

List of instructions and circulars consolidated**Part – A****List of Circulars**

| No. | Circular No. | Date | Subject |
|------------|---|------------------|---|
| 1 | DBOD.No.BP.BC. 57 / 21.01.002 / 2005-2006 | January 25, 2006 | Enhancement of banks' capital raising options for capital adequacy purposes |
| 2. | DBOD.NO.BP.BC.23/21.01.002/2002-03 | 29.8.2002 | Capital Adequacy and Provisioning Requirements for Export Credit Covered by Insurance/Guarantee. |
| 3. | DBOD. No. IBS. BC.65/ 23. 10.015 / 2001-02 | 14.02.2002 | Subordinated debt for inclusion in Tier II capital – Head Office borrowings in foreign currency by Foreign Banks operating in India |
| 4. | DBOD No. BP. BC. 106/21.01.002/2001- 02 | 24.05 2002 | Risk Weight on Housing Finance and Mortgage Backed Securities |
| 5. | DBOD.No.BP.BC.128/21.04.048/00-01 | 7.06.2001 | SSI Advances Guaranteed by Credit Guarantee Fund Trust for Small Industries (CGTSI) |
| 6. | DBOD.BP.BC.110/21.01.002/00-01 | 20.04.2001 | Risk Weight on Deposits placed with SIDBI /NABARD in lieu of shortfall in lending to Priority Sectors |
| 7. | DBOD.BP.BC.83/21.01.002/00-01 | 28.02.2001 | Loans and advances to staff – assignment of risk weight and treatment in the balance sheet. |
| 8. | DBOD.No.BP.BC.87/21.01.002/99 | 08.09.99 | Capital Adequacy Ratio - Risk Weight on Banks' Investments in Bonds/Securities Issued by Financial Institutions |
| 9. | DBOD.No.BP.BC.5/21.01.002/98-99 | 08.02.99 | Issue of Subordinated Debt for Raising Tier II Capital |

| No. | Circular No. | Date | Subject |
|-----|--|---------------|---|
| 10. | DBOD.No.BP.BC.119/21.01.002/ 98 | 28.12.98 | Monetary & Credit Policy Measures - Capital Adequacy Ratio - Risk Weight on Banks' Investments in Bonds/Securities Issued by Financial Institutions |
| 11. | DBOD.No.BP.BC.152/21.01.002/ 96 | 27.11.96 | Capital Adequacy Measures |
| 12. | DBOD.No.IBS.BC.64/23.61.001/ 96 | 24.05.96 | Capital Adequacy Measures |
| 13. | DBOD.No.BP.BC.13/21.01.002/96 | 08.02.96 | Capital Adequacy Measures |
| 14. | DBOD.No.BP.BC.99/21.01.002/94 | 24.08.94 | Capital Adequacy Measures |
| 15. | DBOD.No.BP.BC.9/21.01.002/94 | 08.02.94 | Capital Adequacy Measures |
| 16. | DBOD.No.IBS.BC.98/23-50-001-92/93 | 06.04.93 | Capital Adequacy Measures - Treatment of Foreign Currency Loans to Indian Parties (DFF) |
| 17. | DBOD.No.BP.BC.117/21.01.002-92 | 22.04.92 | Capital Adequacy Measures |
| 18 | DBOD.No.BP.BC.23/21.01.002/2006-2007 | July 21, 2006 | Enhancement of banks' capital raising options for capital adequacy purposes |

Part – B

List of Other Circulars containing Instructions/ Guidelines /Directives related to Prudential Norms

| No. | Circular No. | Date | Subject |
|------------|---------------------------------------|-------------|--|
| 1 | DBOD.BP.BC.105/21.01.002/2002-2003, | 7.05.2003 | Monetary And Credit Policy 2003-04 - Investment Fluctuation Reserve |
| 2 | DBOD.No.BP.BC.96/21.04.048/2002-03 | 23.4.2003 | Guidelines on Sale Of Financial Assets to Securitisation Company (SC)/Reconstruction Company (RC) (Created Under The Securitisation and Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002) and Related Issues. |
| 3 | DBOD No. BP.BC. 89/21.04.018/2002-03 | 29.3.2003 | Guidelines on compliance with Accounting Standards (AS) by banks |
| 4 | DBOD.No.BP.BC.72/21.04.018/2002-03 | 25.2.2003 | Guidelines for Consolidated Accounting And Other Quantitative Methods to Facilitate Consolidated Supervision. |
| 5 | DBOD NO. BP.BC 71/21.04.103/2002-03 | 19.2.2003 | Risk Management system in Banks Guidelines in Country Risk Managements |
| 6 | DBOD.No.BP.BC. 67/21.04.048/2002-2003 | 4.2.2003 | Guidelines on Infrastructure Financing. |
| 7 | DBOD.Dir.BC. 62/13.07.09/2002-03 | 24.1.2003 | Discounting/ Rediscounting of Bills by Banks. |
| 8 | A.P.(DIR Series) Circular No. 63 | 21.12.2002 | Risk Management and Inter Bank Dealings |
| 9 | No.EC.CO.FMD.6/02.03.75/2002-2003 | 20.11.2002 | Hedging of Tier I Capital |
| 10 | DBOD.No.BP.BC. 57/21.04.048/2001-02 | 10.01.2002 | Valuation of investments by banks |
| 11 | DBOD.No.BC.34/12.01.001/2001-02 | 22.10.2001 | Section 42(1) Of The Reserve Bank Of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR). |
| 12 | DBOD.BP.BC. 73/21.04.018/2000-01 | 30.01.2001 | Voluntary Retirement Scheme (VRS) Expenditure – Accounting and Prudential Regulatory Treatment. |
| 13 | DBOD.No.BP.BC.31/21.04.048/ 2000 | 10.10.2000 | Monetary & Credit Policy Measures – Mid term review for the year 2000-01 |

