List of Relevant Master Circulars issued by the RBI

S. No.	Date	Circular No.	Subject
1.	April 03, 2023	RBI/2023-24/12 DOR.SIG.FIN.REC 8/26.03.001/2023-24	Asset Reconstruction Companies
2.	April 01, 2023	RBI/2023-24/02 FIDD.GSSD.BC.No.02/0 9.10.001/2023-24	Credit Facilities to Minority Communities
3.	April 16, 2024	RBI/2024-25/19 FIDD.CO.GSSD.BC.No. 04/09.09.001/2024-25	Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
4.	April 16, 2024	RBI/2024-25/20 FIDD.GSSD.CO.BC.No. 03/09.01.003/2024-25	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
5.	April 01, 2024	RBI/2024-25/08 DOR.CAP.REC.4/21.06 .201/2024-25	Basel III Capital Regulations
6.	April 1, 2022	RBI/2022-23/07 DCM (FNVD)G 1/16.01.05/2022-23	Detection and Impounding of Counterfeit Notes
7.	April 02, 2024	RBI/2024-25/11 DOR.CRE.REC.No.07/ 08.12.001/2024-25	Housing Finance
8.	April 01, 2022	RBI/2022-23/01 DCM (NE)No.G- 5/08.07.18/2022-23	Facility for Exchange of Notes and Coins
9.	April 01, 2024	RBI/2024-25/07 CO.DGBA.GBD.No.S2/ 31-12-010/2024-2025	Conduct of Government Business by Agency Banks - Payment of Agency Commission
10.	April 01,2024	RBI/2024-25/02 FIDD.CO.LBS.BC.No.01/ 02.01.001/2024-25	Lead Bank Scheme

11.	April 01, 2024	RBI/2024-25/05 FIDD.CO.FID.BC.No.1/1 2.01.033/2024-25	SHG-Bank Linkage Programme
12.	April 01, 2022	RBI/2022-23/04 DCM (CC)No.G- 5/03.44.01/2022-23	Scheme of Penalties for bank branches including Currency Chests based on performance in rendering customer service to the members of public
13.	April 01, 2024	RBI/2024-25/06 DGBA.GBD.No.S1/31.02 .007/2024-25	Disbursement of Government Pension by Agency Banks
14.	April 02, 2024	RBI/2024-25/12 DOR.STR.REC.8/21.04. 048/2024-25	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
15.	April 01, 2024	RBI/2024-25/03 DOR.STR.REC.2/13.07. 010/2024-25	Guarantees and Co- acceptances
16.	April 24, 2024	RBI/2024-25/24 DOR.CRE.REC.No.17/2 1.04.172/2024-25	Bank Finance to Non- Banking Financial Companies (NBFCs)
17.	July 01, 2016 (Updated as on November 12, 2021)	RBI/2016-17/17 DPSS.CO.PD.Mobile Banking.No./2/02.23.00 1/2016-2017	Mobile Banking transactions in India – Operative Guidelines for Banks
18.	April 05, 2021	RBI/2021-22/12 FIDD.GSSD.CO.BC.No. 03/09.16.03/2021-22	Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
19.	July 04, 2018	RBI/2018-19/10 FIDD.CO.FSD.BC.No.6/ 05.05.010/2018-19	Kisan Credit Card (KCC) Scheme

20.	October 11, 2017 (Updated as on 17, 2020)	RBI/DPSS/2017-18/58 Master Direction DPSS.CO. PD.No. 1164/ 02.14.006/2017- 18	Issuance and Operation of Prepaid Payment Instruments
21.	July 01, 2015	RBI/2015-16/97 DBR No BP.BC.6 /21.04.141/2015-16	Prudential norms for classification, valuation and operation of investment portfolio by banks
22.	July 01, 2015	RBI/2015-16/95 DBR.No.Dir.BC.10/13.0 3.00/2015-16	Loans and Advances – Statutory and Other Restrictions
23.	July 01, 2015	RBI/2015-16/70 DBR.No.Dir.BC.12/13.0 3.00/2015-16	Exposure Norms
24.	July 01, 2015	RBI/2015-16/ 99 DBR.BP.BC.No.23/21.0 4.018/2015-16	Disclosure in Financial Statements - Notes to Accounts
25.	July 01, 2015	RBI/2015-16/31 DBR.No.FSD.BC.18/24. 01.009/2015-16	Credit Card, Debit Card and Rupee Denominated Cobranded Prepaid Card operations of banks and Credit Card issuing NBFCs
26.	July 01, 2015	RBI/2015-16/ 30 DBR. No. FSD.BC.19/24.01. 001/2015-16	Para-banking Activities
27.	July 01, 2015	RBI/2015-16/ 86 DBR. No. BP. BC.3/21.01. 002/ 2015-16	Prudential Norms on Capital Adequacy-Basel I Framework
28.	July 01, 2015	RBI/2015-16/85 DBR.No.BP.BC.4./21.0 6.001/2015-16	Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF)

Guidance Note on Audit of Banks (Revised 2025)

29.	July 01, 2015	RBI /2015-16/ 39 DBR.No.Dir.BC.7/13.03 .00/2015-16	Interest Rates on Rupee Deposits held in Domestic, Ordinary Non-Resident (NRO) and Non-Resident (External) (NRE) Accounts
30.	July 01, 2015	RBI/2015-16/100 DBR.No.CID.BC.22/20. 16.003/2015-16	Wilful Defaulters
31.	July 01, 2015	RBI/ /2015-16/47 DBR No.DIR.BC.14/04.02.00 2/2015-16	Rupee / Foreign Currency Export Credit & Customer Service to Exporters
32.	July 01, 2015	RBI/2015-16/35 DBR.AML.BC.No.16/14. 08.001/ 2015-16	Guidelines issued under Section 36(1)(a) of the Banking Regulation Act, 1949 -Implementation of the provisions of Foreign Contribution (Regulation) Act, 2010
33.	July 01, 2015	RBI/2015-16/ 59 DBR No.Leg.BC.21/09.07.00 6/2015-16	Customer Service in Banks