

## **Appendix**

### **Master Circular Exposure Norms and Statutory/ Other Restrictions on Loans & Advances**

#### **A. (i) List of Circulars consolidated in the Master Circular**

<b>No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>
1	<a href="#">UBD.PCB.BPD.Cir. No. 47 / 16.20.000 / 2008-09</a>	30-01-2009	Investment in Non-SLR securities by Primary(urban) Cooperative Banks
2	<a href="#">UBD.PCB.BPD.Cir. No. 46 / 16.20.000/ 2 \008-09</a>	30-01-2009	Placement of deposits with other banks by Primary(urban) Cooperative Banks
3	<a href="#">UBD (PCB) BPD Cir No: 14 /16.20.000 / 2007-08</a>	18.09.2007	Investments in Non-SLR securities by primary (urban) cooperative banks
4	<a href="#">UBD.PCB.Cir.No.7/ 13.05.000/07-08</a>	13.07.2007	Bank Finance against Shares and Debentures
5	UBD.PCB.Cir.No.31/13.05.000/06-07	12.03.2007	Loans and advances to directors, relatives and firms/concerns in which they are interested
6	<a href="#">UBD.PCB.Cir.No.29/13.05.000/05-06</a>	30.01.2006	Maximum Limit on advances – Limit on credit exposure to individual/group of borrowers
7	<a href="#">UBD.PCB.Cir.No.22/13.05.000/05-06</a>	05.12.2005	Maximum Limit on advances – Limit on Unsecured advances to single party/connected group
8	<a href="#">UBD.PCB.Cir.No. 14/13.05.000/05-06</a>	06.10.2005	Loans and advances to directors, relatives and firms/concerns in which they are interested.
9	<a href="#">UBD.DS.cir.No.44/13.05.00/04-05</a>	15.04.2005	Maximum Limit on advances – Limit on credit exposure to individual/group of borrowers
10	<a href="#">UBD. BPD (PCB) Cir No. 45 / 16. 20. 00 / 2003-04</a>	15.4.2004	Investments in non-SLR debt securities by PCBs
11	<a href="#">BPD.BPD (PCB) Cir No. 34/ 13. 05. 00/ 2003-04</a>	11.2.2004	Maximum Limit on advances – Limit on credit exposure to individual/group of borrowers – computation of capital funds
12	BPD. DS (PCB) Cir No. 29/ 13 .05 .00/ 2003-04	5.1.2004	Finance against shares & debentures by PCBs
13	UBD.BPD.PCB.Cir.No.46/16.20.00/2002-03	17.05.2003	Placement of deposits by non-scheduled PCBs with Scheduled PCBs
14	UBD.BPD.Cir.No.50/13.05.00/2002-03	29-4-2003	Loans & Advances to directors, relatives and firms / concerns in which they are interested
15	UBD.DS.PCB.Cir.No.37/13.05.00/2001-02	01.04.2002	Limit on Credit Exposure to individual / group of borrowers
16	UBD.No.DS.PCB.C1R.41/13.05.00/ 2000-01	19-4-2001	Bank Finance against Shares and Debentures
17	UBD.No.DS.PCB.C1R.35/13.05.00/ 1999-2000	13-3-2001	Maximum Limit on Advances – Unsecured Advances by Salary Earners' Banks – Revision of Limit
18	UBD.No.PCB.Cir.25/13.05.00/2000-2001	18-1-2001	Maximum Limit on Advances – Limits on Credit Exposure to Individual/Group of Borrowers – Computation of Capital Funds

