

List of Relevant General Circulars

By C A Mangala Hampasagar, Hospet.

S. No.	Date	Title of the Circular	Circular No.
1.	February 12, 2018	Resolution of Stressed Assets – Revised Framework	RBI/2017-18/131 DBR.No.BP.BC.101/21.04.048/2017-18
2.	February 07, 2018	Relief for MSME Borrowers registered under Goods and Services Tax (GST)	RBI/2017-18/129 DBR.No.BP.BC.100/21.04.048/2017-18
3.	August 16, 2017	Interest Subvention Scheme for Short Term Crop Loans during the year 2017-18	RBI/2017-2018/48 FIDD.CO.FSD.BC.No.14/05.02.001/2017-18
4.	August 3, 2017	Natural Calamities Portal – Monthly Reporting System	RBI/2017-2018/38 FIDD.CO.FSD.BC.No.13/05.10.006/2017-18
5.	August 3, 2017	Exclusion of the name of State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank from the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2017-2018/37 DBR.No.Ret.BC.80/12.06.004/2017-18
6.	August 2, 2017	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR	RBI/2017-2018/36 DBR.BP.BC.No.81/21.04.098/2017-18

		Disclosure Standard	
7.	August 2, 2017	Change in Bank Rate	RBI/2017-2018/34 DBR.No.Ret.BC.82/12.01.00 1/2017-18
8.	August 2, 2017	Liquidity Adjustment Facility – Repo and Reverse Repo Rates	RBI/2017-2018/32 FMOD.MAOG.No.121/01.01. 001/2017-18
9.	July 27, 2017	Appointment of Statutory Central Auditors (SCAs) – modification of rest period	RBI/2017-2018/29 DBS.ARS.BC.04/08.91.001/ 2017-18
10.	July 13, 2017	Interest rates for Small Savings Schemes	RBI/2017-2018/22 DGBA.GBD.69/15.02.005/20 17-18
11.	July 13, 2017	Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises – documents to be relied upon	RBI/2017-2018/21 FIDD.MSME & NFS.BC.No.10/06.02.31/201 7- 18
12.	July 6, 2017	Point of Presence (PoP) Services under Pension Fund Regulatory and Development Authority (PFRDA) for National Pension System (NPS)	RBI/2017-2018/16 DNBR(PD)CC.No.087/03.10 .001/2017-18
13.	July 3, 2017	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)	RBI/2017-2018/10 FIDD.GSSD.CO.BC.No.04/0 9.01.01/2017-18
14.	July 3, 2017	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)	RBI/2017-2018/7 FIDD.CO.GSSD.BC.No.06/0 9.09.001/2017-18
15.	July 3, 2017	Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-	RBI/2017-2018/5 FIDD.GSSD.CO.BC.No.03/0 9.16.03/2017-18

		NULM)	
16.	July 3, 2017	Master Circular - Kisan Credit Card (KCC) Scheme	RBI/2017-2018/4 FIDD.CO.FSD.BC.No.7/05.0
			5.010/2017-18
17.	June 22, 2017	Exclusion of "The Royal Bank of Scotland N.V." from the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/325 DBR.No.Ret.BC.75/12.07.15 0/2016-17
18.	June 13, 2017	, Prudential Guidelines on Capital Adequacy and Market Discipline- New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies - INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)	RBI/2016-2017/321 DBR.No.BP.BC.74/21.06.00 9/2016-17
19.	June 7, 2017	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)	RBI/2016-2017/318 DBR.No.Ret.BC.71/12.02.00 1/2016-17
20.	June 7, 2017	Individual Housing Loans: Rationalisation of Risk-Weights and Loan to Value (LTV) Ratios	RBI/2016-2017/317 DBR.BP.BC.No.72/08.12.01 5/2016-17
21.	May 30, 2017	Submission of Annual Information Return relating to issue of Bonds for #5 lakh or more under Section 285 BA of Income Tax Act, 1961 - Change thereof	RBI/2016-2017/313 IDMD.CDD.No.3058/13.01.2 99/2016-17

