



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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November 12, 2021

RBI Retail Direct Scheme

The Reserve Bank announces the activation of the RBI Retail Direct Scheme with effect from today. The Scheme was launched today in virtual mode by the Hon'ble Prime Minister, Shri Narendra Modi.

A significant milestone in the development of the Government securities (G-sec) market, the [Reserve Bank of India-Retail Direct \(RBI-RD\) Scheme](#) will bring G-secs within easy reach of the common man by simplifying the process of investment. Under the Scheme, retail individual investors will be able to open a Retail Direct Gilt (RDG) Account with the Reserve Bank of India, using an online portal (<https://rbiretaildirect.org.in>). Investments can be made using the following routes:

- a) Primary issuance of government securities: Investors can place bid as per the non-competitive scheme for participation in primary auction of government securities and procedural guidelines for SGB issuance.
- b) Secondary market: Investors can buy and sell government securities on NDS-OM ('Odd Lot' and 'Request for Quotes' segments).

Payments for transactions can be done conveniently using saving bank account through internet-banking or Unified Payments Interface (UPI). Investors can obtain help and other support facilities on the portal itself and also through a toll-free telephone number 1800-267-7955 (10am to 7pm) and [email](#). Investor services include provisions for transaction and balance statements, nomination facility, pledge or lien of securities and gift transactions. No fees will be charged for facilities provided under the scheme.

The Scheme aims to provide a safe, simple, direct and secured platform to investors.