

**Annex - 7**

(Cf. para 2 of the covering letter to the circular)

**List of Circulars consolidated by the Master Circular on IRAC Norms**

| Sl. No. | Circular No.                                           | Date       | Subject                                                                                                             | Para No. of the MC        |
|---------|--------------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------|---------------------------|
| 1.      | <a href="#">DBOD.No.BP.BC.140/21.04.048/2008-09</a>    | 25.06.2009 | Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy | 21.2                      |
| 2.      | <a href="#">DBOD.No.BP.BC.125/21.04.048/2008-09</a>    | 17.04.2009 | Prudential Norms on Unsecured Advances                                                                              | 5.4(iii)                  |
| 3.      | <a href="#">DBOD.No.BP.BC.No.124/21.04.132/2008-09</a> | 17.04.2009 | Prudential Guidelines on Restructuring of Advances                                                                  | Annex 2                   |
| 4.      | <a href="#">DBOD.No.BP.BC.122/21.04.048/2008-09</a>    | 09/04/2009 | Prudential Treatment in respect of Floating Provisions                                                              | 5.6.3                     |
| 5.      | <a href="#">DBOD.BP.BC.121/21.04.132/2008-09</a>       | 09.04.2009 | Prudential guidelines on Restructuring of Advances                                                                  | 11.4.2                    |
| 6.      | DBOD.No.BP.BC.112/21.04.048/2008-09                    | 05.03.2009 | Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy | 21.2                      |
| 7.      | <a href="#">DBOD.No.BP.BC.118/21.04.048/2008-09</a>    | 25/03/2009 | Prudential Treatment of different Types of Provisions in respect of Loan Portfolios                                 | 5.6.3, 5.7, 5.9.9, 5.9.10 |
| 8.      | <a href="#">DBOD.BP.BC.105/21.04.132/2008-09</a>       | 04.02.2009 | Prudential guidelines on Restructuring of Advances                                                                  | Annex 6                   |
| 9.      | <a href="#">DBOD.BP.BC.104/21.04.132/2008-09</a>       | 02.01.2009 | Prudential guidelines on Restructuring of Advances.                                                                 | Annex 6                   |

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|-----|----------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| 10. | <a href="#">DBOD.BP.BC.93/21.04.132/2008-09</a>    | 08.12.2008 | Prudential guidelines on Restructuring of Advances                                                                                                | Annex 6                                |
| 11. | <a href="#">DBOD.BP.BC.83/21.01.002/2008-09</a>    | 15/11/2008 | Review of Prudential Norms - Provisioning for Standard Assets and Risk Weights for Exposures to Corporates, Commercial Real Estate and NBFC-ND-SI | 5.5                                    |
| 12. | <a href="#">DBOD.No.BP.BC.84/21.04.048/2008-09</a> | 14/11/2008 | Asset Classification Norms for Infrastructure Projects under Implementation                                                                       | 4.2.15, Annex 6                        |
| 13. | <a href="#">DBOD.No.BP.BC.78/21.04.048/2008-09</a> | 11.11.2008 | Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy                               | 21.1                                   |
| 14. | <a href="#">DBOD.BP.BC.76/21.04.132/2008-09</a>    | 03.11.2008 | Prudential guidelines on Restructuring of Advances                                                                                                | 14.2.2                                 |
| 15. | <a href="#">DBOD.BP.BC.No.69/21.03.009/2008-09</a> | 29/10/2008 | Prudential Norms for Off-Balance Sheet Exposures of Banks                                                                                         | 4.2.7 (iv)                             |
| 16. | <a href="#">DBOD.BP.BC.58/21.04.048/2008-09</a>    | 13.10.2008 | (i) Disbursal of Loans against Sanctioned Limits<br>(ii) Restructuring of Dues of the Small and Medium Enterprises (SMEs)                         | Annex 2                                |
| 17. | <a href="#">DBOD.No.BP.BC.57/21.04.157/2008-09</a> | 13/10/2008 | Prudential Norms for Off-balance Sheet Exposures of Banks                                                                                         | 2.1.2 (vii), 4.2.7 (iv) to 4.2.7 (vii) |
| 18. | <a href="#">DBOD.No.BP.BC.48/21.04.048/2008-09</a> | 22/09/2008 | Prudential Norms on Utilisation of Floating Provisions - Agricultural Debt Waiver and Debt Relief Scheme, 2008                                    | 5.6.2                                  |

