

List of relevant Master Directions issued by the RBI

S. No.	Date	Direction No.	Subject
1.	October 22, 2015 (Updated as on August 04, 2022)	RBI/2015-16/211 Master Direction No.DBR.IBD.No.45/23. 67.003/2015-16	Gold Monetisation Scheme, 2015
2.	January 01, 2016 (Updated as on December 07, 2021)	RBI/FED/2015-16/5 FED Master Direction No. 9/2015-16	Insurance
3.	January 01, 2016 (Updated as on May 18, 2021)	RBI/FED/2015-16/6 FED Master Direction No.10/2015-16	Establishment of Branch Office (BO)/ Liaison Office (LO)/ Project Office (PO) or any other place of business in India by foreign entities
4.	January 01, 2016 (Updated as on June 24, 2021)	RBI/FED/2015-16/10 FED Master Direction No. 15/2015-16	Direct Investment by Residents in Joint Venture (JV) / Wholly Owned Subsidiary (WOS) Abroad
5.	January 01, 2016 (Updated as on May 24, 2022)	RBI/FED/2015-16/1 FED Master Direction No.4/2015-16	Compounding of Contraventions under FEMA, 1999
6.	January 01, 2016	RBI/FED/2015-16/2 FED Master Direction No. 6/2015-16	Borrowing and Lending transactions in Indian Rupee between Persons Resident in India and Non-Resident Indians/ Persons of Indian Origin
7.	January 01, 2016 (Updated as on September 06, 2024)	RBI/FED/2017-18/3 FED Master Direction No. 7/2015-16	Liberalised Remittance Scheme (LRS)

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8.	January 1, 2016 (Updated as on September 06, 2024)	RBI/FED/2015-16/4 FED Master Direction No. 8/2015-16	Other Remittance Facilities
9.	January 1, 2016 (Updated as on September 01, 2022)	RBI/FED/2015-16/7 FED Master Direction No. 12/2015-16	Acquisition and Transfer of Immovable Property under Foreign Exchange Management Act, 1999
10.	January 1, 2016 (Updated as on April 28, 2016)	RBI/FED/2015-16/8 FED Master Direction No. 13/2015-16	Remittance of Assets
11.	January 1, 2016 (Updated as on January 16, 2025)	RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16	Deposits and Accounts
12.	January 01, 2016 (Updated as on August 29, 2024)	RBI/FED/2016-17/12 FED Master Direction No. 17/2016-17	Import of Goods and Services
13.	January 01, 2016 (Updated as on September 16, 2024)	RBI/FED/2015-16/13 FED Master Direction No.18/2015-16	Reporting under Foreign Exchange Management Act, 1999
14.	January 01, 2016 (Updated as on November 12, 2018)	RBI/FED/2017-18/14 FED Master Direction No. 19/2015-16	Miscellaneous
15.	January 01, 2016 (Updated as on December 22, 2022)	RBI/FED/2015-16/16 FED Master Direction No.2/2015-16	Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses
16.	January 01, 2016 (Updated as on January 16, 2025)	RBI/FED/2015-16/11 FED Master Direction No. 16/2015-16	Export of Goods and Services
17.	January 01, 2016 (Updated as on May 29, 2024)	RBI/FED/2015-16/17 FED Master Direction No.3/2015-16	Money Changing Activities