22.	May 25, 2017	Submission of Annual Information Return relating to issue of Bonds for #5 lakh or more under Section 285 BA of Income Tax Act, 1961-Change thereof	RBI/2016-2017/309 IDMD.CDD.No.3031/13.01.299/2016-17
23.	May 25, 2017	Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2017-18- regarding	RBI/2016-2017/308 FIDD.CO.FSD.BC.No.29/05.02.001/2016-17
24.	May 8, 2017	National Electronic Funds Transfer (NEFT) system – Settlement at half-hourly intervals	RBI/2016-2017/300 DPSS (CO) EPPD No.2612/04.03.01/2016-17
25.	May 5, 2017	Timelines for Stressed Assets Resolution	RBI/2016-2017/299 DBR.BP.BC.No.67/21.04.048/2016-17
26.	April 27, 2017	Risk Management Systems – Role of the Chief Risk Officer (CRO)	RBI/2016-2017/294 DBR.BP.BC.No.65/21.04.103/2016-17
27.	April 20, 2017	Exclusion of KBC Bank N.V. – from the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/288 DBR.No.Ret.BC.24/12.07.118A/2016-17
28.	April 20, 2017	Alteration in the name of "Coöperatieve Centrale Raiffeisen - Boerenleenbank B.A." to "Coöperatieve Rabobank U.A." in the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/287 Ref.DBR.No.Ret.BC/21/12.07.131A/2016-17

29.	April 20, 2017	Cessation of KBC Bank N.V. as a banking company within the meaning of sub-section (2) of Section 36(A) of the Banking Regulation Act, 1949	RBI/2016-2017/286 DBR.No.Ret.BC.23/12.07.11 8A/2016-17
30.	April 20, 2017	Alteration in the name of "Abu Dhabi Commercial Bank Limited" to "Abu Dhabi Commercial Bank PJSC" in the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/285 DBR.No.Ret.BC/22/12.07.05 3A/2016-17
31.	April 20, 2017	Compliance with Ghosh Committee Recommendations	RBI/2016-2017/284 Ref. DBS.CO.PPD.BC.No.9/11.0 1.005/2016-17
32.	April 18, 2017	Disclosure in the "Notes to Accounts" to the Financial Statements- Divergence in the asset classification and provisioning	RBI/2016-2017/283 DBR.BP.BC.No.63/21.04.01 8/2016-17
33.	April 18, 2017	Additional Provisions For Standard Advances At Higher Than The Prescribed Rates	RBI/2016-2017/282 DBR.No.BP.BC.64/21.04.04 8/2016-17
34.	April 18, 2017	Guidelines on compliance with Accounting Standard (AS) 11 [The Effects of Changes in Foreign Exchange Rates] by banks - Clarification	RBI/2016-2017/281 DBR.BP.BC.No.61/21.04.01 8/2016-17

35.	April 18, 2017	Prudential Guidelines – Banks' investment in units of REITs and InvITs	RBI/2016-2017/280 DBR.No.FSD.BC.62/24.01.0 40/2016-17
36.	April 13, 2017	Grant of 'Certificate of Registration' – For carrying on the business of credit information – Transunion CIBIL Limited	RBI/2016-2017/277 DBR.CID.BC. 60/20.16.040/2016-17
37.	April 13, 2017	Revised Prompt Corrective Action (PCA) Framework for Banks	RBI/2016-2017/276 DBS.CO.PPD.BC.No.8/11.0 1.005/2016-17
38.	April 10, 2017	Setting up of IFSC Banking Units (IBUs) – Permissible activities	RBI/2016-2017/273 DBR.IBD.BC.59/23.13.004/2 016-17
39.	April 6, 2017	Change in Bank Rate	RBI/2016-2017/270 DBR.No.Ret.BC.58/12.01.00 1/2016-17
40.	April 6, 2017	Marginal Standing Facility	RBI/2016-2017/269 FMOD.MAOG.No.119/01.18. 001/2016-17
41.	April 6, 2017	Liquidity Adjustment Facility – Repo and Reverse Repo Rates	RBI/2016-2017/268 FMOD.MAOG. No. 118 /01.01.001/2016-17
42.	April 6, 2017	Interest rates for Small Savings Schemes	RBI/2016-2017/267 DGBA.GAD.2618/15.02.005/ 2016-17
43.	March 29, 2017	All payment systems to remain closed on April 1, 2017	RBI/2016-2017/260 DPSS.CO.CHD.No./2720/03 .01.03/2016-17
44.	March 25, 2017	Payment systems to remain open on all days from March 25, 2017 to April 1, 2017	RBI/2016-2017/257 DPSS.CO.CHD.No./2695/03 .01.03/2016-17
45.	March 16, 2017	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 -	RBI/2016-2017/251 IDMD.CDD.No.2347/14.04.0 51/2016-17

