

RBI / NBFC CIRCULAR
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List of Circular issued from 21.03.2022 to 20.04.2022

Sr No	Date	Circular No	Description
1	23.03.2022	RBI/2021-22/185 DOR.MRG.REC.96/ 21.04.141/2021-22	Amendment in Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2021- Prudential treatment as applicable to Venture Capital Fund will be applicable to investment in Category I and Category II Alternative Investment Fund
2	25.03.2022	RBI/2021-22/187 CO.DPSS.OVRST.No .S1738/06-08- 018/2021-2022	Framework for Geo-tagging of Payment System Touch Points includes meaning, Infrastructure, Capturing touch point details and Reporting to RBI & Centralised Information Management System of RBI guidelines.
3	01.04.2022	RBI/2022-23/91 DCM (CC) No.G- 4/03.35.01/2022-23	Master Direction on Penal Provisions in deficiencies in reporting of transactions/ balances at Currency Chests- Reporting Procedure, Ineligible Amount, Levy of Penalty and operational guidelines on levy of penalty
4	01.04.2022	RBI/2022-23/90 DCM (CC) No.G- 3/03.41.01/2022-23	Master Direction on Framework of Incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests based on performance in rendering customer service to the members of public
5	04.04.2022	RBI/2022-23/18 DOR.AML.REC.11/ 14.06.001/2022-23	Amendment of 2 entries in UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List under Section 51A of UAPA, 1967
6	07.04.2022	RBI/2022-23/19 DOR.AUT.	Guidelines for Establishment of Digital Banking Units

Sr No	Date	Circular No	Description
		REC .12/22.01.001/2022-23	(DBUs)- Scope, Permission, Infrastructure & Resources, Cyber Security and Minimum Products & Services to be offered by DBUs
7	08.04.2022	RBI/2022-23/21 DOR.MRG.REC. 14/21.04.141/2022-23	Enhancing the existing HTM limit of 22 per cent of NDTL to 23 per cent of NDTL and allow banks to include securities acquired between April 1, 2022 and March 31, 2023 under the enhanced limit of 23 per cent. The enhanced HTM limit of 23 per cent shall be restored to 19.5 percent in progressively reduced such that the total SLR securities held in the HTM category as a percentage of the NDTL do not exceed on quarterly basis
8	08.04.2022	RBI/2022-23/22 DOR.CRE.REC.No. 17/13.05.000/2022-23	Master Circular on Management of Advances to UCBs
9	08.04.2022	RBI/2022-23/23 DOR.RET.REC. 15/12.01.001/2022-23	Maintenance of Statutory Liquidity Ratio (SLR)-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. The balances held by banks with RBI under the SDF shall not be eligible for Cash Reserve Ratio (CRR) maintenance
10	11.04.2022	RBI/2022-23/24 Ref.No.DoS.CO.PPG. /SEC. 01/11.01.005/2022-23	Framework for Compliance Function and Role of Chief Compliance Officer in Non-Banking Financial Companies in Upper Layer and Middle Layer (NBFC-UL & NBFC-ML)- Scope, Responsibility, Broad Contours of Compliance Framework in NBFCs and Appointment & Tenor of CCO
11	18.04.2022	RBI/2022-23/25	Basel III Framework on Liquidity Standards Liquidity

