

**Annex - 7**

(Cf. para 2 of the covering letter to the circular)

**List of Circulars consolidated by the Master Circular on IRAC Norms**

<b>Sl. No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>	<b>Para No. of the MC</b>
1.	<a href="#">DBOD.No.BP.BC.140/21.04.048/2008-09</a>	25.06.2009	Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy	21.2
2.	<a href="#">DBOD.No.BP.BC.125/21.04.048/2008-09</a>	17.04.2009	Prudential Norms on Unsecured Advances	5.4(iii)
3.	<a href="#">DBOD.No.BP.BC.No.124/21.04.132/2008-09</a>	17.04.2009	Prudential Guidelines on Restructuring of Advances	Annex 2
4.	<a href="#">DBOD.No.BP.BC.122/21.04.048/2008-09</a>	09/04/2009	Prudential Treatment in respect of Floating Provisions	5.6.3
5.	<a href="#">DBOD.BP.BC.121/21.04.132/2008-09</a>	09.04.2009	Prudential guidelines on Restructuring of Advances	11.4.2
6.	DBOD.No.BP.BC.112/21.04.048/2008-09	05.03.2009	Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy	21.2
7.	<a href="#">DBOD.No.BP.BC.118/21.04.048/2008-09</a>	25/03/2009	Prudential Treatment of different Types of Provisions in respect of Loan Portfolios	5.6.3, 5.7, 5.9.9, 5.9.10
8.	<a href="#">DBOD.BP.BC.105/21.04.132/2008-09</a>	04.02.2009	Prudential guidelines on Restructuring of Advances	Annex 6
9.	<a href="#">DBOD.BP.BC.104/21.04.132/2008-09</a>	02.01.2009	Prudential guidelines on Restructuring of Advances.	Annex 6

10.	<a href="#">DBOD.BP.BC.93/21.04.132/2008-09</a>	08.12.2008	Prudential guidelines on Restructuring of Advances	Annex 6
11.	<a href="#">DBOD.BP.BC.83/21.01.002/2008-09</a>	15/11/2008	Review of Prudential Norms - Provisioning for Standard Assets and Risk Weights for Exposures to Corporates, Commercial Real Estate and NBFC-ND-SI	5.5
12.	<a href="#">DBOD.No.BP.BC.84/21.04.048/2008-09</a>	14/11/2008	Asset Classification Norms for Infrastructure Projects under Implementation	4.2.15, Annex 6
13.	<a href="#">DBOD.No.BP.BC.78/21.04.048/2008-09</a>	11.11.2008	Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy	21.1
14.	<a href="#">DBOD.BP.BC.76/21.04.132/2008-09</a>	03.11.2008	Prudential guidelines on Restructuring of Advances	14.2.2
15.	<a href="#">DBOD.BP.BC.No.69/21.03.009/2008-09</a>	29/10/2008	Prudential Norms for Off-Balance Sheet Exposures of Banks	4.2.7 (iv)
16.	<a href="#">DBOD.BP.BC.58/21.04.048/2008-09</a>	13.10.2008	(i) Disbursal of Loans against Sanctioned Limits (ii) Restructuring of Dues of the Small and Medium Enterprises (SMEs)	Annex 2
17.	<a href="#">DBOD.No.BP.BC.57/21.04.157/2008-09</a>	13/10/2008	Prudential Norms for Off-balance Sheet Exposures of Banks	2.1.2 (vii), 4.2.7 (iv) to 4.2.7 (vii)
18.	<a href="#">DBOD.No.BP.BC.48/21.04.048/2008-09</a>	22/09/2008	Prudential Norms on Utilisation of Floating Provisions - Agricultural Debt Waiver and Debt Relief Scheme, 2008	5.6.2

