

List of Relevant Notifications, FAQs, and General Circulars

| S. No. | Date | Title of the Circular | Circular No. |
|--------|-------------------|--|---|
| 1. | February 05, 2021 | Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) | RBI/2020-2021/95 DOR.No.LRG.BC.40 /21.04.098/2020-21 |
| 2. | February 05, 2021 | SLR holdings in HTM category | RBI/2020-2021/94 DOR.No.MRG.BC.3 9/21.04.141/2020-21 |
| 3. | February 05, 2021 | Basel III Capital Regulations- Review of transitional arrangements | RBI/2020-2021/93 DOR.CAP.BC.No.34 /21.06.201/2020-21 |
| 4. | February 05, 2021 | Credit to MSME Entrepreneurs | RBI/2020-2021/92 DOR.No.Ret.BC.37/ 12.01.001/2020-21 |
| 5. | February 05, 2021 | Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - Extension of Relaxation | RBI/2020-2021/91 DOR.No.Ret.BC.36/ 12.01.001/2020-21 |
| 6. | February 05, 2021 | Maintenance of Cash Reserve Ratio (CRR) | RBI/2020-2021/90 DOR.No.Ret.BC.35/ 12.01.001/2020-21 |
| 7. | February 05, 2021 | Loans and advances to directors, their relatives, and firms / concerns in which they are interested | RBI/2020-2021/89 DOR.CRG.CRS.Cir. No.5/13.05.000/2020-21 |
| 8. | February 03, 2021 | Risk-Based Internal Audit (RBIA) | RBI/2020-2021/88 Ref.No.DoS.CO.PP G./SEC.05/11.01.00 5/2020-21 |
| 9. | January 27, 2021 | Strengthening of Grievance Redress Mechanism in Bank | RBI/2020-2021/87 CEPD.CO.PRD.Cir. No.01/13.01.013/20 20-21 |
| 10. | January 27, 2021 | Prudential Guidelines on Capital Adequacy and | RBI/2020-2021/86 DOR.No.CRE.BC.33 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|-------------------|--|---|
| | | Market Discipline - New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – CRISIL Ratings Limited | /21.06.007/2020-21 |
| 11. | January 21, 2021 | Withdrawal of circulars - on Recovery of excess pension made to pensioners | RBI/2020-2021/84 DGBA.GBD.No.SUO 546/45.01.001/2020-21 |
| 12. | January 07, 2021 | Risk Based Internal Audit (RBIA) Framework – Strengthening Governance arrangements | RBI/2020-2021/83 Ref.No.DoS.CO.PP G./SEC.04/11.01.00 5/2020-21 |
| 13. | January 05, 2021 | Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems | RBI/2020-2021/82 DPSS.CO.OD No.901/06.24.001/2 020-21 |
| 14. | January 05, 2021 | Operationalisation of Payments Infrastructure Development Fund (PIDF) Scheme | RBI/2020-2021/81 DPSS.CO.AD No.900/02.29.005/2 020-21 |
| 15. | December 14, 2020 | Opening of Current Accounts by Banks - Need for Discipline | RBI/2020-2021/79 DOR.No.BP.BC.30/2 1.04.048/2020-21 |
| 16. | December 04, 2020 | External Trade– Facilitation- Export of Goods and Services | RBI/2020-2021/77 A.P. (DIR Series) Circular No. 08 |
| 17. | December 04, 2020 | Declaration of dividends by banks | RBI/2020-2021/75 DOR.BP.BC.No.29/2 1.02.067/2020-21 |
| 18. | December 04, 2020 | Processing of e-mandates for recurring transactions | RBI/2020-2021/74 DPSS.CO.PD No.754/02.14.003/2 020-21 |
| 19. | December 04, 2020 | Authorisation of entities for operating a Payment System under the Payment and Settlement Systems Act, 2007 (PSS Act) – Introduction of Cooling Period | RBI/2020-2021/73 DPSS.CO.OD.No.75 3/06.08.005/2020-21 |
| 20. | December 04, 2020 | Perpetual Validity for Certificate of Authorisation (CoA) issued to Payment System Operators (PSOs) | RBI/2020-2021/72 DPSS.CO.AD.No.72 4/02.27.005/2020-21 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|--------------------|--|--|
| | | under Payment and Settlement Systems Act, 2007 (PSS Act) | |
| 21. | December 04, 2020 | Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication | RBI/2020-2021/71 DPSS.CO.PD No.752/02.14.003/2 020-21 |
| 22. | December 04, 2020 | 24x7 Availability of Real Time Gross Settlement (RTGS) System | RBI/2020-2021/70 DPSS (CO) RTGS No.750/04.04.016/2 020-21 |
| 23. | November 17, 2020 | Maintenance of Escrow Account with a Scheduled Commercial Bank | RBI/2020-2021/68 DPSS.CO.PD.No.66 0/02.14.008/2020-21 |
| 24. | November 02, 2020 | Opening of Current Accounts by Banks - Need for Discipline | RBI/2020-2021/62 DOR.No.BP.BC.27/2 1.04.048/2020-21 |
| 25. | October 26, 2020 | Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020) | RBI/2020-2021/61 DOR.No.BP.BC.26/21.04 .048/2020-21 |
| 26. | October 16, 2020 | Individual Housing Loans – Rationalisation of Risk Weights | RBI/2020-2021/56 DOR.No.BP.BC.24/08.12 .015/2020-21 |
| 27. | October 12, 2020 | SLR holdings in HTM category | RBI/2020-2021/54 DoR.No.BP.BC.22/21.04. 141/2020-21 |
| 28. | October 12, 2020 | Regulatory Retail Portfolio – Revised Limit for Risk Weight | RBI/2020-2021/53 DOR.No.BP.BC.23/21.06 .201/2020-21 |
| 29. | October 09, 2020 | Sovereign Gold Bond Scheme (SGB) 2020-21- Series VII, VIII, IX, X, XI, XII | RBI/2020-2021/52 IDMD.CDD.No.730/14.04 .050/2020-21 |
| 30. | October 09, 2020 | Export Data Processing and Monitoring System (EDPMS) Module for 'Caution/De-caution Listing of Exporters' - Review | RBI/2020-2021/50 A.P. (DIR Series) Circular No.03 |
| 31. | September 29, 2020 | Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) | RBI/2020-2021/43 DOR.BP.BC.No.16/21.04 .098/2020-21 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|--------------------|--|--|
| 32. | September 29, 2020 | Basel III Capital Regulations - Review of transitional arrangements | RBI/2020-2021/42 DOR.BP.BC.No15/21.06. 201/2020-21 |
| 33. | September 25, 2020 | Positive Pay System for Cheque Truncation System | RBI/2020-2021/41 DPSS.CO.RPPD.No.309/ 04.07.005/2020-21 |
| 34. | September 17, 2020 | Exim Bank's Government of India supported Line of Credit (LoC) of USD 215.68 million to the Government of the Republic of Malawi | RBI/2020-2021/38 A.P. (DIR Series) Circular No.01 |
| 35. | September 14, 2020 | Automation of Income Recognition, Asset Classification and Provisioning processes in banks | RBI/2020-2021/37 Ref. No. DoS.CO.PPG./SEC.03/1 1.01.005/2020-21 |
| 36. | September 07, 2020 | Resolution Framework for COVID-19-related Stress – Financial Parameters | RBI/2020-2021/34 DOR.No.BP.BC/13/21.04 .048/2020-21 |
| 37. | September 05, 2020 | Long Form Audit Report (LFAR) - Review | RBI/2020-2021/33 Ref.No.DOS.CO.PPG./S EC.01/11.01.005/2020- 21 |
| 38. | September 01, 2020 | SLR holdings in HTM category | RBI/2020-2021/29 DoR.No.BP.BC.9/21.04.1 41/2020-21 |
| 39. | August 21, 2020 | Ad-hoc/Short Review/Renewal of Credit Facilities | RBI/2020-2021/27 DoS.CO.PPG.BC.1/11.0 1.005/2020-21 |
| 40. | August 21, 2020 | New Definition of Micro, Small and Medium Enterprises – clarifications | RBI/2020-2021/26 FIDD.MSME & NFS.BC.No.4/06.02.31/2 020-21 |
| 41. | August 13, 2020 | Review of Guidelines for Core Investment Companies | RBI/2020-2021/24 DoR (NBFC) (PD) CC. No. 117/03.10.001/2020- 21 |
| 42. | August 06, 2020 | Online Dispute Resolution (ODR) System for Digital Payments | RBI/2020-2021/21 DPSS.CO.PD No.116/02.12.004/2020- 21 |
| 43. | August 06, 2020 | Opening of Current Accounts by Banks - Need for Discipline | RBI/2020-2021/20 DOR.No.BP.BC/7/21.04. 048/2020-21 |
| 44. | August 06, 2020 | Loans against Gold Ornaments and Jewellery | RBI/2020-2021/19 DoR.No.BP.BC/6/21.04.0 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|-----------------|--|--|
| | | for Non-Agricultural End-uses | 48/2020-21 |
| 45. | August 06, 2020 | Basel III Capital Regulations – Treatment of debt mutual funds/ETFs | RBI/2020-2021/18 DOR.No.BP.BC/5/21.04. 201/2020-21 |
| 46. | August 06, 2020 | Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances | RBI/2020-2021/17 DOR.No.BP.BC/4/21.04. 048/2020-21 |
| 47. | August 06, 2020 | Resolution Framework for COVID-19-related Stress | RBI/2020-2021/16 DOR.No.BP.BC/3/21.04. 048/2020-21 |
| 48. | July 16, 2020 | Fair Practices Code for Asset Reconstruction Companies | RBI/2020-2021/13 DOR.NBFC(ARC) CC. No. 9/26.03.001/2020-21 |
| 49. | July 06, 2020 | Extension of timeline for finalization of audited accounts | RBI/2020-2021/11 DoR (NBFC) (PD) CC. No.114/03.10.001/2020-21 |
| 50. | July 02, 2020 | Credit flow to Micro, Small and Medium Enterprises Sector | RBI/2020-2021/10 FIDD.MSME & NFS.BC.No.3/06.02.31/2 020-21 |
| 51. | July 01, 2020 | Distressed Assets Fund - Subordinate Debt for Stressed MSMEs | RBI/2020-2021/09 DoR.BP.BC.No.01/21.04. 048/2020-21 |
| 52. | June 26, 2020 | Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Minimum Daily Maintenance of the Cash Reserve Requirement | RBI/2019-2020/260 DOR.No.Ret.BC.78/12.0 1.001/2019-20 |
| 53. | June 26, 2020 | Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) | RBI/2019-2020/259 DOR.No.Ret.BC.77/12.0 2.001/2019-20 |
| 54. | June 24, 2020 | Loans Sourced by Banks and NBFCs over Digital Lending Platforms: Adherence to Fair Practices Code and Outsourcing Guidelines | RBI/2019-2020/258 DOR (NBFC) (PD) CC. No.112/03.10.001/2019-20 |
| 55. | June 21, 2020 | Assignment of Risk Weights on Credit Facilities (Guaranteed Emergency | RBI/2019-2020/255 DoR.BP.BC.No.76/21.06. 201/2019-20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|---------------|---|---|
| | | Credit Line) under the Emergency Credit Line Guarantee Scheme | |
| 56. | June 04, 2020 | Extension of timeline for compliance with various payment system requirements | RBI/2019-2020/251 DPSS.CO.PD.No.1897/0 2.14.003/2019-20 |