		Clarification	
46.	March 9, 2017	Inclusion of "The Royal Bank of Scotland plc" in the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/244 DBR.No.Ret.BC.54/12.07.15 0/2016-17
47.	March 2, 2017	Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review	RBI/2016-2017/236 FIDD.FLC.BC.No.22/12.01.0 18/2016-17
48.	February 16, 2017	Forward Rate Agreement (FRA) and Interest Rate Swap (IRS) - Withdrawal of Fortnightly return	RBI/2016-2017/232 FMRD.DIRD.13/14.01.019/2 016-17
49.	February 16, 2017	Inclusion of "Capital Small Finance Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/231 DBR.No.Ret.BC.51/12.07.14 5A/2016-17
50.	February 16, 2017	Inclusion of "Equitas Small Finance Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934	RBI/2016-2017/230 DBR.No.Ret.BC.52/12.07.14 3A/2016-17
51.	February 9, 2017	Interest rates for Small Savings Schemes	RBI/2016-2017/225 DGBA.GAD.2012/15.02.005/ 2016-17
52.	February 2, 2017	Basel III Capital Regulations- Additional Tier 1 Capital	RBI/2016-2017/222 DBR.BP.BC.No.50/21.06.20 1/2016-17
53.	December 31, 2016	Facility for exchange of Specified Bank Notes	RBI/2016-17/205 DCM (Plg) No.2170 /10.27.00/2016-17
		(SBNs) during Grace Period – Verification of KYC and Account details	
54.	December 30, 2016	Cash withdrawal from ATMs – Enhancement of daily limits	RBI/2016-17/204 DCM (Plg) No. 2142/10.27.00/2016-17

55.	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
56.	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
57.	December 28, 2016	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances	RBI/2016-17/198 DBR.No.BP.BC.49/21.04.04 8/2016-17
58.	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.1610/02.1 4.006/2016-17
59.	December 21, 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- Modification	RBI/2016-17/191 DCM (Plg) No. 1911/10.27.00/2016-17
60.	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
61.	December 16, 2016	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Operational Guidelines	RBI/2016-17/188 IDMD.CDD.No.1454/14.04.0 50/2016-17
62.	December 16, 2016	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016	RBI/2016-17/187 IDMD.CDD.No.1453/14.04.0 50/2016-17

63.	December 15, 2016	Compliance to provisions of Master Direction on Know Your Customer (KYC)	RBI/2016-17/183 DBR.AML.BC.48/14.01.01/2016-17
64.	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
65.	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
66.	December 01, 2016	Financing of Infrastructure – 'Definition of 'Infrastructure Lending'	DBR.BP.BC.No.42/08.12.014/2016-17
67.	December 01, 2016	Information from Unauthenticated Sources – Advisory to banks	RBI/2016-17/166 DCM (Plg) No.1500/10.27.00/2016-17
68.	November 29, 2016	Deposit of Specified Bank Notes (SBNs) – Chest Balance Limit / Cash Holding Limit	RBI/2016-17/164DCM (Plg) No. 1459/10.27.00/2016-17
69.	November 29, 2016	Accounts under PMJDY - Precautions	RBI/2016-17/165 DCM (Plg) No. 1450/10.27.00/2016-17
70.	November 28, 2016	Chest Guarantee Scheme for Specified Bank Notes (SBNs) – CGSS	RBI/2016-17/162 DCM (Plg) No.1438/10.27.00/2016-17
71.	November 28, 2016	Withdrawal of cash from bank deposit accounts - Relaxation	RBI/2016-17/163 DCM No.1437/10.27.00/2016-17
72.	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
73.	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
74.	November 25, 2016	Withdrawal of cash – Weekly limit	RBI/2016-17/158 DCM (Plg) No. 1424/10.27.00/2016-17

75.	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
76.	November 24, 2016	Special knowledge or practical experience useful to banking companies	DBR.Appt.BC.No.39/29.39.001/2016-17
77.	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
78.	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
79.	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
80.	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
81.	November 17, 2016	Withdrawal of Legal Tender Character of existing 500/- and 1000/- Bank Notes – Exchange over the counters	RBI/2016-17/139 DCM (Plg) No.1302/10.27.00/2016-17
82.	November 15, 2016	Standard Operating Procedure (SOP) for	RBI/2016-17/133 DCM (Plg)
		putting indelible ink on the finger of the customers coming to a bank branch for SBNs	No.1280/10.27.00/2016-17
83.	November 14, 2016	Withdrawal of Legal Tender Character of existing 500/- and 1000/-	RBI/2016-17/130 DCM (Plg) No.1273/10.27.00/2016-17

