**Urban Co-operative Banking**

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| --- | --- |
| **S.No.** | **RBI Notification** |
|  | Provisioning Requirement for Investment in Security Receipts (SRs) |
|  | Master Circular - Housing Finance for UCBs |
|  | Processing of e-mandates for recurring transactions |
|  | Individual Housing loans – Enhancement in limits |
|  | Enhancement in Individual Housing Loan limits and credit to Commercial Real Estate - Residential Housing (CRE-RH) |
|  | Section 23 of the Banking Regulation Act, 1949 – Doorstep Banking |
|  | Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit – Extension |
|  | Bharat Bill Payment SYstem – Amendment to guidelines |
|  | Housing Finance – Loans for repairs/additions/alterations - Enhancement of limits |
|  | Interoperable Card-less Cash Withdrawal (ICCW) at ATMs |
|  | New Definition of Micro, Small and Medium Enterprises - Clarification |
|  | Creation of Honorary Designations at Board level in Urban Co-operative Banks |
|  | Issue and regulation of share capital and securities - State Co-operative Banks and District Central Co-operative Banks |
|  | Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks |
|  | Section 24 and Section 56 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) |
|  | Master Circular - Management of Advances – UCBs |
|  | Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBs |
|  | Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances |
|  | Master Circular – Lead Bank Scheme |
|  | Master Circular - Guarantees, Co-Acceptances & Letters of Credit – UCBs |
|  | Master Circular on Investments by Primary (Urban) Co-operative Banks |
|  | Master Circular on SHG-Bank Linkage Programme |
|  | Cassette - Swaps in ATMs |
|  | Bilateral Netting of Qualified Financial Contracts - Amendments to Prudential Guidelines |
|  | Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 |
|  | Issue and regulation of share capital and securities - Primary (Urban) Co-operative Banks |
|  | Investment in Umbrella Organization (UO) by Primary (Urban) Co-operative Banks |
|  | New Definition of Micro, Small and Medium Enterprises – Clarification |
|  | Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications |

**Provisioning Requirement for Investment in Security Receipts (SRs)**

RBI/2022-23/78  
DOR.STR.REC.51/21.04.048/2022-23

June 28, 2022

All Primary (Urban) Co-operative Banks/State Co-operative Banks/ District Central Co-operative Banks  
All Local Area Banks and Regional Rural Banks  
All All-India Financial Institutions  
All Non-Banking Financial Companies

**Provisioning Requirement for Investment in Security Receipts (SRs)**

Please refer to clause 77 of the [Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12166) (“MD-TLE”).

2. In order to provide a glide path to the entities which were kept out of the ambit of [circular “Guidelines on Sale of Stressed Assets by Banks” dated September 1, 2016](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=10588&Mode=0) and ensure smooth implementation of clause 77 of the MD-TLE, it is advised as under in respect of valuation of investments in SRs outstanding on the date of issuance of MD-TLE (September 24, 2021):

1. The difference between the carrying value of such SRs and the valuation arrived at as on the next financial reporting date after the date of issuance of MD-TLE, in terms of clause 77 of the MD-TLE, may be provided over a five-year period starting with the financial year ending March 31, 2022 - i.e. from FY2021-22 till FY2025-26.
2. Subsequent valuations of investments in such SRs on an ongoing basis shall, however, be strictly in terms of the provisions of MD-TLE.

3. All lending institutions shall put in place a board approved plan to ensure that the provisioning made in each of the financial years in compliance of clause 2(a) above is not less than one fifth of the required provisioning on this count.

4. Valuation of investments in SRs made after the issuance of MD-TLE shall be strictly in terms of the provisions thereunder.

5. All other provisions of the MD-TLE shall continue to be applicable, as hitherto.

Yours faithfully,

(Manoranjan Mishra)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12346&Mode=0>

**Master Circular - Housing Finance for UCBs**

RBI/2022-23/76  
DOR.CRE.REC.No.49/09.22.010/2022-23

June 23, 2022

All Primary (Urban) Co-operative Banks

Madam/Dear Sir,

**Master Circular - Housing Finance for UCBs**

Please refer to our [Master Circular DCBR.BPD.(PCB) MC No.9/09.22.010/2015-16 dated July 1, 2015](https://rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=9814) on the captioned subject (available at RBI website [https://rbi.org.in/](https://www.rbi.org.in/)). The enclosed [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#MC) consolidates and updates all the instructions / guidelines on the subject issued till date.

Yours faithfully

(Manoranjan Mishra)  
Chief General Manager

Encl: as above

**Master Circular**

**Housing Finance for UCBs**

|  |  |
| --- | --- |
| **Contents** | |
| 1 | [General](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#1) |
| 2 | [Eligible Category of Borrowers](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#2) |
| 3 | [Eligible Housing Schemes](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#3) |
| 4 | [Terms and Conditions for Housing Loans](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#4) |
| 4.1 | [Maximum Loan Amount and Margin](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#41) |
| 4.2 | [A. Interest](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#42A) |
|  | [B. Foreclosure Charges / Prepayment Penalty](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#42B) |
| 4.3 | [Charging of Penal Interest](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#43) |
| 4.4 | [Security](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#44) |
| 4.5 | [Period of Loan](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#45) |
| 4.6 | [Graduated Instalments](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#46) |
| 4.7 | [Aggregate Limit for Housing Finance](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#47) |
| 5 | [Additional / Supplementary Finance](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#5) |
| 6 | [Lending to Housing Boards](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#6) |
| 7 | [Advances to Builders / Contractors](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#7) |
| 8 | [Housing Loans under Priority Sector](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#8) |
| 9 | [Precautions](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#9) |
| 10 | [National Building Code](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#10) |
| • | [Annex 1](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#AN1) |
| • | [Annex 2](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#AN2) |
| • | [Appendix](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0#AP) |

