



भारतीय रिजर्व बैंक RESERVE BANK OF INDIA

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October 01, 2025

RBI Issues draft Directions/ Circulars

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated October 1, 2025](#), the Reserve Bank of India (RBI) has today issued the following draft Directions/ Circulars for public comments:

1. Reserve Bank of India (Transaction Accounts) Directions, 2025
 - (i) [Reserve Bank of India \(Commercial Banks – Transaction Accounts\) Directions, 2025](#)
 - (ii) [Reserve Bank of India \(Small Finance Banks – Transaction Accounts\) Directions, 2025](#)
 - (iii) [Reserve Bank of India \(Regional Rural Banks – Transaction Accounts\) Directions, 2025](#)
 - (iv) [Reserve Bank of India \(Local Area Banks – Transaction Accounts\) Directions, 2025](#)
 - (v) [Reserve Bank of India \(Urban Co-operative Banks – Transaction Accounts\) Directions, 2025](#)
 - (vi) [Reserve Bank of India \(Rural Co-operative Banks – Transaction Accounts\) Directions, 2025](#)
 - (vii) [Reserve Bank of India \(Payments Banks – Transaction Accounts\) Directions, 2025](#)
2. [Guidelines on Enhancing Credit Supply for Large Borrowers through Market Mechanism \(Repeal Circular\), 2025](#)
3. [Reserve Bank of India \(Basic Savings Bank Deposit Account\) Directions, 2025](#)

The comments on the draft Directions/ circulars are invited from the banks, market participants, and other interested parties till [October 24, 2025](#). The comments/ feedback may be submitted through the link under the '[Connect 2 Regulate](#)' Section available on the Reserve Bank's website. Comments may alternatively be forwarded to *The Chief General Manager-in-Charge, Department of Regulation, Central Office Reserve Bank of India, 12th/ 13th Floor Shahid Bhagat Singh Marg, Fort Mumbai – 400 001* or by [email](#).