| 57. | June 04, 2020 | Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period on account of Covid-19 | RBI/2019-2020/250 FIDD.CO.FSD.BC.No.25/ 05.02.001/2019-20 |
| 58. | May 23, 2020 | Pre-shipment and Post-shipment Export Credit – Extension of Period of Advance | RBI/2019-2020/246 DOR.DIR.BC.No.73/04.0 2.002/2019-20 |
| 59. | May 23, 2020 | COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets | RBI/2019-2020/245 DOR.No.BP.BC.72/21.04 .048/2019-20 |
| 60. | May 23, 2020 | COVID-19 – Regulatory Package | RBI/2019-2020/244 DOR.No.BP.BC.71/21.04 .048/2019-20 |
| 61. | May 23, 2020 | Large Exposures Framework – Increase in Exposure to a Group of Connected Counterparties | RBI/2019-2020/243 DOR.No.BP.BC.70/21.01 .003/2019-20 |
| 62. | May 22, 2020 | Import of goods and services- Extension of time limits for Settlement of import payment | RBI/2019-2020/242 A.P. (DIR Series) Circular No.33 |
| 63. | May 22, 2020 | Change in Bank Rate | RBI/2019-2020/240 DOR.No.Ret.BC.74/12.0 1.001/2019-20 |
| 64. | May 22, 2020 | Standing Liquidity Facility for Primary Dealers | RBI/2019-2020/238 REF.No.MPD.BC.391/07. 01.279/2019-20 |
| 65. | May 22, 2020 | Liquidity Adjustment Facility – Repo and Reverse Repo Rates | RBI/2019-2020/237 FMOD.MAOG.No.142/01 .01.001/2019-20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|----------------|--|--|
| 66. | May 22, 2020 | Marginal Standing Facility | RBI/2019-2020/236 FMOD.MAOG.No.143/01 .18.001/2019-20 |
| 67. | May 19, 2020 | Extending Master Direction – Know Your Customer (KYC) Direction, 2016 to Housing Finance Companies | RBI/2019-2020/235 DOR.NBFC (HFC).CC.No.111/03.10. 136/2019-20 |
| 68. | May 18, 2020 | Risk Management and Inter-bank Dealings – Hedging of Foreign Exchange Risk-Date of Implementation | RBI/2019-2020/232 A.P.(DIR Series) Circular No.31 |
| 69. | May 13, 2020 | Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit- Extension | RBI/2019-2020/231 DOR.Dir.BC.No.69/04.02 .001/2019-20 |
| 70. | April 29, 2020 | Submission of regulatory returns - Extension of timelines | RBI/2019-2020/228 DOR.BP.BC.No.68/21.04 .018/2019-20 |
| 71. | April 23, 2020 | Electronic Cards for Overdraft Accounts | RBI/2019-2020/225 DOR.FSD.BC.No.67/24.0 1.041/2019-20 |
| 72. | April 21, 2020 | Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Crop Loans during the years 2018-19 and 2019-20: Extended Period on account of Covid-19 | RBI/2019-2020/224 FIDD.CO.FSD.BC.No.24/ 05.02.001/2019-20 |
| 73. | April 20, 2020 | Internal ML/TF risk assessment by REs - Amendment to Master Direction (MD) on KYC | RBI/2019-2020/221 DOR.AML.BC.No.66/14. 01.001/2019-20 |
| 74. | April 17, 2020 | COVID19 Regulatory Package - Asset Classification and Provisioning | RBI/2019-2020/220 DOR.No.BP.BC.63/21.04 .048/2019-20 |
| 75. | April 17, 2020 | COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets | RBI/2019-2020/219 DOR.No.BP.BC.62/21.04 .048/2019-20 |
| 76. | April 17, 2020 | Basel III Framework on Liquidity Standards – | RBI/2019-2020/217 DOR.BP.BC.No.65/21.04 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|-----|--|--|---|
| | | Liquidity Coverage Ratio (LCR) | .098/2019-20 |
| 77. | April 17, 2020 | Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation | RBI/2019-2020/216 DoR.NBFC (PD).CC.No.110/03.10.0 01/2019-20 |
| 78. | April 17, 2020 | Liquidity Adjustment Facility – Reverse Repo Rate | RBI/2019-2020/215 FMOD.MAOG.No.141/01 .01.001/2019-20 |
| 79. | April 13, 2020 (Updated as on January 05, 2021) | Sovereign Gold Bond Scheme of the Government of India (GoI)-Procedural Guidelines - Consolidated | RBI/2019-2020/213 IDMD.CDD.2730/14.04.0 50/2019-20 |
| 80. | April 13, 2020 | Sovereign Gold Bond Scheme (SGB) 2020-21- Series I, II, III, IV, V, VI | RBI/2019-2020/212 IDMD.CDD. No.2729/14.04.050/2019- 20 |
| 81. | April 07, 2020 | Risk Management and Inter-bank Dealings – Hedging of foreign exchange risk | RBI/2019-2020/210 A.P.(DIR Series) Circular No. 29 |
| 82. | April 01, 2020 | Amendment to Master Direction (MD) on KYC | RBI/2019-2020/207 DOR.AML.BC.No. 61 /14.01.001/2019-20 |
| 83. | April 01, 2020 | Export of Goods and Services- Realisation and Repatriation of Export Proceeds-Relaxation | RBI/2019-2020/206 A. P. (DIR Series) Circular No. 27 |
| 84. | April 01, 2020 | Exim Bank's Government of India supported Line of Credit (LoC) of USD 161.36 million to the Government of the Republic of Burundi | RBI/2019-2020/205 A.P. (DIR Series) Circular No.26 |
| 85. | March 31, 2020 | Doorstep Banking Services for Senior Citizens and Differently Abled Persons | RBI/2019-2020/203 DOR.CO.Leg.BC.No.59 /09.07.005/2019-20 |
| 86. | March 31, 2020 | Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC | RBI/2019-2020/202 FIDD.CO.FSD.BC.No.23/ 05.02.001/2019-20 |
| 87. | March 30, 2020 | Special Clearing Operations on March 31, 2020 | RBI/2019-2020/198 DPSS.CO.RPPD.No./186 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|--|--|
| | | | 4/03.01.03/2019-20 |
| 88. | March 27, 2020 | Risk Management and Inter-bank Dealings- Participation of Banks in Offshore Non-deliverable Rupee Derivative Markets | RBI/2019-2020/193 A.P. (DIR Series) Circular No.23 |
| 89. | March 27, 2020 | Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement | RBI/2019-2020/192 DOR.No.Ret.BC.51/12.0 1.001/2019-20 |
| 90. | March 27, 2020 | Maintenance of Cash Reserve Ratio (CRR) | RBI/2019-2020/191 DOR.No.Ret.BC.49/12.0 1.001/2019-20 |
| 91. | March 27, 2020 | Change in Bank Rate | RBI/2019-2020/190 DOR.No.Ret.BC.53/12.0 1.001/2019-20 |
| 92. | March 27, 2020 | Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) | RBI/2019-2020/189 DOR.No.Ret.BC.52/12.0 1.001/2019-20 |
| 93. | March 27, 2020 | Basel III Capital Regulations- Review of transitional arrangements | RBI/2019-2020/188 DOR.BP.BC.No.45/21.06 .201/2019-20 |
| 94. | March 27, 2020 | Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) | RBI/2019-2020/187 DOR.BP.BC.No.46/21.04 .098/2019-20 |
| 95. | March 27, 2020 | COVID-19 – Regulatory Package | RBI/2019-2020/186 DOR.No.BP.BC.47/21.04 .048/2019-20 |
| 96. | March 27, 2020 | Standing Liquidity Facility for Primary Dealers | RBI/2019-2020/184 REF.No.MPD.BC.390/07. 01.279/2019-20 |
| 97. | March 27, 2020 | Marginal Standing Facility | RBI/2019-2020/183 FMOD.MAOG.No.139/01 .18.001/2019-20 |
| 98. | March 27, 2020 | Liquidity Adjustment Facility – Repo and Reverse Repo Rates | RBI/2019-2020/182 FMOD.MAOG.No.140/01 .01.001/2019-20 |
| 99. | March 23, 2020 | Large Exposures Framework | RBI/2019-2020/178 DOR.No.BP.BC.43 /21.01.003/2019-20 |
| 100. | March 17, | Prudential Norms for | RBI/2019-2020/175 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|---|
| | 2020 | Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR) | DOR.BP.BC.No.42/21.04 .141/2019-20 |
| 101. | March 16, 2020 | COVID-19- Operational and Business Continuity Measures | RBI/2019-2020/172 DoS.CO.PPG.BC.01/11.01.005/2019-20 |
| 102. | February 26, 2020 | Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC | RBI/2019-2020/166 FIDD.CO.FSD.BC.No.1785/05.02.001/2019-20 |
| 103. | February 26, 2020 | Investment in Certificates of Deposit (CDs) - Reporting in Form 'A' Return | RBI/2019-2020/165 DOR.No.Ret.BC.38/12.01.001/2019-20 |
| 104. | February 11, 2020 | Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances | RBI/2019-2020/160 DOR.No.BP.BC.34/21.04.048/2019-20 |
| 105. | February 10, 2020 | Incentivising Bank Credit to Specific Sectors – Exemption from CRR Maintenance | RBI/2019-2020/159 DOR.No.Ret.BC.30/12.01.001/2019-20 |
| 106. | February 07, 2020 | Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation | RBI/2019-2020/158 DOR.No.BP.BC.33/21.04.048/2019-20 |
| 107. | February 05, 2020 | Interest Subvention Scheme for MSMEs | RBI/2019-2020/155 FIDD.CO.MSME.BC.No.17/06.02.031/2019-20 |
| 108. | January 31, 2020 | Cash withdrawal using Point of Sale (PoS) terminals | RBI/2019-2020/154 DPSS.CO.PD No.1465/02.14.003/2019-20 |
| 109. | January 23, 2020 | Merchanting Trade Transactions (MTT) - Revised Guidelines | A.P. (DIR0 Series) Circular No.20 |
| 110. | January 23, 2020 | 'Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment | A.P. (DIR Series) Circular No.19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|------------------|---|--|
| | | in Debt - Relaxations | |
| 111. | January 23, 2020 | Investment by Foreign Portfolio Investors (FPI) in Debt | A.P. (DIR Series) Circular No.18 |
| 112. | January 22, 2020 | Implementation of Section 51A of Unlawful Activities Prevention Act (UAPA), 1967 - Updates to ISIL (Da'esh) & Al-Qaida Sanctions List | DOR.AML.BC.No.29/14.06.001/2019-20 |
| 113. | January 21, 2020 | Lending Against Security of Single Product - Gold Jewellery | DOR.NBFC(PD).CC.No.108/03.10.001/2019-20 |
| 114. | January 21, 2020 | Setting Up of IFSC Banking Units (IBUs) - Permissible Activities | DOR.IBD.BC.No.28/23.13.004/2019-20 |
| 115. | January 20, 2020 | Introduction of Rupee Derivatives at International Financial Services Centres (IFSC) | A.P. (DIR Series) Circular No.17 |
| 116. | January 15, 2020 | Enhancing Security of Card Transactions | DPSS.CO.PD No.1343/02.14.003/2019-20 |
| 117. | January 15, 2020 | Hedging of Commodity Price Risk and Freight Risk in Overseas Markets (Reserve Bank) Directions, 2018 - Amendment | A.P. (DIR Series) Circular No.16 |
