

RBI/2021-2022/127
CO.DPSS.OVRST.No.S929/06-08-001/2021-2022

November 16, 2021

The Chairman / Managing Director /
Chief Executive Officer
Authorised Payment System Operators / Banks

Madam / Dear Sir,

Withdrawal of Obsolete Regulatory Circulars / Instructions – Interim Recommendations of the Regulations Review Authority 2.0

Please refer to the [Press Release on Interim Recommendations of the Regulations Review Authority \(RRA\) 2.0 dated November 16, 2021](#).

2. A comprehensive review of the circulars issued by the Department of Payment and Settlement Systems (DPSS) was undertaken as part of the rationalisation exercise under RRA 2.0 and as per recommendations of the RRA, the regulatory instructions / circulars listed in the [Annex](#) stand withdrawn with immediate effect.

Yours faithfully,

(P. Vasudevan)
Chief General Manager

Encl. : As above.

List of Circulars withdrawn with effect from November 16, 2021
(Enclosure to CO.DPSS.OVRST.No.S929 / 06-08-001 / 2021-2022 dated November 16, 2021)

Sr. No.	Reference Number	Date	Subject
1	DPSS (CO) No.590/01.01.15/2005	October 17, 2005	Electronic Clearing Service (ECS)
2	DPSS (CO) No.950/04.01.01/2005-06	December 23, 2005	ECS (Debit Clearing) – Revocation of mandate by the customers
3	DPSS CO No.704/03.01.14/2007-08	November 15, 2007	Access Criteria for Clearing Houses at MICR Centres – Procedural Guidelines
4	DPSS.CO. No. 1407 / 02.10.02 / 2007-08	March 10, 2008	Use of electronic mode of payment for large value transactions
5	DPSS.CO. No. 611 / 03.01.03(P) / 2008-09	October 08, 2008	Levy of Service Charges for Electronic Payment Products and Outstation Cheque Collection
6	DPSS.CO. No. 711 / 02.10.02 / 2008-09	October 23, 2008	Reconciliation of transactions at ATMs failure-Time limit
7	DPSS (CO)RTGS No. 1288/04.04.002/2008-09	January 28, 2009	Extension of service window for RTGS transactions
8	DPSS.CO. No. 1424 / 02.10.02 / 2008-09	February 11, 2009	Reconciliation of transactions at ATMs failure-Time limit
9	DPSS (CO) EPPD No.2283 / 04.01.04 / 2008-09	June 25, 2009	National Electronic Clearing Service (NECS) – Optimal Usage and Expansion
10	DPSS (CO) EPPD No. 191/ 04.01.01 / 2009-10	July 29, 2009	Electronic Clearing Service (ECS) – Accuracy of Input Data and Completeness of Account Number Information in ECS Mandates/Files
11	DPSS(CO)RTGS No. 1313/04.04.002/2009-10	December 18, 2009	Extension of Service Window for RTGS Transactions
12	DPSS.CO.AD.No.1320/ 02.27.005/2009-10	December 22, 2009	Know Your Customer (KYC) norms/Anti-Money Laundering (AML) standards/ Combating the Financing of Terrorism (CFT) obligation of Payment System Operators under Prevention of Money Laundering Act, (PMLA), 2002, as amended by Prevention of Money Laundering (Amendment) Act, 2009

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14 वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

Sr. No.	Reference Number	Date	Subject
13	DPSS CO No. 2232 / 02.27.005/2009-2010	April 13, 2010	Know Your Customer (KYC) Norms/ Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)
14	DPSS.CO (CHD) No. 2387/ 03.06.01 /2009-10	May 06, 2010	Levy of interest on clearing-related overdraft extended by Clearing House managing banks for settling clearing obligations of member banks
15	DPSS.CO.CHD.No.485/ 03.06.01/2010-11	September 01, 2010	Dishonour / Return of Cheques - Need to Mention the 'Date of Return' in the Cheque Return Memo
16	DPSS.CO.AD. No.552/ 02.27.004/2010-2011	September 15, 2010	Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Second Amendment Rules, 2010-obligation of entities authorized to operate Payment System in India
17	DPSS(CO) RTGS No. 1008/04.04.002/2010-11	November 03, 2010	Electronic Funds Transfer Infrastructure in India – Usage of RTGS and NEFT
18	DPSS (CO) RTGS No. 1051/04.04.002/2010-11	November 09, 2010	Electronic Funds Transfer Infrastructure in India – Usage of RTGS and NEFT
19	DPSS (CO) RTGS No. 1605/04.08.002/2010-11	November 12, 2010	Up-gradation of CFMS System to Windows 2008
20	DPSS.CO.CHD.No.1514 /03.01.03/2010-2011	January 04, 2011	Enhancing the scope of Speed Clearing
21	DPSS.CO.AD.No.1568/ 02.27.005/2010-11	January 07, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/Al-Qaida Organisation
22	DPSS (CO) RTGS No. 1654/04.08.002/2010-11	January 18, 2011	Centralised Funds Management System (CFMS) – Extension of timings
23	DPSS.CO.AD.No.1569/ 02.27.005/2010-11	January 18, 2011	Anti-Money Laundering (AML)/Combating of Financing of Terrorism (CFT) – Standards
24	DPSS.CO.AD.No.1568 /02.27.005/2010-11	January 18, 2011	Anti-Money Laundering (AML)/Combating of Financing of Terrorism (CFT) – Standards
25	DPSS.CO.AD.No.2068/ 02.27.005/2010-11	March 10, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/Al-Qaida Organisation
26	DPSS(CO)CHD No.2099 /03.02.03/2010-11	March 14, 2011	Automation of non-MICR Clearing Houses – Implementation of a new Clearing Software –Express Cheque Clearing System

