



भारतीय रिज़र्व बँक

RESERVE BANK OF INDIA

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October 14, 2010

**The CEOs of select All-India Term Lending and Refinancing Institutions
(Exim Bank, NABARD, NHB and SIDBI)**

Dear Sir,

**Prudential Guidelines on Restructuring of Advances
by select All-India Financial Institutions (AIFIs)**

In continuation of our letter [DBOD.No.FID.FIC.5 /01.02.00/ 2008-09 dated February 26, 2009](#) on the captioned subject, please find enclosed [Circular DBOD No.BP.No. 49/ 21.04.132 / 2010-11 dated October 7, 2010](#) on 'Prudential Guidelines on Restructuring of Advances by Banks' issued to scheduled commercial banks. In this connection, it is advised that these guidelines, shall apply mutatis mutandis to the select All-India Financial Institutions (AIFIs).

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 AIFIs.

Please acknowledge receipt.

Yours faithfully,

(Vinay Baijal)
Chief General Manager

बँकिंग परिचालन और विकास विभाग, केन्द्रीय कार्यालय, सेन्टर 1, कफ परेड, कोलाबा, मुंबई - 400005

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