the three volume set is Rs. 3700/- (including postal charge).
</td>
<td>January 3, 2012</td>
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<tr>
<td>4575/11-12 DEPR</td>
<td>Please send the list of publications published by the Bank and also inform how to subscribe to the publications.</td>
<td>
The list of major publications published by Department of Economic Policy Research is given below:
1. RBI Bulletin
2. Weekly Statistical Supplement (WSS)
3. Annual Report
4. Report on Trend and Progress of Banking In India
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<td>March 26, 2012</td>
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<td>
5. State Finances: A Study of Budgets
6. Report on Currency and Finance
7. Working Papers (published on RBI website only)
8. Occasional Papers
9. DRG Studies

Subscription process for the monthly RBI Bulletin and the Weekly Statistical Supplement is as follows:
<table>
<tr><th></th><th>Single Issue</th><th>One year</th><th>Three Years</th></tr>
<tr><td>Monthly Bulletin in India</td><td></td><td></td><td></td></tr>
<tr><td>(a) Inclusive of Postage</td><td>Rs.300*</td><td>Rs.2750</td><td>Rs.8000</td></tr>
<tr><td>(b) Concessional @Abroad</td><td>Rs.240*</td><td>Rs.2400</td><td>Rs.7200</td></tr>
<tr><td>Inclusive of Courier Charges</td><td>US$14</td><td>US$150</td><td>US$450</td></tr>
<tr><td>Weekly Statistical Supplement in India (inclusive of Postage)</td><td>Rs.11</td><td>Rs.475</td><td>Rs.1425</td></tr>
<tr><td>Abroad (Inclusive of Postage</td><td>-</td><td>US$30</td><td>US$90</td></tr>
</table>
*The price of a single copy without postage for regular subscription is Rs. 260 and for concessional subscription is Rs. 200.
@ Available for research students, full time teachers, academic institutions and public libraries in India. The Reserve Bank of India Bulletin is also available on Internet at https://rbi.org.in/en/web/rbi/publications/rbi-bulletin

Payments should be made by Demand Draft / Crossed Cheque / pay Order drawn in favour of Reserve Bank of India and payable at Mumbai only. The forwarding letter enclosing DD / Crossed Cheque / Pay Order should be addressed to:

The Director, Division of Reports and Knowledge Dissemination, Department of Economic and Policy Research, Reserve Bank of India, Amar Building, 6th Floor, P.M.Road, Fort, Mumbai 400 001. Ph: 022 22603000 Extn. 4609 Fax: 022 22632110

Click here to send email
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<td rowspan="2">RIA No 4650/ 2013-14</td>
<td>1. When we say that the current account deficit of India is for say x Billion, what exactly is the period that we are referring to.</td>
<td>India’s current account deficit is compiled on quarterly basis capturing all the current account transactions of balance of payments which take place between resident and non-resident entities during a particular quarter. Period coverage is clearly indicated in the Press Release and Statements on the balance of payments (i.e., Annual, half yearly or quarterly).</td>
<td rowspan="2">March 04, 2014</td>
</tr>
<tr>
<td>2. Is it updated on daily basis or on monthly basis.</td>
<td>As mentioned under 1, CAD is compiled on a quarterly basis</td>
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<td rowspan="2">00126/ 2025-26 DEPR</td>
<td>1. State wise disbursement position of Government Loans/ Grants Government Account) from the year 1990-1991 to 2023-2024, in Excel or PDF format, covering all Indian States.</td>
<td>The Reserve Bank of India (RBI) is not the primary source for this information. The RBI. however, releases data on State (on finances as part of its annual publication titled - 'State Finances: A Study of Budgets'. 'Appendix III: Capital Receipt of States and Union Territories with Legislature of this publication includes data pertaining to State wise disbursement position of Government Loans/ Grants. The year-wise editions of the publication are available at: https://rbi.org.in/web/rbi/-/publications/ state-finances-a-study-of-budgets-of-2024-25-1</td>
<td rowspan="2">July 7, 2025</td>
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<tr>
<td>2. State wise utilization, undrawn balances, and payment of interest (back-to-back loan and grant on government account) from the year 1990-1991 to 2023-2024, including year wise detail of: Amount utilized</td>
<td>'Appendix II: Revenue Expenditure of States and Union Territories with Legislature' of the aforementioned publication includes data pertaining to interest payment by the States.

The year wise editions of the publication can likewise be accessed at the link provided above.</td>
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	Undrawn balances Payment of interest by each State.		
00065/ 2024-25 DEPR	What is the current debt to GDP ratio of India. Provide relevant documents related to it.	Reserve Bank of India (RBI) is not the primary source of this information. However, RBI compiles the data on Select Debt Indicators of Central and State Governments (as Percentage to GDP), which can be accessed at: https://dbie.rbi.org.in/DBIE/dbie.rbi?site=statistics and then following the sequence: Statistics > Public Finance > Central & State Govt. Finance (Combined) > Select Debt Indicators of the Central and State Governments (as Percentage to GDP).	**May 14, 2024**
00074/ 2022-23 DEPR	1. Which aggregate is used as official measure of National Income in India currently - NNP at Factor cost or GDP at market price or some other measure?	The primary source of data on the national accounts is the National Statistical Office (NSO). Ministry of Statistics and Programme Implementation (MOSPI), Government of India. The requested information is available at the following links: https://mospi.gov.in/publication/national-accounts-statistics-2023 https://mospi.gov.in/data	**June 5, 2023**
	2. Which formula and method do we use to calculate REER and NEER in India (related to exchange rate)?	The nominal effective exchange rate (NEER) is calculated as the geometric weighted average of bilateral exchange rates of the home currency in terms of trading partner currencies. The real effective exchange rate (REER) is the NEER adjusted by the weighted average of ratio of domestic price to foreign prices. The details on the methodology for computing NEER and REER of the Indian rupee are available in the article titled '*Effective Exchange Rate Indices of the Indian Rupee',* published in the January 2021 issue of the RBI Bulletin. The same can be accessed through the following link: https://rbi.org.in/web/rbi/-/publications/rbi-bulletin/effective-exchange-rate-indices-of-the-indian-rupee-20020	

Information pertaining to Financial Markets

RIA No	Information Sought	Reply given / Information provided	Date of Reply
E/00803	I have tried to find the information about the exchange rate value of pound against Indian Rupees but it is not available in any bank or on RBI website so I request you to provide me the information of exchange rate value of pound from May 2, 2017 to May 10, 2017.	The historical data of reference rates of GBP/INR, before July 10, 2018 is available on the RBI website on the Home Page- Current Rates>Exchange Rates> Archives. The link is as under: https://rbi.org.in/en/web/rbi/exchange-rate-archive Since July 10, 2018, FBIL (Financial Benchmarks India Ltd.) computes and publishes the USD/INR, EURO/INR, GBP/INR and JPY/INR Reference Rates. The link is given below: https://www.fbil.org.in/#/home	February 03, 2021
P03352 P03352	US $, selling rate chart, for making import payment, for the period 01.09.2021 to 21.09.2021.	From July 10, 2018, Financial Benchmarks India Private Limited (FBIL) started computation and publication of the Reference Rate for USD/INR and other major currencies. The link is given below: https://www.fbil.org.in/#/home. Accordingly, Reserve Bank of India (RBI) discontinued the publishing of Reference Rate for USD/INR and other major currencies from this date. Please refer to our Press Release dated July 04, 2018 on Computation and Dissemination of Reference Rate- Taking Over by Financial Benchmarks India Private Limited (FBIL). The link is given below: https://rbi.org.in/web/rbi/-/press-releases/computation-and-dissemination-of-reference-rate-taking-over-by-financial-benchmarks-india-private-limited-fbil-44393	October 05, 2021
	What is the basis to be	Please refer to Para 6.1 of Master Circular on Customer	October 05,

	followed by the concerned bank, to charge buying rate of US $.	Service in Banks dated July 1, 2015. The decision to prescribe service charges has been left to individual banks. While fixing service charges for various types of services like charges for cheque collection, etc., banks should ensure that the charges are reasonable and are not out of line with the average cost of providing these services. Banks should also take care to ensure that customers with low volume of activities are not penalized. The link is given below: https://rbi.org.in/web/rbi/-/notifications/master-circular-on-customer-service-in-banks-9862	2021
E/08768	To know, whether Forex trading using a platform provided by registered broker is legal in India for below mentioned currency pairs- EUR-USD GBP-USD USD-JPY XAU-USD XAG-USD Please add if any other pair is legal.	I. As per Section 3 (a) of the Foreign Exchange Management Act (FEMA), 1999, save as otherwise provided in FEMA, 1999, rules or regulations made thereunder, or with the general or special permission of the Reserve Bank, no person shall deal in or transfer any foreign exchange or foreign security to any person not being an authorised person. II. As per Section 5 and 6 of the Foreign Exchange Management Act (FEMA), 1999, any person may sell or draw foreign exchange to or from an Authorised Person for permitted current and capital account transactions. III. As per Regulation 4 read with Schedule I of the Foreign Exchange Management (Foreign exchange derivative contracts) Regulations, 2000 [Notification no. FEMA 25/2000-RB dated May 3, 2000], a person, whether resident in India or resident outside India, may enter into a foreign exchange derivative contract with an authorised dealer only. List of authorised dealers is available on the following link: https://rbi.org.in/web/rbi/foreign-exchange-management/other-links/fema/ad-list IV. As per this list, the broker providing forex trading platform is not an authorised dealer. V. As per Para 3(1) of the Electronic Trading Platforms (ETP) (Reserve Bank) Directions, 2018 [Notification No.FMRD.FMID.08/2018 dated October 05, 2018], no entity shall operate an ETP without obtaining prior authorisation of the RBI under these directions. The link is as follows: https://rbi.org.in/web/rbi/-/notifications/the-electronic-trading-platforms-reserve-bank-directions-2018-11385 VI. Platform referred in the RTI is not authorised under the Electronic Trading Platforms (Reserve Bank) Directions, 2018. VII. Also, please refer to the press release (2010-2011/1196 dated February 21, 2011) on 'RBI Advisory on Overseas Forex Trading through Electronic/ Internet Trading Portals', available on the bank's website at https://rbi.org.in/web/rbi/-/press-releases/rbi-advisory-on-overseas-forex-trading-through-electronic-internet-trading-portals-23941 VIII. As regards permitted currency pairs: i. Currency pairs permitted in cash/tom/spot transactions: As per Para 5 and 6 of the Foreign Exchange Management Act (FEMA), 1999, residents may buy or sell foreign exchange for permitted current and capital account transactions. Therefore, the currency pair of the Forex transaction shall be in line with the currency in which the underlying current/capital account transaction is denominated.	November 12, 2021

		ii. Currency pairs permitted in derivative transactions: a. In OTC market transactions: As per the Foreign Exchange Management (Foreign exchange derivative contracts) Regulations, 2000 [Notification no. FEMA 25/2000-RB dated May 3, 2000] read with Master Direction-Risk Management and Inter-Bank Dealings dated July 05, 2016 (as updated from time to time), residents may undertake foreign exchange derivative transactions involving INR for the purpose of hedging exchange rate risk on transactions permissible under the FEMA, 1999. Foreign exchange derivative transactions not involving INR can be undertaken for purpose other than hedging. There is no restriction on currency pair in both these cases. Please refer to the following link: https://rbi.org.in/en/web/rbi/-/notifications/master-direction-risk-management-and-inter-bank-dealings-updated-as-on-june-06-2023-lt-span-gt-10485 b. In exchange traded derivative transactions: As per the Foreign Exchange Management (Foreign exchange derivative contracts) Regulations, 2000 [Notification no. FEMA 25/2000-RB dated May 3, 2000] read with Currency Futures (Reserve Bank) Directions, 2008 [Notification No. FED.1/DG(SG)-2008] dated August 6, 2008, as amended from time to time, and the Exchange Traded Currency Options (Reserve Bank) Directions, 2010 [Notification No. FED.01 / ED (HRK) - 2010] dated July 30, 2010, as amended from time to time, residents are permitted to enter into currency futures and options contracts in USD-INR, EUR-INR, GBP-INR, JPY-INR, EUR-USD, GBP-USD and USD-JPY on the stock exchanges recognised by the Securities and Exchange Board of India (SEBI) in India. Please refer to the following links: https://rbi.org.in/web/rbi/-/notifications/guidelines-on-trading-of-currency-futures-in-recognised-stock-new-exchanges-4410 https://rbi.org.in/web/rbi/-/notifications/guidelines-on-trading-of-currency-options-on-recognised-stock-new-exchanges-5913 https://rbi.org.in/web/rbi/-/notifications/guidelines-on-trading-of-currency-futures-and-exchange-traded-currency-options-in-recognized-stock-exchanges-introduction-of-cross-currency-futures-and-exchange-traded-option-contracts-10172	
E06615	Is foreign exchange trading legal in India?	i. Resident persons are permitted to undertake forex transactions only with authorised persons and for permitted purposes, in terms of the Foreign Exchange Management Act, 1999 (FEMA). List of authorised persons is available on the following link: https://rbi.org.in/web/rbi/foreign-exchange-management/other-links/fema/ad-list. ii. Further, as per Para 3 (1) of the Electronic Trading Platforms (ETP) (Reserve Bank) Directions, 2018 [Notification No.FMRD.FMID.07/2018-19, dated October 05, 2018], no entity shall operate an ETP without obtaining prior authorisation of the RBI under these directions. List of ETPs authorised by the RBI is available on the following link: https://rbi.org.in/web/rbi/authorised-etps. iii. Also, please refer to RBI Press Release (2021-2022/1660) dated February 03, 2022 and Press Release (2022-2023/835) dated Sep 07, 2022 available on the RBI website at https://rbi.org.in/web/rbi/-/press-releases/rbi-cautions-against-unauthorised-forex-trading-platforms-53216 and https://rbi.org.in/web/rbi/-/press-releases/rbi-issues-alert-list-of-entities-not-authorised-to-deal-in-forex-and-to-operate-electronic-trading-platforms-for-	17-10-2022