		Bank Notes – Applicability of the Scheme to DCCBs	
84.	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
85.	November 10, 2016	Repo / Reverse Repo Transactions with RBI	FMOD.MAOG.No.116/01.01.001/2016-17
86.	November 10, 2016	Schemes for Stressed Assets - Revisions	DBR.No.BP.BC.34/21.04.13 2/2016-17
87.	November 10, 2016	Scheme for Sustainable Structuring of Stressed Assets - Revisions	DBR.No.BP.BC.33/21.04.13 2/2016-17
88.	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
89.	October 13, 2016	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)	DBR.No.Ret.BC.15/12.02.00 1/2016-17
90.	October 4, 2016	Liquidity Adjustment Facility – Repo and Reverse Repo Rates	FMOD.MAOG.No.114/01.01.001/2016-17
91.	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
92.	August 25, 2016	Risk- based Internal Audit	DBS.CO.PPD.05/11.01.005/ 2016-17
93.	August 25, 2016	Review of Prudential Norms –Risk Weights for Exposures to Corporates, AFCs and NBFC-IFCs	DBR.No.BP.BC.6/21.06.001/ 2016-17
94.	August 4,	Dishonour of cheques – Modification in procedure	DBR.No.Leg.BC.3/09.07.005 /2016-17

	2016		
95.	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.8/04.0 9.001/2016-17
96.	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.2/21.04.098/2016 -17
97.	June 30, 2016	Performance Audit of Crop Insurance Schemes	FIDD.No.FSD.BC.28/05.10.0 07/2015-16
98.	June 23, 2016	Implementation of Indian Accounting Standards (Ind AS)	DBR.BP.BC.No.106/21.07.0 01/2015-16
99.	June 23, 2016	Reporting Requirements under Basel III Capital Regulations- Review	DBR.BP.BC.No.105/21.06.0 01/2015-16
100.	June 2, 2016	Cyber Security Framework in Banks	RBI/2015-16/418 DBS.CO/CSITE/BC.11/33.0 1.001/2015-16
101.	May 19, 2016	Repo / Reverse Repo Transactions with RBI	FMRD.DIRD. 10 /14.03.002/2015-16
102.	May 5, 2016	Discontinuation of Statements on Special Agriculture Credit Plan (SACP)	FIDD. No. FSD. BC.24/05.05.014/2015-16
103.	April 28, 2016	Compliance with Jilani Committee Recommendations	Ref.DBS.CO.PPD.BC.No.10 /11.01.005/2015-16
104.	April 28, 2016	F-TRAC – Counterparty Confirmation	FMRD.FMID.8/14.01.02/201 5-16
105.	April 21, 2016	Guidelines on Investment Advisory Services offered	DBR.No.FSD.BC.94/24.01.0 26/2015-16

		by Banks	
106.	April 18, 2016	Provisioning pertaining to Fraud Accounts	DBR.No.BP.BC.92/21.04.04 8/2015-16
107.	April 7, 2016	Revision of interest rates for Small Savings Schemes	DGBA.GAD.3175/15.02.005/ 2015-16
108.	April 7, 2016	Priority Sector Lending Certificates	FIDD.CO.Plan.BC.23/ 04.09.01/2015-16
109.	April 5, 2016	Liquidity Adjustment Facility – Repo and Reverse Repo Rates	FMOD.MAOG. No. 112 /01.01.001/2015-16
110.	April 5, 2016	Marginal Standing Facility	FMOD.MAOG. No.113 /01.18.001/2015-16
111.	March 31, 2016	Risk Based Supervision – Follow up of Risk Management Systems in Banks	DBS.CO.PPD.10887/11.01.0 05/2015-16
112.	March 31, 2016	Gold Monetisation Scheme, 2015	DBR.IBD.BC.89/23.67.001/2 015-16
113.	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.86/21.04.09 8/2015-16
114.	March 17, 2016	Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs)	FIDD.MSME & NFS.BC.No.21/06.02.31/201 5-16
115.	March 17, 2016	Pradhan Mantri Fasal Bima Yojana	FIDD. No. FSD. BC.20/05.10.007/2015-16
116.	March 01, 2016	Master Circular – Basel III Capital Regulations - Revision	DBR.No.BP.BC.83/21.06.20 1/2015-16

117.	February 11, 2016	Basel III Framework on Liquidity Standards –	DBR. BP. BC. No. 77/21.04.098/2015-16
		Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards	
118.	February 11, 2016	Implementation of Indian Accounting Standards (Ind AS)	DBR.BP.BC.No.76/21.07.001/2015-16
119.	January 21, 2016	Fraud Reporting and Monitoring	DBS.CO.CFMC.BC.No.007/23.04.001/2015-16
120.	January 14, 2016	Credit information reporting in respect of Self Help Group (SHG) members	DBR.CID.BC.No.73/20.16.56/2015-16
121.	January 14, 2016	Master Circular – Basel III Capital Regulations Clarification	DBR.No.BP.BC.71/21.06.201/2015-16
122.	January 07, 2016	Non-Fund Based Facility to Non-constituent Borrowers of Bank	DBR.Dir.BC.No.70/13.03.00/2015-16
123.	December 31, 2015	Extension of Credit Facilities to Overseas Step-down Subsidiaries of Indian Corporates	DBR.IBD.BC.No.68/23.37.001/2015-16
124.	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
125.	December 4, 2015	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit	DBR.Dir.BC.No.62/04.02.001/2015-16
126.	November 26, 2015	Central KYC Records Registry (CKYCR) - template for Know Your Customer (KYC) and reporting requirements under Foreign	DBR.AML.BC.No.60/14.01.001/2015-16

