

## List of Relevant Notifications, FAQs, and General Circulars

S. No.	Date	Circular No.	Title of the Circular
1.	January 31, 2024	RBI/2023-2024/118 A.P. (DIR Series) Circular No.14	Guidelines on import of gold by Tariff Rate Quota (TRQ) holders under the India-UAE CEPA as notified by–The International Financial Services Centres Authority (IFSCA)
2.	January 31, 2024	RBI/2023-2024/117 DoS.CO.CSITEG.SEC.No. 9/31-01-015/2023-24	Streamlining of Internal Compliance monitoring function – leveraging use of technology
3.	January 19, 2024	RBI/2023-2024/116 FIDD.CO.LBS.BC.No.14/0 2.08.001/2023-24	Formation of new districts in the State of Madhya Pradesh – Assignment of Lead Bank Responsibility
4.	January 05, 2024	RBI/2023-2024/108 A. P. (DIR Series) Circular No. 13	Risk Management and Inter-Bank Dealings – Hedging of foreign exchange risk
5.	January 04, 2024	RBI/2023-2024/107 DOR.AML.REC.66/14.01.0 01/2023-24	Amendment to the Master Direction (MD) on KYC
6.	January 01, 2024	RBI/2023-2024/105 DOR.SOG (LEG).REC/64/09.08.024/2 023-24	Inoperative Accounts /Unclaimed Deposits in Banks- Revised Instructions
7.	December 29, 2023	RBI/2023-2024/103 DOR.LRG.REC.62/03.10.0 01/2023-24	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Review of National Development Banks

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
8.	December 29, 2023	RBI/2023-2024/102 DoR.MCS.REC.61/01.01.001/2023-24	Fair Lending Practice - Penal Charges in Loan Accounts: Extension of Timeline for Implementation of Instructions
9.	December 29, 2023	RBI/2023-2024/101 CO.DPSS.POLC.No.S940/02-29-005/2023-24	Payments Infrastructure Development Fund – Extension of Scheme and Enhancements
10.	December 28, 2023	RBI/2023-2024/100 FIDD.MSME & NFS.BC.No.13/06.02.31/2023-24	Classification of MSMEs
11.	December 28, 2023	RBI/2023-2024/99 DOR.STR.REC.60/21.04.048/2023-24	MHP Exemption for Transfer of Receivables
12.	December 28, 2023	RBI/2023-2024/98 FMRD.FMSD.07/03.07.35/2023-24	Reserve Bank of India (Financial Benchmark Administrators) Directions, 2023
13.	December 27, 2023	RBI/2023-2024/97 FMRD.DIRD.No.05/14.03.061/2023-2024	Reserve Bank of India (Government Securities Lending) Directions, 2023
14.	December 22, 2023	RBI/2023-2024/96 A.P. (DIR Series) Circular No. 10	Trade Credit for imports into India – Submission of return on issuance of bank guarantees for Trade Credits on the Centralised Information Management System (CIMS)
15.	December 22, 2023	RBI/2023-2024/95 A.P. (DIR Series) Circular No.09	Rupee Drawing Arrangement - Submission of statement/return on CIMS Portal
16.	December 22, 2023	<u>RBI/2023-2024/94</u> <u>A.P. (DIR Series) Circular</u>	CIMS Project implementation -

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		<u>No.12</u>	Discontinuation of submission in legacy XBRL
17.	December 22, 2023	RBI/2023-2024/93 A.P. (DIR Series) Circular No.11	Liberalised Remittance Scheme (LRS) for Resident Individuals- Reporting of monthly return and daily transactions
18.	December 22, 2023	RBI/2023-2024/92 DoR.RET.REC.59/12.01.01/2023-24	Reverse Repo transactions - Reporting in Form 'A' Return
19.	December 20, 2023	<u>RBI/2023-2024/91</u> <u>CO.DPSS.POLC.No.S-919/02-14-003/2023-24</u>	Card-on-File Tokenisation (CoFT) – Enabling Tokenisation through Card Issuing Banks
20.	December 19, 2023	RBI/2023-2024/90 DOR.STR.REC.58/21.04.048/2023-24	Investments in Alternative Investment Funds (AIFs)
21.	December 18, 2023	RBI/2023-2024/89 FIDD.CO.LBS.BC.No.12/02.08.001/2023-24	Formation of new district Mauganj in the State of Madhya Pradesh – Assignment of Lead Bank Responsibility
22.	December 12, 2023	RBI/2023-2024/88 CO.DPSS.POLC.No.S-882/02.14.003/2023-24	Processing of e-mandates for recurring transactions
23.	December 11, 2023	RBI/2023-2024/87 IDMD.CDD.No.2128/14.04.050/2023-24	Sovereign Gold Bond (SGB) Scheme 2023-24
24.	November 17, 2023	RBI/2023-2024/86 FED Circular No.08	International Trade Settlement in Indian Rupees (INR) – Opening of additional Current Account for exports proceeds
25.	November 16,	RBI/2023-2024/85	Regulatory measures

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2023	DOR.STR.REC.57/21.06.01/2023-24	towards consumer credit and bank credit to NBFCs
26.	November 15, 2023	RBI/2023-2024/84 DOR.AML.REC.56/14.06.01/2023-24	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 05 Entries
27.	November 10, 2023	RBI/2023-2024/83 A.P. (DIR Series) Circular No. 07	Guidelines on import of silver by Qualified Jewellers as notified by – The International Financial Services Centres Authority (IFSCA)
28.	November 10, 2023	RBI/2023-2024/82 FIDD.CO.LBS.BC.No.11/02.08.001/2023-24	Formation of new districts in the State of Rajasthan – Assignment of Lead Bank Responsibility
29.	November 8, 2023	RBI/2023-2024/81 FMRD.FMID.No.04/14.01.006/2023-24	Fully Accessible Route' for Investment by Non-residents in Government Securities – Inclusion of Sovereign Green Bonds
30.	October 31, 2023	RBI/2023-2024/80 CO.DPSS.POLC.No.S-786/02-14-008/2023-24	Regulation of Payment Aggregator – Cross Border (PA - Cross Border)
31.	October 26, 2023	RBI/2023-2024/77 DoR.FIN.REC.53/03.10.123/2023-24	Joining the Account Aggregator Ecosystem as Financial Information User
32.	October 26, 2023	RBI/2023-2024/76 DoR.FIN.REC.52/03.10.123/2023-24	Review of Financial Information Provider (FIP) under Account Aggregator Framework
33.	October 26, 2023	RBI/2023-2024/74 DOR.SPE. REC. No 51/13.03.000/2023-24	Non-Callable Deposits - Master Direction on Interest Rate on Deposits
34.	October 26, 2023	RBI/2023-2024/73 DoR.FIN.REC.49/20.16.00	Strengthening of customer service rendered by Credit

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		3/2023-24	Information Companies and Credit Institutions
35.	October 26, 2023	RBI/2023-2024/72 DoR.FIN.REC.48/20.16.00 3/2023-24	Framework for compensation to customers for delayed updation/ rectification of credit information
36.	October 25, 2023	RBI/2023-2024/71 DOR.ACC.47/21.04.018/2 023-24	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021: Presentation of unclaimed liabilities transferred to Depositor Education and Awareness (DEA) Fund
37.	October 25, 2023	RBI/2023-2024/70 DOR.HGG.GOV.REC.46/2 9.67.001/2023-24	Appointment of Whole-Time Director(s)
38.	October 17, 2023	RBI/2023-2024/69 DOR.AML.REC.44/14.01.0 01/2023-24	Amendment to the Master Direction (MD) on KYC
39.	October 16, 2023	RBI/2023-2024/68 DoR.RET.REC.43/12.01.0 01/2023-24	Reverse Repo transactions - Reporting in Form 'A' Return
40.	October 3, 2023	RBI/2023-2024/65 CO.DGBA.GBD.No.S646/4 2-01-029/2023-2024	Status of March 31, 2024, for Government transactions through integration with e-Kuber
41.	September 30, 2023	RBI/2023-2024/64 DCM(PIg) No. S- 1288/10.27.00/2023-24	₹2000 Denomination Banknotes – Withdrawal from Circulation – Review
42.	September 25, 2023	RBI/2023-2024/63 DoR.FIN.REC.41/20.16.00 3/2023-24	Display of information - Secured assets possessed under the SARFAESI Act, 2002
43.	September 20, 2023	RBI/2023-2024/62 DoR.FIN.REC.39/20.16.05	Data Quality Index for Commercial and

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		6/2023-24	Microfinance Segments by Credit Information Companies
44.	September 13, 2023	RBI/2023-24/61 FIDD.CO.MSME.BC.No.10/06.02.031/2023-24	PM Vishwakarma Scheme
45.	September 13, 2023	RBI/2023-24/60 DoR.MCS.REC.38/01.01.01/2023-24	Responsible Lending Conduct – Release of Movable / Immovable Property Documents on Repayment/ Settlement of Personal Loans
46.	September 08, 2023	RBI/2023-2024/59 DOR.RET.REC.34/12.01.01/2023-24	Reserve Bank of India Act, 1934 - Section 42(1A)- Requirement for maintaining additional CRR
47.	September 04, 2023	RBI/2023-24/58 CO.DPSS.POLC.No.S-567/02-23-001/2023-2024	Operation of Pre-Sanctioned Credit Lines at Banks through Unified Payments Interface (UPI)
48.	August 24, 2023	RBI/2023-2024/57 CO.DPSS.POLC.No.S526/02-14-003/2023-24	Enhancing transaction limits for Small Value Digital Payments in Offline Mode
49.	August 18, 2023	RBI/2023-24/55 DOR.MCS.REC.32/01.01.003/2023-24	Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans
50.	August 18, 2023	RBI/2023-24/53 DoR.MCS.REC.28/01.01.01/2023-24	Fair Lending Practice - Penal Charges in Loan Accounts
51.	August 10, 2023	RBI/2023-24/52 DOR.RET.REC.29/12.01.01/2023-24	Reserve Bank of India Act, 1934 - Section 42(1A) - Requirement for maintaining additional CRR
52.	July 18, 2023	RBI/2023-24/49	Inclusion of “NongHyup

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		DoR.RET.REC.25/12.07.160/2023-24	Bank” in the Second Schedule of the Reserve Bank of India Act, 1934
53.	July 04, 2023	RBI/2023-24/48 DOR.AML.REC.24/14.06.001/2023-24	Implementation of Section 12A of the Weapons of Mass Destruction and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005: Designated List (Amendments)
54.	July 04, 2023	RBI/2023-24/47 DOR.AML.REC.23/14.06.001/2023-24	Implementation of Section 12A of the Weapons of Mass Destruction and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005: Designated List (Consolidated)
55.	June 22, 2023	RBI/2023-24/45 A.P. (DIR Series) Circular No. 06	Remittances to International Financial Services Centres (IFSCs) under the Liberalised Remittance Scheme (LRS)
56.	June 15, 2023	RBI/2023-24/44 IDMD.CDD.No.S650/14.04.050/2023-24	Sovereign Gold Bond (SGB) Scheme 2023-24
57.	June 14, 2023	RBI/2023-24/43 CO.DGBA.GBD.No.S295/31-12-010/2023-2024	Agency Commission for collection of indirect taxes through ICEGATE payment gateway
58.	June 08, 2023	RBI/2023-24/41 DOR.CRE.REC.21/21.07.001/2023-24	Guidelines on Default Loss Guarantee (DLG) in Digital Lending
59.	June 08, 2023	RBI/2023-24/40 DOR.STR.REC.20/21.04.048/2023-24	Framework for Compromise Settlements and Technical Write-offs
60.	June 08, 2023	RBI/2023-24/38	Reserve Bank of India

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		FMRD.DIRD.02/14.01.001/2023-24	(Call, Notice and Term Money Markets) Directions, 2021-Review
61.	June 06, 2023	RBI/2023-24/36 A. P. (DIR Series) Circular No. 05	Risk Management and Inter-Bank Dealings - Non-deliverable derivative contracts (NDDCs)
62.	June 06, 2023	RBI/2023-24/35 DOR.AML.REC.17/14.06.01/2023-24	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Removal of 02 entries from Sanction List
63.	June 05, 2023	RBI/2023-24/34 DOR.AML.REC.16/14.06.01/2023-24	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 01 Entry
64.	May 22, 2023	RBI/2023-24/33 DCM(Plg)No.S-239/10.27.00/2023-24	₹2000 Denomination Banknotes – Withdrawal from Circulation; Will continue as Legal Tender
65.	May 19, 2023	RBI/2023-24/32 DCM(Plg)No.S-236/10.27.00/2023-24	₹2000 Denomination Banknotes – Withdrawal from Circulation; Will continue as Legal Tender
66.	May 12, 2023	RBI/2023-24/30 CO.FMRD.DIRD.01/14.02.001/2023-24	LIBOR Transition
67.	May 09, 2023	RBI/2023-24/29 A.P. (DIR Series) Circular No. 04	Levy of charges on forex prepaid cards/store value cards/travel cards, etc.
68.	May 09, 2023	RBI/2023-2024/28 FIDD.CO.LBS.BC.No.8/02.08.001/2023-24	Formation of new district in the State of Arunachal Pradesh – Assignment of Lead Bank Responsibility



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
69.	May 09, 2023	RBI/2023-24/27 FIDD.MSME & NFS.BC.No.09/06.02.31/2 023-24	Formalisation of Informal Micro Enterprises on Udyam Assist Platform
70.	May 04, 2023	RBI/2023-24/25 DOR.AML.REC.13/14.01.0 01/2023-24	Amendment to the Master Direction (MD) on KYC – Instructions on Wire Transfer
71.	April 28, 2023	RBI/2023-24/24 DOR.AML.REC.111/14.01. 001/2023-24	Amendment to the Master Direction (MD) on KYC
72.	April 27, 2023	RBI/2023-24/23 DOR.AML.REC.107/14.06. 001/2023-24	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al- Qaida Sanctions List: Addition of two entries
73.	April 26, 2023	RBI/2023-2024/22 FIDD.CO.LBS.BC.No.5/02. 08.001/2023-24	Merger of Districts in the state of Assam – Assignment of Lead Bank Responsibility
74.	April 26, 2023	RBI/2023-24/21 A.P. (DIR Series) Circular No.03	Remittances to International Financial Services Centres (IFSCs) under the Liberalised Remittance Scheme (LRS)
75.	April 25, 2023	RBI/2023-24/19 FIDD.MSME & NFS.BC.No.06/06.02.31/2 023-24	General Credit Card (GCC) Facility – Review
76.	April 12, 2023	RBI/2023-24/16 A.P. (DIR Series) Circular No. 02	Authorised Dealers Category-II - Online submission of Form A2
77.	April 11, 2023	RBI/2023-24/14 DOR.SFG.REC.10/30.01.0 21/2023-24	Framework for acceptance of Green Deposits
78.	March 29, 2023	RBI/2022-23/190 CO.DPSS.RPPD.No.S218	Special Clearing Operations on March 31,

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		5/03-01-002/2022-2023	2023
79.	March 27, 2023	RBI/2022-23/188 DOR.RET.REC.108/12.07. 160/2022-23	Cessation of “Abu Dhabi Commercial Bank PJSC” as a banking company within the meaning of sub section (2) of Section 36 A of Banking Regulation Act, 1949
80.	March 27, 2023	RBI/2022-23/187 DOR.RET.REC.107/12.07. 160/2022-23	Exclusion of “Abu Dhabi Commercial Bank PJSC” from the Second Schedule to the Reserve Bank of India Act, 1934
81.	March 21, 2023	RBI/2022-23/186 CO.DGBA.GBD.No.S1490/ 42-01-029/2022-2023	Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2022-23)
82.	March 17, 2023	RBI/2022-23/185 DOR.AML.REC.106/14.06 .001/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments to 102 entries
83.	March 16, 2023	RBI/2022-23/184 DGBA.GBD.No.S1469/42- 01-029/2022-2023	Reporting and Accounting of Central Government transactions for March 2023
84.	February 28, 2023	RBI/2022-2023/183 DOR.AML.REC.105/14.06. 001/2022-23	Designation of 1 individual and 2 organisations under Section 35(1) (a) and 2(1) (m) of the Unlawful Activities (Prevention) Act, 1967 and their listing in the Fourth and First Schedule of the Act- Reg.

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
85.	February 20, 2023	RBI/2022-2023/182 DOR.ACC.REC.No.104/21 .07.001/2022-23	Implementation of Indian Accounting Standards (Ind AS)
86.	February 20, 2023	RBI/2022-2023/181 DOR.ACC.REC.No.103/21 .04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 – Disclosures for State Co-operative Banks and Central Co-operative Banks
87.	February 17, 2023	RBI/2022-2023/180 DOR.MRG.REC.102/00-00-009/2022-23	Governance, measurement and management of Interest Rate Risk in Banking Book
88.	February 16, 2023	RBI/2022-2023/179 A.P. (DIR Series) Circular No. 23	Exim Bank's GOI-supported Line of Credit (LOC) for USD 100 million to the Government of the Republic of Maldives (GO-MDV), for financing new developmental projects and to meet spill over costs from developmental projects in Maldives already included under Lines of credit extended to GO-MDV by Exim Bank
89.	February 16, 2023	RBI/2022-2023/178 CO.DPSS.RPPD.No.S193 1/04-03-001/2022-23	Introduction of Foreign Contribution (Regulation) Act (FCRA) related transaction code in NEFT and RTGS Systems
90.	February 13, 2023	RBI/2022-2023/177 FIDD.CO.LBS.BC.No.18/0 2.08.001/2022-23	Formation of new district in the State of Sikkim – Assignment of Lead Bank Responsibility
91.	February 10, 2023	RBI/2022-2023/176 CO.DPSS.POLC.No.S–	Issuance of PPIs to Foreign Nationals / Non-

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		1907/02.14.006/2022-23	Resident Indians (NRIs) visiting India
92.	February 08, 2023	RBI/2022-2023/175 FMOD.MAOG.No.149/01.01.001/2022-23	Liquidity Adjustment Facility - Change in rates
93.	February 08, 2023	RBI/2022-2023/174 DOR.RET.REC.101/12.01.001/2022-23	Change in Bank Rate
94.	February 08, 2023	RBI/2022-2023/173 REF.No.MPD.BC.397/07.01.279/2022-23	Standing Liquidity Facility for Primary Dealers
95.	February 03, 2023	RBI/2022-2023/172 DOR.AML.REC.100/14.06.001/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List (Amendments to 29 entries)
96.	January 30, 2023	RBI/2022-2023/171 DOR.AML.REC.99/14.06.001/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry
97.	January 24, 2023	RBI/2022-2023/170 DOR.AML.REC.98/14.06.001/2022-23	Designation of 3 individuals as 'Terrorists' under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg.
98.	January 23, 2023	RBI/2022-2023/169 FMRD.FMID.No.07/14.01.006/2022-23	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Inclusion of Sovereign Green Bonds
99.	January 23, 2023	RBI/2022-2023/168	Safe Deposit Locker/Safe

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		CO.CEPD.PRS.No.S1233/13-01-018/2022-2023	Custody Article Facility provided by banks
100.	January 17, 2023	RBI/2022-2023/167 DOR.AML.REC.97/14.06.001/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry
101.	January 17, 2023	RBI/2022-2023/166 DOR.AML.REC.96/14.06.001/2022-23	Designation of two individuals and one organisation under Section 35(1) (a) and 2(1) (m) of the Unlawful Activities (Prevention) Act, 1967 and their listing in the First and Fourth Schedule of the Act
102.	January 13, 2023	RBI/2022-2023/165 FIDD.CO.LBS.BC.No.17/02.08.001/2022-23	Formation of new district in the State of Sikkim – Assignment of Lead Bank Responsibility
103.	January 13, 2023	RBI/2022-2023/164 FIDD.CO.LBS.BC.No.16/02.08.001/2022-23	Formation of new district in the State of Arunachal Pradesh – Assignment of Lead Bank Responsibility
104.	January 11, 2023	RBI/2022-2023/163 IDMD.No.S2800/08.02.032/2022-23	Operational Risk Management: Price / Yield range setting in e-Kuber
105.	January 09, 2023	RBI/2022-2023/162 DOR.STR.REC.94/21.06.008/2022-23	Basel III Capital Regulations - Eligible Credit Rating Agencies
106.	January 06, 2023	RBI/2022-2023/161 FIDD.CO.LBS.BC.No.15/02.08.001/2022-23	Formation of new districts in the State of Chhattisgarh – Assignment of Lead Bank Responsibility
107.	January 04, 2023	RBI/2022-2023/160 A.P. (DIR Series) Circular No. 22	Foreign Investment in India - Rationalisation of reporting in Single Master