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|-----|----------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| 19. | <a href="#">DBOD.BP.BC.37/21.04.132/2008-09</a>    | 27.08.2008 | Prudential guidelines on Restructuring of Advances-comprehensive guidelines                                                               | Para 9 to 18           |
| 20. | <a href="#">DBOD.No.BP.BC.31/21.04.157/2008-09</a> | 08/08/2008 | Prudential Norms for Off-balance Sheet Exposures of Banks                                                                                 | 2.1.2 (vii),<br>5.9.12 |
| 21. | <a href="#">DBOD.No.BP.BC.26/21.04.048/2008-09</a> | 30.07.2008 | Agricultural Debt Waiver and Debt Relief Scheme, 2008 - Prudential Norms on IRAC, Provisioning and Capital Adequacy                       | 20                     |
| 22. | <a href="#">DBOD.BP.BC.82/21.04.048/2007-08</a>    | 08.05.2008 | Prudential Norms on Asset Classification Pertaining to Advances - Infrastructure Projects under Implementation and Involving Time Overrun | 4.2.15 (iv)            |
| 23. | <a href="#">DBOD.No.BP.BC.34/21.04.048/2007-08</a> | 04.10.2007 | Guidelines on Purchase / Sale of Non Performing Assets                                                                                    | 7.5 (iii)              |
| 24. | <a href="#">DBOD.No.BP.BC.97/21.04.048/2006-07</a> | 16.05.2007 | Guidelines on Purchase / Sale of Non Performing Assets                                                                                    | 7.5 (iii)              |
| 25. | <a href="#">DBOD.No.BP.BC.76/21.04.048/2006-07</a> | 12.04.2007 | Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects Involving Time Overrun    | 4.2.15 (iv)            |
| 26. | <a href="#">DBOD.No.BP.BC.68/21.04.048/2006-07</a> | 13.03.2007 | Prudential Norms on Creation and Utilisation of Floating Provisions                                                                       | 5.6.2                  |

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| 27. | <a href="#">DBOD.No.BP.BC.53/21.04.048/2006-2007</a>     | 31.01.2007 | Third Quarter Review of the Annual Statement on Monetary Policy for the year 2006-07 - Provisioning Requirement for Standard Assets and Risk Weights for Capital Adequacy | 5.5 (i) |
| 28. | <a href="#">DBOD.No.BP.BC.21/21.04.048/2006-2007</a>     | 12.07.2006 | Annual Policy Statement for the year 2006-07 - Additional Provisioning Requirement for Standard Assets                                                                    | 5.5 (i) |
| 29. | <a href="#">DBOD.NO.BP.BC.89/21.04.048/ 2005-06</a>      | 22.06.2006 | Prudential norms on creation and utilization of floating provisions                                                                                                       | 5.6     |
| 30. | <a href="#">DBOD.NO.BP.BC.85/21.04.048/ 2005-06</a>      | 29.05.2006 | Annual Policy Statement for the year 2006-07: Additional Provisioning Requirement for Standard Assets                                                                     | 5.5(i)  |
| 31. | <a href="#">DBOD.NO.BP.BC.45/21.0421.04.048/2005 -06</a> | 10.11.2005 | Revised Guidelines on Corporate Debt Restructuring(CDR) Mechanism                                                                                                         | Part B  |
| 32. | <a href="#">DBOD.NO.BP.BC.46/21.0421.04.048/2005-06</a>  | 10.11.2005 | Debt restructuring mechanism for Small and Medium Enterprises (SMEs)                                                                                                      | Part B  |
| 33. | <a href="#">DBOD.NO.BP.BC.40/21.04.048/ 2005-06</a>      | 04.11.2005 | MidTerm Review of Annual Policy Statement for the year 200506: Additional Provisioning Requirement for Standard Assets                                                    | 5.5(i)  |