		forex-transactions-54333 respectively. You may also refer to Frequently Asked Questions (FAQs) on forex transactions available on the RBI website at https://rbi.org.in/web/rbi/faq-page-2?ddm__keyword__26256231__FaqDetailPage2Title_en_US=Foreign%20Exchange%20(Forex)%20Transactions for guidance.	
T01227	Is binary trading and contract for deference in relation to forex trading platform legal in India?	Binary trading and Contract for Difference (CFD) in foreign exchange are not permitted in India.	13-01-2023
T01227	Why citizen of India in Indian Territory allowed to use app and website of Binary transaction in foreign exchange and contract for deference?	Resident persons are permitted to undertake forex transactions only with authorised persons and for permitted purposes, in terms of the Foreign Exchange Management Act, 1999.	13-01-2023
E00584	The RBI had published an alert list containing list of banned forex traders. We know that the bank accounts of these traders has been frozen by RBI. This account had huge amounts of money which normal citizens of our countries had invested not knowing the legality of these traders. So, I would like to know that is there any process by which common people can get their money back from these forex traders whose assets have been frozen by RBI.	The Reserve Bank of India has not frozen any accounts / assets of the entities mentioned in the 'Alert List' available on the RBI website at https://rbi.org.in/web/rbi/alert-list. Complaints regarding unauthorised electronic trading platforms for forex transaction may be filed on the National Cyber Crime Reporting Portal (https://cybercrime.gov.in). This portal is an initiative of the Government of India to facilitate victims/complainants to report all types of cybercrime complaints online. Complaints reported to the portal are dealt by respective police authorities of States/ UTs based on the information provided by the complainants. Complaints may also be filed with Enforcement Directorate (ed-del-rev@nic.in) and respective police authorities of States/UTs.	February 02, 2023
RBIND/R /E/ 25/02382 /3	What actions have been taken by RBI against promotion of forex trading by unauthorised entities. Who is responsible for enforcement action against unauthorised entities offering forex trading facilities.	The Reserve Bank has taken various measures to caution the public against dealing in forex with the unauthorised forex trading platforms mentioned in the RIA query which are given as under: a) The RBI has cautioned the members of the public vide Press Releases dated February 03, 2022, (https://rbi.org.in/web/rbi/-/press-releases/rbi-cautions-against-unauthorised-forex-trading-platforms-53216) September 07, 2022 (https://rbi.org.in/web/rbi/-/press-releases/rbi-issues-alert-list-of-entities-not-authorised-to-deal-in-forex-and-to-operate-electronic-trading-platforms-for-forex-transactions-54333) and February 10, 2023 (https://rbi.org.in/web/rbi/-/press-releases/rbi-issues-an-updated-alert-list-55201). b) List of persons authorised as 'Authorised Person' to deal in forex under the Foreign Exchange Management Act (FEMA), 1999 is available here: https://rbi.org.in/web/rbi/foreign-exchange-management/other-links/fema/ad-list & https://rbi.org.in/web/rbi/foreign-exchange-management/other-links/fema/ffmc-list and the list of Electronic Trading Platforms (ETPs) authorised to deal in forex in terms of the Electronic Trading Platforms (Reserve Bank) Directions 2018 dated October 05, 2018, is available here https://rbi.org.in/web/rbi/authorised-etps. c) A set of Frequently Asked Questions (FAQs) on forex transactions has been placed on the RBI website for general guidance of the public (available at https://rbi.org.in/web/rbi/faq-page-2?ddm__keyword__26256231__FaqDetailPage2Title_en_	May 09, 2025

		US=Foreign%20Exchange%20(Forex)%20Transactions). d) An 'Alert List' containing the names of entities which are neither authorised as 'Authorised Persons' to deal in forex under the FEMA, 1999 nor authorised to operate ETPs under the Electronic Trading Platforms (Reserve Bank) Directions, 2018, has been published on the RBI website. The 'Alert List' also contains names of entities/platforms/websites which appear to be promoting unauthorised entities/ETPs, including through advertisements of such unauthorised entities or claiming to be providing training/advisory services. The 'Alert List' is not exhaustive and is based on what is known to the RBI at the time of publication. An entity not appearing in the 'Alert List' should not be assumed to be authorised by the RBI. The 'Alert List' is available on the RBI website at https://rbi.org.in/web/rbi/alert-list. e) The RBI has also been conducting an awareness campaign on 'Forex Trading' to caution the public against dealing on unauthorised forex trading platforms. Relevant material related to the campaign are available on the following link: https://rbi.org.in/web/rbi/rbi-kehta-hai/forex-trading. 2. For contraventions related to forex transactions, as per section 37 of the Foreign Exchange Management Act (FEMA) 1999, the Directorate of Enforcement (ED) has been vested with powers to investigate, search, seize, and adjudicate contraventions of various provisions of FEMA.	

Information pertaining to Financial Inclusion and Development

RIA No	Information Sought	Reply given/ Information provided	Date of Reply
	What is the rate of interest on agricultural loans that can be charged by the financial institutions under RBI?	1. In terms of Master Directions – Reserve Bank of India (Interest Rate on Advances) Directions 2016 (updated as on February 26, 2020), the interest rate on agricultural advances and advance to farmers shall be charged as per the instructions contained in the following circulars: i) RPCD.No.PLFS.BC.60/PS.165-85 dated June 06, 1985 stipulated that the total interest debited to an account should not exceed the principal amount in respect of agricultural advances to small and marginal farmers, and, ii) RPCD.No.PLFS.BC.129/05.02.27/97-98 dated June 29, 1998 stipulated that in respect of short duration crops and allied activities, compounding of interest by banks to agricultural advances be applied only if the loan/instalment becomes overdue. 2. In terms of para 13 (a) of Master Directions - Reserve Bank of India (Interest Rate on Advances) Directions 2016 (updated as on February 26, 2020) for loans covered by schemes specifically formulated by the Government of India, banks have to charge interest rates as per scheme. Accordingly, the interest rate under the Interest Subvention scheme shall be governed by RBI circulars FIDD.CO.FSD.BC.No.15/05.02. 001/2018-19 dated March 7, 2019 (for short term crop loans) and FIDD.CO.FSD.BC.No.10/05.02. 001/2019-20 dated August 26, 2019 (for animal husbandry, dairying and fisheries).	
	What are the Reserve Bank	In terms of circular RPCD.CO.MSME &	

	of India's guidelines on One Time Settlement (OTS) to small and medium enterprises	NFS.BC.40/06.02.31/2012-2013 dated November 1, 2012 all Scheduled Commercial banks were advised to put in place a Non-discretionary One Time Settlement scheme for recovery of non-performing loans for the MSE sector, duly approved by the Board of Directors. The circular is available on our website www.rbi.org.in.	
	What are RBI guidelines on Education Loans?	Reserve Bank of India vide its Circular RPCD.PLNFS.BC.N. 83/ 06.12.05/2000-01 dated April 28, 2001 on 'Educational Loan Scheme' had forwarded the Model Education Loan Scheme prepared by Indian Banks' Association (IBA), for implementation by all Scheduled Commercial Banks (SCBs). The scheme has since been modified by IBA from time to time. The Scheme provides broad guidelines to the banks and implementing bank will have the discretion to make changes suiting to the convenience of students/parents etc. The scheme can be accessed at IBA's website.	
	What are the guidelines pertaining to PMEGP scheme?	The PMEGP Scheme was formulated by Government of India and circulated by Reserve Bank of India. Vide its circular RPCD.PLNFS.BC.41/09.04.01/2008-2009 dated October 10, 2008, which is available on our website www.rbi.org.in.	
	What are the guidelines pertaining to resolution of stressed MSME units?	In consultation with the Government of India, Ministry of MSME, RBI had issued the guidelines on the Framework for Revival and Rehabilitation of MSMEs along with operating instructions to banks vide Circular FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016. The revival and rehabilitation of MSME units having loan limits up to ₹25 crore are undertaken under this Framework. The Committee approach is to be adopted for deciding corrective action plan which includes rectification, restructuring and recovery. The circular is available on our website www.rbi.org.in	
1. RBIND/ R/2018/ 01994/6 dated May 08, 2018	Recently is there any Awareness Campaign available with RBI for promotion of Financial Literacy in Educational Institutions, if yes what were the provisions and procedures, if so furnish details from 2012 to Till Now.	Reserve Bank of India (RBI) disseminates financial literacy through its Regional Offices (ROs) and Scheduled Commercial Banks (SCBs). With a view to spread financial literacy among school/college students, RBI has issued following guidelines to SCBs and its ROs: a) Regional offices of RBI have been advised since 2014 to target school and college students in the activities undertaken by them under Financial Literacy Initiatives, for inculcating saving and responsible banking habits. Regional offices of RBI conduct the financial literacy programs in schools/colleges. b) With a view of commencing financial education at school level with incorporation of Financial Education in School Curriculum, Regional offices of RBI have been advised in 2015 to get the financial education workbooks (developed by CBSE) translated into vernacular language and pursue with the state education boards in their jurisdiction to adopt the financial education workbooks in their school curriculum. c) In 2016, Financial Literacy Centres operated by Banks have been advised to adopt a tailored approach for different target groups viz. Farmers, Micro and Small Entrepreneurs, School Children, SHGs, Senior Citizens etc while conducting financial literacy programs. d) In addition to the above, RBI has developed tailored financial literacy content for five target groups' viz. Farmers, Small entrepreneurs, School	**May 23, 2018**

		children, Self Help Groups and Senior Citizens that can be used by the trainers in financial literacy programmes.	

Sr. No.	RIA Number	Applicant's query	Our reply
1	RBIND/R/E/22/00232	CGTMSE fee yadhi account se jyadha kat liya gaya hai to uski shikiyat kaha kare?	किसी भी बैंक के खिलाफ बैंकिंग सेवाओं में कमी से संबंधित विशेष शिकायत के मामले में, इसे संबंधित बैंक में दर्ज किया जा सकता है। यदि एक महीने के भीतर शिकायत का कोई जवाब नहीं मिलता है या बैंक से असंतोषजनक प्रतिक्रिया होती है, तो वह 'रिज़र्व बैंक - एकीकृत लोकपाल योजना, 2021' से संपर्क कर सकता है, जो बैंक ग्राहकों को बैंकिंग सेवाओं में कमी से संबंधित उनकी शिकायतों के समाधान के लिए एक त्वरित और सस्ता मंच प्रदान करता है। पूर्वोक्त योजना के तहत शिकायतें समर्पित ई-मेल (crpc@rbi.org.in) के माध्यम से योजना में दिए गए प्रारूप के अनुसार दर्ज की जा सकती हैं। या भारतीय रिजर्व बैंक, चौथी मंजिल, सेक्टर 17, चंडीगढ़ - 160017 में स्थापित केंद्रीकृत रिसीट और प्रोसेसिंग केंद्र'(Centralised Receipt and Processing Centre-CRPC)को भौतिक मोड में भेजी जा सकती हैं। भारतीय रिजर्व बैंक की शिकायत प्रबंधन प्रणाली के तहत https://cms.rbi.org.in पर भी शिकायतें ऑनलाइन दर्ज की जा सकती हैं।
2	RBIND/R/E/22/05829	Whether it is mandatory to have bank account of all members at the same branch or same bank for opening account of SHG under DAY-NRLM?	As per para 7.1 (Opening of Savings/Current Accounts) of the RBI Master Circular on Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), the role of banks would commence with opening of accounts for all the SHGs including those having members with disability and for the federations of SHGs. (i) The SHGs engaged in promoting of savings habits among their members would be eligible to open savings bank accounts. (ii) For KYC verification pertaining to