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Form (SMF) on FIRMS Portal
108.	December 26, 2022	RBI/2022-2023/158 CO.DPSS.OVRST.No.S16 19/06-08-005/2022-2023	Central Payments Fraud Information Registry – Migration of Reporting to DAKSH
109.	December 20, 2022	RBI/2022-2023/157 FIDD.CO.LBS.BC.No.14/0 2.08.001/2022-23	Formation of new district in the State of Assam – Assignment of Lead Bank Responsibility
110.	December 16, 2022	RBI/2022-2023/156 IDMD.CDD.No.S2581/14.0 4.050/2022-23	Sovereign Gold Bond (SGB) Scheme 2022-23
111.	December 13, 2022	RBI/2022-2023/155 DOR.ACC.REC.No.91/21. 04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Disclosure of material items
112.	December 13, 2022	RBI/2022-2023/154 DoR.FIN.REC.90/20.16.05 6/2022-23	Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures
113.	December 12, 2022	RBI/2022-2023/152 A. P. (DIR Series) Circular No. 20	Hedging of Commodity Price Risk and Freight Risk in Overseas Markets
114.	December 12, 2022	RBI/2022-2023/151 A. P. (DIR Series) Circular No. 19	Hedging of Gold Price Risk in Overseas Markets
115.	December 08, 2022	RBI/2022-2023/150 DOR.MRG.REC.89/21.04. 141/2022-23	Review of SLR holdings in HTM category
116.	December 07, 2022	RBI/2022-2023/149 REF.No.MPD.BC.396/07.0 1.279/2022-23	Standing Liquidity Facility for Primary Dealers
117.	December 07, 2022	RBI/2022-2023/148 DOR.RET.REC.88/12.01.0	Change in Bank Rate

**Guidance Note on Audit of Banks (Revised 2024)**

<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		01/2022-23	
118.	December 07, 2022	RBI/2022-2023/147 FMOD.MAOG.No.148/01.01.001/2022-23	Liquidity Adjustment Facility- Change in rates
119.	December 01, 2022	RBI/2022-2023/145 DOR.MRG.REC.87/00-00-020/2022-23	Operations of subsidiaries and branches of Indian banks and All India Financial Institutions (AIFIs) in foreign jurisdictions and in International Financial Services Centers (IFSCs) - Compliance with statutory/regulatory norms
120.	December 01, 2022	RBI/2022-2023/142 FMRD.FMSD.06/03.07.25/2022-23	Notification of Significant Benchmark
121.	November 23, 2022	RBI/2022-2023/141 DOR.LRG.REC.83/03.10.01/2022-23	Basel III Framework on Liquidity Standards – Standing Deposit Facility
122.	November 23, 2022	RBI/2022-2023/140 DoR.FIN.REC.82/03.10.123/2022-23	Inclusion of Goods and Service Tax Network (GSTN) as a Financial Information Provider under Account Aggregator Framework
123.	November 23, 2022	RBI/2022-2023/139 FIDD.CO.FSD.BC.No.13/05.02.001/2022-23	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial years 2022-23 and 2023-24
124.	November 17, 2022	RBI/2022-2023/138 FIDD.CO.LBS.BC.No.12/02.08.001/2022-23	Formation of new districts in the State of Nagaland – Assignment of Lead Bank Responsibility

**Guidance Note on Audit of Banks (Revised 2024)**

<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
125.	November 17, 2022	RBI/2022-2023/137 A.P. (DIR Series) Circular No. 18	Exim Bank's Gol supported Line of Credit of USD 300 Mn to the SBM (Mauritius) Infrastructure Development Company Ltd. for Construction of Phase-IV of the Mauritius Metro Express Project in Mauritius
126.	November 14, 2022	RBI/2022-2023/136 CO.DGBA.GBD.No.S957/4 3-33-005/2022-2023	Agency Commission for Direct Tax collection under TIN 2.0 regime
127.	October 27, 2022	RBI/2022-2023/134 DOR.AML.REC.80/14.06.0 01/2022-23	Designation of 10 individuals as 'Terrorists' under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg.
128.	October 20, 2022	RBI/2022-2023/133 A.P. (DIR Series) Circular No.17	Exim Bank's Short-Term Line of Credit (STLoC) of EUR 100 million to the Banco Exterior de Cuba for purchase of rice from India
129.	October 13, 2022	RBI/2022-2023/132 DOR.RET.REC.79/12.01.0 01/2022-23	Claims Received from the National Credit Guarantee Trustee Company Ltd (NCGTC) - Classification for the Purpose of Maintenance of Cash Reserve Ratio (CRR)/Statutory Liquidity Ratio (SLR)
130.	October 11, 2022	RBI/2022-2023/131 DOR.MRG.REC.76/00-00- 007/2022-23	Reserve Bank of India (Unhedged Foreign Currency Exposure) Directions, 2022



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
131.	October 11, 2022	RBI/2022-2023/130 DOR.ACC.REC.No.74/21. 04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Disclosure of Divergence in Asset Classification and Provisioning
132.	October 11, 2022	RBI/2022-2023/128 DoR.SIG.FIN.REC.75/26.0 3.001/2022-23	Review of Regulatory Framework for Asset Reconstruction Companies (ARCs)
133.	October 11, 2022	RBI/2022-2023/127 DOR.FIN.REC.No.73/03.1 0.117/2022-23	Diversification of activities by SPDs – Review of permissible non-core activities – Prudential regulations and other instructions
134.	October 11, 2022	RBI/2022-2023/126 DOR.FIN.REC.No.72/03.1 0.117/2022-23	Diversification of activities by SPDs – Review of permissible non-core activities
135.	October 10, 2022	RBI/2022-2023/125 DOR.STR.REC.71/21.06.2 01/2022-23	Review of Prudential Norms – Risk Weights for Exposures to Corporates and NBFCs
136.	October 06, 2022	RBI/2022-2023/124 CEPD.PRD.No.S806/13- 01-008/2022-23	Appointment of Internal Ombudsman by the Credit Information Companies
137.	September 30, 2022	RBI/2022-2023/123 DOR.RET.REC.70/12.01.0 01/2022-23	Change in Bank Rate
138.	September 30, 2022	RBI/2022-2023/122 A.P. (DIR Series) Circular No.16	Late Submission Fee for reporting delays under Foreign Exchange Management Act, 1999 (FEMA)
139.	September 30,	RBI/2022-2023/121	Standing Liquidity Facility

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2022	REF.No.MPD.BC.395/07.0 1.279/2022-23	for Primary Dealers
140.	September 30, 2022	RBI/2022-2023/120 FMOD.MAOG.No.147/01.0 1.001/2022-23	Liquidity Adjustment Facility- Change in rates
141.	September 19, 2022	RBI/2022-2023/119 DOR.AML.REC.69/14.06.0 01/2022-23	United Nations Security Council Resolutions (UNSCR) 1718 Sanctions Committee on Democratic People's Republic of Korea (DPRK) amends 02 existing entries on its Sanctions List
142.	September 19, 2022	RBI/2022-2023/118 Ref. No.DoS.CO.PPG/SEC.04/ 11.01.005/2022-23	Compliance Function and Role of Chief Compliance Officer (CCO)- Urban Co- operative Banks
143.	September 15, 2022	RBI/2022-2023/116 A.P. (DIR Series) Circular No.15	Exim Bank's GOI- supported Line of Credit of USD 448 million to the Government of Republic of Uzbekistan for Social Infrastructure and Other Development Projects
144.	September 15, 2022	RBI/2022-2023/115 A.P. (DIR Series) Circular No. 14	Rupee Drawing Arrangement - Enabling Bharat Bill Payment System (BBPS) to process cross-border inbound Bill Payments
145.	September 08, 2022	RBI/2022-2023/114 A.P. (DIR Series) Circular No.13	Exim Bank's Government of India supported Line of Credit (LoC) of USD 108.28 million to the Government of the Kingdom of Eswatini (Swaziland) for the purpose of financing construction of new

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Parliament Building in Eswatini
146.	September 07, 2022	RBI/2022-2023/113 DOR.STR.REC.67/21.06.201/2022-23	Review of Prudential Norms – Risk Weights for Exposures guaranteed by Credit Guarantee Schemes (CGS)
147.	September 06, 2022	RBI/2022-2023/112 DCM (NPD) No.S770/09.40.002/2022-23	Incentive for improving service to non-chest branches
148.	September 02, 2022	RBI/2022-2023/111 DOR.CRE.REC.66/21.07.001/2022-23	Guidelines on Digital Lending
149.	August 22, 2022	RBI/2022-2023/110 A.P. (DIR Series) Circular No.12	Foreign Exchange Management (Overseas Investment) Directions, 2022
150.	August 22, 2022	RBI/2022-2023/109 DOR.AUT.REC.62/22.01.001/2022-23	Section 23 of the Banking Regulation Act, 1949 – Branch Authorisation Policy – Left Wing Extremism affected districts – Revised List
151.	August 12, 2022	RBI/2022-2023/108 DOR.ORG.REC.65/21.04.158/2022-23	Outsourcing of Financial Services - Responsibilities of regulated entities employing Recovery Agents
152.	August 11, 2022	RBI/2022-2023/107 DOR.MRG.REC.64/00-00-005/2022-23	Bilateral Netting of Qualified Financial Contracts - Amendments to Prudential Guidelines
153.	August 08, 2022	RBI/2022-2023/105 FMRD.DIRD.05/14.03.046/2022-23	Rupee Interest Rate Derivatives (Reserve Bank) Directions - Review
154.	August 08, 2022	RBI/2022-2023/104 DOR.LIC.REC.60/16.13.21	Authorised Dealer Category-I License

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		8/2022-23	eligibility for Small Finance Banks
155.	August 05, 2022	RBI/2022-2023/103 DOR.RET.REC.59/12.01.0 01/2022-23	Change in Bank Rate
156.	August 05, 2022	RBI/2022-2023/102 REF.No.MPD.BC.394/07.0 1.279/2022-23	Standing Liquidity Facility for Primary Dealers
157.	August 05, 2022	RBI/2022-2023/101 FMOD.MAOG.No.146/01.0 1.001/2022-23	Liquidity Adjustment Facility- Change in rates
158.	August 04, 2022	RBI/2022-2023/100 DoR.AUT.REC.58/23.67.0 01/2022-23	Gold Monetization Scheme (GMS), 2015
159.	August 01, 2022	RBI/2022-2023/98 A.P. (DIR Series) Circular No. 11	External Commercial Borrowings (ECB) Policy – Liberalisation Measures
160.	July 29, 2022	RBI/2022-2023/96 DOR.AML.REC.57/14.06.0 01/2022-23	United Nations Security Council Resolutions (UNSCR) 1718 Sanctions Committee on Democratic People's Republic of Korea (DPRK) amends 44 existing entries on its Sanctions List
161.	July 28, 2022	RBI/2022-2023/95 CO.DPSS.POLC.No.S- 760/02-14-003/2022-23	Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)]
162.	July 28, 2022	RBI/2022-2023/94 CO.DPSS.POLC.No.S- 761/02-14-008/2022-23	Regulation of Payment Aggregators – Timeline for submission of applications for authorisation – Review
163.	July 13, 2022	RBI/2022-2023/91 DOR.AML.REC.55/14.06.0 01/2022-23	UNSCR 1718 Sanctions Committee on DPRK amends one Entry on its Sanctions List
164.	July 11, 2022	RBI/2022-2023/90 A.P. (DIR Series) Circular	International Trade Settlement in Indian

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		No.10	Rupees (INR)
165.	July 08, 2022	RBI/2022-2023/89 A.P. (DIR Series) Circular No. 09	Asian Clearing Union (ACU) Mechanism – Indo-Sri Lanka trade
166.	July 07, 2022	RBI/2022-2023/88 A. P. (DIR Series) Circular No. 08	Overseas foreign currency borrowings of Authorised Dealer Category-I banks
167.	July 07, 2022	RBI/2022-2023/87 A.P. (DIR Series) Circular No.07	Investment by Foreign Portfolio Investors (FPI) in Debt - Relaxations
168.	July 07, 2022	RBI/2022-2023/86 FMRD.FMID.No.04/14.01. 006/2022-23	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Additional specified securities
169.	July 07, 2022	RBI/2022-2023/85 FIDD.CO.LBS.BC.No.8/02. 08.001/2022-23	Formation of new districts in the State of Andhra Pradesh – Assignment of Lead Bank Responsibility
170.	July 07, 2022	RBI/2022-2023/84 A.P. (DIR Series) Circular No. 06	Exim Bank's Government of India supported Short - Term Line of Credit (STLoC) of USD 55 million to the Government of the Democratic Socialist Republic of Sri Lanka for procurement of urea fertilizer from India
171.	July 06, 2022	RBI/2022-2023/83 DOR.RET.REC.54/12.01.0 01/2022-23	Section 42 of the Reserve Bank of India Act, 1934 and Section 18 and 24 of the Banking Regulation Act, 1949 – FCNR (B)/NRE Term deposits - Exemption from maintenance of CRR/SLR
172.	July 06, 2022	RBI/2022-2023/81 DoR.RET.REC.52/12.07.1	Inclusion of "Unity Small Finance Bank Limited" in

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		60/2022-23	the Second Schedule of the Reserve Bank of India Act, 1934
173.	July 04, 2022	RBI/2022-2023/80 CO.DPSS.POLC.No.S-590/02-14-006/2022-23	Requirement for obtaining prior approval in case of takeover / acquisition of control of non-bank PSOs and sale / transfer of payment system activity of non-bank PSO
174.	July 01, 2022	RBI/2022-2023/79 DCM(NPD)No.S488/18.00.14/2022-23	Note Sorting Machines - Authentication and Fitness Sorting Parameters
175.	June 28, 2022	RBI/2022-2023/78 DOR.STR.REC.51/21.04.048/2022-23	Provisioning Requirement for Investment in Security Receipts (SRs)
176.	June 24, 2022	RBI/2022-2023/77 CO.DPSS.POLC.No.S-567/02-14-003/2022-23	Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)]
177.	June 23, 2022	RBI/2022-2023/75 DOR.AML.REC.50/14.06.001/2022-23	Designation of 7 individuals as 'Terrorists' under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg.
178.	June 21, 2022	RBI/2022-2023/74 DoR.AUT.REC.No.48/24.01.041/2022-23	Extension of timeline for implementation of certain provisions of Master Direction – Credit Card and Debit Card – Issuance and Conduct Directions, 2022
179.	June 16, 2022	RBI/2022-2023/73 CO.DPSS.POLC.No.S-518/02.14.003/2022-23	Processing of e-mandates for recurring transactions
180.	June 16, 2022	RBI/2022-2023/72	Sovereign Gold Bond

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		IDMD.CDD. No.S789/14.04.050/2022-23	(SGB) Scheme 2022-23
181.	June 14, 2022	RBI/2022-2023/71 DOR.CRE.REC.No.47/13. 03.00/2022-23	Bank finance to Government owned entities
182.	June 09, 2022	RBI/2022-2023/69 A.P. (DIR Series) Circular No. 05	Discontinuation of Return under Foreign Exchange Management Act, 1999
183.	June 08, 2022	RBI/2022-2023/65 DOR.RET.REC.44/12.01.0 01/2022-23	Change in Bank Rate
184.	June 08, 2022	RBI/2022-2023/64 MPD.BC.393/07.01.279/20 22-23	Standing Liquidity Facility for Primary Dealers
185.	June 08, 2022	RBI/2022-23/63 FMOD.MAOG.No.145/01.0 1.001/2022-23	Liquidity Adjustment Facility- Change in rates
186.	June 07, 2022	RBI/2022-2023/62 DoR.AUT.REC.41/24.01.0 01/2022-23	Branches of Indian Banks operating in GIFT-IFSC – acting as Professional Clearing Member (PCM) of India International Bullion Exchange IFSC Limited (IIBX)
187.	May 31, 2022	RBI/2022-2023/60 DOR.STR.REC.39/04.02.0 01/2022-23	Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit – Extension
188.	May 30, 2022	RBI/2022-2023/59 DOR.AML.REC.38/14.06.0 01/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment in 6 entries (individuals)
189.	May 26, 2022	RBI/2022-2023/58 CO.DPSS.POLC.No. S-	Bharat Bill Payment System – Amendment to

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		253/02-27-020/2022-23	guidelines
190.	May 25, 2022	RBI/2022-2023/57 A.P. (DIR Series) Circular No.04	Guidelines on import of gold by Qualified Jewellers as notified by – The International Financial Services Centers Authority (IFSCA)
191.	May 19, 2022	RBI/2022-2023/55 DOR.ACC.REC.No.37/21. 04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Reporting of reverse repos with Reserve Bank on the bank's balance sheet
192.	May 19, 2022	RBI/2022-2023/54 CO.DPSS.POLC.No.S- 227/02-10-002/2022-23	Interoperable Card-less Cash Withdrawal (ICCW) at ATMs
193.	May 19, 2022	RBI/2022-2023/53 A.P. (DIR Series) Circular No.03	Government of India guaranteed term loan extended by SBI to the Government of Sri Lanka-Settlement in INR
194.	May 19, 2022	RBI/2022-2023/52 FIDD.MSME & NFS.BC.No.7/06.02.31/20 22-23	New Definition of Micro, Small and Medium Enterprises - Clarification
195.	May 18, 2022	RBI/2022-2023/51 FIDD.CO.FSD.BC.No.6/05 .05.010/2022-23	Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture
196.	May 13, 2022	RBI/2022-2023/50 FIDD.CO.Plan.BC.No.5/04 .09.01/2022-23	Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sectors
197.	May 13, 2022	RBI/2022-2023/49	Regulations Review



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		FIDD.CO.Plan.BC.No.4/04 .09.001/2022-23	Authority (RRA 2.0) – Recommendations for Withdrawal of Circulars
198.	May 13, 2022	RBI/2022-2023/48 DoR.RRA.36/01.01.101/20 22-23	Regulations Review Authority (RRA 2.0) - Recommendations for Withdrawal of Circulars
199.	May 05, 2022	RBI/2022-2023/47 A.P. (DIR Series) Circular No.02	Exim Bank's Government of India supported additional Line of Credit (LoC) of USD 190 million to the SBM (Mauritius) Infrastructure Development Company Ltd
200.	May 04, 2022	RBI/2022-2023/46 DOR.RET.REC.33/12.01.0 01/2022-23	Maintenance of Cash Reserve Ratio (CRR)
201.	May 04, 2022	RBI/2022-2023/45 DOR.RET.REC.32/12.01.0 01/2022-23	Change in Bank Rate
202.	May 04, 2022	RBI/2022-2023/44 REF.No.MPD.BC.S33/07.0 1.279/2022-23	Standing Liquidity Facility for Primary Dealers
203.	May 04, 2022	RBI/2022-2023/43 DOR.LEG.REC.No.35/09.0 7.005/2022-23	ASBA designated branches to remain open for public on May 8, 2022 (Sunday) to facilitate processing of applications for LIC IPO
204.	May 04, 2022	RBI/2022-2023/42 FMOD.MAOG.No.144/01.0 1.001/2022-23	Liquidity Adjustment Facility- Change in rates
205.	May 02, 2022	RBI/2022-2023/41 FMRD.DIRD.01/14.03.059/ 2022-23	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
206.	May 02, 2022	RBI/2022-2023/40	Regulations Review

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		DCM (Admin) No. S172/19.01.010/2022-23	Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
207.	May 02, 2022	RBI/2022-2023/39 DoR.RRA.31/01.01.101/2022-23	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
208.	May 02, 2022	RBI/2022-2023/37 DOR.FIN.REC.No.30/03.10.001/2022-23	Review of Minimum Investment Grade Credit Ratings for Deposits of NBFCs
209.	April 28, 2022	RBI/2022-2023/35 FIDD.CO.FSD.BC.No.3/05.02.001/2022-23	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22
210.	April 21, 2022	RBI/2022-2023/34 DOR.CRE.REC.28/21.04.048/2022-23	Legal Entity Identifier (LEI) for Borrowers
211.	April 19, 2022	RBI/2022-2023/28 A.P.(DIR Series) Circular No.01	Limits for investment in debt and sale of Credit Default Swaps by Foreign Portfolio Investors (FPIs)
212.	April 19, 2022	RBI/2022-2023/27 DOR.CRE.REC.23/21.08.008/2022-23	Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks
213.	April 18, 2022	RBI/2022-2023/25 DOR.LRG.REC.19/21.04.098/2022-23	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR)
214.	April 11, 2022	RBI/2022-2023/24 Ref.No.DoS.CO.PPG./SEC.01/11.01.005/2022-23	Compliance Function and Role of Chief Compliance Officer (CCO)
215.	April 08, 2022	RBI/2022-2023/23	Section 24 and Section 56

