



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.11/09/ 03

Dated : 05.04.2017
40

CIRCULAR

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

The SIDBI vide its Circular FI No.02/2016-17 dated 23.02.2017 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.49/21.04.048/2016-17 dated 28.12.2016 (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 15.03.2017 noted and adopted the guidelines of RBI through the said SIDBI Circular for implementation.

Accordingly, an additional period of 30 days (in addition to 60 days already provided by RBI vide RBI circular No. DBR No. BP.BC.37/21.04.048/2016-17 dated 21.11.2016) 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)
10.4.17
K (ms), MS (ms)

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MD/121
02.03.17
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भारतीय लघु उद्योग विकास बैंक
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

संदर्भ सं. L00126293 /एसएफसी/ पॉलिसी

23, फरवरी, 2017

राज्य वित्त निगमों के अध्यक्ष एवं प्रबंध निदेश / प्रबंध निदेशक

परिपत्र एफआई सं. 02/2016-17

महोदया / प्रिय महोदय,

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

भारतीय रिज़र्व बैंक ने दिनांक 28 दिसम्बर, 2016 के अपने पत्र सं. डीबीआर बी.पी.बी.सी.49/ 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=10801&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।

संलग्नक: यथोपरि

भवदीया,
चित्रा आले
[चित्रा आले]
महाप्रबंधक

ED (F)

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Gm (D)

Don (M4)
K. R. R.

UD 26/17
By Agenda & put up
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भारतीय लघु उद्योग विकास बैंक
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

Ref. No. L00126293 / SFCs/Policies

February 23, 2017

CMDs / MDs of all SFCs.

Circular FI No.02/2016-17

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.49/21.04.048/ 2016-17 dated December 28, 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=10801&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 next meeting of the Board of Directors for information and necessary action.

Yours faithfully,

[Chitra Alai]
General Manager

Encl: As above



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

RBI/2016-17/198

DBR.No.BP.BC.49/21.04.048/2016-17

December 28, 2016

All Regulated Entities

Madam / Dear Sir,

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

Please refer to circular DBR.No.BP.BC.37/21.04.048/2016-17 dated November 21, 2016.

2. On a review, it has been decided to:

(i) Provide 30 days, in addition to the 60 days provided vide the abovementioned circular, in the following categories of loans:

(a) Running working capital accounts (OD/CC)/crop loans, with any bank, the sanctioned limit whereof is ₹1 crore or less;

(b) Term loans for business purposes, 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 agriculture loans.

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

The above dispensation will apply to dues payable between November 1, 2016 and December 31, 2016.

(ii) Permit all REs to defer the down grade of an account that was standard as on November 1, 2016, but would have become NPA for any reason during the period November 1, 2016 to December 31, 2016, by 90 days from the date of such downgrade in the following categories of accounts:

(a) Running working capital accounts (OD/CC)/crop loans, with any bank, the sanctioned limit whereof is ₹1 crore or less;

(b) Term loans for business purposes, 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 agriculture loans.

Note: The limits at (a) and (b) above are mutually exclusive limits applicable to respective category of loans

3. The additional time given in para 2 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.

4. Dues payable after January 1, 2017 will be covered by the extant instructions for the respective REs.

Yours faithfully,

(S.S. Barik)

Chief General Manager-in-Charge

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