

List of Relevant Notifications, FAQs, and General Circulars

S. No.	Date	Circular No.	Title of the Circular
1.	February 28, 2023	RBI/2022-2023/183 DOR.AML.REC.105/14.06. 001/2022-23	Designation of 1 individual and 2 organisations under Section 35(1) (a) and 2(1) (m) of the Unlawful Activities (Prevention) Act, 1967 and their listing in the Fourth and First Schedule of the Act- Reg.
2.	February 20, 2023	RBI/2022-2023/182 DOR.ACC.REC.No.104/21 .07.001/2022-23	Implementation of Indian Accounting Standards (Ind AS)
3.	February 20, 2023	RBI/2022-2023/181 DOR.ACC.REC.No.103/21 .04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 – Disclosures for State Co-operative Banks and Central Co-operative Banks
4.	February 17, 2023	RBI/2022-2023/180 DOR.MRG.REC.102/00- 00-009/2022-23	Governance, measurement and management of Interest Rate Risk in Banking Book
5.	February 16, 2023	RBI/2022-2023/179 A.P. (DIR Series) Circular No. 23	Exim Bank's GOI-supported Line of Credit (LOC) for USD 100 million to the Government of the Republic of Maldives (GO-MDV), for financing new developmental projects and to meet spill over costs from developmental projects in Maldives already included under Lines of credit extended to

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			GO-MDV by Exim Bank
6.	February 16, 2023	RBI/2022-2023/178 CO.DPSS.RPPD.No.S193 1/04-03-001/2022-23	Introduction of Foreign Contribution (Regulation) Act (FCRA) related transaction code in NEFT and RTGS Systems
7.	February 13, 2023	RBI/2022-2023/177 FIDD.CO.LBS.BC.No.18/0 2.08.001/2022-23	Formation of new district in the State of Sikkim – Assignment of Lead Bank Responsibility
8.	February 10, 2023	RBI/2022-2023/176 CO.DPSS.POLC.No.S– 1907/02.14.006/2022-23	Issuance of PPIs to Foreign Nationals / Non-Resident Indians (NRIs) visiting India
9.	February 08, 2023	RBI/2022-2023/175 FMOD.MAOG.No.149/01.0 1.001/2022-23	Liquidity Adjustment Facility - Change in rates
10.	February 08, 2023	RBI/2022-2023/174 DOR.RET.REC.101/12.01. 001/2022-23	Change in Bank Rate
11.	February 08, 2023	RBI/2022-2023/173 REF.No.MPD.BC. 397/07.01.279/2022-23	Standing Liquidity Facility for Primary Dealers
12.	February 03, 2023	RBI/2022-2023/172 DOR.AML.REC.100/14.06. 001/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List (Amendments to 29 entries)
13.	January 30, 2023	RBI/2022-2023/171 DOR.AML.REC.99/14.06.0 01/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry
14.	January 24, 2023	RBI/2022-2023/170 DOR.AML.REC.98/14.06.0	Designation of 3 individuals as 'Terrorists'

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		01/2022-23	under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg.
15.	January 23, 2023	RBI/2022-2023/169 FMRD.FMID.No.07/14.01. 006/2022-23	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Inclusion of Sovereign Green Bonds
16.	January 23, 2023	RBI/2022-2023/168 CO.CEPD.PRS.No.S1233/ 13-01-018/2022-2023	Safe Deposit Locker/Safe Custody Article Facility provided by banks
17.	January 17, 2023	RBI/2022-2023/167 DOR.AML.REC.97/14.06.0 01/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry
18.	January 17, 2023	RBI/2022-2023/166 DOR.AML.REC.96/14.06.0 01/2022-23	Designation of two individuals and one organisation under Section 35(1) (a) and 2(1) (m) of the Unlawful Activities (Prevention) Act, 1967 and their listing in the First and Fourth Schedule of the Act
19.	January 13, 2023	RBI/2022-2023/165 FIDD.CO.LBS.BC.No.17/0 2.08.001/2022-23	Formation of new district in the State of Sikkim – Assignment of Lead Bank Responsibility
20.	January 13, 2023	RBI/2022-2023/164 FIDD.CO.LBS.BC.No.16/0 2.08.001/2022-23	Formation of new district in the State of Arunachal Pradesh – Assignment of Lead Bank Responsibility
21.	January 11, 2023	RBI/2022-2023/163 IDMD.No.S2800/08.02.032	Operational Risk Management: Price / Yield

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		/2022-23	range setting in e-Kuber
22.	January 09, 2023	RBI/2022-2023/162 DOR.STR.REC.94/21.06.08/2022-23	Basel III Capital Regulations - Eligible Credit Rating Agencies
23.	January 06, 2023	RBI/2022-2023/161 FIDD.CO.LBS.BC.No.15/02.08.001/2022-23	Formation of new districts in the State of Chhattisgarh – Assignment of Lead Bank Responsibility
24.	January 04, 2023	RBI/2022-2023/160 A.P. (DIR Series) Circular No. 22	Foreign Investment in India - Rationalisation of reporting in Single Master Form (SMF) on FIRMS Portal
25.	December 26, 2022	RBI/2022-2023/158 CO.DPSS.OVRST.No.S1619/06-08-005/2022-2023	Central Payments Fraud Information Registry – Migration of Reporting to DAKSH
26.	December 20, 2022	RBI/2022-2023/157 FIDD.CO.LBS.BC.No.14/02.08.001/2022-23	Formation of new district in the State of Assam – Assignment of Lead Bank Responsibility
27.	December 16, 2022	RBI/2022-2023/156 IDMD.CDD.No.S2581/14.04.050/2022-23	Sovereign Gold Bond (SGB) Scheme 2022-23
28.	December 13, 2022	RBI/2022-2023/155 DOR.ACC.REC.No.91/21.04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Disclosure of material items
29.	December 13, 2022	RBI/2022-2023/154 DoR.FIN.REC.90/20.16.056/2022-23	Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures
30.	December 12, 2022	RBI/2022-2023/152 A. P. (DIR Series) Circular	Hedging of Commodity Price Risk and Freight

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		No. 20	Risk in Overseas Markets
31.	December 12, 2022	RBI/2022-2023/151 A. P. (DIR Series) Circular No. 19	Hedging of Gold Price Risk in Overseas Markets
32.	December 08, 2022	RBI/2022-2023/150 DOR.MRG.REC.89/21.04. 141/2022-23	Review of SLR holdings in HTM category
33.	December 07, 2022	RBI/2022-2023/149 REF.No.MPD.BC.396/07.0 1.279/2022-23	Standing Liquidity Facility for Primary Dealers
34.	December 07, 2022	RBI/2022-2023/148 DOR.RET.REC.88/12.01.0 01/2022-23	Change in Bank Rate
35.	December 07, 2022	RBI/2022-2023/147 FMOD.MAOG.No.148/01.0 1.001/2022-23	Liquidity Adjustment Facility- Change in rates
36.	December 01, 2022	RBI/2022-2023/145 DOR.MRG.REC.87/00-00- 020/2022-23	Operations of subsidiaries and branches of Indian banks and All India Financial Institutions (AIFIs) in foreign jurisdictions and in International Financial Services Centers (IFSCs) - Compliance with statutory/regulatory norms
37.	December 01, 2022	RBI/2022-2023/142 FMRD.FMSD.06/03.07.25/ 2022-23	Notification of Significant Benchmark
38.	November 23, 2022	RBI/2022-2023/141 DOR.LRG.REC.83/03.10.0 01/2022-23	Basel III Framework on Liquidity Standards – Standing Deposit Facility
39.	November 23, 2022	RBI/2022-2023/140 DoR.FIN.REC.82/03.10.12 3/2022-23	Inclusion of Goods and Service Tax Network (GSTN) as a Financial Information Provider under Account Aggregator Framework

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
40.	November 23, 2022	RBI/2022-2023/139 FIDD.CO.FSD.BC.No.13/0 5.02.001/2022-23	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial years 2022-23 and 2023-24
41.	November 17, 2022	RBI/2022-2023/138 FIDD.CO.LBS.BC.No.12/0 2.08.001/2022-23	Formation of new districts in the State of Nagaland – Assignment of Lead Bank Responsibility
42.	November 17, 2022	RBI/2022-2023/137 A.P. (DIR Series) Circular No. 18	Exim Bank's Gol supported Line of Credit of USD 300 Mn to the SBM (Mauritius) Infrastructure Development Company Ltd. for Construction of Phase-IV of the Mauritius Metro Express Project in Mauritius
43.	November 14, 2022	RBI/2022-2023/136 CO.DGBA.GBD.No.S957/4 3-33-005/2022-2023	Agency Commission for Direct Tax collection under TIN 2.0 regime
44.	October 27, 2022	RBI/2022-2023/134 DOR.AML.REC.80/14.06.0 01/2022-23	Designation of 10 individuals as 'Terrorists' under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg.
45.	October 20, 2022	RBI/2022-2023/133 A.P. (DIR Series) Circular No.17	Exim Bank's Short-Term Line of Credit (STLoC) of EUR 100 million to the Banco Exterior de Cuba for purchase of rice from India
46.	October 13, 2022	RBI/2022-2023/132	Claims Received from the

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		DOR.RET.REC.79/12.01.001/2022-23	National Credit Guarantee Trustee Company Ltd (NCGTC) - Classification for the Purpose of Maintenance of Cash Reserve Ratio (CRR)/Statutory Liquidity Ratio (SLR)
47.	October 11, 2022	RBI/2022-2023/131 DOR.MRG.REC.76/00-00-007/2022-23	Reserve Bank of India (Unhedged Foreign Currency Exposure) Directions, 2022
48.	October 11, 2022	RBI/2022-2023/130 DOR.ACC.REC.No.74/21.04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Disclosure of Divergence in Asset Classification and Provisioning
49.	October 11, 2022	RBI/2022-2023/128 DoR.SIG.FIN.REC.75/26.03.001/2022-23	Review of Regulatory Framework for Asset Reconstruction Companies (ARCs)
50.	October 11, 2022	RBI/2022-2023/127 DOR.FIN.REC.No.73/03.10.117/2022-23	Diversification of activities by SPDs – Review of permissible non-core activities – Prudential regulations and other instructions
51.	October 11, 2022	RBI/2022-2023/126 DOR.FIN.REC.No.72/03.10.117/2022-23	Diversification of activities by SPDs – Review of permissible non-core activities
52.	October 10, 2022	RBI/2022-2023/125 DOR.STR.REC.71/21.06.201/2022-23	Review of Prudential Norms – Risk Weights for Exposures to Corporates and NBFCs

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
53.	October 06, 2022	RBI/2022-2023/124 CEPD.PRD.No.S806/13-01-008/2022-23	Appointment of Internal Ombudsman by the Credit Information Companies
54.	September 30, 2022	RBI/2022-2023/123 DOR.RET.REC.70/12.01.01/2022-23	Change in Bank Rate
55.	September 30, 2022	RBI/2022-2023/122 A.P. (DIR Series) Circular No.16	Late Submission Fee for reporting delays under Foreign Exchange Management Act, 1999 (FEMA)
56.	September 30, 2022	RBI/2022-2023/121 REF.No.MPD.BC.395/07.01.279/2022-23	Standing Liquidity Facility for Primary Dealers
57.	September 30, 2022	RBI/2022-2023/120 FMOD.MAOG.No.147/01.01.001/2022-23	Liquidity Adjustment Facility- Change in rates
58.	September 19, 2022	RBI/2022-2023/119 DOR.AML.REC.69/14.06.01/2022-23	United Nations Security Council Resolutions (UNSCR) 1718 Sanctions Committee on Democratic People's Republic of Korea (DPRK) amends 02 existing entries on its Sanctions List
59.	September 19, 2022	RBI/2022-2023/118 Ref. No.DoS.CO.PPG/SEC.04/11.01.005/2022-23	Compliance Function and Role of Chief Compliance Officer (CCO)- Urban Co-operative Banks
60.	September 15, 2022	RBI/2022-2023/116 A.P. (DIR Series) Circular No.15	Exim Bank's GOI-supported Line of Credit of USD 448 million to the Government of Republic of Uzbekistan for Social Infrastructure and Other Development Projects
61.	September 15, 2022	RBI/2022-2023/115 A.P. (DIR Series) Circular	Rupee Drawing Arrangement - Enabling

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		No. 14	Bharat Bill Payment System (BBPS) to process cross-border inbound Bill Payments
62.	September 08, 2022	RBI/2022-2023/114 A.P. (DIR Series) Circular No.13	Exim Bank's Government of India supported Line of Credit (LoC) of USD 108.28 million to the Government of the Kingdom of Eswatini (Swaziland) for the purpose of financing construction of new Parliament Building in Eswatini
63.	September 07, 2022	RBI/2022-2023/113 DOR.STR.REC.67/21.06.2 01/2022-23	Review of Prudential Norms – Risk Weights for Exposures guaranteed by Credit Guarantee Schemes (CGS)
64.	September 06, 2022	RBI/2022-2023/112 DCM (NPD) No.S770/09.40.002/2022-23	Incentive for improving service to non-chest branches
65.	September 02, 2022	RBI/2022-2023/111 DOR.CRE.REC.66/21.07.0 01/2022-23	Guidelines on Digital Lending
66.	August 22, 2022	RBI/2022-2023/110 A.P. (DIR Series) Circular No.12	Foreign Exchange Management (Overseas Investment) Directions, 2022
67.	August 22, 2022	RBI/2022-2023/109 DOR.AUT.REC.62/22.01.0 01/2022-23	Section 23 of the Banking Regulation Act, 1949 – Branch Authorisation Policy – Left Wing Extremism affected districts – Revised List
68.	August 12, 2022	RBI/2022-2023/108	Outsourcing of Financial

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		DOR.ORG.REC.65/21.04.158/2022-23	Services - Responsibilities of regulated entities employing Recovery Agents
69.	August 11, 2022	RBI/2022-2023/107 DOR.MRG.REC.64/00-00-005/2022-23	Bilateral Netting of Qualified Financial Contracts - Amendments to Prudential Guidelines
70.	August 08, 2022	RBI/2022-2023/105 FMRD.DIRD.05/14.03.046/2022-23	Rupee Interest Rate Derivatives (Reserve Bank) Directions - Review
71.	August 08, 2022	RBI/2022-2023/104 DOR.LIC.REC.60/16.13.218/2022-23	Authorised Dealer Category-I License eligibility for Small Finance Banks
72.	August 05, 2022	RBI/2022-2023/103 DOR.RET.REC.59/12.01.001/2022-23	Change in Bank Rate
73.	August 05, 2022	RBI/2022-2023/102 REF.No.MPD.BC.394/07.01.279/2022-23	Standing Liquidity Facility for Primary Dealers
74.	August 05, 2022	RBI/2022-2023/101 FMOD.MAOG.No.146/01.001/2022-23	Liquidity Adjustment Facility- Change in rates
75.	August 04, 2022	RBI/2022-2023/100 DoR.AUT.REC.58/23.67.001/2022-23	Gold Monetization Scheme (GMS), 2015
76.	August 01, 2022	RBI/2022-2023/98 A.P. (DIR Series) Circular No. 11	External Commercial Borrowings (ECB) Policy – Liberalisation Measures
77.	July 29, 2022	RBI/2022-2023/96 DOR.AML.REC.57/14.06.001/2022-23	United Nations Security Council Resolutions (UNSCR) 1718 Sanctions Committee on Democratic People's Republic of Korea (DPRK) amends 44 existing entries on its Sanctions List

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
78.	July 28, 2022	RBI/2022-2023/95 CO.DPSS.POLC.No.S-760/02-14-003/2022-23	Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)]
79.	July 28, 2022	RBI/2022-2023/94 CO.DPSS.POLC.No.S-761/02-14-008/2022-23	Regulation of Payment Aggregators – Timeline for submission of applications for authorisation – Review
80.	July 13, 2022	RBI/2022-2023/91 DOR.AML.REC.55/14.06.01/2022-23	UNSCR 1718 Sanctions Committee on DPRK amends one Entry on its Sanctions List
81.	July 11, 2022	RBI/2022-2023/90 A.P. (DIR Series) Circular No.10	International Trade Settlement in Indian Rupees (INR)
82.	July 08, 2022	RBI/2022-2023/89 A.P. (DIR Series) Circular No. 09	Asian Clearing Union (ACU) Mechanism – Indo-Sri Lanka trade
83.	July 07, 2022	RBI/2022-2023/88 A. P. (DIR Series) Circular No. 08	Overseas foreign currency borrowings of Authorised Dealer Category-I banks
84.	July 07, 2022	RBI/2022-2023/87 A.P. (DIR Series) Circular No.07	Investment by Foreign Portfolio Investors (FPI) in Debt - Relaxations
85.	July 07, 2022	RBI/2022-2023/86 FMRD.FMID.No.04/14.01.006/2022-23	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Additional specified securities
86.	July 07, 2022	RBI/2022-2023/85 FIDD.CO.LBS.BC.No.8/02.08.001/2022-23	Formation of new districts in the State of Andhra Pradesh – Assignment of Lead Bank Responsibility
87.	July 07, 2022	RBI/2022-2023/84 A.P. (DIR Series) Circular No. 06	Exim Bank's Government of India supported Short - Term Line of Credit (STLoC) of USD 55 million to the Government of the Democratic Socialist