19.	<a href="#">DBOD.BP.BC.37/21.04.132/2008-09</a>	27.08.2008	Prudential guidelines on Restructuring of Advances-comprehensive guidelines	Para 9 to 18
20.	<a href="#">DBOD.No.BP.BC.31/21.04.157/2008-09</a>	08/08/2008	Prudential Norms for Off-balance Sheet Exposures of Banks	2.1.2 (vii), 5.9.12
21.	<a href="#">DBOD.No.BP.BC.26/21.04.048/2008-09</a>	30.07.2008	Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy	20
22.	<a href="#">DBOD.BP.BC.82/21.04.048/2007-08</a>	08.05.2008	Prudential Norms on Asset Classification Pertaining to Advances - Infrastructure Projects under Implementation and Involving Time Overrun	4.2.15 (iv)
23.	<a href="#">DBOD.No.BP.BC.34/21.04.048/2007-08</a>	04.10.2007	Guidelines on Purchase / Sale of Non Performing Assets	7.5 (iii)
24.	<a href="#">DBOD.No.BP.BC.97/21.04.048/2006-07</a>	16.05.2007	Guidelines on Purchase / Sale of Non Performing Assets	7.5 (iii)
25.	<a href="#">DBOD.No.BP.BC.76/21.04.048/2006-07</a>	12.04.2007	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects Involving Time Overrun	4.2.15 (iv)
26.	<a href="#">DBOD.No.BP.BC.68/21.04.048/2006-07</a>	13.03.2007	Prudential Norms on Creation and Utilisation of Floating Provisions	5.6.2

27.	<a href="#">DBOD.No.BP.BC.53/21.04.048/2006-2007</a>	31.01.2007	Third Quarter Review of the Annual Statement on Monetary Policy for the year 2006-07 - Provisioning Requirement for Standard Assets and Risk Weights for Capital Adequacy	5.5 (i)
28.	<a href="#">DBOD.No.BP.BC.21/21.04.048/2006-2007</a>	12.07.2006	Annual Policy Statement for the year 2006-07 - Additional Provisioning Requirement for Standard Assets	5.5 (i)
29.	<a href="#">DBOD.NO.BP.BC.89/21.04.048/ 2005-06</a>	22.06.2006	Prudential norms on creation and utilization of floating provisions	5.6
30.	<a href="#">DBOD.NO.BP.BC.85/21.04.048/ 2005-06</a>	29.05.2006	Annual Policy Statement for the year 2006-07: Additional Provisioning Requirement for Standard Assets	5.5(i)
31.	<a href="#">DBOD.NO.BP.BC.45/21.0421.04.048/2005 -06</a>	10.11.2005	Revised Guidelines on Corporate Debt Restructuring(CDR) Mechanism	Part B
32.	<a href="#">DBOD.NO.BP.BC.46/21.0421.04.048/2005-06</a>	10.11.2005	Debt restructuring mechanism for Small and Medium Enterprises (SMEs)	Part B
33.	<a href="#">DBOD.NO.BP.BC.40/21.04.048/ 2005-06</a>	04.11.2005	MidTerm Review of Annual Policy Statement for the year 200506: Additional Provisioning Requirement for Standard Assets	5.5(i)

34.	<a href="#">DBOD.NO.BP.BC. 34/21.04.132/2005-06</a>	08.09.2005	Debt restructuring mechanism for Small and Medium Enterprises (SMEs) - Announcement made by the Union Finance Minister	Part B
35.	<a href="#">DBOD.NO.BP.BC.16/21.04.048/2005-06</a>	13.07.2005	Guidelines on purchase/sale of Non performing Assets	7
36.	<a href="#">DBOD.BP.BC.34/21.04.048/2004-05</a>	26.08.2004	Repayment schedule of rural housing loans	4.2.13(vi)
37.	<a href="#">DBOD.BP.BC.29/21.04.048/2004-05</a>	13.08.2004	Prudential norms – State Government guaranteed exposures	4.2.14
38.	<a href="#">RPCD No. Plan.BC 92/04.09.01/2003-04</a>	24.06.2004	Flow of credit to Agriculture	4.2.13 (iv)
39.	<a href="#">DBOD No. BP.BC 102/21.04.048/2003-04</a>	24.06.2004	Prudential Norms for Agricultural Advances	2.1.2(iv), (v) 4.2.10, 4.2.13(i)
40.	<a href="#">DBOD No. BP.BC 99/21.04.048/2003-04</a>	21.06.2004	Additional Provisioning Requirement for NPAs	5
41.	<a href="#">DBOD No. BP.BC 97/21.04.141/2003-04</a>	17.06.2004	Prudential Guidelines on Unsecured Exposures	5.4
42.	<a href="#">DBOD No. BP.BC 96/21.04.103/2003-04</a>	17.06.2004	Country Risk Management Guidelines	5.9.8
43.	DBOD No. BP.BC 96/21.04.048/2002-03	23.04.2003	Guidelines on sale of financial assets to Securitisation / reconstruction company and related issues	6

