

## Appendix

### List of Circulars consolidated in the Master Circular.

No	Circular	Date	Subject.
1	<a href="#">UBD.PCB.Cir.No.73/09.14.000/2008-09</a>	29.06.2009	Prudential treatment of different types of provisions in respect of loan portfolios
2	<a href="#">UBD.PCB.Cir.No.61/09.18.201/2008-09</a>	21.04.2009	Instruments for augmenting capital funds
3	<a href="#">UBD.PCB.Cir.No.32/09.18.201/2008-09</a>	13.01.2009	Instruments for augmenting capital funds
4	<a href="#">UBD.PCB.Cir.No.29/09.11.600/2008-09</a>	01.12.2008	Review of Prudential Norms-Provision for Standard Assets & Risk weights for exposures to commercial real estate and NBFCs
5	<a href="#">UBD.PCB.Cir.No.4/09.18.201/2008.-09</a>	15.07.2008	Instruments for augmenting capital funds
6	<a href="#">UBD.PCB.Cir.No.53/13.05.000/07-08</a>	16.06.08	Claims secured by residential property-change in limits for risk weights.
7	<a href="#">UBD.PCB.Cir.No.31/09.11.600/07-08</a>	29.01.08	Prudential Norms for Capital Adequacy – Risk Weight for Educational Loans
8	<a href="#">UBD.PCB.Cir.No.40/13.05.000 / 2006-07</a>	04.05.07	Annual Policy Statement for the Year 2007-08-residential housing loans-reduction of risk weight
9	<a href="#">UBD(PCB).Cir.No. 39 / 13.05.000</a>	30.04.07	Annual Policy Statement for 2007-08-Loans against Gold/silver ornaments-reduction of risk weight
10	<a href="#">UBD(PCB).Cir.No.30/09.11.600/06-07</a>	19.02.07	Third Quarter Review of the Annual Statement on Monetary Policy for the year 2006-07 -Provisioning requirement for Standard Assets
11	<a href="#">UBD.BPD.Cir.No:7/09.29.000/2006-07</a>	18.08.06	'When Issued' Transactions in Central Government Securities - Accounting and Related Aspects
12	<a href="#">UBD.PCB.Cir.No.55/09.11.600/05-06</a>	01.06.06	Annual Policy Statement for the Year 2006-07 -Risk weight on exposure to commercial real estate
13	<a href="#">UBD. (PCB). BPD. Cir. No. 46 / 13.05.000 / 2005-06</a>	19.04.06	Bills Discounted under LC - Risk Weight and Exposure Norms
14	<a href="#">UBD.PCB.Cir.No.9/13.05.00/05-06</a>	09.08.05	Risk Weight for Capital Market Exposure -
15	<a href="#">UBD.PCB.Cir.No.8/09.116.00/05-06</a>	09.08.05	Prudential Norms on Capital Adequacy – Risk Weight on Housing Finance / commercial real estate exposures
16	<a href="#">UBD.DS.Cir/No.44/13.05.00/04-05</a>	15.04.05	Maximum Limit on Advances -Exposures to individuals / group of borrowers
17	<a href="#">UBD.PCB.Cir.33 / 09.116.00 / 2004</a>	05.01.05	Risk Weight on Housing Finance and Consumer Credit
18	<a href="#">UBD.PCB.Cir.26/09.140.00/2004-05</a>	01.11.04	Prudential Norms – State Government Guaranteed Exposures

19	<a href="#">UBD.No.BPD.PCB.Cir .52/09.116.00/2003-</a>	15.06.04	Risk Weight for Exposure to Public Financial Institutions (PFIs)
20	UBD.No.BPD.PCB.Cir . 37/13.05.00/03-	16.03.04	Discounting / Rediscounting of Bills by Banks
21	<a href="#">UBD.No.BPD.PCB.Cir .34/13.05.00/2003-04</a>	11.02.04	Maximum Limit on Advances - Limits on Credit Exposure to Individual/Group of borrowers- computation of capital funds
22	UBD.No.POT.PCB.CI R.18/09.22.01/200203	30.09.02	Risk Weight on Housing Finance
23	UBD.No.POT.PCB.Cir .No.45/09.116.00/200	25.04.01	Application of Capital Adequacy Norms to Urban (Primary) Co-operative Banks