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List of Relevant General Circulars

S. No.	Date	Title of the Circular	Circular No.
1.	December 31, 2016	Facility for exchange of Specified Bank Notes (SBNs) during Grace Period – Verification of KYC and Account details	RBI/2016-17/205 DCM (Plg) No.2170 /10.27.00/2016-17
2.	December 30, 2016	Cash withdrawal from ATMs – Enhancement of daily limits	RBI/2016-17/204 DCM (Plg) No. 2142/10.27.00/2016-17
3.	December 30, 2016	Closure of the scheme of exchange of Specified Bank Notes (SBNs) at banks on December 30th 2016- Accounting	RBI/2016-17/201 DCM (Plg) No.2103/10.27.00/2016-17
4.	December 29, 2016	Sanction of Additional Working Capital Limits to Micro and Small Enterprises (MSEs)	RBI/2016-17/200 FIDD.MSME & NFS.BC.No.20/06.02.31/ 2016-17
5.	December 28, 2016	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances	RBI/2016-17/198 DBR.No.BP.BC.49/21.04. 048/2016-17
6.	December 27, 2016	Master Circular on Issuance and Operations of Prepaid Payment Instruments – Amendments to paragraph 7.9	RBI/2016-17/196 DPSS.CO.PD.No.1610/0 2.14.006/2016-17
7.	December 21, 2016	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes (Specified Bank Notes) - Deposit of Specified Bank	RBI/2016-17/191 DCM (Plg) No. 1911/10.27.00/2016-17

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		Notes (SBNs) into bank accounts- Modification	
8.	December 19, 2016	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes (Specified Bank Notes) - Deposit of Specified Bank Notes (SBNs) into bank accounts	RBI/2016-17/189 DCM (Plg) No. 1859/10.27.00/2016-17
9.	December 16, 2016	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Operational Guidelines	RBI/2016-17/188 IDMD.CDD.No.1454/14.0 4.050/2016-17
10.	December 16, 2016	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016	RBI/2016-17/187 IDMD.CDD.No.1453/14.0 4.050/2016-17
11.	December 15, 2016	Compliance to provisions of Master Direction on Know Your Customer (KYC)	RBI/2016-17/183 DBR.AML.BC.48/14.01.0 1/2016-17
12.	December 12, 2016	Detection of counterfeit notes in Specified Bank Notes (SBNs) - Reporting	RBI/2016-17/179 DCM (Plg) No. 1679/10.27.00/2016-17
13.	December 09, 2016	Security and Risk Mitigation measure - Technical Audit of Prepaid Payment Instrument issuers	DPSS.CO.OSD.No.1485/ 06.08.005/2016-17
14.	December 01, 2016	Financing of Infrastructure – 'Definition of 'Infrastructure Lending'	DBR.BP.BC.No.42/08.12. 014/2016-17
15.	December 01, 2016	Information from Unauthenticated Sources – Advisory to banks	RBI/2016-17/166 DCM (Plg) No.1500/10.27.00/2016-17
16.	November 29, 2016	Deposit of Specified Bank Notes (SBNs) – Chest Balance Limit / Cash Holding Limit	RBI/2016-17/164 DCM (Plg) No. 1459/10.27.00/2016-17
17.	November 29, 2016	Accounts under PMJDY - Precautions	RBI/2016-17/165 DCM (Plg) No. 1450/10.27.00/2016-17
18.	November 28, 2016	Chest Guarantee Scheme for Specified Bank Notes (SBNs)	RBI/2016-17/162 DCM (Plg)

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		– CGSS	No.1438/10.27.00/2016-17
19.	November 28, 2016	Withdrawal of cash from bank deposit accounts - Relaxation	RBI/2016-17/163 DCM No.1437/10.27.00/2016-17
20.	November 27, 2016	Chest Guarantee Scheme for Specified Bank Notes (SBNs) - CGSS	RBI/2016-17/160 DCM (Plg) No. 1430/10.27.00/2016-17
21.	November 26, 2016	Reserve Bank of India Act, 1934 – Section 42(1A) Requirement for maintaining additional CRR	RBI/2016-17/159 DBR.No.Ret.BC.41/12.01 .001/2016-1
22.	November 25, 2016	Withdrawal of cash – Weekly limit	RBI/2016-17/158 DCM (Plg) No. 1424/10.27.00/2016-17
23.	November 24, 2016	Specified Bank Notes (SBNs) - Deposit under Guarantee Scheme to decongest the storage facilities at banks	RBI/2016-17/153 DCM (Plg) No.1383/10.27.00/2016-17
24.	November 24, 2016	Special knowledge or practical experience useful to banking companies	DBR.Appt.BC.No.39/29.3 9.001/2016-17
25.	November 21, 2016	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Revisions	RBI/2016-17/146 DCM (Plg) No.1323/10.27.00/2016-17
26.	November 21, 2016	Withdrawal of Legal Tender Character of Specified Bank Notes – Cash Withdrawal Limit	RBI/2016-17/142 DCM (Plg) No.1317/10.27.00/2016-17
27.	November 21, 2016	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Specified Bank Notes (SBNs) – Cash withdrawal for purpose of celebration of wedding	RBI/2016-2017/145 DCM (Plg) No.1320/10.27.00/2016-17
28.	November 21, 2016	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances	RBI/2016-17/143 DBR.No.BP.BC.37/21.04. 048/2016-17
29.	November	Withdrawal of Legal Tender	RBI/2016-17/139 DCM

