

List of Circulars

Sr. No.	Ref. No.	Date	Particulars
1	DBOD.No.Sch.BC.12/C.95- 73	13.02.1973	Purchase of Local Cheques, Drafts, etc. during suspension of Clearing
2	DBOD.No. Clg.BC.72/94	15.09.1975	Banking hours/working days of bank branches
3	DBOD.No.Leg.BC.158/C.90 (H) – 76	29.12.1976	Opening accounts in the name of minors with Mothers as guardians.
4	DBOD.No. 40/94-77	20.04.1977	Changes in Banking Hours
5	DBOD.No.Leg.BC.130/C.466 (IV)-78	28.09.1978	Updating passbooks
6	DBOD.No.Com.BC.28/C.408(A)-81	23.02.1981	Maintenance of savings bank pass books : precautions
7	DBOD.BL.BC.19/C-168-83	07.03.1983	Extension of Banking Hours of Branches of Banks
8	DBOD.No.Leg.BC.73/C.466 (IV) /83	25.08.1983	Availability of staff during working hours
9	Annexure – IV to circular DBOD.No.Leg.BC.34/C.233A-85	23.03.1985	Nomination Facility
10	DBOD.No.Leg.BC.38/C.233A-85	29.03.1985	The Banking Companies (Nomination) Rules, 1985
11	DBOD.No.GC.BC-92/C.408A (89-85	05.08.1985	Review of grievance Redressal Machinery. (Issued to Public Sector Banks)
12	DBOD.No.Leg.BC.58.C.233A-86	14.05.1986	Nomination Facility – Certain Clarifications and Separate nomination for savings bank account and pension account
13	DBOD.No.Leg.BC.69/C.466(I V) – 86 (Recommendation Nos. 9,10,11,13,18,28,31,50,51(a), 56,77,143,144,151,153,158,170,171 – Talwar Committee)	16.06.1986	Recommendations of working Group on Customer Service (Talwar Committee) (issued to Public Sector Banks).
14	DBOD.No.BP.BC.18/C.469-87	19.02.1987	Co-ordination with officers of Central Board of Taxes
15	DBOD.No.Leg.BC.10/C.466(I V)-87	23.03.1987	Recommendations of working Group on Customer Service (Talwar Committee) (Issued to Private Sector Banks)
16	DBOD.NO.GC.BC.10/C-	16.07.1987	Review of grievances redressal

	408/87		machinery (issued to Public Sector Banks).
17	DBOD.No.Leg.BC.98/C.90(H) (D)-88	25.02 1988	Nomination facility
18	DBOD.No.Leg.BC.66/C.466 (iv)- 89	30.01.1989	Encashment of drafts
19	DBOD.Leg.BC.87C/466(IV) 89	03.03.1989	Issuing cheque books with larger number of leaves (Issued to Public Sector Banks).
20	DBOD.No.Leg.BC.19/C.90(H)- 89	08.09.1989	Opening accounts in the name of minors with Mothers as guardians
21	DBOD.No.Leg.BC.28/C.90(H)- 89	06.10.1989	Opening accounts in the name of minors with Mothers as guardians
22	DBOD.No.Dir.BC.36/C.347/90	22.10.1990	Rounding off of transactions.
23	DBOD.No.Leg.BC.90/C.466 (IV) -91	28.02.1991	Nomination Facility
24	DBOD.No.BC.74/09.07.001/91 -92 (Recommendation Nos. 3.1,3.2, 3.4,3.5, 3.7,3.21,3.24,3.26,3.52, 3.53,3.66,3.70,3.77,3.80,3.87, 3.88,3.93,3.96 – Goiporia Committee)	28.01.1992	Committee on Customer Service in Banks – Implementation of recommendations. (Goiporia Committee)
25	DBOD.No.BC.135/09.07.007/9 2-93 (Recommendation No. 3.3 – Goiporia Committee)	27.05.1992	Extension of Business hours
26	DBOD.Leg.BC.13/ 09.08.001/92	31.07.1992	Acceptance of cheques bearing a date in Hindi as per National Calendar (Saka Samvat) for payment.
27	DBOD.No.BC.76/09.07.007/92 -93 (Recommendation No. 3.34 – Goiporia Committee)	11.02.1993	Delay in collection of bills
28	DBOD.No.BC.189/09.07.007/9 3 Recommendation No. 3.67 – (Goiporia Committee)	27.10.1993	Complaint Book / Register
29	DBOD.NO.202/17.04.001/93	06.12.1993	Photographs of Depositors
30	DBOD.No.BC.46/ 17.04.001/94-95	22.04 1994	Photographs of Depositors

