

List of Relevant Master Circulars issued by the RBI

S. No.	Date	Circular No.	Subject
1.	April 01, 2023	RBI/2023-24/02 FIDD.GSSD.BC.No.02/ 09.10.001/2023-24	Credit Facilities to Minority Communities
2.	June 16, 2025	RBI/2025-26/56 FIDD.CO.GSSD.BC.No .07/09.09.001/2025-26	Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
3.	April 01, 2025	RBI/2025-26/02 FIDD.GSSD.CO.BC.No .01/09.01.003/2025-26	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
4.	April 1, 2022	RBI/2022-23/07 DCM (FNVD)G 1/16.01.05/2022-23	Detection and Impounding of Counterfeit Notes
5.	April 01, 2022	RBI/2022-23/01 DCM (NE)No.G- 5/08.07.18/2022-23	Facility for Exchange of Notes and Coins
6.	April 01, 2025	RBI/2025-26/06 CO.DGBA.GBD.No.S2 /31-12-010/2025-2026	Conduct of Government Business by Agency Banks - Payment of Agency Commission
7.	April 01, 2025	RBI/2025-26/04 FIDD.CO.LBS.BC.No.0 3/02.01.001/2025-26	Lead Bank Scheme
8.	April 01, 2025	RBI/2025-26/01 FIDD.CO.FID.BC.No.4/ 12.01.033/2025-26	SHG-Bank Linkage Programme
9.	April 01, 2022	RBI/2022-23/04 DCM (CC)No.G- 5/03.44.01/2022-23	Scheme of Penalties for bank branches including Currency Chests based on performance in rendering customer service to the members of public

Guidance Note on Audit of Banks (Revised 2026)

S. No.	Date	Circular No.	Subject
10.	April 01, 2025	RBI/2025-26/05 CO.DGBA.GBD.No.S1/ 31.02.007/2025-26	Disbursement of Government Pension by Agency Banks
11.	April 01, 2025	RBI/2025-26/15 DOR.CRE.REC.No.05/ 21.04.172/2025-26	Bank Finance to Non-Banking Financial Companies (NBFCs)
12.	July 01, 2016 (Updated as on November 12, 2021)	RBI/2016-17/17 DPSS.CO.PD.Mobile Banking.No./2/02.23.0 01/2016-2017	Mobile Banking transactions in India – Operative Guidelines for Banks
13.	April 05, 2021	RBI/2021-22/12 FIDD.GSSD.CO.BC.No .03/09.16.03/2021-22	Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
14.	July 04, 2018	RBI/2018-19/10 FIDD.CO.FSD.BC.No. 6/05.05.010/2018-19	Kisan Credit Card (KCC) Scheme
15.	July 01, 2015	RBI/2015-16/95 DBR.No.Dir.BC.10/13. 03.00/2015-16	Loans and Advances – Statutory and Other Restrictions
16.	July 01, 2015	RBI/2015-16/70 DBR.No.Dir.BC.12/13. 03.00/2015-16	Exposure Norms
17.	July 01, 2015	RBI/2015-16/ 99 DBR.BP.BC.No.23/21. 04.018/2015-16	Disclosure in Financial Statements - Notes to Accounts
18.	July 01, 2015	RBI/2015-16/ 30 DBR. No. FSD.BC.19/24.01. 001/2015-16	Para-banking Activities
19.	July 01, 2015	RBI/2015-16/ 86 DBR. No. BP. BC.3/21.01. 002/ 2015-16	Prudential Norms on Capital Adequacy-Basel I Framework

Guidance Note on Audit of Banks (Revised 2026)

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20.	July 01, 2015	RBI/2015-16/85 DBR.No.BP.BC.4./21. 06.001/2015-16	Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF)
21.	July 01, 2015	RBI /2015-16/ 39 DBR.No.Dir.BC.7/13.0 3.00/2015-16	Interest Rates on Rupee Deposits held in Domestic, Ordinary Non-Resident (NRO) and Non-Resident (External) (NRE) Accounts
22.	July 01, 2015	RBI/2015-16/100 DBR.No.CID.BC.22/20 .16.003/2015-16	Wilful Defaulters
23.	July 01, 2015	RBI/ /2015-16/47 DBR No.DIR.BC.14/04.02.0 02/2015-16	Rupee / Foreign Currency Export Credit & Customer Service to Exporters
24.	July 01, 2015	RBI/2015-16/35 DBR.AML.BC.No.16/1 4.08.001/ 2015-16	Guidelines issued under Section 36(1)(a) of the Banking Regulation Act, 1949 - Implementation of the provisions of Foreign Contribution (Regulation) Act, 2010
25.	July 01, 2015	RBI/2015-16/ 59 DBR No.Leg.BC.21/09.07.0 06/2015-16	Customer Service in Banks