| No. | Circular No. | Date | Subject |
|-----|---|---------------|--|
| 14 | DBOD.No.BP.BC.169/21.01.002/ 2000 | 03.05.2000 | Monetary & Credit Policy Measures |
| 15 | DBOD.No.BP.BC.144/21.04.048/ 2000 | 29.02.2000 | Income Recognition, Asset Classification and Provisioning and Other Related Matters and Adequacy Standards - Takeout Finance |
| 16 | DBOD.No.BP.BC.121/21.04.124/ 99 | 03.11.99 | Monetary & Credit Policy Measures |
| 17 | DBOD.No.BP.BC.101/21.04.048/ 99 | 18.10.99 | Income Recognition, Asset Classification and Provisioning – Valuation of Investments by Banks in Subsidiaries. |
| 18 | DBOD.No.BP.BC.82/ 21.01.002/99 | 18.08.99 | Monetary & Credit Policy Measures |
| 19 | FSC.BC.70/24.01.001 /99 | 17.7.1999 | Equipment Leasing Activity - Accounting / Provisioning Norms |
| 20 | MPD.BC.187/07.01.279/1999-2001 | 7.7.1999 | Forward Rate Agreements / Interest Rate Swaps |
| 21 | DBOD.No.BP.BC.24/ 21.04.048/99 | 30.03.99 | Prudential Norms - Capital Adequacy - Income Recognition, Asset Classification and Provisioning |
| 22 | DBOD.No.BP.BC.35/ 21.01.002/99 | 24.04.99 | Monetary & Credit Policy Measures |
| 23 | DBOD.No.BP.BC.103/21.01.002/ 98 | 31.10.98 | Monetary & Credit Policy Measures |
| 24 | DBOD.No.BP.BC.32/ 21.04.018/98 | 29.04.98 | Monetary and Credit Policy Measures |
| 25 | DBOD.No.BP.BC.9/21.04.018/98 | 27.01.1998 | Balance Sheet of Bank - Disclosures |
| 26 | DBOD.No.BP.BC.9/21.04.048/97 | 29.01.97 | Prudential Norms - Capital Adequacy, Income Recognition, Asset Classification and Provisioning |
| 27 | DBOD. BP. BC. No. 3/21.01.002/2004-05 | 06.07.04 | Prudential norms on Capital Adequacy –Cross holding of capital among banks/ financial institutions |
| 28 | DBOD.No.BP.BC. 103 / 21.04.151/ 2003-04 | June 24, 2004 | Guidelines on Capital Charge for Market risks |

| No. | Circular No. | Date | Subject |
|-----|--|--------------------------------|---|
| 29 | DBOD.No.BP.BC. 92 / 21.04.048/2003-04 | June 16, 2004 | Annual Policy Statement for the year 2004-05 – Guidelines on infrastructure financing |
| 30 | DBOD.No.BP.BC. 91/21.01.002/ 2003-04 | June 15, 2004 | Annual Policy Statement for the year 2004-05 – Risk Weight for Exposure to Public Financial Institutions (PFIs) |
| 31 | F.No.11/7/2003-BOA | 6 th May 2004 | Permission to nationalised banks to issue subordinated debt for augmenting Tier II capital |
| 32 | DBS.FID.No.C-15/01.02.00/2003-04 | 15 th June 2004 | Risk Weight for Exposures to PFIs |
| 33 | DBOD.BP.BC.29/21.01.048/2004-05 | 13 th August 2004 | Prudential Norms-State Govt. guaranteed exposures |
| 34 | DBOD. BP.BC. 61 / 21.01.002/ 2004-05 | 23 rd December 2004 | Mid-Term Review of the Annual Policy Statement for the year 2004-05. Risk weight on housing loans and consumer credit |
| 35 | DBOD.No.BP.BC.85/21.04.141/2004-05 | 30 th April 2005 | Capital Adequacy- IFR |
| 36 | DBOD.No.BP.BC.16/21.04.048/2005-06 | July 13,2005 | Guidelines on purchase of Non-Performing Assets |
| 37 | DBOD.No.BP.BC.21/21.01.002/2005-06 | July 26, 2005 | Risk weight on Capital market Exposure |
| 38 | DBOD.No.BP.BC.38/21.04.141/2005-06 | Oct 10, 2005 | Capital Adequacy-IFR |
| 39 | DBOD.No.BP.BC.60/21.04.048/2005-06 | February 1, 2006 | Guidelines on Securitisation of Standard Assts |
| 40 | DBOD.No.BP.BC.73/21.04.048/2005-06 | March 24, 2006 | Bills Discounted under LC-Risk Weight and Exposure Norms |
| 41 | DBOD.No.BP.BC.84/21.01.002/2005-06 | May 25, 2006 | APS for 2006-07-Risk Weight on Exposures to Commercial Real estate and Venture Capital Funds |
| 42 | DBOD.BP.BC. 87 /21.01.002/2005-06 | June 8, 2006 | Innovative Tier I/Tier II Bonds - Hedging by banks through Derivative Structures |