Sr. No.	Reference Number	Date	Subject
27	DPSS.CO.AD.No.2181 / 02.27.005/2010-11	March 23, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/AI-Qaida Organisation
28	DPSS.CO.AD.No.2317 /02.27.005/2010-11	April 08, 2011	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT)-Standards
29	DPSS.CO.AD.No.2318 /02.27.005/2010-11	April 08, 2011	Anti-Money Laundering (AML)/Combating of Financing of Terrorism (CFT) – Standards
30	DPSS.CO.AD.No.2390 /02.27.005/2010-11	April 19, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/AI-Qaida Organisation
31	DPSS.CO.AD.No.2545 /02.27.005/2010-11	May 11, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/AI-Qaida Organisation
32	DPSS.CO.AD.No.2818 /02.27.005/2010-11	June 22, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/AI-Qaida Organisation
33	DPSS.CO.AD.No.2858 /02.27.005/2010-11	June 27, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/AI-Qaida Organisation
34	DPSS.CO.AD.No.2868 /02.27.005/2010-11	June 30, 2011	List of Terrorist Individuals/ Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban/AI-Qaida Organisation
35	DPSS.CO.AD.No.208 /02.27.005 /2011-12	August 04, 2011	List of Terrorist Individuals / Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban / AI-Qaida Organisation
36	DPSS.CO.AD.No.313 /02.27.005/2011-12	August 18, 2011	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
37	DPSS.CO.AD.No.314 /02.27.005/2011-12	August 18, 2011	Anti-Money Laundering (AML)/Combating of Financing of Terrorism (CFT) – Standards
38	DPSS(CO)RTGS No.388 /04.04.002/2011-2012	September 05, 2011	RTGS service charges for members
39	DPSS.CO.AD.No.604 /02.27.005 /2011-12	October 03, 2011	List of Terrorist Individuals / Organisations under UNSCR 1267(1999) and 1822(2008) on Taliban / AI-Qaida Organisation
40	DPSS.CO.AD.No. 1321 /02.27.005/2011-12	January 23, 2012	Implementation of Section 51-A of UAPA, 1967- Splitting of UNSC 1267 Committee's list of individuals and entities linked to AI-Qaida and Taliban
41	DPSS.CO.AD.No.1328 /02.27.005/2011-12	January 24, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
42	DPSS.CO.AD.No.1425 /02.27.005/2011-12	February 09, 2012	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT)-Standards

Sr. No.	Reference Number	Date	Subject
43	DPSS.CO.AD.No.1524/02.27.005/2011-12	February 17, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
44	DPSS.CO.AD.No.1877/02.27.005/2011-12	April 11, 2012	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
45	DPSS.CO.AD.No.1891/02.27.005/2011-12	April 12, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1988 (2011) Sanctions List
46	DPSS.CO.AD.No.1892/02.27.005/2011-12	April 12, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
47	DPSS(CO)EPPD No. 1918/04.03.01/ 2011-12	April 18, 2012	ECS (Debit) mandate management procedure by the banks – adherence to Procedural Guidelines
48	DPSS.CO.AD.No.2058/02.27.005/2011-12	May 09, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
49	DPSS.CO.CHD No.2073/03.02.01/2011-12	May 11, 2012	Guidelines for clearing of cheques where there is no formal clearing house
50	DPSS.CO.AD.No.2218/02.27.005/2011-12	June 07, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
51	DPSS.CO.PD.No.2361/02.14.003/ 2011-12	June 28, 2012	Merchant Discount Rates (MDR) structure for debit card transactions
52	DPSS.CO.PD.No. 27/02.14.003 /2012-13	July 04, 2012	Merchant Discount Rates (MDR) structure for debit card transactions
53	DPSS.CO.AD.No..47/02.27.005/2012-13	July 06, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
54	DPSS.CO.AD.No.48/02.27.005/2012-13	July 06, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1988 (2011) Sanctions List
55	DPSS.CO.AD.No. 426/02.27.005/2012-13	September 06, 2012	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
56	DPSS.CO.AD. No.427/02.27.005/2012-13	September 06, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
57	DPSS.CO.AD. No.666/02.27.005/2012-13	October 19, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) and 1989 (2011) Committee's AI Qaida Sanctions List
58	DPSS. CO. AD. No. 667/02.27.005/2012-13	October 19, 2012	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1988 (2011) Sanctions List