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	17, 2016	Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Exchange over the counters	(Plg) No.1302/10.27.00/2016-17
30.	November 15, 2016	Standard Operating Procedure (SOP) for putting indelible ink on the finger of the customers coming to a bank branch for SBNs	RBI/2016-17/133 DCM (Plg) No.1280/10.27.00/2016-17
31.	November 14, 2016	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Applicability of the Scheme to DCCBs	RBI/2016-17/130 DCM (Plg) No.1273/10.27.00/2016-17
32.	November 13, 2016	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Revision in limits	RBI/2016-17/129 DCM (Plg) No.1272 /10.27.00/2016-17
33.	November 10, 2016	Repo / Reverse Repo Transactions with RBI	FMOD.MAOG.No.116/01 .01.001/2016-17
34.	November 10, 2016	Schemes for Stressed Assets - Revisions	DBR.No.BP.BC.34/21.04. 132/2016-17
35.	November 10, 2016	Scheme for Sustainable Structuring of Stressed Assets - Revisions	DBR.No.BP.BC.33/21.04. 132/2016-17
36.	November 08, 2016	Withdrawal of Legal Tender Character of existing ` 500/- and ` 1000/- Bank Notes	RBI/2016-17/112 DCM (Plg) No.1226/10.27.00/2016-17
37.	October 13, 2016	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)	DBR.No.Ret.BC.15/12.02 .001/2016-17
38.	October 4, 2016	Liquidity Adjustment Facility – Repo and Reverse Repo Rates	FMOD.MAOG.No.114/01 .01.001/2016-17
39.	September 1, 2016	Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years	FIDD.CO.Plan.BC.14/ 04.09.01/2016-17

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40.	August 25, 2016	Risk- based Internal Audit	DBS.CO.PPD.05/11.01.0 05/2016-17
41.	August 25, 2016	Review of Prudential Norms – Risk Weights for Exposures to Corporates, AFCs and NBFC-IFCs	DBR.No.BP.BC.6/21.06.0 01/2016-17
42.	August 4, 2016	Dishonour of cheques – Modification in procedure	DBR.No.Leg.BC.3/09.07. 005/2016-17
43.	July 28, 2016	Priority Sector Lending – Targets and Classification- Bank loans to MFIs for onlending - Qualifying asset - Revised loan limit	FIDD.CO.Plan.BC.No.8/0 4.09.001/2016-17
44.	July 21, 2016	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards	DBR. BP.BC.No.2/21.04.098/2 016-17
45.	June 30, 2016	Performance Audit of Crop Insurance Schemes	FIDD.No.FSD.BC.28/05. 10.007/2015-16
46.	June 23, 2016	Implementation of Indian Accounting Standards (Ind AS)	DBR.BP.BC.No.106/21.0 7.001/2015-16
47.	June 23, 2016	Reporting Requirements under Basel III Capital Regulations- Review	DBR.BP.BC.No.105/21.0 6.001/2015-16
48.	June 2, 2016	Cyber Security Framework in Banks	RBI/2015-16/418 DBS.CO/CSITE/BC.11/3 3.01.001/2015-16
49.	May 19, 2016	Repo / Reverse Repo Transactions with RBI	FMRD.DIRD. 10 /14.03.002/2015-16
50.	May 5, 2016	Discontinuation of Statements on Special Agriculture Credit Plan (SACP)	FIDD. No. FSD. BC.24/05.05.014/2015- 16
51.	April 28, 2016	Compliance with Jilani Committee Recommendations	Ref.DBS.CO.PPD.BC.No .10/11.01.005/2015-16