Details under each of the above headings can be read from the below link.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12344&Mode=0>

**Processing of e-mandates for recurring transactions**

RBI/2022-23/73  
CO.DPSS.POLC.No.S-518/02.14.003/2022-23

June 16, 2022

The Chairman / Managing Director / Chief Executive Officer  
All Scheduled Commercial Banks, including Regional Rural Banks /  
Urban Co-operative Banks / State Co-operative Banks /  
District Central Co-operative Banks / Payments Banks /  
Small Finance Banks / Local Area Banks /  
Non-bank Prepaid Payment Instrument Issuers / Authorised Card Payment Networks /  
National Payments Corporation of India

Madam / Dear Sir,

**Processing of e-mandates for recurring transactions**

A reference is invited to our circulars [DPSS.CO.PD.No.447/02.14.003/2019-20 dated August 21, 2019](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11668&Mode=0), [DPSS.CO.PD No.1324/02.23.001/2019-20 dated January 10, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11784&Mode=0), [DPSS.CO.PD No.754/02.14.003/2020-21 dated December 04, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12002&Mode=0) and [CO.DPSS.POLC.No.S34/02-14-003/2020-2021 dated March 31, 2021](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12051&Mode=0) (collectively referred to as “e-mandate framework”). The e-mandate framework prescribed an Additional Factor of Authentication (AFA), inter alia, while processing the first transaction in case of e-mandates / standing instructions on cards, prepaid payment instruments and Unified Payments Interface. For subsequent transactions with transaction values up to ₹5,000/- (AFA limit), prescription of AFA was waived.

2. On a review of implementation of the e-mandate framework and the protection available to customers, it has been decided to increase the aforesaid AFA limit from ₹5,000/- to ₹15,000/- per transaction.

3. This circular is issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007), and shall come into effect immediately.

Yours faithfully,

(P. Vasudevan)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12341&Mode=0>

**Individual Housing loans – Enhancement in limits**

RBI/2022-23/68  
DOR.CRE.REC.42/09.22.010/2022-23

June 08, 2022

All Primary (Urban) Co-operative Banks,

Madam / Dear Sir,

**Individual Housing loans – Enhancement in limits**

Please refer to [circular UBD.BPD.(PCB). Cir.No.7/09.22.010/2011-12 dated October 31, 2011](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=6784&Mode=0) on the above subject.

2. As announced in the [Statement on Developmental and Regulatory Policies](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=53831) ([para no.1 annexed](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12336&Mode=0#EXTRACT)), it has been decided to revise the limits on individual housing loans sanctioned by urban co-operative banks to an individual borrower as under:

|  |  |  |
| --- | --- | --- |
| **Category of the bank** | **Existing Limit\* (per individual borrower)** | **Revised Limit\* (per individual borrower)** |
| (a) Tier-I UCBs | ₹30 lakh | ₹60 lakh |
| (b) Tier-II UCBs | ₹70 lakh | ₹140 lakh |
| \*subject to prescribed prudential exposure limits | | |

3. All other extant instructions in the matter shall remain unchanged. The above instructions will come into effect from the date of this circular.

Yours faithfully,

(Manoranjan Mishra)  
Chief General Manager

For ‘Extract from Statement on Developmental and Regulatory Policies June 08, 2022’, please refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12336&Mode=0>

**Enhancement in Individual Housing Loan limits and credit to Commercial Real Estate - Residential Housing (CRE-RH)**

RBI/2022-23/67  
DOR.CRE.REC.43/09.22.010/2022-23

June 08, 2022

All State Co-operative Banks (StCBs)  
All District Central Co-operative Banks (DCCBs)

Madam / Dear Sir,

**Enhancement in Individual Housing Loan limits and credit to Commercial Real Estate - Residential Housing (CRE-RH)**

Please refer to our [circulars RPCD CO.RCBD.BC.No.15 /03.03.01/2009-10 dated August 13, 2009](https://rbi.org.in/Scripts/NotificationUser.aspx?Id=5213&Mode=0), [RPCD.CO.RF.BC.No.109/07.38.01/2008-09 dated May 25, 2009](https://rbi.org.in/Scripts/NotificationUser.aspx?Id=4999&Mode=0) and [RPCD.CO.RCBD. BC.No. 48 /03.03.01/2010-11 dated January 20, 2011](https://rbi.org.in/Scripts/NotificationUser.aspx?Id=6230&Mode=0) issued on the above subject.

2. As announced in the [Statement on Developmental and Regulatory Policies](https://rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=53831) ([para no.1 & 2 annexed](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12335&Mode=0#Extract)), it has been decided to revise the limits on residential housing loans sanctioned by rural co-operative banks to an individual borrower as under:

|  |  |  |
| --- | --- | --- |
| **Category of the bank** | **Existing Limit (per individual borrower)** | **Revised Limit (per individual borrower)** |
| (a) StCBs/DCCBs having assessed net worth less than ₹100 crore | ₹20 lakh | ₹50 lakh |
| (b) StCBs/DCCBs having assessed net worth equal to or more than ₹100 crore | ₹30 lakh | ₹75 lakh |

3. Further, it has been decided to allow StCBs and DCCBs to extend finance to Commercial Real Estate-Residential Housing (CRE-RH) within the existing aggregate housing finance limit of 5% of their total assets. For this purpose, CRE-RH shall consist of loans to builders/developers for residential housing projects (except for captive consumption). Such projects should ordinarily not include non-residential commercial real estate. However, integrated housing projects comprising some commercial space (e.g. shopping complex, school, etc.) can also be classified under CRE-RH, provided that the commercial area in the residential housing project does not exceed 10% of the total Floor Space Index (FSI) of the project. Standard asset provision of 0.75% and risk weight of 75% shall be maintained for CRE-RH advances.