31	DBOD.No.BC.146/09.08.001/94	14.12.1994	Declaration of Holiday under the Negotiable Instruments Act, 1881
32	DBOD.No.BC.14/09.07.007/96	14.02.1996	Photographs of Depositors
33	DBOD. No. BC.15/ 09.08.004 /96-97	28.02.1997	Nomination facility – Sole Proprietary Concern
34	DBOD.Leg.BC.108/09.07.007/97-98	25.09.1997	Issuing large number of cheque books
35	DBOD.No.BP.BC.12/21.01.023/98	11.02.1998	Confidentiality Obligations
36	DBOD.No. BC.100 /09.07.007/98-99	12.10.1998	Operation of Accounts by Old & Incapacitated Persons
37	DBOD.BC.No.59/09.07.007/98-99	28.05.1999	Incorporating the legend “Nomination Registered”
38	DBOD.Dir.BC.86/13.10./99-00	07.09.1999	Fixing service charges by banks
39	DBOD.No.BC.147/09.07.007/99-2000	09.03.2000	Issue of duplicate demand draft.
40	DBOD.No.Leg.BC.70/09.07.007/2000-01	16.01.2001	Disposal of term deposits on maturity
41	DBOD.BC.No.55/09.07.007/2001-02	01.01.2002	Release of other assets of the deceased clients to their legal heirs
42	DBOD.BC.No.63/09.07.007/2001-02	04.02.2002	Release of other assets of the deceased clients to their legal heirs
43	DBOD.Leg.BC. 86 / 09.07.007/ 2001-02	08.04.2002	Erroneous Debits arising on fraudulent or other transactions
44	DBOD.Leg.113/09.12.001/2002-03	26.06.2003	Dishonour of Cheques – Procedure thereof
45	DBOD.No.Leg.BC.74/09.07.007/2003-04	10.04.2004	Committee on Procedures and Performance Audit on Public Services -Report No. 3 - Banking Operations; Deposit Accounts and Other Facilities Relating to Individuals (Non-business).
46	DBOD.AML.BC. No.83/14.01.001/ 2003-2004	12.05.2004	Collecting Information from customers
47	DBOD.No.Leg.BC.84/09.07.005/2003-04	15.05.2004	Opening of Current Accounts by banks - Need for discipline.
48	DBOD.No.Leg.1246/09.07.007 (CPPAPS)/2003-04 (Recommendation Nos.	09.06.2004	Recommendations of the CPPAPS.

	1,3,5,6, 8 – Report No. 3 - Tarapore Committee)		
49	DBOD.No.Leg.BC.22/09.07.005/2004-05	04.08.2004	Opening of Current Accounts by banks - Need for discipline.
50	Governor's D.O. letter	14.08.2004	Customer Service Committee of the Board
51	DBOD.No.Leg.BC.55/09.07.005/2004-05	01.11.2004	Immediate Credit for local / outstation cheques, Time frame for Collection of Local / Outstation Instruments, Interest payment for delayed collection – Cheque Collection Policy
52	DBOD.No.Leg.BC.78/09.07.005/2004-05	16.04.2005	CPPAPS – Standing Committee on Customer Service
53	DBOD.No.Leg.BC.79/09.07.005/2004-05	19.04.2005	Role of Customer Service Committee of the Board – Monitoring the Implementation of Awards under Banking Ombudsman Scheme
54	DBOD.No.Leg.BC.95/09.07.005/2004-05	09.06.2005	Settlement of claims in respect of deceased depositors – Simplification of procedure.
55	DBOD.No.Leg.BC.44/09.07.005/2005-06	11.11.2005	Financial Inclusion - Basic banking 'no-frills' account
56	DBOD.No.Leg.BC.52/09.07.005/2005-06	28.12.2005	Financial Inclusion - Printed material in trilingual form
57	DBOD.BP.BC No. 56 / 21.01.001/2005-06	23.01.2006	Collection of account payee cheque – Prohibition on crediting proceeds to third party account
58	CSD.BOS.5/13.33.01/2005-06	20.07.2006	Complaint Form
59	DBOD.No.Leg.BC.28/09.07.005/2006-07	01.09.2006	Address/ Tel No. of the branch in Pass book / Statements of Accounts.
60	DBOD.No.Leg.BC.32/09.07.005/2006-07	04.10.2006	Non Issuance of Pass books to SB Account holders.
61	DBOD.No.Leg.BC.42/09.07.005/2006-07	10.11.2006	Issue of Duplicate Demand Draft
62	DBOD.No.Leg.BC.49/09.07.005/2006-07	18.12.2006	Cheque Drop box facility.
63	DBOD.No.Dir.BC. 56 /13.03.00/2006-2007	02.02.2007	Report of the Working Group to formulate a scheme for ensuring reasonableness of bank charges

