



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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February 26, 2009

**The CEOs of select all-India Terms Lending and Refinancing Institutions
(Exim Bank, NABARD, NHB & SIDBI)**

Dear Sir,

**Prudential Guidelines on Restructuring of Advances
by Select all-India Financial Institutions**

Please find enclosed Circular [DBOD.No.BP.BC.37/21.04.132/2008-09](#) dated August 27, 2008 on the above subject alongwith subsequent circulars [DBOD.No.BP.BC.93/21.04.132/2008-09](#) dated December 8, 2008 and [DBOD.BP.No.104/21.04.132/2008-09](#) dated January 2, 2009, respectively. In this connection, it is advised that the above guidelines, issued to banks, shall apply mutatis mutandis to the select all-India Financial Institutions (FIs).

2. However, certain activities are generally not undertaken by FIs, such as extending working capital, overdrafts and personal loans, etc. The provision of the circular relating to such activities shall not be applicable to the FIs.

Please acknowledge receipt.

Yours faithfully,

(Vinay Baijal)
Chief General Manager

Encl.: -as above

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