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| 34. | <a href="#">DBOD.NO.BP.BC. 34/21.04.132/2005-06</a>  | 08.09.2005 | Debt restructuring mechanism for Small and Medium Enterprises (SMEs) - Announcement made by the Union Finance Minister | Part B                                 |
| 35. | <a href="#">DBOD.NO.BP.BC.16/21.04.048/ 2005-06</a>  | 13.07.2005 | Guidelines on purchase/sale of Non performing Assets                                                                   | 7                                      |
| 36. | <a href="#">DBOD.BP.BC.34/21.04.048/2004-05</a>      | 26.08.2004 | Repayment schedule of rural housing loans                                                                              | 4.2.13(vi)                             |
| 37. | <a href="#">DBOD.BP.BC.29/21.04.048/2004-05</a>      | 13.08.2004 | Prudential norms – State Government guaranteed exposures                                                               | 4.2.14                                 |
| 38. | <a href="#">RPCD No. Plan.BC 92/04.09.01/2003-04</a> | 24.06.2004 | Flow of credit to Agriculture                                                                                          | 4.2.13 (iv)                            |
| 39. | <a href="#">DBOD No. BP.BC 102/21.04.048/2003-04</a> | 24.06.2004 | Prudential Norms for Agricultural Advances                                                                             | 2.1.2(iv), (v)<br>4.2.10,<br>4.2.13(i) |
| 40. | <a href="#">DBOD No. BP.BC 99/21.04.048/2003-04</a>  | 21.06.2004 | Additional Provisioning Requirement for NPAs                                                                           | 5                                      |
| 41. | <a href="#">DBOD No. BP.BC 97/21.04.141/2003-04</a>  | 17.06.2004 | Prudential Guidelines on Unsecured Exposures                                                                           | 5.4                                    |
| 42. | <a href="#">DBOD No. BP.BC 96/21.04.103/2003-04</a>  | 17.06.2004 | Country Risk Management Guidelines                                                                                     | 5.9.8                                  |
| 43. | DBOD No. BP.BC<br>96/21.04.048/2002-03               | 23.04.2003 | Guidelines on sale of financial assets to Securitisation / reconstruction company and related issues                   | 6                                      |

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| 44. | DBOD BP.BC. NO.<br>74/21.04.048/2002-2003  | 27.02.2003 | Projects under<br>implementation<br>involving time overrun                                                                                                  | 4.2.15 |
| 45. | DBOD No. BP.BC.<br>71/21.04.103/2002-2003  | 19.02.2003 | Risk Management<br>Systems in Banks –<br>Guidelines on Country<br>Risk Management                                                                           | 5.9.8  |
| 46. | DBOD BP.BC. No.<br>69/21.04.048/2002-03    | 10.02.2003 | Upgradation of loan<br>accounts classified as<br>NPAs                                                                                                       | 4.2.5  |
| 47. | DBOD. BP.BC No.<br>44/21.04.048/2002-03    | 30.11.2002 | Agricultural loans<br>affected by natural<br>calamities                                                                                                     | 4.2.13 |
| 48. | DBOD No.BP.BC. 108/<br>21.04.048/2001-2002 | 28.05.2002 | Income recognition, asset<br>classification and<br>provisioning on advances -<br>treatment of<br>projects under<br>implementation involving<br>time overrun | 4.2.15 |
| 49. | DBOD No.BP.BC. 101/<br>21.01.002/ 2001-02  | 09.05.2002 | Corporate Debt<br>Restructuring                                                                                                                             | Part B |
| 50. | DBOD No.BP.BC. 100/<br>21.01.002/ 2001-02  | 09.05.2002 | Prudential norms on asset<br>classification                                                                                                                 | 4.1.2  |
| 51. | DBOD No.BP.BC. 59/<br>21.04.048/2001-2002  | 22.01.2002 | Prudential norms on<br>income recognition, asset<br>classification and<br>Provisioning agricultural<br>advances                                             | 4.2.13 |
| 52. | DBOD No.BP.BC. 25/<br>21.04.048/2000-2001  | 11.09.2001 | Prudential norms on<br>income recognition, asset<br>classification and<br>provisioning                                                                      | 3      |
| 53. | DBOD No.BP.BC. 15 /<br>21.04.114/2000-2001 | 23.08.2001 | Corporate Debt<br>Restructuring                                                                                                                             | Part B |