| 118. | January 10, 2020 | Processing of E-Mandate in Unified Payments Interface (UPI) for Recurring Transactions | DPSS.CO.PDNo.1324/02.23.001/2019-20 |
| 119. | January 10, 2020 | Framework for Imposing Monetary Penalty on Authorised Payment System Operators / Banks under the Payment and Settlement Systems Act, 2007 | DPSS.CO.OD.No.1328/06.08.005/2019-20 |
| 120. | January 09, 2020 | Amendment to Master Direction (MD) on KYC | DOR.AML.BC.No.27/14.01.001/2019-20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|--|
| 121. | January 06, 2020 | Risk Management and Inter - Bank Dealings-Permitting AD Cat-I banks to Voluntarily Undertake User and Inter-Bank Transactions beyond Onshore Market Hours | A.P. (DIR Series) Circular No.15 |
| 122. | January 01, 2020 | FAQs on Trade Receivables Discounting System (TReDS) | Payment Systems FAQs |
| 123. | January 01, 2020 | FAQs on ATM / White Label ATM | Payment Systems FAQs |
| 124. | January 01, 2020 | Financial Benchmark Administrators (Reserve Bank) Directions, 2019 | FMRD.FMSD.22/03.07.035/2019-20 |
| 125. | January 01, 2020 | Reporting of OTC Currency Derivative Transactions to Trade Repository | FMRD.FMID No.23/02.05.002/2019-20 |
| 126. | December 31, 2019 | Cyber Security Controls for Third Party ATM Switch Application Service Providers | DoS.CO/CSITE/BC.4084/31.01.015/2019-20 |
| 127. | December 30, 2019 | Enhancing Facilitation of National Electronic Toll Collection (NETC) System | DPSS.CO.PD No.1227/02.31.001/2019-20 |
| 128. | December 26, 2019 | Formation of New Union Territory of Jammu and Kashmir and Union Territory of Ladakh - Assignment of UTLBC Convenorship | FIDD.CO.LBS.BC.No.16/02.01.001/2019-20 |
| 129. | December 24, 2019 | Introduction of A New Type of Semi-closed Prepaid Payment Instrument (PPI) - PPIs upto Rs.10,000/- with Loading only from Bank Account | DPSS.CO.PD.No.1198/02.14.006/2019-20 |
| 130. | December 23, 2019 | Setting Up of IFSC Banking Units (IBUs) - Permissible Activities | DOR.IBD.BC.26/23.13.004/2019-20 |
| 131. | December 16, 2019 | Furthering Digital Payments - Waiver of Charges - | DPSS(CO)RPPD No.1140/04.03.01/2019- |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---|---|--|
| | | National Electronic Funds Transfer (NEFT) System | 20 |
| 132. | December 13, 2019 | Liquidity Support (LS) Facility - NEFT 24 x 7 | FMOD.MAOG.No.138/01.01.001/2019-20 |
| 133. | December 12, 2019 | RBI Master Circular on Collection of Direct Tax - OLTAS | DGBA.GBD.No.1141/42.01.034/2019-20 |
| 134. | December 06, 2019 | Availability of National Electronic Funds Transfer (NEFT) System on 24x7 Basis | DPSS(CO)RPPD No.1097/04.03.01/2019-20 |
| 135. | November 28, 2019 | Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 - Amendment | FMRD.DIRD.21/14.03.038/2019-20 |
| 136. | November 28, 2019 | Exclusion of 'Vijaya Bank' and 'Dena Bank' from the Second Schedule of the Reserve Bank of India Act, 1934 and Cessation as Banking Companies | DOR.No.Ret.BC.25/12.07.160/2019-20 |
| 137. | November 22, 2019 | Re-export of Unsold Rough Diamonds from Special Notified Zone of Customs without Export Declaration Form (EDF) Formality | A.P.(DIR Series) Circular No.10 |
| 138. | November, 22 2019 | Non-resident Rupee Accounts - Review of Policy | A.P.(DIR Series) Circular No.09 |
| 139. | November, 08 2019 | Formation of New Districts in the State of Mizoram - Assignment of Lead Bank Responsibility | FIDD.CO.LBS.BC.No.14/02.08.001/2019-20 |
| 140. | November, 08 2019 | Technical Specifications for All Participants of the Account Aggregator (AA) Ecosystem | DOR NBFC(PD) CC.No.104/03.10.001/2019-20 |
| 141. | October, 30 2019 (Updated as on January 7, 2021) | FAQs on RTGS System | Payment Systems FAQs |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-----------------------|--|--|
| 142. | October, 23 2019 | FAQs on Money Changing Activities | Foreign Exchange FAQs |
| 143. | October, 17 2019 | Alteration in the Name of 'The Catholic Syrian Bank Limited' to 'CSB Bank Limited' in the Second Schedule to the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.21/12.07 .160/2019-20 |
| 144. | October, 14 2019 | Lending by Banks to InvITs | DBR.No.BP.BC.20/08.12 .014/2019-20 |
| 145. | October, 04 2019 | Marginal Standing Facility | FMOD.MAOG.No.137/01 .18.001/2019-20 |
| 146. | October, 04 2019 | Liquidity Adjustment Facility - Repo and Reverse Repo Rates | FMOD.MAOG.No.136/01 .01.001/2019-20 |
| 147. | October, 04 2019 | Change in Bank Rate | DBR.No.Ret.BC.19/12.01 .001/2019-20 |
| 148. | September 26, 2019 | Remittance of Government Receipts (Physical Receipts) to Government Account | DGBA.GBD.No.661/42.0 1.011/2019-20 |
| 149. | September 26, 2019 | Recovery of Interest on Delayed Remittance of Government Receipts into Government Account | DGBA.GBD.No.653/42.0 1.011/2019-20 |
| 150. | September 25, 2019 | Agency Commission - Furnishing Reconciliation Certificate | DGBA.GBD.No.648/31.1 2.007/2019-20 |
| 151. | September 20, 2019 | Priority Sector Lending (PSL) - Classification of Exports under Priority Sector | FIDD.CO.Plan.BC.12/04. 09.01/2019-20 |
| 152. | September 20, 2019 | Harmonisation of Turn Around Time (TAT) and Customer Compensation for Failed Transactions Using Authorised Payment Systems | DPSS.CO.PD No.629/02.01.014/2019- 20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|--|
| 153. | September 19, 2019 | Priority Sector Targets - Lending to Non-Corporate Farmers - FY 2019-20 | FIDD.CO.Plan.BC.No.11/04.09.01/2019-20 |
| 154. | September 19, 2019 | FAQs on Overseas Direct Investments | Foreign Exchange FAQs |
| 155. | September 19, 2019 | Implementation of Section 51-A of Unlawful Activities Prevention Act (UAPA), 1967-Updates to ISIL (Da'esh) & Al-Qaida Sanctions List | DBR.AML.BC.No.16/14.06.001/2019-20 |
| 156. | September 18, 2019 | Concurrent Audit System | DBS.CO.ARS.No.BC.01/08.91.021/2019-20 |
| 157. | September 16, 2019 | Bharat Bill Payment System - Expansion of Biller Categories | DPSS.CO.PD.No.605/02.27.020/2019-20 |
| 158. | September 12, 2019 | Large Exposures Framework | DBR.No.BP.BC.18/21.01.003/2019-20 |
| 159. | September 12, 2019 | Risk Weight for Consumer Credit Except Credit Card Receivables | DBR.No.BP.BC.17/21.06.001/2019-20 |
| 160. | September 04, 2019 | External Benchmark Based Lending | DBR.DIR.BC.No.14/13.03.00/2019-20 |
| 161. | September 03, 2019 | Alteration in the Name of 'IDFC Bank Limited' to 'IDFC FIRST Bank Limited' In the Second Schedule to the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.14/12.07.160/2019-20 |
| 162. | August 29, 2019 | Cash Withdrawal at Points-of-Sale (PoS) Devices | DPSS.CO.PD.No.501/02.14.003/2019-20 |
| 163. | August 26, 2019 | Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry Farmers During the Years 2018-19 and 2019-20 | FIDD.CO.FSD.BC.No.10/05.02.001/2019-20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-----------------|--|---|
| 164. | August 21, 2019 | Processing of E-Mandate on Cards for Recurring Transactions | DPSS.CO.PD.No.447/02.14.003/2019-20 |
| 165. | August 21, 2019 | Real Time Gross Settlement (RTGS) System - Increase in Operating Hours | DPSS(CO)RTGS No.364/04.04.016/2019-20 |
| 166. | August 16, 2019 | Foreign Exchange Management (Deposit) (Amendment) Regulations, 2019 - Acceptance of Deposits by Issue of Commercial Papers | A.P. (DIR Series) Circular No.06 |
| 167. | August 16, 2019 | Gold Monetisation Scheme, 2015 | DBR.IBD.BC.No.13/23.67.001/2019-20 |
| 168. | August 14, 2019 | Usage of ATMs - Free ATM Transactions - Clarifications | DPSS.CO.PD No.377/02.10.002/2019-20 |
| 169. | August 15, 2019 | Inclusion of 'North East Small Finance Bank Limited' in the Second Schedule to the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.12/12.07.160/2019-20 |
| 170. | August 13, 2019 | Priority Sector Lending - Lending by banks to NBFCs for On-Lending | FIDD.CO.Plan.BC.7/04.09.01/2019-20 |
| 171. | August 13, 2019 | Direct Benefit Transfer (DBT) Scheme - Implementation | FIDD.CO.LBS.BC.No.09/02.01.001/2019-20 |
| 172. | August 07, 2019 | Marginal Standing Facility | FMOD.MAOG.No.135/01.18.001/2019-20 |
| 173. | August 07, 2019 | Liquidity Adjustment Facility - Repo and Reverse Repo Rates | FMOD.MAOG.No.134/01.01.001/2019-20 |
| 174. | August 07, 2019 | Change in Bank Rate | DBR.No.Ret.BC.10/12.01.001/2019-20 |
| 175. | August 02, 2019 | Financial Inclusion - Access to Banking Services - Basic Savings Bank Deposit | DCBR.BPD(PCB/RCB).Cir.No.02/13.01.000/2019-20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | Account (BSBDA) | |
|------|-----------------|---|------------------------------------|
| 176. | August 02, 2019 | Levy of Foreclosure Charges / Pre-payment Penalty on Floating Rate Term Loans | DBR.Dir.BC.No.08/13.03.00/2019-20 |
| 177. | August 01, 2019 | Inclusion of 'Bank of China Limited' in the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.06/12.06.172/2019-20 |
| 178. | August 01, 2019 | Inclusion of 'Jana Small Finance Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.05/12.06.173/2019-20 |
| 179. | August 01, 2019 | Exclusion of 'National Australia Bank' from the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.04/12.07.134/2019-20 |