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Republic of Sri Lanka for procurement of urea fertilizer from India
88.	July 06, 2022	RBI/2022-2023/83 DOR.RET.REC.54/12.01.01/2022-23	Section 42 of the Reserve Bank of India Act, 1934 and Section 18 and 24 of the Banking Regulation Act, 1949 – FCNR (B)/NRE Term deposits - Exemption from maintenance of CRR/SLR
89.	July 06, 2022	RBI/2022-2023/81 DoR.RET.REC.52/12.07.160/2022-23	Inclusion of “Unity Small Finance Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934
90.	July 04, 2022	RBI/2022-2023/80 CO.DPSS.POLC.No.S-590/02-14-006/2022-23	Requirement for obtaining prior approval in case of takeover / acquisition of control of non-bank PSOs and sale / transfer of payment system activity of non-bank PSO
91.	July 01, 2022	RBI/2022-2023/79 DCM(NPD)No.S488/18.00.14/2022-23	Note Sorting Machines - Authentication and Fitness Sorting Parameters
92.	June 28, 2022	RBI/2022-2023/78 DOR.STR.REC.51/21.04.048/2022-23	Provisioning Requirement for Investment in Security Receipts (SRs)
93.	June 24, 2022	RBI/2022-2023/77 CO.DPSS.POLC.No.S-567/02-14-003/2022-23	Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)]
94.	June 23, 2022	RBI/2022-2023/75 DOR.AML.REC.50/14.06.001/2022-23	Designation of 7 individuals as ‘Terrorists’ under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Schedule IV of the Act-Reg.
95.	June 21, 2022	RBI/2022-2023/74 DoR.AUT.REC.No.48/24.0 1.041/2022-23	Extension of timeline for implementation of certain provisions of Master Direction – Credit Card and Debit Card – Issuance and Conduct Directions, 2022
96.	June 16, 2022	RBI/2022-2023/73 CO.DPSS.POLC.No.S- 518/02.14.003/2022-23	Processing of e-mandates for recurring transactions
97.	June 16, 2022	RBI/2022-2023/72 IDMD.CDD. No.S789/14.04.050/2022- 23	Sovereign Gold Bond (SGB) Scheme 2022-23
98.	June 14, 2022	RBI/2022-2023/71 DOR.CRE.REC.No.47/13. 03.00/2022-23	Bank finance to Government owned entities
99.	June 09, 2022	RBI/2022-2023/69 A.P. (DIR Series) Circular No. 05	Discontinuation of Return under Foreign Exchange Management Act, 1999
100.	June 08, 2022	RBI/2022-2023/65 DOR.RET.REC.44/12.01.0 01/2022-23	Change in Bank Rate
101.	June 08, 2022	RBI/2022-2023/64 MPD.BC.393/07.01.279/20 22-23	Standing Liquidity Facility for Primary Dealers
102.	June 08, 2022	RBI/2022-23/63 FMOD.MAOG.No.145/01.0 1.001/2022-23	Liquidity Adjustment Facility- Change in rates
103.	June 07, 2022	RBI/2022-2023/62 DoR.AUT.REC.41/24.01.0 01/2022-23	Branches of Indian Banks operating in GIFT-IFSC – acting as Professional Clearing Member (PCM) of India International Bullion Exchange IFSC Limited (IIBX)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
104.	May 31, 2022	RBI/2022-2023/60 DOR.STR.REC.39/04.02.0 01/2022-23	Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit – Extension
105.	May 30, 2022	RBI/2022-2023/59 DOR.AML.REC.38/14.06.0 01/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment in 6 entries (individuals)
106.	May 26, 2022	RBI/2022-2023/58 CO.DPSS.POLC.No. S- 253/02-27-020/2022-23	Bharat Bill Payment System – Amendment to guidelines
107.	May 25, 2022	RBI/2022-2023/57 A.P. (DIR Series) Circular No.04	Guidelines on import of gold by Qualified Jewellers as notified by – The International Financial Services Centers Authority (IFSCA)
108.	May 19, 2022	RBI/2022-2023/55 DOR.ACC.REC.No.37/21. 04.018/2022-23	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Reporting of reverse repos with Reserve Bank on the bank's balance sheet
109.	May 19, 2022	RBI/2022-2023/54 CO.DPSS.POLC.No.S- 227/02-10-002/2022-23	Interoperable Card-less Cash Withdrawal (ICCW) at ATMs
110.	May 19, 2022	RBI/2022-2023/53 A.P. (DIR Series) Circular No.03	Government of India guaranteed term loan extended by SBI to the Government of Sri Lanka-Settlement in INR
111.	May 19, 2022	RBI/2022-2023/52 FIDD.MSME &	New Definition of Micro, Small and Medium

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		NFS.BC.No.7/06.02.31/2022-23	Enterprises - Clarification
112.	May 18, 2022	RBI/2022-2023/51 FIDD.CO.FSD.BC.No.6/05.05.010/2022-23	Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture
113.	May 13, 2022	RBI/2022-2023/50 FIDD.CO.Plan.BC.No.5/04.09.01/2022-23	Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sectors
114.	May 13, 2022	RBI/2022-2023/49 FIDD.CO.Plan.BC.No.4/04.09.001/2022-23	Regulations Review Authority (RRA 2.0) – Recommendations for Withdrawal of Circulars
115.	May 13, 2022	RBI/2022-2023/48 DoR.RRA.36/01.01.101/2022-23	Regulations Review Authority (RRA 2.0) - Recommendations for Withdrawal of Circulars
116.	May 05, 2022	RBI/2022-2023/47 A.P. (DIR Series) Circular No.02	Exim Bank's Government of India supported additional Line of Credit (LoC) of USD 190 million to the SBM (Mauritius) Infrastructure Development Company Ltd
117.	May 04, 2022	RBI/2022-2023/46 DOR.RET.REC.33/12.01.001/2022-23	Maintenance of Cash Reserve Ratio (CRR)
118.	May 04, 2022	RBI/2022-2023/45 DOR.RET.REC.32/12.01.001/2022-23	Change in Bank Rate
119.	May 04, 2022	RBI/2022-2023/44 REF.No.MPD.BC.S33/07.01.279/2022-23	Standing Liquidity Facility for Primary Dealers
120.	May 04, 2022	RBI/2022-2023/43	ASBA designated

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		DOR.LEG.REC.No.35/09.07.005/2022-23	branches to remain open for public on May 8, 2022 (Sunday) to facilitate processing of applications for LIC IPO
121.	May 04, 2022	RBI/2022-2023/42 FMOD.MAOG.No.144/01.01.001/2022-23	Liquidity Adjustment Facility- Change in rates
122.	May 02, 2022	RBI/2022-2023/41 FMRD.DIRD.01/14.03.059/2022-23	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
123.	May 02, 2022	RBI/2022-2023/40 DCM (Admin) No. S172/19.01.010/2022-23	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
124.	May 02, 2022	RBI/2022-2023/39 DoR.RRA.31/01.01.101/2022-23	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
125.	May 02, 2022	RBI/2022-2023/37 DOR.FIN.REC.No.30/03.10.001/2022-23	Review of Minimum Investment Grade Credit Ratings for Deposits of NBFCs
126.	April 28, 2022	RBI/2022-2023/35 FIDD.CO.FSD.BC.No.3/05.02.001/2022-23	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22
127.	April 21, 2022	RBI/2022-2023/34 DOR.CRE.REC.28/21.04.048/2022-23	Legal Entity Identifier (LEI) for Borrowers
128.	April 19, 2022	RBI/2022-2023/28 A.P.(DIR Series) Circular No.01	Limits for investment in debt and sale of Credit Default Swaps by Foreign

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Portfolio Investors (FPIs)
129.	April 19, 2022	RBI/2022-2023/27 DOR.CRE.REC.23/21.08.0 08/2022-23	Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks
130.	April 18, 2022	RBI/2022-2023/25 DOR.LRG.REC.19/21.04.0 98/2022-23	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR)
131.	April 11, 2022	RBI/2022-2023/24 Ref.No.DoS.CO.PPG./SE C.01/11.01.005/2022-23	Compliance Function and Role of Chief Compliance Officer (CCO)
132.	April 08, 2022	RBI/2022-2023/23 DOR.RET.REC.15/12.01.0 01/2022-23	Section 24 and Section 56 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR)
133.	April 08, 2022	RBI/2022-2023/21 DOR.MRG.REC.14/21.04. 141/2022-23	Review of SLR holdings in HTM category
134.	April 08, 2022	RBI/2022-2023/20 DOR.CRE.REC.13/08.12.0 15/2022-23	Individual Housing Loans – Rationalisation of Risk Weights
135.	April 07, 2022	RBI/2022-2023/19 DOR.AUT.REC.12/22.01.0 01/2022-23	Establishment of Digital Banking Units (DBUs)
136.	April 04, 2022	RBI/2022-2023/18 DOR.AML.REC.11/14.06.0 01/2022-23	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment in two entries
137.	March 31, 2022	RBI/2021-2022/190 DCM (Plg.) No.S 1117/10.25.007/2021-22	Cassette - Swaps in ATMs
138.	March 28, 2022	RBI/2021-2022/188 CO.DPSS.RPPD.No./S176 9/03-01-002/2021-22	Special Clearing operations on March 31, 2022

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
139.	March 25, 2022	RBI/2021-2022/187 CO.DPSS.OVRST.No.S17 38/06-08-018/2021-2022	Framework for Geo-tagging of Payment System Touch Points
140.	March 24, 2022	RBI/2021-2022/186 CO.DGBA.GBD.No.S1595/ 42-01-029/2021-2022	Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2021-22)
141.	March 23, 2022	RBI/2021-2022/184 FIDD.CO.LBS.BC.No.18/0 2.08.001/2021-22	Formation of new district in the State of Meghalaya – Assignment of Lead Bank Responsibility
142.	March 10, 2022	RBI/2021-2022/183 DOR.AML.REC.94/14.06.0 01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry (entity)
143.	March 10, 2022	RBI/2021-2022/182 A.P. (DIR Series) Circular No. 28	Exim Bank's Government of India supported Line of Credit (LoC) of USD 500 million to the Government of the Democratic Socialist Republic of Sri Lanka
144.	March 10, 2022	RBI/2021-2022/181 A.P. (DIR Series) Circular No.27	Exim Bank's Government of India supported Line of Credit (LoC) of USD 7.29 million to the Government of Cooperative Republic of Guyana
145.	March 08, 2022	RBI/2021-2022/180 DOR.STR.REC.93/04.02.0 01/2021-22	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit - Extension
146.	March 08, 2022	RBI/2021-2022/178 DOR.AML.REC.91/14.06.0	Implementation of Section 51A of UAPA, 1967:

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		01/2021-22	Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Removal of 2 entries
147.	February 24, 2022	RBI/2021-2022/176 CO.DGBA.GBD.No.S1422/ 42-01-029/2021-2022	Reporting and Accounting of Central Government transactions of March 2022
148.	February 18, 2022	RBI/2021-2022/173 FMRD.DIRD.13/14.03.59/2 021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Online Submission of Returns
149.	February 18, 2022	RBI/2021-2022/172 A.P. (DIR Series) Circular No.26	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation/Merger/Online Submission of Returns
150.	February 18, 2022	RBI/2021-2022/170 CO.DSIM.SMD.No.S482/0 5-06-004/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Second Tranche
151.	February 18, 2022	RBI/2021-2022/169 DoR.RRA.89/01.01.101/20 21-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
152.	February 18, 2022	RBI/2021-2022/168 DoR.RRA.88/01.01.101/20 21-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation/Merger/Online Submission of Returns
153.	February 18, 2022	RBI/2021-2022/167 DCM (Admin) No. S858/19.01.010/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations- Discontinuation/Merger/On

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			line Submission of Returns
154.	February 18, 2022	RBI/2021-2022/166 CO.FIDD.Plan.BC.17/04.0 9.01/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations - Online Submission of Returns
155.	February 18, 2022	RBI/2021-2022/165 CO.DPSS.OVRST.No.S14 78/06-08-001/2021-2022	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation / Merger / Online Submission of Returns
156.	February 18, 2022	RBI/2021-2022/164 CO.DPSS.OVRST.No.S14 77/06-08-001/2021-2022	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
157.	February 18, 2022	RBI/2021-2022/163 DoS.CO.PPG./SEC.08/11. 01.005/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Discontinuation/Merger/Online Submission of Returns
158.	February 18, 2022	RBI/2021-2022/161 FIDD.MSME & NFS.BC.No.16/06.02.31/2 021-22	New Definition of Micro, Small and Medium Enterprises - Clarification
159.	February 17, 2022	RBI/2021-2022/160 A.P. (DIR Series) Circular No. 25	Exim Bank's Government of India supported Line of Credit (LoC) of USD 40 million to the Government of the Republic of Maldives
160.	February 17, 2022	RBI/2021-2022/159 A.P. (DIR Series) Circular No. 24	Exim Bank's Government of India supported Line of Credit (LoC) of USD 50 million to the Government of the Republic of Maldives

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
161.	February 15, 2022	RBI/2021-2022/158 DOR.STR.REC.85/21.04.048/2021-22	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications
162.	February 10, 2022	RBI/2021-2022/157 FMRD.DIRD.12/14.03.046/2021-22	Rupee Interest Rate Derivatives (Reserve Bank) Directions - Review
163.	February 10, 2022	RBI/2021-2022/156 A.P. (DIR Series) Circular No. 22	'Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) investment in debt
164.	February 10, 2022	RBI/2021-2022/155 A.P. (DIR Series) Circular No. 23	Transactions in Credit Default Swap (CDS) by Foreign Portfolio Investors – Operational Instructions
165.	January 27, 2022	RBI/2021-2022/153 DOR.AML.REC.83/14.06.001/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of 1 entry
166.	January 19, 2022	RBI/2021-2022/152 DOR.AML.REC.82/14.06.001/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of 3 entries
167.	January 06, 2022	RBI/2021-2022/151 DOR.No.PRD.LRG.79/21.04.098/2021-22	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards and Net Stable Funding ratio – Small Business Customers
168.	January 06, 2022	RBI/2021-2022/150 DOR.AML.REC.78/14.06.0	Implementation of Section 51A of UAPA, 1967:

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		01/2021-22	Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of entries
169.	January 04, 2022	RBI/2021-2022/148 DOR.RET.REC.76/12.07.1 60/2021-22	Inclusion of "Airtel Payments Bank Limited" in the Second Schedule of the Reserve Bank of India Act, 1934
170.	January 04, 2022	RBI/2021-2022/147 IDMD.PDRD.No.S1617/03. 64.023/2021-22	Retail Direct Scheme – Market Making
171.	January 03, 2022	RBI/2021-2022/146 CO.DPSS.POLC.No.S126 4/02-14-003/2021-2022	Framework for Facilitating Small Value Digital Payments in Offline Mode
172.	January 03, 2022	RBI/2021-2022/145 DOR.AML.REC.75/14.06.0 01/2021-22	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of entries
173.	December 30, 2021	RBI/2021-2022/144 DOR.AML.REC.74/14.01.0 01/2021-22	Periodic Updation of KYC – Restrictions on Account Operations for Non-compliance
174.	December 24, 2021	RBI/2021-2022/143 CO.IDMD.GBDP.No.S156 5/08-01-001/2021-2022	Amendment to General Notification for sale of Government of India Treasury Bills/Cash Management Bills by Auction
175.	December 23, 2021	RBI/2021-2022/142 CO.DPSS.POLC.No.S- 1211/02-14-003/2021-22	Restriction on storage of actual card data [i.e. Card-on-File (CoF)]
176.	December 15, 2021	RBI/2021-2022/140 CO.DGBA.GBD.No.S1112/ 42-01-033/2021-2022	Government Agency Business Arrangement – Appointment of Scheduled Private Sector Banks as

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Agency Banks of Reserve Bank of India (RBI)
177.	December 10, 2021	RBI/2021-2022/138 DOR.RET.REC.73/12.01.01/2021-22	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - return to the normal dispensation
178.	December 10, 2021	RBI/2021-2022/137 A.P. (DIR Series) Circular No. 20	Introduction of Legal Entity Identifier for Cross-border Transactions
179.	December 08, 2021	RBI/2021-2022/136 DOR.CAP.REC.No.72/21.06.201/2021-22	General permission for infusion of capital in overseas branches and subsidiaries and retention/ repatriation/ transfer of profits in these centres by banks incorporated in India
180.	December 08, 2021	RBI/2021-2022/135 A.P. (DIR Series) Circular No. 19	External Commercial Borrowings (ECB) and Trade Credits (TC) Policy – Changes due to LIBOR transition
181.	November 16, 2021	RBI/2021-2022/132 DoS.CO.PPG./SEC.06/11.01.005/2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Redundant Circulars
182.	November 16, 2021	RBI/2021-2022/131 DCM (Admin) No.S472/19.01.010/2021-22	Withdrawal of Obsolete Regulatory Circulars/ Instructions - Interim Recommendations of the Regulations Review Authority 2.0
183.	November 16, 2021	RBI/2021-2022/130 A.P. (DIR Series) Circular	Regulations Review Authority (RRA 2.0) –

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		No.18	Interim Recommendations – Withdrawal of Circular
184.	November 16, 2021	RBI/2021-2022/129 FMRD.DIRD.09/14.03.059/ 2021-22	Regulations Review Authority (RRA 2.0) – Interim Recommendations – Withdrawal of Circulars
185.	November 16, 2021	RBI/2021-2022/128 DoR.RRA.69/01.01.101/20 21-22	Regulations Review Authority (RRA) 2.0 – Interim Recommendations – Withdrawal of Redundant Circulars
186.	November 16, 2021	RBI/2021-2022/127 CO.DPSS.OVRST.No.S92 9/06-08-001/2021-2022	Withdrawal of Obsolete Regulatory Circulars / Instructions – Interim Recommendations of the Regulations Review Authority 2.0
187.	November 15, 2021	RBI/2021-2022/126 CO.CEPD.PRS.No.S874/1 3-01-008/2021-2022	Appointment of Internal Ombudsman by Non-Banking Financial Companies
188.	November 12, 2021	RBI/2021-2022/125 DOR.STR.REC.68/21.04.0 48/2021-22	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications
189.	November 12, 2021	RBI/2021-2022/124 CO.IDMD.GBD(P).No.S12 42/08.01.001/2021-22	Auction of Government Securities: Non-Competitive Bidding Facility to retail investors
190.	November 11, 2021	RBI/2021-2022/123 DOR.SOG (SPE).REC.No 67/13.03.00/2021-22	Foreign Currency (Non-resident) Accounts (Banks) Scheme [FCNR(B)] - Master Direction on Interest Rate on Deposits
191.	November 11, 2021	RBI/2021-2022/122 A.P. (DIR Series) Circular	Exim Bank's Government of India supported Line of

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		No.17	Credit (LoC) of USD 10.40 million to the Government of the Kingdom of Eswatini (Swaziland)
192.	November 08, 2021	RBI/2021-2022/120 A.P. (DIR Series) Circular No. 16	Investment by Foreign Portfolio Investors (FPIs) in Debt – Review
193.	November 02, 2021	RBI/2021-2022/118 DOS.CO.PPG.SEC.No.4/1 1.01.005/2021-22	Prompt Corrective Action (PCA) Framework for Scheduled Commercial Banks
194.	October 29, 2021	RBI/2021-2022/116 DOR.CRE.REC.63/21.04.0 48/2021-22	Opening of Current Accounts by Banks - Need for Discipline
195.	October 28, 2021	RBI/2021-2022/115 DoR.AUT.REC.62/23.67.0 01/2021-22	Gold Monetization Scheme (GMS), 2015
196.	October 22, 2021	RBI/2021-2022/114 IDMD.CDD.1100 /14.04.050/2021-22	Sovereign Gold Bond Scheme of the Government of India (Gol) - Procedural Guidelines - Consolidated
197.	October 22, 2021	RBI/2021-2022/113 IDMD.CDD. No.1087/14.04.050/2021- 22	Sovereign Gold Bond Scheme (SGB) 2021-22 - Series VII/VIII/IX/X
198.	October 14, 2021	RBI/2021-2022/111 DoR.FIN.REC.59/20.16.05 6/2021-22	Data Format for Furnishing of Credit Information to Credit Information Companies
199.	October 08, 2021	RBI/2021-2022/110 FIDD.CO.Plan.BC.No.15/0 4.09.01/2021-22	Priority Sector Lending-Banks' lending to NBFCs for on-lending – Extension of facility
200.	October 05, 2021	RBI/2021-2022/108 IDMD.CDD.No.S930/11.22 .003/2021-22	Value Free Transfer (VFT) of Government Securities – Guidelines
201.	October 05, 2021	RBI/2021-2022/107	Revised Subsidiary