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		DOR.RET.REC.15/12.01.001/2022-23	of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR)
216.	April 08, 2022	RBI/2022-2023/21 DOR.MRG.REC.14/21.04.141/2022-23	Review of SLR holdings in HTM category
217.	April 08, 2022	RBI/2022-2023/20 DOR.CRE.REC.13/08.12.015/2022-23	Individual Housing Loans – Rationalisation of Risk Weights
218.	April 07, 2022	RBI/2022-2023/19 DOR.AUT.REC.12/22.01.001/2022-23	Establishment of Digital Banking Units (DBUs)
219.	April 04, 2022	RBI/2022-2023/18 DOR.AML.REC.11/14.06.001/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment in two entries
220.	March 31, 2022	RBI/2021-2022/190 DCM (Plg.) No.S 1117/10.25.007/2021-22	Cassette - Swaps in ATMs
221.	March 28, 2022	RBI/2021-2022/188 CO.DPSS.RPPD.No./S176 9/03-01-002/2021-22	Special Clearing operations on March 31, 2022
222.	March 25, 2022	RBI/2021-2022/187 CO.DPSS.OVRST.No.S17 38/06-08-018/2021-2022	Framework for Geo-tagging of Payment System Touch Points
223.	March 24, 2022	RBI/2021-2022/186 CO.DGBA.GBD.No.S1595/ 42-01-029/2021-2022	Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2021-22)
224.	March 23, 2022	RBI/2021-2022/184 FIDD.CO.LBS.BC.No.18/0 2.08.001/2021-22	Formation of new district in the State of Meghalaya – Assignment of Lead Bank

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Responsibility
225.	March 10, 2022	RBI/2021-2022/183 DOR.AML.REC.94/14.06.0 01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry (entity)
226.	March 10, 2022	RBI/2021-2022/182 A.P. (DIR Series) Circular No. 28	Exim Bank's Government of India supported Line of Credit (LoC) of USD 500 million to the Government of the Democratic Socialist Republic of Sri Lanka
227.	March 10, 2022	RBI/2021-2022/181 A.P. (DIR Series) Circular No.27	Exim Bank's Government of India supported Line of Credit (LoC) of USD 7.29 million to the Government of Cooperative Republic of Guyana
228.	March 08, 2022	RBI/2021-2022/180 DOR.STR.REC.93/04.02.0 01/2021-22	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit - Extension
229.	March 08, 2022	RBI/2021-2022/178 DOR.AML.REC.91/14.06.0 01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Removal of 2 entries
230.	February 24, 2022	RBI/2021-2022/176 CO.DGBA.GBD.No.S1422/ 42-01-029/2021-2022	Reporting and Accounting of Central Government transactions of March 2022
231.	February 18, 2022	RBI/2021-2022/173 FMRD.DIRD.13/14.03.59/2 021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Online Submission of Returns

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
232.	February 18, 2022	RBI/2021-2022/172 A.P. (DIR Series) Circular No.26	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation/Merger/Online Submission of Returns
233.	February 18, 2022	RBI/2021-2022/170 CO.DSIM.SMD.No.S482/05-06-004/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Second Tranche
234.	February 18, 2022	RBI/2021-2022/169 DoR.RRA.89/01.01.101/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
235.	February 18, 2022	RBI/2021-2022/168 DoR.RRA.88/01.01.101/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation/Merger/Online Submission of Returns
236.	February 18, 2022	RBI/2021-2022/167 DCM (Admin) No. S858/19.01.010/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations- Discontinuation/Merger/Online Submission of Returns
237.	February 18, 2022	RBI/2021-2022/166 CO.FIDD.Plan.BC.17/04.09.01/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations - Online Submission of Returns
238.	February 18, 2022	RBI/2021-2022/165 CO.DPSS.OVRST.No.S1478/06-08-001/2021-2022	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation / Merger / Online Submission of Returns
239.	February 18,	RBI/2021-2022/164	Regulations Review

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2022	CO.DPSS.OVRST.No.S14 77/06-08-001/2021-2022	Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
240.	February 18, 2022	RBI/2021-2022/163 DoS.CO.PPG./SEC.08/11. 01.005/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation/Merger/On line Submission of Returns
241.	February 18, 2022	RBI/2021-2022/161 FIDD.MSME & NFS.BC.No.16/06.02.31/2 021-22	New Definition of Micro, Small and Medium Enterprises - Clarification
242.	February 17, 2022	RBI/2021-2022/160 A.P. (DIR Series) Circular No. 25	Exim Bank's Government of India supported Line of Credit (LoC) of USD 40 million to the Government of the Republic of Maldives
243.	February 17, 2022	RBI/2021-2022/159 A.P. (DIR Series) Circular No. 24	Exim Bank's Government of India supported Line of Credit (LoC) of USD 50 million to the Government of the Republic of Maldives
244.	February 15, 2022	RBI/2021-2022/158 DOR.STR.REC.85/21.04.0 48/2021-22	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications
245.	February 10, 2022	RBI/2021-2022/157 FMRD.DIRD.12/14.03.046/ 2021-22	Rupee Interest Rate Derivatives (Reserve Bank) Directions - Review
246.	February 10, 2022	RBI/2021-2022/156 A.P. (DIR Series) Circular No. 22	'Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) investment in debt
247.	February 10,	RBI/2021-2022/155	Transactions in Credit

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2022	A.P. (DIR Series) Circular No. 23	Default Swap (CDS) by Foreign Portfolio Investors – Operational Instructions
248.	January 27, 2022	RBI/2021-2022/153 DOR.AML.REC.83/14.06.01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of 1 entry
249.	January 19, 2022	RBI/2021-2022/152 DOR.AML.REC.82/14.06.01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of 3 entries
250.	January 06, 2022	RBI/2021-2022/151 DOR.No.PRD.LRG.79/21.04.098/2021-22	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards and Net Stable Funding ratio – Small Business Customers
251.	January 06, 2022	RBI/2021-2022/150 DOR.AML.REC.78/14.06.01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of entries
252.	January 04, 2022	RBI/2021-2022/148 DOR.RET.REC.76/12.07.160/2021-22	Inclusion of "Airtel Payments Bank Limited" in the Second Schedule of the Reserve Bank of India Act, 1934
253.	January 04, 2022	RBI/2021-2022/147 IDMD.PDRD.No.S1617/03.64.023/2021-22	Retail Direct Scheme – Market Making
254.	January 03, 2022	RBI/2021-2022/146	Framework for Facilitating

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		CO.DPSS.POLC.No.S126 4/02-14-003/2021-2022	Small Value Digital Payments in Offline Mode
255.	January 03, 2022	RBI/2021-2022/145 DOR.AML.REC.75/14.06.0 01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of entries
256.	December 30, 2021	RBI/2021-2022/144 DOR.AML.REC.74/14.01.0 01/2021-22	Periodic Updation of KYC – Restrictions on Account Operations for Non-compliance
257.	December 24, 2021	RBI/2021-2022/143 CO.IDMD.GBDP.No.S156 5/08-01-001/2021-2022	Amendment to General Notification for sale of Government of India Treasury Bills/Cash Management Bills by Auction
258.	December 23, 2021	RBI/2021-2022/142 CO.DPSS.POLC.No.S- 1211/02-14-003/2021-22	Restriction on storage of actual card data [i.e. Card-on-File (CoF)]
259.	December 15, 2021	RBI/2021-2022/140 CO.DGBA.GBD.No.S1112/ 42-01-033/2021-2022	Government Agency Business Arrangement – Appointment of Scheduled Private Sector Banks as Agency Banks of Reserve Bank of India (RBI)
260.	December 10, 2021	RBI/2021-2022/138 DOR.RET.REC.73/12.01.0 01/2021-22	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - return to the normal dispensation
261.	December 10, 2021	RBI/2021-2022/137 A.P. (DIR Series) Circular No. 20	Introduction of Legal Entity Identifier for Cross-border Transactions
262.	December 08,	RBI/2021-2022/136	General permission for



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2021	DOR.CAP.REC.No.72/21.06.201/2021-22	infusion of capital in overseas branches and subsidiaries and retention/ repatriation/ transfer of profits in these centres by banks incorporated in India
263.	December 08, 2021	RBI/2021-2022/135 A.P. (DIR Series) Circular No. 19	External Commercial Borrowings (ECB) and Trade Credits (TC) Policy – Changes due to LIBOR transition
264.	November 16, 2021	RBI/2021-2022/132 DoS.CO.PPG./SEC.06/11.01.005/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Redundant Circulars
265.	November 16, 2021	RBI/2021-2022/131 DCM (Admin) No.S472/19.01.010/2021-22	Withdrawal of Obsolete Regulatory Circulars/ Instructions - Interim Recommendations of the Regulations Review Authority 2.0
266.	November 16, 2021	RBI/2021-2022/130 A.P. (DIR Series) Circular No.18	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circular
267.	November 16, 2021	RBI/2021-2022/129 FMRD.DIRD.09/14.03.059/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
268.	November 16, 2021	RBI/2021-2022/128 DoR.RRA.69/01.01.101/2021-22	Regulations Review Authority (RRA) 2.0 – Interim Recommendations – Withdrawal of Redundant Circulars
269.	November 16, 2021	RBI/2021-2022/127 CO.DPSS.OVRST.No.S92	Withdrawal of Obsolete Regulatory Circulars /

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		9/06-08-001/2021-2022	Instructions – Interim Recommendations of the Regulations Review Authority 2.0
270.	November 15, 2021	RBI/2021-2022/126 CO.CEPD.PRS.No.S874/1 3-01-008/2021-2022	Appointment of Internal Ombudsman by Non-Banking Financial Companies
271.	November 12, 2021	RBI/2021-2022/125 DOR.STR.REC.68/21.04.0 48/2021-22	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications
272.	November 12, 2021	RBI/2021-2022/124 CO.IDMD.GBD(P).No.S12 42/08.01.001/2021-22	Auction of Government Securities: Non-Competitive Bidding Facility to retail investors
273.	November 11, 2021	RBI/2021-2022/123 DOR.SOG (SPE).REC.No 67/13.03.00/2021-22	Foreign Currency (Non-resident) Accounts (Banks) Scheme [FCNR(B)] - Master Direction on Interest Rate on Deposits
274.	November 11, 2021	RBI/2021-2022/122 A.P. (DIR Series) Circular No.17	Exim Bank's Government of India supported Line of Credit (LoC) of USD 10.40 million to the Government of the Kingdom of Eswatini (Swaziland)
275.	November 08, 2021	RBI/2021-2022/120 A.P. (DIR Series) Circular No. 16	Investment by Foreign Portfolio Investors (FPIs) in Debt – Review
276.	November 02, 2021	RBI/2021-2022/118 DOS.CO.PPG.SEC.No.4/1 1.01.005/2021-22	Prompt Corrective Action (PCA) Framework for Scheduled Commercial Banks
277.	October 29, 2021	RBI/2021-2022/116 DOR.CRE.REC.63/21.04.0	Opening of Current Accounts by Banks - Need

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		48/2021-22	for Discipline
278.	October 28, 2021	RBI/2021-2022/115 DoR.AUT.REC.62/23.67.0 01/2021-22	Gold Monetization Scheme (GMS), 2015
279.	October 22, 2021	RBI/2021-2022/114 IDMD.CDD.1100 /14.04.050/2021-22	Sovereign Gold Bond Scheme of the Government of India (Gol) - Procedural Guidelines - Consolidated
280.	October 22, 2021	RBI/2021-2022/113 IDMD.CDD. No.1087/14.04.050/2021-22	Sovereign Gold Bond Scheme (SGB) 2021-22 - Series VII/VIII/IX/X
281.	October 14, 2021	RBI/2021-2022/111 DoR.FIN.REC.59/20.16.05 6/2021-22	Data Format for Furnishing of Credit Information to Credit Information Companies
282.	October 08, 2021	RBI/2021-2022/110 FIDD.CO.Plan.BC.No.15/0 4.09.01/2021-22	Priority Sector Lending-Banks' lending to NBFCs for on-lending – Extension of facility
283.	October 05, 2021	RBI/2021-2022/108 IDMD.CDD.No.S930/11.22 .003/2021-22	Value Free Transfer (VFT) of Government Securities – Guidelines
284.	October 05, 2021	RBI/2021-2022/107 IDMD.CDD.No.S931/11.22 .001/2021-2022	Revised Subsidiary General Ledger (SGL) Account Guidelines and Constituents' Subsidiary General Ledger (CSGL) Account Guidelines
285.	October 04, 2021	RBI/2021-2022/106 DOR.CAP.REC.No.56/21. 06.201/2021-22	Basel III Capital Regulations - Perpetual Debt Instruments (PDI) in Additional Tier 1 Capital – Eligible Limit for Instruments Denominated in Foreign Currency/Rupee

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Denominated Bonds Overseas
286.	October 04, 2021	RBI/2021-2022/105 DOR.ACC.REC.57/21.04.018/2021-22	Enhancement in family pension of employees of banks - Treatment of additional liability
287.	September 28, 2021	RBI/2021-2022/101 A.P. (DIR Series) Circular No.13	Use of any Alternative reference rate in place of LIBOR for interest payable in respect of export / import transactions
288.	September 13, 2021	RBI/2021-2022/98 DOR.AML.REC 48/14.01.001/2021-22	Application for Aadhaar e-KYC Authentication Licence
289.	September 09, 2021	RBI/2021-2022/97 DOR.CRE.REC.47/21.01.003/2021-22	Large Exposures Framework – Credit Risk Mitigation (CRM) for offsetting – non-centrally cleared derivative transactions of foreign bank branches in India with their Head Office
290.	September 07, 2021	RBI/2021-2022/96 CO.DPSS.POLC.No.S-516/02-14-003/2021-22	Tokenisation – Card Transactions: Permitting Card-on-File Tokenisation (CoFT) Services
291.	August 30, 2021	RBI/2021-2022/95 DOR.GOV.REC.44/29.67.001/2021-22	Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function staff - Clarification
292.	August 27, 2021	RBI/2021-2022/94 CO.DPSS.RPPD.No.S475/04.09.003/2021-22	Enhancements to Indo-Nepal Remittance Facility Scheme
293.	August 27, 2021	RBI/2021-2022/93 DCM (CC)	Review of incentive and other measures to

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		No.97527/03.41.01/2021-22	enhance distribution of coins
294.	August 25, 2021	RBI/2021-2022/92 CO.DPSS.POLC.No.S-469/02-14-003/2021-22	Tokenisation – Card Transactions : Extending the Scope of Permitted Devices
295.	August 25, 2021	RBI/2021-2022/91 DOR.FIN.REC.No.41/03.10.136/2021-22	Notification as 'Financial Institution' under Section 2(1)(m)(iv) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act)
296.	August 24, 2021	RBI/2021-2022/90 FIDD.CO.LBS.BC.No.14/02.08.001/2021-22	Formation of new district in the State of Punjab – Assignment of Lead Bank Responsibility
297.	August 18, 2021	RBI/2021-2022/86 DOR.LEG.REC/40/09.07.005/2021-22	Safe Deposit Locker/Safe Custody Article Facility provided by the banks - Revised Instructions
298.	August 10, 2021	RBI/2021-2022/84 DCM (RMMT) No.S153/11.01.01/2021-22	Monitoring of Availability of Cash in ATMs
299.	August 09, 2021	RBI/2021-2022/83 FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22	Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh
300.	August 09, 2021	RBI/2021-2022/82 DOR.RET.REC.36/12.01.001/2021-22	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - Extension of Relaxation

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
301.	August 06, 2021	RBI/2021-2022/81 DOR.MRG.39/21.04.157/2 021-22	Prudential Norms for Off-Balance Sheet Exposures of Banks – Restructuring of derivative contracts
302.	August 06, 2021	RBI/2021-2022/80 DOR.STR.REC.38/21.04.0 48/2021-22	Resolution Framework for COVID-19-related Stress – Financial Parameters – Revised timelines for compliance
303.	August 06, 2021	RBI/2021-2022/79 DOR.DIR.REC.37/04.02.0 02/2021-22	Export Credit in Foreign Currency – Benchmark Rate
304.	August 04, 2021	RBI/2021-2022/77 DOR.CRE.REC.35/21.04.0 48/2021-22	Guidelines for Implementation of the circular on Opening of Current Accounts by Banks
305.	August 03, 2021	RBI/2021-2022/76 CO.DPSS.POLC.No.S- 384/02.32.001/2021-2022	Framework for Outsourcing of Payment and Settlement-related Activities by Payment System Operators
306.	August 02, 2021	RBI/2021-2022/75 DGBA.GBD.No.S391/42.0 1.011/2021-22	Maintenance of State Government Accounts – Recovery of Interest on Excess put through/ Double claim (State Government Transactions)
307.	July 28, 2021	RBI/2021-2022/73 DPSS.CO.LVPD No.S290/04.04.009/2021- 22	Access for Non-banks to Centralised Payment Systems
308.	July 23, 2021	RBI/2021-2022/72 DOR.CRE.REC.No.33/13. 03.00/2021-22	Loans and Advances – Regulatory Restrictions
309.	July 12, 2021	RBI/2021-2022/71 DCM (Plg.) No.S39/10.25.007/2021-22	Cassette - Swaps in ATMs

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
310.	July 09, 2021	RBI/2021-2022/70 DoR.ORG.REC.31/21.06.0 17/2021-22	Mandatory Leave for Employees Posted in Sensitive Positions or Areas of Operation
311.	July 08, 2021	RBI/2021-2022/69 CO.FMRD.DIRD.S39/14.0 2.001/2021-22	Roadmap for LIBOR Transition
312.	July 07, 2021	RBI/2021-2022/67 FIDD.MSME & NFS.BC.No.13/06.02.31/2 021-22	New Definition of Micro, Small and Medium Enterprises - Addition of Retail and Wholesale Trade
313.	July 02, 2021	RBI/2021-2022/66 DoR.SPE.REC.29/13.03.0 0/2021-2022	Review of Instructions on Interest on overdue domestic deposits
314.	July 01, 2021	RBI/2021-2022/65 DOR.CRE(DIR).REC.28/0 4.02.001/2021-22	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit - Extension
315.	June 28, 2021	RBI/2021-2022/64 DOR.ORG.REC.27/21.04. 158/2021-22	Guidelines for Managing Risk in Outsourcing of Financial Services by Co-operative Banks
316.	June 25, 2021	RBI/2021-2022/63 FIDD.MSME & NFS.BC.No.12/06.02.31/2 021-22	New Definition of Micro, Small and Medium Enterprises
317.	June 25, 2021	RBI/2021-2022/61 FMRD.DIRD.06/14.01.001/ 2021-22	Reserve Bank of India (Call, Notice and Term Money Markets) Directions, 2021
318.	June 25, 2021	RBI/2021-2022/60 DOR.GOV.REC.25/12.10. 000/2021-22	Appointment of Managing Director (MD) / Whole-Time Director (WTD) in Primary (Urban) Co-operative Banks
319.	June 23, 2021	RBI/2021-2022/58 DOR.CRE(DIR).REC.24/2	Gold (Metal) Loans – Repayment