			SHG members, instructions in the Master Direction on KYC (dated February 25, 2016, as updated from time to time) shall be adhered to. (iii) Business Correspondents deployed by banks may also be authorized to open saving bank accounts of the SHGs, subject to adherence to extant BC guidelines and in accordance with the bank's Board approved policy on Business Correspondents. (iv) Opening of savings account of all members with the bank shall not be made a prerequisite for credit linkage of SHGs. Banks are advised to maintain separate savings and loan accounts for SHGs. For detailed information, you may refer the above mentioned circular on RBI's website on the link given below: (https://rbi.org.in/web/rbi/-/notifications/master-circular-deendayal-antyodaya-yojana-national-rural-livelihoods-mission-day-nrlm-43) (Click on the link to access the given Master Circular/ Circular or type web-link on an internet browser).
3	RBIND/R/E/23/00818	एक SHG समूह का खाता खोलने के लिए SHG समूह का कार्यालय होना आवश्यक है क्या?	आवेदक को सूचित किया जाता है कि वह दिनांक 01 अप्रैल 2022 के स्वयं सहायता समूह – बैंक सहलग्नता कार्यक्रम पर मास्टर परिपत्र के पैरा 4 'बचत बैंक खाता खोलना' का संदर्भ ग्रहण करें। उपर्युक्त मास्टर परिपत्र के लिए लिंक सुलभ संदर्भ हेतु सलंग्न है. https://rbi.org.in/hi/web/rbi/-/notifications/master-circular-on-shg-bank-linkage-programme-12266
4	RBIND/R/E/23/02113	Please provide me a copy of RBI Circular No.RPCD.Plan.BC.15/04.09.01/2001-02 dated 17.08.2001 on Charging of Penal Interest by Banks on Priority Sector Loans	Copy of the circular is attached. The link to access the same is as under: https://rbi.org.in/en/web/rbi/-/notifications/charging-of-penal-interest-by-banks-on-priority-sector-loans-445
5	RBIND/R/E/23/02575	RBI circular RPCD.PLNFS.BC.NO.29 /06.02.(II)/99-2000 clearly Say Exemption limit of collateral	The circular RPCD.SME & NFS. BC.No. 79 /06.02.31/2009-10 on Working Group to Review the Credit Guarantee Scheme for Micro and

		security/third party guarantee was raised to Rs. 1 lakhs and RBI subsequently the limit was revised from time to time, but RBI circular RPCD.SME & NFS.BC.No.79/06.02.31/2009-10 say up to 10 lakhs mse loan banks are not to accept Collateral security but my question is RBI circular RPCD.PLNFS.BC.NO.29 /06.02.(II)/99-2000 say Exemption of collateral security/third guarantee and RBI circular RPCD.SME &NFS.BC.No.79/06.02.31/2009-10 say not to accept Collateral security above Collateral security mean include third party guarantee?	Small Enterprises (MSEs) – Collateral free loans to MSEs, applies to collateral security only.
6	RBIND/R/E/23/04920	Required Documents for Kisan Credit Card Loan: Please provide a list of the documents required when applying for a Kisan Credit Card loan as per RBI guidelines.	i. You may refer to our Master Circular on 'Kisan Credit Card Scheme' dated July 04, 2018 available on the link given below: https://rbi.org.in/web/rbi/-/notifications/master-circular-kisan-credit-card-kcc-scheme-11325 (Type the web-link on an internet browser to access the given circular) ii. As per para 13.3 of above said Master Circular, required documents for availing of KCC loan are as per banks' internal guidelines.
7	RBIND/R/E/23/04920	Q.1.Security Requirements for Kisan Credit Card Loan: Share information on the security requirements for KCC loans, both for amounts up to Rs 1 lakh and exceeding Rs 1.6 lakhs and above Rs 1.6 lakhs, in accordance with the RBI guidelines mentioned in the above-mentioned letter.	i. As per para 12.2 of the Master Circular on 'Kisan Credit Card Scheme' dated July 4, 2018 furnished in our reply to your query 1 above, Security requirement may be as under: • Hypothecation of crops: For KCC limit upto ₹1.00 lakh banks are to waive margin/security requirements. • With tie-up for recovery: Banks may consider sanctioning loans on hypothecation of crops up to card limit of ₹3.00 lakh without insisting on collateral security. • Collateral security: Collateral security may be obtained at the discretion of Bank for loan

			limits above ₹1.00 lakh in case of non-tie-up and above ₹3.00 lakh in case of tie-up advances. • In states where banks have the facility of on-line creation of charge on the land records, the same shall be ensured. ii. Further, you may refer to our circular on "Credit Flow to Agriculture- Collateral free agricultural loans' dated February 07, 2019 available on the link given below: https://rbi.org.in/web/rbi/-/notifications/credit-flow-to-agriculture-collateral-free-agricultural-loans-11469 (Type the web-link on an internet browser to access the given circular)
8	RBIND/R/E/23/03851	What is the eligibility condition for availing education loan?	Information is not available. However, regarding education loan, Reserve Bank of India vide circular RPCD. PLNFS.BC.NO.83/06.12.05/2000-01 dated April 28, 2001 on 'Educational Loan Scheme' has advised all Scheduled Commercial Banks to adopt Model Education Loan Scheme, formulated by Indian Banks' Association (IBA). The Scheme has since been revised by IBA from time to time and its latest revision is Model Education Loan Scheme (MELS), 2022. For more details on MELS 2022, you may refer to above scheme available on IBA website, www.iba.org.in and path to access the same is https://www.iba.org.in -> IBA Departments ->Retail Banking -> Educational Loan -> Circulars Issued by IBA -> IBA Model Educational Loan Scheme for Pursuing Higher Education in India and Abroad, 2022.
9	RBIND/R/E/23/03851	On the educational loan provided by the bank, no guarantee or security is required	RBI vide circular RPCD.SME&NFS.BC.No. 69/06.12.05/2009-10 dated April 12, 2010, on Collateral Free Loans -

		on the loan up to what amount?	Educational Loan Scheme, has advised all Scheduled Commercial Banks that banks must not, mandatorily, obtain collateral security in the case of educational loans upto Rs. 4 lakh.
10	RBIND/R/E/23/02780	Q.1.What is the procedure to close an education loan availed from Indian Overseas Bank only by paying the principal amount after the moratorium period?	Financial Inclusion and Development Department, Central Office has no information to furnish in this regard.
		Q.2.When does an education loan turn NPA?	However, regarding education loan, Reserve Bank of India vide circular RPCD. PLNFS.BC.NO.83/06.12.05/2000-01 dated April 28, 2001 on 'Educational Loan Scheme' has advised all Scheduled Commercial Banks to adopt Model Education Loan Scheme, formulated by Indian Banks' Association (IBA). The Scheme has since been revised by IBA from time to time and its latest revision is Model Education Loan Scheme (MELS), 2022.
		Q.3.If an education loan turn NPA, What are the procedures available for a one-time settlement that is only paying the Principal amount and closing the loan?	
		Q.4.Do the borrowers have the right to demand a one-time settlement for an education loan availed from Indian Overseas Bank?	For more details on MELS 2022, you may refer to above scheme available on IBA website, www.iba.org.in and path to access the same is https://www.iba.org.in -> IBA Departments ->Retail Banking -> Educational Loan -> Circulars Issued by IBA -> IBA Model Educational Loan Scheme for Pursuing Higher Education in India and Abroad, 2022.
		Q.5.Whom should I approach if the concerned Branch Manager refuses a one-time settlement?	
		Q.6.Can the Indian Overseas Bank file Police Complaint and arrest the borrower if the Education loan is not repaid?	
11	RBIND/R/P/24/02562	Provide the name and details of Lead Banks in districts of Kerala.	The applicant may refer to Annex I to RBI's Master Circular on Lead Bank Scheme dated April 01, 2024 available at the link https://rbi.org.in/web/rbi/-/notifications/master-circular-lead-bank-scheme
12	RBIND/R/E/24/03424	Is it mandatory to submit no due certificate for availing crop loan from bank as still some banks are asking no due for disbursement of fresh crop loan?	Regarding service area approach and requirement of 'No Due Certificate', applicant may refer to para 8 and 8.1 of RBI's Master Circular on Lead Bank Scheme – FIDD.CO.LBS.BC.No.01/02.01.001 /2024-25 dated April 01, 2024 available at Bank's website (https://rbi.org.in/web/rbi/-/notifications/master-circular-lead-bank-scheme)

13	RBIND/R/E/24/02856	I want to have the information regarding the complete methodology and the entire list of 97 indicators along with their assigned weights in the construction of financial inclusion index for India by Reserve Bank Of India. I want to know the complete step by step process used by RBI in the construction of this financial inclusion index. I want this information for my PhD in economics in which I will be constructing a financial inclusion index at district level.	Please refer to article on 'Financial Inclusion Index (FI Index) for India' published in RBI Bulletin (September 2021 edition). The link for the same is provided below: (https://rbi.org.in/web/rbi/-/publications/rbi-bulletin/financial-inclusion-index-for-india-20502?category=23918848)
14	RBIND/R/P/24/02390	We request you please provide us is there any provision for the private financial organization to issue financial loans (Money Lending Act) (exclusive for the Scheduled Areas) if there any orders/license/permission/GO issued by your office. Please provide us the information from FY 2000-01 to 2023-2024 as follows • List of the Money Lending private financial organization of A.P. (exclusive for Scheduled Areas) • Rate of Interest for those loans • Maximum - Minimum Tenure and Mode of EMI • Rate of Interest for the loan Does and Do Nots while collecting the EMI's	No specific information is available. However, you may refer to the following Master Circular dated April 16, 2024 issued by Reserve Bank of India, which is available on RBI website www.rbi.org.in at the link provided below: Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs) (https://rbi.org.in/web/rbi/-/notificaitons/master-circular-credit-facilities-to-scheduled-castes-scs-scheduled-tribes-sts-) (Click on the link to access the given Master Circular/ Circular or type web-link on an internet browser).
15	RBIND/R/P/24/02211	Give me the information following Point's about Conditions, Rules and Regulations to maintaining the CFL Centers and program implementation in Telangana State.	CFLs are to be set up at a rented space at the block level and should have basic facilities like furniture, LCD, laptop, help lines for addressing queries, handheld projectors for use during conduct of camps, stock of financial literacy material, seating arrangements, or any other assets considered necessary. Each Centre is expected to usually cater to 3 blocks. NGOs are required to include all segments of population in their training activities,

			however it is desirable that focused intervention should be towards women, working members of the family, young adults and vulnerable segments of the community such as differently abled who have remained excluded from the financial system.
16	RBIND/R/P/24/02232	Provide all government schemes in saving bank account. Like- Insurance, Pension plan and other	You may refer to the following Master Circulars issued by Reserve Bank of India on select Govt. of India schemes. These Master Circulars are available on RBI website www.rbi.org.in at the link provided below: a) Master Circular - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) (https://rbi.org.in/web/rbi/-/notifications/master-circular-deendayal-antyodaya-yojana-national-rural-livelihoods-mission-day-nrlm-43) b) Master Circular - Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) (https://rbi.org.in/web/rbi/-/notifications/deendayal-antyodaya-yojana-national-urban-livelihoods-mission-day-nulm-12066)
17	RBIND/R/T/24/00361	What is being done to help more people access banking services?	"In order to systematically accelerate the level of financial inclusion in the country in a holistic manner, the National Strategy for Financial Inclusion (NSFI): 2019-24 has been put in place. NSFI sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector. As per one of the recommendations of NSFI:2019-24, more than 99 percent of identified villages have been provided some form of banking services within a radius of 5 KM / hamlet of 500 households".
18	RBIND/R/E/24/01734	I request you to provide the data pertaining to priority sector lending targets achievement (in absolute figures and % to their ANBC) of below mentioned banks for the last five financial	Data on bank-wise outstanding advances to Priority Sector can be accessed from the following path: www.rbi.org.in->statistics->Database on Indian Economy->Time Series Publications->Statistical Tables relating to Banks in India->Other

		years (FY2022-23,FY2021-22,FY2020-21, FY2019-20,FY2018-19).	Tables-Table No:4
19	RBIND/R/E/24/01734	And also I request you to provide the data pertaining to Priority sector lending certificates (PSLC) (in absolute figures and % to their actual PSL figures) purchased by these banks for mentioned years. Bank Names: 1) State Bank of India 2) Bank of Baroda 3) Canara Bank 4) ICICI Bank 5) HDFC Bank 6) Axis Bank	The information pertaining to PSLCs traded by a bank can be accessed from 'Disclosures to the Balance Sheet' of the respective banks, in terms of point no. xiv of our circular FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 7, 2016 issued on Priority Sector Lending Certificates (https://rbi.org.in/web/rbi/-/notifications/priority-sector-lending-certificates-10339)
20	RBIND/R/E/24/01734	I request you to provide the data by below mentioned categories wise and also overall PSL achievement. i. Agriculture ii. Micro, Small and Medium Enterprises iii. Export Credit iv. Education v. Housing vi. Social Infrastructure vii. Renewable Energy viii. Others	Data on bank-wise outstanding advances to Priority Sector can be accessed from the following path: www.rbi.org.in->statistics->Database on Indian Economy->Time Series Publications->Statistical Tables relating to Banks in India->Other Tables-Table No:4
21	RBIND/R/E/24/03792	Q.1.The guidelines and eligibility criteria for sanctioning loans to Micro, Small, and Medium Enterprises (MSME).	Information is not available. However, the Reserve Bank of India has, from time to time, issued a number of instructions/guidelines to banks relating to lending to the Micro, Small and Medium Enterprises Sector. The Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18 dated July 24, 2017 (Updated as on June 11, 2024) on Lending to Micro, Small & Medium Enterprises (MSME) Sector incorporates the updated instructions/guidelines on the subject.

