



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA



RBI/2023-24/75

DoR.SPE.REC.50/13.03.00/2023-2024

October 26, 2023

All Regional Rural Banks

Sir / Madam,

Review of Instructions on Bulk Deposits for Regional Rural Banks (RRBs)

Please refer to Para 3 (a) (i) of [Master Direction - Reserve Bank of India \(Interest Rate on Deposits\) Directions, 2016 dated March 3, 2016](#), in terms of which "Bulk Deposit" means:

- i. Single Rupee term deposits of Rupees two crore and above for Scheduled Commercial Banks (excluding Regional Rural Banks) and Small Finance Banks.
- ii. Single Rupee term deposits of Rupees fifteen lakhs and above for RRBs.

2. On a review, it has been decided to enhance the bulk deposit limit for Regional Rural Banks. Accordingly, "Bulk Deposit" for Regional Rural Banks would now mean Single Rupee term deposits of Rupees one crore and above. The relevant sections of the Master Direction as amended are indicated in the [Annex](#).

3. All other instructions in this regard shall remain unchanged.

Yours faithfully,

(Sunil T. S. Nair)
Chief General Manager

Enclosure: As above

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021
बैंक हिंदी में पत्राचार का स्वागत करता है

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

Amendments to Master Directions		
Sl. No.	Existing Section	Amended Section
A. Master Direction – Reserve Bank of India (Interest Rate on Deposits) Directions, 2016 dated March 03, 2016 (Updated as on September 16, 2022)		
Para 3 (a) (i)	<p><u>Definitions</u></p> <p>(a) In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:</p> <p><u>(i) “Bulk Deposit” means:</u></p> <p>i. Single Rupee term deposits of Rupees two crore and above for Scheduled Commercial Banks (excluding Regional Rural Banks) and Small Finance Banks.</p> <p>ii. Single Rupee term deposits of Rupees fifteen lakh and above for RRBs.</p>	<p><u>Definitions</u></p> <p>(a) In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:</p> <p><u>(i) “Bulk Deposit” means:</u></p> <p>i. Single Rupee term deposits of Rupees two crore and above for Scheduled Commercial Banks (excluding Regional Rural Banks) and Small Finance Banks.</p> <p>ii. Single Rupee term deposits of Rupees one crore and above for RRBs.</p>