4. Banks shall have a Board-approved policy for financing CRE-RH and a review note on the performance of the CRE-RH portfolio shall be placed before the Board at least on a half-yearly basis. All other extant instructions in the matter shall remain unchanged. The above instructions will come into effect from the date of this circular.

Yours faithfully,

(Manoranjan Mishra)  
Chief General Manager

For ‘Extract from Statement on Developmental and Regulatory Policies June 08, 2022’ please refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12335&Mode=0>

**Section 23 of the Banking Regulation Act, 1949 – Doorstep Banking**

RBI/2022-23/66

DOR.REG.No.45/19.51.052/2022-23

June 8, 2022

All Primary (Urban) Co-operative banks

Madam / Dear Sir

Section 23 of the Banking Regulation Act, 1949 – Doorstep Banking

In terms of Section 23 of the Banking Regulation Act, 1949 (AACS) Primary (Urban) Co-operative Banks (UCBs) are required to seek prior approval of the Reserve Bank for opening any new place of business including offering services at the doorstep of the customer.

2. Keeping in view the above, it has been decided to allow financially sound and well managed (FSWM) UCBs to provide Doorstep Banking Services to their customers on a voluntary basis. However, Non-FSWM UCBs would have to seek prior approval of concerned Regional Office of Department of Supervision of the Reserve Bank to provide Doorstep Banking Services.

3. Eligible UCBs may formulate a scheme for providing Doorstep Banking Services to their customers, with the approval of their Boards, in accordance with the guidelines enclosed to this letter.

4. UCBs are further advised to take into account the various risks that may arise on account of offering Doorstep Banking Services to customers either directly through own employees or through agents and take all necessary steps to manage the same.

5. The operation of the scheme may also be reviewed by the Boards of UCBs on a half-yearly basis during the first year of its operation. The scheme may be reviewed thereafter on an annual basis.

Yours faithfully

(Shrimohan Yadav)

Chief General Manager

Encl: as above

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12334&Mode=0>

**Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit – Extension**

RBI/2022-23/60

DOR.STR.REC.39/04.02.001/2022-23

May 31, 2022

All Scheduled Commercial Banks (excluding RRBs),

Small Finance Banks,

Primary (Urban) Cooperative Banks & State Cooperative Banks (scheduled banks having AD category-I license), andExim Bank

Dear Sir / Madam,

Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit - Extension

Please refer to paragraph 2.4 of the circular No. DOR.STR.REC.93/04.02.001/2021-22 dated March 8, 2022, wherein it was stated that the extended IES would not be available to those beneficiaries who were availing of the benefit under any Production Linked Incentive (PLI) scheme of the Government.

2. In this regard, Government has issued a clarification that the extended IES will also be available to such beneficiaries for segments other than for which they have availed of PLI benefits.

3. It is further advised that banks shall obtain a Self-Declaration under the IES from the exporters as per the format given in the Annex.

4. These provisions shall be deemed effective from October 1, 2021. Other provisions of the aforesaid circular shall remain unchanged.

Yours faithfully

(Manoranjan Mishra)

Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12327&Mode=0>

**Bharat Bill Payment System – Amendment to guidelines**

RBI/2022-2023/58

CO.DPSS.POLC.No. S-253/02-27-020/2022-23

May 26, 2022

The Chairman and Managing Director / Chief Executive Officer

NPCI Bharat BillPay Ltd. / Bharat Bill Payment System Providers /

Participants and prospective Bharat Bill Payment Operating Units

Madam / Dear Sir,

Bharat Bill Payment System – Amendment to guidelines

This has reference to the guidelines on Bharat Bill Payment System (BBPS) issued by the Reserve Bank of India (RBI) vide circular DPSS.CO.PD.No.940/02.27.020/2014-2015 dated November 28, 2014. As announced in the Statement on Development and Regulatory Policies dated April 08, 2022, the minimum net-worth requirement for non-bank Bharat Bill Payment Operating Units (BBPOUs) stands reduced to ₹25 crore. The BBPS guidelines have been suitably amended.

2. This circular is issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007), and shall come into effect immediately.

Yours faithfully,

(P. Vasudevan)

Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12325&Mode=0>

**Housing Finance – Loans for repairs/additions/alterations - Enhancement of limits**

RBI/2022-23/56  
DOR.CRE.REC.18/09.22.010/2022-23

May 24, 2022

All Primary (Urban) Co-operative Banks

Madam / Dear Sir,

**Housing Finance – Loans for repairs/additions/alterations - Enhancement of limits**

Please refer to para 2 of the [circular UBD.CO.BPD.(PCB).Cir.No.13/09.22.010/2013-14 dated September 10, 2013](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=8390&Mode=0) on the captioned subject, wherein, the ceiling on loans to individuals for carrying out repairs/additions/alterations to their dwelling units was revised upwards to ₹2 lakh in rural and semi-urban areas and ₹5 lakh in urban areas.