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52.	April 28, 2016	F-TRAC – Counterparty Confirmation	FMRD.FMID.8/14.01.02/2015-16
53.	April 21, 2016	Guidelines on Investment Advisory Services offered by Banks	DBR.No.FSD.BC.94/24.01.026/2015-16
54.	April 18, 2016	Provisioning pertaining to Fraud Accounts	DBR.No.BP.BC.92/21.04.048/2015-16
55.	April 7, 2016	Revision of interest rates for Small Savings Schemes	DGBA.GAD.3175/15.02.005/2015-16
56.	April 7, 2016	Priority Sector Lending Certificates	FIDD.CO.Plan.BC.23/04.09.01/2015-16
57.	April 5, 2016	Liquidity Adjustment Facility – Repo and Reverse Repo Rates	FMOD.MAOG. No. 112 /01.01.001/2015-16
58.	April 5, 2016	Marginal Standing Facility	FMOD.MAOG. No.113 /01.18.001/2015-16
59.	March 31, 2016	Risk Based Supervision – Follow up of Risk Management Systems in Banks	DBS.CO.PPD.10887/11.01.005/2015-16
60.	March 31, 2016	Gold Monetisation Scheme, 2015	DBR.IBD.BC.89/23.67.001/2015-16
61.	March 23, 2016	Liquidity Risk Management & Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards	DBR.BP.BC.No.86/21.04.098/2015-16
62.	March 17, 2016	Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs)	FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16
63.	March 17, 2016	Pradhan Mantri Fasal Bima Yojana	FIDD. No. FSD. BC.20/05.10.007/2015-16
64.	March 01, 2016	Master Circular – Basel III Capital Regulations - Revision	DBR.No.BP.BC.83/21.06.201/2015-16

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65.	February 11, 2016	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards	DBR. BP. BC. No. 77/21.04.098/2015-16
66.	February 11, 2016	Implementation of Indian Accounting Standards (Ind AS)	DBR.BP.BC.No.76/21.07.001/2015-16
67.	January 21, 2016	Fraud Reporting and Monitoring	DBS.CO.CFMC.BC.No.0 07/23.04.001/2015-16
68.	January 14, 2016	Credit information reporting in respect of Self Help Group (SHG) members	DBR.CID.BC.No.73/20.1 6.56/2015-16
69.	January 14, 2016	Master Circular – Basel III Capital Regulations - Clarification	DBR.No.BP.BC.71/21.06.201/2015-16
70.	January 07, 2016	Non-Fund Based Facility to Non-constituent Borrowers of Bank	DBR.Dir.BC.No.70/13.03.00/2015-16
71.	December 31, 2015	Extension of Credit Facilities to Overseas Step-down Subsidiaries of Indian Corporates	DBR.IBD.BC.No.68/23.3 7.001/2015-16
72.	December 10, 2015	Fourth Bi-monthly Monetary Policy Statement, 2015-16 – SLR Holdings under Held to Maturity Category	DBR.No.BP.BC.65 /21.04.141/2015-16
73.	December 4, 2015	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit	DBR.Dir.BC.No.62/04.02.001/2015-16
74.	November 26, 2015	Central KYC Records Registry (CKYCR) - template for Know Your Customer (KYC) and reporting requirements under Foreign Account Tax Compliance Act (FATCA)/ Common Reporting Standards (CRS)	DBR.AML.BC.No.60/14.0 1.001/2015-16
75.	November	Bank Finance to Factoring	DBR.BP.BC.No.55/21.04.

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	26, 2015	Companies	172/2015-16
76.	November 19, 2015	Non-Operative Financial Holding Company (NOFHC) – Application of Capital Adequacy Norms	DBR.No.BP.BC.57/21.06.201/2015-16
77.	November 19, 2015	Provision of Factoring Services by Banks – Review	DBR.No.FSD.BC.58/24.01.007/2015-16
78.	November 18, 2015	Priority Sector Lending – Targets and Classification	FIDD.CO.Plan.BC.13/04.09.01/2015-16
79.	November 4, 2015	Sovereign Gold Bonds, 2015-16 - Operational Guidelines	IDMD.CDD.No.968/14.04.050/2015-16
80.	November 3, 2015	Gold Monetisation Scheme, 2015- Amendment	DBR.IBD.BC.52/23.67.003/2015-16
81.	November 3, 2015	Gold Monetisation Scheme, 2015- Interest Rate	DBR.IBD.BC.53/23.67.003/2015-16
82.	October 22, 2015	Gold Monetisation Scheme, 2015	DBR.IBD.No.45/23.67.003/2015-16
83.	October 15, 2015	Financial Inclusion Fund (FIF)- Revised Guidelines	DCBR.RCBD.BPD.No.4/19.51.010/2015-16
84.	October 8, 2015	Individual Housing Loans: Rationalisation of Risk-Weights and LTV Ratios	DBR.BP.BC.No. 44 /08.12.015/ 2015-16
85.	October 8, 2015	Risk Weights for Claims on Foreign Central Banks	DBR.BP.BC.No.43/21.06.001/2015-16
86.	September 24, 2015	Prudential Norms on Change in Ownership of Borrowing Entities (Outside Strategic Debt Restructuring Scheme)	DBR.BP.BC.No.41/21.04.048/2015-16
87.	September 24, 2015	Constitution of the Audit Committee of the Board	DBS.ARS.BC 4 / 08.91.020/2015-16
88.	September 24, 2015	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders'	DBR.BP.BC.No.39/21.04.132/2015-16

