

Frequently Asked Questions - Reserve Bank of India

[Skip to main content](#)

[Language](#)



[Click here to](#)

[Visit the RBI's new website](#)

[Search the Website](#)

[Search](#)

[Home](#)

[About Us](#)

[Notifications](#)

[Press Releases](#)

[Speeches & Media Interactions](#)

[Speeches](#)

[Media Interactions](#)

[Memorial Lectures](#)

[Publications](#)

[Biennial](#)

[Annual](#)

[Half-Yearly](#)

[Quarterly](#)

[Bi-monthly](#)

[Monthly](#)

[Weekly](#)

[Occasional](#)

[Reports](#)

[Working Papers](#)

[Legal Framework](#)

[Act](#)

[Rules](#)

[Regulations](#)

[Schemes](#)

[Research](#)

[External Research Schemes](#)

[RBI Occasional Papers](#)

[Working Papers](#)

[RBI Bulletin](#)

[History](#)

[DRG Studies](#)

[KLEMS](#)

[State Statistics and Finances](#)

[Statistics](#)

[Data Releases](#)

[Database on Indian Economy](#)

[Public Debt Statistics](#)

[Regulatory Reporting](#)

[List of Returns](#)

[Data Definition](#)

Validation rules/ Taxonomy
List of RBI Reporting Portals
FAQs of RBI Reporting Portals
Home
FAQ
Banker and Debt Manager to Government
Commercial Banking
Co-operative Banking
Non-banking
Financial Inclusion and Development
Financial Market
Foreign Exchange Management
Consumer Education and Protection
Issuer of Currency
Payment and Settlement System
Research
Others
Deposit Insurance and Credit Guarantee Corporation
Frequently Asked Questions
Banker and Debt Manager to Government
Nov 12, 2021
Retail Direct Scheme
Apr 14, 2020
RBI as Banker to Government
Apr 01, 2020
Government Securities Market in India – A Primer
Feb 04, 2019
Sovereign Gold Bond Scheme
Nov 23, 2017
Non-competitive Bidding Facility for Dated Securities and Treasury Bills of the Government of India
Feb 28, 2017
Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016
Mar 26, 2014
Inflation Indexed National Saving Securities - Cumulative (IINSS-C)
Jun 03, 2013
Additional FAQs on Inflation Indexed Bonds (Accounting Norms)
May 28, 2013
Inflation Indexed Bonds (IIBs)
Oct 18, 2012
NDS-OM web
Jul 09, 2012
The Government Securities Act, 2006 and The Government Securities Regulations, 2007
Commercial Banking
Jun 09, 2025
FAQs on Master Direction on KYC
Apr 22, 2025
FAQs on Master Directions on Fraud Risk Management in Regulated Entities (REs), 2024
Apr 01, 2025

FAQs on Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2025

Apr 01, 2025

Payment of Pension to Government Pensioners

Mar 25, 2025

Gold Monetization Scheme (GMS), 2015

Jan 30, 2025

Regulatory Framework for Microfinance Loans dated July 25, 2022 (

Updated as on January 30, 2025

)

Jan 10, 2025

FAQs on the circular on 'Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Perso

Nov 05, 2024

Guidelines on Default Loss Guarantee in Digital Lending

Mar 07, 2024

FAQs on Master Direction (MD) - Credit Card and Debit Card – Issuance and Conduct Directions, 2022

Mar 05, 2024

UDGAM Portal

Mar 05, 2024

Depositor Education and Awareness (DEA) Fund Scheme, 2014

Feb 16, 2024

Business restrictions imposed on Paytm Payments Bank Limited vide Press Releases dated January 31 and

Feb 06, 2024

Display of information - Secured assets possessed under the SARFAESI Act, 2002

Jan 15, 2024

Fair Lending Practice - Penal Charges in Loan Accounts

Dec 29, 2023

Framework for acceptance of Green Deposits

Jun 20, 2023

Framework for Compromise Settlements and Technical Write-offs

Feb 14, 2023

Digital Lending Guidelines

Dec 05, 2022

FAQs on Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 (MD-TLE,

Aug 19, 2022

FAQs on Resolution Framework for Covid-19 related stress (

Revised on December 12, 2020

)(

Updated as on August 19, 2022

)

Jun 11, 2021

Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Ba

Feb 02, 2021

Compliance functions in banks and Role of Chief Compliance Officer (CCO)

Feb 25, 2020

CRR exemption

Dec 12, 2019

Senior Citizens Savings Scheme, 2004

Aug 30, 2019

Partial Credit Guarantee Scheme Offered by GoI to PSBs for purchasing high-rated pooled assets from NBF
Aug 25, 2016
Enhancing Credit Supply for Large Borrowers through Market Mechanism
Mar 29, 2016
Marginal Cost of Funds based Lending Rate (MCLR)
Sep 02, 2015
Savings Bank Deposit Account (BSBDA) – FAQs (RRBs/StCBs/DCCBs)
Jan 01, 2015
Clarifications to Queries on Guidelines for Licensing of Small Finance Banks in the Private Sector
Jan 01, 2015
Clarifications to Queries on Guidelines for Licensing of Payments Banks in the Private Sector
Jun 03, 2013
Clarifications to Queries on Guidelines for Licensing of New Banks in the Private Sector
Sep 27, 2011
Automated Data Flow
Nov 16, 2002
QA 22 Accounts
Co-operative Banking
May 30, 2014
Basic Savings Bank Deposit Account (UCBs)
Non-banking
May 08, 2025
Core Investment Companies
Apr 23, 2025
All you wanted to know about NBFCs
Dec 12, 2024
Non-Banking Financial Company – Peer to Peer Lending Platform
Oct 10, 2023
NBFC-Infrastructure Finance Companies
May 15, 2013
Infrastructure Debt Funds
Apr 03, 2013
NBFC – Factors
Financial Inclusion and Development
May 08, 2025
FAQs on Priority Sector Lending (PSL)
Oct 10, 2023
Education Loan
Oct 01, 2021
Micro, Small and Medium Enterprises
Nov 10, 2009
Housing Loans
Financial Market
Aug 28, 2024
Foreign Exchange (Forex) Transactions
May 28, 2021
Targeted Long Term Repo Operations (TLTROs)
Foreign Exchange Management

