


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI issues Amendment Directions on Maintenance of Cash Credit Accounts, Current Accounts and Overdraft Accounts by Banks

The Reserve Bank of India had, on October 1 2025, issued seven draft Directions on Transaction Accounts, viz., (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 \(Payments Banks – Transaction Accounts\) Directions, 2025](#); (iv) [Reserve Bank of India \(Local Area Banks – Transaction Accounts\) Directions, 2025](#); (v) [Reserve Bank of India \(Regional Rural Banks – Transaction Accounts\) Directions, 2025](#); (vi) [Reserve Bank of India \(Urban Co-operative Banks – Transaction Accounts\) Directions, 2025](#); and (vii) [Reserve Bank of India \(Rural Co-operative Banks – Transaction Accounts\) Directions, 2025](#) seeking feedback from stakeholders. The draft directions were aimed primarily at rationalising the extant provisions to provide greater flexibility to banks for opening and maintaining cash credit accounts, current accounts and overdraft accounts.

2. Feedback received on the drafts has been examined and the consequent modifications, as decided by the Reserve Bank, have been suitably incorporated in the final directions. A statement on the feedback received on the drafts is provided in the [Annex](#).

3. Accordingly, the Reserve Bank has today issued the following Amendment Directions, with updates as and when they become effective.

- (i) [Reserve Bank of India \(Commercial Banks - Credit Risk Management\) Amendment Directions, 2025](#);
- (ii) [Reserve Bank of India \(Small Finance Banks - Credit Risk Management\) Amendment Directions, 2025](#);
- (iii) [Reserve Bank of India \(Payments Banks - Miscellaneous\) Amendment Directions, 2025](#);
- (iv) [Reserve Bank of India \(Local Area Banks - Credit Risk Management\) Amendment Directions, 2025](#);
- (v) [Reserve Bank of India \(Regional Rural Banks - Credit Risk Management\) Amendment Directions, 2025](#);
- (vi) [Reserve Bank of India \(Urban Co-operative Banks - Credit Risk Management\) Amendment Directions, 2025](#); and
- (vii) [Reserve Bank of India \(Rural Co-operative Banks - Credit Risk Management\) Amendment Directions, 2025](#).