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		Forum (JLF) and Corrective Action Plan (CAP)	
89.	September 23, 2015	Half yearly/Quarterly Review of Accounts of Public Sector Banks	DBS. ARS.No. BC. 5/08.91.001/2015-16
90.	September 16, 2015	Guidelines on Compensation of Chief Executive Officer/ Whole Time Directors – Restrictions under Section 20 of the Banking Regulation Act, 1949 – Loans to Directors	DBR.Dir.BC.No.38/13.03.00/2015-16
91.	September 16, 2015	Equity Investment by Banks – Review	DBR.No.FSD.BC.37/24.01.001/2015-16
92.	August 28, 2015	Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)	DBR.AML.BC.No.36/14.01.001/2015-16
93.	August 27, 2015	Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions – Issuance of EMV Chip and PIN Cards	DPSS.CO.PD.No.448/02.14.003/2015-16
94.	August 21, 2015	Guidelines for relief measures by banks in areas affected by natural calamities	FIDD No. FSD.BC.12/05.10.001/2015-16
95.	August 13, 2015	Union Budget - 2015-16 Interest Subvention Scheme	FIDD.No.FSD.BC.59/05.04.02/2015-16
96.	July 16, 2015	Concurrent Audit System in Commercial Banks - Revision of RBI's Guidelines	DBS.CO.ARS.No. BC. 2/08.91.021/2015-16
97.	July 16, 2015	Priority Sector Lending – Targets and Classification	FIDD.CO.Plan.BC.08/04.09.01/2015-16
98.	June 8, 2015	Strategic Debt Restructuring Scheme	DBR.BP.BC.No.101/21.04.132/2014-15
99.	June 4, 2015	Submission of Long Form Audit Report (LFAR) by Concurrent Auditors	DBS.CO.ARS.BC.8/08.91.001/2014-15

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100.	May 7, 2015	Framework for dealing with loan frauds	DBS.CO.CFMC.BC.No.07/23.04.001/2014-15
101.	March 11, 2015	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks	RBI/2014-15/497 DBR.No.BP.BC.76/21.04.158/2014-15
102.	February 03, 2015	Ready Forward Contracts in Corporate Debt Securities	FMRD.DIRD.04/14.03.002/2014-15
103.	December 15, 2014	Flexible Structuring of Existing Long Term Project Loans to Infrastructure and Core Industries	DBR.No.BP.BC.53/21.04.132/2014-15
104.	December 04, 2014	Mobile Banking Transactions in India - Operative Guidelines for Banks	DPSS.CO.PD.No.1017 / 02.23.001 / 2014-2015
105.	October 21, 2014	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)	DBOD.BP.BC.No.45/21.04.132/2014-15
106.	October 16, 2014	Revisions to Basel II-Advanced Approaches of Operational Risk-TSA and AMA	DBOD.No.BP.BC.43/21.06.017/2014-15
107.	October 7, 2014	Fourth Bi-monthly Monetary Policy Statement, 2014-15 – SLR Holdings under Held to Maturity Category	DBOD.No.BP.BC.42/21.04.141/2014-15
108.	September 29, 2014	Calculation of Drawing power in consortium accounts including CDR/bilaterally restructured Account	C&I/Circular/2014-15/689 issued by Indian Bank Association
109.	August 14, 2014	Prudential Norms on Income Recognition, Assets Classification and Provisioning Pertaining to Advances –	DBOD.No.BP.BC.33/21.04.048/2014-15