		Q.2.The documentation and collateral requirements, if any, for MSME loans.	Information is not available. However, in term of para 4 of the above-mentioned Master Direction following guidelines have been issued: i. As per para 4.1, banks are mandated not to accept collateral security in the case of loans up to ₹10 lakh extended to units in the Micro and Small Enterprises sector. ii. And as per para 4.7.(ii), banks have been advised to furnish the MSME borrowers with an indicative checklist of documents required for processing the loan application at the time of applying for the loan.
22	RBIND/R/P/24/03412	किसान क्रेडिट कार्ड के लिए न्यूनतम कितनी जमीन का स्वामितत्व होना चाहिए	विशिष्ट जानकारी उपलब्ध नहीं है। हालांकि, आप हमारे किसान क्रेडिट कार्ड योजना से संबंधित निम्न परिपत्रों का संदर्भ ले सकते है- i. 'किसान क्रेडिट कार्ड योजना' पर दिनांक 04 जुलाई 2018 का परिपत्र नीचे दी गई लिंक पर उपलब्ध है – https://rbi.org.in/hi/web/rbi/-/notifications/master-circular-kisan-credit-card-kcc-scheme-11325 ii. 'किसान क्रेडिट कार्ड (केसीसी) योजना : पशुपालन और मत्स्य पालन के लिए कार्यशील पूंजी' पर दिनांक 04 फरवरी 2019 का परिपत्र नीचे दी गई लिंक पर उपलब्ध है – https://rbi.org.in/hi/web/rbi/-/notifications/kisan-credit-card-kcc-scheme-working-capital-for-animal-husbandry-and-fisheries-11462 iii. 'किसान क्रेडिट कार्ड योजना : मत्स्य पालन/ एक्वाकल्चर में संलग्न किसानों के लिए पात्रता मानदंड' पर दिनांक 18 मई 2022 का परिपत्र नीचे दी गई लिंक पर उपलब्ध है – https://rbi.org.in/hi/web/rbi/-/notifications/kisan-credit-card-scheme-eligibility-criteria-for-

			farmers-engaged-in-fisheries-aquaculture-12318 (दिए गए परिपत्र तक पहुंचने के लिए वेबलिंक को इंटरनेट ब्राउज़र पर टाइप करें।)
23	RBIND/R/P/24/02232	Provide all government schemes in saving bank account. Like-Insurance, Pension plan and other.	You may refer to the following Master Circulars issued by Reserve Bank of India on select Govt. of India schemes. These Master Circulars are available on RBI website www.rbi.org.in at the link provided below: a) Master Circular - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) (https://rbi.org.in/web/rbi/-/notifications/master-circular-deendayal-antyodaya-yojana-national-rural-livelihoods-mission-day-nrlm-43) b) Master Circular - Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) (https://rbi.org.in/web/rbi/-/notifications/deendayal-antyodaya-yojana-national-urban-livelihoods-mission-day-nulm-12066) (Click on the link to access the given Master Circular/ Circular or type web-link on an internet browser).
24	RBIND/R/P/24/02390	We request you please provide us is there any provision for the private financial organization to issue financial loans (Money Lending Act) (exclusive for the Scheduled Areas) if there any orders/license/permission/GO issued by your office. Please provide us the information from FY 2000-01 to 2023-2024 as follows • List of the Money Lending private financial organization of A.P. (exclusive for Scheduled Areas) • Rate of Interest for those loans • Maximum - Minimum Tenure and Mode of EMI • Rate of Interest for the	No specific information is available. However, you may refer to the following Master Circular dated April 16, 2024 issued by Reserve Bank of India, which is available on RBI website www.rbi.org.in at the link provided below: Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs) (https://rbi.org.in/web/rbi/-/notificaitons/master-circular-credit-facilities-to-scheduled-castes-scs-scheduled-tribes-sts-) (Click on the link to access the given Master Circular/ Circular or type web-link on an internet browser).

		loan Does and Do Nots while collecting the EMI's	

Information pertaining to Government and Bank Accounts

Sr. No.	RIA No	Information Sought	Reply given/ Information provided	Date of Reply
1.	RBIND/R/P/22/ 01449	Please furnish the details of income accrued to the Govt. of India from Reserve Bank of India by transfer of funds from RBI	The information on the surplus payable to the Central Government each year is given in the chapter on 'The Reserve Bank's Accounts' forming part of 'Annual Report' of the respective years. The same is available on RBI Website, the link for which is given below: https://rbi.org.in/en/web/rbi/publications/reports/annual_report/annual_report_chapterwise?&publishDateFrom=2024-01-01&publishDateTo=2024-12-31	May 24, 2022
2.	RBIND/R/E/22/ 06028	Sir, Request provide information regarding the authority and process of recovery of dues from pension account as well as monthly pension by the concerned bank CPPC.	Reserve Bank of India has no information on the authority and process of recovery of dues from pension account as well as monthly pension by the concerned bank CPPC. However, Reserve Bank of India, vide Para 5 & 6 of its Master Circular DGBA.GBD.No.S2/31.02.007/2022-23 dated April 01, 2022 has stated as under: - **"Refund of excess pension payment to Government** 5. Whenever any excess/overpayment is detected the entire amount thereof should be credited to the Government account in lump sum immediately when the excess/overpayment is due to an error on the part of the agency bank. This action is independent of recovery from the pensioner. Agency banks are requested to seek guidance from respective Pension Sanctioning Authorities regarding the process to be followed for recovery of excess pension paid to the pensioners, if any. 6. If the excess/wrong payment to the pensioner is due to errors committed by the government, banks may take up the matter with the full particulars of the cases with respective Government Department for a quick resolution of the matter. However, this must be a time bound exercise and the government authority's acknowledgement to this effect must be kept on the bank's record. The banks may take up such cases with government departments without reference to the Reserve Bank of India." The aforesaid Master Circular is available at https://rbi.org.in/en/web/rbi/-/notifications/master-circular-disbursement-of-government-pension-by-agency-banks-12275.	September 15, 2022
3.	RBIND/R/E/22 /06496	If the pensioner wants details of pension paid during a financial year	RBI does not have any information in this regard. RBI has not issued any instructions in the	September 30, 2022

Sr. No.	RIA No	Information Sought	Reply given/ Information provided	Date of Reply
		or Pension Payment Slip, whom should he/she approach?	matter. Hence, the pensioner may approach Pension Disbursing Bank or concerned Government Department, as the case may be, for details of pension paid during a financial year or pension payment slip.	
4.	RBIND/R/E/22/06496	Whether a pensioner is entitled for any compensation from the bank for delayed credit of arrear of pension?	As per Para 18 (a) of Reserve Bank of India Master Circular on Disbursement of Government Pension by Agency Banks dated April 01, 2022: - "Pension paying banks should compensate the pensioner for delay in crediting pension/arrears thereof at a fixed interest rate of 8 percent per annum for the delay after the due date of payment and the compensation shall be credited to the pensioner's account automatically without any claim from the pensioner on the same day when the bank affords credit for revised pension / pension arrears, in respect of all delayed pension payments made since October 1, 2008." The above circular is available at: -https://rbi.org.in/en/web/rbi/-/notifications/master-circular-disbursement-of-government-pension-by-agency-banks-12275.	September 30, 2022
5.	RBIND/R/E/22/06495	If the pensioner has a query or requires clarification on the amount of pension paid, what should he/she do?	RBI does not have any information in this regard. RBI has not issued any instructions in the matter. Hence, the pensioner may approach his respective Pension Sanctioning Authority or pension disbursing bank, for clarification on the amount of pension paid.	September 30, 2022
6.	RBIND/R/E/22/06702/1	At present, how much and in what form the total asset (securities) are with the Reserve Bank. Provide certified information.	The information on Assets (Securities) with Reserve Bank of India is given in the chapter on 'The Reserve Bank's Accounts' forming part of 'Annual Report'. The same is available on RBI website, the link for which is given below: https://rbi.org.in/en/web/rbi/publications/reports/annual_report/annual_report_chapterwise?&publishDateFrom=2024-01-01&publishDateTo=2024-12-31	October 10, 2022
7.	RBIND/R/E/22/07288/1	Total revenue of RBI globally for the financial year 2021-22	The information on revenue of Reserve Bank of India is given in the chapter on 'The Reserve Bank's Accounts' forming part of 'Annual Report'. The same is available on RBI Website, the link for which is given below: https://rbi.org.in/en/web/rbi/publications/reports/annual_report/annual_report_chapterwise?&publishDateFrom=2024-01-01&publishDateTo=2024-12-31	November 07, 2022
8.	RBIND/R/E/22/08435	Sir please provide me complete guideline issued to Bank regarding submitting the life certificate of pensioner /family pensioner	As per Para 13 of RBI Master Circular Ref. DGBA.GBD.No.S2/31.02.007/2022-23 dated April 01, 2022: - "There have been complaints that life certificates submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also advised	January 05, 2023

Sr. No.	RIA No	Information Sought	Reply given/ Information provided	Date of Reply
			to consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve the twin purpose of acknowledgement as well as real time updation of records”. No other instructions have been issued by RBI in this matter. However, detailed guidelines in this regard are issued by concerned pension authorities i.e. in case of Central Government pension, Central Pension Accounting Office and in case of State Government pension, the concerned State Level authorities. Further, as the Department of Pension & Pensioners' Welfare (DoPPW) is the nodal department for formulation of policies relating to pension and other retirement benefits, the queries are transferred to CPIO, DoPPW u/s 6 (3) of RTI Act, 2005 for necessary action.	
9.	RBIND/R/E/24/02524/1	Name of the shareholders of Reserve Bank of India along with their % of shareholding as on today.	As per Section 3(1)(a) of The Reserve Bank (Transfer to Public Ownership) Act, 1948, “All shares in the capital of the Bank shall by virtue of this Act be deemed to be transferred free of all trusts, liabilities and encumbrances to the Central Government”.	May 03, 2024
10.	RBIND/R/T/24/00610/1	I want to know how much money has the Indian government withdrawn from the RBI reserve fund or RBI capital reserve between 2014 and 2024	The information on Capital and Reserve Fund of Reserve Bank of India is given in the chapter on ‘The Reserve Bank’s Accounts’ forming part of ‘Annual Report’ for the respective years. The same is available on RBI Website, the link for which is given below: https://rbi.org.in/en/web/rbi/-/xii.-the-reserve-bank-s-accounts-for-2022-23	June 26, 2024

Information pertaining to Human Resource Management

RIA No	Information Sought	Reply given/ Information provided	Date of Reply
53381/2019-20	RBI assistant promotion policy and structure	As per the rules prevalent at present, all Class III employees (other than Pharmacists and Junior Engineers) who have completed at least three years of regular full-time service in the Class III cadre in the Bank as on December 31 of the preceding year are eligible to appear for the promotional examination from Assistant to Grade A. Class III employee is promoted to the post of Assistant Manager if his/her name appear in the Merit list, which is prepared based on the performance of the eligible Class III employee in the written/ online examination, interview, on-job performance, leave and discipline record etc.	**August 20, 2019**
53456/2019-20	Is compassionate ground appointments given in RBI for employees who deceased while in service.	In case of employee dying in harness, Compassionate appointment is offered to one among the next of kin where an employee i) dies while performing his official duty as a result of violence, terrorism, robbery or dacoity; or ii) dies within five years of his appointment in the	**August 22, 2019**

		Bank or before he reaches the age of 30 years, whichever is later, leaving a dependent spouse and/or minor children.	
54244/2019-20	Please provide number of offices of RBI located in each states of north eastern region of India.	There are no offices of RBI in North Eastern Region of India. However, RBI has four branches and two sub-offices located in the North Eastern region of India. For more details please visit the following link https://rbi.org.in/web/rbi/about-us/organisation-structure/offices on our website www.rbi.org.in.	**October 01, 2019**
55414/2019-20	Places of RBI offices all over INDIA	Reserve Bank of India has 31 offices/ branches all over India. Please visit the following link https://rbi.org.in/web/rbi/about-us/organisation-structure/offices on our website www.rbi.org.in.	**December 09, 2019**
55483/2019-20	Complete list of STAFF WELFARE SCHEMES provided by the bank to its Officer Employees of different grades	Bank's accommodation, subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Medical facility as per eligibility, Leave Fare Concession (once in two years). Loans and Advances at concessional rates of interest for Housing, Vehicle, Education, Consumer Articles, Personal Computer, Festivals etc. New recruits are governed by 'the defined contribution New Pension Scheme (NPS)', in addition to the benefit of Gratuity. Please refer to the following link https://rbi.org.in/en/web/rbi/-/recruitment-of-officers-in-grade-b-dr-general-depr/dsim-2019-1 on our website www.rbi.org.in.	**December 11, 2019**
RBIND/R/E/21/04169	Whether any reserve list is maintained for the recruitments conducted?	Yes. A separate list up to 30% of the number of vacancies released for recruitment may be drawn up as 'Reserve List'.	**June 04, 2021**
RBIND/R/E/21/05674	Do RBI has reservation in its recruitment	Yes.	**August 09, 2021**
	If yes, how vacancies are determined for reserved category?	The criteria adopted to provide reservation for categories are the instructions/ guidelines issued by Government of India/ Department of Personnel and Training (DoPT) on providing reservation from time to time.	
RBIND/R/E/21/06227	what are the transfer policies of RBI assistant within same zone to different regional office (example - Transfer from Mumbai office to Nagpur office)	The requests for transfer of Class III employees serving in the Bank are considered on case-to-case basis subject to administrative convenience.	**September 03, 2021**
RBIND/R/E/21/07051	Would like to know whether bond can be transferred to RBI from current employer as both are Central Govt. Enterprises.	Bond is transferred as per the guidelines of Memorandum- DPE O.M. No. 15(2)/2003-DPE(GM)/GL-57 dated 29th July 2004 issued by Department of Public Enterprise, Bureau of Public Enterprises, Government of India, New Delhi.	**September 24, 2021**
RBIND/R/E/21/07234	what types of work an office attendant does	Class IV Staff is required to perform all such duties that are assigned to them by Bank from time to time.	**October 04, 2021**