2. The ceiling on such loans is now revised to ₹10 lakh in metropolitan centres (those centres with population of 10 lakh and above) and ₹6 lakh in other centres.

Yours faithfully,

(Manoranjan Mishra)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12323&Mode=0>

**Interoperable Card-less Cash Withdrawal (ICCW) at ATMs**

RBI/2022-23/54  
CO.DPSS.POLC.No.S-227/02-10-002/2022-23

May 19, 2022

The Chairman and Managing Director / Chief Executive Officer  
Scheduled Commercial Banks including RRBs /  
Urban Co-operative Banks / State Co-operative Banks /  
District Central Co-operative Banks / Payment Banks / Small Finance Banks /  
National Payments Corporation of India (NPCI) /  
ATM Networks / White Label ATM Operators (WLAOs)

Madam / Dear Sir,

**Interoperable Card-less Cash Withdrawal (ICCW) at ATMs**

Please refer to paragraph 7 of [Statement on Development and Regulatory Policies dated April 08, 2022](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=53536), wherein the Reserve Bank of India (RBI) had announced introduction of ICCW.

2. All banks, ATM networks and WLAOs may provide the option of ICCW at their ATMs. NPCI has been advised to facilitate Unified Payments Interface (UPI) integration with all banks and ATM networks. While UPI would be used for customer authorisation in such transactions, settlement would be through the National Financial Switch (NFS) / ATM networks. The on-us / off-us ICCW transactions shall be processed without levy of any charges other than those prescribed under the circular on [Interchange Fee and Customer Charges](https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12111).

3. Withdrawal limits for ICCW transactions shall be in-line with the limits for regular on-us / off-us ATM withdrawals. All other instructions related to [Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11693) shall continue to be applicable.

4. This directive is issued under Section 10(2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P. Vasudevan)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12321&Mode=0>

**New Definition of Micro, Small and Medium Enterprises - Clarification**

RBI/2022-23/52  
FIDD.MSME & NFS.BC.No.7/06.02.31/2022-23

May 19, 2022

The Chairman/ Managing Director/Chief Executive Officer  
All Commercial Banks  
(including Small Finance Banks, Local Area Banks and Regional Rural Banks)  
All Primary (Urban) Co-operative Banks/State Co-operative Banks/  
District Central Co-operative Banks /All-India Financial Institutions/  
All Non-Banking Financial Companies

Dear Sir/Madam,

**New Definition of Micro, Small and Medium Enterprises - Clarification**

Please refer to our [circulars FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11934&Mode=0), [FIDD.MSME & NFS.BC.No.4/06.02.31/2020-21 dated August 21, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11951&Mode=0) and [FIDD.MSME & NFS.BC.No.16/06.02.31/2021-22 dated February 18, 2022](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12233&Mode=0), regarding revised criteria for classification of Micro, Small and Medium Enterprises.

2. Government of India, vide [Gazette Notification S.O. 2134(E) dated May 06, 2022](https://rbidocs.rbi.org.in/rdocs/content/pdfs/GOIG19052022.pdf), has notified amendments in sub paragraph (3) paragraph (7) of the notification of Government of India, Ministry of Micro, Small and Medium Enterprises number [S.O. 2119 (E), dated June 26, 2020](https://rbidocs.rbi.org.in/rdocs/content/pdfs/IndianGazzate02072020.pdf), published in the Gazette of India.

3. In view of the above amendment, it is clarified that:

1. the existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAM) of the MSMEs obtained till June 30, 2020 shall remain valid till June 30, 2022 for classification as MSMEs; and
2. the validity of documents obtained in terms of O.M. No.12(4)/ 2017-SME dated March 8, 2017 ([RBI Circular FIDD.MSME & NFS.BC.No.10/06.02.31/2017-18 dated July 13, 2017](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11050&Mode=0)), for classification of MSMEs upto June 30, 2020, has been extended upto June 30, 2022.

Yours faithfully

(Nisha Nambiar)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12319&Mode=0>

**Creation of Honorary Designations at Board level in Urban Co-operative Banks**

RBI/2022-23/33  
DOR.GOV.REC.No.26/18.10.004/2022-23

April 21, 2022

The Chairman / Managing Director / Chief Executive Officer  
All Primary (Urban) Co-operative Banks

Madam/Dear Sir,

**Creation of Honorary Designations at Board level in Urban Co-operative Banks**

It has been observed during the course of supervisory reviews that some of the Urban Co-operative Banks (UCBs) have adopted the practice of creating honorary designations (remunerated or otherwise)/conferring titles at Board level, such as Chairman Emeritus, Group Chairman, etc., which are not recognised in applicable statutes or regulations.

2. While such positions/titles may be indicative of certain privileges/rights for the incumbent to access all board materials and participate in board/committee meetings, enforcing liability or obligations on such person may be difficult. Such positions may be seen as creating conflicts of interest as well as creation of a parallel or shadow authority impeding effective and independent functioning of the legally constituted board in the best interest of all its stakeholders.

3. As such, UCBs are directed not to create any honorary positions/titles at Board level or confer such titles that are non-statutory in nature and to eliminate any such existing position/titles within one year from date of this circular.