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110.	July 22, 2014	Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses	DBOD.No.BP.BC.27/21.0 4.048 /2014-15
111.	July 15, 2014	Flexible Structuring of Long Term Project Loans to Infrastructure and Core Industries	DBOD.No.BP.BC.24/21.0 4.132/2014-15
112.	June 9, 2014	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards	DBOD.BP.BC.No.120 / 21.04.098/2013-14
113.	June 3, 2014	Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure-Clarifications	DBOD.No.BP.BC.116/21. 06.200/2013-14
114.	March 21, 2014	The Depositor Education and Awareness Fund Scheme, 2014 - Section 26A of Banking Regulation Act, 1949	DBOD. No. DEAF Cell. BC. No. 101/ 30.01.002/2013-14
115.	February 26, 2014	Framework for Revitalising Distressed Assets in the Economy – Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)	DBOD.BP.BC.No.97/ 21.04.132 / 2013-14
116.	February 11, 2014	Guidelines on Management of Intra-Group Transactions and Exposures	DBOD.No.BP.BC.96/21.0 6.102/2013-14
117.	February 7, 2014	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer	DBOD.No.BP.95/21.04.0 48/2013-14
118.	January 20, 2014	Lending against Gold Jewellery	DBOD.BP.BC.No.86 /21.01.023 /2013-14
119.	January	Capital and Provisioning	DBOD.No.BP.BC. 85

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	15, 2014	Requirements for Exposures to entities with Unhedged Foreign Currency Exposure	/21.06.200/2013-14
120.	December 30, 2013	Non-Agriculture Loans against Gold Ornaments and Jewellery	DBOD.No.BP.79/21.04.048/2013-14
121.	December 20, 2013	Deferred Tax Liability on Special Reserve created under Section 36(1) (viii) of the Income Tax Act, 1961	DBOD. No.BP.BC.77/21.04.018/2013-14
122.	December 9, 2013	Novation of OTC Derivative Contracts	DBOD.No.BP.BC.76/21.04.157/2013-14
123.	November 25, 2013	Financing of Infrastructure - Definition of 'Infrastructure Lending'	DBOD.BP.BC.No.66 / 08.12.014 / 2013-14
124.	October 23, 2013	Amendments to Banking Regulation Act 1949 -- Banking Laws (Amendment) Act 2012 - Applicability to private sector banks	DBOD.NO.PSBD.BC.62/ 16.13.100/ 2013-14
125.	September 25, 2013	Export Credit in Foreign Currency	DBOD.Dir.BC.No. 57 /04.02.001/2013-14
126.	September 20, 2013	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement	DBOD.No.Ret.BC.55 /12.01.001/2013-14
127.	September 3, 2013	Housing Sector: Innovative Housing Loan Products – Upfront disbursal of housing loans	DBOD.BP.BC.No. 51 /08.12.015/2013-14
128.	September 2, 2013	Base Rate – Revised Guidelines	DBOD. No. Dir. BC. 47/13.03.00/ 2013-14
129.	August 26, 2013	Rupee Export Credit - Interest Subvention	DBOD.Dir.BC.No.43 /04.02.001/2013-14
130.	August 23, 2013	Investment portfolio of banks – Classification, Valuation and Provisioning	DBOD.BP.BC.No. 41 / 21.04.141 /2013-14

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131.	February 28, 2013	Security and Risk Mitigation Measures for Electronic Payment Transactions	DPSS (CO) PD No.1462/02.14.003 / 2012-13
132.	January 31, 2013	Disclosure Requirements on Advances Restructured by Banks and Financial Institutions	DBOD.BP.BC.No.80/21.0 4.132/2012-13
133.	November 26, 2012	Review of the Prudential Guidelines on Restructuring of Advances by Banks/Financial Institutions	DBOD.No.BP.BC.63/21.0 4.048/2012-13
134.	October 12, 2012	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives	FMD.MSRG.No.72/02.05 .002/2012-13
135.	September 18, 2012	The Scheme of 1% Interest Subvention on Housing Loans up to Rs. 15.00 lakh	RPCD.MSME&NFS.BC. No. 30 /06.11.01/2012-13
136.	July 23, 2012	Prudential Norms for Off-balance Sheet Exposures of Banks	DBOD.No.BP.BC.31 /21.04.157/2012-13
137.	May 07, 2012	Revisions to the Guidelines on Securitisation Transactions	DBOD.No.BP.BC- 103/21.04.177/2011-12
138.	May 2, 2012	Guidelines on Implementation of Basel III Capital Regulations in India	DBOD.No.BP.BC.98 /21.06.201/2011-12
139.	March 9, 2012	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives	FMD.MSRG.No.67/02.05 .002/2011-12
140.	January 25, 2012	Deregulation of Savings Bank Deposit Interest Rate – Guidelines	DBOD.Dir.BC. 75/13.03.00/2011-12
141.	December 16, 2011	Deregulation of Interest Rates on Non-Resident (External) Rupee (NRE) Deposits and Ordinary Non-Resident (NRO) Accounts	DBOD.Dir.BC. 64 /13.03.00/2011-12