RBIND/ R/E/21/0 9475	What is the promotion policy in RBI for office attendants?	<u>Promotion to the post of Asistant in Class III (through online examination)-</u> A Class IV employee with a Bachelor's degree in any discipline who has worked as a full time employee in Class IV for at least 8 years continuously as on the date of the notification of the examination or a Class IV employee who has passed Standard XII or an examination of an equivalent standard and has a certificate in Computer Proficiency and has worked as a full time employee in Class IV for at least 13 years continuously as on the date of the notification of the examination is eligible to appear for promotion examination for the post of Assistant in Class III. <u>Vacancy based promotion to the post of Assistant Care Taker(ACT)-</u> Employees in all pay groups in Class IV are considered eligible for the posts, subject to seniority and suitability to be determined based on service record and screening through interview.	**December 29, 2021**
RBIND/ R/E/22/0 5211	If any vacency in any category remain vacant for not getting suitable candidate, those Backlog is carried forward for SC/ ST/ OBC/ PwBD candidates. vacency carry forward for the next notification or not?	Backlog is carried forward for SC/ ST/ OBC/ PwBD candidates	**Septembe r 04, 2022**
RBIND/ R/E/22/0 5831	What is the final cutoff of PWBD RBI office attendant 2020, Kanpur office.	There is no separate cutoff for the PwBD Candidates. All PwBD candidates are placed in their respective social category.	**Septembe r 30, 2022**
RBIND/ R/E/22/0 5945	After how many year a PWBD candidate can change his/her office? What about transfer policy?	Requests of PwBD officers to be posted to centres of their choice or for retention at a centre may be considered with due sympathy, considering the nature of disability and subject to the overall consideration of career development path of the individual officer and/or administrative exigencies. Such requests are dealt with on a case to case basis.	**October 04, 2022**
RBIND/ R/E/22/0 7551	What are the medical tests conducted for the RBI Grade recruitment required to be fit for RBI Grade B officer	The candidate selected for the post must undergo the following Medical / Diagnostic tests: -Physical Examination -CBC/ ESR -FBS/ PPBS/ SGPT -S. Creatinine - Urine: R -X-Ray Chest-P.A. View -ECG -Eye Testing However, the final selection of the candidate for any post in RBI is subject to meeting prescribed Medical tests as evaluated by the Bank's Medical Officer	**December 14, 2022**
RBIND/ R/E/22/0 6083	Please list exact parameters of health indicators, including tests if any which would make a candidate eligible to join the services of the bank as an Assistant		**October 10, 2022**
RBIND/ R/E/22/0 6764	Mention working office hours of RBI Assistant	7 hours 15 minutes on week days (Monday to Friday) excluding Lunch recess of 30 minutes.	**November 08, 2022**
RBIND/	What is the promotion policy and	As per the rules prevalent at present, all Class III	**November**

R/E/22/0 6764	process after joining as an RBI Assistant	employees (other than Pharmacists and Junior Engineers) who have completed at least three years of regular full-time service in the Class III cadre in the Bank as on the date of notification are eligible to appear for the promotional examination from Assistant to Grade A.	08, 2022
RBIND/ R/E/22/0 6764	Mention the nature of duties and type of work of an RBI Assistant	The work profile of Assistants in Class III is available here.	November 08, 2022
RBIND/ R/E/22/0 6764	Category wise break up of number of vacancies in each of Kanpur, Lucknow and Dehradun office	Please refer to the relevant recruitment notification on our official website https://www.rbi.org.in.	November 08, 2022
RBIND/ R/E/22/0 6764	Describe all kinds of perks and allowances and all other benefits that an RBI assistant gets after joining.	The requested information is available in the recruitment notification. Please refer the link https://rbi.org.in/en/web/rbi/-/recruitment-for-the-post-of-assistant-2021-1	November 08, 2022
RBIND/ R/E/22/0 7222	I also want to know whether pay protection is provided to ex-servicemen or not.	Pay protection of ex-servicemen in RBI is done as per GOI/RBI instructions.	November 30, 2022
RBIND/ R/E/22/0 7275	What is the working hours of Office attendant?	Working Hours of Office Attendants is given below- 7 hours 45 minutes on week days (Monday to Friday) excluding Lunch recess of 30 minutes	December 02, 2022
RBIND/ R/E/22/0 7517	Is merit list based only on score of mains examination in respective categories? (For recruitment of Assistants panel year 2021)	The final selection is based only on performance in the Mains on-line examination, qualifying in LPT, Medical fitness and verification of certificates to the Bank's satisfaction.	December 13, 2022
RBIND/ R/E/22/0 7760	What is the periodicity for revision of pay and allowances for all posts in RBI?	Revision of pay and allowances of the employees of the Bank is carried out every 5 years.	December 27, 2022
RBIND/ R/E/22/0 7999	Organisational structure of RBI	The organisation structure of RBI is available on RBI website (www.rbi.org.in) in About Us section.	January 06, 2023
RBIND/ R/E/23/0 0014	Kindly elaborate on the marking process and parameters in the Interview phase (Phase-3) out of the total marks (75) of the RBI Grade-B examination. What are the factors considered while judging an aspirant in Phase-3?	There are no formally laid down parameters for awarding marks in interviews. The interview marks are awarded by all members of interview panel based on overall performance of the candidate vis-a vis the performances of other candidates in the interview.	January 25, 2023
RBIND /R/X/23/ 00085	Are officers employed in IRDAI, NABARD, PFRDA, and RBI considered as central government employees?	The Reserve Bank of India is a Statutory body, constituted by the Reserve Bank of India Act, 1934 and is separate from the Central Government. The employees of the Reserve Bank of India are its own employees. IRDAI, NABARD and PFRDA are public authorities, and you may approach them directly for any information about them.	July 10, 2023
RBIND /R/P/23/ 01989	Please provide information regarding the names of public servants posted and working in the Reserve Bank of India along with their designations	The list of employees working in the Reserve Bank of India is published on our official website www.rbi.org.in and can be accessed at the following link: https://rbidocs.rbi.org.in/rdocs/content/docs/201103.xls	August 09, 2023
RBIND /R/E/23/ 05469	Assistant post comes in which group? Either C or D or anything else	Assistant is a Class III (Clerical staff) post in terms of Regulation 7 of RBI (Staff) Regulations, 1948.	October 25, 2023
RBIND	From which year EWS reservation	The Bank has implemented reservation of 10%	November

/R/E/23/ 05904	is applied. And for how many post the EWS reservation is applied.	in vacancies notified on or after February 01, 2019, for persons belonging to Economically Weaker Section (EWS). Reserve Bank of India follows GoI / DoPT guidelines in respect of reservation as and when issued.	09, 2023
RBIND /R/E/23/ 00185	Kindly provide information on the assessment method for RBI Gr B Descriptive Papers, specifying whether they are evaluated manually by human examiners or through the utilization of some software?	Manually. The evaluation of answers for descriptive papers are carried out by expert evaluators with inbuild checks.	February 06, 2024
RBIND /R/E/24/ 00416	is life or term insurance coverage and mediclaim available to grade B officer? If so available limits. as on 31.12.2023	Newly recruited Grade B Officer have life insurance cover of ₹50 Lakh. RBI does not provide Mediclaim insurance to officers.	February 14, 2024
RBIND /A/E/23/ 01032	What is the maximum myopia, hyperopia and Astigmatism (Cylindrical power) of eye is eligible to be declared medically fit for the post of RBI Grade B in Reserve Bank of India.	For RBI Grade B (General)(DR):- Up to Total '-7D' or '+7D' in each eye(Total means algebraical sum of spherical And cylindrical axis)	February 16, 2024
RBIND /R/E/23/ 03797	There are 05 vacancies of Assistant Manager (Rajbhasha) in the advertisement, kindly provide regional/branch/office wise vacancy details	No such information is available. Selected candidates are liable to be posted and transferred anywhere in India.	July 26, 2025

Information pertaining to Inspection

At present, there is no such information with Inspection Department, which would be of interest to the members of the public.

Information pertaining to Monetary Policy

Sl No	RIA No	Information Sought	Reply Given / Information Provided	Date of reply
1	RBIND/R/P/ 25/01372	1) What was the Repo rate in the year 2016? 2) What is the current Repo rate as per RBI Guidelines? 3) How many times Repo rate was amended since year 2016 till present?	1, 2 & 3) The historical data on repo rate changes including the period requested, i.e., from year 2016 till present, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR'	29 April 2025
		4) What is the sanctioned rate of interest on housing loan as per RBI guidelines?	4. With effect from October 18, 1994, the Reserve Bank of India has deregulated interest rates on rupee advances above Rs.2 lakh of commercial banks. Further, effective July 1, 2010, rupee lending rates on advances up to Rs.2 lakh were also deregulated. Effective October 1, 2019, the Reserve Bank mandated that scheduled commercial banks (excluding regional rural banks) should link all new floating rate personal loans (including housing loans) and floating rate loans to micro and small enterprises (MSEs) to an external benchmark, viz., the policy repo rate or 3-month T-bill rate or 6-month T-bill rate or any	

			other benchmark market interest rate published by Financial Benchmarks India Private Ltd. (FBIL). However, it may be noted that credit related matters of regulated entities (REs) including interest rate on advances and recovery are largely deregulated and the same are governed by the Board approved loan policies of the lenders framed under the ambit of relevant regulatory and statutory requirements and terms and conditions of the loan agreement between the borrower and the regulated entities. Reserve Bank of India has advised the regulated entities to put in place a Board approved loan policy and they shall take credit related decisions as per the said policy, subject to the guiding principles of regulations. For further information, please refer to the Master Direction - Reserve Bank of India (Interest Rate on Advances) which can be accessed at https://rbi.org.in/web/rbi/-/notifications/master-direction-reserve-bank-of-india-interest-rate-on-advances-directions-2016-updated-as-on-june-10-2021-10295.	
2	**RBIND/R/P/25/01535/1**	1. The details of all repo rate changes made by RBI from 2022 to December 2024.	1. The historical data on repo rate changes including the period requested, i.e., from 2022 to December 2024, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR'	**07 May 2025**
		2. The circulars, notifications, or policy documents related to changes in repo rate and its impact on lending rates for banking and non-banking financial institutions (NBFCs). 3. Any RBI guidelines issued regarding interest rate revisions during this period.	2. It may be noted that credit related matters of regulated entities (REs) including interest rate on advances are largely deregulated and the same are governed by the Board approved loan policies of the lenders framed under the ambit of relevant regulatory and statutory requirements and terms and conditions of the loan agreement between the borrower and the regulated entities. Reserve Bank of India has advised the regulated entities to put in place a Board approved loan policy and they shall take credit related decisions as per the said policy, subject to the guiding principles of regulations. However, the applicant may refer to: • "Master Direction – Reserve Bank of India (Interest Rate on Advances) Directions, 2016" • "Master Direction – Reserve Bank of India (Non-Banking Financial Company– Scale Based Regulation) Directions, 2023" dated October 19, 2023, particularly Chapter VII • "Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021" dated February 17, 2021 • "Master Circular - Management of Advances – UCBs" dated July 25, 2023	

			• Circular on "Complaints about Excessive Interest Charged by Banks – (RRBs)" dated May 15, 2007 • Circular on "StCBs/DCCBs – Complaints about Excessive Interest Charged by Banks" dated May 16, 2007 The aforementioned Master Directions, Master Circular and Circulars are available on www.rbi.org.in under 'Notifications'.	
3	**RBIND/R/E/ 25/02610**	1. Details of monetary policy measures taken by the RBI to manage economic fluctuations during the years 2019 to 2024 including measures taken during the COVID19 pandemic. 2. Internal reports or assessments non-confidential conducted by the RBI to evaluate the effectiveness of these measures.	1 & 2) The monetary policy measures taken during the COVID19 pandemic are available at the Reserve Bank of India's website at the following link: https://rbi.org.in/web/rbi/home/covid19	**15 May 2025**
		3. Any documented coordination between the RBI and the Government of India regarding fiscal-monetary policy alignment during this period.	3. The applicant may refer to the following speech of former Governor, Shri Shaktikanta Das, as below: Balancing Inflation and Growth: The Cardinal Principle of Monetary Policy, dated November 21, 2024, which is available at the Reserve Bank of India's website at the following link: https://rbi.org.in/web/rbi/-/speeches-interview/balancing-inflation-and-growth-the-cardinal-principle-of-monetary-policy	
		4. Information on how inflation targeting was managed during periods of significant economic fluctuation.	4. The decisions of the MPC, which determines the policy repo rate required to achieve the inflation target, are published as 'Resolution of the Monetary Policy Committee' post the MPC meetings. The resolution provides a detailed explanation for the decisions of the MPC. The Resolution of the Monetary Policy Committee available at the Reserve Bank of India's website at the following link: https://rbi.org.in/en/web/rbi/monetary-policy/monetary-policy-documents?category=131539099	
		5. Data on repo rate changes CRR SLR and other monetary tools used during this period along with the reasons cited for those changes.	5. The historical data on repo rate changes including the period requested, i.e., from the years 2019 to 2024, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR'	
		6. Documents or communications outlining RBIs strategy for ensuring economic stability in the	6. As outlined by the Governor of Reserve Bank of India in his statement on April 09, 2025 : "a few words on the implications of the recent global trade and related policy uncertainties are in order.	