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		3.67.001/2021-22	
320.	June 17, 2021	RBI/2021-2022/56 A. P. (DIR Series) Circular No. 07	Liberalised Remittance Scheme for Resident Individuals – Reporting
321.	June 14, 2021	RBI/2021-2022/55 CO.DPSS.AUTH.No.S190/ 02.27.005/2021-22	Investment in Entities from FATF Non-compliant Jurisdictions
322.	June 14, 2021	RBI/2021-2022/54 CO.DPSS.POLC.No.S188/ 02-27-020/2021-2022	Bharat Bill Payment System – Addition of Biller Category
323.	June 11, 2021	RBI/2021-2022/53 DoS.CO.PPG.SEC/03/1.01 .005/2021-22	Risk Based Internal Audit (RBIA)
324.	June 10, 2021	RBI/2021-2022/52 DPSS.CO.OD.No.S- 182/06.07.011/2021-22	Usage of Automated Teller Machines / Cash Recycler Machines – Review of Interchange Fee and Customer Charges
325.	June 08, 2021	RBI/2021-2022/51 DCM(Plg).No. 51961/10.27.00/2021-22	Preservation of CCTV recordings
326.	June 07, 2021	RBI/2021-2022/50 FMRD.FMID.No.05/14.01. 006/2021-22	Transactions in Government securities by Foreign Portfolio Investors: Reporting
327.	June 04, 2021	RBI/2021-2022/49 DoR.RET.REC.19/12.05.0 09/2021-22	Submission of returns under Section 31 of the Banking Regulation Act, 1949 (AACs) – Extension of time
328.	June 04, 2021	RBI/2021-2022/48 A.P. (DIR Series) Circular No.06	Payment of margins for transactions in Government Securities by Foreign Portfolio Investors
329.	June 04, 2021	RBI/2021-2022/47 DOR.STR.REC.21/21.04.0 48/2021-22	Resolution Framework - 2.0: Resolution of Covid- 19 related stress of Micro, Small and Medium



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Enterprises (MSMEs) – Revision in the threshold for aggregate exposure
330.	June 04, 2021	RBI/2021-2022/46 DOR.STR.REC.20/21.04.0 48/2021-22	Resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses – Revision in the threshold for aggregate exposure
331.	May 31, 2021	RBI/2021-2022/45 DOR. AML.REC 18 /14.01.001/2021-22	Customer Due Diligence for transactions in Virtual Currencies (VC)
332.	May 31, 2021	RBI/2021-2022/44 A.P.(DIR Series) Circular No. 05	Investment by Foreign Portfolio Investors (FPI) in Government Securities: Medium Term Framework (MTF)
333.	May 27, 2021	RBI/2021-2022/43 FIDD.CO.LBS.BC.No.11/0 2.08.001/2021-22	Formation of new district in the State of Karnataka - Assignment of Lead Bank Responsibility
334.	May 24, 2021	RBI/2021-2022/42 DOR.RUR.REC.No.17/19. 51.007/2021-22	Amalgamation of District Central Co-operative Banks (DCCBs) with the State Co-operative Bank (StCB) - Guidelines
335.	May 21, 2021	RBI/2021-2022/41 CO.DPSS.POLC.No.S- 106/02-14-003/2021-2022	Relaxation in timeline for compliance with various payment system requirements
336.	May 19, 2021	RBI/2021-2022/40 DPSS.CO.PD.No.S- 99/02.14.006/2021-22	Prepaid Payment Instruments (PPIs) – (i) Mandating Interoperability; (ii) Increasing the Limit to ₹2 lakh for Full-KYC PPIs; and (iii) Permitting Cash Withdrawal from Full-KYC

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			PPIs of Non-Bank PPI Issuers
337.	May 14, 2021	RBI/2021-2022/39 IDMD.CDD. No.45187/14.04.050/2021-22	Sovereign Gold Bond Scheme (SGB) 2021-22-Series I/II/III/IV/V/VI
338.	May 12, 2021	RBI/2021-2022/38 A.P.(DIR Series) Circular No. 04	Sponsor Contribution to an AIF set up in Overseas Jurisdiction, including IFSCs
339.	May 11, 2021	RBI/2021-2022/37 DoR.DEA.REC.No.16/30.0 1.002/2021-22	Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Interest rates payable on unclaimed interest bearing deposit
340.	May 10, 2021	RBI/2021-2022/36 CO.DGBA.GBD.No.S77/42 .01.033/2021-22	Government Agency Business Arrangement – Appointment of Scheduled Private Sector Banks as Agency Banks of Reserve Bank of India (RBI)
341.	May 10, 2021	RBI/2021-2022/35 DOR.AML.REC.No.15/14. 01.001/2021-22	Amendment to the Master Direction (MD) on KYC
342.	May 05, 2021	RBI/2021-2022/32 DOR.STR.REC.12/21.04.0 48/2021-22	Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs)
343.	May 05, 2021	RBI/2021-2022/31 DOR.STR.REC.11/21.04.0 48/2021-22	Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses
344.	May 05, 2021	RBI/2021-2022/30 DoR.RET.REC.09/12.01.0	Credit to MSME Entrepreneurs

**Guidance Note on Audit of Banks (Revised 2024)**

<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		01/2021-22	
345.	May 05, 2021	RBI/2021-2022/29 DOR.AML.REC 13/14.01.001/2021-22	Periodic Updation of KYC – Restrictions on Account Operations for Non-compliance
346.	May 05, 2021	RBI/2021-2022/28 DOR.STR.REC.10/21.04.0 48/2021-22	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer
347.	May 05, 2021	RBI/2021-2022/27 FIDD.CO.Plan.BC.No.10/0 4.09.01/2021-22	Priority Sector Lending (PSL) - On-lending by Small Finance Banks (SFBs) to NBFC-MFIs
348.	April 29, 2021	RBI/2021-2022/26 A.P.(DIR Series) Circular No.02	Exim Bank's Government of India supported Line of Credit (LoC) of USD 250 million to the Government of the Republic of Mozambique
349.	April 27, 2021	RBI/2021-2022/25 Ref.No.DoS.CO.ARG/SEC .01/08.91.001/2021-22	Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs)
350.	April 26, 2021	RBI/2021-2022/24 DOR.GOV.REC.8/29.67.0 01/2021-22	Corporate Governance in Banks - Appointment of Directors and Constitution of Committees of the Board
351.	April 22, 2021	RBI/2021-2022/23 DOR.ACC.REC.7/21.02.06 7/2021-22	Declaration of dividends by banks
352.	April 20, 2021	RBI/2021-2022/22 FIDD.CO.LBS.BC.No.09/0 2.08.001/2021-22	Formation of new district in the State of Tamil Nadu – Assignment of Lead Bank

**Guidance Note on Audit of Banks (Revised 2024)**

<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Responsibility
353.	April 12, 2021	RBI/2021-2022/21 DOR.CRE.REC.06/04.02.01/2021-22	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit- Extension
354.	April 08, 2021	RBI/2021-2022/20 DoR.LIC.REC.5/16.13.218/2021-22	Enhancement of limit of maximum balance per customer at end of the day from ₹1 lakh to ₹2 lakh – Payments Banks (PBs)
355.	April 07, 2021	RBI/2021-2022/18 DGBA.GBD.No.S26/42.01.029/2021-22	Reporting and Accounting of Central Government transactions of March 2021 – Change of date of closure
356.	April 07, 2021	RBI/2021-2022/17 DOR.STR.REC.4/21.04.048/2021-22	Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package
357.	April 07, 2021	RBI/2021-2022/16 A.P. (DIR Series) Circular No. 01	External Commercial Borrowings (ECB) Policy – Relaxation in the period of parking of unutilised ECB proceeds in term deposits
358.	April 07, 2021	RBI/2021-2022/15 FIDD.CO.Plan.BC.No.8/04.09.01/2021-22	Priority Sector Lending (PSL) - Lending by banks to NBFCs for On-Lending
359.	April 07, 2021	RBI/2021-2022/14 FIDD.CO.Plan.BC.No.7/04.09.01/2021-22	Priority Sector Lending (PSL) – Increase in limits for bank lending against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs)
360.	April 05, 2021	RBI/2021-22/13 DoR.AUT.REC.2/23.67.00	Gold Monetization Scheme (GMS), 2015

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		1/2021-22	
361.	April 01, 2021	RBI/2021-2022/10 DOR.AML.BC.No.1/14.01. 001/2021-22	Amendment to Master Direction (MD) on KYC – KYC norms for Self Help Groups (SHGs)
362.	March 31, 2021	RBI/2020-2021/118 CO.DPSS.POLC.No.S34/0 2-14-003/2020-2021	Framework for processing of e-mandates for recurring online transactions
363.	March 31, 2021	RBI/2020-2021/117 CO.DPSS.POLC.No.S33/0 2-14-008/2020-2021	Guidelines on Regulation of Payment Aggregators and Payment Gateways
364.	March 31, 2021	RBI/2020-2021/116 A.P. (DIR Series) Circular No. 14	Investment by Foreign Portfolio Investors (FPI): Investment limits
365.	March 30, 2021	RBI/2020-2021/115 DOR.CAP.51/21.06.201/20 20-21	Bilateral Netting of Qualified Financial Contracts- Amendments to Prudential Guidelines
366.	March 26, 2021	RBI/2020-2021/114 DPSS.CO.RPPD.No./SUO 28065/03.01.02/2020-21	Special Clearing operations on March 31, 2021
367.	March 25, 2021	RBI/2020-2021/113 A.P. (DIR Series) Circular No.13	FETERS – Cards: Monthly Reporting
368.	March 25, 2021	RBI/2020-2021/112 DGBA.GBD.No.S212/42.0 1.029/2020-21	Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2020-21)
369.	March 23, 2021	RBI/2020-2021/110 DOR.AML.REC.48/14.01.0	Amendment to Master Direction (MD) on KYC – Procedure for

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		01/2020-21	Implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967
370.	March 23, 2021	RBI/2020-2021/109 DOR.No.CRE.BC.47/21.01 .003/2020-21	Large Exposures Framework – Deferment of applicability of limits on non-centrally cleared derivatives exposures
371.	March 18, 2021	RBI/2020-2021/108 DGBA.GBD.No.S- 140/42.01.029/2020-21	Reporting and Accounting of Central Government transactions of March 2021
372.	March 15, 2021	RBI/2020-2021/107 DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21	Extension of Cheque Truncation System (CTS) across all bank branches in the country
373.	March 12, 2021	RBI/2020-2021/106 DoR.FIN.REC.46/20.16.05 6/2020-21	Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures
374.	February 26, 2021	RBI/2020-2021/105 A.P. (DIR Series) Circular No. 12	Investment by Foreign Portfolio Investors (FPI) in Defaulted Bonds - Relaxations
375.	February 24, 2021	RBI/2020-2021/104 DOR.No.CRE.BC.45/21.01 .003/2020-21	Large Exposures Framework – Exemptions
376.	February 17, 2021	RBI/2020-2021/100 DOR.No.MRG.BC.41/21.0 6.200/2020-21	Capital and provisioning requirements for exposures to entities with Unhedged Foreign Currency Exposure
377.	February 16, 2021	RBI/2020-2021/99 A.P. (DIR Series) Circular No. 11	Remittances to International Financial Services Centres (IFSCs)

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			in India under the Liberalised Remittance Scheme (LRS)
378.	February 15, 2021	RBI/2020-2021/98 A. P. (DIR Series) Circular No. 10	Margin for Derivative Contracts
379.	February 05, 2021	RBI/2020-2021/95 DOR.No.LRG.BC.40/21.04.098/2020-21	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
380.	February 05, 2021	RBI/2020-2021/94 DOR.No.MRG.BC.39/21.04.141/2020-21	SLR holdings in HTM category
381.	February 05, 2021	RBI/2020-2021/93 DOR.CAP.BC.No.34/21.06.201/2020-21	Basel III Capital Regulations- Review of transitional arrangements
382.	February 05, 2021	RBI/2020-2021/92 DOR.No.Ret.BC.37/12.01.001/2020-21	Credit to MSME Entrepreneurs
383.	February 05, 2021	RBI/2020-2021/91 DOR.No.Ret.BC.36/12.01.001/2020-21	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - Extension of Relaxation
384.	February 05, 2021	RBI/2020-2021/90 DOR.No.Ret.BC.35/12.01.001/2020-21	Maintenance of Cash Reserve Ratio (CRR)
385.	February 05, 2021	RBI/2020-2021/89	Loans and advances to directors, their relatives,

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		DOR.CRG.CRS.Cir.No.5/1 3.05.000/2020-21	and firms / concerns in which they are interested
386.	February 03, 2021	RBI/2020-2021/88 Ref.No.DoS.CO.PPG./SE C.05/11.01.005/2020-21	Risk-Based Internal Audit (RBIA)
387.	January 27, 2021	RBI/2020-2021/87 CEPD.CO.PR.D.Cir.No.01/ 13.01.013/2020-21	Strengthening of Grievance Redress Mechanism in Bank
388.	January 27, 2021	RBI/2020-2021/86 DOR.No.CRE.BC.33/21.06 .007/2020-21	Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – CRISIL Ratings Limited
389.	January 21, 2021	RBI/2020-2021/84 DGBA.GBD.No.SUO 546/45.01.001/2020-21	Withdrawal of circulars - on Recovery of excess pension made to pensioners
390.	January 07, 2021	RBI/2020-2021/83 Ref.No.DoS.CO.PPG./SE C.04/11.01.005/2020-21	Risk Based Internal Audit (RBIA) Framework – Strengthening Governance arrangements
391.	January 05, 2021	RBI/2020-2021/82 DPSS.CO.OD No.901/06.24.001/2020-21	Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems
392.	January 05, 2021	RBI/2020-2021/81 DPSS.CO.AD No.900/02.29.005/2020-21	Operationalisation of Payments Infrastructure Development Fund (PIDF) Scheme



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
393.	December 14, 2020	RBI/2020-2021/79 DOR.No.BP.BC.30/21.04.048/2020-21	Opening of Current Accounts by Banks - Need for Discipline
394.	December 04, 2020	RBI/2020-2021/77 A.P. (DIR Series) Circular No. 08	External Trade– Facilitation- Export of Goods and Services
395.	December 04, 2020	RBI/2020-2021/75 DOR.BP.BC.No.29/21.02.067/2020-21	Declaration of dividends by banks
396.	December 04, 2020	RBI/2020-2021/74 DPSS.CO.PD No.754/02.14.003/2020-21	Processing of e-mandates for recurring transactions
397.	December 04, 2020	RBI/2020-2021/73 DPSS.CO.OD.No.753/06.08.005/2020-21	Authorisation of entities for operating a Payment System under the Payment and Settlement Systems Act, 2007 (PSS Act) – Introduction of Cooling Period
398.	December 04, 2020	RBI/2020-2021/72 DPSS.CO.AD.No.724/02.27.005/2020-21	Perpetual Validity for Certificate of Authorisation (CoA) issued to Payment System Operators (PSOs) under Payment and Settlement Systems Act, 2007 (PSS Act)
399.	December 04, 2020	RBI/2020-2021/71 DPSS.CO.PD No.752/02.14.003/2020-21	Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication
400.	December	RBI/2020-2021/70	24x7 Availability of Real

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	04,,2020	DPSS (CO) RTGS No.750/04.04.016/2020-21	Time Gross Settlement (RTGS) System
401.	November 17, 2020	RBI/2020-2021/68 DPSS.CO.PD.No.660/02.14.008/2020-21	Maintenance of Escrow Account with a Scheduled Commercial Bank
402.	November 02, 2020	RBI/2020-2021/62 DOR.No.BP.BC.27/21.04.048/2020-21	Opening of Current Accounts by Banks - Need for Discipline
403.	October 26, 2020	RBI/2020-2021/61 DOR.No.BP.BC.26/21.04.048/2020-21	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)
404.	October 16, 2020	RBI/2020-2021/56 DOR.No.BP.BC.24/08.12.015/2020-21	Individual Housing Loans – Rationalisation of Risk Weights
405.	October 12, 2020	RBI/2020-2021/54 DoR.No.BP.BC.22/21.04.141/2020-21	SLR holdings in HTM category
406.	October 12, 2020	RBI/2020-2021/53 DOR.No.BP.BC.23/21.06.201/2020-21	Regulatory Retail Portfolio – Revised Limit for Risk Weight
407.	October 09, 2020	RBI/2020-2021/52 IDMD.CDD.No.730/14.04.050/2020-21	Sovereign Gold Bond Scheme (SGB) 2020-21-Series VII, VIII, IX, X, XI, XII
408.	October 09, 2020	RBI/2020-2021/50 A.P. (DIR Series) Circular	Export Data Processing and Monitoring System (EDPMS) Module for

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		No.03	'Caution/De-caution Listing of Exporters' - Review
409.	September 29, 2020	RBI/2020-2021/43 DOR.BP.BC.No.16/21.04.098/2020-21	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
410.	September 29, 2020	RBI/2020-2021/42 DOR.BP.BC.No15/21.06.201/2020-21	Basel III Capital Regulations - Review of transitional arrangements
411.	September 25, 2020	RBI/2020-2021/41 DPSS.CO.RPPD.No.309/04.07.005/2020-21	Positive Pay System for Cheque Truncation System
412.	September 17, .2020	RBI/2020-2021/38 A.P. (DIR Series) Circular No.01	Exim Bank's Government of India supported Line of Credit (LoC) of USD 215.68 million to the Government of the Republic of Malawi
413.	September 14, 2020	RBI/2020-2021/37 Ref. No. DoS.CO.PPG./SEC.03/11.01.005/2020-21	Automation of Income Recognition, Asset Classification and Provisioning processes in banks
414.	September 07, 2020	RBI/2020-2021/34 DOR.No.BP.BC/13/21.04.048/2020-21	Resolution Framework for COVID-19-related Stress – Financial Parameters
415.	September 05, 2020	RBI/2020-2021/33 Ref.No.DOS.CO.PPG./SEC.01/11.01.005/2020-21	Long Form Audit Report (LFAR) - Review
416.	September 01, 2020	RBI/2020-2021/29 DoR.No.BP.BC.9/21.04.141/2020-21	SLR holdings in HTM category
417.	August 21, 2020	RBI/2020-2021/27 DoS.CO.PPG.BC.1/11.01.	Ad-hoc/Short Review/Renewal of Credit

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		005/2020-21	Facilities
418.	August 21, 2020	RBI/2020-2021/26 FIDD.MSME & NFS.BC.No.4/06.02.31/20 20-21	New Definition of Micro, Small and Medium Enterprises – clarifications
419.	August 13, 2020	RBI/2020-2021/24 DoR (NBFC) (PD) CC. No. 117/03.10.001/2020-21	Review of Guidelines for Core Investment Companies
420.	August 06, 2020	RBI/2020-2021/21 DPSS.CO.PD No.116/02.12.004/2020-21	Online Dispute Resolution (ODR) System for Digital Payments
421.	August 06, 2020	RBI/2020-2021/20 DOR.No.BP.BC/7/21.04.04 8/2020-21	Opening of Current Accounts by Banks - Need for Discipline
422.	August 06, 2020	RBI/2020-2021/19 DoR.No.BP.BC/6/21.04.04 8/2020-21	Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses
423.	August 06, 2020	RBI/2020-2021/18 DOR.No.BP.BC/5/21.04.20 1/2020-21	Basel III Capital Regulations – Treatment of debt mutual funds/ETFs
424.	August 06, 2020	RBI/2020-2021/17 DOR.No.BP.BC/4/21.04.04 8/2020-21	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
425.	August 06, 2020	RBI/2020-2021/16 DOR.No.BP.BC/3/21.04.04 8/2020-21	Resolution Framework for COVID-19-related Stress
426.	July 16, 2020	RBI/2020-2021/13 DOR.NBFC(ARC) CC. No. 9/26.03.001/2020-21	Fair Practices Code for Asset Reconstruction Companies

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
427.	July 06, 2020	RBI/2020-2021/11 DoR (NBFC) (PD) CC. No.114/03.10.001/2020-21	Extension of timeline for finalization of audited accounts
428.	July 02, 2020	RBI/2020-2021/10 FIDD.MSME & NFS.BC.No.3/06.02.31/20 20-21	Credit flow to Micro, Small and Medium Enterprises Sector
429.	July 01, 2020	RBI/2020-2021/09 DoR.BP.BC.No.01/21.04.0 48/2020-21	Distressed Assets Fund - Subordinate Debt for Stressed MSMEs
430.	June 26, 2020	RBI/2019-2020/260 DOR.No.Ret.BC.78/12.01. 001/2019-20	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Minimum Daily Maintenance of the Cash Reserve Requirement
431.	June 26, 2020	RBI/2019-2020/259 DOR.No.Ret.BC.77/12.02. 001/2019-20	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF)
432.	June 24, 2020	RBI/2019-2020/258 DOR (NBFC) (PD) CC. No.112/03.10.001/2019-20	Loans Sourced by Banks and NBFCs over Digital Lending Platforms: Adherence to Fair Practices Code and Outsourcing Guidelines
433.	June 21, 2020	RBI/2019-2020/255 DoR.BP.BC.No.76/21.06.2 01/2019-20	Assignment of Risk Weights on Credit Facilities (Guaranteed Emergency Credit Line) under the Emergency Credit Line Guarantee Scheme
434.	June 04, 2020	RBI/2019-2020/251	Extension of timeline for