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| 54. | DBOD No.BP.BC. 132/<br>21.04.048/2000-2001    | 14.06.2001 | Income Recognition, Asset<br>Classification and<br>Provisioning for Advances                                                                | 4.2    |
| 55. | DBOD No. BP.BC. 128/<br>21.04.048/2000-2001   | 07.06.2001 | SSI Advances Guaranteed<br>by CGTSI – Riskweight<br>and provisioning norms                                                                  | 5.9.5  |
| 56. | DBOD No. BP. BC. 116<br>/21.04.048/ 2000-2001 | 02.05.2001 | Monetary & Credit<br>Policy Measures<br>2001-02                                                                                             | 2.1.2  |
| 57. | DBOD No. BP. BC. 98/<br>21.04.048/ 2000-2001  | 30.03.2001 | Treatment of Restructured<br>Accounts                                                                                                       | Part B |
| 58. | DBOD No. BP. BC. 40 /<br>21.04.048/ 2000-2001 | 30.10.2000 | Income Recognition, Asset<br>Classification and<br>Provisioning Reporting of<br>NPAs to RBI                                                 | 3.5    |
| 59. | DBOD.No.BP.BC.161/21.04.<br>0 48/ 2000        | 24.04.2000 | Prudential Norms on<br>Capital Adequacy, Income<br>Recognition, Asset<br>Classification and<br>Provisioning, etc.                           | 5.5    |
| 60. | DBOD.No.BP.BC.144/21.04.<br>0 48/ 2000        | 29.02.2000 | Income Recognition, Asset<br>Classification and<br>Provisioning and Other<br>Related Matters and<br>Adequacy Standards -<br>Takeout Finance | 4.2.16 |
| 61. | DBOD.No.BP.BC.138/21.04.<br>0 48/ 2000        | 07.02.2000 | Income Recognition, Asset<br>Classification and<br>Provisioning Export Project<br>Finance                                                   | 4.2.18 |

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| 62. | DBOD.No.BP.BC.103/21.04.0 48/ 99      | 21.10.99 | Income Recognition, Asset Classification and Provisioning Agricultural Finance by Commercial Banks through Primary Agricultural Credit Societies | 4.2.10            |
| 63. | DBOD.No.FSC.BC.70/24.01.001/ 99       | 17.07.99 | Equipment Leasing Activity Accounting/ Provisioning Norms                                                                                        | 3.2.3, 5.8        |
| 64. | DBOD.No.BP.BC.45/21.04.0 4 8/99       | 10.05.99 | Income Recognition Asset Classification and Provisioning Concept of Commencement of Commercial Production                                        | 4.2.15            |
| 65. | DBOD.No.BP.BC.120/21.04.0 48/ 98      | 29.12.98 | Prudential norms on Income Recognition, Asset Classification and Provisioning Agricultural Loans Affected by Natural Calamities                  | 4.2.13            |
| 66. | DBOD.No.BP.BC.103/21.01.0 02/ 98      | 31.10.98 | Monetary & Credit Policy Measures                                                                                                                | 4.1.1, 4.1.2, 5.5 |
| 67. | DBOD.No.BP.BC.17/21.04.0 4 8/98       | 04.03.98 | Prudential Norms on Income Recognition, Asset Classification and Provisioning Agricultural Advances                                              | 4.2.13            |
| 68. | DOS. No. CO.PP. BC.6/ 11.01.005/ 9697 | 15.05.97 | Assessments relating to asset valuation and loan loss provisioning                                                                               | 5.1.1             |
| 69. | DBOD.No.BP.BC.29/21.04.0 4 8/97       | 09.04.97 | Income Recognition Asset Classification and Provisioning Agricultural Advances                                                                   | 4.2.13            |