		face of global economic uncertainties.	Let me first highlight the possible implications for growth. First and foremost, uncertainty in itself dampens growth by affecting investment and spending decisions of businesses and households. Second, the dent on global growth due to trade frictions will impede domestic growth. Third, higher tariffs shall have a negative impact on net exports. There are, however, several known unknowns - the impact of relative tariffs, the elasticities of our export and import demand; and the policy measures adopted by the Government including the proposed Foreign Trade Agreement with the USA, to name a few. These make the quantification of the adverse impact difficult. The risks to inflation, on the other hand, are two sided. On the upside, uncertainties may lead to possible currency pressures and imported inflation. On the downside, slowdown in global growth could entail further softening in commodity and crude oil prices, putting downward pressure on inflation. Overall, while global trade and policy uncertainties shall impede growth, its impact on domestic inflation, while requiring us to be vigilant, is not expected to be of high concern. While the risks are evenly balanced around these baseline projections, uncertainties remain high in the wake of the recent spike in global volatility. It may be noted that the growth projection for the current year has been marked down by 20 basis points relative to our earlier assessment of 6.7 per cent in the February policy. This downward revision essentially reflects the impact of global trade and policy uncertainties, which I had highlighted earlier. The global economy is going through a period of exceptional uncertainties. The difficulty to extract signal from a noisy and uncertain environment poses challenges for policy making. Nevertheless, monetary policy can play a vital anchoring role in ensuring that the economy remains on an even keel. In our context, as I mentioned earlier, the domestic growth-inflation trajectory demands monetary policy to be growth supportive, while being watchful on the inflation front. We are aiming for a non-inflationary growth that is built on the foundations of an improved demand and supply response and sustained macroeconomic balance. The Reserve Bank is committed to provide sufficient system liquidity. We will continue to monitor the evolving liquidity and financial market conditions and proactively take appropriate measures to ensure adequate liquidity".	
4.	**RBIND/R/E/ 25/04157**	I want to know the REPO rate movement data from 2022 to 2025. I have been trying to fetch this data from various sources but could not find an authentic one. Please help with this	The historical data on repo rate changes including the period requested, i.e., from 2022 to 2025, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate,	**27 June 2025**

		request.	CRR & SLR’	
5.	**RBIND/R/E/ 25/03861**	1. Please provide the details of repo rate cuts made by RBI during the period from January 2020 to present.	1. The historical data on repo rate changes including the period requested, i.e., from January 2020 to present, is available on the Reserve Bank of India’s website which can be accessed by following the pathway as indicated below: RBI’s website (https://data.rbi.org.in) go to Tab, ‘Statistics’ → ‘Financial Sector’ → ‘Key Rates’ → ‘Major Monetary Policy Measures – Bank Rate, CRR & SLR’	**11 July 2025**
		2. For each of the major scheduled commercial banks (like SBI, HDFC Bank, ICICI Bank, Axis Bank, Bank of Baroda, and others), please provide: a) The date on which the bank reduced its lending rate (EBLR and MCLR) following each repo rate cut b) The amount of rate reduction passed on c) Whether the rate cut was passed on to existing borrowers, and if so, the effective date of benefit d) The time lag (in days) between RBI repo rate cut and the banks lending rate revision for home loans (both for MCLR and EBLR customers)	2. (a,b,c) Credit related matters of regulated entities (REs) including interest rate on advances are largely deregulated and the same are governed by the Board approved loan policies of the lenders framed under the ambit of relevant regulatory and statutory requirements and terms and conditions of the loan agreement between the borrower and the regulated entities. Reserve Bank of India has advised the regulated entities to put in place a Board approved loan policy and they shall take credit related decisions as per the said policy, subject to the guiding principles of regulations. For general guidelines on Interest rates on advances applicable to banks, the applicant refer to Master Direction - Reserve Bank of India (Interest Rate on Advances) Directions, 2016, available on www.rbi.org.in under the head “Notifications”. d) Interest rates charged by banks on loans and advances depends on their commercial judgment subject to the general guidelines issued by the RBI to regulated entities. A change in policy repo rate generally influences banks’ lending rates with a lag. However, the degree of transmission of policy rate changes to lending rates may differ across the financial institutions.	
		3. Kindly provide any internal report or study conducted by RBI on the effectiveness or delay in monetary policy transmission for retail lending (home loans), especially under MCLR and EBLR regimes.	3. Studies on monetary policy transmission are often published in the Reserve Bank of India's Monthly Bulletin, which can be accessed at the following link: https://rbi.org.in/web/rbi/publications/rbi-bulletin	

6	**RBIND/R/E/ 25/04122**	1) Please provide a list of all changes in the RBI Repo Rate from January 1, 2011 to July 18, 2025. The information should include: Date of change, Revised Repo Rate on that date along with true copy / soft copy of notification for each change.	1 & 2) The historical data on repo rate changes including the period requested, i.e., from January 1, 2011 to July 18, 2025, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR' and the corresponding notifications can be accessed at RBI's website at following link: https://rbi.org.in/web/rbi/monetary-policy/notifications	**17 July 2025**
		2) For the period mentioned above, kindly provide in soft copy or hard copy format: - How many times the repo rate was changed. I request you to please share the notification released by RBI regards the change of repo rate for each change. - The specific dates on which the repo rate was changed and the repo rate applicable after each change.		
		3) What type of loans will be affects the change of repo rate.	3 & 4) Interest rates charged by banks on loans and advances depends on their commercial judgment subject to the general guidelines issued by the RBI to regulated entities. A change in policy repo rate generally influences banks' lending rates with a lag. However, the degree of transmission of policy rate changes to lending rates may differ across the financial institutions. Additionally, for loans/advances applicant may refer to the following circulars/directions, i) Para 2.5 of Master Circular on "Loans and Advances – Statutory and Other Restrictions" dated July 1, 2015, available on www.rbi.org.in under the 'Notifications'. ii) Circular on 'Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans' dated August 18, 2023, available on www.rbi.org.in under 'Notifications'. iii) Master Direction - Reserve Bank of India (Interest Rate on Advances) Directions, 2016 dated March 03, 2016, available on www.rbi.org.in under the 'Notifications'. iv) "Master Circular on Housing Finance" dated April 01, 2025, available on www.rbi.org.in under 'Notifications'. v) "Master Circular on Housing Finance for UCBs" dated April 01, 2025, available on www.rbi.org.in under 'Notifications'. vi) Chapter VII of "Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023" dated October 19, 2023, available on www.rbi.org.in under 'Notifications'. Chapter XIII of "Master Direction on Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021'" dated February 17, 2021, available on www.rbi.org.in under 'Notifications'.	
		4) Additionally, I request clarification on the following: - If the RBI changes the Repo Rate by 1 point / bps. how does it typically affect the interest rate on home loans? Please provide an approximate or standard impact, if available. What type of loans will be effected by changing the points?		

7.	**RBIND/R/P/ 25/03031**	1) I have seeking information about Repo interest rate fixed by Govt of India to RBI in current. 2) Permissible maximum rate of interest allowed to Debtors by Regulated Entities (viz) nationalized banks and micro finances. And Please issue information with endorsement of "True Copy" vide act sec 2(1)(2)(3) in the right to information Act.	1 & 2) The Monetary Policy Committee (MPC) meetings are held bi-monthly and after assessing the current and evolving macroeconomic situation, the MPC decides the policy repo rate for all Liquidity Adjustment Facility (LAF) participants including banks. The data on repo rate, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR'	**11 August 2025**
8.	**RIA No. RBIND/R/P/ 25/03251**	Bank rate along with effective dates for the period September 2006 to date i.e. 30.07.2025.	The historical data on bank rate including the period requested, i.e., from September 2006 to 30.07.2025, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR'	**01 September 2025**
9.	**RIA No. RBIND/R/E/ 25/05461**	Require Bank Rate along with effective dates for the period September 2006 to date i.e 06.08.2025.	The historical data on bank rate including the period requested, i.e., from September 2006 to 06.08.2025, is available on the Reserve Bank of India's website which can be accessed by following the pathway as indicated below: RBI's website (https://data.rbi.org.in) go to Tab, 'Statistics' → 'Financial Sector' → 'Key Rates' → 'Major Monetary Policy Measures – Bank Rate, CRR & SLR'	**01 September 2025**

Information pertaining to Payment and Settlement Systems

RIA No	Information Sought	Reply given/ Information provided	Date of Reply
1 674/2008 -09 DPSS	Time frame prescribed by the Reserve Bank of India to different banks for clearance of local and outstation cheques. Prescription of penalty by the Reserve Bank of India for non-clearance of cheques in the prescribed time frame Definition and explanation of terms 'local' and 'outstation' in the context of cheque clearance by the Reserve Bank of India.	The Reserve Bank of India (RBI) has advised banks to frame their own Cheque Collection Policies (CCPs) in respect of local and outstation cheques which should include explicit mention of time frame for collection of both local and outstation cheques. Banks have been further advised vie our circular DPSS.CO.(CHD)No.873/03.09.01/2008-09 dated November 24, 2008 to modify their CCPs in accordance with orders of the National Consumer Disputes Redressal Commission in the case No.82 of 2006 on Delays in Cheque Clearing. Accordingly, for local cheques debit and credit shall be given on the same day or at the most the next day of their presentation in clearing. Timeframe for collection of outstation cheques drawn on state capitals/major cities/ other locations should be 7/10/14 days respectively. This timeframe is the outer limit and credit shall be afforded if the process gets completed earlier. If there is any delay in collection beyond the prescribed period, interest at the rate specified in the cheque collection	**October 17, 2008**

		policy of the bank, shall be paid. In case the rate is not spcesified in the CCP, the applicable rate shall be the interest rate on fixed deposits for the corresponding maturity. The link to the CCP of banks has been hosted on our website www.rbi.org.in. Local cheques are those cheques that are drawn on branches within the jurisdiction of the Local Clearing House. All other cheques would be outstation cheques. However, there are cheques called multicity cheques and at par cheques which are payable in all cities where the drawee bank has a branch irrespective of the city on which it is drawn.	
6045/11-12 DPSS	Provide the details of information, guidelines, circulars, notifications and regulations made by Reserve Bank of India in chronological order for scheduled and private banks operating in India, using OTP via phone IVR and mobile phone technology for any kind of financial as well as monetary transactions to make it more convenient and secured as a system.	RBI has issued the following guidelines to make card transactions more secured: (i) Requirement of additional factor of authentication for online transactions except Interactive Voice Response (IVR) transactions was enabled, vide, circular RBI / DPSS NO. 1501 / 02.14.003 / 2008 - 2009 dated February 18, 2009. This circular has been placed on RBI website at the link https://rbi.org.in/web/rbi/-/notifications/credit-debit-card-transactions-security-issues-and-risk-mitigation-measures-4844 (ii) Requirement of additional factor of authentication/validation extended to IVR transaction with effect from February 1, 2011 vide, circular DPSS .CO. NO. 1503 / 02.14.003 / 2010 - 2011 dated December 31, 2010. This circular has been placed on the RBI website at the link https://rbi.org.in/web/rbi/-/notifications/security-issues-and-risk-mitigation-measures-related-to-card-not-present-transactions-6185 (iii) Requirement of online alerts to customers for all types of card transaction at all channels irrespective of the amount was made applicable, vide, circular DPSS. CO. PD. 2224 / 02.14.003 / 2010 - 2011 dated March 29, 2011. This circular has been placed on the RBI website at the link https://rbi.org.in/web/rbi/-/notifications/security-issues-and-risk-mitigation-measures-online-alerts-to-the-cardholder-for-usage-of-credit-debit-cards-6309	**June 27, 2012**
6307/11-12 RPCD	ATM transaction is failed due to technical/network problem. Amount is not dispensed but account is debited in such circumstances. What are the rules for refund/credit of such amount? Such refund should be made within how many days?	Banks have been advised by the Reserve Bank of India, vide, circular DPSS. PD. No. 2632 / 02.10.002 / 2010 - 2011 dated May 27, 2011 that: 1. Effective from July 1, 2011, banks have to reimburse the customers, the amount wrongfully debited on account of failed ATM transactions within a maximum period of 7 working days from the receipt of the customer complaint. 2. Banks have to pay customers Rs. 100/- per day for delays beyond 7 working days from the date of receipt of the complaint. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.	**June 27, 2012**
RIA No 4541/ 2013-14	1. The date of implement of new cheques with printed name and account of cheque owner in the recognized Banks.	Reserve Bank of India vide its circular DPSS.CO.CHD.No./ 1112 / 04.07.05 / 2011-12 dated December 27, 2011 advised all banks providing cheque facility to their customers to issue only 'CTS-2010' standard cheques across the country by September 30, 2012. Account number in such cheques should be pre-printed for current account holders and corporate customers and as far as possible to other category of customers. However, printing the name of the account holder was not mandated by Reserve Bank of India. RBI circular issued in this regard (DPSS.CO.CHD.No.1832/ 04.07.05 / 2009-10	**February 17, 2014**

		dated February 22, 2010) may be referred for the purpose. Copies of the circulars referred to above are available on the website of Reserve Bank of India under the following links : https://rbi.org.in/web/rbi/-/notifications/standardisation-and-enhancement-of-security-features-in-cheque-forms-implementation-of-cts-2010-standard-6901 https://rbi.org.in/web/rbi/-/notifications/standardisation-and-enhancement-of-security-features-in-cheque-forms-5509	
	2. The old cheques got issued prior to the date of implement of new cheques (i.e. during the year 2006) from the recognized Banks are applicable or not after the date of implement of new cheques.	Reserve Bank of India vide its circular DPSS.CO.CHD.No.133/04.07.05/2013-14 dated July 16, 2013 notified that cheques which are not complying with CTS-2010 standards would continue to be valid but will be cleared at less frequent intervals from January 1, 2014 as detailed in paragraph 2(a) of the above referred circular. Copy of the circular referred to above is available on the website of Reserve Bank of India under the following link: https://rbi.org.in/web/rbi/-/notifications/standardization-and-enhancement-of-security-features-in-cheque-forms-migrating-to-cts-2010-standards-8245	
	3. If not applicable, kindly arrange to intimate the date of disapplicable / disimplement of old cheques along with instruction, if any.	Refer to reply 2 above	
RBIND/R/E/22/02831	As my bank (Dakshin Bihar Gramin Bank) charged me for the UPI transaction charges of Rs. 597. So that I want to know that, is there any charges for UPI transactions that can be charged by banks for the number of transactions through UPI and the amount of a single transaction done by UPI.	With effect from January 1, 2020, in terms of section 10A of the Payment and Settlement Systems Act, 2007 (PSS Act) – inserted vide the Finance Act, 2019 – no bank or system provider shall impose, whether directly or indirectly, any charge upon a person making or receiving a payment using the electronic modes of payment prescribed under section 269-SU of the Income Tax Act, 1961 (43 of 1961). Central Board of Direct Taxes (CBDT) vide notification no. 105/2019-Income Tax dated December 30, 2019, notified Unified Payments Interface (UPI) (BHIM-UPI) as one of the prescribed electronic modes.	**June 07, 2022**
RBIND/R/E/23/03761	Can a merchant take extra charge of 3% on the payment by credit cards or 2.5% on the payment by debit cards from the customer? because merchants are taking the extra charge of 3 to 4% on the payment by the credit cards or debit cards on POS machines.	Reserve Bank of India (RBI) has not issued any instructions on levy of charges on Credit Card transactions. However, you may refer to the circular on “Rationalisation of Merchant Discount Rate (MDR) for Debit Card Transactions” dated December 06, 2017 available on the RBI website under the link: https://rbi.org.in/en/web/rbi/-/notifications/rationalisation-of-merchant-discount-rate-mdr-for-debit-card-transactions-11183 An account holder may raise his / her grievance with the card issuer. In case, the account holder is not satisfied with the response or the response is not received within a month’s time, he / she may lodge his / her grievance under Reserve Bank - Integrated Ombudsman Scheme, through the Complaint Management System (CMS) portal (https://cms.rbi.org.in) or by e-mail at crpc@rbi.org.in or in physical mode at the ‘Centralised Receipt and Processing	**August 03, 2023**