		Account Tax Compliance Act (FATCA)/ Common Reporting Standards (CRS)	
127.	November 26, 2015	Bank Finance to Factoring Companies	DBR.BP.BC.No.55/21.04.17 2/2015-16
128.	November 19, 2015	Non-Operative Financial Holding Company (NOFHC) – Application of Capital Adequacy Norms	DBR.No.BP.BC.57/21.06.20 1/2015-16
129.	November 19, 2015	Provision of Factoring Services by Banks – Review	DBR.No.FSD.BC. 58/24.01.007/2015-16
130.	November 18, 2015	Priority Sector Lending – Targets and Classification	FIDD.CO.Plan.BC.13/ 04.09.01/2015-16
131.	November 4, 2015	Sovereign Gold Bonds, 2015-16 - Operational Guidelines	IDMD.CDD.No. 968/14.04.050/2015-16
132.	November 3, 2015	Gold Monetisation Scheme, 2015- Amendment	DBR.IBD.BC.52/23.67.003/2 015-16
133.	November 3, 2015	Gold Monetisation Scheme, 2015- Interest Rate	DBR.IBD.BC.53/23.67.003/2 015-16
134.	October 22, 2015	Gold Monetisation Scheme, 2015	DBR.IBD.No.45/23.67.003/2 015-16
135.	October 15, 2015	Financial Inclusion Fund (FIF)- Revised Guidelines	DCBR.RCBD.BPD.No.4/19. 51.010/2015-16
136.	October 8, 2015	Individual Housing Loans: Rationalisation of Risk-Weights and LTV Ratios	DBR.BP.BC.No. 44 /08.12.015/ 2015-16
137.	October 8, 2015	Risk Weights for Claims on Foreign Central Banks	DBR.BP.BC.No.43/21.06.00 1/2015-16
138.	September 24, 2015	Prudential Norms on Change in Ownership of Borrowing Entities (Outside Strategic Debt Restructuring Scheme)	DBR.BP.BC.No.41/21.04.04 8/2015-16
139.	September	Constitution of the Audit	DBS.ARS.BC 4 /

	24, 2015	Committee of the Board	08.91.020/2015-16
140.	September 24, 2015	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)	DBR.BP.BC.No.39/21.04.13 2/2015-16
141.	September 23, 2015	Half yearly/Quarterly Review of Accounts of Public Sector Banks	DBS. ARS.No. BC. 5/08.91.001/2015-16
142.	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
143.	September 16, 2015	Equity Investment by Banks – Review	DBR.No.FSD.BC.37/24.01.0 01/2015-16
144.	August 28, 2015	Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)	DBR.AML.BC.No.36/14.01.0 01/2015-16
145.	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
146.	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
147.	August 13, 2015	Union Budget - 2015-16 Interest Subvention Scheme	FIDD.No.FSD.BC. 59/05.04.02/2015-16
148.	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
149.	July 16,	Priority Sector Lending – Targets and Classification	FIDD.CO.Plan.BC.08/04.09. 01/2015-16

	2015		
150.	June 8, 2015	Strategic Debt Restructuring Scheme	DBR.BP.BC.No.101/21.04.132/2014-15
151.	June 4, 2015	Submission of Long Form Audit Report (LFAR) by Concurrent Auditors	DBS.CO.ARS.BC.8/08.91.001/2014-15
152.	May 7, 2015	Framework for dealing with loan frauds	DBS.CO.CFMC.BC.No.007/23.04.001/2014-15
153.	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
154.	February 03, 2015	Ready Forward Contracts in Corporate Debt Securities	FMRD.DIRD.04/14.03.002/2014-15
155.	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
156.	December 04, 2014	Mobile Banking Transactions in India - Operative Guidelines for Banks	DPSS.CO.PD.No.1017 / 02.23.001 / 2014-2015
157.	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
158.	October 16, 2014	Revisions to Basel II- Advanced Approaches of Operational Risk-TSA and	DBOD.No.BP.BC.43/21.06.017/2014-15
		AMA	
159.	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