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142.	November 30, 2011	Prudential Guidelines on Credit Default Swaps (CDS)	DBOD.BP.BC.No.61/21.0 6.203/2011-12
143.	November 2, 2011	Comprehensive Guidelines on Derivatives: Modifications	DBOD.No.BP.BC. 44 /21.04.157/2011-12
144.	October 25, 2011	Deregulation of Savings Bank Deposit Interest Rate - Guidelines	DBOD.Dir.BC. 42 /13.03.00/2011-12
145.	August 11, 2011	Prudential Norms for Off-balance Sheet Exposures of Banks	DBOD.No.BP.BC. 28 / 21.04.157 / 2011-12
146.	August 2, 2011	Comprehensive Guidelines on Derivatives: Modifications	DBOD.No.BP.BC. 27 / 21.04.157 / 2011-12
147.	May 31, 2011	Findings of Forensic Scrutiny- Guidelines for prevention of frauds _	DBS. CO.FrMC.BC.No.10/23.0 4.001/2010-11
148.	May 9, 2011	Section 24 of the Banking Regulation Act, 1949- Maintenance of Statutory Liquidity Ratio (SLR)	Ref. DBOD No. Ret. BC. 92 /12.02.001/2010-11
149.	May 4, 2011	Mobile Banking Transactions in India - Operative Guidelines for Banks	DPSS.CO.No.2502 /02.23.02/ 2010-11
150.	April 29, 2011	Working Group on Information Security, Electronic Banking, Technology Risk Management and Cyber Fraud – Implementation of Recommendations	DBS.CO.ITC.BC.No.6/31 .02.008/2010-11
151.	April 27, 2011	Implementation of the Advanced Measurement Approach (AMA) for Calculation of Capital Charge for Operational Risk	DBOD.No.BP.BC. 88 /21.06.014/2010-11
152.	February 21, 2011	Guidelines on Base Rate	DBOD.Dir.BC. 81 /13.03.00/2010-11
153.	February 9, 2011	Re-opening of pension option to employees of Public Sector	DBOD.No. BP.BC.80/ 21.04.018/2010-11

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		Banks and enhancement in gratuity limits - Prudential Regulatory Treatment	
154.	February 2, 2011	Classification of loans against gold jewellery	RPCD.CO.Plan.BC. 51 /04.09.01/2010-11
155.	January 20, 2011	Regulatory Capital Instruments – Step up option	DBOD.BP.BC.No.75/21.0 6.001/2010-11
156.	January 14, 2011	End use of funds – Monitoring	DBS.CO.PPD.BC.No. 5 /11.01.005/2010-11
157.	January 6, 2011	Guidelines on the Base Rate	DBOD.No.Dir.BC. 73 /13.03.00/2010-11
158.	December 30, 2010	Know Your Customer (KYC) norms / Anti-Money Laundering (AML) standards/ Combating of Financing of Terrorism (CFT)/Obligation of banks under PMLA, 2002	DBOD. AML. BC. No.70/14 .01.001/2010-11
159.	December 28, 2010	Directions for opening and operation of Accounts and settlement of payment for electronic payment transactions involving intermediaries	RBI/2010-11/339 DPSS.CO.OSD. No. 1448/06.08.001/ 2010-2011
160.	December 27, 2010	Issuance and operation of Prepaid Payment Instruments in India – Auditor Certificate on the balances in Escrow account	RBI/2010-11/341 DPSS.CO.OSD. No. 1445 /06.12.001/ 2010-2011
161.	December 27, 2010	Directions for submission of system audit reports from CISA qualified Auditor	RBI/2010-11/340 DPSS.CO.OSD. No. 1444 /06.11.001/ 2010-2011
162.	December 23, 2010	Housing Loans by Commercial Banks – LTV Ratio, Risk Weight and Provisioning	DBOD.No.BP.BC. 69 /08.12.001/2010-11
163.	December 15, 2010	Swarnajayanti Gram Swarozgar Yojana (SGSY) - Group Life Insurance Scheme	RPCD.GSSD.BC.No.30 /09.01.01/2010 -11