| 180. | August 01, 2019 | Cessation of 'National Australia Bank' as a Banking Company Within the Meaning of Sub - Section (2) of Section 36 (A) of Banking Regulation Act, 1949 | DBR.No.Ret.BC.03/12.07.134/2019-20 |
| 181. | July 31, 2019 | Agency Commission - Furnishing Reconciliation Certificate | DGBA.GBD.No.5/31.02.007/2019-20 |
| 182. | July 03, 2019 | Inclusion of 'India Post Payments Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.01/12.06.162/2019-20 |
| 183. | July 05, 2019 | Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs | DBR.BP.BC.No.2/21.04.098/2019-20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---------------|--|--|
| 184. | July 01, 2019 | Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) | FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20 |
| 185. | June 28, 2019 | Basel III Capital Regulations- Implementation of Leverage Ratio | DBR.BP.BC.No.49/21.06.201/2018-19 |
| 186. | June 26, 2019 | Financial Benchmark Administrators (Reserve Bank) Directions, 2019 | FMRD.FMSD.17/03.07.035/2018-19 |
| 187. | June 26, 2019 | Rupee Interest Rate Derivatives (Reserve Bank) Directions, 2019 | FMRD.DIRD.19/14.03.046/2018-19 |
| 188. | June 26, 2019 | Acceptance of Coins | DCM(NE)No.3057/08.07.18/2018-19 |
| 189. | June 20, 2019 | Formation of New District in the States of Telangana and Madhya Pradesh - Assignment of Lead Bank Responsibility | FIDD.CO.LBS.BC.No.19/02.08.001/2018-19 |
| 190. | June 20, 2019 | Rollout of the Foreign Exchange Trading Platform for Retail Participants – FX-Retail | FMRD.FMD.16/02.03.225/2018-19 |
| 191. | June 20, 2019 | Rationalisation and Revision of Agency Commission Payable to Banks on Government Transactions | DGBA.GBD.No.3144/31.02.007/2018-19 |
| 192. | June 20, 2019 | Discontinuation of the Requirement of Paper to Follow (P2F) for State Government Cheques | DGBA.GBD.No.3136/42.01.035/2018-2019 |
| 193. | June 06, 2019 | Inclusion of 'Kookmin Bank' in the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.42/12.06.154/2018-19 |
| 194. | June 06, 2019 | Inclusion of 'Fincare Small Finance Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.41/12.06.159/2018-19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---------------|--|--|
| 195. | June 14, 2019 | Security Measures for ATMs | DCM(Plg.)No.2968/10.25 .007/2018-19 |
| 196. | June 11, 2019 | National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS) systems - Waiver of Charges | DPSS.(CO).RPPDNo.25 57/04.03.01/2018-19 |
| 197. | June 10, 2019 | Sale of Securities held in Held to Maturity (HTM) Category - Accounting Treatment | DCBR.BPD.(PCB)Cir.No. 10/16.20.000/2018-19 |
| 198. | June 10, 2019 | Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks - Sale of Investments held under Held to Maturity (HTM) Category | DBR.No.BP.BC.46/21.04 .141/2018-19 |
| 199. | June 10, 2019 | Financial Inclusion- Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA) | DBR.LEG.BC.No.47/09.0 7.005/2018-19 |
| 200. | June 07, 2019 | Prudential Framework for Resolution of Stressed Assets | DBR.No.BP.BC.45/21.04 .048/2018-19 |
| 201. | June 06, 2019 | Marginal Standing Facility | FMOD.MAOG.No.133/01 .18.001/2018-19 |
| 202. | June 06, 2019 | Liquidity Adjustment Facility - Repo and Reverse Repo Rates | FMOD.MAOG.No.132/01 .01.001/2018-19 |
| 203. | June 06, 2019 | Change in Bank Rate | DBR.No.Ret.BC.44/12.01 .001/2018-19 |
| 204. | June 03, 2019 | Large Exposures Framework | DBR.No.BP.BC.43/21.01 .003/2018-19 |
| 205. | May 29, 2019 | External Commercial Borrowings (ECB) and Trade Credits | Foreign Exchange FAQ |
| 206. | May 28, 2019 | Real Time Gross Settlement (RTGS) System - Extension of Timings for | DPSS(CO)RTGS No.2488/04.04.016/2018-19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---|---|---------------------------------------|
| | | Customer Transactions | |
| 207. | May 24, 2019 | Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt | A.P. (DIR Series) Circular No.34 |
| 208. | May 23, 2019 | Incentive for Improving Service to Non-Chest Branches | DCM.(Plg.).No.2845/10.2 5.007/2018-19 |
| 209. | May 14, 2019 | Outsourcing of Cash Management - Reconciliation of Transactions | DCM(Plg)No.2746/10.25. 07/2018-19 |
| 210. | May 08, 2019 | Disclosure on Exposure to Infrastructure Leasing & Financial Services Limited (ILFS) and its Group Entities | DBR.BP.BC.No.38/21.04 .048/2018-19 |
| 211. | May 06, 2019 | Priority Sector Lending - Targets and Classification | FIDD.CO.Plan.BC.18/04. 09.01/2018-19 |
| 212. | May 03, 2019 (Updated as on April 13, 2020) | FAQs on Prepaid Payment Instruments (PPIs) | Payment Systems FAQs |
| 213. | April 26, 2019 | Legal Entity Identifier : Extension of Deadline | FMRD.FMID.No.15/11.01 .007/2018-19 |
| 214. | April 25, 2019 | Investment by Foreign Portfolio Investors (FPI) in Debt - Review | A.P. (DIR Series) Circular No.33 |
| 215. | April 25, 2019 (Updated as February 12, 2020) | FAQs on Accounts in India by Non-residents | Foreign Exchange FAQs |
| 216. | April 24, 2019 | Disclosure on Exposure to Infrastructure Leasing & Financial Services Limited (ILFS) and its Group entities | DBR.BP.BC.No.37/21.04 .048/2018-19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---|--|--|
| 217. | April 16, 2019 | Exclusion of 'DBS Bank Ltd' from the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.36/12.06 .096/2018-19 |
| 218. | April 08, 2019 | Minimum Standards For a Currency Chest | DCM (CC) No.2482/03.39.01/2018-19 |
| 219. | April 04, 2019 | Marginal Standing Facility | FMOD.MAOG.No.131/01 .18.001/2018-19 |
| 220. | April 04, 2019 | Liquidity Adjustment Facility - Repo and Reverse Repo Rates | FMOD.MAOG.No.130/01 .01.001/2018-19 |
| 221. | April 04, 2019 (Updated as on May 18, 2020) | FAQs on Tokenisation - Card Transactions | Payment Systems FAQs |
| 222. | April 04, 2019 | Change in Bank Rate | DBR.No.Ret.BC.33/12.01 .001/2018-19 |
| 223. | April 04, 2019 | Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR) Liquidity Risk Monitoring Tools and LCR Disclosure Standards | DBR.BP.BC.No.34/21.04 .098/2018-19 |
| 224. | April 01, 2019 | Assignment of Lead Bank Responsibility | FIDD.CO.LBS.BC.No.17/02.08.001/2018-19 |
| 225. | April 01, 2019 | Large Exposures Framework (LEF) | DBR.No.BP.BC.31/21.01 .003/2018-19 |
| 226. | April 01, 2019 | Disclosure in the 'Notes to Accounts' to the Financial Statements - Divergence in the asset classification and provisioning | DBR.BP.BC.No.32/21.04 .018/2018-19 |
| 227. | March 31, 2019 | FAQs on Limiting Customer Liability | Payment Systems FAQ |
| 228. | March 28, 2019 | Foreign Exchange Management (Deposit) Regulations, 2016 - Opening of NRO Accounts by Long Term Visa (LTV) | A.P. (DIR Series)Circular No.28 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|---|--|
| | | Holders, Changes Related to Special Non-Resident Rupee (SNRR) Account and Escrow Account | |
| 229. | March 28, 2019 | Establishment of Branch Office (BO) / Liaison Office (LO) / Project Office (PO) or Any Other Place of Business in India by Foreign Entities | A.P. (DIR Series) Circular No.27 |
| 230. | March 28, 2019 | Special Clearing Operations on March 30 and 31, 2019 | DPSS.CO.RPPD.No./2089/03.01.03/2018-19 |
| 231. | March 27, 2019 | Non-Resident Participation in Rupee Interest Rate Derivatives Markets (Reserve Bank) Directions, 2019 | FMRD.DIRD.13/14.03.041/2018-19 |
| 232. | March 27, 2019 | Investment by Foreign Portfolio Investors (FPI) in Government Securities Medium Term Framework | A.P.(DIR Series) Circular No.26 |
| 233. | March 26, 2019 | Annual Closing of Government Accounts - Transactions of Central / State Governments - Special Measures for the Current Financial Year (2018-19) | DGBA.GBD.No.2430/42.01.029/2018-19 |
| 234. | March 26, 2019 | All Agency Banks to Remain Open for Public on March 31, 2019 (Sunday) | DBR.No.Leg.BC.30/09.07.005/2018-19 |
| 235. | March 25, 2019 | Assignment of SLBC / UTLBC Convenorship – State of Gujarat and Union Territories of Daman & Diu and Dadra & Nagar Haveli | FIDD.CO.LBS.BC.No.16/02.01.001/2018-19 |
| 236. | March 22, 2019 | Deferral of Implementation of Indian Accounting Standards (Ind AS) | DBR.BP.BC.No.29/21.07.001/2018-19 |
| 237. | March 20, 2019 | Compilation of R>Returns : Reporting Under FETERS | A.P.(DIR Series) Circular No.25 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|--|
| 238. | March 20, 2019 | Export and Import of Indian Currency | A.P.(DIR Series) Circular No.24 |
| 239. | March 20, 2019 | Reporting and Accounting of Central Government Transactions of March 2019 | DGBA.GBD.No.2394/42.01.029/2018-19 |
| 240. | March 15, 2019 | Reserve Bank of India (Prevention of Market Abuse) Directions, 2019 | FMRD.FMSD.11/11.01.012/2018-19 |
| 241. | March 14, 2019 | Inclusion of 'DBS Bank India Limit' in the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.28/12.06.096/2018-19 |
| 242. | March 13, 2019 | Trade Credit Policy - Revised Framework | A.P. (DIR Series) Circular No.23 |
| 243. | March 07, 2019 | Interest Subvention Scheme for Short Term Crop Loans during the Years 2018-19 and 2019-20 | FIDD.CO.FSD.BC.No.15/05.02.001/2018-19 |
| 244. | March 07, 2019 | White Label ATMs (WLAs) in India - Review of Guidelines | DPSS.CO.OD.No.1916/06.07.011/2018-19 |