19	UBD.No.DS.PCB.24/13.05.00/2000-2001	16-1-2001	Credit Extended to Diamond Exporters – Embargo on Import of Conflict Diamonds
20	UBD.No.DS.4/13.05.00/2000	25-8-2000	Maximum Limit on Advances – Limits on Credit Exposure to Individuals/Group of Borrowers – Computation of Capital Funds
21	UBD.No.DS.PCB.1/13.05.00/2000-2001	28-7-2000	Credit Extended to Diamond Exporters – Embargo on Import of Conflict Diamonds
22	UBD.No.DS.CIR.31 / 13.05.00 / 1999-2000	1/4/2000	Maximum Limit on Advances – Limits on Credit Exposure
23	UBD.No.DS.PCB.CIR.41/13.05.00/97-98	12/2/1998	Advances granted to Directors and their relatives
24	UBD.No.DS /PCB / CIR.38 / 13.05.00 / 96-97	4/2/1997	Limits on Credit Exposure to Individual/ Group of borrowers – Advances against security of term deposits
25	UBD.No.Plan.PCB.33/09.09.01/96-97	13-12-96	Financing Agricultural Activities by PCBs
26	UBD.No.DS.PCB.CIR.27/13.05.00/96-97	11/11/1996	Maximum Limit on Advances – Limits on Unsecured Advances to single party/connected Group
27	UBD.No.DS.PCB.DIR.16/13.05.00/96-97	11/11/1996	Maximum Limit on Advances
28	UBD.No.DS.PCB.CIR.25/13.05.00/96-97	30-10-96	Advances granted to directors and their relatives by Primary (Urban) Co-operative Banks
29	UBD.No.Plan.PCB.20/09.63.00/96-97	16-10-96	Policy and practice regarding Nominal Membership
30	UBD.No.DS.PCB.Cir.65/13.01.00/95-96	31-5-1996	Advances against Fixed Deposit Receipts (FDRs) issued by other banks
31	UBD.No.DS.PCB.Cir.63/13.05.00/95-96	24-5-1996	Lending to non-banking financial companies
32	UBD.No.DS.PCB.CIR.53/13.05.00/95-96	22-3-1996	Maximum Limit on Advances – Limits on Credit Exposure to Individuals/Group of Borrowers
33	UBD.No.DS.PCB.CIR.39/13.05.00/95-96	16-1-1996	Maximum Limit on Advances – Limits on credit exposure to individuals/group of borrowers
34	UBD.No.DS.PCB.DIR.18/13.05.00/95-96	16-1-1996	Maximum Limit on Advances
35	UBD.No.DS.PCB.CIR.60/13.05.00/94-95	30-5-1995	Lending to Non-Banking Financial Companies
36	UBD.No.DS.(PCB)CIR.58/13.05.00/94-95	17-5-1995	Bridge Loans/Interim Finance
37	UBD.No.DS(PCB)Dir.16/13.05.00/94-95	29-4-1995	Maximum limit on advances
38	UBD.No.DS(PCB)Cir.54/13.05.00/ 94-95	29-4-1995	Maximum limit on advances
39	UBD.No.DS.CIR.25/13.05.00/94-95	21-10-94	Leading to non-Banking financial companies
40	UBD.I&L.Cir.RCS.1/12.05.00/94-95	15-7-1994	Granting of loans and advances to persons engaged in business competing with or conflicting with the business of primary co-operative banks

41	UBD.No.DS.CIR.PCB.4/13.05.00/94-95	12/7/1994	Maximum limit on advances – Advances to Directors and their relatives and to concerns in which Directors or their relatives are interested
42	UBD.No.(PCB)DIR.5/13-05.00/93-94	26-5-1994	Maximum Limit on Advances
43	UBD.No.DS(PCB)Cir.76/13.05.00/93-94	26-5-1994	Maximum limit on advances – Advances to Directors and their relatives and to concerns in which Directors or their relatives are interested
44	UBD.No.40/09.63.00/93-94	16-12-93	Policy and practice regarding Nominal Membership
45	UBD.No.(PCB)29/DC.(R.1)-92/93	26-12-92	Bridge Loans/Interim Finance
46	UBD.No.Plan.8/UB.8/91/92	5/2/1992	Policy and Practice regarding Nominal Membership
47	UBD(PCB)55/DC.R.1-90/91	25-2-1991	Maximum Limit on Advances – Advances Against Cheques Sent for Collection
48	UBD.PCB.2/DC.(R-1)-90/91	20-7-1990	Financing of Leasing/Hire Purchase Companies
49	UBD.No.DC.99/R.1-87/88	8/2/1988	Maximum Limit on Advances – advances to Salaried Borrowers
50	UBD.No.P&O.100/UB.8-86/87	25-6-1987	Policy and Practice regarding Nominal Membership
51	ACD.Plan.(IFS)1295/PR.36-78/9	17-10-78	Sanction of Credit Facilities to Borrowers who are defaulting in payment of Statutory Dues such as Provident Fund, etc. by PCBs