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| 70. | DBOD.No.BP.BC.14/21.04.0<br>48/97    | 19.02.97 | Income Recognition Asset<br>Classification and<br>Provisioning Agricultural<br>Advances                                                                | 4.2.13                         |
| 71. | DBOD.No.BP.BC.9/21.04.04<br>8 /97    | 29.01.97 | Prudential Norms Capital<br>Adequacy, Income<br>Recognition Asset<br>Classification and<br>Provisioning                                                | 4.2.4, 4.2.5,<br>4.2.8, 4.2.9  |
| 72. | DBOD.No.BP.BC.163/21.04.<br>0 48/ 96 | 24.12.96 | Classification of<br>Advances with Balance<br>less than Rs. 25,000/                                                                                    | 4.1                            |
| 73. | DBOD.No.BP.BC.65/21.04.0<br>48/96    | 04.06.96 | Income Recognition<br>Asset Classification and<br>Provisioning                                                                                         | 4.2.8                          |
| 74. | DBOD.No.BP.BC.26/21.04.0<br>48/96    | 19.03.96 | Nonperforming<br>Advances Reporting to RBI                                                                                                             | 3.5                            |
| 75. | DBOD.No.BP.BC.25/21.04.0<br>48/96    | 19.03.96 | Income Recognition<br>Asset Classification and<br>Provisioning                                                                                         | 4.2.8, 4.2.14                  |
| 76. | DBOD.No.BP.BC.134/21.04.<br>0 48/ 95 | 20.11.95 | EXIM Bank's New Lending<br>Programme Extension of<br>Guarantee cum Refinance<br>to Commercial Bank in<br>respect of Post shipment<br>Supplier's Credit | 4.2.17                         |
| 77. | DBOD.No.BP.BC.36/21.04.0<br>48/95    | 03.04.95 | Income Recognition<br>Asset Classification and<br>Provisioning                                                                                         | 3.2.2, 3.3,<br>4.2.17<br>5.8.1 |
| 78. | DBOD.No.BP.BC.134/21.04.<br>0 48/ 94 | 14.11.94 | Income Recognition<br>Asset Classification<br>Provisioning and Other<br>Related Matters                                                                | 5                              |

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|-----|--------------------------------------|----------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| 79. |                                      | 16.05.94 | Income Recognition Asset                                                                  | 5                                                                                                      |
| 80. | DBOD.No.BP.BC.58/21.04.0<br>4 894    |          | Classification and<br>Provisioning and Capital<br>Adequacy Norms -<br>Clarifications      |                                                                                                        |
| 81. | DBOD.No.BP.BC.50/21.04.0<br>48/94    | 30.04.94 | Income Recognition<br>Asset Classification and<br>Provisioning                            | 5.9.4                                                                                                  |
| 82. | DOS.BC.4/16.14.001/9394              | 19.03.94 | Credit Monitoring System -<br>Health Code System for<br>Borrowal Accounts                 | 1.3                                                                                                    |
| 83. | DBOD.No.BP.BC.8/21.04.04<br>3 /94    | 04.02.94 | Income Recognition,<br>Provisioning and Other<br>Related Matters                          | 3.1.2, 3.4,<br>4.2                                                                                     |
| 84. | DBOD.No.BP.BC.195/21.04.<br>0 48/ 93 | 24.11.93 | Income Recognition, Asset<br>Classification and<br>Provisioning Clarifications            | 4.2                                                                                                    |
| 85. | DBOD.No.BP.BC.95/21.04.0<br>48/93    | 23.03.93 | Income Recognition,<br>Asset Classification,<br>Provisioning and Other<br>Related Matters | 3.2, 5                                                                                                 |
| 86. | DBOD.No.BP.BC.59/21.04.0<br>4 392    | 17.12.92 | Income Recognition, Asset<br>Classification and<br>Provisioning Clarifications            | 3.2.1, 3.2.2,<br>4.2                                                                                   |
| 87. | DBOD.No.BP.BC.129/21.04.<br>0 4392   | 27.04.92 | Income Recognition, Asset<br>Classification,<br>Provisioning and Other<br>Related Matters | 1.1, 1.2,<br>2.1.1, 2.2,<br>3.1.1,3.1.3,<br>4.1, 4.1.1,<br>4.1.2, 4.1.3,<br>4.2, 5.1, 5.2,<br>5.3, 5.4 |
| 88. | DBOD.No.BP.BC.42/C.469<br>(W)90      | 31.10.90 | Classification of Non<br>Performing Loans                                                 | 3.1.1                                                                                                  |

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| 89. | DBOD.No.Fol.BC.136/C.249<br>85        | 07.11.85 | Credit Monitoring System -<br>Introduction of Health<br>Code for Borrowal<br>Accounts in Banks | 1.3        |
| 90. | DBOD.No.BP.BC.35/21.01.0<br>02/99     | 24.04.99 | Monetary & Credit<br>Policy Measures                                                           | 4.2        |
| 91. | DBOD.No.FSC.BC.18/24.01.<br>001/ 9394 | 19.02.94 | Equipment Leasing,<br>Hire Purchase,<br>Factoring, etc. Activities                             | 2.1, 3.2.3 |