

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>177(3) (i)</u> , <u>177(7)(i)</u> , <u>187(1)(ii)</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
2.	Capital Plan	Paragraph <u>6 (ii)</u> Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
3.	Acquisition of Shares or Voting Rights	Paragraph <u>23 & 24</u> of Reserve Bank of India (Small Finance Banks) – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
4.	Issuance of Regulatory Capital (PDI / RNCPS / RCPS / Basel III Tier 2 Debt Capital / Upper Tier 2 instruments and Lower Tier 2 instruments)	Paragraph <u>14(2)</u> , <u>14(21)</u> , <u>15(2)</u> , <u>15(21)</u> , <u>17(2)</u> , <u>17(19)</u> , <u>18(1)</u> , <u>18(19)</u> and <u>19(1)</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
5.	Reclassifications between categories viz. Held till Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL)	Paragraph <u>64</u> of Reserve Bank of India (Small Finance Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025
6.	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
7.	Declaration of Dividend	Paragraph <u>6</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Declaration of Dividends) Directions, 2026
8.	Approval by Board of Directors in case of Voluntary Amalgamation	Paragraph <u>7</u> and <u>9</u> of Reserve Bank of India (Small Finance Banks – Voluntary Amalgamation) Directions, 2025
9.	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

⁵The matters enlisted here may be read along with the 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
10.	RTGS membership	<u>Annex V</u> of the Master Direction on Access Criteria for Payment Systems dated January 17, 2017
11.	Appointment / Reappointment of Managing Director & CEO / PTC	Paragraph <u>57 (ii)</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
12.	Remuneration of WTD	Paragraph <u>58</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
13.	Number of additional WTDs (other than MD&CEO)	Paragraph <u>12</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
14.	Appointment of the Chief Risk Officer (CRO)	Paragraph <u>50</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
15.	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
16.	Undertaking business as Indian Agent under Money Transfer Service Scheme	Paragraph <u>3.2(k)</u> and <u>Paragraph 6(iv)(f)</u> of Master Direction – Money Transfer Service Scheme (MTSS) dated February 22, 2017
For Review		
17.	Review of Material ITEs.	Para <u>6(2)(i)</u> of Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025
18.	Review of Compensation system of the bank	Paragraph <u>185(14)(v)</u> of Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Directions, 2025
19.	Review of assessment of ICAAP	Paragraph <u>7</u> and <u>177(7)(i)</u> of Reserve Bank of India (Small Finance Banks- Prudential Norms on Capital Adequacy) Directions, 2025
20.	Annual review of the implementation of exposure management measures	Paragraph <u>6(2) (ii), (iii)</u> of Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025
21.	Business through brokers in excess of 5% limit	Paragraph <u>90(8)</u> of Reserve Bank of India (Small Finance Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025
For Information / Reporting		
22.	Compromise Settlements and Technical Write-offs	Paragraph <u>94</u> of the Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Directions, 2025

S.No	Subject matter	Paragraph reference in extant directions/circulars
23.	Customer Service aspects	Paragraph <u>15</u> of Reserve Bank of India (Small Finance Bank - Responsible Business Conduct) Directions, 2025. Paragraph <u>18</u> of Reserve Bank of India (Small Finance Banks - Credit Information Reporting) Directions, 2025
24.	Reporting of annual review of donations made by the bank	Paragraph <u>49</u> of Reserve Bank of India (Small Finance Banks – Miscellaneous) Directions, 2025
25.	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 (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
26.	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
27.	Operational resilience of business units	Paragraph <u>55</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025
28.	Loans to Related Parties	Paragraph <u>42N</u> of Reserve Bank of India (Small Finance Banks – Credit Risk Management) Directions, 2025
29.	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 (Small Finance Bank – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
30.	Report on encumbrance of shares – ongoing monitoring of section 12B (5) of BR Act, 1949	Paragraph <u>28</u> of Reserve Bank of India (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
31.	Reporting of outcome of stress test	Paragraph <u>68(2)</u> of Reserve Bank of India (Small Finance Banks -Asset Liability Management Directions, 2025)