Sr. No.	Reference Number	Date	Subject
59	DPSS.CO.EPPD. No. 825/04.03.02/2012-13	November 21, 2012	National / Regional Electronic Clearing Service (NECS/RECS) – Extension of service to remaining branches
60	DPSS. CO. AD. No. 1121/02.27.005/2012-13	January 08, 2013	Implementation of Section 51-A of UAPA, 1967 -Updates of the UNSCR 1267 (1999) and 1989(2011) Committee's Al Qaida Sanctions List
61	DPSS. CO. AD. No. 1120/02.27.005/2012-13	January 08, 2013	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
62	DPSS. CO. AD. No. 2051/02.27.005/2012-13	May 08, 2013	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
63	DPSS. CO. AD. No. 2050/02.27.005/2012-13	May 08, 2013	Implementation of Section 51-A of UAPA, 1967 -Updates of the UNSCR 1267 (1999) and 1989(2011) Committee's Al Qaida Sanctions List
64	DPSS.CO.CHD. No.133 /04.07.05 / 2013-14	July 16, 2013	Standardization and Enhancement of Security Features in Cheque Forms/Migrating to CTS 2010 standards
65	DPSS. CO. AD. No. 626/02.27.005/2013-14	September 13, 2013	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
66	DPSS. CO. AD. No.627/02.27.005/2013-14	September 13, 2013	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1988 (2011) Sanctions List
67	DPSS. CO. AD. No.628/02.27.005/2013-14	September 13, 2013	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) / 1989(2011) Committee's Al Qaida Sanctions List and Consolidated List
68	DPSS. CO. AD. No.919/02.27.005/2013-14	October 25, 2013	Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/Obligation of PSOs under Prevention of Money Laundering Act (PMLA), 2002 – e-KYC Service of UIDAI – Recognizing on-line Aadhaar authentication (electronic verification process) to be accepted as an 'Officially Valid Document' under PML Rules
69	DPSS. CO. AD. No. 1502/02.27.005/2013-14	January 07, 2014	Implementation of Section 51-A of UAPA, 1967 - Updates of the UNSCR 1267 (1999) / 1989(2011) Committee's Al Qaida Sanctions List and Consolidated List
70	DPSS. CO. AD. No. 1503/02.27.005/2013-14	January 07, 2014	Anti- Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
71	DPSS.CO.AD.No.1968/02.27.005 /2013-14	March 18, 2014	Anti- Money Laundering (AML)/Combating of Financing of Terrorism (CFT) - Standards
72	DPSS.CO.AD.No.2501/02.27.005/2013-14	May 30, 2014	Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/Obligation of PSOs under Prevention of Money Laundering Act (PMLA), 2002 – Amendment to Section 13(2)

