

Appendix

**Master Circular Exposure Norms and Statutory/
Other Restrictions on Loans & Advances**

A. (i) List of Circulars consolidated in the Master Circular

No.	Circular No.	Date	Subject
1	UBD.PCB.BPD.Cir. No. 47 / 16.20.000 / 2008-09	30-01-2009	Investment in Non-SLR securities by Primary(urban) Cooperative Banks
2	UBD.PCB.BPD.Cir. No. 46 / 16.20.000/ 2 \008-09	30-01-2009	Placement of deposits with other banks by Primary(urban) Cooperative Banks
3	UBD (PCB) BPD Cir No: 14 /16.20.000 / 2007-08	18.09.2007	Investments in Non-SLR securities by primary (urban) cooperative banks
4	UBD.PCB.Cir.No.7/ 13.05.000/07-08	13.07.2007	Bank Finance against Shares and Debentures
5	UBD.PCB.Cir.No.31/13.05.000/06-07	12.03.2007	Loans and advances to directors, relatives and firms/concerns in which they are interested
6	UBD.PCB.Cir.No.29/13.05.000/05-06	30.01.2006	Maximum Limit on advances – Limit on credit exposure to individual/group of borrowers
7	UBD.PCB.Cir.No.22/13.05.000/05-06	05.12.2005	Maximum Limit on advances – Limit on Unsecured advances to single party/connected group
8	UBD.PCB.Cir.No. 14/13.05.000/05-06	06.10.2005	Loans and advances to directors, relatives and firms/concerns in which they are interested.
9	UBD.DS.cir.No.44/13.05.00/04-05	15.04.2005	Maximum Limit on advances – Limit on credit exposure to individual/group of borrowers
10	UBD. BPD (PCB) Cir No. 45 / 16. 20. 00 / 2003-04	15.4.2004	Investments in non-SLR debt securities by PCBs
11	BPD.BPD (PCB) Cir No. 34/ 13. 05. 00/ 2003-04	11.2.2004	Maximum Limit on advances – Limit on credit exposure to individual/group of borrowers – computation of capital funds
12	BPD. DS (PCB) Cir No. 29/ 13 .05 .00/ 2003-04	5.1.2004	Finance against shares & debentures by PCBs
13	UBD.BPD.PCB.Cir.No.46/16.20.00/2002-03	17.05.2003	Placement of deposits by non-scheduled PCBs with Scheduled PCBs
14	UBD.BPD.Cir.No.50/13.05.00/2002-03	29-4-2003	Loans & Advances to directors, relatives and firms / concerns in which they are interested
15	UBD.DS.PCB.Cir.No.37/13.05.00/2001-02	01.04.2002	Limit on Credit Exposure to individual / group of borrowers
16	UBD.No.DS.PCB.C1R.41/13.05.00/2000-01	19-4-2001	Bank Finance against Shares and Debentures
17	UBD.No.DS.PCB.C1R.35/13.05.00/1999-2000	13-3-2001	Maximum Limit on Advances – Unsecured Advances by Salary Earners' Banks – Revision of Limit
18	UBD.No.PCB.Cir.25/13.05.00/2000-2001	18-1-2001	Maximum Limit on Advances – Limits on Credit Exposure to Individual/Group of Borrowers – Computation of Capital Funds