		Centre' (CRPC) set up at RBI, 4th Floor, Sector 17, Chandigarh - 160017.	
RBIND/R/E/24/01490	1. The IFS Code BARB0BUPFBX is exist with any financial institutions 2. If yes please provide name and address	You may refer to the list of RTGS enabled bank branches available on the Reserve Bank of India website at the following link for details of IFS Codes: https://rbi.org.in/en/web/rbi/payment-and-settlements/other-links/information-useful-to-banks-fis/rtgs-bank-branch	**March 28, 2024**
RBIND/R/E/24/02255	There are banks such as SBBJ, Andhra Bank, SBH etc which are merged with some other banks. In such case after merger to new banks, cheque leaves of banks which got merged (e.g SBBJ, SBH, Andhra Bank) shall still be qualified as - negotiable instrument - even after merger. if not from which day or date such cheques will loose it qualification as-negotiable instrument-	State Bank of India was granted extension for validity of old MICR cheque books of erstwhile State Bank of Bikaner and Jaipur and State Bank of Hyderabad up to June 30, 2018. 2. Union Bank of India was granted extension for validity of old MICR cheque books of erstwhile Andhra Bank up to June 30, 2021.	**May 02, 2024**
RBIND/R/E/24/02294	When will non micr cheques stoped by banks	Banks were advised to phase out non-MICR instruments by December 31, 2005.	**May 03, 2024**
RBIND/R/E/24/04446	Kindly share the information whether a merchant can pass on the POS machine swipe charges to the customers if the payment is made through debit card or credit card. Kindly share the respective Notice/Regulations/Circulars regarding the same.	Reserve Bank of India (RBI) has not issued any instructions on levy of charges on Credit Card transactions. 1. For debit cards, you may refer to the circular dated December 06, 2017 on "Rationalisation of Merchant Discount Rate (MDR) for Debit Card Transactions", which is available on the RBI website at the following link: https://rbi.org.in/en/web/rbi/-/notifications/rationalisation-of-merchant-discount-rate-mdr-for-debit-card-transactions-11183	**August 05, 2024**

Information pertaining to Rajbhasha

RIA No.	Question	Reply	Date of Reply
RBIND/R/E/24/03391	Request for Information in Reference to the Circular and Its Second Copy Please provide detailed information regarding the circular uploaded and its second copy	Reply given as per attachment.	19.06.2024

RBIND/R/E/24/03390	Request for Information in Reference to the Circular and Its Second Copy Please provide detailed information regarding the circular uploaded and its second copy	Reply given as per attachment.	19.06.2024
RBIND/R/E/23/07656	Subject: Literature Improvement in Hindi B.A. Hindi Equivalent Reference: RA.VI.SH. 1560/ 08.06.15 2003 04, dated March 2004 (Falgun 1925 Shaka) On June 11, 1982, the circular with the reference Ravi San. Hindi 2145/H.P. 3/81/82, regarding the improvement of literature in Hindi for B.A. Hindi equivalent, was submitted. Additionally, the copies of the RTI application and the circular are enclosed for your perusal.	Reply given as per attachment.	18.01.2024

Information pertaining to Regulation

S.No	Information sought	Reply	Date of reply
1	Please give details regarding guidelines issued by RBI on regulation of digital lending activities of its regulated entities.	Applicant may refer to Reserve Bank of India (Digital Lending) Directions dated May 8, 2025, available on www.rbi.org.in under the head “Notifications”. Further, for list of Digital Lending Apps deployed by banks/ NBFCs regulated by RBI, the applicant may visit www.rbi.org.in (Citizen’s Corner -> DLA’s deployed by Regulated Entities)	September 26, 2025
2	Please provide details of guidelines issued on NPA/ Asset classification applicable to Scheduled Commercial Banks (SCBs)	Applicant may refer to Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated April 1, 2025, available on www.rbi.org.in under ‘Notifications’.	September 26, 2025
3	Please provide details of guidelines issued on NPA/ Asset classification applicable to Urban Cooperative Banks (UCBs)	Applicant may refer to Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBs dated April 1, 2025, available on www.rbi.org.in under ‘Notifications’.	September 26, 2025
4	Please provide details of guidelines issued on NPA/Asset classification applicable to NBFCs (including Housing Finance Companies HFCs).	Applicant may refer to: 1. Master Direction – Reserve Bank of India (Non-banking Financial Company – Scale Based Regulation) Directions, dated October 19, 2023, available on www.rbi.org.in under ‘Notifications’. 2. Master Direction – Non-banking Financial Company – Housing Finance Company (Reserve Bank) Directions, dated February 17, 2021, available on www.rbi.org.in under ‘Notifications’.	September 26, 2025
5	Please provide details of Regulations regarding OTS schemes for Individuals	Applicant may refer to: 1. Framework for Compromise Settlements and Technical Write-offs dated June 8, 2023, available on www.rbi.org.in under ‘Notifications’. 2. FAQs on Framework for Compromise Settlements and Technical Write-offs issued on June 20, 2023, available on www.rbi.org.in under FAQs → Commercial Banking	September 26, 2025

6	Please give details of RBI guidelines or circular for banks regarding restructuring/modification of loans.	Applicant may refer to circular on 'Prudential Framework for Resolution of Stressed Assets' dated June 7, 2019, available on www.rbi.org.in under 'Notifications'. For urban cooperative banks, the applicant may refer to Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBs dated April 01, 2025, available on www.rbi.org.in under 'Notifications'.	September 26, 2025
7	Information on Special Mention Account (SMA) related norms for bank loans.	For commercial banks, the applicant may refer to Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated April 1, 2025, available on www.rbi.org.in under 'Notifications'. For urban cooperative banks, the applicant may refer to Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBs dated April 01, 2025, available on www.rbi.org.in under 'Notifications'.	September 26, 2025
8	What are the guidelines issued with regard to Bank Guarantees	Applicant may refer to Reserve Bank of India (Non-Fund Based Credit Facilities) Directions, 2025 dated August 06, 2025, available on www.rbi.org.in under 'Notifications'.	September 26, 2025
9	Is it mandatory to take insurance while availing any loan product from a bank?	Applicant may refer to Paras 18(d) (i), (v) and (vi) of "Master Direction- Reserve Bank of India (Financial Services provided by Banks) Directions, 2016" dated May 26, 2016, available on www.rbi.org.in under 'Notifications'.	September 26, 2025
10	Whether the ATM card gives an insurance cover to the account holder in case of accidental death?	Applicant may refer to Para 23(j) on "General Conditions" and Query 13 of Appendix of Master Direction on "Credit Card and Debit Card –Issuance and Conduct Directions, 2022", dated April 21, 2022, available on www.rbi.org.in under "Notifications".	September 26, 2025
11	What are the measures taken by RBI to control credit card frauds?	Applicant may refer to Para 5(b), Para 6(b)(v), Para 10(b), Para 10(c), Para 23(f) and Para 24(h) of the Master Direction-Credit Card and Debit Card – Issuance and Conduct Directions, 2022 dated April 21, 2022, available on www.rbi.org.in under "Notifications".	September 26, 2025
12	What are the guidelines on interest rate and other charges pertain to credit card?	Applicant may refer to Para 9 on Interest Rates and other charges and Para 24(c) of the Master Direction-Credit Card and Debit Card – Issuance and Conduct Directions, 2022 dated April 21, 2022, available on www.rbi.org.in under "Notifications".	September 26, 2025
13	Are bank staff allowed to sell insurance products in branches? What are the guidelines issued in this regard?	Applicant may refer to Para 18(d) of "Master Direction- Reserve Bank of India (Financial Services provided by Banks) Directions, 2016" dated May 26, 2016, available on www.rbi.org.in under "Notifications".	September 26, 2025
14	Can a bank issue credit card or increase the credit limit of a credit card, without customer consent?	Applicant may refer to Paras 6(a)(iv), 6(a)(vi), 6(a)(viii), 11(b) and Query 10 of the Appendix (FAQs) of Master Direction – Credit Card and Debit Card – Issuance and Conduct Directions, 2022" dated April 21, 2022, available on www.rbi.org.in under "Notifications".	September 26, 2025
15	Is it compulsory to obtain debit card from banks?	Applicant may refer Para 14(d) of the Master Direction - Credit Card and Debit Card – Issuance and Conduct Directions, 2022 dated April 21, 2022, available on www.rbi.org.in under "Notifications".	September 26, 2025
16	Name and Number of nominated banks permitted by RBI to import gold for this financial year	Banks Authorised to Import Gold/Silver for FY 2025-26 is available on, www.rbi.org.in → Function wise Sites->Consumer Education and Protection -> For Common Person -> Useful Information -> Financial Agents -> Banks importing gold and silver	September 26, 2025

17	List of Mandatory OVDs required for opening a bank account.	Applicant may refer paragraph 3(a)(xiv) on 'Officially Valid Document' of 'Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
18	The address on my OVD is not the current address. What are the instructions regarding current address for bank accounts?	Applicant may refer paragraph 3(a)(xiv) and paragraph 16 of 'Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
19	I have already undertaken KYC while opening bank account a few years ago. Why banks are still insisting for re-KYC?	Applicant may refer paragraph 38 of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
20	What are the duties and responsibilities of a bank to maintain secrecy of customers' bank accounts and its transactions?	Applicant may refer paragraph 55 of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
21	If a person does not have an account in a bank, whether KYC is required for transactions amounting rupees 50,000 and above?	Applicant may refer paragraph 13(e) and paragraph 13(f) of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
22	I want to open a joint account in a bank. Whether KYC is required to be done for the first account holder only or for all the account holders?	Applicant may refer paragraph 10(g) of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
23	Which KYC documents are required to open a bank account in case of proprietorship firms, companies, partnership firms, trusts?	Applicant may refer Part II and Part III of Chapter VI of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
24	What is the time limit for payment of cheques / drafts /pay orders / banker's cheques issued by the banks.	Applicant may refer paragraph 58 of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
25	Is PAN card compulsory for opening a bank account?	Applicant may refer paragraph 16(b) and paragraph 66 of Master Direction - Know Your Customer (KYC) Direction, 2016' dated February 25, 2016, (Updated as on August 14, 2025) available on www.rbi.org.in under "Notifications -> Master Directions -> Commercial Banking".	September 25, 2025
26	Provide necessary document containing the number of days within which the documents submitted by the borrower should be returned to him/her by the concerned management after the closure of personal loan availed by them.	Applicant may refer Circular on 'Responsible Lending Conduct – Release of Movable / Immovable Property Documents on Repayment/ Settlement of Personal Loans' dated September 13, 2023, available on www.rbi.org.in under 'Notifications'. Applicant may also refer Para 9 on 'Applicability' of the Circular.	September 19, 2025

