



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2024-25/73

CO.FIDD.PCD.BC.No.9/04-04-003/2024-25

September 02, 2024

All Scheduled Commercial Banks

Madam /Dear Sir,

Review of Extant Instructions – Withdrawal of Circulars

An internal review was carried out to identify and withdraw obsolete/ outdated/ superfluous instructions. Based on the same, the circulars listed in the [Annex](#) stand withdrawn with immediate effect in view of subsequent updated instructions issued on the subject matters.

Yours faithfully,

(Nisha Nambiar)
Chief General Manager-in-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001

Financial Inclusion & Development Dept, Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmncfidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

***चेतावनी:** रिज़र्व बैंक द्वारा मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



Annex

List of circulars withdrawn

Sr. No.	Circular No.	Date	Subject	Rationale for withdrawal
1.	RPCD.No.SP.BC.14/PS.160-87/88	July 31, 1987	Credit facilities to Minority Communities	The reporting formats prescribed in these circulars had been modified and the periodicity has been changed. The updated instructions are reflected in the Master Circular on Credit Facilities to Minority Communities dated April 01, 2023.
2.	RPCD.No.SP.BC.45/PS.160-87/88	October 16, 1987	Credit facilities to Minority Communities	
3.	RPCD.No.SP.BC.46/PS.160/88-89	November 17, 1988	Credit facilities to Minority Communities	
4.	RPCD.CO.FID.BC.No.2433/12.01.012/2010-11	August 26, 2010	Opening of No-Frills accounts by students for availing various Government Scholarships	The nomenclature “No frills account” has been discontinued, and the extant provisions of Basic Savings Bank Deposit Account (BSBDA) as normal banking service for all customers is in vogue.
5.	RPCD.FID.BC.No.53/12.01.001/2010-11	February 14, 2011	Master Circular on Micro Credit	The guidelines contained in the circular have been subsumed under Master Circular on SHG- Bank linkage dated April 1, 2024 , Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 and Master Directions – Priority Sector Lending (PSL) – Targets and Classification