



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2013-14/264

RPCD.RRB.RCB.AML.BC.No. 36 /07.51.018/2013-14

September 17, 2013

The Chairmen / CEOs of Regional Rural Banks /  
State and Central Co-operative Banks

Dear Sir / Madam,

**Financial Inclusion- Access to Banking Services –  
Basic Savings Bank Deposit Account (BSBDA) – FAQs**

Please refer to Circular [RPCD.CO.RRB.RCB.BC.No.24/07.38.01/2012-13 dated August 22, 2012](#) on Basic Savings Bank Deposit Account (BSBDA) wherein banks have been advised to offer 'Basic Savings Bank Deposit Account' with certain minimum common facilities to all their customers without the requirement of any minimum balance and any charges.

2. In view of several queries received in this regard from banks and public, we are enclosing a list of '[Frequently Asked Questions \(FAQs\)](#)' on the subject. Regarding accounts opened and operated at Business Correspondent (BC) outlets, a separate set of FAQs will be issued.

Yours faithfully,

(A. Udgata)  
Principal Chief General Manager

Encl. as above

ग्रामीण आयोजना और ऋण विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पो. बा. सं. 10014, मुंबई 400 001

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.