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		IDMD.CDD.No.S931/11.22.001/2021-2022	General Ledger (SGL) Account Guidelines and Constituents' Subsidiary General Ledger (CSGL) Account Guidelines
202.	October 04, 2021	RBI/2021-2022/106 DOR.CAP.REC.No.56/21.06.201/2021-22	Basel III Capital Regulations - Perpetual Debt Instruments (PDI) in Additional Tier 1 Capital – Eligible Limit for Instruments Denominated in Foreign Currency/Rupee Denominated Bonds Overseas
203.	October 04, 2021	RBI/2021-2022/105 DOR.ACC.REC.57/21.04.018/2021-22	Enhancement in family pension of employees of banks - Treatment of additional liability
204.	September 28, 2021	RBI/2021-2022/101 A.P. (DIR Series) Circular No.13	Use of any Alternative reference rate in place of LIBOR for interest payable in respect of export / import transactions
205.	September 13, 2021	RBI/2021-2022/98 DOR.AML.REC 48/14.01.001/2021-22	Application for Aadhaar e-KYC Authentication Licence
206.	September 09, 2021	RBI/2021-2022/97 DOR.CRE.REC.47/21.01.003/2021-22	Large Exposures Framework – Credit Risk Mitigation (CRM) for offsetting – non-centrally cleared derivative transactions of foreign bank branches in India with their Head Office
207.	September 07, 2021	RBI/2021-2022/96 CO.DPSS.POLC.No.S-516/02-14-003/2021-22	Tokenisation – Card Transactions: Permitting Card-on-File Tokenisation (CoFT) Services

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
208.	August 30, 2021	RBI/2021-2022/95 DOR.GOV.REC.44/29.67. 001/2021-22	Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function staff - Clarification
209.	August 27, 2021	RBI/2021-2022/94 CO.DPSS.RPPD.No.S475/ 04.09.003/2021-22	Enhancements to Indo-Nepal Remittance Facility Scheme
210.	August 27, 2021	RBI/2021-2022/93 DCM (CC) No.97527/03.41.01/2021-22	Review of incentive and other measures to enhance distribution of coins
211.	August 25, 2021	RBI/2021-2022/92 CO.DPSS.POLC.No.S- 469/02-14-003/2021-22	Tokenisation – Card Transactions : Extending the Scope of Permitted Devices
212.	August 25, 2021	RBI/2021-2022/91 DOR.FIN.REC.No.41/03.1 0.136/2021-22	Notification as 'Financial Institution' under Section 2(1)(m)(iv) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act)
213.	August 24, 2021	RBI/2021-2022/90 FIDD.CO.LBS.BC.No.14/0 2.08.001/2021-22	Formation of new district in the State of Punjab – Assignment of Lead Bank Responsibility
214.	August 18, 2021	RBI/2021-2022/86 DOR.LEG.REC/40/09.07.0 05/2021-22	Safe Deposit Locker/Safe Custody Article Facility provided by the banks - Revised Instructions
215.	August 10, 2021	RBI/2021-2022/84 DCM (RMMT) No.S153/11.01.01/2021-22	Monitoring of Availability of Cash in ATMs

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
216.	August 09, 2021	RBI/2021-2022/83 FIDD.GSSD.CO.BC.No.09 /09.01.003/2021-22	Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh
217.	August 09, 2021	RBI/2021-2022/82 DOR.RET.REC.36/12.01.0 01/2021-22	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - Extension of Relaxation
218.	August 06, 2021	RBI/2021-2022/81 DOR.MRG.39/21.04.157/2 021-22	Prudential Norms for Off-Balance Sheet Exposures of Banks – Restructuring of derivative contracts
219.	August 06, 2021	RBI/2021-2022/80 DOR.STR.REC.38/21.04.0 48/2021-22	Resolution Framework for COVID-19-related Stress – Financial Parameters – Revised timelines for compliance
220.	August 06, 2021	RBI/2021-2022/79 DOR.DIR.REC.37/04.02.0 02/2021-22	Export Credit in Foreign Currency – Benchmark Rate
221.	August 04, 2021	RBI/2021-2022/77 DOR.CRE.REC.35/21.04.0 48/2021-22	Guidelines for Implementation of the circular on Opening of Current Accounts by Banks
222.	August 03, 2021	RBI/2021-2022/76 CO.DPSS.POLC.No.S- 384/02.32.001/2021-2022	Framework for Outsourcing of Payment and Settlement-related Activities by Payment System Operators
223.	August 02, 2021	RBI/2021-2022/75 DGBA.GBD.No.S391/42.0 1.011/2021-22	Maintenance of State Government Accounts – Recovery of Interest on Excess put through/

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Double claim (State Government Transactions)
224.	July 28, 2021	RBI/2021-2022/73 DPSS.CO.LVPD No.S290/04.04.009/2021-22	Access for Non-banks to Centralised Payment Systems
225.	July 23, 2021	RBI/2021-2022/72 DOR.CRE.REC.No.33/13.03.00/2021-22	Loans and Advances – Regulatory Restrictions
226.	July 12, 2021	RBI/2021-2022/71 DCM (Plg.) No.S39/10.25.007/2021-22	Cassette - Swaps in ATMs
227.	July 09, 2021	RBI/2021-2022/70 DoR.ORG.REC.31/21.06.017/2021-22	Mandatory Leave for Employees Posted in Sensitive Positions or Areas of Operation
228.	July 08, 2021	RBI/2021-2022/69 CO.FMRD.DIRD.S39/14.02.001/2021-22	Roadmap for LIBOR Transition
229.	July 07, 2021	RBI/2021-2022/67 FIDD.MSME & NFS.BC.No.13/06.02.31/2021-22	New Definition of Micro, Small and Medium Enterprises - Addition of Retail and Wholesale Trade
230.	July 02, 2021	RBI/2021-2022/66 DoR.SPE.REC.29/13.03.00/2021-2022	Review of Instructions on Interest on overdue domestic deposits
231.	July 01, 2021	RBI/2021-2022/65 DOR.CRE(DIR).REC.28/04.02.001/2021-22	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit - Extension
232.	June 28, 2021	RBI/2021-2022/64 DOR.ORG.REC.27/21.04.158/2021-22	Guidelines for Managing Risk in Outsourcing of Financial Services by Co-operative Banks
233.	June 25, 2021	RBI/2021-2022/63 FIDD.MSME & NFS.BC.No.12/06.02.31/2	New Definition of Micro, Small and Medium Enterprises

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		021-22	
234.	June 25, 2021	RBI/2021-2022/61 FMRD.DIRD.06/14.01.001/ 2021-22	Reserve Bank of India (Call, Notice and Term Money Markets) Directions, 2021
235.	June 25, 2021	RBI/2021-2022/60 DOR.GOV.REC.25/12.10. 000/2021-22	Appointment of Managing Director (MD) / Whole- Time Director (WTD) in Primary (Urban) Co- operative Banks
236.	June 23, 2021	RBI/2021-2022/58 DOR.CRE(DIR).REC.24/2 3.67.001/2021-22	Gold (Metal) Loans – Repayment
237.	June 17, 2021	RBI/2021-2022/56 A. P. (DIR Series) Circular No. 07	Liberalised Remittance Scheme for Resident Individuals – Reporting
238.	June 14, 2021	RBI/2021-2022/55 CO.DPSS.AUTH.No.S190/ 02.27.005/2021-22	Investment in Entities from FATF Non-compliant Jurisdictions
239.	June 14, 2021	RBI/2021-2022/54 CO.DPSS.POLC.No.S188/ 02-27-020/2021-2022	Bharat Bill Payment System – Addition of Biller Category
240.	June 11, 2021	RBI/2021-2022/53 DoS.CO.PPG.SEC/03/1.01 .005/2021-22	Risk Based Internal Audit (RBIA)
241.	June 10, 2021	RBI/2021-2022/52 DPSS.CO.OD.No.S- 182/06.07.011/2021-22	Usage of Automated Teller Machines / Cash Recycler Machines – Review of Interchange Fee and Customer Charges
242.	June 08, 2021	RBI/2021-2022/51 DCM(Plg).No. 51961/10.27.00/2021-22	Preservation of CCTV recordings
243.	June 07, 2021	RBI/2021-2022/50 FMRD.FMID.No.05/14.01. 006/2021-22	Transactions in Government securities by Foreign Portfolio Investors: Reporting
244.	June 04, 2021	RBI/2021-2022/49	Submission of returns

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		DoR.RET.REC.19/12.05.09/2021-22	under Section 31 of the Banking Regulation Act, 1949 (AACs) – Extension of time
245.	June 04, 2021	RBI/2021-2022/48 A.P. (DIR Series) Circular No.06	Payment of margins for transactions in Government Securities by Foreign Portfolio Investors
246.	June 04, 2021	RBI/2021-2022/47 DOR.STR.REC.21/21.04.048/2021-22	Resolution Framework - 2.0: Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs) – Revision in the threshold for aggregate exposure
247.	June 04, 2021	RBI/2021-2022/46 DOR.STR.REC.20/21.04.048/2021-22	Resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses – Revision in the threshold for aggregate exposure
248.	May 31, 2021	RBI/2021-2022/45 DOR. AML.REC 18 /14.01.001/2021-22	Customer Due Diligence for transactions in Virtual Currencies (VC)
249.	May 31, 2021	RBI/2021-2022/44 A.P.(DIR Series) Circular No. 05	Investment by Foreign Portfolio Investors (FPI) in Government Securities: Medium Term Framework (MTF)
250.	May 27, 2021	RBI/2021-2022/43 FIDD.CO.LBS.BC.No.11/02.08.001/2021-22	Formation of new district in the State of Karnataka - Assignment of Lead Bank Responsibility
251.	May 24, 2021	RBI/2021-2022/42 DOR.RUR.REC.No.17/19.51.007/2021-22	Amalgamation of District Central Co-operative Banks (DCCBs) with the State Co-operative Bank

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			(StCB) - Guidelines
252.	May 21, 2021	RBI/2021-2022/41 CO.DPSS.POLC.No.S-106/02-14-003/2021-2022	Relaxation in timeline for compliance with various payment system requirements
253.	May 19, 2021	RBI/2021-2022/40 DPSS.CO.PD.No.S-99/02.14.006/2021-22	Prepaid Payment Instruments (PPIs) – (i) Mandating Interoperability; (ii) Increasing the Limit to ₹2 lakh for Full-KYC PPIs; and (iii) Permitting Cash Withdrawal from Full-KYC PPIs of Non-Bank PPI Issuers
254.	May 14, 2021	RBI/2021-2022/39 IDMD.CDD. No.45187/14.04.050/2021-22	Sovereign Gold Bond Scheme (SGB) 2021-22- Series I/II/III/IV/V/VI
255.	May 12, 2021	RBI/2021-2022/38 A.P.(DIR Series) Circular No. 04	Sponsor Contribution to an AIF set up in Overseas Jurisdiction, including IFSCs
256.	May 11, 2021	RBI/2021-2022/37 DoR.DEA.REC.No.16/30.01.002/2021-22	Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Interest rates payable on unclaimed interest bearing deposit
257.	May 10, 2021	RBI/2021-2022/36 CO.DGBA.GBD.No.S77/42.01.033/2021-22	Government Agency Business Arrangement – Appointment of Scheduled Private Sector Banks as Agency Banks of Reserve Bank of India (RBI)
258.	May 10, 2021	RBI/2021-2022/35 DOR.AML.REC.No.15/14.01.001/2021-22	Amendment to the Master Direction (MD) on KYC

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
259.	May 05, 2021	RBI/2021-2022/32 DOR.STR.REC.12/21.04.0 48/2021-22	Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs)
260.	May 05, 2021	RBI/2021-2022/31 DOR.STR.REC.11/21.04.0 48/2021-22	Resolution Framework – 2.0: Resolution of Covid- 19 related stress of Individuals and Small Businesses
261.	May 05, 2021	RBI/2021-2022/30 DoR.RET.REC.09/12.01.0 01/2021-22	Credit to MSME Entrepreneurs
262.	May 05, 2021	RBI/2021-2022/29 DOR. AML.REC 13/14.01.001/2021-22	Periodic Updation of KYC – Restrictions on Account Operations for Non- compliance
263.	May 05, 2021	RBI/2021-2022/28 DOR.STR.REC.10/21.04.0 48/2021-22	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer
264.	May 05, 2021	RBI/2021-2022/27 FIDD.CO.Plan.BC.No.10/0 4.09.01/2021-22	Priority Sector Lending (PSL) - On-lending by Small Finance Banks (SFBs) to NBFC-MFIs
265.	April 29, 2021	RBI/2021-2022/26 A.P.(DIR Series) Circular No.02	Exim Bank's Government of India supported Line of Credit (LoC) of USD 250 million to the Government of the Republic of Mozambique
266.	April 27, 2021	RBI/2021-2022/25 Ref.No.DoS.CO.ARG/SEC .01/08.91.001/2021-22	Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			(including HFCs)
267.	April 26, 2021	RBI/2021-2022/24 DOR.GOV.REC.8/29.67.0 01/2021-22	Corporate Governance in Banks - Appointment of Directors and Constitution of Committees of the Board
268.	April 22, 2021	RBI/2021-2022/23 DOR.ACC.REC.7/21.02.06 7/2021-22	Declaration of dividends by banks
269.	April 20, 2021	RBI/2021-2022/22 FIDD.CO.LBS.BC.No.09/0 2.08.001/2021-22	Formation of new district in the State of Tamil Nadu – Assignment of Lead Bank Responsibility
270.	April 12, 2021	RBI/2021-2022/21 DOR.CRE.REC.06/04.02.0 01/2021-22	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit- Extension
271.	April 08, 2021	RBI/2021-2022/20 DoR.LIC.REC.5/16.13.218/ 2021-22	Enhancement of limit of maximum balance per customer at end of the day from ₹1 lakh to ₹2 lakh – Payments Banks (PBs)
272.	April 07, 2021	RBI/2021-2022/18 DGBA.GBD.No.S26/42.01. 029/2021-22	Reporting and Accounting of Central Government transactions of March 2021 – Change of date of closure
273.	April 07, 2021	RBI/2021-2022/17 DOR.STR.REC.4/21.04.04 8/2021-22	Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package
274.	April 07, 2021	RBI/2021-2022/16 A.P. (DIR Series) Circular No. 01	External Commercial Borrowings (ECB) Policy – Relaxation in the period of parking of unutilised ECB proceeds in term deposits
275.	April 07, 2021	RBI/2021-2022/15	Priority Sector Lending

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		FIDD.CO.Plan.BC.No.8/04 .09.01/2021-22	(PSL) - Lending by banks to NBFCs for On-Lending
276.	April 07, 2021	RBI/2021-2022/14 FIDD.CO.Plan.BC.No.7/04 .09.01/2021-22	Priority Sector Lending (PSL) – Increase in limits for bank lending against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs)
277.	April 05, 2021	RBI/2021-22/13 DoR.AUT.REC.2/23.67.00 1/2021-22	Gold Monetization Scheme (GMS), 2015
278.	April 01, 2021	RBI/2021-2022/10 DOR.AML.BC.No.1/14.01. 001/2021-22	Amendment to Master Direction (MD) on KYC – KYC norms for Self Help Groups (SHGs)
279.	March 31, 2021	RBI/2020-2021/118 CO.DPSS.POLC.No.S34/0 2-14-003/2020-2021	Framework for processing of e-mandates for recurring online transactions
280.	March 31, 2021	RBI/2020-2021/117 CO.DPSS.POLC.No.S33/0 2-14-008/2020-2021	Guidelines on Regulation of Payment Aggregators and Payment Gateways
281.	March 31, 2021	RBI/2020-2021/116 A.P. (DIR Series) Circular No. 14	Investment by Foreign Portfolio Investors (FPI): Investment limits
282.	March 30, 2021	RBI/2020-2021/115 DOR.CAP.51/21.06.201/20 20-21	Bilateral Netting of Qualified Financial Contracts- Amendments to Prudential Guidelines
283.	March 26, 2021	RBI/2020-2021/114 DPSS.CO.RPPD.No./SUO 28065/03.01.02/2020-21	Special Clearing operations on March 31, 2021
284.	March 25, 2021	RBI/2020-2021/113	FETERS – Cards: Monthly

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		A.P. (DIR Series) Circular No.13	Reporting
285.	March 25, 2021	RBI/2020-2021/112 DGBA.GBD.No.S212/42.0 1.029/2020-21	Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2020-21)
286.	March 23, 2021	RBI/2020-2021/110 DOR.AML.REC.48/14.01.0 01/2020-21	Amendment to Master Direction (MD) on KYC – Procedure for Implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967
287.	March 23, 2021	RBI/2020-2021/109 DOR.No.CRE.BC.47/21.01 .003/2020-21	Large Exposures Framework – Deferment of applicability of limits on non-centrally cleared derivatives exposures
288.	March 18, 2021	RBI/2020-2021/108 DGBA.GBD.No.S- 140/42.01.029/2020-21	Reporting and Accounting of Central Government transactions of March 2021
289.	March 15, 2021	RBI/2020-2021/107 DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21	Extension of Cheque Truncation System (CTS) across all bank branches in the country
290.	March 12, 2021	RBI/2020-2021/106 DoR.FIN.REC.46/20.16.05 6/2020-21	Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures
291.	February 26, 2021	RBI/2020-2021/105 A.P. (DIR Series) Circular No. 12	Investment by Foreign Portfolio Investors (FPI) in Defaulted Bonds - Relaxations