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18.	February 25, 2016 (Updated as on November 06, 2024)	RBI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/14 .01.001/2015-16	Know Your Customer (KYC) Direction, 2016
19.	March 03, 2016 (Updated as on June 07, 2024)	RBI/DBR/2015-16/19 Master Direction DBR. Dir.No.84/13.03.00/201 5-16	Reserve Bank of India (Interest Rate on Deposits) Directions, 2016
20.	March 03, 2016 (Updated as on September 12, 2023)	RBI/DBR/2015-16/20 Master Direction DBR.Dir.No.85/13.03.0 0/2015-16	Reserve Bank of India (Interest Rate on Advances) Directions, 2016
21.	April 21, 2016	RBI/DBR/2015-16/22 Master Direction DBR.PSBD.No. 96/16.13.100/2015-16	Amalgamation of Private Sector Banks, Directions, 2016
22.	May 26, 2016 (Updated as on August 10, 2021)	RBI/DBR/2015-16/25 Master Direction DBR.FSD.No.101/ 24.01.041/2015-16	Reserve Bank of India (Financial Services provided by Banks) Directions, 2016
23.	June 23, 2016	RBI/DBR/2015-16/26 Master Direction DBR.FID.No.108/01.02. 000/2015-16	Reserve Bank of India (Financial Statements of All India Financial Institutions - Presentation, Disclosure and Reporting) Directions, 2016
24.	July 01, 2016 (Updated as on July 03, 2017)	RBI/DBS/2016-17/28 DBS.CO.CFMC.BC.No. 1/23.04.001/2016-17	Frauds – Classification and Reporting by commercial banks and select FIs
25.	July 05, 2016 (Updated as on May 03, 2024)	RBI/FMRD/2016-17/31 FMRD Master Direction No. 1/2016-17	Risk Management and Inter-Bank Dealings
26.	July 07, 2016	RBI/FMRD/2016-17/32 FMRD.Master Direction No.2/2016-17	Money Market Instruments: Call/Notice Money Market, Commercial Paper, Certificates of Deposit

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			and Non-Convertible Debentures (original maturity up to one year)
27.	September 04, 2020 (Updated as on June 21, 2024)	RBI/FIDD/2020-21/72 Master Direction FIDD.CO.Plan.BC.5/04. 09.01/2020-21	Priority Sector Lending (PSL)– Targets and Classification
28.	January 17, 2017 (Updated as on July 28, 2021)	RBI/DPSS/2016-17/51 Master Direction DPSS.CO.OD.No.1846 /04.04.009/2016-17	Access Criteria for Payment Systems
29.	February 22, 2017 (Updated as on February 29, 2024)	RBI/FED/2016-17/52 FED Master Direction No.1/2016-17	Money Transfer Service Scheme (MTSS)
30.	July 24, 2017 (Updated as on June 11, 2024)	RBI/FIDD/2017-2018/56 Master Direction FIDD.MSME & NFS. 12/ 06.02.31/2017-18	Lending to Micro, Small & Medium Enterprises (MSME) Sector
31.	October 11, 2017 (Updated as on November 17, 2020)	RBI/DPSS/2017-18/58 Master Direction DPSS.CO.PD.No.1164/ 02.14.006/2017-18	Issuance and Operation of Prepaid Payment Instruments
32.	January 04, 2018 (Updated up to January 20, 2025)	RBI/FED/2017-18/60 FED Master Direction No. 11/2017-18	Foreign Investment in India
33.	October 17, 2018	RBI/FIDD/2018-19/64 Master Direction FIDD.CO.FSD.BC No.9/05.10.001/2018-19	Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – SCBs
34.	March 26, 2019 (Updated as on December 22, 2023)	RBI/FED/2018-19/67 FED Master Direction No.5/2018-19	External Commercial Borrowings, Trade Credits and Structured Obligations