| No. | Circular No. | Date | Subject |
|-----|--|------------------|--|
| 43 | DBOD.NO.BP. BC. 89 / 21.04.048/2005-06 | June 22,2006 | Prudential norms on creation and utilisation of floating provisions |
| 44 | DBOD.NO.BP. BC. 53 / 21.04.048/2006-07 | January 31, 2007 | Third Quarter Review of the Annual Policy Statement on Monetary Policy for the year 2006-07-Provisioning Requirement for Standard Assets and Risk Weights for Capital Adequacy |
| 45 | IDMD.NO. /11.01.01(B)/2006-07 | January 31,2007 | Secondary Market Transactions in Govt. Securities - Short-selling |
| 46 | DBOD.NO.BP. BC. 92/ 21.01.002/2006-07 | May 3, 2007 | Annual Policy Statement for the year 2006-07: Risk Weight on residential housing loans |
| 47 | DBOD.No. BP. BC.42/21.01.002/2007-2008 | October 29, 2007 | Guidelines for Issuing Preference Shares as part of Regulatory Capital |
| 48 | DBOD.BP.BC.No.59/21.06.001/2007-08 | January 17, 2008 | Prudential Norms for Capital Adequacy - Risk Weight for Educational Loans |
| 49 | DBOD.No.BP.BC.83/21.06.001/2007-08 | May 14, 2008 | Claims Secured by Residential Property - Change in Limits for Risk Weights |
| 50 | DBOD.No.BP.BC.88/21.06.001/2007-08 | May 30, 2008 | Capital Adequacy Norms - Treatment of Banks' Investments in Subsidiaries / Associates and of the Subsidiaries' / Associates' Investments in Parent Banks |
| 51 | DBOD.No.BP.BC.26/21.04.048/2008-09 | July 30, 2008 | Agricultural Debt Waiver and debt Relief Scheme, 2008-Prudential Norms on Income Recognition, Asset Classification, Provisioning and capital Adequacy. |

| No. | Circular No. | Date | Subject |
|-----|---|-------------------|---|
| 52 | DBOD.No.BP.BC.31/21.04.157/2008-09 | August 8, 2008 | Prudential Norms for Off-balance Sheet Exposures of Banks |
| 53 | DBOD.No.BP.BC.76/21.04.0132/2008-09 | November 3, 2008 | Prudential Guidelines on Restructuring of Advances by Banks |
| 54 | DBOD.BP.BC.83/21.01.002/2008-09 | November 15, 2008 | Review of Prudential Norms - Provisioning for Standard Assets and Risk Weights for Exposures to Corporates, Commercial Real Estate and NBFC-ND-SI |
| 55 | DBOD.No.BP.BC.118 /21.04.048/2008-09 | March 25, 2009 | Prudential treatment of different types of Provisions in respect of loan portfolios |
| 56 | DBOD.No.BP.BC.120/21.01.002/2008-2009 | April 2, 2009 | Guidelines for Issuing Preference Shares as part of Regulatory Capital |
| 57 | Mail Box Clarification | May 12, 2009 | Claims on Banks - Exposures of the Indian Branches of Foreign Banks Guaranteed / Counter-guaranteed by Head Offices / Overseas Branches |
| 58 | DBOD.BP.BC.No.134/21.06.001/2008-09 | May 26, 2009 | Capital Adequacy Norms for Banks' Exposures to Central Counterparties (CCPs) |
| 59 | DBOD.BP.BC.No.38/21.01.002/2008-09 | September 7, 2009 | Issue of Subordinated Debt for raising Tier II Capital |
| 60 | DBOD.BP.BC.No.69/21.01.002/2009-10 | January 13, 2010 | Retail issue of Subordinated Debt for raising Tier II Capital |
| 61 | Mail Box Clarification | January 18, 2010 | Capital Adequacy Framework For Security Receipts |

| No. | Circular No. | Date | Subject |
|-----|------------------------------------|------------------|---|
| 62 | Mail Box Clarification | January 25, 2010 | Guaranteeing returns of investors of capital instruments of Banks |
| 63 | Mail Box Clarification | January 28, 2010 | Inclusion of Quarterly Un-Audited Profits for computation of Capital Adequacy |
| 64 | DBOD.BP.BC.No.87/21.06.001/2009-10 | January 7, 2010 | Prudential guidelines on NCAF- Parrallel run & Prudential Floor |