

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.1 19/21.01.002/ 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.1 52/21.01.002/ 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.1 3/21.01.002/96	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.1 17/21.01.002-92	22.04.92	Capital Adequacy Measures
18.	DBOD.No.BP.BC.23/21.01.002/2006-2007	21.07.2006	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.1 03/21.01.002/ 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- Parallel run & Prudential Floor
65	DBOD.No.BP.BC.69/08.12.001/2010-11	December 23, 2010	Housing Loans by Commercial Banks-LTV Ratio, risk weight & provisioning
66	DBOD.BP.BC.No.71/21.06.001/2010-11	December 31, 2010	Prudential guidelines on NCAF- Parallel run & Prudential Floor
67	DBOD.BP.BC.No.75/21.06.001/2010-11	January 20, 2011	Regulatory Capital Instruments – Step up Option
68	DBOD.BP.BC.No.80/21.04.018/2010-11	February 9, 2011	Reopening of Pension Option to Employees of Public Sector Banks and Enhancement in Gratuity Limits – Prudential Regulatory Treatment