

ANNEX-13

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	August 29, 2002	Capital Adequacy and Provisioning Requirements for Export Credit Covered by Insurance/Guarantee.
3.	DBOD. No. IBS. BC.65/ 23. 10.015 / 2001-02	February 14, 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	May 24, 2002	Risk Weight on Housing Finance and Mortgage Backed Securities
5.	DBOD.No.BP.BC.128/21.04.048 /00- 01	June 07, 2001	SSI Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
6.	DBOD.BP.BC.110/21.01.002/0 0-01	April 20, 2001	Risk Weight on Deposits placed with SIDBI/NABARD in lieu shortfall in lending to Priority Sectors
7.	DBOD.BP.BC.83/21.01.002/00- 01	February 28, 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	September 08, 1999	Capital Adequacy Ratio - Risk Weight on Bank's Investments in Bonds/ Securities Issued by Financial Institutions
9.	DBOD.No.BP.BC.5/21.01.002/9 8-99	February 08, 1999	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	December 28, 1998	Monetary & Credit Policy Measures- Capital Adequacy Ratio Risk Weight on Banks' Investments in Bonds/Securities Issued by Financial Institutions
11.	DBOD.No.BP.BC.152/ 21.01.002/ 96	November 27, 1996	Capital Adequacy Measures
12.	DBOD.No.IBS.BC.64/ 23.61.001/ 96	May 24, 1996	Capital Adequacy Measures
13.	DBOD.No.BP.BC.13/ 21.01.002/96	February 08, 1996	Capital Adequacy Measures
14.	DBOD.No.BP.BC.99/ 21.01.002/94	August 24, 1994	Capital Adequacy Measures
15.	DBOD.No.BP.BC.9/ 21.01.002/94	February 08, 1994	Capital Adequacy Measures
16.	DBOD.No.IBS.BC.98/ 23-50-001-92/93	April 06, 1993	Capital Adequacy Measures - Treatment of Foreign Currency Loans to Indian Parties (DFF)
17.	DBOD.No.BP.BC.117/ 21.01.002/92	April 22, 1992	Capital Adequacy Measures
18.	DBOD.No.BP.BC.23/ 21.01.002/2006-2007	July 21, 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,	May 07, 2003	Monetary And Credit Policy 2003-04 - Investment Fluctuation Reserve
2	DBOD.No.BP.BC.96/21.04.048/2002-03	April 23, 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	March 29, 2003	Guidelines on compliance with Accounting Standards(AS) by banks
4	DBOD.No.BP.BC.72/21.04.018/2002- 03	February 25, 2003	Guidelines for Consolidated Accounting And Other Quantitative Methods to Facilitate Consolidated Supervision.
5	DBOD.NO.BP.BC.71/21.04.103/2002- 03	February 19, 2003	Risk Management system in Banks Guidelines in Country Risk Managements
6	DBOD.No.BP.BC.67/21.04.048/2002-03	February 04, 2003	Guidelines on Infrastructure Financing.
7	DBOD.Dir.BC.62/13.07.09/2002-03	January 24, 2003	Discounting/Rediscounting of Bills by Banks.
8	A.P.(DIR Series) Circular No. 63	December 21, 2002	Risk Management and Inter Bank Dealings
9	No.EC.CO.FMD.6/02.03.75/2002-2003	November 20, 2002	Hedging of Tier I Capital
10	DBOD.No.BP.BC.57/21.04.048/2001-02	January 10, 2002	Valuation of investments by banks
11	DBOD.No.BC.34/12.01.001/2001-02	October 22, 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	January 30, 2001	Voluntary Retirement Scheme (VRS) Expenditure – Accounting and Prudential Regulatory Treatment.
13	DBOD.No.BP.BC.31/21.04.048/2000	October 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	May 03, 2000	Monetary & Credit Policy Measures
15	DBOD.No.BP.BC. 144/21.04.048/2000	February 29, 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	November 03, 1999	Monetary & Credit Policy Measures
17	DBOD.No.BP.BC. 101/21.04.048/99	October 18, 1999	Income Recognition, Asset Classification and Provisioning – Valuation of Investments by Banks in Subsidiaries.
18	DBOD.No.BP.BC.82/ 21.01.002/99	August 18, 1999	Monetary & Credit Policy Measures
19	FSC.BC.70/24.01.001/99	July 17, 1999	Equipment Leasing Activity - Accounting / Provisioning Norms
20	MPD.BC.187/07.01.279/1999-2000	July 07, 1999	Forward Rate Agreements / Interest Rate Swaps
21	DBOD.No.BP.BC.24/ 21.04.048/99	March 30, 1999	Prudential Norms – Capital Adequacy- Income Recognition, Asset Classification and Provisioning
22	DBOD.No.BP.BC.35/ 21.01.002/99	April 24, 1999	Monetary & Credit Policy Measures
23	DBOD.No.BP.BC.103/21.01.002/99	October 31, 1998	Monetary & Credit Policy Measures
24	DBOD.No.BP.BC.32/ 21.04.018/98	April 29, 1998	Monetary and Credit Policy Measures
25	DBOD.No.BP.BC.9/21.04.018/ 98	January 27, 1998	Balance Sheet of Bank - Disclosures
26	DBOD.No.BP.BC.9/21.04.048/ 97	January 29, 1997	Prudential Norms - Capital Adequacy, Income Recognition, Asset Classification and Provisioning
27	DBOD.BP.BC.No.3/21.01.002/2004- 05	July 06, 2004	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	May 06, 2004	Permission to nationalized banks to issue subordinated debt for augmenting Tier II capital
32	DBS.FID.No.C15/01.02.00/ 2003-04	June 15, 2004	Risk Weight for Exposures to PFIs
33	DBOD.BP.BC.29/21.01.048/ 2004-05	August 13, 2004	Prudential Norms-State Govt. guaranteed exposures
34	DBOD.BP.BC.61/21.01.002/ 2004-05	December 23, 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	April 30, 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	October 10, 2005	Capital Adequacy-IFR
39	DBOD.No.BP.BC.60/21.04.048/20 05-06	February 1, 2006	Guidelines on Securitisation of Standard Assets
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 Bank 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
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

69	DBOD.No.BP.BC.69/21.06.001/ 2011-12	December 27, 2011	Capital Requirement for Banks' Investments in Financial Entities exempted from Capital Market Exposure
70	DBOD Mail Box Clarification	April 17, 2012	Deletion of the term Overseas Corporate Bodies (OCBs)
71	DBOD.BP.BC.No.61/21.06.203/ 2011-12	November 30, 2011	Prudential Guidelines on Credit Default Swaps (CDS)
72	DBOD.No.BP.BC.103/21.04.177/ 2011-12	May 07, 2012	Revisions to the Guidelines on Securitisation Transactions