44.	DBOD BP.BC. NO. 74/21.04.048/2002-2003	27.02.2003	Projects under implementation involving time overrun	4.2.15
45.	DBOD No. BP.BC. 71/21.04.103/2002-2003	19.02.2003	Risk Management Systems in Banks – Guidelines on Country Risk Management	5.9.8
46.	DBOD BP.BC. No. 69/21.04.048/2002-03	10.02.2003	Upgradation of loan accounts classified as NPAs	4.2.5
47.	DBOD. BP.BC No. 44/21.04.048/2002-03	30.11.2002	Agricultural loans affected by natural calamities	4.2.13
48.	DBOD No.BP.BC. 108/ 21.04.048/2001-2002	28.05.2002	Income recognition, asset classification and provisioning on advances - treatment of projects under implementation involving time overrun	4.2.15
49.	DBOD No.BP.BC. 101/ 21.01.002/ 2001-02	09.05.2002	Corporate Debt Restructuring	Part B
50.	DBOD No.BP.BC. 100/ 21.01.002/ 2001-02	09.05.2002	Prudential norms on asset classification	4.1.2
51.	DBOD No.BP.BC. 59/ 21.04.048/2001-2002	22.01.2002	Prudential norms on income recognition, asset classification and Provisioning agricultural advances	4.2.13
52.	DBOD No.BP.BC. 25/ 21.04.048/2000-2001	11.09.2001	Prudential norms on income recognition, asset classification and provisioning	3
53.	DBOD No.BP.BC. 15 / 21.04.114/2000-2001	23.08.2001	Corporate Debt Restructuring	Part B

54.	DBOD No.BP.BC. 132/ 21.04.048/2000-2001	14.06.2001	Income Recognition, Asset Classification and Provisioning for Advances	4.2
55.	DBOD No. BP.BC. 128/ 21.04.048/2000-2001	07.06.2001	SSI Advances Guaranteed by CGTSI – Riskweight and provisioning norms	5.9.5
56.	DBOD No. BP. BC. 116 /21.04.048/ 2000-2001	02.05.2001	Monetary & Credit Policy Measures 2001-02	2.1.2
57.	DBOD No. BP. BC. 98/ 21.04.048/ 2000-2001	30.03.2001	Treatment of Restructured Accounts	Part B
58.	DBOD No. BP. BC. 40 / 21.04.048/ 2000-2001	30.10.2000	Income Recognition, Asset Classification and Provisioning Reporting of NPAs to RBI	3.5
59.	DBOD.No.BP.BC.161/21.04. 0 48/ 2000	24.04.2000	Prudential Norms on Capital Adequacy, Income Recognition, Asset Classification and Provisioning, etc.	5.5
60.	DBOD.No.BP.BC.144/21.04. 0 48/ 2000	29.02.2000	Income Recognition, Asset Classification and Provisioning and Other Related Matters and Adequacy Standards - Takeout Finance	4.2.16
61.	DBOD.No.BP.BC.138/21.04. 0 48/ 2000	07.02.2000	Income Recognition, Asset Classification and Provisioning Export Project Finance	4.2.18

62.	DBOD.No.BP.BC.103/21.04.0 0 48/ 99	21.10.99	Income Recognition, Asset Classification and Provisioning Agricultural Finance by Commercial Banks through Primary Agricultural Credit Societies	4.2.10
63.	DBOD.No.FSC.BC.70/24.01.001/ 99	17.07.99	Equipment Leasing Activity Accounting/ Provisioning Norms	3.2.3, 5.8
64.	DBOD.No.BP.BC.45/21.04.0 4 8/99	10.05.99	Income Recognition Asset Classification and Provisioning Concept of Commencement of Commercial Production	4.2.15
65.	DBOD.No.BP.BC.120/21.04.0 0 48/ 98	29.12.98	Prudential norms on Income Recognition, Asset Classification and Provisioning Agricultural Loans Affected by Natural Calamities	4.2.13
66.	DBOD.No.BP.BC.103/21.01.0 0 02/ 98	31.10.98	Monetary & Credit Policy Measures	4.1.1, 4.1.2, 5.5
67.	DBOD.No.BP.BC.17/21.04.0 4 8/98	04.03.98	Prudential Norms on Income Recognition, Asset Classification and Provisioning Agricultural Advances	4.2.13
68.	DOS. No. CO.PP. BC.6/ 11.01.005/ 9697	15.05.97	Assessments relating to asset valuation and loan loss provisioning	5.1.1
69.	DBOD.No.BP.BC.29/21.04.0 4 8/97	09.04.97	Income Recognition Asset Classification and Provisioning Agricultural Advances	4.2.13