160.	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
161.	August 14, 2014	Prudential Norms on Income Recognition, Assets Classification and Provisioning Pertaining to Advances – Project under Implementation	DBOD.No.BP.BC.33/21.04.0 48/2014-15
162.	July 22, 2014	Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses	DBOD.No.BP.BC.27/21.04.0 48 /2014-15
163.	July 15, 2014	Flexible Structuring of Long Term Project Loans to Infrastructure and Core Industries	DBOD.No.BP.BC.24/21.04.1 32/2014-15
164.	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
165.	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
166.	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
167.	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

168.	February 11, 2014	Guidelines on Management of Intra-Group Transactions and Exposures	DBOD.No.BP.BC.96/21.06.102/2013-14
169.	February 7, 2014	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer	DBOD.No.BP.95/21.04.048/2013-14
170.	January 20, 2014	Lending against Gold Jewellery	DBOD.BP.BC.No.86 /21.01.023 /2013-14
171.	January 15, 2014	Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure	DBOD.No.BP.BC. 85 /21.06.200/2013-14
172.	December 30, 2013	Non-Agriculture Loans against Gold Ornaments and Jewellery	DBOD.No.BP.79/21.04.048/2013-14
173.	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
174.	December 9, 2013	Novation of OTC Derivative Contracts	DBOD.No.BP.BC.76/21.04.157/2013-14
175.	November 25, 2013	Financing of Infrastructure - Definition of 'Infrastructure Lending'	DBOD.BP.BC.No.66 / 08.12.014 / 2013-14
176.	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
177.	September 25, 2013	Export Credit in Foreign Currency	DBOD.Dir.BC.No. 57 /04.02.001/2013-14
178.	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

179.	September 3, 2013	Housing Sector: Innovative Housing Loan Products – Upfront disbursement of housing loans	DBOD.BP.BC.No. 51 /08.12.015/2013-14
180.	September 2, 2013	Base Rate – Revised Guidelines	DBOD. No. Dir. BC. 47/13.03.00/ 2013-14
181.	August 26, 2013	Rupee Export Credit - Interest Subvention	DBOD.Dir.BC.No.43 /04.02.001/2013-14
182.	August 23, 2013	Investment portfolio of banks – Classification, Valuation and Provisioning	DBOD.BP.BC.No. 41 / 21.04.141 /2013-14
183.	February 28, 2013	Security and Risk Mitigation Measures for Electronic Payment Transactions	DPSS (CO) PD No.1462/02.14.003 / 2012-13
184.	January 31, 2013	Disclosure Requirements on Advances Restructured by Banks and Financial Institutions	DBOD.BP.BC.No.80/21.04.132/2012-13
185.	November 26, 2012	Review of the Prudential Guidelines on Restructuring of Advances by Banks/Financial Institutions	DBOD.No.BP.BC.63/21.04.048/2012-13
186.	October 12, 2012	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives	FMD.MSRG.No.72/02.05.002/2012-13
187.	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
188.	July 23, 2012	Prudential Norms for Off-balance Sheet Exposures of Banks	DBOD.No.BP.BC.31 /21.04.157/2012-13
189.	May 07, 2012	Revisions to the Guidelines on Securitisation Transactions	DBOD.No.BP.BC-103/21.04.177/2011-12
190.	May 2, 2012	Guidelines on	DBOD.No.BP.BC.98 /21.06.201/2011-12

		Implementation of Basel III Capital Regulations in India	
191.	March 9, 2012	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives	FMD.MSRG.No.67/02.05.00 2/2011-12
192.	January 25, 2012	Deregulation of Savings Bank Deposit Interest Rate – Guidelines	DBOD.Dir.BC. 75/13.03.00/2011-12
193.	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
194.	November 30, 2011	Prudential Guidelines on Credit Default Swaps (CDS)	DBOD.BP.BC.No.61/21.06.2 03/2011-12
195.	November 2, 2011	Comprehensive Guidelines on Derivatives: Modifications	DBOD.No.BP.BC. 44 /21.04.157/2011-12
196.	October 25, 2011	Deregulation of Savings Bank Deposit Interest Rate - Guidelines	DBOD.Dir.BC. 42 /13.03.00/2011-12
197.	August 11, 2011	Prudential Norms for Off-balance Sheet Exposures of Banks	DBOD.No.BP.BC. 28 / 21.04.157 / 2011-12
198.	August 2, 2011	Comprehensive Guidelines on Derivatives: Modifications	DBOD.No.BP.BC. 27 / 21.04.157 / 2011-12
199.	May 31, 2011	Findings of Forensic Scrutiny- Guidelines for prevention of frauds _	DBS. CO.FrMC.BC.No.10/23.04.0 01/2010-11
200.	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
201.	May 4, 2011	Mobile Banking Transactions in India - Operative Guidelines for Banks	DPSS.CO.No.2502 /02.23.02/ 2010-11
202.	April 29,	Working Group on Information Security,	DBS.CO.ITC.BC.No.6/31.02. 008/2010-11

