

**Master Circular**  
**Management of Advances**

**A. List of Circulars consolidated in the Master Circular**

No	Circular No.	Date	Subject
1	UBD.PCB.BPD.Cir.No. 53 & 60 /13.05.000/2008-09	6/3/2009 20-04-2009	Prudential Guidelines on Restructuring of Advances by UCBs
2	UBD.PCB.No. 36 & 59 /13.05.000/2008-09	21-01-2009 09-04-2009	Lending under Consortium Arrangement / Multiple Banking Arrangements
3	UBD.PCB.Cir.No. 24 / 13.05.001 / 08-09	10/11/2008	Advances against pledge of Gold / Silver Ornaments
4	UBD.BPD(PCB)Cir No. 18 / 13.04.00 /2008-09	22-09-2008	Revival of the Interest Tax Act 1974 - Collection from Borrowers
5	UBD.PCB.Cir.No. 12 & 13 / 12.05.001 / 2008-09	17-10-2008	ALM Guidelines
6	UBD.PCB.Cir.No.57/16.74.00 /2008-09		Wilful Defaulters and action thereagainst
7	UBD.CO.BPD.PCB.No.33/13.05.000/07-08	29.02.2008	Advances to builders/contractors.
8	UBD.PCB.Cir.No.22/13.05.000/07-08	26.11.2007	Gold Loan Repayment
9	UBD.PCB.Cir.No.13/13.05.000/2007-08	13.09.2007	Monitoring of Advances-Safeguards to be observed
10	UBD.PCB.Cir.No.44/13.04.000/2006-07	18.05.2007	Complaints about Excessive Interest Charged by Banks
11	UBD.PCB.Cir.No. 35 /09.09.001/2006-07	18.04.2007	Credit flow to Micro, Small and Medium Enterprises Sector
12	UBD.PCB.BPD.33/13.05.000/2006-07	16.03.2007	Grant of loans for acquisition of Kisan Vikas Patras (KVPs)
13	UBD.PCB.Cir.No.26/13.05.000/2006-07.	09.01.2007	Valuation of Properties-Empanelment of Valuers
14	UBD.PCB.Cir.No.10 /13.05.000/2006-07	04.09.2006	Guidelines on Relief Measures to be Extended by Banks
15	UBD.PCB.Cir.No.8/13.05.000 /2006-07	21.08.2006	Guidelines on Relief Measures to be Extended by Banks
16	UBD.PCB.Cir.No.58/09.09.01 /2005-06	19.06.2006	Adherence to National Building Code(NBC)-specifications necessary for lending institutions
17	UBD.PCB.Cir.No. 46/13.05.000/2005-06	19.04.2006	Bills discounted under LC-Risk weight and exposure norms.
18	UBD.BPD.Cir.No.36/09.09.001/2005-06	09.03.2006	Debt restructuring mechanism for Small and Medium Enterprises (SMEs) - Announcement made by the Union Finance Minister
19	UBD.PCB.Cir.No.34/13.05.000/2005-06	02.03.2006	Advances against Gold Ornaments and Jewellery
20	UBD.PCB.Cir.No. 8/09.116.00/2005-06	09.08.2005	Prudential norms on capital adequacy-risk weight on housing finance/commercial real estate exposures
21	UBD.PCB.Cir.No.14/09.11.01 /2004-05	24.08.2004	Opening of Current Accounts by banks-need for discipline.
22	UBD.PCB.Cir.No.7/09.11.01/2004-05	29.07.2004	Opening of Current Accounts by banks-need for discipline.