19	UBD.No.DS.PCB.24/13.05.00/2000-2001	16-1-2001	Credit Extended to Diamond Exporters – Embargo on Import of Conflict Diamonds
20	UBD.No.DS.4/13.05.00/2000	25-8-2000	Maximum Limit on Advances – Limits on Credit Exposure to Individuals/Group of Borrowers – Computation of Capital Funds
21	UBD.No.DS.PCB.1/13.05.00/2000-2001	28-7-2000	Credit Extended to Diamond Exporters – Embargo on Import of Conflict Diamonds
22	UBD.No.DS.CIR.31 / 13.05.00 / 1999-2000	1/4/2000	Maximum Limit on Advances – Limits on Credit Exposure
23	UBD.No.DS.PCB.CIR.41/13.05.00/97-98	12/2/1998	Advances granted to Directors and their relatives
24	UBD.No.DS /PCB / CIR.38 / 13.05.00 / 96-97	4/2/1997	Limits on Credit Exposure to Individual/ Group of borrowers – Advances against security of term deposits
25	UBD.No.Plan.PCB.33/09.09.01/96-97	13-12-96	Financing Agricultural Activities by PCBs
26	UBD.No.DS.PCB.CIR.27/13.05.00/96-97	11/11/1996	Maximum Limit on Advances – Limits on Unsecured Advances to single party/connected Group
27	UBD.No.DS.PCB.DIR.16/13.05.00/96-97	11/11/1996	Maximum Limit on Advances
28	UBD.No.DS.PCB.CIR.25/13.05.00/96-97	30-10-96	Advances granted to directors and their relatives by Primary (Urban) Co-operative Banks
29	UBD.No.Plan.PCB.20/09.63.00/96-97	16-10-96	Policy and practice regarding Nominal Membership
30	UBD.No.DS.PCB.Cir.65/13.01.00/95-96	31-5-1996	Advances against Fixed Deposit Receipts (FDRs) issued by other banks
31	UBD.No.DS.PCB.Cir.63/13.05.00/95-96	24-5-1996	Lending to non-banking financial companies
32	UBD.No.DS.PCB.CIR.53/13.05.00/95-96	22-3-1996	Maximum Limit on Advances – Limits on Credit Exposure to Individuals/Group of Borrowers
33	UBD.No.DS.PCB.CIR.39/13.05.00/95-96	16-1-1996	Maximum Limit on Advances – Limits on credit exposure to individuals/group of borrowers
34	UBD.No.DS.PCB.DIR.18/13.05.00/95-96	16-1-1996	Maximum Limit on Advances
35	UBD.No.DS.PCB.CIR.60/13.05.00/94-95	30-5-1995	Lending to Non-Banking Financial Companies
36	UBD.No.DS.(PCB)CIR.58/13.05.00/94-95	17-5-1995	Bridge Loans/Interim Finance
37	UBD.No.DS(PCB)Dir.16/13.05.00/94-95	29-4-1995	Maximum limit on advances
38	UBD.No.DS(PCB)Cir.54/13.05.00/ 94-95	29-4-1995	Maximum limit on advances
39	UBD.No.DS.CIR.25/13.05.00/94-95	21-10-94	Lending to non-Banking financial companies
40	UBD.I&L.Cir.RCS.1/12.05.00/94-95	15-7-1994	Granting of loans and advances to persons engaged in business competing with or conflicting with the business of primary co-operative banks

41	UBD.No.DS.CIR.PCB.4/13.05.00/94-95	12/7/1994	Maximum limit on advances – Advances to Directors and their relatives and to concerns in which Directors or their relatives are interested
42	UBD.No.(PCB)DIR.5/13-05.00/93-94	26-5-1994	Maximum Limit on Advances
43	UBD.No.DS(PCB)Cir.76/13.05.00/93-94	26-5-1994	Maximum limit on advances – Advances to Directors and their relatives and to concerns in which Directors or their relatives are interested
44	UBD.No.40/09.63.00/93-94	16-12-93	Policy and practice regarding Nominal Membership
45	UBD.No.(PCB)29/DC.(R.1)-92/93	26-12-92	Bridge Loans/Interim Finance
46	UBD.No.Plan.8/UB.8/91/92	5/2/1992	Policy and Practice regarding Nominal Membership
47	UBD(PCB)55/DC.R.1-90/91	25-2-1991	Maximum Limit on Advances – Advances Against Cheques Sent for Collection
48	UBD.PCB.2/DC.(R-1)-90/91	20-7-1990	Financing of Leasing/Hire Purchase Companies
49	UBD.No.DC.99/R.1-87/88	8/2/1988	Maximum Limit on Advances – advances to Salaried Borrowers
50	UBD.No.P&O.100/UB.8-86/87	25-6-1987	Policy and Practice regarding Nominal Membership
51	ACD.Plan.(IFS)1295/PR.36-78/9	17-10-78	Sanction of Credit Facilities to Borrowers who are defaulting in payment of Statutory Dues such as Provident Fund, etc. by PCBs