Jan 16, 2025
International Trade Settlement in Indian Rupees (INR)
Jan 16, 2025
Special Non-Resident Rupee Accounts
Jan 16, 2025
Foreign Currency Accounts by Resident Individuals
Jan 16, 2025
Accounts in India by Non-residents
Oct 01, 2024
FAQs on Compounding of Contraventions under FEMA, 1999
Jun 26, 2023
External Commercial Borrowings (ECB) and Trade Credits
Apr 06, 2023
Liberalised Remittance Scheme
Apr 06, 2023
Purchase of Immovable Property
Feb 07, 2023
Introduction of Legal Entity Identifier for Cross-border Transactions
Nov 14, 2022
Annual Return on Foreign Liabilities and Assets (FLA) under FEMA 1999
Oct 21, 2021
Miscellaneous forex facilities
Oct 21, 2021
Money Changing Activities
Jan 18, 2017
Remittances [Money Transfer Service Scheme (MTSS) and Rupee Drawing Arrangement (RDA)]
Dec 26, 2016
Liaison / Branch / Project Offices of foreign entities in India
Sep 15, 2016
Exchange Rate – 1945-1971
Sep 02, 2016
Remittance of Assets
Jul 05, 2016
Exchange Earner's Foreign Currency (EEFC) Account
Sep 18, 2013
Swap Window for attracting FCNR (B) Dollar funds
Consumer Education and Protection
Jan 07, 2025
The Reserve Bank - Integrated Ombudsman Scheme, 2021
Issuer of Currency
Apr 15, 2025
Indian Currency
Jan 09, 2025
Digital Rupee (e₹) – FAQs
Sep 30, 2023
₹2000 Denomination Banknotes – Withdrawal from Circulation – Will continue as Legal Tender
May 26, 2017
Withdrawal of Legal Tender Character of the Old Bank Notes in the denominations of ₹ 500 and ₹ 1000 and

Payment and Settlement System

Sep 02, 2024

National Electronic Funds Transfer (NEFT) System

Sep 27, 2023

Indo-Nepal Remittance Facility scheme

May 11, 2023

Card Transactions

May 11, 2023

Device based Tokenisation – Card Transactions

Feb 21, 2023

UPI-PayNow Linkage

Nov 22, 2022

Payment and Settlement Systems Act, 2007

Nov 22, 2022

Cash Withdrawal Facility at Point of Sale (PoS) Terminals

Nov 22, 2022

Prepaid Payment Instruments (PPIs)

Nov 22, 2022

ATM/White Label ATM

Oct 31, 2022

Legal Entity Identifier (LEI) for Large Value Transactions in Centralised Payment Systems

Oct 31, 2022

Real Time Gross Settlement System (RTGS) System

Oct 31, 2022

Collection of Instruments

Oct 31, 2022

Cheque Truncation System

Jul 28, 2021

Access for Non-banks to Centralised Payment Systems (CPS)

Jan 01, 2020

Trade Receivables Discounting System (TReDS)

Jun 26, 2019

Storage of Payment System Data

Jun 30, 2015

US-Dollar Cheque Collection

Research

Jun 02, 2025

Annual Survey on Computer Software & Information Technology Enabled Services Exports (ITES)

Jun 02, 2025

Survey on Foreign Liabilities and Assets (FLA) of Mutual Fund (MF) Companies and their Asset Management

Jun 02, 2025

Biennial survey on Foreign Collaboration in Indian Industry (FCS)

Jun 02, 2025

Coordinated Portfolio Investment Survey – India

Others

Apr 30, 2013

Application Tracking System (ATS)

Deposit Insurance and Credit Guarantee Corporation

Nov 25, 2008

[Deposit Insurance](#)

[Top](#)

[Top](#)

[More](#)

[Links](#)

[Bank Holidays](#)

[Banking Glossary](#)

[Citizen's Charter](#)

[Complaints](#)

[Contact Us](#)

[COVID-19 Measures](#)

[E-LMS](#)

[Events](#)

[FAQs](#)

[Financial Education](#)

[Forms](#)

[IFSC/MICR Codes](#)

[Important Websites](#)

[Opportunities](#)

[@](#)

[RBI](#)

[RBI Clarifications](#)

[RBI Kehta Hai](#)

[RBI's Core Purpose, Values and Vision](#)

[Right to Information Act](#)

[Tenders](#)

[Follow](#)

[RBI](#)

[RSS](#)

[Twitter](#)

[YouTube](#)

[Instagram](#)

[Facebook](#)

[LinkedIn](#)

[Download Mobile App](#)

[Play Store](#)

[App Store](#)

© Reserve Bank of India. All Rights Reserved.

[Sitemap](#)

|

[Disclaimer](#)