4. These directions are issued under Section 35A and Section 36(1)(d) of the Banking Regulation Act, 1949 (AACS).

Yours faithfully,

(Shrimohan Yadav)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12299&Mode=0>

**Issue and regulation of share capital and securities - State Co-operative Banks and District Central Co-operative Banks**

RBI/2022-23/31  
DOR.CAP.REC.22/09.18.201/2022-23

April 19, 2022

The Chief Executive Officer  
All State and Central Co-operative Banks

Madam / Dear Sir,

**Issue and regulation of share capital and securities - State Co-operative Banks and District Central Co-operative Banks**

The Banking Regulation (Amendment) Act, 2020 (No. 39 of 2020), notified in the Gazette of India on September 29, 2020 (vide Notification No. 64 of that date), has come into force with effect from April 01, 2021 for Rural Co-operative Banks (RCBs), i.e. State Co-operative Banks (StCBs) and District Central Co-operative Banks (DCCBs).

2. The extant instructions for RCBs on issue and regulation of capital funds have been reviewed keeping in view, inter alia, the provisions of Section 12 read with Section 56 of the amended Banking Regulation Act, 1949 (BR Act).

For information on Augmentation of capital funds, Refund of share capital, Repeal and Effective Date refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12297&Mode=0>

**Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks**

RBI/2022-23/27  
DOR.CRE.REC.23/21.08.008/2022-23

April 19, 2022

All Scheduled Commercial Banks  
All Payments Banks

Madam / Dear Sir,

**Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks**

Please refer to [circular DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11945&Mode=0) on Opening of Current Accounts by Banks - Need for Discipline and associated circulars thereon[1](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12293&Mode=0#F1). The [Annex](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12293&Mode=0#AN_1) consolidates all instructions/ guidelines issued on the subject till date.

Yours Faithfully,

(Manoranjan Mishra)  
Chief General Manager

Encl: Flowcharts

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12293&Mode=0>

**Section 24 and Section 56 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR)**

RBI/2022-23/23  
DOR.RET.REC.15/12.01.001/2022-23

April 08, 2022

All Scheduled Commercial Banks (including Regional Rural Banks)  
Local Area Banks, Small Finance Banks, Payments Banks  
Primary (Urban) Co-operative Banks (UCBs)  
State and Central Co-operative Banks (StCBs / CCBs)

Madam/Sir,

**Section 24 and Section 56 of the Banking Regulation Act, 1949 –  
Maintenance of Statutory Liquidity Ratio (SLR)**

Please refer to [circular DBR.No.Ret.BC.10/12.02.001/2018-19 dated December 05, 2018](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11427&Mode=0) and relative notification on the captioned subject.

2. As announced in the[Statement on Developmental and Regulatory Policies on April 08, 2022](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=53536), it has been decided to institute the Standing Deposit Facility (SDF) with immediate effect. Accordingly, it is decided that the balances held by banks with the RBI under the SDF shall be an eligible Statutory Liquidity Ratio (SLR) asset and such balances shall form part of “Cash” for SLR maintenance. Banks shall report the SDF balances under "Cash in hand" in Form VIII or Form I, as applicable.

3. The balances held by banks with RBI under the SDF shall not be eligible for Cash Reserve Ratio (CRR) maintenance.

4. A copy of the relative notification DOR.RET.REC.16/12.01.001/2022-23 dated April 08, 2022, is [enclosed](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12289&Mode=0#AN1).

Yours faithfully,

(Prakash Baliarsingh)  
Chief General Manager

For detailed notification, refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12289&Mode=0>

**Master Circular - Management of Advances – UCBs**

RBI/2022-23/22  
DOR.CRE.REC.No.17/13.05.000/2022-23

April 8, 2022

All Primary (Urban) Co-operative Banks

Dear Sir/ Madam,

**Master Circular - Management of Advances - UCBs**

Please refer to our [Master Circular DCBR.BPD.(PCB) MC No.14/13.05.000/2015-16 dated July 1, 2015](https://rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=9880) on the captioned subject. The enclosed [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#MC) consolidates and updates all the instructions / guidelines issued on the subject up to April 7, 2022 as listed in the [Appendix](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AP).

Yours faithfully

(Manoranjan Mishra)  
Chief General Manager

Encl: as above

**Master Circular on Management of Advances – UCBs**

|  |  |
| --- | --- |
| **Contents** | |
| **Sl No.** | **Particulars** |
| 1 | [Introduction](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#1) |
| 2 | [Working Capital Requirements](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#2) |
| 3 | [Loan System for delivery of bank credit](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#3) |
| 4 | [Credit Administration](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#4) |
| 5 | [Exchange of credit information](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#5) |
| 6 | [Prudential Guidelines on Restructuring of Advances](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#6) |
| 7 | [Specific Lending Activities](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#7) |
| 8 | [Discounting/Rediscounting of Bills by Banks](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#8) |
| 9 | [Loans to Self Help Groups (SHGs) / Joint Liability Groups (JLGs)](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#9) |
| 10 | [Revival of Interest Tax Act, 1974](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#10) |
| 11 | [Relief measures to be extended in areas affected by natural calamities](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#11) |
| [Annex - 1 Guidelines on Valuation of Properties – Empanelment of Valuers](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN1) | |
| [Annex - 2 Guidelines for Relief Measures by Banks in Areas Affected by Natural Calamities](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN2) | |
| [Annex - 3 Format for reporting of borrowal accounts classified as doubtful, loss for suit filed with outstanding of Rs.1crore and above & Format for reporting of information on cases of wilful default of ₹ 25.00 lakh and above](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN3) | |
| [Annex - 4 Definition of Micro, Small and Medium Enterprises](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN4) | |
| [Annex - 5 Safeguards-Advances against pledge of Gold/Silver ornaments](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN5) | |
| [Annex - 6 Recommendations of the Committee to Recommended Data Format of Credit Information to CICs](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN6) | |
| [Annex - 7 Credit information reporting in respect of Self Help Group (SHG) members](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AN7) | |
| [Appendix List of circulars consolidated in the Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0#AP) | |