27	Whether I am entitled to conversion of floating interest rate to fixed interest rate for housing loan in scheduled commercial banks legally or not? Please inform to me as early as possible.	Applicant may refer to: a) Para 2.5 of 'Master Circular- Loans and Advances – Statutory and Other Restrictions' dated July 1, 2015, available on www.rbi.org.in under the head "Notifications". b) Circular on "Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans", dated August 18, 2023, available on www.rbi.org.in under "Notifications".	September 19, 2025
28	What are the current guidelines regarding the imposition of penal charges by banks and NBFCs on loans provided to small service providers and traders?	Applicant may refer Circular on 'Fair Lending Practice - Penal Charges in Loan Accounts' dated August 18, 2023, and Circular on 'Fair Lending Practice - Penal Charges in Loan Accounts: Extension of Timeline for Implementation of Instructions' dated December 29, 2023, available on www.rbi.org.in under 'Notifications'.	September 19, 2025
29	Procedure and application process for getting NBFC license for a company	You may refer Press Release on "RBI decides to simplify and rationalise the process of registration of new NBFCs" dated June 17, 2016, available on www.rbi.org.in under "Press Releases".	September 26, 2025
30	RBI guidelines on merger/ amalgamation of Private Sector Banks, Urban co-operative banks (UCBs), District Central Co-operative Banks (DCCBs) with the State Co-operative Bank (StCB)?	Applicant may refer: 1) Master Direction – Amalgamation of Private Sector Banks, Directions, 2016 dated April 21, 2016, available on www.rbi.org.in under "Notifications". 2) Master Direction - Amalgamation of Urban Cooperative Banks, Directions, 2020 dated March 23, 2021, available on www.rbi.org.in under "Notifications". 3) Circular on 'Amalgamation of District Central Co-operative Banks (DCCBs) with the State Co-operative Bank (StCB) – Guidelines' dated May 24, 2021, available on www.rbi.org.in under "Notifications".	October 06, 2025
31	Does Reserve Bank of India (RBI) regulate credit societies in India?	Reserve Bank of India (RBI) does not regulate cooperative societies. However, RBI regulates co-operative banks licensed under section 22 read with section 56 of Banking Regulation Act, 1949 to carry out banking business in India.	September 29, 2025
32	Information on FD Interest Rate of Commercial Banks?	Applicant may refer Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2016' dated March 3, 2016, available on www.rbi.org.in under 'Notifications'.	October 13, 2025
33	Information on acceptance of green deposits?	Applicant may refer Circular on "Framework for acceptance of Green Deposits" dated April 11, 2023, available on www.rbi.org.in under "Notifications".	September 29, 2025
34	What are the rules of recovery agent engaged by banks for debt recovery?	The applicant may refer to: a) Para 2.6 of 'Master Circular- Loans and Advances – Statutory and Other Restrictions' available on www.rbi.org.in under 'Notifications'. b) Circular on "Outsourcing of Financial Services - Responsibilities of regulated entities employing Recovery Agents" dated August 12, 2022, available on www.rbi.org.in under 'Notifications'.	September 19, 2025
35	Role/work of Bank's Chairman / Directors in Private Sector Banks	Applicant may refer Circular on 'Role of Directors and Part-Time Chairman in Private Sector Banks' dated June 14,1996, available on: https://rbi.org.in/documents/87730/108577297/Circulars+of+DBOD_1995-1996.pdf	October 15, 2025

36	Fit and Proper criteria for Public Sector Bank (PSB) Elected Directors	Applicant may refer 'Master Direction - Reserve Bank of India ('Fit and Proper' Criteria for Elected Directors on the Boards of PSBs) Directions, 2019', dated August 2, 2019, available on www.rbi.org.in under 'Notifications'.	October 15, 2025
37	RBI guidelines on remuneration, bonus etc. applicable to Private Sector Banks	Applicant may refer Circular on 'Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function staff', dated November 04, 2019, available on www.rbi.org.in under 'Notifications'.	October 15, 2025
38	What are the guidelines on Fit and Proper Criteria for directors of NBFCs?	Applicant may refer Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, dated October 19, 2023, available on www.rbi.org.in under 'Notifications'.	October 15, 2025
39	Please clarify whether a director can hold directorships in two NBFCs? When in one NBFC, he is appointed as Managing Director and in other NBFC, he is appointed as Non-Executive Director.	Applicant may refer Para 97 of Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, dated October 19, 2023, available on www.rbi.org.in under 'Notifications'.	October 15, 2025
40	RBI guidelines/instructions on eligibility / Fit and Proper criteria for appointment and reappointment of Managing Director and Chief Executive Officer (MD&CEO), Whole Time Director (WTD) and Part-Time Chairman (PTC) in banks	The applicant may refer to the following RBI instructions: • 'Report of the Consultative Group of Directors of Banks / Financial Institutions (Dr. Ganguly Group) - Implementation of recommendations, dated June 20, 2002, available on www.rbi.org.in under the head "Notifications". • 'Fit and Proper' criteria for directors of banks, dated June 25, 2004, available on www.rbi.org.in under the head "Notifications". • 'Appointment of Managing Director and Chief Executive Officer (MD & CEO) / CEO / part-time Chairperson (PTC) in Banks – 'Declaration and Undertaking' and allied matters' dated March 31, 2020, available on www.rbi.org.in under the head "Notifications". • 'Corporate Governance in Banks - Appointment of Directors and Constitution of Committees of the Board' dated April 26, 2021, available on www.rbi.org.in under the head "Notifications".	October 15, 2025
41	Information on Unclaimed Deposits in Commercial Banks	The information on Unclaimed Deposits with Commercial Banks, is available on, https://cimsdbie.rbi.org.in/DBIE/#/dbie/home-> Publication -> Statistical Tables Relating to Banks in India->Other tables->Table 35 "Unclaimed Deposits with Scheduled Commercial Banks".	October 15, 2025
42	What is the statute under which Credit Information Companies (CICs) are set up?	RBI has, in terms of Section 5 of the Credit Information Companies (Regulation) Act, 2005 (CICRA) and the Rules and Regulations framed thereunder (available in the public domain) granted Certificate of Registration to four Credit Information Companies (CICs), as under: 1. TransUnion CIBIL Limited 2. Equifax Credit Information Services Pvt. Ltd. 3. Experian Credit Information Company of India Private Ltd. 4. CRIF High Mark Credit Information Services Pvt. Ltd.	October 09, 2025

43	RBI instructions to banks/FIs/NBFCs to access credit information reports for loan disbursals?	Applicant is informed that, in terms of para 11(1) of the Master Direction – Reserve Bank of India (Credit Information Reporting) Directions, 2025 dated January 06, 2025, credit institutions, shall include in their loan policies/ credit appraisal processes, suitable provisions for obtaining credit information reports (CIRs) from one or more credit information companies (CICs) so that the credit decisions are based on credit information available in the system. Master Direction – Reserve Bank of India (Credit Information Reporting) Directions, 2025 dated January 06, 2025 is available on www.rbi.org.in under 'Notifications'.	October 09, 2025
44	Guidelines on wilful defaulters	Applicant may refer to the guidelines issued under the Master Direction on Treatment of Wilful Defaulters and Large Defaulters dated July 30, 2024, which consolidates the existing regulatory instructions on the said matter. Master Direction on Treatment of Wilful Defaulters and Large Defaulters dated July 30, 2024 is available on www.rbi.org.in under 'Notifications'.	October 09, 2025
45	Are there any guidelines issued by the RBI for calculating credit scores, or does each company decide the criteria on their own?	Applicant may note that RBI has not issued any instructions/guidelines on the methodology to be adopted by Credit Information Companies (CICs) for calculating credit score. The credit scoring models used by CICs are proprietary in nature, based on their respective experience in the business of credit information.	October 09, 2025
46	Where can one find the list of Co-operative Banks licensed by RBI in India under Banking Regulation Act, 1949 (AACS)?	The list of Co-operative Banks which have been issued license by RBI under section 22 read with section 56 of Banking Regulation Act, 1949 to carry out banking business in India may be accessed through the below link: https://rbi.org.in/web/rbi/citizen-corner/banksindia	September 29, 2025

Information pertaining to Statistics and Information Management

S. No	Query	Reply
1	The list of commercial bank branches/ offices functioning in India.	List of all the commercial bank branches/offices functioning in India, having details like bank name, branch name, state, district, center, address, population group classification, Open date, License No, License date etc., are available on the Reserve Bank of India (RBI) CIMS website (https://data.rbi.org.in/) under the link 'Banking Outlet'. You may search/download as per your requirement. For the terms/definitions, please refer to the 'Notes on Tables' on Central Information System for Banking Infrastructure (CISBI) portal available at the above-mentioned link.
2	Number of functioning branches/ offices of commercial banks in India, as at end-quarter – as per region/ state/ district/ population group/ population tier/ bank group/ bank.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Quarterly: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Bank Branch Statistics -> Quarterly -> Functioning Offices
3	Number of branches/ offices opened by commercial banks in India – as per region/ state/ district/ population group/ bank group/ bank.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual / Quarterly: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Bank Branch Statistics -> Quarterly / Annual -> Offices Opened during Quarter / Offices Opened during Year
4	Number of branches/ offices closed by commercial banks in India – as per region/ state/ district/ population group/ bank group/ bank.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual / Quarterly: -

S. No	Query	Reply
		https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Bank Branch Statistics -> Quarterly / Annual -> Offices Closed during Quarter / Offices Closed during Year
5	Information on (a) number of credit accounts and the amount of outstanding credit with scheduled commercial banks (SCBs) as per bank group/ population group/ state/ occupation/ size of credit limit/ interest rate range/ type of account/ organization; (b) outstanding credit of small borrower accounts of SCBs.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Basic Statistical Return (BSR)-1 - (Annual) - Credit by SCBs (including Regional Rural Banks) Quarterly: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Basic Statistical Return (BSR)-1 - (Quarterly) - Outstanding Credit of Scheduled Commercial Banks (excluding Regional Rural Banks)
6	Information on (a) number of deposits accounts and the amount of deposits outstanding with scheduled commercial banks (SCBs) – as per ownership of deposits and population group/ bank group/ state/ UT/ district, age-wise distribution of individual depositors; (b) deposits with SCBs as per type of deposits, maturity pattern of term deposits; (c) distribution of term deposits of SCBs as per interest rate range/ size of deposits and broad ownership category.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Basic Statistical Return (BSR)-2 - Deposits with SCBs (including Regional Rural Banks) Quarterly: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Basic Statistical Return (BSR)-2 - Deposits with SCBs (excluding Regional Rural Banks) -> BSR2 Quarterly (Deposit)
7	Number of employees of the scheduled commercial banks as per - bank group/ population group/ state/ employee category.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Basic Statistical Return (BSR)-2 - Deposits with SCBs -> Basic Statistical Return (BSR)- 2 - Deposits with SCBs -> Section 4: Employee Distribution Quarterly: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Basic Statistical Return (BSR)-2 - Deposits with SCBs (excluding RRB's) -> BSR2 Quarterly (Deposit) -> Section 4: Employee Distribution
8	Number of employees of the scheduled commercial banks as per bank and/or category.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Statistical Tables Relating to Banks In India -> Tables Based On Annual Accounts -> Table No. 12 (Bank-wise and Category-wise Employees of Scheduled Commercial Banks)
9	Information on (a) aggregate deposits and bank credit with SCBs (annual and quarterly) – as per state/ district/ center; (b) type of deposits of SCBs as per state/ district.	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned link- Annual: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Spatial Distribution of Deposits And Credit (Annual) -> Spatial Distribution of Deposits and Credit Quarterly: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Spatial Distribution of Deposits and Credit (Quarterly) -> Spatial Distribution of Deposits and Credit
10	Information on (i) liabilities and assets of SCBs;	Requested information are available on the Reserve Bank of India (RBI) website may be accessed at the below mentioned

S. No	Query	Reply
	(ii) earnings and expenses of SCBs; (iii) bank-wise capital adequacy ratios (CRAR) of SCBs; (iv) provisions and contingencies of SCBs; (v) contingent liabilities of SCBs; (vi) gross non-performing assets (GNPAs), net non-performing assets (NNPA), write-offs, addition/ reduction in GNPAs; (vii) appropriation of Profit of SCBs; (viii) ratio of SCBs like cash deposit ratio, credit deposit ratio, investment deposit ratio, capital adequacy ratio, net NPA to net advances etc.	link- Annual: - https://www.rbi.org.in -> Statistics -> Database on Indian Economy -> Publication -> Time-Series Publications -> Statistical Tables Relating to Banks in India -> Tables Based On Annual Accounts

Information pertaining to Supervision

S. No.	Information sought	Information provided
1	Give the list of NBFCs registered with Reserve Bank of India	List of NBFCs registered with RBI is available on https://rbi.org.in/web/rbi/regulations-non-banking/other-links/list-of-nbfcs List of HFCs registered with National Housing Bank (NHB) is available on https://nhb.org.in/en/list-of-housing-finance-companies-granted-certificate/
2	I would like to inquire about the status of Non-performing assets in our country.	Information on "Gross NPAs" is available in public domain on DBIE, RBI's data warehouse. The path to access the data is https://cimsdbie.rbi.org.in/ →Home → Statistics → Financial Sector → Banking - Performance Indicators → Variables to be published Bank and Bank Group wise (For Public Access) → Select Bank Name/s, Period and Units (Multiple banks may be selected at a time) → Asset Quality → Bank-wise important asset quality indicators of Scheduled Commercial Banks.
3	The details of audit firms appointed/reappointed as Statutory Branch Auditors (SBAs) by Public Sector Banks and allocation of branches	The details of audit firms appointed/reappointed as Statutory Branch Auditors (SBAs) by Public Sector Banks and allocation of branches can be accessed in the following path: https://www.rbi.org.in/ FUNCTIONWISE SITES → Regulation → Commercial Banking → For Bankers → Appointment of Statutory Auditors.
4	List of Non-Banking Financial Companies (NBFCs), Scheduled Commercial Banks (SCBs) & Urban Cooperative Banks (UCBs) registered with RBI.	List of Non-Banking Financial Companies (NBFCs), Scheduled Commercial Banks (SCBs) & Urban Cooperative Banks (UCBs) is available on following link: - https://rbi.org.in -> Functionwise sites -> Regulation -> Non-Banking -> List of NBFCs and ARCs registered with the RBI. https://rbi.org.in -> Functionwise sites -> Regulation -> Commercial Banking -> For Bankers -> List of Scheduled Commercial Banks (SCBs) https://rbi.org.in -> About Us -> Site Map -> Financial Intermediaries