| 245. | March 01, 2019 | Hedging of Exchange Rate Risk by Foreign Portfolio Investors (FPIs) under Voluntary Retention Route | A.P. (DIR Series) Circular No.22 |
| 246. | March 01, 2019 | Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt | A.P. (DIR Series) Circular No.21 |
| 247. | February 28, 2019 | Storage of Notes and Coins | DCM.(Plg.)No.2128/10.25.007/2018-19 |
| 248. | February 27, 2019 | Establishment of Branch Office (BO) / Liaison Office (LO) / Project Office (PO) or any Other Place of Business in India by Foreign Entities | A.P. (DIR Series) Circular No.20 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|--|
| 249. | February 22, 2019 | Micro, Small and Medium Enterprises (MSME) Sector - Restructuring of Advances | DBR.No.BP.BC.26/21.04 .048/2018-19 |
| 250. | February 22, 2019 | Review of Instructions on Bulk Deposit (Amended) | DBR.DIR.BC.No.27/13.0 3.00/2018-19 |
| 251. | February 22, 2019 | Risk Weights for Exposures to NBFCs | DBR.BP.BC.No.25/21.06 .001/2018-19 |
| 252. | February 21, 2019 | Interest Subvention Scheme for MSMEs | FIDD.CO.MSME.BC.No. 14/06.02.031/2018-19 |
| 253. | February 15, 2019 | Investment by Foreign Portfolio Investors (FPI) in Debt | A.P. (DIR Series) Circular No.19 |
| 254. | February 13, 2019 | FAQs on Liberalised Remittance Scheme | Foreign Exchange FAQs |
| 255. | February 07, 2019 | Standing Liquidity Facility for Primary Dealers | MPD.BC.385/07.01.279/ 2018-19 |
| 256. | February 07, 2019 | Marginal Standing Facility | FMOD.MAOG.No.129/01 .18.001/2018-19 |
| 257. | February 07, 2019 | Liquidity Adjustment Facility - Repo and Reverse Repo Rates | FMOD.MAOG.No.128/01 .01.001/2018-19 |
| 258. | February 07, 2019 | Credit Flow to Agriculture - Collateral free Agricultural Loans | FIDD.CO.FSD.BC.No.13/ 05.05.010/2018-19 |
| 259. | February 07, 2019 | External Commercial Borrowings (ECB) Policy - ECB Facility for Resolution Applicants under Corporate Insolvency Resolution Process | A.P. (DIR Series) Circular No.18 |
| 260. | February 07, 2019 | Change in Bank Rate | DBR.No.Ret.BC.23/12.01 .001/2018-19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|--------------------------------------|
| 261. | February 07, 2019 | Grant of 'Certificate of Registration' - For carrying on the business of credit information - CRIF High Mark Credit Information Services Private Limited | DBR.CID.BC.24/20.16.04 2/2018-19 |
| 262. | February 04, 2019 | Kisan Credit Card (KCC) Scheme : Working Capital for Animal Husbandry and Fisheries | FIDD.CO.FSD.BC.12/05.05.010/2018-19 |
| 263. | February 04, 2019 | FAQs on Sovereign Gold Bond Scheme | Government Securities Market FAQs |
| 264. | January 31, 2019 | FAQs on The Ombudsman Scheme for Digital Transactions, 2019 | Payment Systems FAQs |
| 265. | January 31, 2019 | Ombudsman Scheme for Digital Transactions, 2019 | CEPD.PRS.No.3370/13.01.010/2018-19 |
| 266. | January 16, 2019 | External Commercial Borrowings (ECB) Policy - New ECB Framework | A.P. (DIR Series) Circular No.17 |
| 267. | January 11, 2019 | Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit | DBR.Dir.BC.No.22/04.02.001/2018-19 |
| 268. | January 10, 2019 | Exclusion of 'SBM Bank (Mauritius) Ltd.' from the Second Schedule of the Reserve Bank of India Act, 1934 | DBR.No.Ret.BC.21/12.16.091/2018-19 |
| 269. | January 10, 2019 | Basel III Capital Regulations - Review of Transitional Arrangements | DBR.BP.BC.No.20/21.06.201/2018-19 |
| 270. | January 09, 2019 | Gold Monetization Scheme, 2015 | DBR.IBD.BC.19/23.67.001/2018-19 |
| 271. | January 08, 2019 | Tokenisation - Card Transactions | DPSS.CO.PD No.1463/02.14.003/2018-19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|---|--|
| 272. | January 1, 2019 | Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances | RBI/2018-19/100 DBR.No.BP.BC.18/21.04 .048/2018-19 |
| 273. | December 28, 2018 | Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs | RBI/2018-19/98 DBR.BP.BC.No.17/21.04 .098/2018-19 |
| 274. | December 24, 2018 | 7.75% Savings (Taxable) Bonds, 2018 - Operational Guidelines | RBI/2018-19/95 IDMD.CDD.No.1637/13.0 1.299/2018-19 |
| 275. | December 5, 2018 | Guidelines on Loan System for Delivery of Bank Credit | RBI/2018-19/87 DBR.BP.BC.No.12/21.04 .048/2018-19 |
| 276. | December 05, 2018 | Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR) | RBI/2018-19/86 DBR.No.Ret.BC.10/12.02 .001/2018-19 |
| 277. | November 29, 2018 | Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines | RBI/2018-19/84 DBR.BP.BC.No.08/21.04 .098/2018-19 |
| 278. | October 19, 2018 | Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs | RBI/2018-19/62 DBR.BP.BC.No.05/21.04 .098/2018-19 |
| 279. | September 27, 2018 | Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards | RBI/2018-19/51 DBR.BP.BC.No.4/21.04. 098/2018-19 |
| 280. | August 02, 2018 | Maintenance of CRR/SLR on Foreign Currency Assets/Liabilities– Reference rate for INR/USD and exchange rate of other major currencies | RBI/2018-19/34 DBR.Ret.BC.No.01/12.01 .001/2018-19 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|--|---|
| 281. | August 1, 2018 | Change in Bank Rate | RBI/2018-19/32 DBR.No.Ret.BC.03/12.01 .001/2018-19 |
| 282. | July 27, 2018 | Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by banks – Valuation of State Development Loans | RBI/2018-19/28 DBR.BP.BC.No.002 /21.04.141/2018-19 |
| 283. | July 24, 2018 | Transactions in the 'When Issued' (WI) market in Central Government Securities | RBI/2018-19/25 FMRD.DIRD.03/14.03.00 7/2018-19 |
| 284. | July 12, 2018 | Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years | RBI/2018-19/15 FIDD.CO.Plan.BC 07/04.09.01/2018-19 |
| 285. | June 19, 2018 | Priority Sector Lending – Targets and Classification | RBI/2017-18/203 FIDD.CO.Plan.BC.22/04. 09.01/2017-18 |
| 286. | June 15, 2018 | Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards | RBI/2017-18/201 DBR.BP.BC.No.114/21.0 4.098/2017-18 |
| 287. | June 15, 2018 | Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR) | RBI/2017-18/200 DBR.No.BP.BC.113 /21.04.048/2017-18 |
| 288. | June 6, 2018 | Marginal Standing Facility | RBI/2017-2018/184 FMOD.MAOG.No.124/01 .18.001/2017-18 |
| 289. | June 06, 2018 | Change in Bank Rate | RBI/2017-18/185 DBR.No.Ret.BC.107/12.0 1.001/2017-18 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|--|
| 290. | May 17, 2018 | Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines | RBI/2017-18/178 DBR.BP.BC.No.106/21.0 4.098/2017-18 |
| 291. | April 12, 2018 | Liberalised Remittance Scheme (LRS) for Resident Individuals – daily reporting of transactions | RBI/2017-18/161 A.P. (DIR Series) Circular No. 23 |
| 292. | April 2, 2018 | Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR) | RBI/2017-18/147 DBR.No.BP.BC.102/21.0 4.048/2017-18 |
| 293. | March 01, 2018 | Priority Sector Lending – Targets and Classification | RBI/2017-18/135 FIDD.CO.Plan.BC.18/04. 09.01/2017-18 |
| 294. | February 12, 2018 | Resolution of Stressed Assets – Revised Framework | RBI/2017-18/131 DBR.No.BP.BC.101/21.0 4.048/2017-18 |
| 295. | February 07, 2018 | Relief for MSME Borrowers registered under Goods and Services Tax (GST) | RBI/2017-18/129 DBR.No.BP.BC.100/21.0 4.048/2017-18 |
| 296. | 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 |
| 297. | August 3, 2017 | Natural Calamities Portal – Monthly Reporting System | RBI/2017-2018/38 FIDD.CO.FSD.BC.No.13/ 05.10.006/2017-18 |
| 298. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|--|--|
| 299. | August 2, 2017 | Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standard | RBI/2017-2018/36 DBR.BP.BC.No. 81/21.04.098/2017-18 |
| 300. | August 2, 2017 | Change in Bank Rate | RBI/2017-2018/34 DBR.No.Ret.BC.82/12.01 .001/2017-18 |
| 301. | August 2, 2017 | Liquidity Adjustment Facility – Repo and Reverse Repo Rates | RBI/2017-2018/32 FMOD.MAOG.No.121/01 .01.001/2017-18 |
| 302. | July 27, 2017 | Appointment of Statutory Central Auditors (SCAs) – modification of rest period | RBI/2017-2018/29 DBS.ARS.BC.04/08.91.0 01/2017-18 |
| 303. | July 13, 2017 | Interest rates for Small Savings Schemes | RBI/2017-2018/22 DGBA.GBD.69/15.02.00 5/2017-18 |
| 304. | 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/ 2017-18 |
| 305. | 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 |
| 306. | July 3, 2017 | Master Circular - Kisan Credit Card (KCC) Scheme | RBI/2017-2018/4 FIDD.CO.FSD.BC.No.7/0 5.05.010/2017-18 |
| 307. | July 1, 2017 | Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) | RBI/2017-2018/10 FIDD.GSSD.CO.BC.No.0 4/09.01.01/2017-18 |
| 308. | July 1, 2017 | Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs) | RBI/2017-2018/7 FIDD.CO.GSSD.BC.No.0 6/09.09.001/2017-18 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---------------|--|---|
| 309. | July 1, 2017 | Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) | RBI/2017-2018/5 FIDD.GSSD.CO.BC.No.0 3/09.16.03/2017-18 |
| 310. | 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 .150/2016-17 |
| 311. | 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 .009/2016-17 |
| 312. | 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 .001/2016-17 |
| 313. | 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 .015/2016-17 |
| 314. | May 30, 2017 | Submission of Annual Information Return relating to issue of Bonds for Rs. 5 lakh or more under Section 285 BA of Income Tax Act, 1961 - Change thereof | RBI/2016-2017/313 IDMD.CDD.No.3058/13.0 1.299/2016-17 |