For details under the above mentioned headings, refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12288&Mode=0>

**Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBs**

RBI/2022-23/17  
DOR.STR.REC.5/21.04.048/2022-23

April 1, 2022

The Chief Executive Officers  
All Primary (Urban) Co-operative Banks

Madam / Dear Sir,

**Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs**

Please refer to our [Master Circular DOR.No.STR.REC.64/21.04.048/2021-22 dated November 1, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12185)on the captioned subject. The enclosed [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12283&Mode=0#MC) consolidates and updates all the instructions / guidelines on the subject issued up to March 31, 2022 as listed in the [Annex 9](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12283&Mode=0#ANN_9).

Yours faithfully

(Manoranjan Mishra)  
Chief General Manager

Encl: As above

For the detailed Master Circular on Income Recognition, Asset Classification, Provisioning and Other Related Matters, please refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12283&Mode=0>

**Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances**

RBI/2022-23/15  
DOR.STR.REC.4/21.04.048/2022-23

April 1, 2022

All Commercial Banks (excluding RRBs)

Madam/Dear Sir

**Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances**

Please refer to the [Master Circular DOR.No.STR.REC.55/21.04.048/2021-22 dated October 1, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12171) consolidating instructions / guidelines issued to banks till September 30, 2021 on matters relating to prudential norms on income recognition, asset classification and provisioning pertaining to advances.

2. This [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12281&Mode=0#MC) consolidates instructions on the above matters issued up to March 31, 2022. A list of circulars consolidated in this Master Circular is contained in [Annex 5](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12281&Mode=0#AN5).

Yours faithfully

(Manoranjan Mishra)  
Chief General Manager

Encl.: As above

For the detailed ‘MASTER CIRCULAR - PRUDENTIAL NORMS ON INCOME RECOGNITION, ASSET CLASSIFICATION AND PROVISIONING PERTAINING TO ADVANCES’, refer to the link placed below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12281&Mode=0>

**Master Circular – Lead Bank Scheme**

RBI/2022-23/11  
FIDD.CO.LBS.BC.No.02/02.01.001/2022-23

April 01, 2022

The Chairman/ Managing Director/ Chief Executive Officer  
SLBC/ UTLBC Convenor Banks / Lead Banks

Madam/ Dear Sir,

**Master Circular – Lead Bank Scheme**

The Reserve Bank of India has issued a number of guidelines/instructions on Lead Bank Scheme from time to time. This [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12277&Mode=0#MC) consolidates the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022 as listed in the [Appendix I](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12277&Mode=0#AP1).

2. This Master Circular has been placed on the RBI website [https://www.rbi.org.in](https://www.rbi.org.in/)

Yours faithfully,

(Sonali Sen Gupta)  
Chief General Manager-in-Charge

Encl.: As above

For the consolidated Master Circular on Lead Bank Scheme (upto 31st March, 2022) refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12277&Mode=0>

**Master Circular - Guarantees, Co-Acceptances & Letters of Credit – UCBs**

RBI/2022-23/06  
DoR.STR.REC.9/09.27.000/2022-23

April 01, 2022

The Managing Director/ Chief Executive Officers  
All Primary (Urban) Co-operative Banks

Dear Sir/ Madam,

**Master Circular - Guarantees, Co-Acceptances & Letters of Credit - UCBs**

Please refer to our [Master Circular DoR.STR.REC.65/09.27.000/2021-22 dated November 2, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12187) on the captioned subject (available at RBI website [https://rbi.org.in/](https://www.rbi.org.in/)). The enclosed [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12272&Mode=0#MC) consolidates and updates all the instructions / guidelines on the subject issued up to March 31, 2022 as listed in the [Annex](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12272&Mode=0#AN).

Yours faithfully

(Manoranjan Mishra)  
Chief General Manager

For more details, refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12272&Mode=0>

**Master Circular on Investments by Primary (Urban) Co-operative Banks**

RBI/2022-23/05  
DOR.MRG.REC.10/21.04.141/2022-23

April 01, 2022

All Primary (Urban) Co-operative Banks

Dear Sir / Madam,

**Master Circular on Investments by Primary (Urban) Co-operative Banks**

Please refer to our [Master Circular DOR.MRG.REC.50/21.04.141/2021-22 dated September 20, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12164) on the captioned subject. The enclosed [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12271&Mode=0#MC1) consolidates and updates all the instructions/guidelines on the subject issued as on date.

Yours faithfully,

(Usha Janakiraman)  
Chief General Manager

For the detailed ‘MASTER CIRCULAR ON INVESTMENTS BY PRIMARY (URBAN) CO-OPERATIVE BANKS’ refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12271&Mode=0>

**Master Circular on SHG-Bank Linkage Programme**

RBI/2022-23/02  
FIDD.CO.FID.BC.No.1/12.01.033/2022-23

April 01, 2022

The Chairman / Managing Director /  
Chief Executive Officer  
All Scheduled Commercial Banks

Madam / Dear Sir

**Master Circular on SHG-Bank Linkage Programme**

The Reserve Bank of India has, from time to time, issued a number of guidelines/instructions to banks on SHG-Bank Linkage Programme. In order to enable banks to have instructions at one place, the [Master Circular](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12266&Mode=0#MC2) incorporating the existing guidelines/ instructions on the subject has been updated and enclosed. This Master Circular consolidates the circulars issued by Reserve Bank on the subject up to March 31, 2022, as indicated in the [Appendix](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12266&Mode=0#AP1).

