



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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June 17, 2013

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

Dear Sir,

**Review of Prudential Guidelines on Restructuring of Advances
by Financial Institutions (FIs)**

In continuation of our letter [DBOD.FID.FIC.No.6/01.02.00/2010-11 dated October 14, 2010](#) on the captioned subject, please find enclosed [circular DBOD.BP.BC.No.99/21.04.132/2012-13 dated May 30, 2013](#) and the Mail Box Clarification dated June 6, 2013 on 'Review of Prudential Guidelines on Restructuring of Advances by Banks and Financial Institutions' issued to scheduled commercial banks. In this connection, it is advised that these guidelines, shall apply mutatis mutandis to the FIs.

2. However, certain activities are generally not undertaken by FIs, such as extending working capital, overdrafts and personal loans, etc. The provisions of the circular relating to such activities shall not be applicable to the FIs.

Yours faithfully,

(Rajesh Verma)
Chief General Manager