| 315. | May 25, 2017 | Submission of Annual Information Return relating to issue of Bonds for Rs. 5 lakh or more under Section 285 BA of Income Tax Act, 1961-Change thereof | RBI/2016-2017/309 IDMD.CDD.No.3031/13.0 1.299/2016-17 |
| 316. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|--|---|
| 317. | 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 |
| 318. | May 5, 2017 | Timelines for Stressed Assets Resolution | RBI/2016-2017/299 DBR.BP.BC.No.67/21.04 .048/2016-17 |
| 319. | 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 |
| 320. | 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 |
| 321. | 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/21/1 2.07.131A/2016-17 |
| 322. | 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 .118A/2016-17 |
| 323. | 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 .053A/2016-17 |
| 324. | April 20, 2017 | Compliance with Ghosh Committee Recommendations | RBI/2016-2017/284 Ref. DBS.CO.PPD.BC.No.9/1 1.01.005/2016-17 |
| 325. | 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 .018/2016-17 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|---|--|
| 326. | 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 .048/2016-17 |
| 327. | 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 .018/2016-17 |
| 328. | April 18, 2017 | Prudential Guidelines – Banks' investment in units of REITs and InvITs | RBI/2016-2017/280 DBR.No.FSD.BC.62/24.0 1.040/2016-17 |
| 329. | 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 |
| 330. | April 13, 2017 | Revised Prompt Corrective Action (PCA) Framework for Banks | RBI/2016-2017/276 DBS.CO.PPD.BC.No.8/1 1.01.005/2016-17 |
| 331. | April 10, 2017 | Setting up of IFSC Banking Units (IBUs) – Permissible activities | RBI/2016-2017/273 DBR.IBD.BC.59/23.13.00 4/2016-17 |
| 332. | April 6, 2017 | Change in Bank Rate | RBI/2016-2017/270 DBR.No.Ret.BC.58/12.01 .001/2016-17 |
| 333. | April 6, 2017 | Marginal Standing Facility | RBI/2016-2017/269 FMOD.MAOG.No.119/01 .18.001/2016-17 |
| 334. | April 6, 2017 | Liquidity Adjustment Facility – Repo and Reverse Repo Rates | RBI/2016-2017/268 FMOD.MAOG. No. 118 /01.01.001/2016-17 |
| 335. | April 6, 2017 | Interest rates for Small Savings Schemes | RBI/2016-2017/267 DGBA.GAD.2618/15.02. 005/2016-17 |
| 336. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|--|
| 337. | 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 |
| 338. | March 16, 2017 | Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Clarification | RBI/2016-2017/251 IDMD.CDD.No.2347/14.0 4.051/2016-17 |
| 339. | 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 .150/2016-17 |
| 340. | March 2, 2017 | Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review | RBI/2016-2017/236 FIDD.FLC.BC.No.22/12.0 1.018/2016-17 |
| 341. | February 16, 2017 | Forward Rate Agreement (FRA) and Interest Rate Swap (IRS) - Withdrawal of Fortnightly return | RBI/2016-2017/232 FMRD.DIRD.13/14.01.01 9/2016-17 |
| 342. | 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 .145A/2016-17 |
| 343. | 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 .143A/2016-17 |
| 344. | February 9, 2017 | Interest rates for Small Savings Schemes | RBI/2016-2017/225 DGBA.GAD.2012/15.02. 005/2016-17 |
| 345. | February 2, 2017 | Basel III Capital Regulations- Additional Tier 1 Capital | RBI/2016-2017/222 DBR.BP.BC.No.50/21.06 .201/2016-17 |
| 346. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|---|
| 347. | December 30, 2016 | Cash withdrawal from ATMs – Enhancement of daily limits | RBI/2016-17/204 DCM (Plg) No. 2142/10.27.00/2016-17 |
| 348. | 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 |
| 349. | 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 |
| 350. | 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 |
| 351. | 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 |
| 352. | 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 |
| 353. | 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 |
| 354. | 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 |
| 355. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|--|
| 356. | 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 |
| 357. | 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 |
| 358. | December 09, 2016 | Security and Risk Mitigation measure - Technical Audit of Prepaid Payment Instrument issuers | RBI/2016-17/178 DPSS.CO.OSD.No.1485/06.08.005/2016-17 |
| 359. | December 01, 2016 | Financing of Infrastructure – 'Definition of 'Infrastructure Lending' | RBI/2016-17/168 DBR.BP.BC.No.42/08.12.014/2016-17 |
| 360. | December 01, 2016 | Information from Unauthenticated Sources – Advisory to banks | RBI/2016-17/166 DCM (Plg) No.1500/10.27.00/2016-17 |
| 361. | 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 |
| 362. | November 29, 2016 | Accounts under PMJDY - Precautions | RBI/2016-17/165 DCM (Plg) No. 1450/10.27.00/2016-17 |
| 363. | 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 |
| 364. | November 28, 2016 | Withdrawal of cash from bank deposit accounts - Relaxation | RBI/2016-17/163 DCM No.1437/10.27.00/2016-17 |
| 365. | 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 |
| 366. | 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 |
| 367. | November 25, 2016 | Withdrawal of cash – Weekly limit | RBI/2016-17/158 DCM (Plg) No. 1424/10.27.00/2016-17 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|--|
| 368. | 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 |
| 369. | November 24, 2016 | Special knowledge or practical experience useful to banking companies | DBR.Appt.BC.No.39/29.3 9.001/2016-17 |
| 370. | 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 |
| 371. | 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 |
| 372. | 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 |
| 373. | 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 |
| 374. | 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 |
| 375. | 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 |
| 376. | 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 |
| 377. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|--|
| 378. | November 10, 2016 | Repo / Reverse Repo Transactions with RBI | RBI/2016-17/117 FMOD.MAOG.No.116/01 .01.001/2016-17 |
| 379. | November 10, 2016 | Schemes for Stressed Assets - Revisions | RBI/2016-17/122 DBR.No.BP.BC.34/21.04 .132/2016-17 |
| 380. | November 10, 2016 | Scheme for Sustainable Structuring of Stressed Assets - Revisions | RBI/2016-17/121 DBR.No.BP.BC.33/21.04 .132/2016-17 |
| 381. | 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 |
| 382. | October 13, 2016 | Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR) | RBI/2016-17/83 DBR.No.Ret.BC.15/12.02 .001/2016-17 |
| 383. | October 4, 2016 | Liquidity Adjustment Facility – Repo and Reverse Repo Rates | RBI/2016-2017/76 FMOD.MAOG.No.114/01 .01.001/2016-17 |
| 384. | September 1, 2016 | Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years | RBI/2016-17/55 FIDD.CO.Plan.BC.14/ 04.09.01/2016-17 |
| 385. | August 25, 2016 | Risk- based Internal Audit | RBI/2016-17/46 DBS.CO.PPD.05/11.01.0 05/2016-17 |
| 386. | August 25, 2016 | Review of Prudential Norms –Risk Weights for Exposures to Corporates, AFCs and NBFC-IFCs | RBI/2016-17/44 DBR.No.BP.BC.6/21.06. 001/2016-17 |
| 387. | August 4, 2016 | Dishonour of cheques – Modification in procedure | RBI/2016-17/33 DBR.No.Leg.BC.3/09.07. 005/2016-17 |
| 388. | July 28, 2016 | Priority Sector Lending – Targets and Classification- Bank loans to MFIs for onlending - Qualifying asset - Revised loan limit | RBI/2016-17/27 FIDD.CO.Plan.BC.No.8/0 4.09.001/2016-17 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|----------------|---|---|
| 389. | 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 |
| 390. | June 30, 2016 | Performance Audit of Crop Insurance Schemes | FIDD.No.FSD.BC.28/05. 10.007/2015-16 |
| 391. | June 23, 2016 | Implementation of Indian Accounting Standards (Ind AS) | DBR.BP.BC.No.106/21.0 7.001/2015-16 |
| 392. | June 23, 2016 | Reporting Requirements under Basel III Capital Regulations- Review | DBR.BP.BC.No.105/21.0 6.001/2015-16 |
| 393. | June 2, 2016 | Cyber Security Framework in Banks | RBI/2015-16/418 DBS.CO/CSITE/BC.11/3 3.01.001/2015-16 |
| 394. | May 19, 2016 | Repo / Reverse Repo Transactions with RBI | FMRD.DIRD. 10 /14.03.002/2015-16 |
| 395. | May 5, 2016 | Discontinuation of Statements on Special Agriculture Credit Plan (SACP) | FIDD. No. FSD. BC.24/05.05.014/2015- 16 |
| 396. | April 28, 2016 | Compliance with Jilani Committee Recommendations | Ref.DBS.CO.PPD.BC.No .10/11.01.005/2015-16 |
| 397. | April 28, 2016 | F-TRAC – Counterparty Confirmation | FMRD.FMID.8/14.01.02/ 2015-16 |
| 398. | April 21, 2016 | Guidelines on Investment Advisory Services offered by Banks | DBR.No.FSD.BC.94/24.0 1.026/2015-16 |
| 399. | April 18, 2016 | Provisioning pertaining to Fraud Accounts | DBR.No.BP.BC.92/21.04 .048/2015-16 |
| 400. | April 7, 2016 | Revision of interest rates for Small Savings Schemes | DGBA.GAD.3175/15.02. 005/2015-16 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|---|