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		DOR.LRG.REC. 19/21.04.098/2022-23	Coverage Ratio (LCR)- Banks to reckon Government securities as Level 1 HQLA under FALLCR within the mandatory SLR requirement up to 16 per cent of their NDTL.
12	19.04.2022	RBI/2022-23/26 DOR.ACC.REC.No. 20/21.04.018/2022-23	Additional Disclosures in Financial Statements & Notes to Accounts of NBFCs- Disclosure regarding Exposures to real estate sector & capital market, Sectorial exposure, Unhedged foreign Currency exposure, Related Party Disclosure, complaints, corporate governance, Breach of Covenant and Divergence in Classification and Provisioning
13	19.04.2022	RBI/2022-23/27 DOR.CRE.REC. 23/21.08.008/2022-23	Opening of Current Accounts and CC/OD Accounts by Banks- Applicability, Procedures & restriction on opening current account of borrower availing CC /Overdraft facility from Banking system, Opening Cash Credit Facilities and exemption regarding specific accounts.
14	19.04.2022	RBI/2022-23/29 A.P. (DIR Series) Circular No. 29	Regulatory Restrictions on Loans and Advances given to Director, Senior officer and relatives of Director - NBFCs
15	19.04.2022	RBI/2022-23/30 DOR.CAP.REC.No. 21/21.06.201/2022-23	Capital requirements for Non-Banking Finance Companies – Upper Layer (NBFC-UL)- To maintain Common Equity Tier 1 capital of at least 9 per cent of Risk Weighted Assets, Details of element under Common Equity Tier 1 and applicability
16	19.04.2022	RBI/2022-23/31 DOR.CAP.REC. 22/09.18.201/2022-23	Issue and regulation of share capital and securities - State Co-operative Banks and District Central Co-operative Banks- Augmentation of

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			Capital Fund by issue of Preference share and Debt Instrument, Refund conditions and Guidelines on issuance of Preference Share & Debt Capital Instrument.
17	19.04.2022	RBI/2022-23/32 DOR.CRE.REC. 24/21.01.003/2022-23	Large Exposures Framework for Non-Banking Financial Company Upper Layer (NBFC-UL)- Relevant Definitions, Scope of application and Counterparties & Exemption, Limits, values of exposure and Regulatory Requirement.

List of Master Circular issued by RBI on 01.04.2022

Sr No	Circular No	Description
1	RBI/2022-23/17 DOR.STR.REC.5/21.04.048/ 2022-23	Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs
2	RBI/2022-23/16 DOR.CRE.REC.No.06/08.12. 001/2022-23	Master Circular – Housing Finance
3	RBI/2022-23/15 DOR.STR.REC.4/21.04.048/ 2022-23	Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
4	RBI/2022-23/14 DOR.CRE.REC.No.07/21.04. 172/2022-23	Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)
5	RBI/2022-23/13 DOR.CAP.REC.2/09.18.201/ 2022-23	Master Circular - Prudential Norms on Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs)
6	RBI/2022-23/12 DOR.CAP.REC.3/21.06.201/	Master Circular – Basel III Capital Regulations

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	2022-23	
7	RBI/2022-23/11 FIDD.CO.LBS.BC .No.02/02. 01.001/2022-23	Master Circular – Lead Bank Scheme
8	RBI/2022-23/10 DOR.STR.REC.8/13.07.010/ 2022-23	Master Circular - Guarantees and Co-acceptances
9	RBI/2022-23/09 DGBA.GBD.No.S2/31.02.00 7/2022-23	Master Circular - Disbursement of Government Pension by Agency Banks
10	RBI/2022-23/09 DGBA.GBD.No.S2/31.02.00 7/2022-23	Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission
11	RBI/2022-23/07 DCM (FNVD) G – 1/16.01.05/2022-23	Master Circular on Detection and Impounding of Counterfeit Notes
12	RBI/2022-23/06 DoR.STR.REC.9/09.27.000/ 2022-23	Master Circular - Guarantees, Co-Acceptances & Letters of Credit - UCBs
13	RBI/2022-23/05 DOR.MRG.REC.10/21.04.14 1/2022-23	Master Circular on Investments by Primary (Urban) Co-operative Banks
14	RBI/2022-23/04 DCM (CC) No.G- 5/03.44.01/2022-23	Master Circular – Scheme of Penalties for bank branches including Currency Chests for deficiency in rendering customer service to the members of public
15	RBI/2022-23/03 DOR.SIG.FIN.REC 1/26.03.001/2022-23	Master Circular - Asset Reconstruction Companies
16	RBI/2022-23/02 FIDD.CO.FID.BC. No.1/12.01.033/2022-23	Master Circular on SHG-Bank Linkage Programme
17	RBI/2022-23/01	Master Circular – Facility for

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	DCM (NE) No.G-5/08.07.18/2022-23	Exchange of Notes and Coins