23	UBD.BPD.PCB.CIR.37/13.05.00/2003-04	16-03-2004	Discounting/Rediscounting of Bills By Banks
24	UBD.No.DS.PCB.Cir.34/13.05.00/2001-02	28.03.2002	Loan System for Delivery of Bank Credit
25	UBD.BSD.1.No.8/12.05.00/2001-02	31-08-2001	Issue of banker's cheques/pay orders/demand drafts
26	UBD.NO.POT.No.33/09.17.03/2000-2001	20-02-2001	Relief measures for the persons/business affected by the earthquake in Gujarat
27	UBD.DS.32/13.04.00/2000-01	12/2/2001	Reliefs/Concessions for Exporters Affected by the Earthquake
28	UBD.No.POT.CIR.30/09.20.00/2000-01	1/2/2001	Branch Advisory Committees
29	UBD No.BR.11/16.74.00/98-99	30-06-1999	Collection and Dissemination of Information on Cases of Wilful Default of Rs. 25.00 lakh and above
30	UBD.No.DS.SUB.Cir.4/13.05.00/98-99	5/10/1998	Guidelines for Sanction of Working Capital Finance to Information Technology (IT) and Software Industry
31	UBD.No.DS.PCB.8/13.04.00/98-99	30-09-1998	Reliefs/Concessions for Exporters Affected by Cyclone in Gujarat
32	UBD No.BR.3/16.74.00/98-99	29-07-1998	Disclosure of information regarding defaulting borrowers of banks at-id financial institutions
33	UBD.No.DS.SUB.19/13.05.00/97-98	12/2/1998	Reporting of Credit Sanctions
34	UBD.No.DS.PCB.Cir.28/13.05.00/97-98	16-12-1997	Guidelines for lending by banks-Assessment of working capital
35	UBD.No.DS.PCB.Cir.25/13.05.00/97-98	4/12/1997	'Bill' finance for settlement of dues of SSI suppliers
36	UBD.No.DS.PCB.Cir15/13.05.00/97-98	21-10-1997	Loan system for delivery of bank credit
37	UBD.No.DS.PCB.Cir.47/13.05.00/96-97	23-04-1997	Guidelines for lending by banks-Assessment of working capital-Concept of maximum permissible bank Finance - Review of policy
38	UBD.No.DS.PCBcir.31/13.05.00/96-97	23-04-1997	Loan system for delivery of bank credit
39	UBD.No.DS.PCB.CIR.31/13.05.00/96-97	29-11-1996	Loan system for Delivery of Bank Credit
40	UBD.No.Plan.PCB.5/09.08.00/96-97	16-07-1996	Management of advances portfolio and control over advances
41	UBD.No.DS.PCB.Cir.64/13.05.00/95/96	31-05-1996	Loan System for Delivery of Bank credit
42	UBD.No.DS.PCB.Cir.63/13.05.00/95-96	24-05-1996	Lending to non-banking financial companies
43	UBD.No.BR.6/16.74.00/95-96	6/5/1996	Disclosure of information regarding defaulting borrowers of banks and financial institutions
44	UBD.No.Plan.PCB.60/09.78.00/95-96	8/4/1996	Equipment leasing and hire purchase financing activities
45	UBD.DS.PCB.CIR.54/13.05.00-95/96	23-03-1996	Realistic assessment of credit requirement Measures to prevent diversion of funds
46	UBD.No.DC.23/13.05.00/95-96	19-10-1995	Credit Monitoring System-Introducing of Health Code for borrowal accounts in banks
47	UBD.No.DS.PCB.CIR.22/13.05.00/95-96	13-10-1995	Loan System for Delivery of Bank Credit
48	UBD.No.DS.PCB.CIR.14/13.05.00/95-96	28-09-1995	Introduction of a loan system for delivery of bank credits.
49	UBD No.DS.CIR.PCB.62/13.05.00/94-95	12/6/1995	Assessment of Working Capital limits of less than Rs. 1 crore-Clarifications
50	UBD.No.DS.PCB.CIR.59/13.06.00/94-95	31-05-1995	Norms for bank lending for working capital purposes-Revised guidelines

51	UBD.No.DS.PCB.CIR.60/13.05.00/94-95	30-05-1995	Lending to Non-Banking Financial Companies
52	UBD.No.DS.(PCB)CIR.58/13.05.00/94-95	17-05-1995	Bridge Loans/Interim Finance
53	UBD.No.DS.PCB.CIR.41/13.05.00/94-95	4/2/1995	Compliance with lending discipline-(a) Charging of uniform rates of interest for lending under consortium arrangement (b) penal interest for non-compliance with the discipline
54	UBD.No.DS.CIR.PCB.43/13.05.00/94-95	10/2/1995	Guidelines on lending under consortium arrangements
55	UBD.No.DS.CIR.PCB.39/13.05.00/94-95	14-01-1995	Levy of commitment charge on unutilised portion of credit limit
56	UBD.No.DS.CIR.25/13.05.00/94-95	21-10-1994	Lending to non-Banking financial companies
57	UBD.No.DS.CIR.PCB.19/13.04.00/94-95	5/10/1994	Inventory/Receivables norms for various industries
58	UBD.No.DS.CIR.PCB18/13.05.00/94-95	19-09-1994	Report of the in-House Group setup to review the role of Reserve Bank of India in laying down norms for bank lending for working capital purposes - Revised guidelines.
59	UBD.No.DS.CIR.PCB-3/13.05.00/94-95	6/7/1994	Guidelines on lending under consortium arrangements
60	UBD.No.(PCB).CIR.80/13.05.00/93-94	1/6/1994	Credit Authorisation Scheme - Co-ordination between banks and Financial institutions in ex-tending term loans
61	UBD.No.(PCB)50/13.05.00-93/94	14-01-1994	Restrictions on credit to certain sectors – Real Estate Loans
62	UBD.No.POT.47/09.51.00/93-94	6/1/1994	Incidence of guarantee premium payable to Deposit Insurance and Credit Guarantee Corporation
63	UBD.No.(PCB)DC.40/13.05.00/93-94	13-12-1993	Credit Authorisation Scheme - Treatment of term loan instalments for assessment of working capital requirements
64	UBD.No.Plan.22/09.11.00/93-94	28-09-1993	Monitoring of flow of funds
65	UBD(PCB)5/13.06.00/93-94	14-08-1993	Credit Authorisation Scheme - Co-ordination between banks and Financial institutions in ex-tending term loans.
66	UBD.No.(PCB)1/13.06.00/93-94	12/7/1993	Review of inventory/receivable norms for financing vegetable and hydrogenated oil industry
67	UBD.No.DC(PCB)99/13.06.00/92-93	30-06-1993	Review of inventory/receivables norms for financing biscuits and bakery products industry
68	UBD.No.(SUC)DC.124/13.06.00/92-93	30-06-1993	Inventory and Receivables Norms Basmati Rice
69	UBD.No.(PCB)54/DC(R.1)-92/93	7/4/1993	Restriction on Credit to Certain Sectors
70	UBD.No.(PCB).DC45/R.1/92-93	25-02-1993	Credit Authorisation Scheme Treatment of term loan instalments for assessment of working capital requirements
71	UBD.No.41-UB.17(c)-92/93	10/2/1993	Guidelines for relief measures by urban banks in areas affected by recent riots
72	UBD.No.I&L.40J.1.-92/93	9/2/1993	Diversion of working capital funds
73	UBD.No.(PCB)29/1)C.(R.1)-92/93	26-12-1992	Bridge Loans/Interim Finance
74	UBD.(PCB)5/DC.R.1A/92-93	24-07-1992	Inventory and Receivables norms for power Generation/Distribution Industry
75	UBD.(PCB)3/DC.R.1A.92/93	14-07-1992	Inventory and Receivables norms for certain segments of Chemical Industry Essential Oil based chemicals
76	UBD(PCB)38/DC.(R.1)-91/92	13-11-1991	Restriction on Credit to Certain Sectors
77	UBD.(SUC)36/DC.R.1(A)-90/91	31-05-1991	Restrictions of Drawals Under Large Cash Credit Limits
78	UBD(PCB)42/DC.HC.(Policy).90/91	11/2/1991	Credit Monitoring System Health Code for Borrowal Accounts in Urban Co-operative Banks
79	UBD.PCB.2/DC.(R-1)-90/91	20-07-1990	Financing of Leasing/Hire Purchase Companies