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35.	April 01, 2021	RBI/2021-22/76 Master Direction DCM (CC) No.G-2/03.41.01/2021-22	“Currency Distribution & Exchange Scheme (CDES)” for bank branches including currency chests based on performance in rendering customer service to members of public
36.	April 01, 2021	RBI/2021-22/77 Master Direction DCM (CC) No.G-4/03.35.01/2021-22	Levy of Penal Interest for Delayed Reporting / Wrong Reporting / Non-Reporting of Currency Chest Transactions and Inclusion of Ineligible Amounts in Currency Chest Balances
37.	July 29, 2019 (Updated as on March 12, 2020)	RBI/FIDD/2019-20/70 Master Direction FIDD.CO.Plan.BC.No.08/04.09.01/2019-20	Priority Sector Lending – Small Finance Banks – Targets and Classification
38.	August 02, 2019 (Updated as on June 03, 2020)	RBI/DBR/2019-20/71 Master Direction DBR.Appt.No:9/29.67.001/2019-20	Reserve Bank of India (‘Fit and Proper’ Criteria for Elected Directors on the Boards of PSBs) Directions, 2019
39.	July 02, 2018	RBI/IDMD/2018-19/61 IDMD.CDD No.21/13.01.299/2018-19	Relief/Savings Bonds
40.	July 01, 2016 (Updated as on November 22, 2018)	RBI/IDMD/2016-17/29 Master Direction IDMD.PDRD.01/03.64.00/2016-17	Operational Guidelines for Primary Dealers
41.	October 26, 2021 (Updated as on April 08, 2024)	RBI/DOR/2021-22/87 DOR.CAP.REC.No.61/21.01.002/2021-22	Prudential Norms on Capital Adequacy for Local Area Banks (Directions), 2021

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42.	September 24, 2021 (Updated as on December 05, 2022)	RBI/DOR/2021-22/85 DOR.STR.REC.53/21.0 4.177/2021-22	Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021
43.	September 24, 2021 (Updated as on December 28, 2023)	RBI/DOR/2021-22/86 DOR.STR.REC.51/21.0 4.048/2021-22	Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021
44.	March 14, 2022 (Updated as on October 10, 2024)	RBI/DOR/2021-22/89 DoR.FIN.REC.95/03.10 .038/2021-22	Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022
45.	April 21, 2022 (Updated as on March 07, 2024)	RBI/2022-23/92 DoR.AUT.REC.No.27/2 4.01.041/2022-23	Credit Card and Debit Card – Issuance and Conduct Directions, 2022
46.	August 30, 2021 (Updated as on April 01, 2024)	RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/ 21.04.018/2021-22	Financial Statements – Presentation and Disclosures
47.	July 20, 2021 (Updated as on December 16, 2024)	RBI/DOR/2021-22/80 DOR.No.RET.REC.32/ 12.01.001/2021-22	Reserve Bank of India [Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)] Directions - 2021
48.	February 18, 2021	RBI/2020-21/74 DoS.CO.CSITE.SEC.No.1852/31.01.015/2020-21	Digital Payment Security Controls
49.	September 16, 2021	RBI/FMRD/2021-22/84 FMRD.FMD.07/02.03.2 47/2021-22	Reserve Bank of India (Market-makers in OTC Derivatives) Directions, 2021
50.	June 04, 2021	RBI/2021-22/79 FMRD .DIRD.03/14.01.003/20 21-22	Reserve Bank of India (Certificate of Deposit) Directions, 2021
51.	April 01, 2021 (Updated as on June 08, 2023)	RBI/2021-22/78 FMRD .DIRD.01/14.01.001/20 21-22	Reserve Bank of India (Call, Notice and Term Money Markets) Directions, 2021

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52.	August 27, 2021 (Updated as on December 27, 2024)	RBI/DPSS/2021-22/82 CO.DPSS.POLC.No.S-479/02.14.006/2021-22	Prepaid Payment Instruments (PPIs)
53.	June 26, 2023	RBI/DOR/2023-24/103 DOR.ORG.REC.22/21.06.050/2023-24	Minimum Capital Requirements for Operational Risk
54.	April 10, 2023	RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24	Outsourcing of Information Technology Services
55.	January 16, 2023	RBI/DOR/2022-23/95 DOR.HOL.No.95/16.13.100/2022-23	Reserve Bank of India (Acquisition and Holding of Shares or Voting Rights in Banking Companies) Directions, 2023.
56.	April 03, 2023	RBI/2023-24/99 DCM (CC) No.G-5/03.41.01/2023-24	Framework of Incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests based on performance in rendering customer service to the members of public.
57.	April 03, 2023	RBI/2023-24/100 DCM (CC) No.G-3/03.44.01/2023-24	Scheme of Penalties for bank branches and Currency Chests for deficiency in rendering customer service to the members of public.
58.	April 03, 2023	RBI/2023-24/101 DCM (CC) No.G-4/03.35.01/2023-24	Penal Provisions in reporting of transactions/ balances at Currency Chests.
59.	April 03, 2023	RBI/2023-24/98 DCM (FNVD)/G-1/16.01.05/2023-24	Counterfeit Notes, 2023 - Detection, Reporting and Monitoring