70.	DBOD.No.BP.BC.14/21.04.0 48/97	19.02.97	Income Recognition Asset Classification and Provisioning Agricultural Advances	4.2.13
71.	DBOD.No.BP.BC.9/21.04.04 8 /97	29.01.97	Prudential Norms Capital Adequacy, Income Recognition Asset Classification and Provisioning	4.2.4, 4.2.5, 4.2.8, 4.2.9
72.	DBOD.No.BP.BC.163/21.04. 0 48/ 96	24.12.96	Classification of Advances with Balance less than Rs. 25,000/	4.1
73.	DBOD.No.BP.BC.65/21.04.0 48/96	04.06.96	Income Recognition Asset Classification and Provisioning	4.2.8
74.	DBOD.No.BP.BC.26/21.04.0 48/96	19.03.96	Nonperforming Advances Reporting to RBI	3.5
75.	DBOD.No.BP.BC.25/21.04.0 48/96	19.03.96	Income Recognition Asset Classification and Provisioning	4.2.8, 4.2.14
76.	DBOD.No.BP.BC.134/21.04. 0 48/ 95	20.11.95	EXIM Bank's New Lending Programme Extension of Guarantee cum Refinance to Commercial Bank in respect of Post shipment Supplier's Credit	4.2.17
77.	DBOD.No.BP.BC.36/21.04.0 48/95	03.04.95	Income Recognition Asset Classification and Provisioning	3.2.2, 3.3, 4.2.17 5.8.1
78.	DBOD.No.BP.BC.134/21.04. 0 48/ 94	14.11.94	Income Recognition Asset Classification Provisioning and Other Related Matters	5

79.		16.05.94	Income Recognition Asset	5
80.	DBOD.No.BP.BC.58/21.04.0 4 894		Classification and Provisioning and Capital Adequacy Norms - Clarifications	
81.	DBOD.No.BP.BC.50/21.04.0 48/94	30.04.94	Income Recognition Asset Classification and Provisioning	5.9.4
82.	DOS.BC.4/16.14.001/9394	19.03.94	Credit Monitoring System - Health Code System for Borrowal Accounts	1.3
83.	DBOD.No.BP.BC.8/21.04.04 3 /94	04.02.94	Income Recognition, Provisioning and Other Related Matters	3.1.2, 3.4, 4.2
84.	DBOD.No.BP.BC.195/21.04. 0 48/ 93	24.11.93	Income Recognition, Asset Classification and Provisioning Clarifications	4.2
85.	DBOD.No.BP.BC.95/21.04.0 48/93	23.03.93	Income Recognition, Asset Classification, Provisioning and Other Related Matters	3.2, 5
86.	DBOD.No.BP.BC.59/21.04.0 4 392	17.12.92	Income Recognition, Asset Classification and Provisioning Clarifications	3.2.1, 3.2.2, 4.2
87.	DBOD.No.BP.BC.129/21.04. 0 4392	27.04.92	Income Recognition, Asset Classification, Provisioning and Other Related Matters	1.1, 1.2, 2.1.1, 2.2, 3.1.1,3.1.3, 4.1, 4.1.1, 4.1.2, 4.1.3, 4.2, 5.1, 5.2, 5.3, 5.4
88.	DBOD.No.BP.BC.42/C.469 (W)90	31.10.90	Classification of Non Performing Loans	3.1.1

89.	DBOD.No.Fol.BC.136/C.249 85	07.11.85	Credit Monitoring System - Introduction of Health Code for Borrowal Accounts in Banks	1.3
90.	DBOD.No.BP.BC.35/21.01.0 02/99	24.04.99	Monetary & Credit Policy Measures	4.2
91.	DBOD.No.FSC.BC.18/24.01. 001/ 9394	19.02.94	Equipment Leasing, Hire Purchase, Factoring, etc. Activities	2.1, 3.2.3