64	DBOD.No.Leg.BC.60/09.07.0 05/2006-07	22.02.2007	Analysis & Disclosure of Complaints – Unimplemented awards issued by BOs.
65	DBOD.No.Leg.BC.75/09.07.00 5/2006-07	05.04.2007	Nomination Facility in Single Deposit Account.
66	DBOD.No.Leg.BC.78/09.07.00 5/2006-07	17.04.2007	Extension of Safe Deposit Locker / Safe Custody Article Facility and Access to Safe Deposit Locker/ Return of Safe Custody Articles by Banks.
67	DBOD.No.Leg.BC.94/09.07.00 5/2006-07	07.05.2007	Annual Policy Statement for 2007-08 – IT enabled Financial Inclusion
68	DBOD.No.Leg.BC.30/09.07.00 5/2007-08	03.09.2007	Branch Level Customer Service Committees.
69	DBOD.No.Leg.BC.51/09.07.00 5/2007-08	19.11.2007	Legal Guardianship certificate issued under the National Trust Act, 1999 empowering the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities
70	DBOD.No.Leg.BC.80/09.07.00 5/2007-08	02.05.2008	Settlement of Claims in respect of missing persons.
71	DBOD.No.Leg.BC.81/09.07.00 5/2007-08	02.05.2008	Grievance Redressal Mechanism in Banks.
72	DBOD.No.Leg.BC.91/09.07.00 5/2007-08	04.06.2008	Banking Facilities to the visually challenged.
73	DBOD.No. Dir. BC. 15/13.03.00 /2008-09	01.07.2008	Master Circular on Interest Rates on Deposits
74	DBOD.No.Leg.BC.33/09.07.00 5/2008-09	22.08.2008	Display of Information by Banks – Comprehensive Notice Board.
75	DBOD.No.Leg.BC.34/09.07.00 5/2008-09	22.08.2008	Unclaimed Deposits – Inoperative Accounts in banks.
76	DBOD.No.Leg.BC.38/09.07.0 05/2008-09	28.08.2008	Acceptance of Cash over the counter.
77	DBOD.No.Leg.BC.42/09.07.00 5/2008-09	12.09.2008	Display of Information relating to Interest rates and Service Charges – Rates at quick glance.
78	DBOD.No.Leg.BC.47/09.07.00 5/2008-09	19.09.2008	Payment of Interest on accounts frozen by banks.
79	DPSS.CO.(CHD).No.873/03.0 9.01/2008-09	24.11.2008	Delay in Cheque Clearing – Case No. 82 of 2006 before the

			National Consumer Disputes Redressal Commission
80	DPSS.No.1424/02.10.02/2008-2009	11.02.2009	Reconciliation of transactions at ATMs failure – Time limit
81	DBOD.No.Leg.BC.114/09.07.05/2008-09	09.03.2009	Acknowledgement of Nomination and indicating the name of the nominee in pass books / Fixed Deposit Receipts
82	DBOD.No.Leg.BC.123/09.07.05/2008-09	13.04.2009	Need for bank branches / ATMs to be made accessible to persons with disabilities.
83	DPSS.No.101/02.10.02/2009-10	17.07.2009	Reconciliation of Transactions at ATMs Failure -Time Limit
84	DBOD.No.Leg.BC.24/09.07.005/2009-10	21.07.2009	Grievance Redressal Mechanism in banks- Display of names of Nodal Officers appointed under the Banking Ombudsman Scheme, 2006
85	DBOD.No.Leg.BC.30/09.07.005/2009-10	12.08.2009	Payment of interest on accounts frozen by banks
86	DBOD.BP.BC.No.32/21.01.001/2009-10	27.08.2009	Collection of Account Payee Cheque - Prohibition on Crediting Proceeds to Third Party Account
87	DBOD.No.Leg.BC.37/09.07.005/2009-10	2.09.2009	Display of information regarding Local level Committees set up under the National Trust for the Welfare of Persons with Autism, cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999
88	DBOD.No.Leg.BC.59/09.07.005/2009-10	9.11.2009	Dishonour of Cheques- Dealing with incidents of frequent dishonor
89	DPSS.No.1316/02.10.02/2009-10	18.12.2009	Display of information for Lodging of ATM related Complaints
90	DPSS/CO/PD 2018/02.10.002/2009-	19.03.2010	Customer complaints relating to ATM transactions
91	CSD.PRS.No.4(CIR) /20.40.01/2009-10	19.5.2010	Board Meeting to Review and Deliberate on Customer Service
92	DBOD.BP.BC.No.47/21.01.001/2010-11	01.10.2010	Collection of Account Payee Cheque - Prohibition on Crediting Proceeds to Third Party Account
93	DPSS.CO.No.882/02.23.02/20	18.10.2010	Transactions at ATM-

