



भारतीय रिजर्व बैंक  
RESERVE BANK OF INDIA

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December 04, 2025

**RBI issues Amendment Directions to amend Responsible Business Conduct Directions, 2025**

The Basic Savings Bank Deposit (BSBD) account was introduced as a savings bank account which offers certain minimum facilities, free of charge, to the holders of such accounts with an objective of deepening financial inclusion. Access to financial services has improved significantly in recent years. However, the ongoing digitalisation of the banking sector requires a BSBD account that is in sync with the customer's evolving requirements. Accordingly, it was decided to review the extant instructions and [draft Reserve Bank of India \(Basic Savings Bank Deposit Account\) Directions, 2025](#) were issued on October 1, 2025 for public consultation / feedback.

2. Feedback received on the draft Directions on BSBD account has been examined and suitably incorporated while finalising the same. A statement on the feedback received for the draft Directions is provided in the [Annex](#).

3. Accordingly, the Reserve Bank of India has today issued the following seven Amendment Directions to amend the extant instructions on the BSBD account applicable to banks:

[\(1\) Reserve Bank of India \(Commercial Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

[\(2\) Reserve Bank of India \(Small Finance Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

[\(3\) Reserve Bank of India \(Payments Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

[\(4\) Reserve Bank of India \(Local Area Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

[\(5\) Reserve Bank of India \(Regional Rural Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

[\(6\) Reserve Bank of India \(Urban Co-operative Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

[\(7\) Reserve Bank of India \(Rural Co-operative Banks – Responsible Business Conduct\) Amendment Directions, 2025](#)

The objective of these Amendment Directions is to provide affordable banking facilities to public, drive enhanced usage of BSBD accounts and to improve customer service for BSBD account holders.

**(Brij Raj)**  
Chief General Manager