

Appendix II – Matters other than Policies⁵

IIA – To be placed before the Board for approval / review / information

S.No	Subject matter	Paragraph reference in extant directions/circulars
For Approval		
1.	ICAAP – Structural Design and Contents	Paragraph <u>6 (i)</u> , <u>7</u> , <u>228 (4) (i)</u> , <u>228 (8) (i)</u> and <u>238 (1) (ii)</u> of Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025
2.	Capital Plan	Paragraph <u>6 (ii)</u> of Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025
3.	Infusion of capital in overseas banking centres	Paragraph <u>29 (1)</u> of Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025
4.	Acquisition of Shares or Voting Rights	Paragraph <u>23</u> & <u>24</u> of Reserve Bank of India (Commercial Banks) – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
5.	Issuance of Regulatory Capital (PDI / RNCPS / RCPS / Basel III Tier 2 Debt Capital / Upper Tier 2 instruments and Lower Tier 2 instruments)	Paragraph <u>19(2)</u> , <u>19(20)</u> , <u>20 (2)</u> , <u>20 (22)</u> , <u>24 (2)</u> , <u>24 (18)</u> , <u>25 (2)</u> and <u>25 (16)</u> of Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025
6.	Reclassifications between categories viz. Held till Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL)	Paragraph <u>66</u> of Reserve Bank of India (Commercial Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025
7.	New Over the Counter (OTC) derivative products	Paragraph <u>4.3.3</u> of Master Direction – Reserve Bank of India (Market-makers in OTC Derivatives) Directions, 2021 dated September 16, 2021
8.	Declaration of Dividend	Paragraph <u>6</u> of Reserve Bank of India (Commercial Banks– Prudential Norms on Declaration of Dividends and Remittance of Profit) Directions, 2025
9.	Approval by Board of Directors in case of Voluntary Amalgamation	Paragraph <u>7</u> and <u>9</u> of Reserve Bank of India (Commercial Banks - Voluntary Amalgamation) Directions, 2025
10.	Approval for increasing branches beyond 300 (in respect of vostro accounts of Non-resident Exchange Houses)	Paragraph <u>3(i)</u> of the Master Direction – Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses dated January 1, 2016
11.	RTGS membership	<u>Annex V</u> of the Master Direction on Access Criteria for Payment Systems dated January 17, 2017

⁵ The matters enlisted here may be read along the with respective RBI Directions. Multiple requirements to place matters before Board, relating to a similar aspect / matter have been listed only once.

[#] The directions/circulars shall stand modified w.e.f. October 1, 2026 in accordance with the stance indicated herein

S.No	Subject matter	Paragraph reference in extant directions/circulars
12.	Appointment / Reappointment of Managing Director & CEO / PTC	Paragraph <u>65 (ii)</u> of Reserve Bank of India (Commercial Banks - Governance) Directions, 2025
13.	Remuneration of WTD	Paragraph <u>66</u> of Reserve Bank of India (Commercial Banks – Governance) Directions, 2025
14.	Undertaking any form of business through more than one entity in the group	Paragraph <u>18(3)</u> of Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) Directions, 2025
15.	Number of additional WTDs (other than MD&CEO)	Paragraph <u>47</u> of Reserve Bank of India (Commercial Banks - Governance) Directions, 2025
16.	Appointment of the Chief Risk Officer (CRO)	Paragraph <u>59</u> of Reserve Bank of India (Commercial Banks - Governance) Directions, November 28, 2025
17.	Appointment of the Chief Compliance Officer (CCO)	Paragraph <u>2.5</u> of Compliance functions in banks and Role of Chief Compliance Officer (CCO) dated September 11, 2020
18.	Undertaking business as Indian Agent under Money Transfer Service Scheme	Paragraph 3.2(k) and Paragraph 6(iv)(f) of Master Direction – Money Transfer Service Scheme (MTSS) dated February 22, 2017
For Review		
19.	Working of subsidiaries of banks	Paragraph <u>9</u> and <u>40(1)</u> of (Commercial Banks -Undertaking of Financial Services) Directions dated November 28, 2025 (amended on December 05, 2025)
20.	Review of Material ITEs.	Para <u>6(2)(i)</u> of Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025
21.	Review of Compensation system of the bank	Paragraph <u>237(14)(v)</u> of Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025
22.	Review of assessment of ICAAP	Paragraph <u>7</u> and <u>228(8)(i)</u> of Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025
23.	Annual review of the implementation of exposure management measures	Paragraph <u>6(2) (ii), (iii)</u> of Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025
24.	Business through brokers in excess of 5% limit	Paragraph <u>92(8)</u> of Reserve Bank of India (Commercial Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025

S.No	Subject matter	Paragraph reference in extant directions/circulars
For Information / Reporting		
25.	Compromise Settlements and Technical Write-offs	Paragraph <u>94</u> of the Reserve Bank of India (Commercial Banks– Resolution of Stressed Assets) Directions, 2025
26.	Customer Service aspects	Paragraph <u>15</u> of Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Directions, 2025. Paragraph <u>18</u> of Reserve Bank of India (Commercial Banks - Credit Information Reporting) Directions, 2025
27.	Reporting of annual review of donations made by the bank	Paragraph <u>50</u> of Reserve Bank of India (Commercial Banks – Miscellaneous) Directions, 2025
28.	Fit and proper status of major shareholders	Paragraph <u>18(4)</u> , <u>19</u> , <u>20</u> and <u>21</u> of Reserve Bank of India (Commercial Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
29.	Information Security Governance of Payment Aggregators and Payment Gateways	Paragraph <u>1.1</u> of Annexure 1 to Master Direction on Regulation of Payment Aggregator (PA) dated September 15, 2025
30.	Operational resilience of business units	Paragraph <u>55</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025.
31.	Loans to Related Parties	Para <u>42N</u> of Reserve Bank of India (Commercial Banks – Credit Risk Management) Directions, 2025
32.	Acquisition of Shares or Voting Rights - Monitoring mechanism to ascertain that a major shareholder has obtained prior RBI approval for acquiring shareholding rights	Paragraph <u>25</u> of Reserve Bank of India (Commercial Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
33.	Report on encumbrance of shares – ongoing monitoring of section 12B (5) of BR Act, 1949	Paragraph <u>28</u> of Reserve Bank of India (Commercial Banks– Acquisition and Holding of Shares or Voting Rights) Directions, 2025
34.	Reporting of outcome of stress test	Paragraph <u>68(2)</u> of Reserve Bank of India (Commercial Banks - Asset Liability Management Directions, 2025)