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
292.	February 24, 2021	RBI/2020-2021/104 DOR.No.CRE.BC.45/21.01 .003/2020-21	Large Exposures Framework – Exemptions
293.	February 17, 2021	RBI/2020-2021/100 DOR.No.MRG.BC.41/21.0 6.200/2020-21	Capital and provisioning requirements for exposures to entities with Unhedged Foreign Currency Exposure
294.	February 16, 2021	RBI/2020-2021/99 A.P. (DIR Series) Circular No. 11	Remittances to International Financial Services Centres (IFSCs) in India under the Liberalised Remittance Scheme (LRS)
295.	February 15, 2021	RBI/2020-2021/98 A. P. (DIR Series) Circular No. 10	Margin for Derivative Contracts
296.	February 05, 2021	RBI/2020-2021/95 DOR.No.LRG.BC.40/21.04 .098/2020-21	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
297.	February 05, 2021	RBI/2020-2021/94 DOR.No.MRG.BC.39/21.0 4.141/2020-21	SLR holdings in HTM category
298.	February 05, 2021	RBI/2020-2021/93 DOR.CAP.BC.No.34/21.06 .201/2020-21	Basel III Capital Regulations- Review of transitional arrangements
299.	February 05, 2021	RBI/2020-2021/92 DOR.No.Ret.BC.37/12.01. 001/2020-21	Credit to MSME Entrepreneurs
300.	February	RBI/2020-2021/91	Section 24 of the Banking

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	05,,2021	DOR.No.Ret.BC.36/12.01.001/2020-21	Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - Extension of Relaxation
301.	February 05,,2021	RBI/2020-2021/90 DOR.No.Ret.BC.35/12.01.001/2020-21	Maintenance of Cash Reserve Ratio (CRR)
302.	February 05,,2021	RBI/2020-2021/89 DOR.CRG.CRS.Cir.No.5/13.05.000/2020-21	Loans and advances to directors, their relatives, and firms / concerns in which they are interested
303.	February 03,,2021	RBI/2020-2021/88 Ref.No.DoS.CO.PPG./SEC.05/11.01.005/2020-21	Risk-Based Internal Audit (RBIA)
304.	January 27, 2021	RBI/2020-2021/87 CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21	Strengthening of Grievance Redress Mechanism in Bank
305.	January 27, 2021	RBI/2020-2021/86 DOR.No.CRE.BC.33/21.06.007/2020-21	Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – CRISIL Ratings Limited
306.	January 21, 2021	RBI/2020-2021/84 DGBA.GBD.No.SUO 546/45.01.001/2020-21	Withdrawal of circulars - on Recovery of excess pension made to pensioners
307.	January 07, 2021	RBI/2020-2021/83	Risk Based Internal Audit (RBIA) Framework –

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		Ref.No.DoS.CO.PPG./SE C.04/11.01.005/2020-21	Strengthening Governance arrangements
308.	January 05, 2021	RBI/2020-2021/82 DPSS.CO.OD No.901/06.24.001/2020-21	Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems
309.	January 05, 2021	RBI/2020-2021/81 DPSS.CO.AD No.900/02.29.005/2020-21	Operationalisation of Payments Infrastructure Development Fund (PIDF) Scheme
310.	December 14, 2020	RBI/2020-2021/79 DOR.No.BP.BC.30/21.04.048/2020-21	Opening of Current Accounts by Banks - Need for Discipline
311.	December 04, 2020	RBI/2020-2021/77 A.P. (DIR Series) Circular No. 08	External Trade– Facilitation- Export of Goods and Services
312.	December 04, 2020	RBI/2020-2021/75 DOR.BP.BC.No.29/21.02.067/2020-21	Declaration of dividends by banks
313.	December 04, 2020	RBI/2020-2021/74 DPSS.CO.PD No.754/02.14.003/2020-21	Processing of e-mandates for recurring transactions
314.	December 04, 2020	RBI/2020-2021/73 DPSS.CO.OD.No.753/06.08.005/2020-21	Authorisation of entities for operating a Payment System under the Payment and Settlement Systems Act, 2007 (PSS Act) – Introduction of Cooling Period

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
315.	December 04, 2020	RBI/2020-2021/72 DPSS.CO.AD.No.724/02.27.005/2020-21	Perpetual Validity for Certificate of Authorisation (CoA) issued to Payment System Operators (PSOs) under Payment and Settlement Systems Act, 2007 (PSS Act)
316.	December 04, 2020	RBI/2020-2021/71 DPSS.CO.PD No.752/02.14.003/2020-21	Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication
317.	December 04, 2020	RBI/2020-2021/70 DPSS (CO) RTGS No.750/04.04.016/2020-21	24x7 Availability of Real Time Gross Settlement (RTGS) System
318.	November 17, 2020	RBI/2020-2021/68 DPSS.CO.PD.No.660/02.14.008/2020-21	Maintenance of Escrow Account with a Scheduled Commercial Bank
319.	November 02, 2020	RBI/2020-2021/62 DOR.No.BP.BC.27/21.04.048/2020-21	Opening of Current Accounts by Banks - Need for Discipline
320.	October 26, 2020	RBI/2020-2021/61 DOR.No.BP.BC.26/21.04.048/2020-21	Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020)
321.	October 16, 2020	RBI/2020-2021/56 DOR.No.BP.BC.24/08.12.015/2020-21	Individual Housing Loans – Rationalisation of Risk Weights
322.	October 12,	RBI/2020-2021/54	SLR holdings in HTM

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2020	DoR.No.BP.BC.22/21.04.1 41/2020-21	category
323.	October 12, 2020	RBI/2020-2021/53 DOR.No.BP.BC.23/21.06.2 01/2020-21	Regulatory Retail Portfolio – Revised Limit for Risk Weight
324.	October 09, 2020	RBI/2020-2021/52 IDMD.CDD.No.730/14.04. 050/2020-21	Sovereign Gold Bond Scheme (SGB) 2020-21- Series VII, VIII, IX, X, XI, XII
325.	October 09, 2020	RBI/2020-2021/50 A.P. (DIR Series) Circular No.03	Export Data Processing and Monitoring System (EDPMS) Module for 'Caution/De-caution Listing of Exporters' - Review
326.	September 29, 2020	RBI/2020-2021/43 DOR.BP.BC.No.16/21.04.0 98/2020-21	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
327.	September 29, 2020	RBI/2020-2021/42 DOR.BP.BC.No15/21.06.2 01/2020-21	Basel III Capital Regulations - Review of transitional arrangements
328.	September 25, 2020	RBI/2020-2021/41 DPSS.CO.RPPD.No.309/0 4.07.005/2020-21	Positive Pay System for Cheque Truncation System
329.	September 17, .2020	RBI/2020-2021/38 A.P. (DIR Series) Circular No.01	Exim Bank's Government of India supported Line of Credit (LoC) of USD 215.68 million to the Government of the Republic of Malawi
330.	September 14, 2020	RBI/2020-2021/37 Ref. No. DoS.CO.PPG./SEC.03/11. 01.005/2020-21	Automation of Income Recognition, Asset Classification and Provisioning processes in banks

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
331.	September 07, 2020	RBI/2020-2021/34 DOR.No.BP.BC/13/21.04.048/2020-21	Resolution Framework for COVID-19-related Stress – Financial Parameters
332.	September 05, 2020	RBI/2020-2021/33 Ref.No.DOS.CO.PPG./SEC.01/11.01.005/2020-21	Long Form Audit Report (LFAR) - Review
333.	September 01, 2020	RBI/2020-2021/29 DoR.No.BP.BC.9/21.04.141/2020-21	SLR holdings in HTM category
334.	August 21, 2020	RBI/2020-2021/27 DoS.CO.PPG.BC.1/11.01.005/2020-21	Ad-hoc/Short Review/Renewal of Credit Facilities
335.	August 21, 2020	RBI/2020-2021/26 FIDD.MSME & NFS.BC.No.4/06.02.31/2020-21	New Definition of Micro, Small and Medium Enterprises – clarifications
336.	August 13, 2020	RBI/2020-2021/24 DoR (NBFC) (PD) CC. No. 117/03.10.001/2020-21	Review of Guidelines for Core Investment Companies
337.	August 06, 2020	RBI/2020-2021/21 DPSS.CO.PD No.116/02.12.004/2020-21	Online Dispute Resolution (ODR) System for Digital Payments
338.	August 06, 2020	RBI/2020-2021/20 DOR.No.BP.BC/7/21.04.048/2020-21	Opening of Current Accounts by Banks - Need for Discipline
339.	August 06, 2020	RBI/2020-2021/19 DoR.No.BP.BC/6/21.04.048/2020-21	Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses
340.	August 06, 2020	RBI/2020-2021/18 DOR.No.BP.BC/5/21.04.20	Basel III Capital Regulations – Treatment

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		1/2020-21	of debt mutual funds/ETFs
341.	August 06, 2020	RBI/2020-2021/17 DOR.No.BP.BC/4/21.04.04 8/2020-21	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
342.	August 06, 2020	RBI/2020-2021/16 DOR.No.BP.BC/3/21.04.04 8/2020-21	Resolution Framework for COVID-19-related Stress
343.	July 16, 2020	RBI/2020-2021/13 DOR.NBFC(ARC) CC. No. 9/26.03.001/2020-21	Fair Practices Code for Asset Reconstruction Companies
344.	July 06, 2020	RBI/2020-2021/11 DoR (NBFC) (PD) CC. No.114/03.10.001/2020-21	Extension of timeline for finalization of audited accounts
345.	July 02, 2020	RBI/2020-2021/10 FIDD.MSME & NFS.BC.No.3/06.02.31/20 20-21	Credit flow to Micro, Small and Medium Enterprises Sector
346.	July 01, 2020	RBI/2020-2021/09 DoR.BP.BC.No.01/21.04.0 48/2020-21	Distressed Assets Fund - Subordinate Debt for Stressed MSMEs
347.	June 26, 2020	RBI/2019-2020/260 DOR.No.Ret.BC.78/12.01. 001/2019-20	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Minimum Daily Maintenance of the Cash Reserve Requirement
348.	June 26, 2020	RBI/2019-2020/259 DOR.No.Ret.BC.77/12.02. 001/2019-20	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
349.	June 24, 2020	RBI/2019-2020/258 DOR (NBFC) (PD) CC. No.112/03.10.001/2019-20	Loans Sourced by Banks and NBFCs over Digital Lending Platforms: Adherence to Fair Practices Code and Outsourcing Guidelines
350.	June 21, 2020	RBI/2019-2020/255 DoR.BP.BC.No.76/21.06.2 01/2019-20	Assignment of Risk Weights on Credit Facilities (Guaranteed Emergency Credit Line) under the Emergency Credit Line Guarantee Scheme
351.	June 04, 2020	RBI/2019-2020/251 DPSS.CO.PD.No.1897/02. 14.003/2019-20	Extension of timeline for compliance with various payment system requirements
352.	June 04, 2020	RBI/2019-2020/250 FIDD.CO.FSD.BC.No.25/0 5.02.001/2019-20	Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period on account of Covid-19
353.	May 23, 2020	RBI/2019-2020/246 DOR.DIR.BC.No.73/04.02. 002/2019-20	Pre-shipment and Post-shipment Export Credit – Extension of Period of Advance
354.	May 23, 2020	RBI/2019-2020/245 DOR.No.BP.BC.72/21.04.0 48/2019-20	COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets
355.	May 23, 2020	RBI/2019-2020/244 DOR.No.BP.BC.71/21.04.0	COVID-19 – Regulatory Package

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		48/2019-20	
356.	May 23, 2020	RBI/2019-2020/243 DOR.No.BP.BC.70/21.01.0 03/2019-20	Large Exposures Framework – Increase in Exposure to a Group of Connected Counterparties
357.	May 22, 2020	RBI/2019-2020/242 A.P. (DIR Series) Circular No.33	Import of goods and services- Extension of time limits for Settlement of import payment
358.	May 22, 2020	RBI/2019-2020/240 DOR.No.Ret.BC.74/12.01. 001/2019-20	Change in Bank Rate
359.	May 22, 2020	RBI/2019-2020/238 REF.No.MPD.BC.391/07.0 1.279/2019-20	Standing Liquidity Facility for Primary Dealers
360.	May 22, 2020	RBI/2019-2020/237 FMOD.MAOG.No.142/01.0 1.001/2019-20	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
361.	May 22, 2020	RBI/2019-2020/236 FMOD.MAOG.No.143/01.1 8.001/2019-20	Marginal Standing Facility
362.	May 19, 2020	RBI/2019-2020/235 DOR.NBFC (HFC).CC.No.111/03.10.1 36/2019-20	Extending Master Direction – Know Your Customer (KYC) Direction, 2016 to Housing Finance Companies
363.	May 18, 2020	RBI/2019-2020/232 A.P.(DIR Series) Circular No.31	Risk Management and Inter-bank Dealings – Hedging of Foreign Exchange Risk-Date of Implementation
364.	May 13, 2020	RBI/2019-2020/231 DOR.Dir.BC.No.69/04.02.0	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		01/2019-20	Credit- Extension
365.	April 29, 2020	RBI/2019-2020/228 DOR.BP.BC.No.68/21.04.018/2019-20	Submission of regulatory returns - Extension of timelines
366.	April 23, 2020	RBI/2019-2020/225 DOR.FSD.BC.No.67/24.01.041/2019-20	Electronic Cards for Overdraft Accounts
367.	April 21, 2020	RBI/2019-2020/224 FIDD.CO.FSD.BC.No.24/05.02.001/2019-20	Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Crop Loans during the years 2018-19 and 2019-20: Extended Period on account of Covid-19
368.	April 20, 2020	RBI/2019-2020/221 DOR.AML.BC.No.66/14.01.001/2019-20	Internal ML/TF risk assessment by REs - Amendment to Master Direction (MD) on KYC
369.	April 17, 2020	RBI/2019-2020/220 DOR.No.BP.BC.63/21.04.048/2019-20	COVID19 Regulatory Package - Asset Classification and Provisioning
370.	April 17, 2020	RBI/2019-2020/219 DOR.No.BP.BC.62/21.04.048/2019-20	COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets
371.	April 17, 2020	RBI/2019-2020/217 DOR.BP.BC.No.65/21.04.098/2019-20	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR)
372.	April 17, 2020	RBI/2019-2020/216 DoR.NBFC (PD).CC.No.110/03.10.001	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		/2019-20	Advances - Projects under Implementation
373.	April 17, 2020	RBI/2019-2020/215 FMOD.MAOG.No.141/01.0 1.001/2019-20	Liquidity Adjustment Facility – Reverse Repo Rate
374.	April 13, 2020 (Updated as on January 05, 2021)	RBI/2019-2020/213 IDMD.CDD.2730/14.04.05 0/2019-20	Sovereign Gold Bond Scheme of the Government of India (Gol)- Procedural Guidelines - Consolidated
375.	April 13, 2020	RBI/2019-2020/212 IDMD.CDD. No.2729/14.04.050/2019-20	Sovereign Gold Bond Scheme (SGB) 2020-21- Series I, II, III, IV, V, VI
376.	April 07, 2020	RBI/2019-2020/210 A.P.(DIR Series) Circular No. 29	Risk Management and Inter-bank Dealings – Hedging of foreign exchange risk
377.	April 01, 2020	RBI/2019-2020/207 DOR.AML.BC.No. 61 /14.01.001/2019-20	Amendment to Master Direction (MD) on KYC
378.	April 01, 2020	RBI/2019-2020/206 A. P. (DIR Series) Circular No. 27	Export of Goods and Services- Realisation and Repatriation of Export Proceeds-Relaxation
379.	April 01, 2020	RBI/2019-2020/205 A.P. (DIR Series) Circular No.26	Exim Bank's Government of India supported Line of Credit (LoC) of USD 161.36 million to the Government of the Republic of Burundi
380.	March 31, 2020	RBI/2019-2020/203 DOR.CO.Leg.BC.No.59 /09.07.005/2019-20	Doorstep Banking Services for Senior Citizens and Differently Abled Persons

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
381.	March 31, 2020	RBI/2019-2020/202 FIDD.CO.FSD.BC.No.23/0 5.02.001/2019-20	Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC
382.	March 30, 2020	RBI/2019-2020/198 DPSS.CO.RPPD.No./1864 /03.01.03/2019-20	Special Clearing Operations on March 31, 2020
383.	March 27, 2020	RBI/2019-2020/193 A.P. (DIR Series) Circular No.23	Risk Management and Inter-bank Dealings- Participation of Banks in Offshore Non-deliverable Rupee Derivative Markets
384.	March 27, 2020	RBI/2019-2020/192 DOR.No.Ret.BC.51/12.01. 001/2019-20	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement
385.	March 27, 2020	RBI/2019-2020/191 DOR.No.Ret.BC.49/12.01. 001/2019-20	Maintenance of Cash Reserve Ratio (CRR)
386.	March 27, 2020	RBI/2019-2020/190 DOR.No.Ret.BC.53/12.01. 001/2019-20	Change in Bank Rate
387.	March 27, 2020	RBI/2019-2020/189 DOR.No.Ret.BC.52/12.01. 001/2019-20	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF)
388.	March 27, 2020	RBI/2019-2020/188 DOR.BP.BC.No.45/21.06.2 01/2019-20	Basel III Capital Regulations- Review of transitional arrangements
389.	March 27, 2020	RBI/2019-2020/187	Basel III Framework on

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		DOR.BP.BC.No.46/21.04.098/2019-20	Liquidity Standards – Net Stable Funding Ratio (NSFR)
390.	March 27, 2020	RBI/2019-2020/186 DOR.No.BP.BC.47/21.04.048/2019-20	COVID-19 – Regulatory Package
391.	March 27, 2020	RBI/2019-2020/184 REF.No.MPD.BC.390/07.01.279/2019-20	Standing Liquidity Facility for Primary Dealers
392.	March 27, 2020	RBI/2019-2020/183 FMOD.MAOG.No.139/01.18.001/2019-20	Marginal Standing Facility
393.	March 27, 2020	RBI/2019-2020/182 FMOD.MAOG.No.140/01.01.001/2019-20	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
394.	March 23, 2020	RBI/2019-2020/178 DOR.No.BP.BC.43/21.01.003/2019-20	Large Exposures Framework
395.	March 17, 2020	RBI/2019-2020/175 DOR.BP.BC.No.42/21.04.141/2019-20	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)
396.	March 16, 2020	RBI/2019-2020/172 DoS.CO.PPG.BC.01/11.01.005/2019-20	COVID-19- Operational and Business Continuity Measures
397.	February 26, 2020	RBI/2019-2020/166 FIDD.CO.FSD.BC.No.1785/05.02.001/2019-20	Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Incentive (PRI) through KCC
398.	February 26, 2020	RBI/2019-2020/165 DOR.No.Ret.BC.38/12.01.001/2019-20	Investment in Certificates of Deposit (CDs) - Reporting in Form 'A' Return
399.	February 11, 2020	RBI/2019-2020/160 DOR.No.BP.BC.34/21.04.048/2019-20	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
400.	February 10, 2020	RBI/2019-2020/159 DOR.No.Ret.BC.30/12.01.001/2019-20	Incentivising Bank Credit to Specific Sectors – Exemption from CRR Maintenance
401.	February 07, 2020	RBI/2019-2020/158 DOR.No.BP.BC.33/21.04.048/2019-20	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation
402.	February 05, 2020	RBI/2019-2020/155 FIDD.CO.MSME.BC.No.17/06.02.031/2019-20	Interest Subvention Scheme for MSMEs
403.	January 31, 2020	RBI/2019-2020/154 DPSS.CO.PD No.1465/02.14.003/2019-20	Cash withdrawal using Point of Sale (PoS) terminals
404.	January 23, 2020	A.P. (DIR0 Series) Circular No.20	Merchanting Trade Transactions (MTT) - Revised Guidelines
405.	January 23, 2020	A.P. (DIR Series) Circular No.19	'Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt - Relaxations
406.	January 23, 2020	A.P. (DIR Series) Circular	Investment by Foreign

