

LIST OF IMPORTANT CIRCULARS FOR BRANCH STATUTORY AUDIT

(Pls download from rbi.org.in)

- a) <https://chat.whatsapp.com/LiFTrXnRJux8O7qEeM6OYo>
- b) <https://chat.whatsapp.com/6P87BeRW8Ro2WSENPWZIV6>
- c) <https://chat.whatsapp.com/Im4ixGt8ZXbA2PsEe8zao2>
- d) <https://chat.whatsapp.com/DdZnez7s1HfF3rAS1jnN6Q>
- e) <https://chat.whatsapp.com/HxLv1lGMiXkH1frSBJBedR>

- 1) Financial Inclusion and Development Master Direction** – Reserve Bank of India (Relief Measures by banks in areas affected by Natural Calamities) Directions 2018
RBI/FIDD/2018-19/64 Master Direction FIDD.CO.FSD.BC No.9/05.10.001/2018-19 October 17, 2018
- 2) 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 (Updated as on April 25, 2018)
- 3) 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 4, 2018)
- 4) Master Circular-Kisan Credit Card (KCC) Scheme**
RBI/2018-19/10 FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 July 4, 2018
- 5) Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries**
RBI/2018-19/112 FIDD.CO.FSD.BC. 12 /05.05.010/2018-19 February 04, 2019
- 6) 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
- 7) Continuation of Interest Subvention Scheme for short-term crop loans** on interim basis during the year 2018-19
RBI/2017-18/190 FIDD.CO.FSD.BC.No.21/05.04.001/2017-18 June 7, 2018
- 8) Master Circular** – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
RBI/2018-19/89 FIDD.GSSD.CO.BC.No.11/09.16.03/2018-19 December 06, 2018
- 9) Master Circular** – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
RBI/2018-19/9 FIDD.GSSD.CO.BC.No.05/09.01.01/2018-19 July 03, 2018

10) Interest Subvention Scheme for MSMEs RBI/2018-19/125 FIDD.CO.MSME.BC.No.14/06.02.031/2018-19 February 21, 2019
11) Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit (MSME) RBI/2018-19/81 DBR.Dir.BC.No.09 /04.02.001/2018-19 November 29, 2018
12) Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit RBI/2018-19/107 DBR.Dir.BC.No.22/04.02.001/2018-19 January 11, 2019
13) *Circulars on loans and advancesPART-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
14) 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
15) Master Circular on Wilful Defaulters RBI/2015-16/100 DBR.No.CID.BC22/20.16.003/2015-16 July 1, 2015
16) 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
17) 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)
19) Credit Flow to Agriculture- Collateral free agricultural loans RBI/2018-19/118 FIDD.CO.FSD.BC.No.13/05.05.010/2018-19 February 7, 2019
20) Filing of Security Interest relating to Immovable (other than equitable mortgage), Movable and Intangible Assets in CERSAIRBI/2018-19/96 DBR.Leg.No.BC.15/ 09.08.020/2018-19 December 27, 2018
21) Guidelines on Loan System for Delivery of Bank Credit RBI/2018-19/87 DBR.BP.BC.No12/21.04.048/2018-19 December 5, 2018

PART-B (IRAC norms and provisioning)

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

RBI/2015-16/101 DBR.No.BP.BC2/21.04.048/2015-16 July 1, 2015

25) 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

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

RBI/2015-16/126 DBR.No.BP.BC30/21.04.048/2015-16 July 16, 2015

27) Provisioning pertaining to Fraud Accounts

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

28) Resolution of Stressed Assets – Revised Framework

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

29) Relief for MSME Borrowers registered under GST

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

30) Encouraging formalisation of MSME sector

RBI/2017-18/186 DBR.No.BP.BC.108/21.04.048/2017-18 June 6, 2018

31) Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances

RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 January 1, 2019

32) Micro, Small and Medium Enterprises (MSME) sector- Restructuring of Advances

RBI/2018-19/127 DBR.No.BP.BC.26/21.04.048/2018-19 February 22, 2019

33) Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Refinancing of Exposures to Borrowers

RBI/2014-15/539 DBR.No. BP.BC.85/21.04.048/2014-15 April 6, 2015

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
RBI/DBS/2016-17/28 DBS.CO.CFMC.BC.No.1/ 23.04.001/2016-17 dated July 01,2016.(Updated as on July 03, 2017)
- ♦ **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 (updated as on February 22, 2019)
- ♦ **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 July 12, 2018).