

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	29.8.2002	Capital Adequacy and Provisioning Requirements for Export Credit Covered by Insurance/Guarantee.
3.	DBOD. No. IBS. BC.65/ 23. 10.015 / 2001-02	14.02.2002	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	24.05 2002	Risk Weight on Housing Finance and Mortgage Backed Securities
5.	DBOD.No.BP.BC.128/21.04.048/00-01	7.06.2001	SSI Advances Guaranteed by Credit Guarantee Fund Trust for Small Industries (CGTSI)
6.	DBOD.BP.BC.110/21.01.002/00-01	20.04.2001	Risk Weight on Deposits placed with SIDBI /NABARD in lieu of shortfall in lending to Priority Sectors
7.	DBOD.BP.BC.83/21.01.002/00-01	28.02.2001	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	08.09.99	Capital Adequacy Ratio - Risk Weight on Banks' Investments in Bonds/Securities Issued by Financial Institutions
9.	DBOD.No.BP.BC.5/21.01.002/98-99	08.02.99	Issue of Subordinated Debt for Raising Tier II Capital

No.	Circular No.	Date	Subject
10.	DBOD.No.BP.BC.119/21.01.002/ 98	28.12.98	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	27.11.96	Capital Adequacy Measures
12.	DBOD.No.IBS.BC.64/23.61.001/ 96	24.05.96	Capital Adequacy Measures
13.	DBOD.No.BP.BC.13/21.01.002/96	08.02.96	Capital Adequacy Measures
14.	DBOD.No.BP.BC.99/21.01.002/94	24.08.94	Capital Adequacy Measures
15.	DBOD.No.BP.BC.9/21.01.002/94	08.02.94	Capital Adequacy Measures
16.	DBOD.No.IBS.BC.98/23-50-001-92/93	06.04.93	Capital Adequacy Measures - Treatment of Foreign Currency Loans to Indian Parties (DFF)
17.	DBOD.No.BP.BC.117/21.01.002-92	22.04.92	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,	7.05.2003	Monetary And Credit Policy 2003-04 - Investment Fluctuation Reserve
2	DBOD.No.BP.BC.96/21.04.048/2002-03	23.4.2003	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	29.3.2003	Guidelines on compliance with Accounting Standards (AS) by banks
4	DBOD.No.BP.BC.72/21.04.018/2002-03	25.2.2003	Guidelines for Consolidated Accounting And Other Quantitative Methods to Facilitate Consolidated Supervision.
5	DBOD NO. BP.BC 71/21.04.103/2002-03	19.2.2003	Risk Management system in Banks Guidelines in Country Risk Managements
6	DBOD.No.BP.BC. 67/21.04.048/2002-2003	4.2.2003	Guidelines on Infrastructure Financing.
7	DBOD.Dir.BC. 62/13.07.09/2002-03	24.1.2003	Discounting/ Rediscounting of Bills by Banks.
8	A.P.(DIR Series) Circular No. 63	21.12.2002	Risk Management and Inter Bank Dealings
9	No.EC.CO.FMD.6/02.03.75/2002-2003	20.11.2002	Hedging of Tier I Capital
10	DBOD.No.BP.BC. 57/21.04.048/2001-02	10.01.2002	Valuation of investments by banks
11	DBOD.No.BC.34/12.01.001/2001-02	22.10.2001	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	30.01.2001	Voluntary Retirement Scheme (VRS) Expenditure – Accounting and Prudential Regulatory Treatment.
13	DBOD.No.BP.BC.31/21.04.048/ 2000	10.10.2000	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	03.05.2000	Monetary & Credit Policy Measures
15	DBOD.No.BP.BC.144/21.04.048/ 2000	29.02.2000	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	03.11.99	Monetary & Credit Policy Measures
17	DBOD.No.BP.BC.101/21.04.048/ 99	18.10.99	Income Recognition, Asset Classification and Provisioning – Valuation of Investments by Banks in Subsidiaries.
18	DBOD.No.BP.BC.82/ 21.01.002/99	18.08.99	Monetary & Credit Policy Measures
19	FSC.BC.70/24.01.001 /99	17.7.1999	Equipment Leasing Activity - Accounting / Provisioning Norms
20	MPD.BC.187/07.01.279/1999-2001	7.7.1999	Forward Rate Agreements / Interest Rate Swaps
21	DBOD.No.BP.BC.24/ 21.04.048/99	30.03.99	Prudential Norms - Capital Adequacy - Income Recognition, Asset Classification and Provisioning
22	DBOD.No.BP.BC.35/ 21.01.002/99	24.04.99	Monetary & Credit Policy Measures
23	DBOD.No.BP.BC.103/21.01.002/ 98	31.10.98	Monetary & Credit Policy Measures
24	DBOD.No.BP.BC.32/ 21.04.018/98	29.04.98	Monetary and Credit Policy Measures
25	DBOD.No.BP.BC.9/21.04.018/98	27.01.1998	Balance Sheet of Bank - Disclosures
26	DBOD.No.BP.BC.9/21.04.048/97	29.01.97	Prudential Norms - Capital Adequacy, Income Recognition, Asset Classification and Provisioning
27	DBOD. BP. BC. No. 3/21.01.002/2004-05	06.07.04	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	6 th May 2004	Permission to nationalised banks to issue subordinated debt for augmenting Tier II capital
32	DBS.FID.No.C-15/01.02.00/2003-04	15 th June 2004	Risk Weight for Exposures to PFIs
33	DBOD.BP.BC.29/21.01.048/2004-05	13 th August 2004	Prudential Norms-State Govt. guaranteed exposures
34	DBOD. BP.BC. 61 / 21.01.002/ 2004-05	23 rd December 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	30 th April 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	Oct 10, 2005	Capital Adequacy-IFR
39	DBOD.No.BP.BC.60/21.04.048/2005-06	February 1, 2006	Guidelines on Securitisation of Standard Assts
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 Banks 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)