**1.1 List of Other Circulars from which instructions relating to Credit Exposure Norms and Statutory/Other Restrictions on Loans & Advances have also been consolidated in the Master Circular**

No.	Circular No.	Date	Subject	Para No. of the Circular	Para No. of the Master Circular
1.	UBD.No.DS.PCB.7/13.04.00/2000-2001	10-10-2000	Monetary and Credit Policy Measures – Mid-Term Review for the Year 2000-2001	3	4.11.4 (i)
2.	UBD.No.DS.SUB.2/13.05.00/2000-2001	25-08-2000	Rediscounting of Bills by Banks	3	4.6.4 (i)
3.	UBD.No.Plan.SPCB .01/09.09.01/2000-2001	01-07-2000	Priority Sector Lending – Lending to NBFCs for On-lending to Agriculture	2	4.6.4 (iii)
4.	UBD.No.DS.SUB.3/13.05.00/1999-2000	21-09-1999	Rediscounting of Bills by Banks	2, 3	4.6.4 (i)
5.	UBD.Plan.No.SPCB .1/09.09.01/99-2000	27-08-1999	Priority Sector lending – Flow of credit to food and agro-based processing, forestry and tiny sector enterprises	1	4.6.4 (iv)
6.	UBD.No.DS.PCB.Cir.10/13.05.00/98-99	27-11-1998	Bank Finance against Shares and Debentures	Annex Para 2(i)	4.5.1

No.	Circular No.	Date	Subject	Para No. of the Circular	Para No. of the Master Circular
7.	UBD.Plan.Gr.SUB/5/09.09.01/98-99	18-11-1998	Bank Credit to Non Banking Financial Companies (NBFCs) against financing of trucks Classification under Priority Sector	1	4.6.4 (i)
8.	UBD.No.DS.PCB.CIR.55/13.05.00/97-98	29-04-1998	Advances against Shares and Debentures	2	4.5.3
9.	UBD.No.DS.PCB.CIR.46/13.05.00/96-97	23-04-1997	Lending under consortium arrangement	1	2.2.2 (v)
10.	UBD.No.DS.PCB.CIR.40/13.05.00/96-97	13-02-1997	Lending for working capital purposes Sanction of ad-hoc limits	1	2.2.2 (i) I
11.	UBD.No.Plan.PCB.60/09.78.00/95-96	08-04-1996	Equipment leasing and hire purchase financing activities	1, 2 & 5	
12.	UBD.NO.DS.PCB.CIR.35/13.05.00/95-96	05-01-1996	Grant of financial Assistance against Share/ Debenture of joint stock companies	2	4.5.3
13.	UBD.Plan./CIR(RCS).9/09.22.01/95-96	01-09-1995	Finance for Housing Schemes – Primary (urban) Co-operative Banks	3	2.3.3
14.	UBD DC.7/13.05.00/95-96	09-08-1995	Grant of financial Assistance against Shares/ Debentures of joint stock companies	2	4.5.3
15.	UBD.No.(PCB)50/13.05.00-93/94	14-01-1994	Restrictions on credit to certain sectors – Real Estate Loans	3	2.3.1
16.	UBD.No.(PCB)54/DC(R.1)-92/93	07-04-1993	Restriction on Credit to Certain Sectors	1	4.5.3
17.	UBD(PCB)38/DC.(R.1)-91/92	13-11-1991	Restriction on Credit to Certain Sectors	1(iv)	2.3.1