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		DPSS.CO.PD.No.1897/02.14.003/2019-20	compliance with various payment system requirements
435.	June 04, 2020	RBI/2019-2020/250 FIDD.CO.FSD.BC.No.25/05.02.001/2019-20	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
436.	May 23, 2020	RBI/2019-2020/246 DOR.DIR.BC.No.73/04.02.002/2019-20	Pre-shipment and Post-shipment Export Credit – Extension of Period of Advance
437.	May 23, 2020	RBI/2019-2020/245 DOR.No.BP.BC.72/21.04.048/2019-20	COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets
438.	May 23, 2020	RBI/2019-2020/244 DOR.No.BP.BC.71/21.04.048/2019-20	COVID-19 – Regulatory Package
439.	May 23, 2020	RBI/2019-2020/243 DOR.No.BP.BC.70/21.01.003/2019-20	Large Exposures Framework – Increase in Exposure to a Group of Connected Counterparties
440.	May 22, 2020	RBI/2019-2020/242 A.P. (DIR Series) Circular No.33	Import of goods and services- Extension of time limits for Settlement of import payment
441.	May 22, 2020	RBI/2019-2020/240 DOR.No.Ret.BC.74/12.01.001/2019-20	Change in Bank Rate

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
442.	May 22, 2020	RBI/2019-2020/238 REF.No.MPD.BC.391/07.0 1.279/2019-20	Standing Liquidity Facility for Primary Dealers
443.	May 22, 2020	RBI/2019-2020/237 FMOD.MAOG.No.142/01.0 1.001/2019-20	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
444.	May 22, 2020	RBI/2019-2020/236 FMOD.MAOG.No.143/01.1 8.001/2019-20	Marginal Standing Facility
445.	May 19, 2020	RBI/2019-2020/235 DOR.NBFC (HFC).CC.No.111/03.10.1 36/2019-20	Extending Master Direction – Know Your Customer (KYC) Direction, 2016 to Housing Finance Companies
446.	May 18, 2020	RBI/2019-2020/232 A.P.(DIR Series) Circular No.31	Risk Management and Inter-bank Dealings – Hedging of Foreign Exchange Risk-Date of Implementation
447.	May 13, 2020	RBI/2019-2020/231 DOR.Dir.BC.No.69/04.02.0 01/2019-20	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit- Extension
448.	April 29, 2020	RBI/2019-2020/228 DOR.BP.BC.No.68/21.04.0 18/2019-20	Submission of regulatory returns - Extension of timelines
449.	April 23, 2020	RBI/2019-2020/225 DOR.FSD.BC.No.67/24.01 .041/2019-20	Electronic Cards for Overdraft Accounts
450.	April 21, 2020	RBI/2019-2020/224 FIDD.CO.FSD.BC.No.24/0 5.02.001/2019-20	Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Crop Loans during the years 2018-19 and

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			2019-20: Extended Period on account of Covid-19
451.	April 20, 2020	RBI/2019-2020/221 DOR.AML.BC.No.66/14.01.001/2019-20	Internal ML/TF risk assessment by REs - Amendment to Master Direction (MD) on KYC
452.	April 17, 2020	RBI/2019-2020/220 DOR.No.BP.BC.63/21.04.048/2019-20	COVID19 Regulatory Package - Asset Classification and Provisioning
453.	April 17, 2020	RBI/2019-2020/219 DOR.No.BP.BC.62/21.04.048/2019-20	COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets
454.	April 17, 2020	RBI/2019-2020/217 DOR.BP.BC.No.65/21.04.098/2019-20	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR)
455.	April 17, 2020	RBI/2019-2020/216 DoR.NBFC (PD).CC.No.110/03.10.001/2019-20	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation
456.	April 17, 2020	RBI/2019-2020/215 FMOD.MAOG.No.141/01.01.001/2019-20	Liquidity Adjustment Facility – Reverse Repo Rate
457.	April 13, 2020 (Updated as on January 05, 2021)	RBI/2019-2020/213 IDMD.CDD.2730/14.04.050/2019-20	Sovereign Gold Bond Scheme of the Government of India (Gol)- Procedural Guidelines - Consolidated
458.	April 13, 2020	RBI/2019-2020/212 IDMD.CDD. No.2729/14.04.050/2019-	Sovereign Gold Bond Scheme (SGB) 2020-21- Series I, II, III, IV, V, VI



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		20	
459.	April 07, 2020	RBI/2019-2020/210 A.P.(DIR Series) Circular No. 29	Risk Management and Inter-bank Dealings – Hedging of foreign exchange risk
460.	April 01, 2020	RBI/2019-2020/207 DOR.AML.BC.No. 61 /14.01.001/2019-20	Amendment to Master Direction (MD) on KYC
461.	April 01, 2020	RBI/2019-2020/206 A. P. (DIR Series) Circular No. 27	Export of Goods and Services- Realisation and Repatriation of Export Proceeds-Relaxation
462.	April 01, 2020	RBI/2019-2020/205 A.P. (DIR Series) Circular No.26	Exim Bank's Government of India supported Line of Credit (LoC) of USD 161.36 million to the Government of the Republic of Burundi
463.	March 31, 2020	RBI/2019-2020/203 DOR.CO.Leg.BC.No.59 /09.07.005/2019-20	Doorstep Banking Services for Senior Citizens and Differently Abled Persons
464.	March 31, 2020	RBI/2019-2020/202 FIDD.CO.FSD.BC.No.23/0 5.02.001/2019-20	Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC
465.	March 30, 2020	RBI/2019-2020/198 DPSS.CO.RPPD.No./1864 /03.01.03/2019-20	Special Clearing Operations on March 31, 2020
466.	March 27, 2020	RBI/2019-2020/193 A.P. (DIR Series) Circular No.23	Risk Management and Inter-bank Dealings- Participation of Banks in Offshore Non-deliverable Rupee Derivative Markets

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
467.	March 27, 2020	RBI/2019-2020/192 DOR.No.Ret.BC.51/12.01. 001/2019-20	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement
468.	March 27, 2020	RBI/2019-2020/191 DOR.No.Ret.BC.49/12.01. 001/2019-20	Maintenance of Cash Reserve Ratio (CRR)
469.	March 27, 2020	RBI/2019-2020/190 DOR.No.Ret.BC.53/12.01. 001/2019-20	Change in Bank Rate
470.	March 27, 2020	RBI/2019-2020/189 DOR.No.Ret.BC.52/12.01. 001/2019-20	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF)
471.	March 27, 2020	RBI/2019-2020/188 DOR.BP.BC.No.45/21.06.2 01/2019-20	Basel III Capital Regulations- Review of transitional arrangements
472.	March 27, 2020	RBI/2019-2020/187 DOR.BP.BC.No.46/21.04.0 98/2019-20	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
473.	March 27, 2020	RBI/2019-2020/186 DOR.No.BP.BC.47/21.04.0 48/2019-20	COVID-19 – Regulatory Package
474.	March 27, 2020	RBI/2019-2020/184 REF.No.MPD.BC.390/07.0 1.279/2019-20	Standing Liquidity Facility for Primary Dealers
475.	March 27, 2020	RBI/2019-2020/183 FMOD.MAOG.No.139/01.1 8.001/2019-20	Marginal Standing Facility

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
476.	March 27, 2020	RBI/2019-2020/182 FMOD.MAOG.No.140/01.0 1.001/2019-20	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
477.	March 23, 2020	RBI/2019-2020/178 DOR.No.BP.BC.43 /21.01.003/2019-20	Large Exposures Framework
478.	March 17, 2020	RBI/2019-2020/175 DOR.BP.BC.No.42/21.04.1 41/2019-20	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)
479.	March 16, 2020	RBI/2019-2020/172 DoS.CO.PPG.BC.01/11.01 .005/2019-20	COVID-19- Operational and Business Continuity Measures
480.	February 26, 2020	RBI/2019-2020/166 FIDD.CO.FSD.BC.No.178 5/05.02.001/2019-20	Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC
481.	February 26, 2020	RBI/2019-2020/165 DOR.No.Ret.BC.38/12.01. 001/2019-20	Investment in Certificates of Deposit (CDs) - Reporting in Form 'A' Return
482.	February 11, 2020	RBI/2019-2020/160 DOR.No.BP.BC.34/21.04.0 48/2019-20	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
483.	February 10, 2020	RBI/2019-2020/159 DOR.No.Ret.BC. 30/12.01.001/2019-20	Incentivising Bank Credit to Specific Sectors – Exemption from CRR Maintenance
484.	February 07,	RBI/2019-2020/158	Prudential Norms on

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2020	DOR.No.BP.BC.33/21.04.048/2019-20	Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation
485.	February 05, 2020	RBI/2019-2020/155 FIDD.CO.MSME.BC.No.17/06.02.031/2019-20	Interest Subvention Scheme for MSMEs
486.	January 31, 2020	RBI/2019-2020/154 DPSS.CO.PD No.1465/02.14.003/2019-20	Cash withdrawal using Point of Sale (PoS) terminals
487.	January 23, 2020	A.P. (DIR0 Series) Circular No.20	Merchanting Trade Transactions (MTT) - Revised Guidelines
488.	January 23, 2020	A.P. (DIR Series) Circular No.19	'Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt - Relaxations
489.	January 23, 2020	A.P. (DIR Series) Circular No.18	Investment by Foreign Portfolio Investors (FPI) in Debt
490.	January 22, 2020	DOR.AML.BC.No.29/14.06.001/2019-20	Implementation of Section 51A of Unlawful Activities Prevention Act (UAPA), 1967 - Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
491.	January 21, 2020	DOR.NBFC(PD).CC.No.108/03.10.001/2019-20	Lending Against Security of Single Product - Gold Jewellery
492.	January 21, 2020	DOR.IBD.BC.No.28/23.13.004/2019-20	Setting Up of IFSC Banking Units (IBUs) - Permissible Activities
493.	January 20, 2020	A.P. (DIR Series) Circular	Introduction of Rupee

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		No.17	Derivatives at International Financial Services Centres (IFSC)
494.	January 15, 2020	DPSS.CO.PD No.1343/02.14.003/2019-20	Enhancing Security of Card Transactions
495.	January 15, 2020	A.P. (DIR Series) Circular No.16	Hedging of Commodity Price Risk and Freight Risk in Overseas Markets (Reserve Bank) Directions, 2018 - Amendment
496.	January 10, 2020	DPSS.CO.PD.No.1324/02.23.001/2019-20	Processing of E-Mandate in Unified Payments Interface (UPI) for Recurring Transactions
497.	January 10, 2020	DPSS.CO.OD.No.1328/06.08.005/2019-20	Framework for Imposing Monetary Penalty on Authorised Payment System Operators / Banks under the Payment and Settlement Systems Act, 2007
498.	January 09, 2020	DOR.AML.BC.No.27/14.01.001/2019-20	Amendment to Master Direction (MD) on KYC
499.	January 06, 2020	A.P. (DIR Series) Circular No.15	Risk Management and Inter - Bank Dealings- Permitting AD Cat-I banks to Voluntarily Undertake User and Inter-Bank Transactions beyond Onshore Market Hours
500.	January 01, 2020	Payment Systems FAQs	FAQs on Trade Receivables Discounting System (TReDS)
501.	January 01, 2020	Payment Systems FAQs	FAQs on ATM / White Label ATM

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
502.	January 01, 2020	FMRD.FMSD.22/03.07.03 5/2019-20	Financial Benchmark Administrators (Reserve Bank) Directions, 2019
503.	January 01, 2020	FMRD.FMID No.23/02.05.002/2019-20	Reporting of OTC Currency Derivative Transactions to Trade Repository
504.	December 31, 2019	DoS.CO/CSITE/BC.4084/3 1.01.015/2019-20	Cyber Security Controls for Third Party ATM Switch Application Service Providers
505.	December 30, 2019	DPSS.CO.PD No.1227/02.31.001/2019-20	Enhancing Facilitation of National Electronic Toll Collection (NETC) System
506.	December 26, 2019	FIDD.CO.LBS.BC.No.16/0 2.01.001/2019-20	Formation of New Union Territory of Jammu and Kashmir and Union Territory of Ladakh - Assignment of UTLBC Convenorship
507.	December 24, 2019	DPSS.CO.PD.No.1198/02. 14.006/2019-20	Introduction of A New Type of Semi-closed Prepaid Payment Instrument (PPI) - PPIs upto Rs.10,000/- with Loading only from Bank Account
508.	December 23, 2019	DOR.IBD.BC.26/23.13.004 /2019-20	Setting Up of IFSC Banking Units (IBUs) - Permissible Activities
509.	December 16, 2019	DPSS(CO)RPPD No.1140/04.03.01/2019-20	Furthering Digital Payments - Waiver of Charges - National Electronic Funds Transfer (NEFT) System
510.	December 13, 2019	FMOD.MAOG.No.138/01.0 1.001/2019-20	Liquidity Support (LS) Facility - NEFT 24 x 7

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
511.	December 12, 2019	DGBA.GBD.No.1141/42.0 1.034/2019-20	RBI Master Circular on Collection of Direct Tax - OLTAS
512.	December 06, 2019	DPSS(CO)RPPD No.1097/04.03.01/2019-20	Availability of National Electronic Funds Transfer (NEFT) System on 24x7 Basis
513.	November 28, 2019	FMRD.DIRD.21/14.03.038/ 2019-20	Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 - Amendment
514.	November 28, 2019	DOR.No.Ret.BC.25/12.07. 160/2019-20	Exclusion of 'Vijaya Bank' and 'Dena Bank' from the Second Schedule of the Reserve Bank of India Act, 1934 and Cessation as Banking Companies
515.	November 22, 2019	A.P.(DIR Series) Circular No.10	Re-export of Unsold Rough Diamonds from Special Notified Zone of Customs without Export Declaration Form (EDF) Formality
516.	November, 22 2019	A.P.(DIR Series) Circular No.09	Non-resident Rupee Accounts - Review of Policy
517.	November, 08 2019	FIDD.CO.LBS.BC.No.14/0 2.08.001/2019-20	Formation of New Districts in the State of Mizoram - Assignment of Lead Bank Responsibility
518.	November, 08 2019	DOR NBFC(PD) CC.No.104/03.10.001/201 9-20	Technical Specifications for All Participants of the Account Aggregator (AA) Ecosystem
519.	October, 30 2019 (Updated as on January 7, 2021)	Payment Systems FAQs	FAQs on RTGS System

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
520.	October, 23 2019	Foreign Exchange FAQs	FAQs on Money Changing Activities
521.	October, 17 2019	DBR.No.Ret.BC.21/12.07.160/2019-20	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
522.	October, 14 2019	DBR.No.BP.BC.20/08.12.014/2019-20	Lending by Banks to InvITs
523.	October, 04 2019	FMOD.MAOG.No.137/01.18.001/2019-20	Marginal Standing Facility
524.	October, 04 2019	FMOD.MAOG.No.136/01.01.001/2019-20	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
525.	October, 04 2019	DBR.No.Ret.BC.19/12.01.001/2019-20	Change in Bank Rate
526.	September 26, 2019	DGBA.GBD.No.661/42.01.011/2019-20	Remittance of Government Receipts (Physical Receipts) to Government Account
527.	September 26, 2019	DGBA.GBD.No.653/42.01.011/2019-20	Recovery of Interest on Delayed Remittance of Government Receipts into Government Account
528.	September 25, 2019	DGBA.GBD.No.648/31.12.007/2019-20	Agency Commission - Furnishing Reconciliation Certificate
529.	September 20, 2019	FIDD.CO.Plan.BC.12/04.09.01/2019-20	Priority Sector Lending (PSL) - Classification of Exports under Priority Sector
530.	September 20, 2019	DPSS.CO.PD No.629/02.01.014/2019-20	Harmonisation of Turn Around Time (TAT) and Customer Compensation for Failed Transactions



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Using Authorised Payment Systems
531.	September 19, 2019	FIDD.CO.Plan.BC.No.11/04.09.01/2019-20	Priority Sector Targets - Lending to Non-Corporate Farmers - FY 2019-20
532.	September 19, 2019	Foreign Exchange FAQs	FAQs on Overseas Direct Investments
533.	September 19, 2019	DBR.AML.BC.No.16/14.06.001/2019-20	Implementation of Section 51-A of Unlawful Activities Prevention Act (UAPA), 1967-Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
534.	September 18, 2019	DBS.CO.ARS.No.BC.01/08.91.021/2019-20	Concurrent Audit System
535.	September 16, 2019	DPSS.CO.PD.No.605/02.27.020/2019-20	Bharat Bill Payment System - Expansion of Biller Categories
536.	September 12, 2019	DBR.No.BP.BC.18/21.01.003/2019-20	Large Exposures Framework
537.	September 12, 2019	DBR.No.BP.BC.17/21.06.001/2019-20	Risk Weight for Consumer Credit Except Credit Card Receivables
538.	September 04, 2019	DBR.DIR.BC.No.14/13.03.00/2019-20	External Benchmark Based Lending
539.	September 03, 2019	DBR.No.Ret.BC.14/12.07.160/2019-20	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
540.	August 29, 2019	DPSS.CO.PD.No.501/02.14.003/2019-20	Cash Withdrawal at Points-of-Sale (PoS) Devices
541.	August 26, 2019	FIDD.CO.FSD.BC.No.10/0	Interest Subvention

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		5.02.001/2019-20	Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry Farmers During the Years 2018-19 and 2019-20
542.	August 21, 2019	DPSS.CO.PD.No.447/02.14.003/2019-20	Processing of E-Mandate on Cards for Recurring Transactions
543.	August 21, 2019	DPSS(CO)RTGS No.364/04.04.016/2019-20	Real Time Gross Settlement (RTGS) System - Increase in Operating Hours
544.	August 16, 2019	A.P. (DIR Series) Circular No.06	Foreign Exchange Management (Deposit) (Amendment) Regulations, 2019 - Acceptance of Deposits by Issue of Commercial Papers
545.	August 16, 2019	DBR.IBD.BC.No.13/23.67.001/2019-20	Gold Monetisation Scheme, 2015
546.	August 14, 2019	DPSS.CO.PD No.377/02.10.002/2019-20	Usage of ATMs - Free ATM Transactions - Clarifications
547.	August 15, 2019	DBR.No.Ret.BC.12/12.07.160/2019-20	Inclusion of 'North East Small Finance Bank Limited' in the Second Schedule to the Reserve Bank of India Act, 1934
548.	August 13, 2019	FIDD.CO.Plan.BC.7/04.09.01/2019-20	Priority Sector Lending - Lending by banks to NBFCs for On-Lending
549.	August 13, 2019	FIDD.CO.LBS.BC.No.09/02.01.001/2019-20	Direct Benefit Transfer (DBT) Scheme - Implementation
550.	August 07, 2019	FMOD.MAOG.No.135/01.18.001/2019-20	Marginal Standing Facility

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
551.	August 07, 2019	FMOD.MAOG.No.134/01.01.001/2019-20	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
552.	August 07, 2019	DBR.No.Ret.BC.10/12.01.001/2019-20	Change in Bank Rate
553.	August 02, 2019	DCBR.BPD(PCB/RCB).Cir.No.02/13.01.000/2019-20	Financial Inclusion - Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA)
554.	August 02, 2019	DBR.Dir.BC.No.08/13.03.00/2019-20	Levy of Foreclosure Charges / Pre-payment Penalty on Floating Rate Term Loans
555.	August 01, 2019	DBR.No.Ret.BC.06/12.06.172/2019-20	Inclusion of 'Bank of China Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
556.	August 01, 2019	DBR.No.Ret.BC.05/12.06.173/2019-20	Inclusion of 'Jana Small Finance Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
557.	August 01, 2019	DBR.No.Ret.BC.04/12.07.134/2019-20	Exclusion of 'National Australia Bank' from the Second Schedule of the Reserve Bank of India Act, 1934
558.	August 01, 2019	DBR.No.Ret.BC.03/12.07.134/2019-20	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
559.	July 31, 2019	DGBA.GBD.No.5/31.02.007/2019-20	Agency Commission - Furnishing Reconciliation