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		No.18	Portfolio Investors (FPI) in Debt
407.	January 22, 2020	DOR.AML.BC.No.29/14.06.001/2019-20	Implementation of Section 51A of Unlawful Activities Prevention Act (UAPA), 1967 - Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
408.	January 21, 2020	DOR.NBFC(PD).CC.No.108/03.10.001/2019-20	Lending Against Security of Single Product - Gold Jewellery
409.	January 21, 2020	DOR.IBD.BC.No.28/23.13.004/2019-20	Setting Up of IFSC Banking Units (IBUs) - Permissible Activities
410.	January 20, 2020	A.P. (DIR Series) Circular No.17	Introduction of Rupee Derivatives at International Financial Services Centres (IFSC)
411.	January 15, 2020	DPSS.CO.PD No.1343/02.14.003/2019-20	Enhancing Security of Card Transactions
412.	January 15, 2020	A.P. (DIR Series) Circular No.16	Hedging of Commodity Price Risk and Freight Risk in Overseas Markets (Reserve Bank) Directions, 2018 - Amendment
413.	January 10, 2020	DPSS.CO.PDNo.1324/02.23.001/2019-20	Processing of E-Mandate in Unified Payments Interface (UPI) for Recurring Transactions
414.	January 10, 2020	DPSS.CO.OD.No.1328/06.08.005/2019-20	Framework for Imposing Monetary Penalty on Authorised Payment System Operators / Banks under the Payment and Settlement Systems Act, 2007

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
415.	January 09, 2020	DOR.AML.BC.No.27/14.01.001/2019-20	Amendment to Master Direction (MD) on KYC
416.	January 06, 2020	A.P. (DIR Series) Circular No.15	Risk Management and Inter - Bank Dealings- Permitting AD Cat-I banks to Voluntarily Undertake User and Inter-Bank Transactions beyond Onshore Market Hours
417.	January 01, 2020	Payment Systems FAQs	FAQs on Trade Receivables Discounting System (TReDS)
418.	January 01, 2020	Payment Systems FAQs	FAQs on ATM / White Label ATM
419.	January 01, 2020	FMRD.FMSD.22/03.07.03 5/2019-20	Financial Benchmark Administrators (Reserve Bank) Directions, 2019
420.	January 01, 2020	FMRD.FMID No.23/02.05.002/2019-20	Reporting of OTC Currency Derivative Transactions to Trade Repository
421.	December 31, 2019	DoS.CO/CSITE/BC.4084/3 1.01.015/2019-20	Cyber Security Controls for Third Party ATM Switch Application Service Providers
422.	December 30, 2019	DPSS.CO.PD No.1227/02.31.001/2019-20	Enhancing Facilitation of National Electronic Toll Collection (NETC) System
423.	December 26, 2019	FIDD.CO.LBS.BC.No.16/0 2.01.001/2019-20	Formation of New Union Territory of Jammu and Kashmir and Union Territory of Ladakh - Assignment of UTLBC Convenorship
424.	December 24, 2019	DPSS.CO.PD.No.1198/02.14.006/2019-20	Introduction of A New Type of Semi-closed

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Prepaid Payment Instrument (PPI) - PPIs upto Rs.10,000/- with Loading only from Bank Account
425.	December 23, 2019	DOR.IBD.BC.26/23.13.004/2019-20	Setting Up of IFSC Banking Units (IBUs) - Permissible Activities
426.	December 16, 2019	DPSS(CO)RPPD No.1140/04.03.01/2019-20	Furthering Digital Payments - Waiver of Charges - National Electronic Funds Transfer (NEFT) System
427.	December 13, 2019	FMOD.MAOG.No.138/01.01.001/2019-20	Liquidity Support (LS) Facility - NEFT 24 x 7
428.	December 12, 2019	DGBA.GBD.No.1141/42.01.034/2019-20	RBI Master Circular on Collection of Direct Tax - OLTAS
429.	December 06, 2019	DPSS(CO)RPPD No.1097/04.03.01/2019-20	Availability of National Electronic Funds Transfer (NEFT) System on 24x7 Basis
430.	November 28, 2019	FMRD.DIRD.21/14.03.038/2019-20	Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 - Amendment
431.	November 28, 2019	DOR.No.Ret.BC.25/12.07.160/2019-20	Exclusion of 'Vijaya Bank' and 'Dena Bank' from the Second Schedule of the Reserve Bank of India Act, 1934 and Cessation as Banking Companies
432.	November 22, 2019	A.P.(DIR Series) Circular No.10	Re-export of Unsold Rough Diamonds from Special Notified Zone of Customs without Export Declaration Form (EDF)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Formality
433.	November, 22 2019	A.P.(DIR Series) Circular No.09	Non-resident Rupee Accounts - Review of Policy
434.	November, 08 2019	FIDD.CO.LBS.BC.No.14/02.08.001/2019-20	Formation of New Districts in the State of Mizoram - Assignment of Lead Bank Responsibility
435.	November, 08 2019	DOR NBFC(PD) CC.No.104/03.10.001/2019-20	Technical Specifications for All Participants of the Account Aggregator (AA) Ecosystem
436.	October, 30 2019 (Updated as on January 7, 2021)	Payment Systems FAQs	FAQs on RTGS System
437.	October, 23 2019	Foreign Exchange FAQs	FAQs on Money Changing Activities
438.	October, 17 2019	DBR.No.Ret.BC.21/12.07.160/2019-20	Alteration in the Name of 'The Catholic Syrian Bank Limited' to 'CSB Bank Limited' in the Second Schedule to the Reserve Bank of India Act, 1934
439.	October, 14 2019	DBR.No.BP.BC.20/08.12.014/2019-20	Lending by Banks to InvITs
440.	October, 04 2019	FMOD.MAOG.No.137/01.18.001/2019-20	Marginal Standing Facility
441.	October, 04 2019	FMOD.MAOG.No.136/01.01.001/2019-20	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
442.	October, 04 2019	DBR.No.Ret.BC.19/12.01.001/2019-20	Change in Bank Rate
443.	September 26, 2019	DGBA.GBD.No.661/42.01.011/2019-20	Remittance of Government Receipts (Physical)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Receipts) to Government Account
444.	September 26, 2019	DGBA.GBD.No.653/42.01.011/2019-20	Recovery of Interest on Delayed Remittance of Government Receipts into Government Account
445.	September 25, 2019	DGBA.GBD.No.648/31.12.007/2019-20	Agency Commission - Furnishing Reconciliation Certificate
446.	September 20, 2019	FIDD.CO.Plan.BC.12/04.09.01/2019-20	Priority Sector Lending (PSL) - Classification of Exports under Priority Sector
447.	September 20, 2019	DPSS.CO.PD No.629/02.01.014/2019-20	Harmonisation of Turn Around Time (TAT) and Customer Compensation for Failed Transactions Using Authorised Payment Systems
448.	September 19, 2019	FIDD.CO.Plan.BC.No.11/04.09.01/2019-20	Priority Sector Targets - Lending to Non-Corporate Farmers - FY 2019-20
449.	September 19, 2019	Foreign Exchange FAQs	FAQs on Overseas Direct Investments
450.	September 19, 2019	DBR.AML.BC.No.16/14.06.001/2019-20	Implementation of Section 51-A of Unlawful Activities Prevention Act (UAPA), 1967-Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
451.	September 18, 2019	DBS.CO.ARS.No.BC.01/08.91.021/2019-20	Concurrent Audit System
452.	September 16, 2019	DPSS.CO.PD.No.605/02.27.020/2019-20	Bharat Bill Payment System - Expansion of Biller Categories
453.	September 12, 2019	DBR.No.BP.BC.18/21.01.0	Large Exposures Framework

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		03/2019-20	
454.	September 12, 2019	DBR.No.BP.BC.17/21.06.01/2019-20	Risk Weight for Consumer Credit Except Credit Card Receivables
455.	September 04, 2019	DBR.DIR.BC.No.14/13.03.00/2019-20	External Benchmark Based Lending
456.	September 03, 2019	DBR.No.Ret.BC.14/12.07.160/2019-20	Alteration in the Name of 'IDFC Bank Limited' to 'IDFC FIRST Bank Limited' In the Second Schedule to the Reserve Bank of India Act, 1934
457.	August 29, 2019	DPSS.CO.PD.No.501/02.14.003/2019-20	Cash Withdrawal at Points-of-Sale (PoS) Devices
458.	August 26, 2019	FIDD.CO.FSD.BC.No.10/05.02.001/2019-20	Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry Farmers During the Years 2018-19 and 2019-20
459.	August 21, 2019	DPSS.CO.PD.No.447/02.14.003/2019-20	Processing of E-Mandate on Cards for Recurring Transactions
460.	August 21, 2019	DPSS(CO)RTGS No.364/04.04.016/2019-20	Real Time Gross Settlement (RTGS) System - Increase in Operating Hours
461.	August 16, 2019	A.P. (DIR Series) Circular No.06	Foreign Exchange Management (Deposit) (Amendment) Regulations, 2019 - Acceptance of Deposits by Issue of Commercial Papers
462.	August 16, 2019	DBR.IBD.BC.No.13/23.67.001/2019-20	Gold Monetisation Scheme, 2015

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
463.	August 14, 2019	DPSS.CO.PD No.377/02.10.002/2019-20	Usage of ATMs - Free ATM Transactions - Clarifications
464.	August 15, 2019	DBR.No.Ret.BC.12/12.07. 160/2019-20	Inclusion of 'North East Small Finance Bank Limited' in the Second Schedule to the Reserve Bank of India Act, 1934
465.	August 13, 2019	FIDD.CO.Plan.BC.7/04.09. 01/2019-20	Priority Sector Lending - Lending by banks to NBFCs for On-Lending
466.	August 13, 2019	FIDD.CO.LBS.BC.No.09/0 2.01.001/2019-20	Direct Benefit Transfer (DBT) Scheme - Implementation
467.	August 07, 2019	FMOD.MAOG.No.135/01.1 8.001/2019-20	Marginal Standing Facility
468.	August 07, 2019	FMOD.MAOG.No.134/01.0 1.001/2019-20	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
469.	August 07, 2019	DBR.No.Ret.BC.10/12.01. 001/2019-20	Change in Bank Rate
470.	August 02, 2019	DCBR.BPD(PCB/RCB).Cir .No.02/13.01.000/2019-20	Financial Inclusion - Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA)
471.	August 02, 2019	DBR.Dir.BC.No.08/13.03.0 0/2019-20	Levy of Foreclosure Charges / Pre-payment Penalty on Floating Rate Term Loans
472.	August 01, 2019	DBR.No.Ret.BC.06/12.06. 172/2019-20	Inclusion of 'Bank of China Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
473.	August 01, 2019	DBR.No.Ret.BC.05/12.06. 173/2019-20	Inclusion of 'Jana Small Finance Bank Limited' in

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			the Second Schedule of the Reserve Bank of India Act, 1934
474.	August 01, 2019	DBR.No.Ret.BC.04/12.07.134/2019-20	Exclusion of 'National Australia Bank' from the Second Schedule of the Reserve Bank of India Act, 1934
475.	August 01, 2019	DBR.No.Ret.BC.03/12.07.134/2019-20	Cessation of 'National Australia Bank' as a Banking Company Within the Meaning of Sub - Section (2) of Section 36 (A) of Banking Regulation Act, 1949
476.	July 31, 2019	DGBA.GBD.No.5/31.02.007/2019-20	Agency Commission - Furnishing Reconciliation Certificate
477.	July 03, 2019	DBR.No.Ret.BC.01/12.06.162/2019-20	Inclusion of 'India Post Payments Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
478.	July 05, 2019	DBR.BP.BC.No.2/21.04.098/2019-20	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs
479.	July 01, 2019	FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)
480.	June 28, 2019	DBR.BP.BC.No.49/21.06.201/2018-19	Basel III Capital Regulations- Implementation of Leverage Ratio
481.	June 26, 2019	FMRD.FMSD.17/03.07.03	Financial Benchmark

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		5/2018-19	Administrators (Reserve Bank) Directions, 2019
482.	June 26, 2019	FMRD.DIRD.19/14.03.046/2018-19	Rupee Interest Rate Derivatives (Reserve Bank) Directions, 2019
483.	June 26, 2019	DCM(NE)No.3057/08.07.18/2018-19	Acceptance of Coins
484.	June 20, 2019	FIDD.CO.LBS.BC.No.19/02.08.001/2018-19	Formation of New District in the States of Telangana and Madhya Pradesh - Assignment of Lead Bank Responsibility
485.	June 20, 2019	FMRD.FMD.16/02.03.225/2018-19	Rollout of the Foreign Exchange Trading Platform for Retail Participants – FX-Retail
486.	June 20, 2019	DGBA.GBD.No.3144/31.02.007/2018-19	Rationalisation and Revision of Agency Commission Payable to Banks on Government Transactions
487.	June 20, 2019	DGBA.GBD.No.3136/42.01.035/2018-2019	Discontinuation of the Requirement of Paper to Follow (P2F) for State Government Cheques
488.	June 06, 2019	DBR.No.Ret.BC.42/12.06.154/2018-19	Inclusion of 'Kookmin Bank' in the Second Schedule of the Reserve Bank of India Act, 1934
489.	June 06, 2019	DBR.No.Ret.BC.41/12.06.159/2018-19	Inclusion of 'Fincare Small Finance Bank Limited' in the Second Schedule of the Reserve Bank of India Act, 1934
490.	June 14, 2019	DCM(Plg.)No.2968/10.25.07/2018-19	Security Measures for ATMs

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
491.	June 11, 2019	DPSS.(CO).RPPDNo.2557/04.03.01/2018-19	National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS) systems - Waiver of Charges
492.	June 10, 2019	DCBR.BPD.(PCB)Cir.No.10/16.20.000/2018-19	Sale of Securities held in Held to Maturity (HTM) Category - Accounting Treatment
493.	June 10, 2019	DBR.No.BP.BC.46/21.04.141/2018-19	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks - Sale of Investments held under Held to Maturity (HTM) Category
494.	June 10, 2019	DBR.LEG.BC.No.47/09.07.005/2018-19	Financial Inclusion- Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA)
495.	June 07, 2019	DBR.No.BP.BC.45/21.04.048/2018-19	Prudential Framework for Resolution of Stressed Assets
496.	June 06, 2019	FMOD.MAOG.No.133/01.18.001/2018-19	Marginal Standing Facility
497.	June 06, 2019	FMOD.MAOG.No.132/01.01.001/2018-19	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
498.	June 06, 2019	DBR.No.Ret.BC.44/12.01.001/2018-19	Change in Bank Rate
499.	June 03, 2019	DBR.No.BP.BC.43/21.01.003/2018-19	Large Exposures Framework
500.	May 29, 2019	Foreign Exchange FAQ	External Commercial Borrowings (ECB) and

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Trade Credits
501.	May 28, 2019	DPSS(CO)RTGS No.2488/04.04.016/2018-19	Real Time Gross Settlement (RTGS) System - Extension of Timings for Customer Transactions
502.	May 24, 2019 (Updated as on January 23, 2020)	A.P. (DIR Series) Circular No.34	Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt
503.	May 23, 2019	DCM.(Plg.).No.2845/10.25.007/2018-19	Incentive for Improving Service to Non-Chest Branches
504.	May 14, 2019	DCM(Plg)No.2746/10.25.07/2018-19	Outsourcing of Cash Management - Reconciliation of Transactions
505.	May 08, 2019	DBR.BP.BC.No.38/21.04.048/2018-19	Disclosure on Exposure to Infrastructure Leasing & Financial Services Limited (ILFS) and its Group Entities
506.	May 06, 2019	FIDD.CO.Plan.BC.18/04.09.01/2018-19	Priority Sector Lending - Targets and Classification
507.	May 03, 2019 (Updated as on April 13, 2020)	Payment Systems FAQs	FAQs on Prepaid Payment Instruments (PPIs)
508.	April 26, 2019	FMRD.FMID.No.15/11.01.007/2018-19	Legal Entity Identifier : Extension of Deadline
509.	April 25, 2019	A.P. (DIR Series) Circular No.33	Investment by Foreign Portfolio Investors (FPI) in Debt - Review
510.	April 25, 2019 (Updated as February 12,	Foreign Exchange FAQs	FAQs on Accounts in India by Non-residents

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2020)		
511.	April 24, 2019	DBR.BP.BC.No.37/21.04.048/2018-19	Disclosure on Exposure to Infrastructure Leasing & Financial Services Limited (ILFS) and its Group entities
512.	April 16, 2019	DBR.No.Ret.BC.36/12.06.096/2018-19	Exclusion of 'DBS Bank Ltd' from the Second Schedule of the Reserve Bank of India Act, 1934
513.	April 08, 2019	DCM (CC) No.2482/03.39.01/2018-19	Minimum Standards For a Currency Chest
514.	April 04, 2019	FMOD.MAOG.No.131/01.18.001/2018-19	Marginal Standing Facility
515.	April 04, 2019	FMOD.MAOG.No.130/01.01.001/2018-19	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
516.	April 04, 2019 (Updated as on May 18, 2020)	Payment Systems FAQs	FAQs on Tokenisation - Card Transactions
517.	April 04, 2019	DBR.No.Ret.BC.33/12.01.001/2018-19	Change in Bank Rate
518.	April 04, 2019	DBR.BP.BC.No.34/21.04.098/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR) Liquidity Risk Monitoring Tools and LCR Disclosure Standards
519.	April 01, 2019	FIDD.CO.LBS.BC.No.17/02.08.001/2018-19	Assignment of Lead Bank Responsibility
520.	April 01, 2019	DBR.No.BP.BC.31/21.01.003/2018-19	Large Exposures Framework (LEF)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
521.	April 01, 2019	DBR.BP.BC.No.32/21.04.018/2018-19	Disclosure in the 'Notes to Accounts' to the Financial Statements - Divergence in the asset classification and provisioning
522.	March 31, 2019	Payment Systems FAQ	FAQs on Limiting Customer Liability
523.	March 28, 2019	A.P. (DIR Series) Circular No.28	Foreign Exchange Management (Deposit) Regulations, 2016 - Opening of NRO Accounts by Long Term Visa (LTV) Holders, Changes Related to Special Non-Resident Rupee (SNRR) Account and Escrow Account
524.	March 28, 2019	A.P. (DIR Series) Circular No.27	Establishment of Branch Office (BO) / Liaison Office (LO) / Project Office (PO) or Any Other Place of Business in India by Foreign Entities
525.	March 28, 2019	DPSS.CO.RPPD.No./2089/03.01.03/2018-19	Special Clearing Operations on March 30 and 31, 2019
526.	March 27, 2019	FMRD.DIRD.13/14.03.041/2018-19	Non-Resident Participation in Rupee Interest Rate Derivatives Markets (Reserve Bank) Directions, 2019
527.	March 27, 2019	A.P.(DIR Series) Circular No.26	Investment by Foreign Portfolio Investors (FPI) in Government Securities Medium Term Framework
528.	March 26, 2019	DGBA.GBD.No.2430/42.01.029/2018-19	Annual Closing of Government Accounts - Transactions of Central / State Governments -