| 401. | April 7, 2016 | Priority Sector Lending Certificates | FIDD.CO.Plan.BC.23/04.09.01/2015-16 |
| 402. | April 5, 2016 | Liquidity Adjustment Facility – Repo and Reverse Repo Rates | FMOD.MAOG. No. 112 /01.01.001/2015-16 |
| 403. | April 5, 2016 | Marginal Standing Facility | FMOD.MAOG. No.113 /01.18.001/2015-16 |
| 404. | March 31, 2016 | Risk Based Supervision – Follow up of Risk Management Systems in Banks | DBS.CO.PPD.10887/11.01.005/2015-16 |
| 405. | March 31, 2016 | Gold Monetisation Scheme, 2015 | DBR.IBD.BC.89/23.67.001/2015-16 |
| 406. | 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 |
| 407. | 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 |
| 408. | March 17, 2016 | Pradhan Mantri Fasal Bima Yojana | FIDD. No. FSD. BC.20/05.10.007/2015-16 |
| 409. | March 01, 2016 | Master Circular – Basel III Capital Regulations - Revision | DBR.No.BP.BC.83/21.06.201/2015-16 |
| 410. | 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 |
| 411. | February 11, 2016 | Implementation of Indian Accounting Standards (Ind AS) | DBR.BP.BC.No.76/21.07.001/2015-16 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|---|
| 412. | January 21, 2016 | Fraud Reporting and Monitoring | DBS.CO.CFMC.BC.No.007/23.04.001/2015-16 |
| 413. | January 14, 2016 | Credit information reporting in respect of Self Help Group (SHG) members | DBR.CID.BC.No.73/20.16.56/2015-16 |
| 414. | January 14, 2016 | Master Circular – Basel III Capital Regulations - Clarification | DBR.No.BP.BC.71/21.06.201/2015-16 |
| 415. | January 07, 2016 | Non-Fund Based Facility to Non-constituent Borrowers of Bank | DBR.Dir.BC.No.70/13.03.00/2015-16 |
| 416. | 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 |
| 417. | 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 |
| 418. | December 4, 2015 | Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit | DBR.Dir.BC.No.62/04.02.001/2015-16 |
| 419. | 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.60/14.01.001/2015-16 |
| 420. | November 26, 2015 | Bank Finance to Factoring Companies | DBR.BP.BC.No.55/21.04.172/2015-16 |
| 421. | November 19, 2015 | Non-Operative Financial Holding Company (NOFHC) – Application of Capital Adequacy Norms | DBR.No.BP.BC.57/21.06.201/2015-16 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|---|---|--------------------------------------|
| 422. | November 19, 2015 | Provision of Factoring Services by Banks – Review | DBR.No.FSD.BC.58/24.01.007/2015-16 |
| 423. | November 18, 2015 | Priority Sector Lending – Targets and Classification | FIDD.CO.Plan.BC.13/04.09.01/2015-16 |
| 424. | November 4, 2015 | Sovereign Gold Bonds, 2015-16 - Operational Guidelines | IDMD.CDD.No.968/14.04.050/2015-16 |
| 425. | November 3, 2015 | Gold Monetisation Scheme, 2015- Amendment | DBR.IBD.BC.52/23.67.003/2015-16 |
| 426. | November 3, 2015 | Gold Monetisation Scheme, 2015- Interest Rate | DBR.IBD.BC.53/23.67.003/2015-16 |
| 427. | October 22, 2015 (Amended up to January '21, 2016) | Gold Monetisation Scheme, 2015 | DBR.IBD.No.45/23.67.003/2015-16 |
| 428. | October 15, 2015 | Financial Inclusion Fund (FIF)- Revised Guidelines | DCBR.RCBD.BPD.No.4/19.51.010/2015-16 |
| 429. | October 8, 2015 | Individual Housing Loans: Rationalisation of Risk-Weights and LTV Ratios | DBR.BP.BC.No. 44 /08.12.015/ 2015-16 |
| 430. | October 8, 2015 | Risk Weights for Claims on Foreign Central Banks | DBR.BP.BC.No.43/21.06 .001/2015-16 |
| 431. | 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 |
| 432. | September 24, 2015 | Constitution of the Audit Committee of the Board | DBS.ARS.BC 4 / 08.91.020/2015-16 |
| 433. | September 24, 2015 | Framework for Revitalising Distressed Assets in the Economy – Review of the | DBR.BP.BC.No.39/21.04 .132/2015-16 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|--|
| | | Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP) | |
| 434. | September 23, 2015 | Half yearly/Quarterly Review of Accounts of Public Sector Banks | DBS. ARS.No. BC. 5/08.91.001/2015-16 |
| 435. | 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 |
| 436. | September 16, 2015 | Equity Investment by Banks – Review | DBR.No.FSD.BC.37/24.0 1.001/2015-16 |
| 437. | August 28, 2015 | Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) | DBR.AML.BC.No.36/14.0 1.001/2015-16 |
| 438. | 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 |
| 439. | 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 |
| 440. | August 13, 2015 | Union Budget - 2015-16 Interest Subvention Scheme | FIDD.No.FSD.BC. 59/05.04.02/2015-16 |
| 441. | 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 |
| 442. | July 16, 2015 | Priority Sector Lending – Targets and Classification | FIDD.CO.Plan.BC.08/04.09.01/2015-16 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|---|---|
| 443. | June 8, 2015 | Strategic Debt Restructuring Scheme | DBR.BP.BC.No.101/21.0 4.132/2014-15 |
| 444. | June 4, 2015 | Submission of Long Form Audit Report (LFAR) by Concurrent Auditors | DBS.CO.ARS.BC.8/08.9 1.001/2014-15 |
| 445. | May 7, 2015 | Framework for dealing with loan frauds | DBS.CO.CFMC.BC.No.0 07/23.04.001/2014-15 |
| 446. | 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 |
| 447. | February 03, 2015 | Ready Forward Contracts in Corporate Debt Securities | FMRD.DIRD.04/14.03.00 2/2014-15 |
| 448. | 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 |
| 449. | December 04, 2014 | Mobile Banking Transactions in India - Operative Guidelines for Banks | DPSS.CO.PD.No.1017 / 02.23.001 / 2014-2015 |
| 450. | 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.45/21.0 4.132/2014-15 |
| 451. | October 16, 2014 | Revisions to Basel II- Advanced Approaches of Operational Risk-TSA and AMA | DBOD.No.BP.BC.43/21.0 6.017/2014-15 |
| 452. | October 7, 2014 | Fourth Bi-monthly Monetary Policy Statement, 2014-15 –SLR Holdings under Held to Maturity Category | DBOD.No.BP.BC.42/21.0 4.141/2014-15 |
| 453. | September 29, 2014 | Calculation of Drawing power in consortium accounts including | C&I/Circular/2014-15/689 issued by Indian Bank Association |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|---|
| | | CDR/bilaterally restructured Account | |
| 454. | August 14, 2014 | Prudential Norms on Income Recognition, Assets Classification and Provisioning Pertaining to Advances – Project under Implementation | DBOD.No.BP.BC.33/21.0 4.048/2014-15 |
| 455. | 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 |
| 456. | 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 |
| 457. | 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 |
| 458. | 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 |
| 459. | 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 |
| 460. | 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 |
| 461. | February 11, 2014 | Guidelines on Management of Intra-Group Transactions and Exposures | DBOD.No.BP.BC.96/21.0 6.102/2013-14 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|--|
| 462. | February 7, 2014 | Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer | DBOD.No.BP.95/21.04.048/2013-14 |
| 463. | January 20, 2014 | Lending against Gold Jewellery | DBOD.BP.BC.No.86 /21.01.023 /2013-14 |
| 464. | 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 |
| 465. | December 30, 2013 | Non-Agriculture Loans against Gold Ornaments and Jewellery | DBOD.No.BP.79/21.04.048/2013-14 |
| 466. | 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 |
| 467. | December 9, 2013 | Novation of OTC Derivative Contracts | DBOD.No.BP.BC.76/21.04.157/2013-14 |
| 468. | November 25, 2013 | Financing of Infrastructure - Definition of 'Infrastructure Lending' | DBOD.BP.BC.No.66 / 08.12.014 / 2013-14 |
| 469. | 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 |
| 470. | September 25, 2013 | Export Credit in Foreign Currency | DBOD.Dir.BC.No. 57 /04.02.001/2013-14 |
| 471. | 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 |
| 472. | September 3, 2013 | Housing Sector: Innovative Housing Loan Products – Upfront disbursement of housing loans | DBOD.BP.BC.No. 51 /08.12.015/2013-14 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|--|
| 473. | September 2 , 2013 | Base Rate – Revised Guidelines | DBOD. No. Dir. BC. 47/13.03.00/ 2013-14 |
| 474. | August 26, 2013 | Rupee Export Credit - Interest Subvention | DBOD.Dir.BC.No.43 /04.02.001/2013-14 |
| 475. | August 23, 2013 | Investment portfolio of banks – Classification, Valuation and Provisioning | DBOD.BP.BC.No. 41 / 21.04.141 /2013-14 |
| 476. | February 28, 2013 | Security and Risk Mitigation Measures for Electronic Payment Tractions | DPSS (CO) PD No.1462/02.14.003 / 2012-13 |
| 477. | January 31, 2013 | Disclosure Requirements on Advances Restructured by Banks and Financial Institutions | DBOD.BP.BC.No.80/21.0 4.132/2012-13 |
| 478. | 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 |
| 479. | October 12, 2012 | Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives | FMD.MSRG.No.72/02.05 .002/2012-13 |
| 480. | 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 |
| 481. | July 23, 2012 | Prudential Norms for Off-balance Sheet Exposures of Banks | DBOD.No.BP.BC.31 /21.04.157/2012-13 |
| 482. | May 07, 2012 | Revisions to the Guidelines on Securitisation Transactions | DBOD.No.BP.BC- 103/21.04.177/2011-12 |