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164.	December 7, 2010	Operation of bank accounts & money mules	DBOD. AML. BC. No. 65/14 .01.001/2010-11
165.	November 12, 2010	Guidelines on Fair Practices Code for Lenders – Disclosing all information relating to processing fees / charges	DBOD. Leg. BC. 61 /09.07.005/2010 -11
166.	October 28, 2010	Introduction of Exchange Traded Currency Options – Permitting Banks to Participate in Currency Options on Recognized Stock / New Exchanges	DBOD.No.BP.BC.51 / 21.06.101 / 2010-11
167.	October 7, 2010	Prudential Guidelines on Restructuring of Advances by Banks	DBOD.BP.No. 49/21.04.132/2010-11
168.	October 1, 2010	Prudential Norms for Off-Balance Sheet Exposures of Banks – Bilateral netting of counterparty credit exposures.	DBOD.No.BP.BC.48 / 21.06.001/2010-11
169.	September 30, 2010	Banks' Exposure to Capital Market - Issue of Irrevocable Payment Commitments (IPCs)	DBOD.Dir.BC.46 /13.03.00/2010-11
170.	September 27, 2010	Bank loans for financing promoters contribution	DBOD.No.BP.BC. 42 /21.04.141/2010-11
171.	September 1, 2010	Dishonour / Return of Cheques - Need to Mention the 'Date of Return' in the Cheque Return Memo	DPSS.CO.CHD.No. 485 / 03.06.01 / 2010-11
172.	July 30, 2010	Guidelines on trading of Currency Options on Recognised Stock / New Exchanges	RBI/2010-11/147 A.P. (DIR Series) Circular No. 05
173.	May 6, 2010	Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) – Collateral free loans to MSEs	RPCD.SME & NFS. BC. No. 79 /06.02.31/2009-10
174.	April 23,	Investment in Unlisted Non-	DBOD.No.BP.BC. 98/

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	2010	SLR Securities	21.04.141/ 2009-10
175.	April 20, 2010	Conversion of term deposits, daily deposits or recurring deposits for reinvestment in term deposits	DBOD. No. Dir. BC. 91/13.03.00/2009-2010
176.	April 12, 2010	Collateral Free Loans - Educational Loan Scheme	RPCD.SME&NFS.BC.No . 69/06.12.05 /2009-10
177.	April 9, 2010	Guidelines on the Base Rate	DBOD. No. Dir. BC 88 /13.03.00/2009-10
178.	March 31, 2010	Implementation of The Standardised Approach (TSA) for Calculation of Capital Charge for Operational Risk	DBOD. No. BP.BC. 84 /21.06.001/2009-10
179.	March 30, 2010	Classification in the Balance Sheet - Capital Instruments	DBOD.BP.BC No.81/ 21.01.002/2009-10
180.	March 15, 2010	Additional Disclosures by banks in Notes to Accounts	DBOD.BP.BC.No.79 /21.04.018/2009-10
181.	January 13, 2010	Retail Issue of Subordinated Debt for Raising Tier II Capital	DBOD.BP.BC.No. 69 / 21.01.002/ 2009-10
182.	December 7, 2009	System Audit of the Payment Systems operated under the PSS Act, 2007	DPSS.AD.No./ 1206/02.27.005/2009-2010
183.	November 24, 2009	Directions for opening and operation of Accounts and settlement of payments for electronic payment transactions involving intermediaries	DPSS.CO.PD.No.1102 /02.14.08/ 2009-10
184.	September 1, 2009	Guidelines on Exchange Traded Interest Rate Derivatives	IDMD.PDRD.No. 1056/03.64.00/2009-10
185.	April 27, 2009	Policy Guidelines for issuance and operation of Prepaid Payment Instruments in India	DPSS.CO.PD.No. 1873 /02.14.06/ 2008-09
186.	April 22, 2009	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks –	Ref. DBS.CO.PPD.BC. 5 /11.01.005/2008-09