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Special Measures for the Current Financial Year (2018-19)
529.	March 26, 2019	DBR.No.Leg.BC.30/09.07.005/2018-19	All Agency Banks to Remain Open for Public on March 31, 2019 (Sunday)
530.	March 25, 2019	FIDD.CO.LBS.BC.No.16/02.01.001/2018-19	Assignment of SLBC / UTLBC Convenorship – State of Gujarat and Union Territories of Daman & Diu and Dadra & Nagar Haveli
531.	March 22, 2019	DBR.BP.BC.No.29/21.07.001/2018-19	Deferral of Implementation of Indian Accounting Standards (Ind AS)
532.	March 20, 2019	A.P.(DIR Series) Circular No.25	Compilation of R>Returns : Reporting Under FETERS
533.	March 20, 2019	A.P.(DIR Series) Circular No.24	Export and Import of Indian Currency
534.	March 20, 2019	DGBA.GBD.No.2394/42.01.029/2018-19	Reporting and Accounting of Central Government Transactions of March 2019
535.	March 15, 2019	FMRD.FMSD.11/11.01.012/2018-19	Reserve Bank of India (Prevention of Market Abuse) Directions, 2019
536.	March 14, 2019	DBR.No.Ret.BC.28/12.06.096/2018-19	Inclusion of 'DBS Bank India Limit' in the Second Schedule of the Reserve Bank of India Act, 1934
537.	March 13, 2019	A.P. (DIR Series) Circular No.23	Trade Credit Policy - Revised Framework
538.	March 07, 2019	FIDD.CO.FSD.BC.No.15/05.02.001/2018-19	Interest Subvention Scheme for Short Term Crop Loans during the Years 2018-19 and 2019-

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			20
539.	March 07, 2019	DPSS.CO.OD.No.1916/06.07.011/2018-19	White Label ATMs (WLAs) in India - Review of Guidelines
540.	March 01, 2019	A.P. (DIR Series) Circular No.22	Hedging of Exchange Rate Risk by Foreign Portfolio Investors (FPIs) under Voluntary Retention Route
541.	March 01, 2019	A.P. (DIR Series) Circular No.21	Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) Investment in Debt
542.	February 28, 2019	DCM.(Plg.)No.2128/10.25.007/2018-19	Storage of Notes and Coins
543.	February 27, 2019	A.P. (DIR Series) Circular No.20	Establishment of Branch Office (BO) / Liaison Office (LO) / Project Office (PO) or any Other Place of Business in India by Foreign Entities
544.	February 22, 2019	DBR.No.BP.BC.26/21.04.048/2018-19	Micro, Small and Medium Enterprises (MSME) Sector - Restructuring of Advances
545.	February 22, 2019	DBR.DIR.BC.No.27/13.03.00/2018-19	Review of Instructions on Bulk Deposit (Amended)
546.	February 22, 2019	DBR.BP.BC.No.25/21.06.001/2018-19	Risk Weights for Exposures to NBFCs
547.	February 21, 2019	FIDD.CO.MSME.BC.No.14/06.02.031/2018-19	Interest Subvention Scheme for MSMEs
548.	February 15, 2019	A.P. (DIR Series) Circular No.19	Investment by Foreign Portfolio Investors (FPI) in Debt
549.	February 13,	Foreign Exchange FAQs	FAQs on Liberalised Remittance Scheme

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2019		
550.	February 07, 2019	MPD.BC.385/07.01.279/2018-19	Standing Liquidity Facility for Primary Dealers
551.	February 07, 2019	FMOD.MAOG.No.129/01.18.001/2018-19	Marginal Standing Facility
552.	February 07, 2019	FMOD.MAOG.No.128/01.01.001/2018-19	Liquidity Adjustment Facility - Repo and Reverse Repo Rates
553.	February 07, 2019	FIDD.CO.FSD.BC.No.13/05.05.010/2018-19	Credit Flow to Agriculture - Collateral free Agricultural Loans
554.	February 07, 2019	A.P. (DIR Series) Circular No.18	External Commercial Borrowings (ECB) Policy - ECB Facility for Resolution Applicants under Corporate Insolvency Resolution Process
555.	February 07, 2019	DBR.No.Ret.BC.23/12.01.001/2018-19	Change in Bank Rate
556.	February 07, 2019	DBR.CID.BC.24/20.16.042/2018-19	Grant of 'Certificate of Registration' - For carrying on the business of credit information - CRIF High Mark Credit Information Services Private Limited
557.	February 04, 2019	FIDD.CO.FSD.BC.12/05.05.010/2018-19	Kisan Credit Card (KCC) Scheme : Working Capital for Animal Husbandry and Fisheries
558.	February 04, 2019	Government Securities Market FAQs	FAQs on Sovereign Gold Bond Scheme
559.	January 31, 2019	Payment Systems FAQs	FAQs on The Ombudsman Scheme for Digital Transactions, 2019

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
560.	January 31, 2019	CEPD.PRS.No.3370/13.01.010/2018-19	Ombudsman Scheme for Digital Transactions, 2019
561.	January 16, 2019	A.P. (DIR Series) Circular No.17	External Commercial Borrowings (ECB) Policy - New ECB Framework
562.	January 11, 2019	DBR.Dir.BC.No.22/04.02.001/2018-19	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit
563.	January 10, 2019	DBR.No.Ret.BC.21/12.16.091/2018-19	Exclusion of 'SBM Bank (Mauritius) Ltd.' from the Second Schedule of the Reserve Bank of India Act, 1934
564.	January 10, 2019	DBR.BP.BC.No.20/21.06.201/2018-19	Basel III Capital Regulations - Review of Transitional Arrangements
565.	January 09, 2019	DBR.IBD.BC.19/23.67.001/2018-19	Gold Monetization Scheme, 2015
566.	January 08, 2019	DPSS.CO.PD No.1463/02.14.003/2018-19	Tokenisation - Card Transactions
567.	January 1, 2019	RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
568.	December 28, 2018	RBI/2018-19/98 DBR.BP.BC.No.17/21.04.098/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs
569.	December 24, 2018	RBI/2018-19/95 IDMD.CDD.No.1637/13.01.299/2018-19	7.75% Savings (Taxable) Bonds, 2018 - Operational Guidelines

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
570.	December 5, 2018	RBI/2018-19/87 DBR.BP.BC.No.12/21.04.048/2018-19	Guidelines on Loan System for Delivery of Bank Credit
571.	December 05, 2018	RBI/2018-19/86 DBR.No.Ret.BC.10/12.02.001/2018-19	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)
572.	November 29, 2018	RBI/2018-19/84 DBR.BP.BC.No.08/21.04.098/2018-19	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines
573.	October 19, 2018	RBI/2018-19/62 DBR.BP.BC.No.05/21.04.098/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs
574.	September 27, 2018	RBI/2018-19/51 DBR.BP.BC.No.4/21.04.098/2018-19	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
575.	August 02, 2018	RBI/2018-19/34 DBR.Ret.BC.No.01/12.01.001/2018-19	Maintenance of CRR/SLR on Foreign Currency Assets/Liabilities– Reference rate for INR/USD and exchange rate of other major currencies
576.	August 1, 2018	RBI/2018-19/32 DBR.No.Ret.BC.03/12.01.001/2018-19	Change in Bank Rate
577.	July 27, 2018	RBI/2018-19/28 DBR.BP.BC.No.002	Prudential Norms for Classification, Valuation and Operation of

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		/21.04.141/2018-19	Investment Portfolio by banks – Valuation of State Development Loans
578.	July 24, 2018	RBI/2018-19/25 FMRD.DIRD.03/14.03.007/ 2018-19	Transactions in the 'When Issued' (WI) market in Central Government Securities
579.	July 12, 2018	RBI/2018-19/15 FIDD.CO.Plan.BC 07/04.09.01/2018-19	Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
580.	June 19, 2018	RBI/2017-18/203 FIDD.CO.Plan.BC.22/04.0 9.01/2017-18	Priority Sector Lending – Targets and Classification
581.	June 15, 2018	RBI/2017-18/201 DBR.BP.BC.No.114/21.04. 098/2017-18	Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
582.	June 15, 2018	RBI/2017-18/200 DBR.No.BP.BC.113 /21.04.048/2017-18	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)
583.	June 6, 2018	RBI/2017-2018/184 FMOD.MAOG.No.124/01.1 8.001/2017-18	Marginal Standing Facility
584.	June 06, 2018	RBI/2017-18/185 DBR.No.Ret.BC.107/12.01 .001/2017-18	Change in Bank Rate

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
585.	May 17, 2018	RBI/2017-18/178 DBR.BP.BC.No.106/21.04. 098/2017-18	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines
586.	April 12, 2018	RBI/2017-18/161 A.P. (DIR Series) Circular No. 23	Liberalised Remittance Scheme (LRS) for Resident Individuals – daily reporting of transactions
587.	April 2, 2018	RBI/2017-18/147 DBR.No.BP.BC.102/21.04. 048/2017-18	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)
588.	March 01, 2018	RBI/2017-18/135 FIDD.CO.Plan.BC.18/04.0 9.01/2017-18	Priority Sector Lending – Targets and Classification
589.	February 12, 2018	RBI/2017-18/131 DBR.No.BP.BC.101/21.04. 048/2017-18	Resolution of Stressed Assets – Revised Framework
590.	February 07, 2018	RBI/2017-18/129 DBR.No.BP.BC.100/21.04. 048/2017-18	Relief for MSME Borrowers registered under Goods and Services Tax (GST)
591.	August 16, 2017	RBI/2017-2018/48 FIDD.CO.FSD.BC.No.14/0 5.02.001/2017-18	Interest Subvention Scheme for Short Term Crop Loans during the year 2017-18
592.	August 3, 2017	RBI/2017-2018/38 FIDD.CO.FSD.BC.No.13/0 5.10.006/2017-18	Natural Calamities Portal – Monthly Reporting System
593.	August 3, 2017	RBI/2017-2018/37 DBR.No.Ret.BC.80/12.06. 004/2017-18	Exclusion of the name of State Bank of Bikaner and Jaipur, State Bank of

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank from the Second Schedule to the Reserve Bank of India Act, 1934
594.	August 2, 2017	RBI/2017-2018/36 DBR.BP.BC.No. 81/21.04.098/2017-18	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standard
595.	August 2, 2017	RBI/2017-2018/34 DBR.No.Ret.BC.82/12.01. 001/2017-18	Change in Bank Rate
596.	August 2, 2017	RBI/2017-2018/32 FMOD.MAOG.No.121/01.0 1.001/2017-18	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
597.	July 27, 2017	RBI/2017-2018/29 DBS.ARS.BC.04/08.91.00 1/2017-18	Appointment of Statutory Central Auditors (SCAs) – modification of rest period
598.	July 13, 2017	RBI/2017-2018/22 DGBA.GBD.69/15.02.005/ 2017-18	Interest rates for Small Savings Schemes
599.	July 13, 2017	RBI/2017-2018/21 FIDD.MSME & NFS.BC.No.10/06.02.31/2 017-18	Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises – documents to be relied upon
600.	July 6, 2017	RBI/2017-2018/16 DNBR(PD)CC.No.087/03.1 0.001/2017-18	Point of Presence (PoP) Services under Pension Fund Regulatory and Development Authority (PFRDA) for National Pension System (NPS)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
601.	July 3, 2017	RBI/2017-2018/4 FIDD.CO.FSD.BC.No.7/05 .05.010/2017-18	Master Circular - Kisan Credit Card (KCC) Scheme
602.	July 1, 2017	RBI/2017-2018/10 FIDD.GSSD.CO.BC.No.04 /09.01.01/2017-18	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
603.	July 1, 2017	RBI/2017-2018/7 FIDD.CO.GSSD.BC.No.06 /09.09.001/2017-18	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
604.	July 1, 2017	RBI/2017-2018/5 FIDD.GSSD.CO.BC.No.03 /09.16.03/2017-18	Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
605.	June 22, 2017	RBI/2016-2017/325 DBR.No.Ret.BC.75/12.07. 150/2016-17	Exclusion of “The Royal Bank of Scotland N.V.” from the Second Schedule to the Reserve Bank of India Act, 1934
606.	June 13, 2017	RBI/2016-2017/321 DBR.No.BP.BC.74/21.06.0 09/2016-17	Prudential Guidelines on Capital Adequacy and Market Discipline- New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)
607.	June 7, 2017	RBI/2016-2017/318 DBR.No.Ret.BC.71/12.02. 001/2016-17	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)
608.	June 7, 2017	RBI/2016-2017/317 DBR.BP.BC.No.72/08.12.0	Individual Housing Loans: Rationalisation of Risk-

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		15/2016-17	Weights and Loan to Value (LTV) Ratios
609.	May 30, 2017	RBI/2016-2017/313 IDMD.CDD.No.3058/13.01 .299/2016-17	Submission of Annual Information Return relating to issue of Bonds for Rs. 5 lakh or more under Section 285 BA of Income Tax Act, 1961 - Change thereof
610.	May 25, 2017	RBI/2016-2017/309 IDMD.CDD.No.3031/13.01 .299/2016-17	Submission of Annual Information Return relating to issue of Bonds for Rs. 5 lakh or more under Section 285 BA of Income Tax Act, 1961-Change thereof
611.	May 25, 2017	RBI/2016-2017/308 FIDD.CO.FSD.BC.No.29/0 5.02.001/2016-17	Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2017-18- regarding
612.	May 8, 2017	RBI/2016-2017/300 DPSS (CO) EPPD No.2612/04.03.01/2016-17	National Electronic Funds Transfer (NEFT) system – Settlement at half-hourly intervals
613.	May 5, 2017	RBI/2016-2017/299 DBR.BP.BC.No.67/21.04.0 48/2016-17	Timelines for Stressed Assets Resolution
614.	April 27, 2017	RBI/2016-2017/294 DBR.BP.BC.No.65/21.04.1 03/2016-17	Risk Management Systems – Role of the Chief Risk Officer (CRO)
615.	April 20, 2017	RBI/2016-2017/288 DBR.No.Ret.BC.24/12.07. 118A/2016-17	Exclusion of KBC Bank N.V. – from the Second Schedule to the Reserve Bank of India Act, 1934
616.	April 20, 2017	RBI/2016-2017/287 Ref.DBR.No.Ret.BC/21/12. 07.131A/2016-17	Alteration in the name of "Coöperatieve Centrale Raiffeisen -

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Boerenleenbank B.A." to "Coöperatieve Rabobank U.A." in the Second Schedule to the Reserve Bank of India Act, 1934
617.	April 20, 2017	RBI/2016-2017/286 DBR.No.Ret.BC.23/12.07. 118A/2016-17	Cessation of KBC Bank N.V. as a banking company within the meaning of sub-section (2) of Section 36(A) of the Banking Regulation Act, 1949
618.	April 20, 2017	RBI/2016-2017/285 DBR.No.Ret.BC/22/12.07. 053A/2016-17	Alteration in the name of "Abu Dhabi Commercial Bank Limited" to "Abu Dhabi Commercial Bank PJSC" in the Second Schedule to the Reserve Bank of India Act, 1934
619.	April 20, 2017	RBI/2016-2017/284 Ref. DBS.CO.PPD.BC.No.9/11. 01.005/2016-17	Compliance with Ghosh Committee Recommendations
620.	April 18, 2017	RBI/2016-2017/283 DBR.BP.BC.No.63/21.04.0 18/2016-17	Disclosure in the "Notes to Accounts" to the Financial Statements- Divergence in the asset classification and provisioning
621.	April 18, 2017	RBI/2016-2017/282 DBR.No.BP.BC.64/21.04.0 48/2016-17	Additional Provisions For Standard Advances At Higher Than The Prescribed Rates
622.	April 18, 2017	RBI/2016-2017/281 DBR.BP.BC.No.61/21.04.0 18/2016-17	Guidelines on compliance with Accounting Standard (AS) 11 [The Effects of Changes in Foreign Exchange Rates] by banks - Clarification

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
623.	April 18, 2017	RBI/2016-2017/280 DBR.No.FSD.BC.62/24.01. 040/2016-17	Prudential Guidelines – Banks' investment in units of REITs and InvITs
624.	April 13, 2017	RBI/2016-2017/277 DBR.CID.BC. 60/20.16.040/2016-17	Grant of 'Certificate of Registration' – For carrying on the business of credit information – Transunion CIBIL Limited
625.	April 13, 2017	RBI/2016-2017/276 DBS.CO.PPD.BC.No.8/11. 01.005/2016-17	Revised Prompt Corrective Action (PCA) Framework for Banks
626.	April 10, 2017	RBI/2016-2017/273 DBR.IBD.BC.59/23.13.004 /2016-17	Setting up of IFSC Banking Units (IBUs) – Permissible activities
627.	April 6, 2017	RBI/2016-2017/270 DBR.No.Ret.BC.58/12.01. 001/2016-17	Change in Bank Rate
628.	April 6, 2017	RBI/2016-2017/269 FMOD.MAOG.No.119/01.1 8.001/2016-17	Marginal Standing Facility
629.	April 6, 2017	RBI/2016-2017/268 FMOD.MAOG. No. 118 /01.01.001/2016-17	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
630.	April 6, 2017	RBI/2016-2017/267 DGBA.GAD.2618/15.02.00 5/2016-17	Interest rates for Small Savings Schemes
631.	March 29, 2017	RBI/2016-2017/260 DPSS.CO.CHD.No./2720/ 03.01.03/2016-17	All payment systems to remain closed on April 1, 2017
632.	March 25, 2017	RBI/2016-2017/257 DPSS.CO.CHD.No./2695/ 03.01.03/2016-17	Payment systems to remain open on all days from March 25, 2017 to April 1, 2017
633.	March 16, 2017	RBI/2016-2017/251 IDMD.CDD.No.2347/14.04 .051/2016-17	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Clarification

