



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI invites comments on the Draft “Reserve Bank of India (Branch Authorisation) Amendment Directions, 2026”

Business Correspondents have been functioning as critical enablers of last mile access to financial services, particularly in respect of underserved, rural, and remote locations. Reserve Bank had set up a committee, consisting of officials from Reserve Bank, DFS, IBA and NABARD, to comprehensively examine their operations and make suitable recommendations for enhancing their efficiency.

Based on the committee’s recommendations and in pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated February 06, 2026](#), the Reserve Bank of India (RBI) has today issued the following Draft Amendment Directions for public comments:

- i) [Reserve Bank of India \(Commercial Banks – Branch Authorisation\) Amendment Directions, 2026](#)
- ii) [Reserve Bank of India \(Small Finance Banks – Branch Authorisation\) Amendment Directions, 2026](#)
- iii) [Reserve Bank of India \(Payments Banks – Branch Authorisation\) Amendment Directions, 2026](#)
- iv) [Reserve Bank of India \(Local Area Banks – Branch Authorisation\) Amendment Directions, 2026](#)
- v) [Reserve Bank of India \(Regional Rural Banks – Branch Authorisation\) Amendment Directions, 2026](#)
- vi) [Reserve Bank of India \(Urban Co-operative Banks – Branch Authorisation\) Amendment Directions, 2026](#)
- vii) [Reserve Bank of India \(Rural Co-operative Banks – Branch Authorisation\) Amendment Directions, 2026](#)

2. The Draft Amendment Directions propose to (i) define three types of delivery points viz. branch, Business Correspondent- Banking Outlet (BC-BO) and Business Correspondent- Banking Touchpoint (BC-BT) (ii) simplify the eligibility criteria for engaging the BCs (iii) subsume Business Facilitators(BFs) under BC model (iv) bring uniformity in the BC ecosystem in respect of payment of commission/ remuneration.

3. The comments / feedback on the draft Amendment Directions may be submitted by the regulated entities and members of public / other stakeholders on or before **May 05, 2026** through the following channels:

- i. the '[Connect 2 Regulate](#)' section on the website by following the corresponding hyperlink provided against each document in the page where they are hosted; or
- ii. by [email](#) with the subject line 'Feedback on (full name of the draft Amendment Directions (including the type of Regulated Entity))'.

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(Brij Raj)
Chief General Manager