

RBI / NBFC CIRCULAR
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Sr No	Date	Circular No	Description
1	21.03.2023	RBI/2022-23/186 CO.DGBA.GBD.No.S1490/42-01-029/2022-2023	Annual Closing of Government Accounts – Transactions of CG/SG Securities – Special Measures for the CFY 2022-23- Normal Working hrs on 31.03.2023, NEFT & RTGS continues up to 2400 hrs, Conduct of Special clearing for collection of govt cheques and Reporting to RBI-GST/TIN2.0/e-receipts luggage files- Open upto 1200 hours till noon of 01.04.2023
2	27.03.2023	RBI/2022-23/187 DOR.RET.REC.107/12.07.160/2022-23	Exclusion of "Abu Dhabi Commercial Bank PJSC" from the Second Schedule to the Reserve Bank of India Act, 1934
3	27.03.2023	RBI/2022-23/188 DOR.RET.REC.108/12.07.160/2022-23	Cessation of "Abu Dhabi Commercial Bank PJSC" as a banking company within the meaning of sub section (2) of Section 36 A of Banking Regulation Act, 1949
4	29.03.2023	RBI/2022-23/190 CO.DPSS.RPPD.No.S2185/03-01-002/2022-2023	Special Clearing Operations on March 31, 2023- Transactions of Central/State Governments
5	01.04.2023	RBI/2023-2024/01 FIDD.CO.GSSD.BC.No.03/09.09.001/2023-24	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)- PSL Classification of Loan to SC/ST sponsor organisation and Credit Enhancement Guarantee Scheme for Scheduled Castes years.(CEGSSC)- Guarantee Min Rs. 0.15 cr to Max Rs. 5 cr for tenure of Max

6	01.04.2023	RBI/2023-24/02 FIDD.GSSD.BC.No.02/09.10.001 /2023-24	Master Circular on Credit Facilities to Minority Communities- 6 communities notified by the GOI, Target of 12% of FY 2023-24, Advances under DRI Scheme
7	01.04.2023	RBI/2023-24/03 FIDD.CO.FID.BC.No.1/12.01.033 /2023-24	Master Circular on SHG-Bank Linkage Programme-Opening Saving Account, Processing Fees- Max Rs. 250000, Separate Disclosure under PSL and quarterly reporting within 15 days.
8	01.04.2023	RBI/2023-24/04 DOR.STR.REC.5/13.07.010/2023 -24	Master Circular - Guarantees, Co-Acceptances & Letters of Credit - Schedule Commercial Bank excluding Payment & RRB's.
9	01.04.2023	RBI/2023-24/06 DOR.STR.REC.3/21.04.048/2023 -24	Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances- All Commercial Banks (excluding RRBs)
10	01.04.2023	RBI/2023-24/07 CO.DGBA.GBD.No.S1/31-12- 010/2023-2024	Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission- Eligible & Non-Eligible Transaction, Reporting to RBI, Rate of Commission and Penal interest provision.
11	01.04.2023	RBI/2023-24/96 DOR.MRG.REC.01/00-00- 011/2023-24	Master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023
12	03.04.2023	RBI/2023-24/08 DOR.CRE.REC.No.06/08.12.001/ 2023-24	Master Circular – Housing Finance-Applicable to SCB excluding RRB includes Scope, regulations, Quantum of loan, disclosures and exposure to real estate.

13	03.04.2023	RBI/2023-24/09 DOR.CRE.REC.No.07/21.04.172/ 2023-24	Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)-Applicable to SCB excluding RRB
14	03.04.2023	RBI/2023-24/10 DGBA.GBD.No.S3/31.02.007/20 23-2	Master Circular - Disbursement of Government Pension by Agency Banks- General instruction and checklist to government business for internal/concurrent audit
15	03.04.2023	RBI/2023-24/11 FIDD.CO.LBS.BC.No.04/02.01.0 01/2023-24	Master Circular – Lead Bank Scheme
16	03.04.2023	RBI/2023-24/97 DCM (NE) No.G- 2/08.07.18/2023-24	Master Direction – Facility for Exchange of Notes and Coins
17	03.04.2023	RBI/2023-24/98 DCM (FNVD)/G- 1/16.01.05/2023-24	Master Direction on Counterfeit Notes, 2023 - Detection, Reporting and Monitoring
18	03.04.2023	RBI/2023-24/101 DCM (CC) No.G- 4/03.35.01/2023-24	Master Direction on Penal Provisions in reporting of transactions/ balances at Currency Chests
19	03.04.2023	RBI/2023-24/100 DCM (CC) No.G- 3/03.44.01/2023-24	Master Direction – Scheme of Penalties for bank branches and Currency Chests for deficiency in rendering customer service to the members of public
20	03.04.2023	RBI/2023-24/99 DCM (CC) No.G- 5/03.41.01/2023-24	Master Direction on Framework of Incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests based on performance in rendering customer service to the members of public
21	03.04.2023	RBI/2023-24/12 DOR.SIG.FIN.REC 8/26.03.001/2023-24	Master Circular - Asset Reconstruction Companies- It includes Applicability Companies registered with RBI under Sec 3, Definitions, Net Owned Fund Requirement, Asset reconstruction, Securitisation, Disclosures in Balance

			sheets and other guidelines.
22	06.04.2023	RBI/2023-24/13 A.P. (DIR Series) Circular No.01	APConnect - Online application for Full Fledged Money Changers and non-bank Authorised Dealers Category-II-Facilities Registration, Authorisation as Indian Agents, Opening of Foreign Currency Accounts, Renewal of Licences and Submission of Returns/Statements etc.
23	10.04.2023	RBI/2023-24/102 DoS.CO.CSITTEG/SEC.1/31.01.01 5/2023-24	Master Direction on Outsourcing of Information Technology Service
24	11.04.2023	RBI/2023-24/14 DOR.SFG.REC.10/30.01.021/20 23-24	Framework for acceptance of Green Deposits- Applicable to SCB, NBFC, HFC; Green deposit framework; Use of Proceeds- Renewable energy, Energy efficiency, Clean transportation, Green Building, sustainable resources and others as prescribed; Reporting & disclosures under Portfolio-level information on the use of funds raised from green deposits.
25	11.04.2023	RBI/2023-24/15 DOR.CRE.REC.No.9/07.10.002/2 023-24	Master Circular - Housing Finance for UCBs- Eligible borrowers & types of schemes; Loan Amount limits and margin; Security; Aggregate Limit for Housing Finance; Advances to Builders / Contractors; and other guidelines.
26	12.04.2023	RBI/2023-24/16 A.P. (DIR Series) Circular No. 02	Authorised Dealers Category-II - Online submission of Form A2- Entities shall frame appropriate guidelines with the approval of their Board within the scope of their Statutory & Regulatory Framework.
27	20.04.2023	RBI/2023-24/17 DOR.CAP.REC.11/09.18.201/20 23-24	Master Circular- Prudential Norms on Capital Adequacy -

			<p>Primary (Urban) Co-operative Banks (UCBs) Statutory requirements should have PUSC + Reserve exceeding Rs. 1 Lakh;</p> <p>Minimum Net Worth for Tier 1 - Rs. 2 crs & Others - Rs. 5 crs;</p> <p>Minimum CRAR for Tier 1 - 9% of RWA & Tier 2-4 is 12% of RWA;</p> <p>Other Guidelines</p>
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