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
634.	March 9, 2017	RBI/2016-2017/244 DBR.No.Ret.BC.54/12.07. 150/2016-17	Inclusion of "The Royal Bank of Scotland plc" in the Second Schedule to the Reserve Bank of India Act, 1934
635.	March 2, 2017	RBI/2016-2017/236 FIDD.FLC.BC.No.22/12.01 .018/2016-17	Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review
636.	February 16, 2017	RBI/2016-2017/232 FMRD.DIRD.13/14.01.019/ 2016-17	Forward Rate Agreement (FRA) and Interest Rate Swap (IRS) - Withdrawal of Fortnightly return
637.	February 16, 2017	RBI/2016-2017/231 DBR.No.Ret.BC.51/12.07. 145A/2016-17	Inclusion of "Capital Small Finance Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934
638.	February 16, 2017	RBI/2016-2017/230 DBR.No.Ret.BC.52/12.07. 143A/2016-17	Inclusion of "Equitas Small Finance Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934
639.	February 9, 2017	RBI/2016-2017/225 DGBA.GAD.2012/15.02.00 5/2016-17	Interest rates for Small Savings Schemes
640.	February 2, 2017	RBI/2016-2017/222 DBR.BP.BC.No.50/21.06.2 01/2016-17	Basel III Capital Regulations- Additional Tier 1 Capital
641.	December 31, 2016	RBI/2016-17/205 DCM (Plg) No.2170 /10.27.00/2016-17	Facility for exchange of Specified Bank Notes (SBNs) during Grace Period – Verification of KYC and Account details
642.	December 30, 2016	RBI/2016-17/204 DCM (Plg) No. 2142/10.27.00/2016-17	Cash withdrawal from ATMs – Enhancement of daily limits
643.	December 30,	RBI/2016-17/201 DCM	Closure of the scheme of

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2016	(Plg) No.2103/10.27.00/2016-17	exchange of Specified Bank Notes (SBNs) at banks on December 30th 2016- Accounting
644.	December 29, 2016	RBI/2016-17/200 FIDD.MSME & NFS.BC.No.20/06.02.31/2 016-17	Sanction of Additional Working Capital Limits to Micro and Small Enterprises (MSEs)
645.	December 28, 2016	RBI/2016-17/198 DBR.No.BP.BC.49/21.04.0 48/2016-17	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
646.	December 27, 2016	RBI/2016-17/196 DPSS.CO.PD.No.1610/02. 14.006/2016-17	Master Circular on Issuance and Operations of Prepaid Payment Instruments – Amendments to paragraph 7.9
647.	December 21, 2016	RBI/2016-17/191 DCM (Plg) No. 1911/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes (Specified Bank Notes) - Deposit of Specified Bank Notes (SBNs) into bank accounts- Modification
648.	December 19, 2016	RBI/2016-17/189 DCM (Plg) No. 1859/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes (Specified Bank Notes) - Deposit of Specified Bank Notes (SBNs) into bank accounts
649.	December 16, 2016	RBI/2016-17/188 IDMD.CDD.No.1454/14.04 .050/2016-17	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Operational Guidelines

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
650.	December 16, 2016	RBI/2016-17/187 IDMD.CDD.No.1453/14.04 .050/2016-17	Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016
651.	December 15, 2016	RBI/2016-17/183 DBR.AML.BC.48/14.01.01/ 2016-17	Compliance to provisions of Master Direction on Know Your Customer (KYC)
652.	December 12, 2016	RBI/2016-17/179 DCM (Plg) No. 1679/10.27.00/2016-17	Detection of counterfeit notes in Specified Bank Notes (SBNs) - Reporting
653.	December 09, 2016	RBI/2016-17/178 DPSS.CO.OSD.No.1485/0 6.08.005/2016-17	Security and Risk Mitigation measure - Technical Audit of Prepaid Payment Instrument issuers
654.	December 01, 2016	RBI/2016-17/168 DBR.BP.BC.No.42/08.12.0 14/2016-17	Financing of Infrastructure – 'Definition of 'Infrastructure Lending'
655.	December 01, 2016	RBI/2016-17/166 DCM (Plg) No.1500/10.27.00/2016-17	Information from Unauthenticated Sources – Advisory to banks
656.	November 29, 2016	RBI/2016-17/164 DCM (Plg) No. 1459/10.27.00/2016-17	Deposit of Specified Bank Notes (SBNs) – Chest Balance Limit / Cash Holding Limit
657.	November 29, 2016	RBI/2016-17/165 DCM (Plg) No. 1450/10.27.00/2016-17	Accounts under PMJDY - Precautions
658.	November 28, 2016	RBI/2016-17/162 DCM (Plg) No.1438/10.27.00/2016-17	Chest Guarantee Scheme for Specified Bank Notes (SBNs) – CGSS
659.	November 28, 2016	RBI/2016-17/163 DCM No.1437/10.27.00/2016-17	Withdrawal of cash from bank deposit accounts - Relaxation
660.	November 27, 2016	RBI/2016-17/160 DCM (Plg) No. 1430/10.27.00/2016-17	Chest Guarantee Scheme for Specified Bank Notes (SBNs) - CGSS

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
661.	November 26, 2016	RBI/2016-17/159 DBR.No.Ret.BC.41/12.01.001/2016-17	Reserve Bank of India Act, 1934 – Section 42(1A) Requirement for maintaining additional CRR
662.	November 25, 2016	RBI/2016-17/158 DCM (Plg) No. 1424/10.27.00/2016-17	Withdrawal of cash – Weekly limit
663.	November 24, 2016	RBI/2016-17/153 DCM (Plg) No.1383/10.27.00/2016-17	Specified Bank Notes (SBNs) - Deposit under Guarantee Scheme to decongest the storage facilities at banks
664.	November 24, 2016	DBR.Appt.BC.No.39/29.39.001/2016-17	Special knowledge or practical experience useful to banking companies
665.	November 21, 2016	RBI/2016-17/146 DCM (Plg) No.1323/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Revisions
666.	November 21, 2016	RBI/2016-17/142 DCM (Plg) No.1317/10.27.00/2016-17	Withdrawal of Legal Tender Character of Specified Bank Notes – Cash Withdrawal Limit
667.	November 21, 2016	RBI/2016-2017/145 DCM (Plg) No.1320/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Specified Bank Notes (SBNs) – Cash withdrawal for purpose of celebration of wedding
668.	November 21, 2016	RBI/2016-17/143 DBR.No.BP.BC.37/21.04.048/2016-17	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
669.	November 17,	RBI/2016-17/139 DCM	Withdrawal of Legal

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2016	(Plg) No.1302/10.27.00/2016-17	Tender Character of existing 500/- and 1000/- Bank Notes – Exchange over the counters
670.	November 15, 2016	RBI/2016-17/133 DCM (Plg) No.1280/10.27.00/2016-17	Standard Operating Procedure (SOP) for putting indelible ink on the finger of the customers coming to a bank branch for SBNs
671.	November 14, 2016	RBI/2016-17/130 DCM (Plg) No.1273/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing 500/- and 1000/- Bank Notes – Applicability of the Scheme to DCCBs
672.	November 13, 2016	RBI/2016-17/129 DCM (Plg) No.1272 /10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Bank Notes – Revision in limits
673.	November 10, 2016	RBI/2016-17/117 FMOD.MAOG.No.116/01.0 1.001/2016-17	Repo / Reverse Repo Transactions with RBI
674.	November 10, 2016	RBI/2016-17/122 DBR.No.BP.BC.34/21.04.1 32/2016-17	Schemes for Stressed Assets - Revisions
675.	November 10, 2016	RBI/2016-17/121 DBR.No.BP.BC.33/21.04.1 32/2016-17	Scheme for Sustainable Structuring of Stressed Assets - Revisions
676.	November 08, 2016	RBI/2016-17/112 DCM (Plg) No.1226/10.27.00/2016-17	Withdrawal of Legal Tender Character of existing ` 500/- and ` 1000/- Bank Notes
677.	October 13, 2016	RBI/2016-17/83 DBR.No.Ret.BC.15/12.02. 001/2016-17	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
678.	October 4, 2016	RBI/2016-2017/76 FMOD.MAOG.No.114/01.0 1.001/2016-17	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
679.	September 1, 2016	RBI/2016-17/55 FIDD.CO.Plan.BC.14/ 04.09.01/2016-17	Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
680.	August 25, 2016	RBI/2016-17/46 DBS.CO.PPD.05/11.01.00 5/2016-17	Risk- based Internal Audit
681.	August 25, 2016	RBI/2016-17/44 DBR.No.BP.BC.6/21.06.00 1/2016-17	Review of Prudential Norms –Risk Weights for Exposures to Corporates, AFCs and NBFC-IFCs
682.	August 4, 2016	RBI/2016-17/33 DBR.No.Leg.BC.3/09.07.0 05/2016-17	Dishonour of cheques – Modification in procedure
683.	July 28, 2016	RBI/2016-17/27 FIDD.CO.Plan.BC.No.8/04 .09.001/2016-17	Priority Sector Lending – Targets and Classification- Bank loans to MFIs for onlending - Qualifying asset - Revised loan limit
684.	July 21, 2016	DBR. BP.BC.No.2/21.04.098/201 6-17	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
685.	June 30, 2016	FIDD.No.FSD.BC.28/05.10 .007/2015-16	Performance Audit of Crop Insurance Schemes
686.	June 23, 2016	DBR.BP.BC.No.106/21.07. 001/2015-16	Implementation of Indian Accounting Standards (Ind AS)
687.	June 23, 2016	DBR.BP.BC.No.105/21.06. 001/2015-16	Reporting Requirements under Basel III Capital

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Regulations- Review
688.	June 2, 2016	RBI/2015-16/418 DBS.CO/CSITE/BC.11/33. 01.001/2015-16	Cyber Security Framework in Banks
689.	May 19, 2016	FMRD.DIRD. 10 /14.03.002/2015-16	Repo / Reverse Repo Transactions with RBI
690.	May 5, 2016	FIDD. No. FSD. BC.24/05.05.014/2015-16	Discontinuation of Statements on Special Agriculture Credit Plan (SACP)
691.	April 28, 2016	Ref.DBS.CO.PPD.BC.No.1 0/11.01.005/2015-16	Compliance with Jilani Committee Recommendations
692.	April 28, 2016	FMRD.FMID.8/14.01.02/20 15-16	F-TRAC – Counterparty Confirmation
693.	April 21, 2016	DBR.No.FSD.BC.94/24.01. 026/2015-16	Guidelines on Investment Advisory Services offered by Banks
694.	April 18, 2016	DBR.No.BP.BC.92/21.04.0 48/2015-16	Provisioning pertaining to Fraud Accounts
695.	April 7, 2016	DGBA.GAD.3175/15.02.00 5/2015-16	Revision of interest rates for Small Savings Schemes
696.	April 7, 2016	FIDD.CO.Plan.BC.23/ 04.09.01/2015-16	Priority Sector Lending Certificates
697.	April 5, 2016	FMOD.MAOG. No. 112 /01.01.001/2015-16	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
698.	April 5, 2016	FMOD.MAOG. No.113 /01.18.001/2015-16	Marginal Standing Facility
699.	March 31, 2016	DBS.CO.PPD.10887/11.01	Risk Based Supervision – Follow up of Risk

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		.005/2015-16	Management Systems in Banks
700.	March 31, 2016	DBR.IBD.BC.89/23.67.001/2015-16	Gold Monetisation Scheme, 2015
701.	March 23, 2016	DBR.BP.BC.No.86/21.04.098/2015-16	Liquidity Risk Management & Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
702.	March 17, 2016	FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16	Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs)
703.	March 17, 2016	FIDD. No. FSD. BC.20/05.10.007/2015-16	Pradhan Mantri Fasal Bima Yojana
704.	March 01, 2016	DBR.No.BP.BC.83/21.06.201/2015-16	Master Circular – Basel III Capital Regulations - Revision
705.	February 11, 2016	DBR. BP. BC. No. 77/21.04.098/2015-16	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
706.	February 11, 2016	DBR.BP.BC.No.76/21.07.001/2015-16	Implementation of Indian Accounting Standards (Ind AS)
707.	January 21, 2016	DBS.CO.CFMC.BC.No.007/23.04.001/2015-16	Fraud Reporting and Monitoring
708.	January 14, 2016	DBR.CID.BC.No.73/20.16.56/2015-16	Credit information reporting in respect of Self Help Group (SHG)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			members
709.	January 14, 2016	DBR.No.BP.BC.71/21.06.201/2015-16	Master Circular – Basel III Capital Regulations - Clarification
710.	January 07, 2016	DBR.Dir.BC.No.70/13.03.00/2015-16	Non-Fund Based Facility to Non-constituent Borrowers of Bank
711.	December 31, 2015	DBR.IBD.BC.No.68/23.37.001/2015-16	Extension of Credit Facilities to Overseas Step-down Subsidiaries of Indian Corporates
712.	December 10, 2015	DBR.No.BP.BC.65/21.04.141/2015-16	Fourth Bi-monthly Monetary Policy Statement, 2015-16 – SLR Holdings under Held to Maturity Category
713.	December 4, 2015	DBR.Dir.BC.No.62/04.02.001/2015-16	Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit
714.	November 26, 2015	DBR.AML.BC.No.60/14.01.001/2015-16	Central KYC Records Registry (CKYCR) - template for Know Your Customer (KYC) and reporting requirements under Foreign Account Tax Compliance Act (FATCA)/ Common Reporting Standards (CRS)
715.	November 26, 2015	DBR.BP.BC.No.55/21.04.172/2015-16	Bank Finance to Factoring Companies
716.	November 19, 2015	DBR.No.BP.BC.57/21.06.201/2015-16	Non-Operative Financial Holding Company (NOFHC) – Application of Capital Adequacy Norms
717.	November 19,	DBR.No.FSD.BC.	Provision of Factoring

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2015	58/24.01.007/2015-16	Services by Banks – Review
718.	November 18, 2015	FIDD.CO.Plan.BC.13/04.09.01/2015-16	Priority Sector Lending – Targets and Classification
719.	November 4, 2015	IDMD.CDD.No.968/14.04.050/2015-16	Sovereign Gold Bonds, 2015-16 - Operational Guidelines
720.	November 3, 2015	DBR.IBD.BC.52/23.67.003/2015-16	Gold Monetisation Scheme, 2015- Amendment
721.	November 3, 2015	DBR.IBD.BC.53/23.67.003/2015-16	Gold Monetisation Scheme, 2015- Interest Rate
722.	October 22, 2015 (Amended up to January 21, 2016)	DBR.IBD.No.45/23.67.003/2015-16	Gold Monetisation Scheme, 2015
723.	October 15, 2015	DCBR.RCBD.BPD.No.4/19.51.010/2015-16	Financial Inclusion Fund (FIF)- Revised Guidelines
724.	October 8, 2015	DBR.BP.BC.No. 44 /08.12.015/ 2015-16	Individual Housing Loans: Rationalisation of Risk-Weights and LTV Ratios
725.	October 8, 2015	DBR.BP.BC.No.43/21.06.001/2015-16	Risk Weights for Claims on Foreign Central Banks
726.	September 24, 2015	DBR.BP.BC.No.41/21.04.048/2015-16	Prudential Norms on Change in Ownership of Borrowing Entities (Outside Strategic Debt Restructuring Scheme)
727.	September 24, 2015	DBS.ARS.BC 4 / 08.91.020/2015-16	Constitution of the Audit Committee of the Board
728.	September 24,	DBR.BP.BC.No.39/21.04.1	Framework for Revitalising Distressed Assets in the

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
	2015	32/2015-16	Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
729.	September 23, 2015	DBS. ARS.No. BC. 5/08.91.001/2015-16	Half yearly/Quarterly Review of Accounts of Public Sector Banks
730.	September 16, 2015	DBR.Dir.BC.No.38/13.03.00/2015-16	Guidelines on Compensation of Chief Executive Officer/ Whole Time Directors – Restrictions under Section 20 of the Banking Regulation Act, 1949 – Loans to Directors
731.	September 16, 2015	DBR.No.FSD.BC.37/24.01.001/2015-16	Equity Investment by Banks – Review
732.	August 28, 2015	DBR.AML.BC.No.36/14.01.001/2015-16	Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)
733.	August 27, 2015	DPSS.CO.PD.No.448/02.14.003/2015-16	Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions – Issuance of EMV Chip and PIN Cards
734.	August 21, 2015	FIDD No. FSD.BC.12/05.10.001/2015-16	Guidelines for relief measures by banks in areas affected by natural calamities
735.	August 13, 2015	FIDD.No.FSD.BC.59/05.04.02/2015-16	Union Budget - 2015-16 Interest Subvention Scheme

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
736.	July 16, 2015	DBS.CO.ARS.No. BC. 2/08.91.021/2015-16	Concurrent Audit System in Commercial Banks - Revision of RBI's Guidelines
737.	July 16, 2015	FIDD.CO.Plan.BC.08/04.0 9.01/2015-16	Priority Sector Lending – Targets and Classification
738.	June 8, 2015	DBR.BP.BC.No.101/21.04. 132/2014-15	Strategic Debt Restructuring Scheme
739.	June 4, 2015	DBS.CO.ARS.BC.8/08.91. 001/2014-15	Submission of Long Form Audit Report (LFAR) by Concurrent Auditors
740.	May 7, 2015	DBS.CO.CFMC.BC.No.00 7/23.04.001/2014-15	Framework for dealing with loan frauds
741.	March 11, 2015	RBI/2014-15/497 DBR.No.BP.BC.76/21.04.1 58/2014-15	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks
742.	February 03, 2015	FMRD.DIRD.04/14.03.002/ 2014-15	Ready Forward Contracts in Corporate Debt Securities
743.	December 15, 2014	DBR.No.BP.BC.53/21.04.1 32/2014-15	Flexible Structuring of Existing Long Term Project Loans to Infrastructure and Core Industries
744.	December 04, 2014	DPSS.CO.PD.No.1017 / 02.23.001 / 2014-2015	Mobile Banking Transactions in India - Operative Guidelines for Banks
745.	October 21, 2014	DBOD.BP.BC.No.45/21.04 .132/2014-15	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			(CAP)
746.	October 16, 2014	DBOD.No.BP.BC.43/21.06 .017/2014-15	Revisions to Basel II-Advanced Approaches of Operational Risk-TSA and AMA
747.	October 7, 2014	DBOD.No.BP.BC.42/21.04 .141/2014-15	Fourth Bi-monthly Monetary Policy Statement, 2014-15 –SLR Holdings under Held to Maturity Category
748.	September 29, 2014	C&I/Circular/2014-15/689 issued by Indian Bank Association	Calculation of Drawing power in consortium accounts including CDR/bilaterally restructured Account
749.	August 14, 2014	DBOD.No.BP.BC.33/21.04 .048/2014-15	Prudential Norms on Income Recognition, Assets Classification and Provisioning Pertaining to Advances – Project under Implementation
750.	July 22, 2014	DBOD.No.BP.BC.27/21.04 .048 /2014-15	Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses
751.	July 15, 2014	DBOD.No.BP.BC.24/21.04 .132/2014-15	Flexible Structuring of Long Term Project Loans to Infrastructure and Core Industries
752.	June 9, 2014	DBOD.BP.BC.No.120 / 21.04.098/2013-14	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
753.	June 3, 2014	DBOD.No.BP.BC.116/21.0 6.200/2013-14	Capital and Provisioning Requirements for Exposures to entities with