80	UBD.(SUC)22/DC.R-1-90/91	7/7/1990	Credit Monitoring Arrangement Lending Discipline - Quarterly Information System (QIS)
81	UBD.No.DC.113/R.1A-89/89	24-04-1989	Assessment of Working Capital Requirements - Inventory/Receivable Norms for Paper Industry and for Consumable Spares
82	UBD.No.DC.27/R.1.A-88/89	23-08-1988	Inventory/Receivables Norms for Engineering Industry
83	UBD.No(DC)2/R.1-A-88/89	8/7/1988	Inventory/Receivable norms for Certain Segments of Chemical Industry
84	UBD.No.(DC)123/R.1-87/88	31-05-1988	Credit Monitoring System - Introduction of Health Code for Borrowal Accounts in Banks
85	UBD.No.(DC)101/R.1-A-87/88	15-02-1988	Inventory/Receivable Norms for Various Industries
86	UBD.NO.I&L.67/J.1-87/88	21-11-1987	Advances to Builders/Contractors
87	UBD(DC)104/R.1-86/87	25-06-1987	Guidelines for Assessment of Working Capital Requirements, Opening of Letters of Credit and Issue of Guarantees
88	UBD.DC.84/R.1-86/87	3/6/1987	Credit Monitoring System - Introduction of Health Code for Borrowal Accounts in Banks
89	UBD.(DC)57/R.1-86/87	19-02-1987	Defaults In Payment of Statutory Dues by Borrowers
90	UBD.No.DC.41/R.1-86/87	7/11/1986	Withholding of Credit Facilities to Borrowers to Ensure Financial Discipline
91	UBD(DC)83/R.1-85/86	24-03-1986	Certification of Accounts of Non-Corporate Borrowers by Chartered Accountants
92	UBD.NO.I&L.38 /J.1-85/86	11/10/1985	Advances Granted by Urban Co-operative Banks - Diversion of Funds
93	UBD.P&O.1383/UB.17(C)-84/85	22-05-1985	Guidelines for relief measures by urban banks in areas affected by natural calamities
94	UBD.POT.654/UB.17(C)-84/85	23-11-1984	Banks assistance to persons affected by recent disturbances
95	ACD.OPR.1569/A.35-79/80	2/10/1979	Measures to restrict further credit expansion
96	ACD.OPR.2697/A.75/74-5	24-12-1974	Credit authorisation scheme for co-operative banks
97	ACD.OPR.1222/A.75/74-5	7/9/1974	Credit authorisation scheme for co-operative banks
98	ACD.Plan.3109/PR.414(9)/68-9	18-06-1969	Working group on industrial financing through co-operative banks - recommendations pertaining to the urban co-operative banks - action required

**B. List of Other Circulars from which instructions relating to Management of Advances have also been consolidated in the Master Circular**

No.	Circular No.	Date	Subject
1.	UBD.No.I&L/69/12.05.00/93-94	13-05-1994	Committee to enquire into various aspects relating to frauds and malpractices in banks (Ghosh Committee)
2.	UBD.21/12:15:00/93-94	21-09-1993	Committee to enquire into various aspects relating to frauds and malpractices in banks primary (urban) co-operative banks
3.	UBD.No.2420-J.20-83/84	02-04-1984	Frauds, Mis-Appropriation, Embezzlements And Defalcation Of Funds In Primary (Urban) Co-operative Banks

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