| 483. | May 2, 2012 | Guidelines on Implementation of Basel III Capital Regulations in India | DBOD.No.BP.BC.98 /21.06.201/2011-12 |
| 484. | March 9, 2012 | Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives | FMD.MSRG.No.67/02.05 .002/2011-12 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|---|--|
| 485. | January 25, 2012 | Deregulation of Savings Bank Deposit Interest Rate – Guidelines | DBOD.Dir.BC. 75/13.03.00/2011-12 |
| 486. | 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 |
| 487. | November 30, 2011 | Prudential Guidelines on Credit Default Swaps (CDS) | DBOD.BP.BC.No.61/21.0 6.203/2011-12 |
| 488. | November 2, 2011 | Comprehensive Guidelines on Derivatives: Modifications | DBOD.No.BP.BC. 44 /21.04.157/2011-12 |
| 489. | October 25, 2011 | Deregulation of Savings Bank Deposit Interest Rate - Guidelines | DBOD.Dir.BC. 42 /13.03.00/2011-12 |
| 490. | August 11, 2011 | Prudential Norms for Off-balance Sheet Exposures of Banks | DBOD.No.BP.BC. 28 / 21.04.157 / 2011-12 |
| 491. | August 2, 2011 | Comprehensive Guidelines on Derivatives: Modifications | DBOD.No.BP.BC. 27 / 21.04.157 / 2011-12 |
| 492. | May 31, 2011 | Findings of Forensic Scrutiny- Guidelines for prevention of frauds _ | DBS. CO.FrMC.BC.No.10/23.0 4.001/2010-11 |
| 493. | 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 |
| 494. | May 4, 2011 | Mobile Banking Transactions in India - Operative Guidelines for Banks | DPSS.CO.No.2502 /02.23.02/ 2010-11 |
| 495. | April 29, 2011 | Working Group on Information Security, Electronic Banking, Technology Risk Management and Cyber Fraud – Implementation of | DBS.CO.ITC.BC.No.6/31 .02.008/2010-11 |

Guidance Note on Audit of Banks (Revised 2021)

| | | Recommendations | |
|------|-------------------|--|--|
| 496. | 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 |
| 497. | February 21, 2011 | Guidelines on Base Rate | DBOD.Dir.BC. 81 /13.03.00/2010-11 |
| 498. | 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 |
| 499. | February 2, 2011 | Classification of loans against gold jewellery | RPCD.CO.Plan.BC. 51 /04.09.01/2010-11 |
| 500. | January 20, 2011 | Regulatory Capital Instruments – Step up option | DBOD.BP.BC.No.75/21.0 6.001/2010-11 |
| 501. | January 14, 2011 | End use of funds – Monitoring | DBS.CO.PPD.BC.No. 5 /11.01.005/2010-11 |
| 502. | January 6, 2011 | Guidelines on the Base Rate | DBOD.No.Dir.BC. 73 /13.03.00/2010-11 |
| 503. | 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 |
| 504. | 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 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|--|
| 505. | 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 |
| 506. | 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 |
| 507. | December 23, 2010 | Housing Loans by Commercial Banks – LTV Ratio, Risk Weight and Provisioning | DBOD.No.BP.BC. 69 /08.12.001/2010-11 |
| 508. | December 15, 2010 | Swarna jayanti Gram Swarozgar Yojana (SGSY) - Group Life Insurance Scheme | RPCD.GSSD.BC.No.30 /09.01.01/2010 -11 |
| 509. | December 7, 2010 | Operation of bank accounts & money mules | DBOD. AML. BC. No. 65/14 .01.001/2010-11 |
| 510. | 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 |
| 511. | 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 |
| 512. | October 7, 2010 | Prudential Guidelines on Restructuring of Advances by Banks | DBOD.BP.No. 49/21.04.132/2010-11 |
| 513. | 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 |
| 514. | September 30, 2010 | Banks' Exposure to Capital Market - Issue of Irrevocable Payment Commitments (IPCs) | DBOD.Dir.BC.46 /13.03.00/2010-11 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|---|
| 515. | September 27, 2010 | Bank loans for financing promoters contribution | DBOD.No.BP.BC. 42 /21.04.141/2010-11 |
| 516. | 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 |
| 517. | 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 |
| 518. | 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 |
| 519. | April 23, 2010 | Investment in Unlisted Non-SLR Securities | DBOD.No.BP.BC. 98/ 21.04.141/ 2009-10 |
| 520. | 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 |
| 521. | April 12, 2010 | Collateral Free Loans - Educational Loan Scheme | RPCD.SME&NFS.BC.No . 69/06.12.05 /2009-10 |
| 522. | April 9, 2010 | Guidelines on the Base Rate | DBOD. No. Dir. BC 88 /13.03.00/2009-10 |
| 523. | 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 |
| 524. | March 30, 2010 | Classification in the Balance Sheet - Capital Instruments | DBOD.BP.BC No.81/ 21.01.002/2009-10 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|--|
| 525. | March 15, 2010 | Additional Disclosures by banks in Notes to Accounts | DBOD.BP.BC.No.79 /21.04.018/2009-10 |
| 526. | January 13, 2010 | Retail Issue of Subordinated Debt for Raising Tier II Capital | DBOD.BP.BC.No. 69 / 21.01.002/ 2009-10 |
| 527. | December 7, 2009 | System Audit of the Payment Systems operated under the PSS Act, 2007 | DPSS.AD.No./ 1206/02.27.005/2009-2010 |
| 528. | 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 |
| 529. | September 1, 2009 | Guidelines on Exchange Traded Interest Rate Derivatives | IDMD.PDRD.No. 1056/03.64.00/2009-10 |
| 530. | 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 |
| 531. | 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 |
| 532. | February 10, 2009 | Lending under Consortium Arrangement / Multiple Banking Arrangements | DBOD.No. BP.BC.110/08.12.001/20 08-09 |
| 533. | December 31, 2008 | Internal assignments in banks by statutory auditors | DBS.ARS. No. BC. 02/ 08.91.001/ 2008-09 |
| 534. | 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 |
| 535. | December 08, 2008 | “Lending under Consortium Arrangement/Multiple Banking Arrangements | DBOD.No.BP.BC.94 /08.12.001/2008-09 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|---|
| 536. | 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 |
| 537. | October 13, 2008 | Prudential Norms for Off-Balance Sheet Exposures of Banks | DBOD.No.BP.BC.57/ 21.04.157/2008-09 |
| 538. | September 19, 2008 | Lending under Consortium Arrangement/Multiple Banking Arrangements | DBOD No. BP. BC.46/ 08.12.001/2008-09 |
| 539. | August 22, 2008 | Unclaimed Deposits/in operative accounts in Banks | DBOD No. Leg.BC.34/ 09.07.005/2008-09 |
| 540. | August 8, 2008 | Prudential Norms for Off-Balance Sheet Exposures of Banks | DBOD.No.BP.BC.31/21.0 4.157/2008-09 |
| 541. | April 9, 2008 | Guidelines on Asset-Liability Management (ALM) System | DBOD.No.BP.BC.68/21.0 4.098/2007-08 |
| 542. | October 29, 2007 | Guidelines for issuing preference shares as part of regulatory capital | DBOD.No. BP. BC. 42 /21.01.002/2007-2008 |
| 543. | October 24, 2007 | Guidelines on Asset-Liability Management (ALM) System –amendments | DBOD. No. BP. BC. 38 / 21.04.098/ 2007-08 |
| 544. | June 26, 2007 | Guidance Note on Stress Testing | DBOD. No. BP. BC.101 / 21.04.103/ 2006-07 |
| 545. | April 20, 2007 | Comprehensive Guidelines on Derivatives | DBOD.No.BP.BC. 86/21.04.157/2006-07 |
| 546. | April 20, 2007 | Compliance Function in Banks | DBS.CO.PP.BC.6/11.01. 005/2006-07 |
| 547. | March 6, 2007 | Prudential Limits for Inter-Bank Liabilities (IBL) | DBOD.BP.BC.66/ 21.01.002/2006-07 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|--------------------|--|--|
| 548. | 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 |
| 549. | 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 |
| 550. | 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 |
| 551. | 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 |
| 552. | December 21, 2005 | Donations by banks | DBOD. No. Dir. BC. 50/ 13.01.01/ 2005–06 |
| 553. | 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 |
| 554. | June 26, 2004 | Risk Based Supervision – Follow up of Risk Management Systems in Banks | DBS.CO.PP.BC. 14 /11.01.005/2003-04 |
| 555. | April 30, 2004 | Guidelines on compliance with Accounting Standards (AS) by banks | DBOD No.BP.BC. 82 /21.04.018/2003-04 |
| 556. | April 30, 2004 | Information System Audit - A review of Policies and Practices | DBS.CO.OSMOS.BC/ 11 /33.01.029/2003-04 |
| 557. | 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 |
| 558. | June 3, 2003 | Guidelines on Exchange Traded Interest Rate Derivatives | IDMC. MSRD. 4801/06.01.03/2002-03 |

Guidance Note on Audit of Banks (Revised 2021)

| | | | |
|------|-------------------|--|---|
| 559. | March 29, 2003 | Guidelines on compliance with Accounting Standards (AS) by banks | DBOD.No.BP. BC. 89 /21.04.018/2002-03 |
| 560. | February 26, 2003 | Inter-branch Accounts- Provisioning for net debit balance | DBOD.No.BP.BC.73/21.0 4.018/2002-03 |
| 561. | 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 |
| 562. | October 21, 2002 | Certification of Borrower's Account by Chartered Accountants | DBOD.No.BP.BC. 33/21.04.018/2002-03 |
| 563. | August 24, 2001 | Reconciliation of Nostro Accounts- Old Outstanding Credit Entries | DBOD.BP.BC.16/21.04.0 18/2001-02 |
| 564. | June 14, 2001 | Internet Banking in India – Guidelines | DBOD.COMP.BC.No.130 / 07.03.23/ 2000-01 |
| 565. | July 7, 1999 | Forward Rate Agreements/ Interest Rate Swaps | MPD.BC.187/07.01.279/ 1999-2000 |
| 566. | February 10, 1999 | Asset - Liability Management (ALM) System | DBOD BP.BC. 8/21.04.098/99 |