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Unhedged Foreign Currency Exposure-Clarifications
754.	March 21, 2014	DBOD. No. DEAF Cell. BC. No. 101/30.01.002/2013-14	The Depositor Education and Awareness Fund Scheme, 2014 - Section 26A of Banking Regulation Act, 1949
755.	February 26, 2014	DBOD.BP.BC.No.97/21.04.132 / 2013-14	Framework for Revitalising Distressed Assets in the Economy – Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
756.	February 11, 2014	DBOD.No.BP.BC.96/21.06.102/2013-14	Guidelines on Management of Intra-Group Transactions and Exposures
757.	February 7, 2014	DBOD.No.BP.95/21.04.048/2013-14	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer
758.	January 20, 2014	DBOD.BP.BC.No.86/21.01.023 /2013-14	Lending against Gold Jewellery
759.	January 15, 2014	DBOD.No.BP.BC. 85/21.06.200/2013-14	Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure
760.	December 30, 2013	DBOD.No.BP.79/21.04.048/2013-14	Non-Agriculture Loans against Gold Ornaments and Jewellery
761.	December 20, 2013	DBOD. No.BP.BC.77/21.04.018/2013-14	Deferred Tax Liability on Special Reserve created under Section 36(1) (viii) of the Income Tax Act, 1961

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
762.	December 9, 2013	DBOD.No.BP.BC.76/21.04 .157/2013-14	Novation of OTC Derivative Contracts
763.	November 25, 2013	DBOD.BP.BC.No.66 / 08.12.014 / 2013-14	Financing of Infrastructure - Definition of 'Infrastructure Lending'
764.	October 23, 2013	DBOD.NO.PSBD.BC.62/1 6.13.100/ 2013-14	Amendments to Banking Regulation Act 1949 -- Banking Laws (Amendment) Act 2012 - Applicability to private sector banks
765.	September 25, 2013	DBOD.Dir.BC.No. 57 /04.02.001/2013-14	Export Credit in Foreign Currency
766.	September 20, 2013	DBOD.No.Ret.BC.55 /12.01.001/2013-14	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement
767.	September 3, 2013	DBOD.BP.BC.No. 51 /08.12.015/2013-14	Housing Sector: Innovative Housing Loan Products – Upfront disbursal of housing loans
768.	September 2 , 2013	DBOD. No. Dir. BC. 47/13.03.00/ 2013-14	Base Rate – Revised Guidelines
769.	August 26, 2013	DBOD.Dir.BC.No.43 /04.02.001/2013-14	Rupee Export Credit - Interest Subvention
770.	August 23, 2013	DBOD.BP.BC.No. 41 / 21.04.141 /2013-14	Investment portfolio of banks – Classification, Valuation and Provisioning
771.	February 28, 2013	DPSS (CO) PD No.1462/02.14.003 / 2012-13	Security and Risk Mitigation Measures for Electronic Payment Tractions
772.	January 31, 2013	DBOD.BP.BC.No.80/21. 04.132/2012-13	Disclosure Requirements on Advances Restructured by Banks and Financial

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Institutions
773.	November 26, 2012	DBOD.No.BP.BC.63/21.04.048/2012-13	Review of the Prudential Guidelines on Restructuring of Advances by Banks/Financial Institutions
774.	October 12, 2012	FMD.MSRG.No.72/02.05.002/2012-13	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives
775.	September 18, 2012	RPCD.MSME&NFS.BC.No. 30 /06.11.01/2012-13	The Scheme of 1% Interest Subvention on Housing Loans up to Rs. 15.00 lakh
776.	July 23, 2012	DBOD.No.BP.BC.31 /21.04.157/2012-13	Prudential Norms for Off-balance Sheet Exposures of Banks
777.	May 07, 2012	DBOD.No.BP.BC-103/21.04.177/2011-12	Revisions to the Guidelines on Securitisation Transactions
778.	May 2, 2012	DBOD.No.BP.BC.98 /21.06.201/2011-12	Guidelines on Implementation of Basel III Capital Regulations in India
779.	March 9, 2012	FMD.MSRG.No.67/02.05.002/2011-12	Reporting Platform for OTC Foreign Exchange and Interest Rate Derivatives
780.	January 25, 2012	DBOD.Dir.BC.75/13.03.00/2011-12	Deregulation of Savings Bank Deposit Interest Rate – Guidelines
781.	December 16, 2011	DBOD.Dir.BC. 64 /13.03.00/2011-12	Deregulation of Interest Rates on Non-Resident (External) Rupee (NRE) Deposits and Ordinary

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Non-Resident (NRO) Accounts
782.	November 30, 2011	DBOD.BP.BC.No.61/21.06.203/2011-12	Prudential Guidelines on Credit Default Swaps (CDS)
783.	November 2, 2011	DBOD.No.BP.BC. 44 /21.04.157/2011-12	Comprehensive Guidelines on Derivatives: Modifications
784.	October 25, 2011	DBOD.Dir.BC. 42 /13.03.00/2011-12	Deregulation of Savings Bank Deposit Interest Rate - Guidelines
785.	August 11, 2011	DBOD.No.BP.BC. 28 / 21.04.157 / 2011-12	Prudential Norms for Off-balance Sheet Exposures of Banks
786.	August 2, 2011	DBOD.No.BP.BC. 27 / 21.04.157 / 2011-12	Comprehensive Guidelines on Derivatives: Modifications
787.	May 31, 2011	DBS. CO.FrMC.BC.No.10/23.04.001/2010-11	Findings of Forensic Scrutiny- Guidelines for prevention of frauds _
788.	May 9, 2011	Ref. DBOD No. Ret. BC. 92 /12.02.001/2010-11	Section 24 of the Banking Regulation Act, 1949- Maintenance of Statutory Liquidity Ratio (SLR)
789.	May 4, 2011	DPSS.CO.No.2502 /02.23.02/ 2010-11	Mobile Banking Transactions in India - Operative Guidelines for Banks
790.	April 29, 2011	DBS.CO.ITC.BC.No.6/3 1.02.008/2010-11	Working Group on Information Security, Electronic Banking, Technology Risk

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Management and Cyber Fraud – Implementation of Recommendations
791.	April 27, 2011	DBOD.No.BP.BC. 88 /21.06.014/2010-11	Implementation of the Advanced Measurement Approach (AMA) for Calculation of Capital Charge for Operational Risk
792.	February 21, 2011	DBOD.Dir.BC. 81 /13.03.00/2010-11	Guidelines on Base Rate
793.	February 9, 2011	DBOD.No. BP.BC.80/ 21.04.018/2010-11	Re-opening of pension option to employees of Public Sector Banks and enhancement in gratuity limits - Prudential Regulatory Treatment
794.	February 2, 2011	RPCD.CO.Plan.BC. 51 /04.09.01/2010-11	Classification of loans against gold jewellery
795.	January 20, 2011	DBOD.BP.BC.No.75/21. 06.001/2010-11	Regulatory Capital Instruments – Step up option
796.	January 14, 2011	DBS.CO.PPD.BC.No. 5 /11.01.005/2010-11	End use of funds – Monitoring
797.	January 6, 2011	DBOD.No.Dir.BC. 73 /13.03.00/2010-11	Guidelines on the Base Rate
798.	December 30, 2010	DBOD. AML. BC. No.70/14 .01.001/2010-11	Know Your Customer (KYC) norms / Anti-Money Laundering (AML) standards/ Combating of Financing of Terrorism (CFT)/Obligation of banks under PMLA, 2002

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
799.	December 28, 2010	RBI/2010-11/339 DPSS.CO.OSD. No. 1448/06.08.001/ 2010-2011	Directions for opening and operation of Accounts and settlement of payment for electronic payment transactions involving intermediaries
800.	December 27, 2010	RBI/2010-11/341 DPSS.CO.OSD. No. 1445 /06.12.001/ 2010-2011	Issuance and operation of Prepaid Payment Instruments in India – Auditor Certificate on the balances in Escrow account
801.	December 27, 2010	RBI/2010-11/340 DPSS.CO.OSD. No. 1444 /06.11.001/ 2010-2011	Directions for submission of system audit reports from CISA qualified Auditor
802.	December 23, 2010	DBOD.No.BP.BC. 69 /08.12.001/2010-11	Housing Loans by Commercial Banks – LTV Ratio, Risk Weight and Provisioning
803.	December 15, 2010	RPCD.GSSD.BC.No.30 /09.01.01/2010 -11	Swarna jayanti Gram Swarozgar Yojana (SGSY) - Group Life Insurance Scheme
804.	December 7, 2010	DBOD. AML. BC. No. 65/14 .01.001/2010-11	Operation of bank accounts & money mules
805.	November 12, 2010	DBOD. Leg. BC. 61 /09.07.005/2010 -11	Guidelines on Fair Practices Code for Lenders – Disclosing all information relating to processing fees / charges
806.	October 28, 2010	DBOD.No.BP.BC.51 / 21.06.101 / 2010-11	Introduction of Exchange Traded Currency Options – Permitting Banks to

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Participate in Currency Options on Recognized Stock / New Exchanges
807.	October 7, 2010	DBOD.BP.No. 49/21.04.132/2010-11	Prudential Guidelines on Restructuring of Advances by Banks
808.	October 1, 2010	DBOD.No.BP.BC.48 / 21.06.001/2010-11	Prudential Norms for Off-Balance Sheet Exposures of Banks – Bilateral netting of counterparty credit exposures.
809.	September 30, 2010	DBOD.Dir.BC.46 /13.03.00/2010-11	Banks' Exposure to Capital Market - Issue of Irrevocable Payment Commitments (IPCs)
810.	September 27, 2010	DBOD.No.BP.BC. 42 /21.04.141/2010-11	Bank loans for financing promoters contribution
811.	September 1, 2010	DPSS.CO.CHD.No. 485 / 03.06.01 / 2010-11	Dishonour / Return of Cheques - Need to Mention the 'Date of Return' in the Cheque Return Memo
812.	July 30, 2010	RBI/2010-11/147 A.P. (DIR Series) Circular No. 05	Guidelines on trading of Currency Options on Recognised Stock / New Exchanges
813.	May 6, 2010	RPCD.SME & NFS. BC. No. 79 /06.02.31/2009-10	Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) – Collateral free loans to MSEs
814.	April 23, 2010	DBOD.No.BP.BC. 98/	Investment in Unlisted

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
		21.04.141/ 2009-10	Non-SLR Securities
815.	April 20, 2010	DBOD. No. Dir. BC. 91/13.03.00/2009-2010	Conversion of term deposits, daily deposits or recurring deposits for reinvestment in term deposits
816.	April 12, 2010	RPCD.SME&NFS.BC.No. 69/06.12.05 /2009-10	Collateral Free Loans - Educational Loan Scheme
817.	April 9, 2010	DBOD. No. Dir. BC 88 /13.03.00/2009-10	Guidelines on the Base Rate
818.	March 31, 2010	DBOD. No. BP.BC. 84 /21.06.001/2009-10	Implementation of The Standardised Approach (TSA) for Calculation of Capital Charge for Operational Risk
819.	March 30, 2010	DBOD.BP.BC No.81/ 21.01.002/2009-10	Classification in the Balance Sheet - Capital Instruments
820.	March 15, 2010	DBOD.BP.BC.No.79 /21.04.018/2009-10	Additional Disclosures by banks in Notes to Accounts
821.	January 13, 2010	DBOD.BP.BC.No. 69 / 21.01.002/ 2009-10	Retail Issue of Subordinated Debt for Raising Tier II Capital
822.	December 7, 2009	DPSS.AD.No./ 1206/02.27.005/2009-2010	System Audit of the Payment Systems operated under the PSS Act, 2007
823.	November 24, 2009	DPSS.CO.PD.No.1102 /02.14.08/ 2009-10	Directions for opening and operation of Accounts and settlement of payments for electronic payment transactions involving

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			intermediaries
824.	September 1, 2009	IDMD.PDRD.No. 1056/03.64.00/2009-10	Guidelines on Exchange Traded Interest Rate Derivatives
825.	April 27, 2009	DPSS.CO.PD.No. 1873 /02.14.06/ 2008-09	Policy Guidelines for issuance and operation of Prepaid Payment Instruments in India
826.	April 22, 2009	Ref. DBS.CO.PPD.BC. 5 /11.01.005/2008-09	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks – Compliance Certificate
827.	February 10, 2009	DBOD.No. BP.BC.110/08.12.001/2008-09	Lending under Consortium Arrangement / Multiple Banking Arrangements
828.	December 31, 2008	DBS.ARS. No. BC. 02/ 08.91.001/ 2008-09	Internal assignments in banks by statutory auditors
829.	December 11, 2008	DBOD.No.BP. 97 /21.04.158/2008-09	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks
830.	December 08, 2008	DBOD.No.BP.BC.94 /08.12.001/2008-09	“Lending under Consortium Arrangement/Multiple Banking Arrangements
831.	December 1, 2008	DBOD.No.BP.BC.89 /21.04.141/2008-09	“Operations of foreign branches and subsidiaries of the Indian banks – Compliance with statutory/regulatory/adm

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Administrative prohibitions/restrictions
832.	October 13, 2008	DBOD.No.BP.BC.57/21.04.157/2008-09	Prudential Norms for Off-Balance Sheet Exposures of Banks
833.	September 19, 2008	DBOD No. BP. BC.46/08.12.001/2008-09	Lending under Consortium Arrangement/Multiple Banking Arrangements
834.	August 22, 2008	DBOD No. Leg.BC.34/09.07.005/2008-09	Unclaimed Deposits/inoperative accounts in Banks
835.	August 8, 2008	DBOD.No.BP.BC.31/21.04.157/2008-09	Prudential Norms for Off-Balance Sheet Exposures of Banks
836.	April 9, 2008	DBOD.No.BP.BC.68/21.04.098/2007-08	Guidelines on Asset-Liability Management (ALM) System
837.	October 29, 2007	DBOD.No. BP. BC. 42 /21.01.002/2007-2008	Guidelines for issuing preference shares as part of regulatory capital
838.	October 24, 2007	DBOD. No. BP. BC. 38 / 21.04.098/ 2007-08	Guidelines on Asset-Liability Management (ALM) System – amendments
839.	June 26, 2007	DBOD. No. BP. BC.101 / 21.04.103/ 2006-07	Guidance Note on Stress Testing
840.	April 20, 2007	DBOD.No.BP.BC.86/21.04.157/2006-07	Comprehensive Guidelines on Derivatives
841.	April 20, 2007	DBS.CO.PP.BC.6/11.01.005/2006-07	Compliance Function in Banks
842.	March 6, 2007	DBOD.BP.BC.66/21.01.002/2006-07	Prudential Limits for Inter- Bank Liabilities (IBL)

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
843.	December 26, 2006	RPCD.CO.RF.BC.NO./40/07.40.06/2006-07	Cheque Drop Box Facility and the facility for acknowledgement of cheques.
844.	November 3, 2006	DBOD.NO.BP. 40/21.04.158/ 2006-07	Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by banks
845.	September 20, 2006	DBOD.BP.BC.31/21.04.018/2006-07	Section 17 (2) of Banking Regulation Act, 1949 – Appropriation from Reserve Fund
846.	April 5, 2006	DBOD.BP.BC.No.76/21.04.018/2005-06	Guidelines on compliance with Accounting Standard (AS) 11 (revised 2003) - 'The Effects of Changes in Foreign Exchange Rates
847.	December 21, 2005	DBOD. No. Dir. BC. 50/13.01.01/ 2005–06	Donations by banks
848.	March 15, 2005	DBOD No.BP.BC.76 /21.04.018/2004-05	Guidelines on compliance with Accounting Standard (AS) 11(revised 2003) 'The Effects of Changes in Foreign Exchange Rates'
849.	June 26, 2004	DBS.CO.PP.BC. 14 /11.01.005/2003-04	Risk Based Supervision – Follow up of Risk Management Systems in Banks
850.	April 30, 2004	DBOD No.BP.BC. 82 /21.04.018/2003-04	Guidelines on compliance with

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Accounting Standards (AS) by banks
851.	April 30, 2004	DBS.CO.OSMOS.BC/11/33.01.029/2003-04	Information System Audit - A review of Policies and Practices
852.	April 20, 2004	DBS.ARS.No. B.C. 09/08.91.001/2003-04	Appointment of statutory auditors in banks – abstention of declaration of indebtedness
853.	June 3, 2003	IDMC. MSRD. 4801/06.01.03/2002-03	Guidelines on Exchange Traded Interest Rate Derivatives
854.	March 29, 2003	DBOD.No.BP. BC. 89/21.04.018/2002-03	Guidelines on compliance with Accounting Standards (AS) by banks
855.	February 26, 2003	DBOD.No.BP.BC.73/21.04.018/2002-03	Inter-branch Accounts-Provisioning for net debit balance
856.	February 25, 2003	DBOD.No.BP.BC.72/21.04.018/2001-02	Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision
857.	October 21, 2002	DBOD.No.BP.BC. 33/21.04.018/2002-03	Certification of Borrower's Account by Chartered Accountants
858.	August 24, 2001	DBOD.BP.BC.16/21.04.018/2001-02	Reconciliation of Nostro Accounts- Old Outstanding Credit Entries
859.	June 14, 2001	DBOD.COMP.BC.No.130/07.03.23/2000-01	Internet Banking in India – Guidelines
860.	July 7, 1999	MPD.BC.187/07.01.279/1999-2000	Forward Rate Agreements/ Interest

Guidance Note on Audit of Banks (Revised 2023)

S. No.	Date	Circular No.	Title of the Circular
			Rate Swaps
861.	February 10, 1999	DBOD BP.BC. 8/21.04.098/99	Asset - Liability Management (ALM) System