



राजस्थान वित्त निगम
मुख्यालय : उद्योग भवन, तिलक मार्ग,
सी-स्कीम, जयपुर-302 005
(F&A – ACCOUNTS SECTION)
Phone No. 0141-2385522

Ref. No. RFC/F./Fin/ 11109/267

Dated : 04.01.2017

CIRCULAR

Reg. : Prudential Norms on Income Recognition, Asset Classification (IRAC) and provisioning pertaining to advances.

The SIDBI vide its Circular FI No.01/2016-17 dated 14th December, 2016 has advised the SFCs to strictly follow / implement / adhere to the instructions / guidelines issued by Reserve Bank of India (RBI) vide its letter No. DBR.No.BP.BC.37/ 21.04.048/2016-17 dated November 21, 2016 (copy enclosed) wherein the RBI has issued instructions on prudential norms on Income Recognition, Asset Classification (IRAC) and provisioning pertaining to advances. The Board in the Meeting held on 23.12.2016 noted and adopted the guidelines of RBI through the said SIDBI Circular for implementation.

Accordingly, an additional period of 60 days is provided for recognition of a loan account as substandard in the cases where of sanctioned amount is upto ₹ 1.00 crore for dues payable between 01.11.2016 and 31.12.2016.

All concerned are advised to make a note of it for implementation and further necessary action.


(Anoop Khinchi)
Managing Director

Encl : As Above

Copy to :-

- (1) All BOs/FCs
- (2) Standard Circulation at HO
- (3) Manager (MS), RFC, HO, Jaipur for hoisting on website.

Am (MS)
23.1.17
KKW, Myr (MS)

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भारतीय लघु उद्योग विकास बैंक
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

15347

Ref. No. P00111201 / SFCs/Policies

December 14, 2016

CMDs / MDs of all SFCs.

Circular FI No.01/2016-17

Madam / Dear Sir,

Prudential Norms on Income Recognition, Asset Classification (IRAC) and provisioning pertaining to advances

Reserve Bank of India vide its letter No. DBR.No.BP.BC.37 / 21.04.048 / 2016-17 dated November 21, 2016 has issued instructions on Prudential Norms on Income Recognition, Asset Classification & Provisioning (IRAC) pertaining to Advances. The same is also available at the website of RBI on the link given below. A copy of the letter is enclosed herewith for ready reference.

<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=10723&Mode=0>

You are, therefore, requested to strictly follow / implement / adhere to the instructions/ guidelines issued by RBI in this regard. The guidelines in the matter may be placed at the meeting of the Board of Directors for information and necessary action.

Yours faithfully,

[Chitra Alai]
General Manager

Encl: As above

बैंक हिन्दी में पत्राचार का स्वागत करता है।

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SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

संदर्भ सं. P00111201 /एसएफसी/ पॉलिसी

14, दिसम्बर, 2016

राज्य वित्त निगमों के अध्यक्ष एवं प्रबंध निदेश /प्रबंध निदेशक

परिपत्र एफआई सं.01 /2016-17

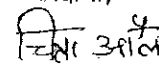
महोदया / प्रिय महोदय,

अग्रिमों से संबंधित आय निर्धारण, आस्ति वर्गीकरण और प्रावधानीकरण
के विवेकपूर्ण मानदंड

भारतीय रिज़र्व बैंक ने दिनांक 21 नवंबर, 2016 के अपने पत्र सं. डीबीआर बीपी.बीसी.37 /21.04.048 /2016-17 के माध्यम से अग्रिमों से संबंधित आय निर्धारण, आस्ति वर्गीकरण और प्रावधानीकरण के विवेकपूर्ण मानदंडों के संबंध में अनुदेश जारी किए हैं। ये अनुदेश भारतीय रिज़र्व बैंक के वेबसाइट के निम्नलिखित लिंक पर भी उपलब्ध हैं। इसके साथ उक्त पत्र की प्रति सुलभ संदर्भ के लिए संलग्न है।

<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=10723&Mode=0>

अतः आपसे अनुरोध है कि आरबीआई द्वारा जारी अनुदेशों /दिशानिर्देशों का कड़ाई से अनुसरण /कार्यान्वयन /पालन करें। कृपया निदेशक मंडल की अगली बैठक में उक्त दिशानिर्देशों को सूचना एवं आवश्यक कार्रवाई हेतु प्रस्तुत करें।

भवदीया,

[चित्रा आरौरा]
महाप्रबंधक

संलग्नक: यथोपरि

बैंक हिन्दी में पत्राचार का स्वागत करता है।



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2016-17/143

DBR.No.EP.BC.37/21.04.043/2016-17

November 21, 2016

All Entities Regulated by the Reserve Bank of India

Madam / Dear Sir,

Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances

It has been represented to us that consequent upon withdrawal of the legal tender status of the existing ₹ 500 and ₹ 1,000 notes (SBN) small borrowers may need some more time to repay their loan dues. Taking these representations into consideration, it has been decided to provide an additional 60 days beyond what is applicable for the concerned regulated entity(RE) for recognition of a loan account as substandard in the following cases:

- (i) Running working capital accounts (OD/CC)/crop loans, with any bank, the sanctioned limit whereof is ₹ 1 crore or less;
- (ii) Term loans, whether business or personal, secured or otherwise, the original sanctioned amount whereof is ₹ 1 crore or less, on the books of any bank or any NBFC, including NBFC (MFI). This shall include housing loans and agriculture loans.

Note: The limits at (i) and (ii) above are mutually exclusive limits applicable to respective category of loans.

- (iii) Loans sanctioned by banks to NBFC (MFI), NBFCs, Housing Finance Companies, and PACs and by State Cooperative Banks to DCCBs.
- (iv) The above guidelines will also be applicable to loans extended by DCCBs.

2. The above dispensation will be subject to following conditions:

- (i) It applies to dues payable between November 1, 2016 and December 31, 2016. REs shall note to ensure that this is a short-term deferment of classification as substandard due to delay in payment of dues arising during the period specified above and does not result in restructuring of the loans.

बैंकिंग विनियमन विभाग, केन्द्रीय कार्यालय, 12वीं मंजिल, शहीद भगत सिंह मार्ग, मुंबई - 400001
Department of Banking Regulation, Central Office, 12th Floor, Shahid Bhagat Singh Marg, Mumbai - 400001
Tel No: 22661602 Fax No: 22705691 Email ID: cgmicdbr@rbi.org.in

हिंदी आसान है. इसका प्रयोग बढ़ाइए

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(ii) Dues payable before November 1 and after December 31, 2016, will be covered by the extant instruction for the respective regulated entity with regard to recognition of NPAs.

(iii) The additional time given shall only apply to defer the classification of an existing standard asset as substandard and not for delaying the migration of an account across sub-categories of NPA.

3 All REs, including DCCBs, are advised to be guided by the above instructions.

Yours faithfully,

(S.S. Barik)
Chief General Manager-in-Charge