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Certificate
560.	July 03, 2019	DBR.No.Ret.BC.01/12.06.162/2019-20	Inclusion of 'India Post Payments Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
561.	July 05, 2019	DBR.BP.BC.No.2/21.04.098/2019-20	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs
562.	July 01, 2019	FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)
563.	June 28, 2019	DBR.BP.BC.No.49/21.06.201/2018-19	Basel III Capital Regulations- Implementation of Leverage Ratio
564.	June 26, 2019	FMRD.FMSD.17/03.07.035/2018-19	Financial Benchmark Administrators (Reserve Bank) Directions, 2019
565.	June 26, 2019	FMRD.DIRD.19/14.03.046/2018-19	Rupee Interest Rate Derivatives (Reserve Bank) Directions, 2019
566.	June 26, 2019	DCM(NE)No.3057/08.07.18/2018-19	Acceptance of Coins
567.	June 20, 2019	FIDD.CO.LBS.BC.No.19/02.08.001/2018-19	Formation of New District in the States of Telangana and Madhya Pradesh - Assignment of Lead Bank Responsibility
568.	June 20, 2019	FMRD.FMD.16/02.03.225/2018-19	Rollout of the Foreign Exchange Trading Platform for Retail Participants – FX-Retail

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
569.	June 20, 2019	DGBA.GBD.No.3144/31.0 2.007/2018-19	Rationalisation and Revision of Agency Commission Payable to Banks on Government Transactions
570.	June 20, 2019	DGBA.GBD.No.3136/42.0 1.035/2018-2019	Discontinuation of the Requirement of Paper to Follow (P2F) for State Government Cheques
571.	June 06, 2019	DBR.No.Ret.BC.42/12.06. 154/2018-19	Inclusion of 'Kookmin Bank' in the Second Schedule of the Reserve Bank of India Act, 1934
572.	June 06, 2019	DBR.No.Ret.BC.41/12.06. 159/2018-19	Inclusion of 'Fincare Small Finance Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
573.	June 14, 2019	DCM(Plg.)No.2968/10.25.0 07/2018-19	Security Measures for ATMs
574.	June 11, 2019	DPSS.(CO).RPPDNo.2557 /04.03.01/2018-19	National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS) systems - Waiver of Charges
575.	June 10, 2019	DCBR.BPD.(PCB)Cir.No.1 0/16.20.000/2018-19	Sale of Securities held in Held to Maturity (HTM) Category - Accounting Treatment
576.	June 10, 2019	DBR.No.BP.BC.46/21.04.1 41/2018-19	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks - Sale of Investments held under Held to Maturity (HTM) Category

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
577.	June 10, 2019	DBR.LEG.BC.No.47/09.07.005/2018-19	Financial Inclusion- Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA)
578.	June 07, 2019	DBR.No.BP.BC.45/21.04.048/2018-19	Prudential Framework for Resolution of Stressed Assets
579.	June 06, 2019	FMOD.MAOG.No.133/01.18.001/2018-19	Marginal Standing Facility
580.	June 06, 2019	FMOD.MAOG.No.132/01.01.001/2018-19	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
581.	June 06, 2019	DBR.No.Ret.BC.44/12.01.001/2018-19	Change in Bank Rate
582.	June 03, 2019	DBR.No.BP.BC.43/21.01.003/2018-19	Large Exposures Framework
583.	May 29, 2019	Foreign Exchange FAQ	External Commercial Borrowings (ECB) and Trade Credits
584.	May 28, 2019	DPSS(CO)RTGS No.2488/04.04.016/2018-19	Real Time Gross Settlement (RTGS) System - Extension of Timings for Customer Transactions
585.	May 24, 2019 (Updated as on January 23, 2020)	A.P. (DIR Series) Circular No.34	Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt
586.	May 23, 2019	DCM.(Plg.).No.2845/10.25.007/2018-19	Incentive for Improving Service to Non-Chest Branches
587.	May 14, 2019	DCM(Plg)No.2746/10.25.07/2018-19	Outsourcing of Cash Management - Reconciliation of

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Transactions
588.	May 08, 2019	DBR.BP.BC.No.38/21.04.048/2018-19	Disclosure on Exposure to Infrastructure Leasing & Financial Services Limited (ILFS) and its Group Entities
589.	May 06, 2019	FIDD.CO.Plan.BC.18/04.09.01/2018-19	Priority Sector Lending - Targets and Classification
590.	May 03, 2019 (Updated as on April 13, 2020)	Payment Systems FAQs	FAQs on Prepaid Payment Instruments (PPIs)
591.	April 26, 2019	FMRD.FMID.No.15/11.01.007/2018-19	Legal Entity Identifier : Extension of Deadline
592.	April 25, 2019	A.P. (DIR Series) Circular No.33	Investment by Foreign Portfolio Investors (FPI) in Debt - Review
593.	April 25, 2019 (Updated as February 12, 2020)	Foreign Exchange FAQs	FAQs on Accounts in India by Non-residents
594.	April 24, 2019	DBR.BP.BC.No.37/21.04.048/2018-19	Disclosure on Exposure to Infrastructure Leasing & Financial Services Limited (ILFS) and its Group entities
595.	April 16, 2019	DBR.No.Ret.BC.36/12.06.096/2018-19	Exclusion of 'DBS Bank Ltd' from the Second Schedule of the Reserve Bank of India Act, 1934
596.	April 08, 2019	DCM (CC) No.2482/03.39.01/2018-19	Minimum Standards For a Currency Chest
597.	April 04, 2019	FMOD.MAOG.No.131/01.18.001/2018-19	Marginal Standing Facility

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
598.	April 04, 2019	FMOD.MAOG.No.130/01.01.001/2018-19	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
599.	April 04, 2019 (Updated as on May 18, 2020)	Payment Systems FAQs	FAQs on Tokenisation - Card Transactions
600.	April 04, 2019	DBR.No.Ret.BC.33/12.01.001/2018-19	Change in Bank Rate
601.	April 04, 2019	DBR.BP.BC.No.34/21.04.098/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR) Liquidity Risk Monitoring Tools and LCR Disclosure Standards
602.	April 01, 2019	FIDD.CO.LBS.BC.No.17/02.08.001/2018-19	Assignment of Lead Bank Responsibility
603.	April 01, 2019	DBR.No.BP.BC.31/21.01.003/2018-19	Large Exposures Framework (LEF)
604.	April 01, 2019	DBR.BP.BC.No.32/21.04.018/2018-19	Disclosure in the 'Notes to Accounts' to the Financial Statements - Divergence in the asset classification and provisioning
605.	March 31, 2019	Payment Systems FAQ	FAQs on Limiting Customer Liability
606.	March 28, 2019	A.P. (DIR Series)Circular No.28	Foreign Exchange Management (Deposit) Regulations, 2016 - Opening of NRO Accounts by Long Term Visa (LTV) Holders, Changes Related to Special Non-Resident Rupee (SNRR) Account and Escrow Account



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
607.	March 28, 2019	A.P. (DIR Series) Circular No.27	Establishment of Branch Office (BO) / Liaison Office (LO) / Project Office (PO) or Any Other Place of Business in India by Foreign Entities
608.	March 28, 2019	DPSS.CO.RPPD.No./2089/03.01.03/2018-19	Special Clearing Operations on March 30 and 31, 2019
609.	March 27, 2019	FMRD.DIRD.13/14.03.041/2018-19	Non-Resident Participation in Rupee Interest Rate Derivatives Markets (Reserve Bank) Directions, 2019
610.	March 27, 2019	A.P.(DIR Series) Circular No.26	Investment by Foreign Portfolio Investors (FPI) in Government Securities Medium Term Framework
611.	March 26, 2019	DGBA.GBD.No.2430/42.01.029/2018-19	Annual Closing of Government Accounts - Transactions of Central / State Governments - Special Measures for the Current Financial Year (2018-19)
612.	March 26, 2019	DBR.No.Leg.BC.30/09.07.005/2018-19	All Agency Banks to Remain Open for Public on March 31, 2019 (Sunday)
613.	March 25, 2019	FIDD.CO.LBS.BC.No.16/02.01.001/2018-19	Assignment of SLBC / UTLBC Convenorship – State of Gujarat and Union Territories of Daman & Diu and Dadra & Nagar Haveli
614.	March 22, 2019	DBR.BP.BC.No.29/21.07.01/2018-19	Deferral of Implementation of Indian Accounting Standards (Ind AS)
615.	March 20, 2019	A.P.(DIR Series) Circular	Compilation of R>Returns :

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		No.25	Reporting Under FETERS
616.	March 20, 2019	A.P.(DIR Series) Circular No.24	Export and Import of Indian Currency
617.	March 20, 2019	DGBA.GBD.No.2394/42.0 1.029/2018-19	Reporting and Accounting of Central Government Transactions of March 2019
618.	March 15, 2019	FMRD.FMSD.11/11.01.01 2/2018-19	Reserve Bank of India (Prevention of Market Abuse) Directions, 2019
619.	March 14, 2019	DBR.No.Ret.BC.28/12.06. 096/2018-19	Inclusion of 'DBS Bank India Limit' in the Second Schedule of the Reserve Bank of India Act, 1934
620.	March 13, 2019	A.P. (DIR Series) Circular No.23	Trade Credit Policy - Revised Framework
621.	March 07, 2019	FIDD.CO.FSD.BC.No.15/0 5.02.001/2018-19	Interest Subvention Scheme for Short Term Crop Loans during the Years 2018-19 and 2019-20
622.	March 07, 2019	DPSS.CO.OD.No.1916/06. 07.011/2018-19	White Label ATMs (WLAs) in India - Review of Guidelines
623.	March 01, 2019	A.P. (DIR Series) Circular No.22	Hedging of Exchange Rate Risk by Foreign Portfolio Investors (FPIs) under Voluntary Retention Route
624.	March 01, 2019	A.P. (DIR Series) Circular No.21	Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt
625.	February 28, 2019	DCM.(Plg.)No.2128/10.25. 007/2018-19	Storage of Notes and Coins
626.	February 27,	A.P. (DIR Series) Circular	Establishment of Branch

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2019	No.20	Office (BO) / Liaison Office (LO) / Project Office (PO) or any Other Place of Business in India by Foreign Entities
627.	February 22, 2019	DBR.No.BP.BC.26/21.04.048/2018-19	Micro, Small and Medium Enterprises (MSME) Sector - Restructuring of Advances
628.	February 22, 2019	DBR.DIR.BC.No.27/13.03.00/2018-19	Review of Instructions on Bulk Deposit (Amended)
629.	February 22, 2019	DBR.BP.BC.No.25/21.06.001/2018-19	Risk Weights for Exposures to NBFCs
630.	February 21, 2019	FIDD.CO.MSME.BC.No.14/06.02.031/2018-19	Interest Subvention Scheme for MSMEs
631.	February 15, 2019	A.P. (DIR Series) Circular No.19	Investment by Foreign Portfolio Investors (FPI) in Debt
632.	February 13, 2019	Foreign Exchange FAQs	FAQs on Liberalised Remittance Scheme
633.	February 07, 2019	MPD.BC.385/07.01.279/2018-19	Standing Liquidity Facility for Primary Dealers
634.	February 07, 2019	FMOD.MAOG.No.129/01.18.001/2018-19	Marginal Standing Facility
635.	February 07, 2019	FMOD.MAOG.No.128/01.01.001/2018-19	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
636.	February 07, 2019	FIDD.CO.FSD.BC.No.13/05.05.010/2018-19	Credit Flow to Agriculture - Collateral free Agricultural Loans
637.	February 07, 2019	A.P. (DIR Series) Circular No.18	External Commercial Borrowings (ECB) Policy - ECB Facility for Resolution

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Applicants under Corporate Insolvency Resolution Process
638.	February 07, 2019	DBR.No.Ret.BC.23/12.01.001/2018-19	Change in Bank Rate
639.	February 07, 2019	DBR.CID.BC.24/20.16.042/2018-19	Grant of 'Certificate of Registration' - For carrying on the business of credit information - CRIF High Mark Credit Information Services Private Limited
640.	February 04, 2019	FIDD.CO.FSD.BC.12/05.05.010/2018-19	Kisan Credit Card (KCC) Scheme : Working Capital for Animal Husbandry and Fisheries
641.	February 04, 2019	Government Securities Market FAQs	FAQs on Sovereign Gold Bond Scheme
642.	January 31, 2019	Payment Systems FAQs	FAQs on The Ombudsman Scheme for Digital Transactions, 2019
643.	January 31, 2019	CEPD.PRS.No.3370/13.01.010/2018-19	Ombudsman Scheme for Digital Transactions, 2019
644.	January 16, 2019	A.P. (DIR Series) Circular No.17	External Commercial Borrowings (ECB) Policy - New ECB Framework
645.	January 11, 2019	DBR.Dir.BC.No.22/04.02.001/2018-19	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit
646.	January 10, 2019	DBR.No.Ret.BC.21/12.16.091/2018-19	Exclusion of 'SBM Bank (Mauritius) Ltd.' from the Second Schedule of the Reserve Bank of India Act, 1934
647.	January 10, 2019	DBR.BP.BC.No.20/21.06.2	Basel III Capital Regulations - Review of

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		01/2018-19	Transitional Arrangements
648.	January 09, 2019	DBR.IBD.BC.19/23.67.001/2018-19	Gold Monetization Scheme, 2015
649.	January 08, 2019	DPSS.CO.PD No.1463/02.14.003/2018-19	Tokenisation - Card Transactions
650.	January 1, 2019	RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
651.	December 28, 2018	RBI/2018-19/98 DBR.BP.BC.No.17/21.04.098/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs
652.	December 24, 2018	RBI/2018-19/95 IDMD.CDD.No.1637/13.01.299/2018-19	7.75% Savings (Taxable) Bonds, 2018 - Operational Guidelines
653.	December 5, 2018	RBI/2018-19/87 DBR.BP.BC.No.12/21.04.048/2018-19	Guidelines on Loan System for Delivery of Bank Credit
654.	December 05, 2018	RBI/2018-19/86 DBR.No.Ret.BC.10/12.02.001/2018-19	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)
655.	November 29, 2018	RBI/2018-19/84 DBR.BP.BC.No.08/21.04.098/2018-19	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines
656.	October 19, 2018	RBI/2018-19/62 DBR.BP.BC.No.05/21.04.0	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		98/2018-19	(LCR), FALLCR against credit disbursed to NBFCs and HFCs
657.	September 27, 2018	RBI/2018-19/51 DBR.BP.BC.No.4/21.04.09 8/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
658.	August 02, 2018	RBI/2018-19/34 DBR.Ret.BC.No.01/12.01. 001/2018-19	Maintenance of CRR/SLR on Foreign Currency Assets/Liabilities– Reference rate for INR/USD and exchange rate of other major currencies
659.	August 1, 2018	RBI/2018-19/32 DBR.No.Ret.BC.03/12.01. 001/2018-19	Change in Bank Rate
660.	July 27, 2018	RBI/2018-19/28 DBR.BP.BC.No.002 /21.04.141/2018-19	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by banks – Valuation of State Development Loans
661.	July 24, 2018	RBI/2018-19/25 FMRD.DIRD.03/14.03.007/ 2018-19	Transactions in the 'When Issued' (WI) market in Central Government Securities
662.	July 12, 2018	RBI/2018-19/15 FIDD.CO.Plan.BC 07/04.09.01/2018-19	Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
663.	June 19, 2018	RBI/2017-18/203 FIDD.CO.Plan.BC.22/04.0 9.01/2017-18	Priority Sector Lending – Targets and Classification

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
664.	June 15, 2018	RBI/2017-18/201 DBR.BP.BC.No.114/21.04. 098/2017-18	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
665.	June 15, 2018	RBI/2017-18/200 DBR.No.BP.BC.113 /21.04.048/2017-18	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)
666.	June 6, 2018	RBI/2017-2018/184 FMOD.MAOG.No.124/01.1 8.001/2017-18	Marginal Standing Facility
667.	June 06, 2018	RBI/2017-18/185 DBR.No.Ret.BC.107/12.01 .001/2017-18	Change in Bank Rate
668.	May 17, 2018	RBI/2017-18/178 DBR.BP.BC.No.106/21.04. 098/2017-18	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines
669.	April 12, 2018	RBI/2017-18/161 A.P. (DIR Series) Circular No. 23	Liberalised Remittance Scheme (LRS) for Resident Individuals – daily reporting of transactions
670.	April 2, 2018	RBI/2017-18/147 DBR.No.BP.BC.102/21.04. 048/2017-18	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
671.	March 01, 2018	RBI/2017-18/135 FIDD.CO.Plan.BC.18/04.0 9.01/2017-18	Priority Sector Lending – Targets and Classification
672.	February 12, 2018	RBI/2017-18/131 DBR.No.BP.BC.101/21.04. 048/2017-18	Resolution of Stressed Assets – Revised Framework
673.	February 07, 2018	RBI/2017-18/129 DBR.No.BP.BC.100/21.04. 048/2017-18	Relief for MSME Borrowers registered under Goods and Services Tax (GST)
674.	August 16, 2017	RBI/2017-2018/48 FIDD.CO.FSD.BC.No.14/0 5.02.001/2017-18	Interest Subvention Scheme for Short Term Crop Loans during the year 2017-18
675.	August 3, 2017	RBI/2017-2018/38 FIDD.CO.FSD.BC.No.13/0 5.10.006/2017-18	Natural Calamities Portal – Monthly Reporting System
676.	August 3, 2017	RBI/2017-2018/37 DBR.No.Ret.BC.80/12.06. 004/2017-18	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
677.	August 2, 2017	RBI/2017-2018/36 DBR.BP.BC.No. 81/21.04.098/2017-18	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standard
678.	August 2, 2017	RBI/2017-2018/34 DBR.No.Ret.BC.82/12.01. 001/2017-18	Change in Bank Rate



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
679.	August 2, 2017	RBI/2017-2018/32 FMOD.MAOG.No.121/01.0 1.001/2017-18	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
680.	July 27, 2017	RBI/2017-2018/29 DBS.ARS.BC.04/08.91.00 1/2017-18	Appointment of Statutory Central Auditors (SCAs) – modification of rest period
681.	July 13, 2017	RBI/2017-2018/22 DGBA.GBD.69/15.02.005/ 2017-18	Interest rates for Small Savings Schemes
682.	July 13, 2017	RBI/2017-2018/21 FIDD.MSME & NFS.BC.No.10/06.02.31/2 017-18	Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises – documents to be relied upon
683.	July 6, 2017	RBI/2017-2018/16 DNBR(PD)CC.No.087/03.1 0.001/2017-18	Point of Presence (PoP) Services under Pension Fund Regulatory and Development Authority (PFRDA) for National Pension System (NPS)
684.	July 3, 2017	RBI/2017-2018/4 FIDD.CO.FSD.BC.No.7/05 .05.010/2017-18	Master Circular - Kisan Credit Card (KCC) Scheme
685.	July 1, 2017	RBI/2017-2018/10 FIDD.GSSD.CO.BC.No.04 /09.01.01/2017-18	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
686.	July 1, 2017	RBI/2017-2018/7 FIDD.CO.GSSD.BC.No.06 /09.09.001/2017-18	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
687.	July 1, 2017	RBI/2017-2018/5 FIDD.GSSD.CO.BC.No.03 /09.16.03/2017-18	Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
688.	June 22, 2017	RBI/2016-2017/325 DBR.No.Ret.BC.75/12.07. 150/2016-17	Exclusion of "The Royal Bank of Scotland N.V." from the Second Schedule to the Reserve Bank of India Act, 1934
689.	June 13, 2017	RBI/2016-2017/321 DBR.No.BP.BC.74/21.06.0 09/2016-17	Prudential Guidelines on Capital Adequacy and Market Discipline- New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)
690.	June 7, 2017	RBI/2016-2017/318 DBR.No.Ret.BC.71/12.02. 001/2016-17	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)
691.	June 7, 2017	RBI/2016-2017/317 DBR.BP.BC.No.72/08.12.0 15/2016-17	Individual Housing Loans: Rationalisation of Risk-Weights and Loan to Value (LTV) Ratios
692.	May 30, 2017	RBI/2016-2017/313 IDMD.CDD.No.3058/13.01 .299/2016-17	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
693.	May 25, 2017	RBI/2016-2017/309 IDMD.CDD.No.3031/13.01 .299/2016-17	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
694.	May 25, 2017	RBI/2016-2017/308 FIDD.CO.FSD.BC.No.29/0	Continuation of Interest Subvention Scheme for