Sr. No.	Reference Number	Date	Subject
73	DPSS.CO.AD.No.2646/02.27.005/2013-14	June 20, 2014	Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/Obligation of Payment System Operators under Prevention of Money Laundering Act (PMLA), 2002 – e-KYC Service of UIDAI – Recognizing E- Aadhaar as an ‘Officially Valid Document’ under PML Rules
74	DPSS.CO.AD.No. 27/02.27.005/2014-15	July 03, 2014	Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/Obligation of Payment System Operators under Prevention of Money Laundering Act (PMLA), 2002 – Clarification on Proof of Address.
75	DPSS.CO.AD.No.283/02.27.005/2014-15	August 14, 2014	Inter-Government Agreement (IGA) with United States of America (US) under Foreign Accounts Tax Compliance Act (FATCA) - Registration
76	DPSS.CO.AD.No.320/02.27.005/2014-15	September 03, 2014	Anti-Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
77	DPSS.CO.AD.No.628/02.27.005/2014-15	October 09, 2014	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989(2011) Committee’s Al Qaida Sanctions List
78	DPSS.CO.AD.No.627/02.27.005/2014-15	October 09, 2014	Implementation of Section 51-A of UAPA, 1967- Updates of the UNSCR 1988(2011) Taliban Sanctions List
79	DPSS.CO.AD.No.890/02.27.005/2014-15	November 24, 2014	Simplification of Know Your Customer (KYC) Norms – Creating Public awareness
80	DPSS.CO.AD.No.891/02.27.005/2014-15	November 27, 2014	Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/ Obligation of Payment System Operators under Prevention of Money Laundering Act (PMLA), 2002 Obligation of Payment System Operators – Amendment to Prevention of Money-Laundering (Maintenance of Records) Rules 2013
81	DPSS(CO)RTGS No. 1064/04.04.002/2014-15	December 15, 2014	Extension of RTGS time window
82	DDPSS.CO.AD.No.1195/02.27.005/2014-15	January 02, 2015	Anti-Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
83	DPSS.CO.AD.No.1196 /02.27.005/2014-15	January 02, 2015	Implementation of Section 51-A of UAPA, 1967- Updates of the UNSCR 1988(2011) Taliban Sanctions List
84	DPSS.CO.AD.No.1197/02.27.005/2014-15	January 02, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989(2011) Committee’s Al Qaida Sanctions List

Sr. No.	Reference Number	Date	Subject
85	DPSS.CO.AD.No.1273/02.27.005/2014-15	January 09, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989(2011) Committee's AI Qaida Sanctions List
86	DPSS.CO.AD.No.1274/02.27.005/2014-15	January 09, 2015	Implementation of Section 51-A of UAPA, 1967- Updates of the UNSCR 1988(2011) Taliban Sanctions List
87	DPSS.CO.AD.No.1279/02.27.005/2014-15	January 09, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989(2011) Committee's AI Qaida Sanctions List
88	DPSS.CO.AD.No.1390/02.27.005/2014-15	January 21, 2015	Inter-Government Agreement (IGA) with United States of America (US) under Foreign Accounts Tax Compliance Act (FATCA) - Registration
89	DPSS.CO.AD.No.1925/02.27.005/2014-15	April 16, 2015	Anti-Money Laundering (AML) / Combating of Financing of Terrorism (CFT) - Standards
90	DPSS.CO.AD.No.745/02.27.005/2015-16	October 15, 2015	Reporting requirement under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)
91	DPSS.CO.AD.No.1487/02.27.005/2014-15	February 04, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989(2011) Committee's AI Qaida Sanctions List
92	DPSS.CO.AD.No.1550/02.27.005/2014-15	February 12, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989(2011) Committee's AI Qaida Sanctions List
93	DPSS.CO.AD.No.1555/02.27.005/2014-15	February 18, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989 (2011) Committee's AI Qaida Sanctions List
94	DPSS.CO.AD.No.1605/02.27.005/2014-15	February 27, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989 (2011) Committee's AI Qaida Sanctions List
95	DPSS.CO.AD.No.1759/02.27.005/2014-15	March 24, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989 (2011) Committee's AI Qaida Sanctions List
96	DPSS.CO.AD.No.1760/02.27.005/2014-15	March 24, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989 (2011) Committee's AI Qaida Sanctions List and UNSCR 1988(2011) Taliban Sanctions List – Modification in the Listing Format
97	DPSS.CO.AD.No.1924/02.27.005/2014-15	April 16, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989 (2011) Committee's AI Qaida Sanctions List
98	DPSS.CO.AD.No.1923/02.27.005/2014-15	April 16, 2015	Implementation of Section 51-A of UAPA, 1967- Updates of the UNSCR 1988(2011) Taliban Sanctions List
99	DPSS.CO.AD.No.1982/02.27.005/2014-15	April 23, 2015	Implementation of Section 51-A of UAPA, 1967 – Updates of the UNSCR 1267(1999) / 1989 (2011) Committee's AI Qaida Sanctions List

Sr. No.	Reference Number	Date	Subject
100	DPSS(CO)PD No.2112/02.14.003/2014-15	May 07, 2015	Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions
101	DPSS(CO)RTGS No.492/04.04.002/2015-16	September 01, 2015	Changes in RTGS time window
102	DPSS.CO.OD No.803/06.08.005/2018-19	October 15, 2018	Directions for Central Counterparties (CCPs)
103	DPSS (CO) RTGS No. 2488/ 04.04.016/2018-19	May 28, 2019	Real Time Gross Settlement (RTGS) System – Extension of Timings for Customer Transactions
104	DPSS(CO)RTGS No.364/04.04.016/2019-20	August 21, 2019	Real Time Gross Settlement (RTGS) System – Increase in operating hours