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		Compliance Certificate	
187.	February 10, 2009	Lending under Consortium Arrangement / Multiple Banking Arrangements	DBOD.No. BP.BC.110/08.12.001/2008-09
188.	December 31, 2008	Internal assignments in banks by statutory auditors	DBS.ARS. No. BC. 02/08.91.001/ 2008-09
189.	December 11, 2008	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks	DBOD.No.BP. 97 /21.04.158/2008-09
190.	December 08, 2008	"Lending under Consortium Arrangement/Multiple Banking Arrangements	DBOD.No.BP.BC.94 /08.12.001/2008-09
191.	December 1, 2008	"Operations of foreign branches and subsidiaries of the Indian banks – Compliance with statutory/regulatory/administrative prohibitions/ restrictions	DBOD.No.BP.BC.89 /21.04.141/2008-09
192.	October 13, 2008	Prudential Norms for Off-Balance Sheet Exposures of Banks	DBOD.No.BP.BC.57/ 21.04.157/2008-09
193.	September 19, 2008	Lending under Consortium Arrangement/Multiple Banking Arrangements	DBOD No. BP. BC.46/ 08.12.001/2008-09
194.	August 22, 2008	Unclaimed Deposits/in operative accounts in Banks	DBOD No. Leg.BC.34/ 09.07.005/2008-09
195.	August 8, 2008	Prudential Norms for Off-Balance Sheet Exposures of Banks	DBOD.No.BP.BC.31/21.04.157/2008-09
196.	April 9, 2008	Guidelines on Asset-Liability Management (ALM) System	DBOD.No.BP.BC.68/21.04.098/2007-08
197.	October 29, 2007	Guidelines for issuing preference shares as part of regulatory capital	DBOD.No. BP. BC. 42 /21.01.002/2007-2008
198.	October 24, 2007	Guidelines on Asset-Liability Management (ALM) System –	DBOD. No. BP. BC. 38 / 21.04.098/ 2007-08

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		amendments	
199.	June 26, 2007	Guidance Note on Stress Testing	DBOD. No. BP. BC.101 / 21.04.103/ 2006-07
200.	April 20, 2007	Comprehensive Guidelines on Derivatives	DBOD.No.BP.BC. 86/21.04.157/2006-07
201.	April 20, 2007	Compliance Function in Banks	DBS.CO.PP.BC.6/11.01. 005/2006-07
202.	March 6, 2007	Prudential Limits for Inter-Bank Liabilities (IBL)	DBOD.BP.BC.66/ 21.01.002/2006-07
203.	December 26, 2006	Cheque Drop Box Facility and the facility for acknowledgement of cheques.	RPCD.CO.RF.BC.NO./40 /07.40.06/2006-07
204.	November 3, 2006	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by banks	DBOD.NO.BP. 40/ 21.04.158/ 2006-07
205.	September 20, 2006	Section 17 (2) of Banking Regulation Act, 1949 – Appropriation from Reserve Fund	DBOD.BP.BC.31/21.04.0 18/2006-07
206.	April 5, 2006	Guidelines on compliance with Accounting Standard (AS) 11 (revised 2003) - 'The Effects of Changes in Foreign Exchange Rates	DBOD.BP.BC.No.76/21.0 4.018/2005-06
207.	December 21, 2005	Donations by banks	DBOD. No. Dir. BC. 50/ 13.01.01/ 2005–06
208.	March 15, 2005	Guidelines on compliance with Accounting Standard (AS) 11(revised 2003) 'The Effects of Changes in Foreign Exchange Rates'	DBOD No.BP.BC.76 /21.04.018/2004-05
209.	June 26, 2004	Risk Based Supervision – Follow up of Risk Management Systems in Banks	DBS.CO.PP.BC. 14 /11.01.005/2003-04
210.	April 30, 2004	Guidelines on compliance with Accounting Standards (AS) by	DBOD No.BP.BC. 82 /21.04.018/2003-04

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211.	April 30, 2004	Information System Audit - A review of Policies and Practices	DBS.CO.OSMOS.BC/ 11 /33.01.029/2003-04
212.	April 20, 2004	Appointment of statutory auditors in banks – abstention of declaration of indebtedness	DBS.ARS.No. B.C. 09 /08.91.001/2003-04
213.	June 3, 2003	Guidelines on Exchange Traded Interest Rate Derivatives	IDMC. MSRD. 4801/06.01.03/2002-03
214.	March 29, 2003	Guidelines on compliance with Accounting Standards (AS) by banks	DBOD.No.BP. BC. 89 /21.04.018/2002-03
215.	February 26, 2003	Inter-branch Accounts-Provisioning for net debit balance	DBOD.No.BP.BC.73/21.0 4.018/2002-03
216.	February 25, 2003	Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision	DBOD.No.BP.BC.72/21.0 4.018/2001-02
217.	October 21, 2002	Certification of Borrower's Account by Chartered Accountants	DBOD.No.BP.BC. 33/21.04.018/2002-03
218.	August 24, 2001	Reconciliation of Nostro Accounts- Old Outstanding Credit Entries	DBOD.BP.BC.16/21.04.0 18/2001-02
219.	June 14, 2001	Internet Banking in India – Guidelines	DBOD.COMP.BC.No.130 / 07.03.23/ 2000-01
220.	July 7, 1999	Forward Rate Agreements/ Interest Rate Swaps	MPD.BC.187/07.01.279/1 999-2000
221.	February 10, 1999	Asset - Liability Management (ALM) System	DBOD BP.BC. 8/21.04.098/99