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		5.02.001/2016-17	short-term crop loans on interim basis during the year 2017-18- regarding
695.	May 8, 2017	RBI/2016-2017/300 DPSS (CO) EPPD No.2612/04.03.01/2016-17	National Electronic Funds Transfer (NEFT) system – Settlement at half-hourly intervals
696.	May 5, 2017	RBI/2016-2017/299 DBR.BP.BC.No.67/21.04.048/2016-17	Timelines for Stressed Assets Resolution
697.	April 27, 2017	RBI/2016-2017/294 DBR.BP.BC.No.65/21.04.103/2016-17	Risk Management Systems – Role of the Chief Risk Officer (CRO)
698.	April 20, 2017	RBI/2016-2017/288 DBR.No.Ret.BC.24/12.07.118A/2016-17	Exclusion of KBC Bank N.V. – from the Second Schedule to the Reserve Bank of India Act, 1934
699.	April 20, 2017	RBI/2016-2017/287 Ref.DBR.No.Ret.BC/21/12.07.131A/2016-17	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
700.	April 20, 2017	RBI/2016-2017/286 DBR.No.Ret.BC.23/12.07.118A/2016-17	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
701.	April 20, 2017	RBI/2016-2017/285 DBR.No.Ret.BC/22/12.07.053A/2016-17	Alteration in the name of "Abu Dhabi Commercial Bank Limited" to "Abu Dhabi Commercial Bank PJSC" in the Second Schedule to the Reserve

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Bank of India Act, 1934
702.	April 20, 2017	RBI/2016-2017/284 Ref. DBS.CO.PPD.BC.No.9/11. 01.005/2016-17	Compliance with Ghosh Committee Recommendations
703.	April 18, 2017	RBI/2016-2017/283 DBR.BP.BC.No.63/21.04.0 18/2016-17	Disclosure in the “Notes to Accounts” to the Financial Statements- Divergence in the asset classification and provisioning
704.	April 18, 2017	RBI/2016-2017/282 DBR.No.BP.BC.64/21.04.0 48/2016-17	Additional Provisions For Standard Advances At Higher Than The Prescribed Rates
705.	April 18, 2017	RBI/2016-2017/281 DBR.BP.BC.No.61/21.04.0 18/2016-17	Guidelines on compliance with Accounting Standard (AS) 11 [The Effects of Changes in Foreign Exchange Rates] by banks - Clarification
706.	April 18, 2017	RBI/2016-2017/280 DBR.No.FSD.BC.62/24.01. 040/2016-17	Prudential Guidelines – Banks’ investment in units of REITs and InvITs
707.	April 13, 2017	RBI/2016-2017/277 DBR.CID.BC. 60/20.16.040/2016-17	Grant of ‘Certificate of Registration’ – For carrying on the business of credit information – Transunion CIBIL Limited
708.	April 13, 2017	RBI/2016-2017/276 DBS.CO.PPD.BC.No.8/11. 01.005/2016-17	Revised Prompt Corrective Action (PCA) Framework for Banks
709.	April 10, 2017	RBI/2016-2017/273 DBR.IBD.BC.59/23.13.004 /2016-17	Setting up of IFSC Banking Units (IBUs) – Permissible activities
710.	April 6, 2017	RBI/2016-2017/270 DBR.No.Ret.BC.58/12.01. 001/2016-17	Change in Bank Rate

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
711.	April 6, 2017	RBI/2016-2017/269 FMOD.MAOG.No.119/01.1 8.001/2016-17	Marginal Standing Facility
712.	April 6, 2017	RBI/2016-2017/268 FMOD.MAOG. No. 118 /01.01.001/2016-17	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
713.	April 6, 2017	RBI/2016-2017/267 DGBA.GAD.2618/15.02.00 5/2016-17	Interest rates for Small Savings Schemes
714.	March 29, 2017	RBI/2016-2017/260 DPSS.CO.CHD.No./2720/ 03.01.03/2016-17	All payment systems to remain closed on April 1, 2017
715.	March 25, 2017	RBI/2016-2017/257 DPSS.CO.CHD.No./2695/ 03.01.03/2016-17	Payment systems to remain open on all days from March 25, 2017 to April 1, 2017
716.	March 16, 2017	RBI/2016-2017/251 IDMD.CDD.No.2347/14.04 .051/2016-17	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Clarification
717.	March 9, 2017	RBI/2016-2017/244 DBR.No.Ret.BC.54/12.07. 150/2016-17	Inclusion of “The Royal Bank of Scotland plc” in the Second Schedule to the Reserve Bank of India Act, 1934
718.	March 2, 2017	RBI/2016-2017/236 FIDD.FLC.BC.No.22/12.01 .018/2016-17	Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review
719.	February 16, 2017	RBI/2016-2017/232 FMRD.DIRD.13/14.01.019/ 2016-17	Forward Rate Agreement (FRA) and Interest Rate Swap (IRS) - Withdrawal of Fortnightly return
720.	February 16, 2017	RBI/2016-2017/231 DBR.No.Ret.BC.51/12.07. 145A/2016-17	Inclusion of “Capital Small Finance Bank Limited” in the Second Schedule to the Reserve Bank of India Act, 1934

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
721.	February 16, 2017	RBI/2016-2017/230 DBR.No.Ret.BC.52/12.07.143A/2016-17	Inclusion of "Equitas Small Finance Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934
722.	February 9, 2017	RBI/2016-2017/225 DGBA.GAD.2012/15.02.005/2016-17	Interest rates for Small Savings Schemes
723.	February 2, 2017	RBI/2016-2017/222 DBR.BP.BC.No.50/21.06.201/2016-17	Basel III Capital Regulations- Additional Tier 1 Capital
724.	December 31, 2016	RBI/2016-17/205 DCM (Plg) No.2170 /10.27.00/2016-17	Facility for exchange of Specified Bank Notes (SBNs) during Grace Period – Verification of KYC and Account details
725.	December 30, 2016	RBI/2016-17/204 DCM (Plg) No. 2142/10.27.00/2016-17	Cash withdrawal from ATMs – Enhancement of daily limits
726.	December 30, 2016	RBI/2016-17/201 DCM (Plg) No.2103/10.27.00/2016-17	Closure of the scheme of exchange of Specified Bank Notes (SBNs) at banks on December 30th 2016- Accounting
727.	December 29, 2016	RBI/2016-17/200 FIDD.MSME & NFS.BC.No.20/06.02.31/2016-17	Sanction of Additional Working Capital Limits to Micro and Small Enterprises (MSEs)
728.	December 28, 2016	RBI/2016-17/198 DBR.No.BP.BC.49/21.04.048/2016-17	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
729.	December 27, 2016	RBI/2016-17/196 DPSS.CO.PD.No.1610/02.14.006/2016-17	Master Circular on Issuance and Operations of Prepaid Payment Instruments – Amendments to paragraph

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			7.9
730.	December 21, 2016	RBI/2016-17/191 DCM (Plg) No. 1911/10.27.00/2016-17	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
731.	December 19, 2016	RBI/2016-17/189 DCM (Plg) No. 1859/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes (Specified Bank Notes) - Deposit of Specified Bank Notes (SBNs) into bank accounts
732.	December 16, 2016	RBI/2016-17/188 IDMD.CDD.No.1454/14.04.050/2016-17	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Operational Guidelines
733.	December 16, 2016	RBI/2016-17/187 IDMD.CDD.No.1453/14.04.050/2016-17	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016
734.	December 15, 2016	RBI/2016-17/183 DBR.AML.BC.48/14.01.01/2016-17	Compliance to provisions of Master Direction on Know Your Customer (KYC)
735.	December 12, 2016	RBI/2016-17/179 DCM (Plg) No. 1679/10.27.00/2016-17	Detection of counterfeit notes in Specified Bank Notes (SBNs) - Reporting
736.	December 09, 2016	RBI/2016-17/178 DPSS.CO.OSD.No.1485/06.08.005/2016-17	Security and Risk Mitigation measure - Technical Audit of Prepaid Payment Instrument issuers
737.	December 01,	RBI/2016-17/168 DBR.BP.BC.No.42/08.12.0	Financing of Infrastructure – 'Definition of

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2016	14/2016-17	'Infrastructure Lending'
738.	December 01, 2016	RBI/2016-17/166 DCM (Plg) No.1500/10.27.00/2016-17	Information from Unauthenticated Sources – Advisory to banks
739.	November 29, 2016	RBI/2016-17/164 DCM (Plg) No. 1459/10.27.00/2016-17	Deposit of Specified Bank Notes (SBNs) – Chest Balance Limit / Cash Holding Limit
740.	November 29, 2016	RBI/2016-17/165 DCM (Plg) No. 1450/10.27.00/2016-17	Accounts under PMJDY - Precautions
741.	November 28, 2016	RBI/2016-17/162 DCM (Plg) No.1438/10.27.00/2016-17	Chest Guarantee Scheme for Specified Bank Notes (SBNs) – CGSS
742.	November 28, 2016	RBI/2016-17/163 DCM No.1437/10.27.00/2016-17	Withdrawal of cash from bank deposit accounts - Relaxation
743.	November 27, 2016	RBI/2016-17/160 DCM (Plg) No. 1430/10.27.00/2016-17	Chest Guarantee Scheme for Specified Bank Notes (SBNs) - CGSS
744.	November 26, 2016	RBI/2016-17/159 DBR.No.Ret.BC.41/12.01.001/2016-17	Reserve Bank of India Act, 1934 – Section 42(1A) Requirement for maintaining additional CRR
745.	November 25, 2016	RBI/2016-17/158 DCM (Plg) No. 1424/10.27.00/2016-17	Withdrawal of cash – Weekly limit
746.	November 24, 2016	RBI/2016-17/153 DCM (Plg) No.1383/10.27.00/2016-17	Specified Bank Notes (SBNs) - Deposit under Guarantee Scheme to decongest the storage facilities at banks
747.	November 24, 2016	DBR.Appt.BC.No.39/29.39.001/2016-17	Special knowledge or practical experience useful to banking companies
748.	November 21,	RBI/2016-17/146	Withdrawal of Legal



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2016	DCM (Plg) No.1323/10.27.00/2016-17	Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Revisions
749.	November 21, 2016	RBI/2016-17/142 DCM (Plg) No.1317/10.27.00/2016-17	Withdrawal of Legal Tender Character of Specified Bank Notes – Cash Withdrawal Limit
750.	November 21, 2016	RBI/2016-2017/145 DCM (Plg) No.1320/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Specified Bank Notes (SBNs) – Cash withdrawal for purpose of celebration of wedding
751.	November 21, 2016	RBI/2016-17/143 DBR.No.BP.BC.37/21.04.048/2016-17	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
752.	November 17, 2016	RBI/2016-17/139 DCM (Plg) No.1302/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing 500/- and 1000/- Bank Notes – Exchange over the counters
753.	November 15, 2016	RBI/2016-17/133 DCM (Plg) No.1280/10.27.00/2016-17	Standard Operating Procedure (SOP) for putting indelible ink on the finger of the customers coming to a bank branch for SBNs
754.	November 14, 2016	RBI/2016-17/130 DCM (Plg) No.1273/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing 500/- and 1000/- Bank Notes – Applicability of the Scheme to DCCBs
755.	November 13, 2016	RBI/2016-17/129 DCM (Plg) No.1272	Withdrawal of Legal Tender Character of

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		/10.27.00/2016-17	existing ₹ 500/- and ₹ 1000/- Bank Notes – Revision in limits
756.	November 10, 2016	RBI/2016-17/117 FMOD.MAOG.No.116/01.01.001/2016-17	Repo / Reverse Repo Transactions with RBI
757.	November 10, 2016	RBI/2016-17/122 DBR.No.BP.BC.34/21.04.132/2016-17	Schemes for Stressed Assets - Revisions
758.	November 10, 2016	RBI/2016-17/121 DBR.No.BP.BC.33/21.04.132/2016-17	Scheme for Sustainable Structuring of Stressed Assets - Revisions
759.	November 08, 2016	RBI/2016-17/112 DCM (Plg) No.1226/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ` 500/- and ` 1000/- Bank Notes
760.	October 13, 2016	RBI/2016-17/83 DBR.No.Ret.BC.15/12.02.001/2016-17	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)
761.	October 4, 2016	RBI/2016-2017/76 FMOD.MAOG.No.114/01.01.001/2016-17	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
762.	September 1, 2016	RBI/2016-17/55 FIDD.CO.Plan.BC.14/04.09.01/2016-17	Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
763.	August 25, 2016	RBI/2016-17/46 DBS.CO.PPD.05/11.01.005/2016-17	Risk- based Internal Audit
764.	August 25, 2016	RBI/2016-17/44 DBR.No.BP.BC.6/21.06.001/2016-17	Review of Prudential Norms –Risk Weights for Exposures to Corporates, AFCs and NBFC-IFCs
765.	August 4, 2016	RBI/2016-17/33 DBR.No.Leg.BC.3/09.07.0	Dishonour of cheques – Modification in procedure

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		05/2016-17	
766.	July 28, 2016	RBI/2016-17/27 FIDD.CO.Plan.BC.No.8/04 .09.001/2016-17	Priority Sector Lending – Targets and Classification- Bank loans to MFIs for onlending - Qualifying asset - Revised loan limit
767.	July 21, 2016	DBR. BP.BC.No.2/21.04.098/2016-17	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
768.	June 30, 2016	FIDD.No.FSD.BC.28/05.10 .007/2015-16	Performance Audit of Crop Insurance Schemes
769.	June 23, 2016	DBR.BP.BC.No.106/21.07. 001/2015-16	Implementation of Indian Accounting Standards (Ind AS)
770.	June 23, 2016	DBR.BP.BC.No.105/21.06. 001/2015-16	Reporting Requirements under Basel III Capital Regulations- Review
771.	June 2, 2016	RBI/2015-16/418 DBS.CO/CSITE/BC.11/33. 01.001/2015-16	Cyber Security Framework in Banks
772.	May 19, 2016	FMRD.DIRD. 10 /14.03.002/2015-16	Repo / Reverse Repo Transactions with RBI
773.	May 5, 2016	FIDD. No. FSD. BC.24/05.05.014/2015-16	Discontinuation of Statements on Special Agriculture Credit Plan (SACP)
774.	April 28, 2016	Ref.DBS.CO.PPD.BC.No.1 0/11.01.005/2015-16	Compliance with Jilani Committee Recommendations

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
775.	April 28, 2016	FMRD.FMID.8/14.01.02/2015-16	F-TRAC – Counterparty Confirmation
776.	April 21, 2016	DBR.No.FSD.BC.94/24.01.026/2015-16	Guidelines on Investment Advisory Services offered by Banks
777.	April 18, 2016	DBR.No.BP.BC.92/21.04.048/2015-16	Provisioning pertaining to Fraud Accounts
778.	April 7, 2016	DGBA.GAD.3175/15.02.005/2015-16	Revision of interest rates for Small Savings Schemes
779.	April 7, 2016	FIDD.CO.Plan.BC.23/04.09.01/2015-16	Priority Sector Lending Certificates
780.	April 5, 2016	FMOD.MAOG. No. 112 /01.01.001/2015-16	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
781.	April 5, 2016	FMOD.MAOG. No.113 /01.18.001/2015-16	Marginal Standing Facility
782.	March 31, 2016	DBS.CO.PPD.10887/11.01.005/2015-16	Risk Based Supervision – Follow up of Risk Management Systems in Banks
783.	March 31, 2016	DBR.IBD.BC.89/23.67.001/2015-16	Gold Monetisation Scheme, 2015
784.	March 23, 2016	DBR.BP.BC.No.86/21.04.098/2015-16	Liquidity Risk Management & Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
785.	March 17, 2016	FIDD.MSME & NFS.BC.No.21/06.02.31/2	Framework for Revival and Rehabilitation of Micro, Small and Medium

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		015-16	Enterprises (MSMEs)
786.	March 17, 2016	FIDD. No. FSD. BC.20/05.10.007/2015-16	Pradhan Mantri Fasal Bima Yojana
787.	March 01, 2016	DBR.No.BP.BC.83/21.06.2 01/2015-16	Master Circular – Basel III Capital Regulations - Revision
788.	February 11, 2016	DBR. BP. BC. No. 77/21.04.098/2015-16	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
789.	February 11, 2016	DBR.BP.BC.No.76/21.07.0 01/2015-16	Implementation of Indian Accounting Standards (Ind AS)
790.	January 21, 2016	DBS.CO.CFMC.BC.No.00 7/23.04.001/2015-16	Fraud Reporting and Monitoring
791.	January 14, 2016	DBR.CID.BC.No.73/20.16. 56/2015-16	Credit information reporting in respect of Self Help Group (SHG) members
792.	January 14, 2016	DBR.No.BP.BC.71/21.06.2 01/2015-16	Master Circular – Basel III Capital Regulations - Clarification
793.	January 07, 2016	DBR.Dir.BC.No.70/13.03.0 0/2015-16	Non-Fund Based Facility to Non-constituent Borrowers of Bank
794.	December 31, 2015	DBR.IBD.BC.No.68/23.37. 001/2015-16	Extension of Credit Facilities to Overseas Step-down Subsidiaries of Indian Corporates
795.	December 10, 2015	DBR.No.BP.BC.65 /21.04.141/2015-16	Fourth Bi-monthly Monetary Policy Statement, 2015-16 – SLR Holdings under Held to

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Maturity Category
796.	December 4, 2015	DBR.Dir.BC.No.62/04.02.01/2015-16	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit
797.	November 26, 2015	DBR.AML.BC.No.60/14.01.001/2015-16	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)
798.	November 26, 2015	DBR.BP.BC.No.55/21.04.172/2015-16	Bank Finance to Factoring Companies
799.	November 19, 2015	DBR.No.BP.BC.57/21.06.201/2015-16	Non-Operative Financial Holding Company (NOFHC) – Application of Capital Adequacy Norms
800.	November 19, 2015	DBR.No.FSD.BC.58/24.01.007/2015-16	Provision of Factoring Services by Banks – Review
801.	November 18, 2015	FIDD.CO.Plan.BC.13/04.09.01/2015-16	Priority Sector Lending – Targets and Classification
802.	November 4, 2015	IDMD.CDD.No.968/14.04.050/2015-16	Sovereign Gold Bonds, 2015-16 - Operational Guidelines
803.	November 3, 2015	DBR.IBD.BC.52/23.67.003/2015-16	Gold Monetisation Scheme, 2015- Amendment
804.	November 3, 2015	DBR.IBD.BC.53/23.67.003/2015-16	Gold Monetisation Scheme, 2015- Interest Rate
805.	October 22, 2015	DBR.IBD.No.45/23.67.003/	Gold Monetisation

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	(Amended up to January 21, 2016)	2015-16	Scheme, 2015
806.	October 15, 2015	DCBR.RCBD.BPD.No.4/19.51.010/2015-16	Financial Inclusion Fund (FIF)- Revised Guidelines
807.	October 8, 2015	DBR.BP.BC.No. 44 /08.12.015/ 2015-16	Individual Housing Loans: Rationalisation of Risk-Weights and LTV Ratios
808.	October 8, 2015	DBR.BP.BC.No.43/21.06.001/2015-16	Risk Weights for Claims on Foreign Central Banks
809.	September 24, 2015	DBR.BP.BC.No.41/21.04.048/2015-16	Prudential Norms on Change in Ownership of Borrowing Entities (Outside Strategic Debt Restructuring Scheme)
810.	September 24, 2015	DBS.ARS.BC 4 / 08.91.020/2015-16	Constitution of the Audit Committee of the Board
811.	September 24, 2015	DBR.BP.BC.No.39/21.04.132/2015-16	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
812.	September 23, 2015	DBS. ARS.No. BC. 5/08.91.001/2015-16	Half yearly/Quarterly Review of Accounts of Public Sector Banks
813.	September 16, 2015	DBR.Dir.BC.No.38/13.03.00/2015-16	Guidelines on Compensation of Chief Executive Officer/ Whole Time Directors – Restrictions under Section 20 of the Banking Regulation Act, 1949 – Loans to Directors