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60.	April 03, 2023 (Updated as on May 15, 2023)	RBI/2023-24/97 DCM (NE) No.G-2/08.07.18/2023-24	Facility for Exchange of Notes and Coins
61.	September 12, 2023	RBI/DOR/2023-24/104 DOR.MRG.36/21.04.14 1/2023-24	Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023
62.	November 7, 2023	RBI/DoS/2023-24/107 DoS.CO.CSITEG/SEC. 7/31.01.015/2023-24	Information Technology Governance, Risk, Controls and Assurance Practices
63.	January 03, 2024	RBI/FMRD/2023-24/109 FMRD.DIRD.09/14.02.001/2023-24	Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024
64.	February 27, 2024	RBI/DoS.DSG/2023-24/110 DoS.DSG.No.10/33.01.001/2023-24	Reserve Bank of India (Filing of Supervisory Returns) Directions - 2024
65.	February 29, 2024	RBI/DPSS/2023-24/111 CO.DPSS.POLC.No.S1 114/02-27-020/2023-2024	Reserve Bank of India (Bharat Bill Payment System) Directions, 2024
66.	April 01, 2024	RBI/DCM/2024-25/112 DCM (CC) No.G-1/03.44.01/2024-25	Scheme of Penalties for bank branches and Currency Chests for deficiency in rendering customer service to the members of public
67.	April 01, 2024	RBI/DCM/2024-25/113 DCM (CC) No.G-3/03.41.01/2024-25	Framework of incentives for Currency Distribution & Exchange Scheme for bank branches including currency chests
68.	April 01, 2024	RBI/DCM/2024-25/114 DCM (CC) No.G-2/03.35.01/2024-25	Penal Provisions in reporting of transactions / balances at Currency Chests

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69.	April 01, 2024	RBI/DCM/2024-25/115 DCM (FNVD)/G4/16.01.05/20 24-25	Counterfeit Notes, 2024 – Detection, Reporting and Monitoring
70.	May 08, 2024	RBI/FMRD/2024- 25/117 FMRD.DIRD.01/14.01. 023/2024-25	Reserve Bank of India (Margining for Non- Centrally Cleared OTC Derivatives) Directions, 2024
71.	July 15, 2024	RBI/DOS/2024-25/118 DOS.CO.FMG.SEC.No .5/23.04.001/2024-25	Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions
72.	July 24, 2024	RBI/FED/2024-25/121 FED Master Direction No.15/2024-25	Overseas Investment
73.	July 30, 2024	RBI/DoR/2024-25/122 DoR.FIN.REC.No.31/2 0.16.003/2024-25	Treatment of Wilful Defaulters and Large Defaulters
74.	October 18, 2024	RBI/FMRD/2024- 25/124 FMRD.MIOD.No.04/11. 01.041/2024-25	Reserve Bank of India (Access Criteria for NDS- OM) Directions, 2024
75.	January 06, 2025	RBI/DoR/2024-25/125 DoR.FIN.REC.No.55/2 0.16.056/2024-25	Reserve Bank of India (Credit Information Reporting) Directions, 2025
76.	January 07, 2025	RBI/2024-25/126 FMRD.FMD.No.10/14.0 1.006/2024-25	Reserve Bank of India (Non-resident Investment in Debt Instruments) Directions, 2025