

Suggested List of Relevant RBI Master Circulars for Scheduled Commercial Banks

(Note: The following is only a suggested list and not an exhaustive list)

S. N.	Circular No.	Subject
1.	RBI/2015-16/101 DBR.No.BP.BC.2/21.04.048/2015-16	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
2.	RBI/2015-16/97 DBR No BP.BC.6 /21.04.141/2015-16	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks
3.	RBI/2015-16 /95 DBR.No.Dir.BC.10/13.03.00/2015-16	Loans and Advances–Statutory and Other Restrictions
4.	RBI/2015-16/37 DBR.No.Dir.BC.9/13.03.00/2015-16	Interest Rates on Advances
5.	RBI/2015 -16/36 DBR.BP.BC.No.5/21.04.172/2015-16	Bank Finance to Non-Banking Financial Companies (NBFCs)
6.	RBI /2015-16/70 DBR.No.Dir.BC.12 /13.03.00/2015-16	Exposure Norms
7.	RBI/2015-16/99 DBR.BP.BC No.23 /21.04.018/2015-16	Disclosure in Financial Statements–Notes to Accounts
8.	RBI / 2015-16/76 DBR. No. Dir. BC.11 /13.03.00/2015-16	Guarantees and Co-acceptances
9.	RBI/2015-16/55 FMRD.DIRD. 01 /14.01.001/2015-16	Call/Notice Money Market Operations
10.	RBI/2015-16/98 DBR.No.Ret.BC.24/12.01.001/2015-16	Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)
11.	RBI/2015-16/31 DBR.No.FSD.BC.18/24.01.009/2015-16	Credit Card, Debit Card and Rupee Denominated Co-branded Prepaid Card Operations of Banks and Credit Card issuing NBFCs
12.	RBI/2015-16/30 DBR.No.FSD. BC.19/24.01.001/2015-16	Para-banking Activities
13.	RBI/2015-16/86 DBR.No.BP.BC. 3/21.01.002/2015-16	Prudential Norms on Capital Adequacy–Basel I Framework
14.	RBI/2015-16/85 DBR.No.BP.BC.4./21.06.001/2015-16	Prudential Guidelines on Capital Adequacy and Market Discipline–New Capital Adequacy Framework (NCAF)
15.	RBI/2015-16/89 Master Circular No. 3/2015-16	Memorandum of Instructions for Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses
16.	RBI/2015-16/46 DBR.No.DIR.BC.13/08.12.001/2015-16	Housing Finance
17.	RBI/2015-16/68 FIDD. No. FSD. BC.01 /05.10.001/2015-16	Guidelines for Relief Measures By Banks in Areas Affected by Natural Calamities
18.	RBI/2015-16/75 DBS.CO.CFMC.BC.No.1/ 23.04.001/2015-16	Frauds–Classification and Reporting

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19.	RBI/ 2015 – 16/42 DBR.AML. BC. No. 15 /14.01.001/2015-16	Know Your Customer (KYC) Norms/Anti-Money Laundering (AML) Standards/Combating Financing of Terrorism (CFT)/Obligation of Banks and Financial Institutions under PMLA, 2002
20.	RBI /2015-16/39 DBR.No.Dir.BC. 7/13.03.00/2015-16	Interest Rates on Rupee Deposits held in Domestic, Ordinary Non-Resident (NRO) and Non-Resident (External) (NRE) Accounts
21.	RBI/2015-16/74 FIDD.MSME & NFS.BC.No. 07 /06.02.31/2015-16	Lending to Micro, Small & Medium Enterprises (MSME) Sector
22.	RBI/2015-16/100 DBR.No.CID. BC.22/20.16.003/2015-16	Willful Defaulters
23.	RBI/ /2015-16/47 DBR No.DIR.BC.14/ 04.02.002/ 2015-16	Rupee/Foreign Currency Export Credit & Customer Service to Exporters
24.	RBI/2015-16/29 FIDD.FID.BC.No.02/12.01.033/ 2015-16	SHG–Bank Linkage Programme
25.	RBI/2015-16/40 DBR.No.Dir.BC.8/13.03.00/2015-16	Interest Rates on Deposits held in FCNR(B) Accounts
26.	RBI/2015-16/57 FMRD.DIRD. 03 /14.01.003/2015-16	Guidelines for Issue of Certificate of Deposit
27.	RBI/2015-16/56 FMRD. DIRD.02/14.01.002/2015-16	Guidelines for Issue of Commercial Paper
28.	RBI/2015-16/ 35 DBR.AML.BC.No.16/14.08.001/ 2015-16	Guidelines issued under Section 36(1)(a) of the Banking Regulation Act, 1949-Implementation of the Provisions of Foreign Contribution (Regulation) Act, 2010
29.	RBI/2015-16/53 FIDD.CO.Plan.BC.04/04.09.01/2015-16	Priority Sector Lending-Targets and Classification
30.	RBI/2015-16/58 DBR.No.BP.BC.1/21.06.201/2015-16	Basel III Capital Regulations
31.	RBI/2015-16/59 DBR No.Leg.BC. 21/09.07.006/2015-16	Customer Service in Banks
32.	RBI/2015-16/52 DCM (FNVD) G- 4/16.01.05/2015-16	Detection and Impounding of Counterfeit Notes
33.	RBI/2015-16/38 DCM (NE) No. G - 2/08.07.18/2015-16	Facility for Exchange of Notes and Coins
34.	RBI/2015-16/49 DCM(CC) No.G - 1/03.35.01/2015-16	Levy of Penal Interest for Delayed Reporting/ Wrong Reporting/Non-Reporting of Currency Chest Transactions and Inclusion of Ineligible Amounts in Currency Chest Balances
35.	RBI/ 2015-16/65 DPSS.CO.PD. Mobile Banking. No.1/02.23.001/2015-16	Mobile Banking Transactions in India–Operative Guidelines for Banks
36.	RBI/2015-2016/66 DPSS.CO.PD.PPL.No.2/02.14.006/2015-16	Policy Guidelines on Issuance and Operation of Pre-paid Payment Instruments in India
37.	RBI/2015-16/84 Master Circular No. 5/2015-16	Risk Management and Inter-Bank Dealings