Yours faithfully

(Sonali Sen Gupta)  
Chief General Manager-in-Charge  
Encl: As above

For the detailed Master Circular, refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12266&Mode=0>

**Cassette - Swaps in ATMs**

RBI/2021-22/190  
DCM (Plg.) No.S 1117/10.25.007/2021-22

March 31, 2022

The Chairman / Managing Director/  
Chief Executive Officer  
All Banks

Madam / Dear Sir,

**Cassette - Swaps in ATMs**

Please refer to the [circulars RBI/2017-18/162/ DCM (Plg.) No. 3641/10.25.007/2017-18 dated April 12, 2018](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11256&Mode=0) and [RBI/2021-22/71/ DCM (Plg.) No.S39/10.25.007/2021-22 dated July 12, 2021](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12130&Mode=0) on the captioned subject wherein banks were advised to consider using lockable cassettes in their ATMs which shall be swapped at the time of cash replenishment. The same was advised to be implemented in a phased manner covering at least one third ATMs operated by the banks every year, such that all ATMs achieve cassette swap by March 31, 2021, which was later extended to March 31, 2022.

2. In this regard, representations have been received from various banks and Indian Banks’ Association expressing difficulties in meeting the timeline. Accordingly, it has been decided to extend the timeline for implementation of cassette swap in all ATMs till March 31, 2023.

3. Banks shall set a Board approved internal timeline to adhere to the extended deadline and submit quarterly status reports. Boards of the banks shall monitor the progress to ensure compliance.

4. All other instructions contained in the circulars ibid remain unchanged.

Yours faithfully,

(Suman Ray)  
Chief General Manager-in-Charge

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12263&Mode=0>

**Bilateral Netting of Qualified Financial Contracts - Amendments to Prudential Guidelines**

RBI/2021-22/189  
DOR.CAP.REC.No.97/21.06.201/2021-22

March 31, 2022

Dear Sir/ Madam,

**Bilateral Netting of Qualified Financial Contracts - Amendments to Prudential Guidelines**

The Bilateral Netting of Qualified Financial Contracts Act, 2020 (hereafter referred to as “the Act”), has been notified by the Government of India vide Gazette Notification No. S.O. 3463(E) dated October 1, 2020. The Act provides a legal framework for enforceability of bilateral netting of qualified financial contracts (QFC).

2. In exercise of the powers conferred by section 4(a) of the Act, the Reserve Bank, vide Notification no. FMRD.DIRD.2/14.03.043/2020-21 dated March 9, 2021, has since notified (a) “derivatives”; and (b) “repo” and “reverse repo” transactions as defined under Section 45(U) of Chapter III-D of the Reserve Bank of India Act, 1934 as a QFC.

For more details, the reference link is provided below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12262&Mode=0>

**Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022**

RBI/DOR/2021-22/89  
DoR.FIN.REC.95/03.10.038/2021-22

March 14, 2022

All Commercial Banks (including Small Finance Banks,  
Local Area Banks and Regional Rural Banks) excluding Payments Banks  
All Primary (Urban) Co-operative Banks/ State Co-operative Banks/  
District Central Co-operative Banks  
All Non-Banking Financial Companies (including Microfinance Institutions  
and Housing Finance Companies)

Madam/ Dear Sir,

**Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022**

Please refer to paragraph 8 of the [Statement on Developmental and Regulatory Policies](https://rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=51078) announced as a part of the [Bi-monthly Monetary Policy Statement for 2020-21 dated February 5, 2021](https://rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=51077), regarding review of the regulatory framework for microfinance.

2. A consultative document on regulation of microfinance loans was issued for public comments on [June 14, 2021](https://rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=51725). Based on the feedback received, it has now been decided to put in place the directions for microfinance loans which are [enclosed](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12256&Mode=0#MD).

Yours faithfully,

(J.P. Sharma)  
Chief General Manager

For the detailed Master Circular, refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12256&Mode=0>

**Issue and regulation of share capital and securities - Primary (Urban) Co-operative Banks**

RBI/2021-22/179  
DOR.CAP.REC.92/09.18.201/2021-22

March 08, 2022

The Chief Executive Officer  
All Primary (Urban) Co-operative Banks

Madam / Dear Sir,

**Issue and regulation of share capital and securities - Primary (Urban) Co-operative Banks**

The Banking Regulation (Amendment) Act, 2020 (No. 39 of 2020), notified in the Gazette of India on September 29, 2020 (vide Notification No. 64 of that date), is deemed to have come into force with effect from June 29, 2020 for Primary (Urban) Co-operative Banks (UCBs).

2. The extant instructions for UCBs on issue and regulation of capital funds have been reviewed keeping in view, inter alia, the provisions of Section 12 read with Section 56 of the amended Banking Regulation Act, 1949 (BR Act).

For information on augmentation of capital funds, refund of share capital, repeal and effective date, refer to the link below.