	2011	Electronic Banking, Technology Risk Management and Cyber Fraud – Implementation of Recommendations	
203.	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
204.	February 21, 2011	Guidelines on Base Rate	DBOD.Dir.BC. 81 /13.03.00/2010-11
205.	February 9, 2011	Re-opening of pension option to employees of Public Sector Banks and enhancement in gratuity limits - Prudential Regulatory Treatment	DBOD.No. BP.BC.80/ 21.04.018/2010-11
206.	February 2, 2011	Classification of loans against gold jewellery	RPCD.CO.Plan.BC. 51 /04.09.01/2010-11
207.	January 20, 2011	Regulatory Capital Instruments – Step up option	DBOD.BP.BC.No.75/21.06.0 01/2010-11
208.	January 14, 2011	End use of funds – Monitoring	DBS.CO.PPD.BC.No. 5 /11.01.005/2010-11
209.	January 6, 2011	Guidelines on the Base Rate	DBOD.No.Dir.BC. 73 /13.03.00/2010-11
210.	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
211.	December 28, 2010	Directions for opening and operation of Accounts and settlement of payment for electronic payment	RBI/2010-11/339 DPSS.CO.OSD. No. 1448/06.08.001/ 2010-2011

		transactions involving intermediaries	
212.	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
213.	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
214.	December 23, 2010	Housing Loans by Commercial Banks – LTV Ratio, Risk Weight and Provisioning	DBOD.No.BP.BC. 69 /08.12.001/2010-11
215.	December 15, 2010	Swarnajayanti Gram Swarozgar Yojana (SGSY) - Group Life Insurance Scheme	RPCD.GSSD.BC.No.30 /09.01.01/2010 -11
216.	December 7, 2010	Operation of bank accounts & money mules	DBOD. AML. BC. No. 65/14 .01.001/2010-11
217.	November	Guidelines on Fair	DBOD. Leg. BC. 61
	12, 2010	Practices Code for Lenders – Disclosing all information relating to processing fees / charges	/09.07.005/2010 -11
218.	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
219.	October 7, 2010	Prudential Guidelines on Restructuring of Advances by Banks	DBOD.BP.No. 49/21.04.132/2010-11
220.	October 1, 2010	Prudential Norms for Off-Balance Sheet Exposures of Banks – Bilateral netting of	DBOD.No.BP.BC.48 / 21.06.001/2010-11

		counterparty credit exposures.	
221.	September 30, 2010	Banks' Exposure to Capital Market - Issue of Irrevocable Payment Commitments (IPCs)	DBOD.Dir.BC.46 /13.03.00/2010-11
222.	September 27, 2010	Bank loans for financing promoters contribution	DBOD.No.BP.BC. 42 /21.04.141/2010-11
223.	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
224.	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
225.	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
226.	April 23, 2010	Investment in Unlisted Non-SLR Securities	DBOD.No.BP.BC. 98/ 21.04.141/ 2009-10
227.	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
228.	April 12, 2010	Collateral Free Loans - Educational Loan Scheme	RPCD.SME&NFS.BC.No. 69/06.12.05 /2009-10
229.	April 9, 2010	Guidelines on the Base Rate	DBOD. No. Dir. BC 88 /13.03.00/2009-10
230.	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

231.	March 30, 2010	Classification in the Balance Sheet - Capital Instruments	DBOD.BP.BC No.81/ 21.01.002/2009-10
232.	March 15, 2010	Additional Disclosures by banks in Notes to Accounts	DBOD.BP.BC.No.79 /21.04.018/2009-10
233.	January 13, 2010	Retail Issue of Subordinated Debt for Raising Tier II Capital	DBOD.BP.BC.No. 69 / 21.01.002/ 2009-10
234.	December 7, 2009	System Audit of the Payment Systems operated under the PSS Act, 2007	DPSS.AD.No./ 1206/02.27.005/2009-2010
235.	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
236.	September 1, 2009	Guidelines on Exchange Traded Interest Rate Derivatives	IDMD.PDRD.No. 1056/03.64.00/2009-10
237.	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
238.	April 22, 2009	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks – Compliance Certificate	Ref. DBS.CO.PPD.BC. 5 /11.01.005/2008-09
239.	February 10, 2009	Lending under Consortium Arrangement / Multiple Banking Arrangements	DBOD.No. BP.BC.110/08.12.001/2008-09
240.	December 31, 2008	Internal assignments in banks by statutory auditors	DBS.ARS. No. BC. 02/ 08.91.001/ 2008-09
241.	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