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814.	September 16, 2015	DBR.No.FSD.BC.37/24.01.001/2015-16	Equity Investment by Banks – Review
815.	August 28, 2015	DBR.AML.BC.No.36/14.01.001/2015-16	Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)
816.	August 27, 2015	DPSS.CO.PD.No.448/02.14.003/2015-16	Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions – Issuance of EMV Chip and PIN Cards
817.	August 21, 2015	FIDD No. FSD.BC.12/05.10.001/2015-16	Guidelines for relief measures by banks in areas affected by natural calamities
818.	August 13, 2015	FIDD.No.FSD.BC.59/05.04.02/2015-16	Union Budget - 2015-16 Interest Subvention Scheme
819.	July 16, 2015	DBS.CO.ARS.No. BC.2/08.91.021/2015-16	Concurrent Audit System in Commercial Banks - Revision of RBI's Guidelines
820.	July 16, 2015	FIDD.CO.Plan.BC.08/04.09.01/2015-16	Priority Sector Lending – Targets and Classification
821.	June 8, 2015	DBR.BP.BC.No.101/21.04.132/2014-15	Strategic Debt Restructuring Scheme
822.	June 4, 2015	DBS.CO.ARS.BC.8/08.91.001/2014-15	Submission of Long Form Audit Report (LFAR) by Concurrent Auditors
823.	May 7, 2015	DBS.CO.CFMC.BC.No.007/23.04.001/2014-15	Framework for dealing with loan frauds



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824.	March 11, 2015	RBI/2014-15/497 DBR.No.BP.BC.76/21.04.1 58/2014-15	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks
825.	February 03, 2015	FMRD.DIRD.04/14.03.002/ 2014-15	Ready Forward Contracts in Corporate Debt Securities
826.	December 15, 2014	DBR.No.BP.BC.53/21.04.1 32/2014-15	Flexible Structuring of Existing Long Term Project Loans to Infrastructure and Core Industries
827.	December 04, 2014	DPSS.CO.PD.No.1017 / 02.23.001 / 2014-2015	Mobile Banking Transactions in India - Operative Guidelines for Banks
828.	October 21, 2014	DBOD.BP.BC.No.45/21.04 .132/2014-15	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
829.	October 16, 2014	DBOD.No.BP.BC.43/21.06 .017/2014-15	Revisions to Basel II- Advanced Approaches of Operational Risk-TSA and AMA
830.	October 7, 2014	DBOD.No.BP.BC.42/21.04 .141/2014-15	Fourth Bi-monthly Monetary Policy Statement, 2014-15 –SLR Holdings under Held to Maturity Category
831.	September 29, 2014	C&I/Circular/2014-15/689 issued by Indian Bank Association	Calculation of Drawing power in consortium accounts including CDR/bilaterally restructured Account

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
832.	August 14, 2014	DBOD.No.BP.BC.33/21.04.048/2014-15	Prudential Norms on Income Recognition, Assets Classification and Provisioning Pertaining to Advances – Project under Implementation
833.	July 22, 2014	DBOD.No.BP.BC.27/21.04.048 /2014-15	Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses
834.	July 15, 2014	DBOD.No.BP.BC.24/21.04.132/2014-15	Flexible Structuring of Long Term Project Loans to Infrastructure and Core Industries
835.	June 9, 2014	DBOD.BP.BC.No.120 / 21.04.098/2013-14	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
836.	June 3, 2014	DBOD.No.BP.BC.116/21.06.200/2013-14	Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure-Clarifications
837.	March 21, 2014	DBOD. No. DEAF Cell. BC. No. 101/ 30.01.002/2013-14	The Depositor Education and Awareness Fund Scheme, 2014 - Section 26A of Banking Regulation Act, 1949
838.	February 26, 2014	DBOD.BP.BC.No.97/ 21.04.132 / 2013-14	Framework for Revitalising Distressed Assets in the Economy – Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
839.	February 11,	DBOD.No.BP.BC.96/21.06	Guidelines on

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2014	.102/2013-14	Management of Intra-Group Transactions and Exposures
840.	February 7, 2014	DBOD.No.BP.95/21.04.04 8/2013-14	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer
841.	January 20, 2014	DBOD.BP.BC.No.86 /21.01.023 /2013-14	Lending against Gold Jewellery
842.	January 15, 2014	DBOD.No.BP.BC. 85 /21.06.200/2013-14	Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure
843.	December 30, 2013	DBOD.No.BP.79/21.04.04 8/2013-14	Non-Agriculture Loans against Gold Ornaments and Jewellery
844.	December 20, 2013	DBOD. No.BP.BC.77/21.04.018/20 13-14	Deferred Tax Liability on Special Reserve created under Section 36(1) (viii) of the Income Tax Act, 1961
845.	December 9, 2013	DBOD.No.BP.BC.76/21.04 .157/2013-14	Novation of OTC Derivative Contracts
846.	November 25, 2013	DBOD.BP.BC.No.66 / 08.12.014 / 2013-14	Financing of Infrastructure - Definition of 'Infrastructure Lending'
847.	October 23, 2013	DBOD.NO.PSBD.BC.62/1 6.13.100/ 2013-14	Amendments to Banking Regulation Act 1949 -- Banking Laws (Amendment) Act 2012 - Applicability to private sector banks
848.	September 25, 2013	DBOD.Dir.BC.No. 57 /04.02.001/2013-14	Export Credit in Foreign Currency
849.	September 20,	DBOD.No.Ret.BC.55	Section 42(1) of the

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
	2013	/12.01.001/2013-14	Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement
850.	September 3, 2013	DBOD.BP.BC.No. 51 /08.12.015/2013-14	Housing Sector: Innovative Housing Loan Products – Upfront disbursal of housing loans
851.	September 2, 2013	DBOD. No. Dir. BC. 47/13.03.00/ 2013-14	Base Rate – Revised Guidelines
852.	August 26, 2013	DBOD.Dir.BC.No.43 /04.02.001/2013-14	Rupee Export Credit - Interest Subvention
853.	August 23, 2013	DBOD.BP.BC.No. 41 / 21.04.141 /2013-14	Investment portfolio of banks – Classification, Valuation and Provisioning
854.	February 28, 2013	DPSS (CO) PD No.1462/02.14.003 / 2012-13	Security and Risk Mitigation Measures for Electronic Payment Tractions
855.	January 31, 2013	DBOD.BP.BC.No.80/21.04 .132/2012-13	Disclosure Requirements on Advances Restructured by Banks and Financial Institutions
856.	November 26, 2012	DBOD.No.BP.BC.63/21.04 .048/2012-13	Review of the Prudential Guidelines on Restructuring of Advances by Banks/Financial Institutions
857.	October 12, 2012	FMD.MSRG.No.72/02.05.0 02/2012-13	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives
858.	September 18, 2012	RPCD.MSME&NFS.BC.No . 30 /06.11.01/2012-13	The Scheme of 1% Interest Subvention on Housing Loans up to Rs. 15.00 lakh
859.	July 23, 2012	DBOD.No.BP.BC.31 /21.04.157/2012-13	Prudential Norms for Off-balance Sheet Exposures

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			of Banks
860.	May 07, 2012	DBOD.No.BP.BC-103/21.04.177/2011-12	Revisions to the Guidelines on Securitisation Transactions
861.	May 2, 2012	DBOD.No.BP.BC.98 /21.06.201/2011-12	Guidelines on Implementation of Basel III Capital Regulations in India
862.	March 9, 2012	FMD.MSRG.No.67/02.05.02/2011-12	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives
863.	January 25, 2012	DBOD.Dir.BC.75/13.03.00/2011-12	Deregulation of Savings Bank Deposit Interest Rate – Guidelines
864.	December 16, 2011	DBOD.Dir.BC. 64 /13.03.00/2011-12	Deregulation of Interest Rates on Non-Resident (External) Rupee (NRE) Deposits and Ordinary Non-Resident (NRO) Accounts
865.	November 30, 2011	DBOD.BP.BC.No.61/21.06.203/2011-12	Prudential Guidelines on Credit Default Swaps (CDS)
866.	November 2, 2011	DBOD.No.BP.BC. 44 /21.04.157/2011-12	Comprehensive Guidelines on Derivatives: Modifications
867.	October 25, 2011	DBOD.Dir.BC. 42 /13.03.00/2011-12	Deregulation of Savings Bank Deposit Interest Rate - Guidelines
868.	August 11, 2011	DBOD.No.BP.BC. 28 / 21.04.157 / 2011-12	Prudential Norms for Off-balance Sheet Exposures of Banks
869.	August 2, 2011	DBOD.No.BP.BC. 27 / 21.04.157 / 2011-12	Comprehensive Guidelines on Derivatives: Modifications
870.	May 31, 2011	DBS.	Findings of Forensic

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		CO.FrMC.BC.No.10/23.04.001/2010-11	Scrutiny- Guidelines for prevention of frauds _
871.	May 9, 2011	Ref. DBOD No. Ret. BC. 92 /12.02.001/2010-11	Section 24 of the Banking Regulation Act, 1949- Maintenance of Statutory Liquidity Ratio (SLR)
872.	May 4, 2011	DPSS.CO.No.2502 /02.23.02/ 2010-11	Mobile Banking Transactions in India - Operative Guidelines for Banks
873.	April 29, 2011	DBS.CO.ITC.BC.No.6/31.02.008/2010-11	Working Group on Information Security, Electronic Banking, Technology Risk Management and Cyber Fraud – Implementation of Recommendations
874.	April 27, 2011	DBOD.No.BP.BC. 88 /21.06.014/2010-11	Implementation of the Advanced Measurement Approach (AMA) for Calculation of Capital Charge for Operational Risk
875.	February 21, 2011	DBOD.Dir.BC. 81 /13.03.00/2010-11	Guidelines on Base Rate
876.	February 9, 2011	DBOD.No. BP.BC.80/ 21.04.018/2010-11	Re-opening of pension option to employees of Public Sector Banks and enhancement in gratuity limits - Prudential Regulatory Treatment
877.	February 2, 2011	RPCD.CO.Plan.BC. 51 /04.09.01/2010-11	Classification of loans against gold jewellery
878.	January 20, 2011	DBOD.BP.BC.No.75/21.06.001/2010-11	Regulatory Capital Instruments – Step up option
879.	January 14, 2011	DBS.CO.PPD.BC.No. 5 /11.01.005/2010-11	End use of funds – Monitoring

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
880.	January 6, 2011	DBOD.No.Dir.BC. 73 /13.03.00/2010-11	Guidelines on the Base Rate
881.	December 30, 2010	DBOD. AML. BC. No.70/14 .01.001/2010-11	Know Your Customer (KYC) norms / Anti-Money Laundering (AML) standards/ Combating of Financing of Terrorism (CFT)/Obligation of banks under PMLA, 2002
882.	December 28, 2010	RBI/2010-11/339 DPSS.CO.OSD. No. 1448/06.08.001/ 2010-2011	Directions for opening and operation of Accounts and settlement of payment for electronic payment transactions involving intermediaries
883.	December 27, 2010	RBI/2010-11/341 DPSS.CO.OSD. No. 1445 /06.12.001/ 2010-2011	Issuance and operation of Prepaid Payment Instruments in India – Auditor Certificate on the balances in Escrow account
884.	December 27, 2010	RBI/2010-11/340 DPSS.CO.OSD. No. 1444 /06.11.001/ 2010-2011	Directions for submission of system audit reports from CISA qualified Auditor
885.	December 23, 2010	DBOD.No.BP.BC. 69 /08.12.001/2010-11	Housing Loans by Commercial Banks – LTV Ratio, Risk Weight and Provisioning
886.	December 15, 2010	RPCD.GSSD.BC.No.30 /09.01.01/2010 -11	Swarna jayanti Gram Swarozgar Yojana (SGSY) - Group Life Insurance Scheme
887.	December 7, 2010	DBOD. AML. BC. No. 65/14 .01.001/2010-11	Operation of bank accounts & money mules
888.	November 12, 2010	DBOD. Leg. BC. 61 /09.07.005/2010 -11	Guidelines on Fair Practices Code for Lenders – Disclosing all

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			information relating to processing fees / charges
889.	October 28, 2010	DBOD.No.BP.BC.51 / 21.06.101 / 2010-11	Introduction of Exchange Traded Currency Options – Permitting Banks to Participate in Currency Options on Recognized Stock / New Exchanges
890.	October 7, 2010	DBOD.BP.No. 49/21.04.132/2010-11	Prudential Guidelines on Restructuring of Advances by Banks
891.	October 1, 2010	DBOD.No.BP.BC.48 / 21.06.001/2010-11	Prudential Norms for Off-Balance Sheet Exposures of Banks – Bilateral netting of counterparty credit exposures.
892.	September 30, 2010	DBOD.Dir.BC.46 /13.03.00/2010-11	Banks' Exposure to Capital Market - Issue of Irrevocable Payment Commitments (IPCs)
893.	September 27, 2010	DBOD.No.BP.BC. 42 /21.04.141/2010-11	Bank loans for financing promoters contribution
894.	September 1, 2010	DPSS.CO.CHD.No. 485 / 03.06.01 / 2010-11	Dishonour / Return of Cheques - Need to Mention the 'Date of Return' in the Cheque Return Memo
895.	July 30, 2010	RBI/2010-11/147 A.P. (DIR Series) Circular No. 05	Guidelines on trading of Currency Options on Recognised Stock / New Exchanges
896.	May 6, 2010	RPCD.SME & NFS. BC.No . 79 /06.02.31/2009-10	Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) – Collateral free loans to MSEs
897.	April 23, 2010	DBOD.No.BP.BC. 98/	Investment in Unlisted



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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		21.04.141/ 2009-10	Non-SLR Securities
898.	April 20, 2010	DBOD. No. Dir. BC. 91/13.03.00/2009-2010	Conversion of term deposits, daily deposits or recurring deposits for reinvestment in term deposits
899.	April 12, 2010	RPCD.SME&NFS.BC.No. 69/06.12.05 /2009-10	Collateral Free Loans - Educational Loan Scheme
900.	April 9, 2010	DBOD. No. Dir. BC 88 /13.03.00/2009-10	Guidelines on the Base Rate
901.	March 31, 2010	DBOD. No. BP.BC. 84 /21.06.001/2009-10	Implementation of The Standardised Approach (TSA) for Calculation of Capital Charge for Operational Risk
902.	March 30, 2010	DBOD.BP.BC No.81/ 21.01.002/2009-10	Classification in the Balance Sheet - Capital Instruments
903.	March 15, 2010	DBOD.BP.BC.No.79 /21.04.018/2009-10	Additional Disclosures by banks in Notes to Accounts
904.	January 13, 2010	DBOD.BP.BC.No. 69 / 21.01.002/ 2009-10	Retail Issue of Subordinated Debt for Raising Tier II Capital
905.	December 7, 2009	DPSS.AD.No./ 1206/02.27.005/2009-2010	System Audit of the Payment Systems operated under the PSS Act, 2007
906.	November 24, 2009	DPSS.CO.PD.No.1102 /02.14.08/ 2009-10	Directions for opening and operation of Accounts and settlement of payments for electronic payment transactions involving intermediaries
907.	September 1, 2009	IDMD.PDRD.No. 1056/03.64.00/2009-10	Guidelines on Exchange Traded Interest Rate Derivatives
908.	April 27, 2009	DPSS.CO.PD.No. 1873	Policy Guidelines for

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		/02.14.06/ 2008-09	issuance and operation of Prepaid Payment Instruments in India
909.	April 22, 2009	Ref. DBS.CO.PPD.BC. 5 /11.01.005/2008-09	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks – Compliance Certificate
910.	February 10, 2009	DBOD.No. BP.BC.110/08.12.001/2008-09	Lending under Consortium Arrangement / Multiple Banking Arrangements
911.	December 31, 2008	DBS.ARS. No. BC. 02/ 08.91.001/ 2008-09	Internal assignments in banks by statutory auditors
912.	December 11, 2008	DBOD.No.BP. 97 /21.04.158/2008-09	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks
913.	December 08, 2008	DBOD.No.BP.BC.94 /08.12.001/2008-09	“Lending under Consortium Arrangement/Multiple Banking Arrangements
914.	December 1, 2008	DBOD.No.BP.BC.89 /21.04.141/2008-09	“Operations of foreign branches and subsidiaries of the Indian banks – Compliance with statutory/regulatory/administrative prohibitions/restrictions
915.	October 13, 2008	DBOD.No.BP.BC.57/ 21.04.157/2008-09	Prudential Norms for Off-Balance Sheet Exposures of Banks
916.	September 19, 2008	DBOD No. BP. BC.46/ 08.12.001/2008-09	Lending under Consortium Arrangement/Multiple Banking Arrangements
917.	August 22, 2008	DBOD No. Leg.BC.34/ 09.07.005/2008-09	Unclaimed Deposits/in operative accounts in

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			Banks
918.	August 8, 2008	DBOD.No.BP.BC.31/21.04.157/2008-09	Prudential Norms for Off-Balance Sheet Exposures of Banks
919.	April 9, 2008	DBOD.No.BP.BC.68/21.04.098/2007-08	Guidelines on Asset-Liability Management (ALM) System
920.	October 29, 2007	DBOD.No. BP. BC. 42 /21.01.002/2007-2008	Guidelines for issuing preference shares as part of regulatory capital
921.	October 24, 2007	DBOD. No. BP. BC. 38 / 21.04.098/ 2007-08	Guidelines on Asset-Liability Management (ALM) System – amendments
922.	June 26, 2007	DBOD. No. BP. BC.101 / 21.04.103/ 2006-07	Guidance Note on Stress Testing
923.	April 20, 2007	DBOD.No.BP.BC.86/21.04.157/2006-07	Comprehensive Guidelines on Derivatives
924.	April 20, 2007	DBS.CO.PP.BC.6/11.01.005/2006-07	Compliance Function in Banks
925.	March 6, 2007	DBOD.BP.BC.66/21.01.002/2006-07	Prudential Limits for Inter-Bank Liabilities (IBL)
926.	December 26, 2006	RPCD.CO.RF.BC.NO./40/07.40.06/2006-07	Cheque Drop Box Facility and the facility for acknowledgement of cheques.
927.	November 3, 2006	DBOD.NO.BP. 40/ 21.04.158/ 2006-07	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by banks
928.	September 20, 2006	DBOD.BP.BC.31/21.04.018/2006-07	Section 17 (2) of Banking Regulation Act, 1949 – Appropriation from Reserve Fund
929.	April 5, 2006	DBOD.BP.BC.No.76/21.04.018/2005-06	Guidelines on compliance with Accounting Standard (AS) 11 (revised 2003) -

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
			'The Effects of Changes in Foreign Exchange Rates
930.	December 21, 2005	DBOD. No. Dir. BC. 50/13.01.01/ 2005-06	Donations by banks
931.	March 15, 2005	DBOD No.BP.BC.76 /21.04.018/2004-05	Guidelines on compliance with Accounting Standard (AS) 11(revised 2003) 'The Effects of Changes in Foreign Exchange Rates'
932.	June 26, 2004	DBS.CO.PP.BC. 14 /11.01.005/2003-04	Risk Based Supervision – Follow up of Risk Management Systems in Banks
933.	April 30, 2004	DBOD No.BP.BC. 82 /21.04.018/2003-04	Guidelines on compliance with Accounting Standards (AS) by banks
934.	April 30, 2004	DBS.CO.OSMOS.BC/ 11 /33.01.029/2003-04	Information System Audit - A review of Policies and Practices
935.	April 20, 2004	DBS.ARS.No. B.C. 09 /08.91.001/2003-04	Appointment of statutory auditors in banks – abstention of declaration of indebtedness
936.	June 3, 2003	IDMC. MSRD. 4801/06.01.03/2002-03	Guidelines on Exchange Traded Interest Rate Derivatives
937.	March 29, 2003	DBOD.No.BP. BC. 89 /21.04.018/2002-03	Guidelines on compliance with Accounting Standards (AS) by banks
938.	February 26, 2003	DBOD.No.BP.BC.73/21.04.018/2002-03	Inter-branch Accounts-Provisioning for net debit balance
939.	February 25, 2003	DBOD.No.BP.BC.72/21.04.018/2001-02	Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision
940.	October 21, 2002	DBOD.No.BP.BC.	Certification of Borrower's

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<b>S. No.</b>	<b>Date</b>	<b>Circular No.</b>	<b>Title of the Circular</b>
		33/21.04.018/2002-03	Account by Chartered Accountants
941.	August 24, 2001	DBOD.BP.BC.16/21.04.018/2001-02	Reconciliation of Nostro Accounts- Old Outstanding Credit Entries
942.	June 14, 2001	DBOD.COMP.BC.No.130/07.03.23/ 2000-01	Internet Banking in India – Guidelines
943.	July 7, 1999	MPD.BC.187/07.01.279/1999-2000	Forward Rate Agreements/ Interest Rate Swaps
944.	February 10, 1999	DBOD BP.BC.8/21.04.098/99	Asset - Liability Management (ALM) System