

LIST OF IMPORTANT CIRCULARS FOR BRANCH STATUTORY AUDIT

Financial Inclusion and Development

Master Direction – Reserve Bank of India (Relief Measures by banks in areas affected by Natural Calamities) Directions 2017

RBI/FIDD/2017-2018/55 Master Direction FIDD.CO.FSD.BC No.8/05.10.001/2017-18 July 03, 2017

Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector

RBI/FIDD/2017-2018/56 Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18 July 24, 2017

MASTER DIRECTION-PRIORITY SECTOR LENDING-TARGETS

RBI/FIDD/2016-17/33 Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 July 7, 2016 (Updated as on December 22, 2016) (Updated as on July 28, 2016)

Master Circular-Kisan Credit Card (KCC) Scheme

RBI/2017-18/4 FIDD.CO.FSD.BC.No.7/05.05.010/2017-18 July 3, 2017

Interest Subvention Scheme for Short Term Crop Loans during the year 2017-18

RBI/2017-18/48 FIDD.CO.FSD.BC.No.14/05.02.001/2017-18 August 16, 2017

Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)

RBI/2017-18/5 FIDD.GSSD.CO.BC.No.03/09.16.03/2017-18 July 1, 2017

Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

RBI/2017-18/10 FIDD.GSSD.CO.BC.No.04/09.01.01/2017-18 July 01, 2017

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika Interest Subvention Scheme

RBI/2017-18/80 FIDD.GSSD.CO.BC.No.17/09.01.03/2017-18 October 18, 2017

Circulars on loans and advances

PART-A (Other circulars)

Master Circular-Guarantees and Co-acceptances

RBI / 2015-16/76- DBR. No. Dir. BC.11 /13.03.00/2015-16 dated July 1, 2015

Master Circular Loans and Advances – Statutory and Other Restrictions

RBI/2015-16 /95- DBR.No.Dir.BC.10/13.03.00/2015-16 dated July 1, 2015

Master Circular on Wilful Defaulters

RBI/2015-16/100 DBR.No.CID.BC.22/20.16.003/2015-16 July 1, 2015

Legal Audit of title documents in respect of large value loan accounts
RBI/DBS.FrMC.BC.No.7/23.04.001/2012-13 dated June 07, 2013

Master Direction - Interest Rates on Advances

RBI/DBR/2015-2016/20 Master Directions DBR.Dir.No.85/ 13.03.002015-2016 dated March 03, 2016 (Updated as on March 29, 2016)

PART-B (IRAC norms and provisioning)

Master Circular- Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances

RBI/2015-16/101 DBR.No.BP.BC.2/21.04.048/2015-16 July 1, 2015

Discount Rate for Computing Present Value of Future Cash Flows

RBI/2015-16/111 DBR.No.BP.BC.27/21.04.048/2015-16 July 2, 2015

Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Credit Card Accounts

RBI/2015-16/126 DBR.No.BP.BC.30/21.04.048/2015-16 July 16, 2015

Provisioning pertaining to Fraud Accounts

RBI/2015-16/376 DBR.No.BP.BC.92/21.04.048/2015-16 April 18, 2016

Resolution of Stressed Assets – Revised Framework

RBI/2017-18/131 DBR.No.BP.BC.101/21.04.048/2017-18 February 12, 2018

Relief for MSME Borrowers registered under Goods and Services Tax (GST)

RBI/2017-18/129 DBR.No.BP.BC.100/21.04.048/2017-18 February 07, 2018

PART-C (Diligence reports for banks)

Lending under Consortium Arrangement/Multiple Banking Arrangement

RBI/2008-2009/183 DBOD No. BP. BC.46/ 08.12.001/2008-09 September 19, 2008

Lending under Consortium Arrangement/Multiple Banking Arrangements

RBI/2008-2009/313 DBOD.No.BP.BC.94 /08.12.001/2008-09 December 08, 2008

Lending under Consortium Arrangement , Multiple Banking Arrangements

RBI/2008-2009/379 - DBOD.No. BP.BC.110/08.12.001/2008-09 dated February 10, 2009

Second Quarter Review of Monetary Policy 2012-13 – Non-Performing Assets (NPAs) and Restructuring of Advances

RBI/2012-13/304 DBOD.BP.BC.No. 62 /21.04.103/2012-13 November 21, 2012

Transfer of Borrowal Accounts from One Bank to Another

RBI/2011-12/551 DBOD.No.BP.BC- 104 /21.04.048/2011-12 dated May 10, 2012

Other Important circulars

Master Directions on Frauds – Classification and Reporting by commercial banks and select FIs
DBS.CO.CFMC.BC.No.1/ 23.04.001/2016-17 dated July 01,2016.

Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2016
RBI/DBR/2015-16/19 Master Direction DBR. Dir. No.84/13.03.00/2015-16 March 03, 2016

Master Direction - Know Your Customer (KYC) Direction, 2016
RBI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 February 25, 2016
(Updated as on December 08, 2016) (Updated as on July 08, 2016)