



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI /2013-14/246

DBOD.No. Leg.BC.52 / 09.07.005/2013-14

September 11, 2013

All Scheduled Commercial Banks
(excluding RRBs)

Dear Sir/Madam,

**Financial Inclusion- Access to Banking Services –
Basic Savings Bank Deposit Account (BSBDA) - FAQs**

Please refer to Circular [DBOD.No. Leg.BC.35 / 09.07.005/2012-13 dated August 10, 2012](#) on the above subject wherein banks have been advised to offer 'Basic Savings Bank Deposit Account' with certain minimum common facilities to all their customers without the requirement of any minimum balance and any charges.

2. In view of several queries received in this regard from banks and public, we are enclosing a list of "[Frequently Asked Questions \(FAQs\)](#)" on the subject. Regarding accounts opened and operated at Business Correspondent (BC) outlets, a separate set of FAQs will be issued.

Yours faithfully,

(Rajesh Verma)
Chief General Manager

Encl: As above

Department of Banking

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हिंदी आसान है, इसका प्रयोग बढ़ाए