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12251&Mode=0>

**Investment in Umbrella Organization (UO) by Primary (Urban) Co-operative Banks**

RBI/2021-22/177  
DOR.REC.MRG.90/16.20.000/2021-22

March 3, 2022

Madam / Dear Sir,

**Investment in Umbrella Organization (UO) by Primary (Urban) Co-operative Banks**

Please refer to [circular UBD.(PCB).BPD.Cir.No.46/16.20.000/2008-09 dated January 30, 2009](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=4808&Mode=0) on Investments in Non-SLR securities by Primary (Urban) Co-operative Banks. Paragraph 2(i) of the circular states that the non-SLR investments shall be limited to ten per cent of a bank’s total deposits as on March 31 of the previous year. Further, paragraph 2(iii)(b) states that investments in unlisted securities shall not exceed ten per cent of the total non-SLR investments at any time.

2. RBI has accorded regulatory approval to National Federation of Urban Co-operative Banks and Credit Societies Ltd. (NAFCUB) in June 2019 for formation of Umbrella Organization (UO) for the UCB Sector. The approval inter-alia permits UCBs to subscribe to capital of the UO on voluntary basis.

3. It is advised that the investment made for subscribing to the capital of the UO, for acquiring its membership, shall be exempt from the limits prescribed in Paragraphs 2(i) and 2(iii)(b) of the circular ibid.

**Applicability**

4. This circular is applicable to all Primary (Urban) Co-operative Banks.

5. These instructions come into effect from the date of the circular.

Yours faithfully

(Usha Janakiraman)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12249&Mode=0>

**New Definition of Micro, Small and Medium Enterprises – Clarification**

RBI/2021-2022/161  
FIDD.MSME & NFS.BC.No.16/06.02.31/2021-22

February 18, 2022

The Chairman/ Managing Director/Chief Executive Officer  
All Commercial Banks  
(including Small Finance Banks, Local Area Banks and Regional Rural Banks)  
All Primary (Urban) Co-operative Banks/State Co-operative Banks/  
District Central Co-operative Banks /All-India Financial Institutions/  
All Non-Banking Financial Companies

Dear Sir/Madam,

**New Definition of Micro, Small and Medium Enterprises - Clarification**

Please refer to the [circular FIDD.MSME & NFS.BC.No.12/06.02.31/2021-22 dated June 25, 2021](https://rbi.org.in/Scripts/NotificationUser.aspx?Id=12122&Mode=0) on ‘New Definition of Micro, Small and Medium Enterprises’.

2. In this connection, we inform that Government of India, vide their [Gazette Notification S.O. 278(E) dated January 19, 2022](https://rbidocs.rbi.org.in/rdocs/content/pdfs/GOIJan192022_18022022.pdf), has notified amendments in the paragraph (7) sub-paragraph (3) in the notification of Government of India, Ministry of Micro, Small and Medium Enterprises number [S.O. 2119 (E), dated June 26, 2020](https://rbidocs.rbi.org.in/rdocs/content/pdfs/IndianGazzate02072020.pdf), published in the Gazette of India.

3. In view of the above amendment, paragraph 3 of the said circular would stand modified as under:

“The existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAMs) of the MSMEs obtained till June 30, 2020 shall remain valid till March 31, 2022.”

4. Further, it is clarified that the validity of documents obtained in terms of O.M. No.12(4)/ 2017-SME dated March 8, 2017 ([RBI Circular FIDD.MSME & NFS.BC.No.10/06.02.31/2017-18 dated July 13, 2017](https://rbi.org.in/Scripts/NotificationUser.aspx?Id=11050&Mode=0)), for classification of MSMEs upto June 30, 2020, are also valid upto March 31, 2022.

5. All other provisions of the circular remain unchanged.

Yours faithfully

(Sonali Sen Gupta)  
Chief General Manager-in-Charge

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12233&Mode=0>

**Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications**

RBI/2021-2022/158  
DOR.STR.REC.85/21.04.048/2021-22

February 15, 2022

All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) excluding Payments Banks  
All Primary (Urban) Co-operative Banks/State Co-operative Banks/District Central Co-operative Banks  
All-India Financial Institutions (Exim Bank, NABARD, NHB and SIDBI)  
All Non-Banking Financial Companies (including Housing Finance Companies)

Madam/Dear Sir,

**Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications**

Please refer to the clarifications issued in respect of **Prudential norms on Income Recognition, Asset Classification and Provisioning** vide [circular DOR.STR.REC.68/21.04.048/2021-22 dated November 12, 2021](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12194&Mode=0) (‘**Circular**’).

2. In view of several queries received seeking certain clarifications, it is advised as under:

1. The definition of ‘out of order’, as clarified in the Circular, shall be applicable to all loan products being offered as an overdraft facility, including those not meant for business purposes and/or which entail interest repayments as the only credits.
2. The ‘previous 90 days period’ for determination of ‘out of order’ status of a CC/OD account shall be inclusive of the day for which the day-end process is being run.
3. In case of borrowers having more than one credit facility from a lending institution, loan accounts shall be upgraded from NPA to standard asset category only upon repayment of entire arrears of interest and principal pertaining to all the credit facilities.
4. The circular does not make any changes to the requirements related to reporting of information to CRILC, which will continue to be governed in terms of extant instructions for respective entities[1](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12230&Mode=0#FN1).
5. The circular does not, in any way, interfere with the extant guidelines on implementation of Ind-AS by NBFCs.

3. Paragraph 10 of the Circular stipulates that loan accounts classified as NPAs may be upgraded as ‘standard’ asset only if entire arrears of interest and principal are paid by the borrower. NBFCs shall have time till September 30, 2022 to put in place the necessary systems to implement this provision. All other instructions of the Circular shall continue to be applicable as per the timelines specified therein.

Yours faithfully,

(Manoranjan Mishra)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12230&Mode=0>