

Date: October 01, 2025

C2R/2025-26/26

RBI invites public comments on the draft circular on 'Reserve Bank of India (Basic Savings Bank Deposit Account) Directions, 2025'

BSBD Account is a savings bank account which was introduced with the objective of promoting financial inclusion. The extant instructions on BSBD account require banks to provide certain minimum facilities free of charge, without the requirement of minimum balance, to the holders of such accounts. The ongoing digitalization in the banking sector necessitates a BSBD account that is in sync with the customer's changing requirements.

With a view to provide affordable banking facilities to the public and drive enhanced usage of BSBD accounts to deepen financial inclusion, the [draft circular on Reserve Bank of \(Basic Savings Bank Deposit Account\) Directions, 2025](#) has been issued for public comments.

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

Last date for submission of comments is October 24, 2025.

Draft Circular: [PDF \(288.11 KB\)](#)