	09-10		Procedural Amendment - Pin Validation for Every Successive Transaction
94	DPSS.CO.PD 2224/02.14.003/2010-2011	29.03.2011	Security Issues and Risk mitigation measures- Online alerts to the cardholder for usage of credit/debit cards
95	DBOD.No.Leg.BC.83/09.07.005/2010-11	30.03.2011	Banking Companies (Nomination) Rules, 1985 – Clarifications
96	DBOD.Leg.No.BC.86/09.08.011/2010-11	21.04.2011	Setting up of Central Electronic Registry under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002
97	DPSS.PD.No.2632 / 02.10.002 / 2010-2011	27.05.2011	Reconciliation of transactions at ATMs failure – Time Limit
Circulars issued during July 01, 2011 – June 30, 2012			
98	DPSS.CO.CHD.No. 120 / 03.06.01 / 2011-12	25.07.2011	Dishonor / Return of Cheques - Need to Sign / Initial the Cheque Return Memo
99	DBOD.BP.BC.26/ 21.01.001 /2011-12	1.08.2011	Misuse of Banking Channels- Issue and payment of Demand Drafts for 50,000/- and above
100	DPSS.PD.CO.No. 223/02.14.003 /2011-2012	04.08.2011	Security Issues and Risk mitigation measures related to Card Not Present (CNP) transactions
101	DPSS (CO) EPPD No. / 274 / 04.03.01 / 2011-12	12.08.2011	Discretion to customers for selection between RTGS and NEFT
102	DPSS (CO) RTGS No. 388 / 04.04.002 / 2011-2012	05.09.2011	RTGS service charges for members
103	DPSS.PD.CO.No. 62/02.27.019/2011-2012	05.10.2011	Domestic Money Transfer – Relaxations.
104	DBOD No. Leg BC 46 /09.07.005/2011-12	04.11.2011	Repayment of Term/Fixed Deposits in banks
105	DBOD No. Leg.BC 48 /09.07.005/2011-12	04.11.2011	Non-Issuance of Passbooks to Savings banks Account holders

			(individuals)
106	DBOD.AML BC.No.47/14.01.001/2011-12	04.11.2011	Payment of Cheques/Drafts/Pay Orders/Banker's Cheques
107	DBOD.BP.BC.49 /21.01.001 /2011-12	4.11.2011	Issue of Demand Drafts for 20000/- and above
108	DBOD.BP.BC.50/21.01.001 /2011-12	4.11.2011	Collection of Account Payee Cheques –Prohibition on Crediting Proceeds to Third Party Account
109	DPSS.Co.PD.No. 1098/02.23.02/2011-12	22.12.2011	Mobile Banking Transactions in India – Operative Guidelines for Banks
110	DPSS (CO) EPPD No.1199 / 04.03.01 / 2011-12	05.01.2012	Providing Positive Confirmation to the Originator
111	DPSS (CO) EPPD No. 1204 / 04.03.01/2011-12	05.01.2012	Payment of penal interest for delayed credit/ refund of NEFT transactions.
112	DBOD.No.Leg.BC. 81 /09.07.005/2011-12	07.02.2012	Display list of Inoperative Accounts
113	DBOD.No. Leg.BC. 83 / 09.07.005/2011-12	5.03.2012	Display of Names of Nodal Officers.
114	DBOD.No. Leg.BC. 89/ 09.07.005/2011-12	26.03.2012	Witness in Nomination Forms
115	DPSS (CO) EPPD No.1894 / 04.03.01 / 2011-12	12.04.2012	National Electronic Funds Transfer (NEFT) - Acceptance of NEFT inward for credit to Loan Accounts.
116	DPSS(CO) No 1934/04.04. 002/2011-2012	20.04.2012	Printing of MICR code and IFSC code on passbook/statement of account
117	DBOD.AML.BC.No.97/14.01.01/2011-12	27.04.2012	Intra-bank Deposit Accounts Portability
118	DBOD. No. Dir. BC. 107/ 13.03.00/2011-12	05.06.2012	Home Loans-Levy of foreclosure charges/pre-payment penalty

119	DBOD.No. Leg.BC. 108/09.07.005/2011-12	06.06.2012	Strengthening the Regulatory Framework for Unclaimed Deposits
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Circulars issued by Indian Banks' Association

Sr. No.	Ref. No.	Date	Particulars
1.	OPR.C/22-09/006	02.01.2004	Cheque Drop Box Facility
2.	CIR/BOD/25-04/2004-05/435	21.03.2005	Savings Bank Rules
3.	OPR/Misc.3/107	06.05.2005	Cheques / Instruments lost in transit / in clearing process at paying bank's branch
4.	RB/CIR/disc/698	24.10.2005	Disclosure of information by banks in the public domain

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