1.1 List of Other Circulars from which instructions relating to Credit Exposure Norms and Statutory/Other Restrictions on Loans & Advances have also been consolidated in the Master Circular

No.	Circular No.	Date	Subject	Para No. of the Circular	Para No. of the Master Circular
1.	UBD.No.DS.PCB.7/13.04.00/2000-2001	10-10-2000	Monetary and Credit Policy Measures – Mid-Term Review for the Year 2000-2001	3	4.11.4 (i)
2.	UBD.No.DS.SUB.2/13.05.00/2000-2001	25-08-2000	Rediscounting of Bills by Banks	3	4.6.4 (i)
3.	UBD.No.Plan.SPCB .01/09.09.01/2000-2001	01-07-2000	Priority Sector Lending – Lending to NBFCs for On-lending to Agriculture	2	4.6.4 (iii)
4.	UBD.No.DS.SUB.3/13.05.00/1999-2000	21-09-1999	Rediscounting of Bills by Banks	2, 3	4.6.4 (i)
5.	UBD.Plan.No.SPCB .1/09.09.01/99-2000	27-08-1999	Priority Sector lending – Flow of credit to food and agro-based processing, forestry and tiny sector enterprises	1	4.6.4 (iv)
6.	UBD.No.DS.PCB.Cir.10/13.05.00/98-99	27-11-1998	Bank Finance against Shares and Debentures	Annex Para 2(i)	4.5.1

No.	Circular No.	Date	Subject	Para No. of the Circular	Para No. of the Master Circular
7.	UBD.Plan.Gr.SUB/5/09.09.01/98-99	18-11-1998	Bank Credit to Non Banking Financial Companies (NBFCs) against financing of trucks Classification under Priority Sector	1	4.6.4 (i)
8.	UBD.No.DS.PCB.CIR.55/13.05.00/97-98	29-04-1998	Advances against Shares and Debentures	2	4.5.3
9.	UBD.No.DS.PCB.CIR.46/13.05.00/96-97	23-04-1997	Lending under consortium arrangement	1	2.2.2 (v)
10.	UBD.No.DS.PCB.CIR.40/13.05.00/96-97	13-02-1997	Lending for working capital purposes Sanction of ad-hoc limits	1	2.2.2 (i) I
11.	UBD.No.Plan.PCB.60/09.78.00/95-96	08-04-1996	Equipment leasing and hire purchase financing activities	1, 2 & 5	
12.	UBD.NO.DS.PCB.CIR.35/13.05.00/95-96	05-01-1996	Grant of financial Assistance against Share/ Debenture of joint stock companies	2	4.5.3
13.	UBD.Plan./CIR(RCS).9/09.22.01/95-96	01-09-1995	Finance for Housing Schemes – Primary (urban) Co-operative Banks	3	2.3.3
14.	UBD DC.7/13.05.00/95-96	09-08-1995	Grant of financial Assistance against Shares/ Debentures of joint stock companies	2	4.5.3
15.	UBD.No.(PCB)50/13.05.00-93/94	14-01-1994	Restrictions on credit to certain sectors – Real Estate Loans	3	2.3.1
16.	UBD.No.(PCB)54/DC(R.1)-92/93	07-04-1993	Restriction on Credit to Certain Sectors	1	4.5.3
17.	UBD(PCB)38/DC.(R.1)-91/92	13-11-1991	Restriction on Credit to Certain Sectors	1(iv)	2.3.1