242.	December 08, 2008	"Lending under Consortium Arrangement/Multiple Banking Arrangements	DBOD.No.BP.BC.94 /08.12.001/2008-09
243.	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
244.	October 13, 2008	Prudential Norms for Off-Balance Sheet Exposures of Banks	DBOD.No.BP.BC.57/ 21.04.157/2008-09
245.	September 19, 2008	Lending under Consortium Arrangement/Multiple Banking Arrangements	DBOD No. BP. BC.46/ 08.12.001/2008-09
246.	August 22, 2008	Unclaimed Deposits/in operative accounts in Banks	DBOD No. Leg.BC.34/ 09.07.005/2008-09
247.	August 8,	Prudential Norms for Off-	DBOD.No.BP.BC.31/21.04.1
	2008	Balance Sheet Exposures of Banks	57/2008-09
248.	April 9, 2008	Guidelines on Asset-Liability Management (ALM) System	DBOD.No.BP.BC.68/21.04.0 98/2007-08
249.	October 29, 2007	Guidelines for issuing preference shares as part of regulatory capital	DBOD.No. BP. BC. 42 /21.01.002/2007-2008
250.	October 24, 2007	Guidelines on Asset- Liability Management (ALM) System – amendments	DBOD. No. BP. BC. 38 / 21.04.098/ 2007-08
251.	June 26, 2007	Guidance Note on Stress Testing	DBOD. No. BP. BC.101 / 21.04.103/ 2006-07
252.	April 20, 2007	Comprehensive Guidelines on Derivatives	DBOD.No.BP.BC. 86/21.04.157/2006-07

253.	April 20, 2007	Compliance Function in Banks	DBS.CO.PP.BC.6/11.01.005 /2006-07
254.	March 6, 2007	Prudential Limits for Inter-Bank Liabilities (IBL)	DBOD.BP.BC.66/21.01.002/2006-07
255.	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
256.	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
257.	September 20, 2006	Section 17 (2) of Banking Regulation Act, 1949 – Appropriation from Reserve Fund	DBOD.BP.BC.31/21.04.018/2006-07
258.	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.76/21.04.018/2005-06
259.	December 21, 2005	Donations by banks	DBOD. No. Dir. BC. 50/13.01.01/ 2005–06
260.	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
261.	June 26, 2004	Risk Based Supervision – Follow up of Risk Management Systems in Banks	DBS.CO.PP.BC. 14 /11.01.005/2003-04
262.	April 30, 2004	Guidelines on compliance with Accounting Standards (AS) by banks	DBOD No.BP.BC. 82 /21.04.018/2003-04
263.	April 30, 2004	Information System Audit - A review of Policies and Practices	DBS.CO.OSMOS.BC/ 11 /33.01.029/2003-04
264.	April 20,	Appointment of statutory auditors in banks –	DBS.ARS.No. B.C. 09

	2004	abstention of declaration of indebtedness	/08.91.001/2003-04
265.	June 3, 2003	Guidelines on Exchange Traded Interest Rate Derivatives	IDMC. MSRD. 4801/06.01.03/2002-03
266.	March 29, 2003	Guidelines on compliance with Accounting Standards (AS) by banks	DBOD.No.BP. BC. 89 /21.04.018/2002-03
267.	February 26, 2003	Inter-branch Accounts-Provisioning for net debit balance	DBOD.No.BP.BC.73/21.04.018/2002-03
268.	February 25, 2003	Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision	DBOD.No.BP.BC.72/21.04.018/2001-02
269.	October 21, 2002	Certification of Borrower's Account by Chartered Accountants	DBOD.No.BP.BC.33/21.04.018/2002-03
270.	August 24,	Reconciliation of Nostro	DBOD.BP.BC.16/21.04.018/
	2001	Accounts- Old Outstanding Credit Entries	2001-02
271.	June 14, 2001	Internet Banking in India – Guidelines	DBOD.COMP.BC.No.130/07.03.23/ 2000-01
272.	July 7, 1999	Forward Rate Agreements/ Interest Rate Swaps	MPD.BC.187/07.01.279/199 9-2000
273.	February 10, 1999	Asset - Liability Management System (ALM)	DBOD BP.BC.8/21.04.098/99