

Limits and Recent Norms

Reserve Bank of India (RBI) and Securities and Exchange Board of India (SEBI) Regulatory Limits

- **Integrated Ombudsman Scheme (Effective November 1, 2025)**
 - The Integrated Ombudsman Scheme (I O S) has been extended to include **State Cooperative Banks (StCBs)** and **Central Cooperative Banks (CCBs)**.
 - The scheme already covers commercial banks, Regional Rural Banks (R R Bs), Non-Banking Financial Companies (N B F C s) with assets greater than or equal to **₹100 crore**, credit information companies, and Urban Cooperative Banks (U C B s) accepting deposits greater than **₹50 crore**.
 - Maximum compensation for mental agony or time lost is proposed to be up to **₹3,00,000**.
- **Bank Locker Regulations (Effective November 1, 2025)**
 - Compensation for loss due to bank negligence is mandated to be up to **100 times the annual locker rent**.
 - Banks are required to store Closed-Circuit Television (C C T V) footage for at least **180 days**.
 - Up to **four nominees** are allowed per locker account.
 - Annual locker rent ranges from **₹2,000 to ₹10,000**, depending on locker size and city tier.
- **Reserve Bank of India Migration to Secure Domain (Deadline October 31, 2025)**
 - The Reserve Bank of India (R B I) mandated all banks to migrate their corporate websites and internet banking portals to the secure **".bank.in"** domain by **October 31, 2025**.
- **Unified Payments Interface (UPI) Changes for Person-to-Person (P2P) Collect Requests (Effective October 1, 2025)**
 - The **Person-to-Person (P2P) 'Collect' requests** feature for Unified Payments Interface (U P I) transactions is discontinued starting **October 1, 2025**, to curb fraud.
- **Securities and Exchange Board of India (SEBI) Dedicated Unified Payments Interface (UPI) Address (Effective October 1, 2025)**
 - The Securities and Exchange Board of India (S E B I) mandated the use of a dedicated Unified Payments Interface (U P I) address for registered intermediaries starting **October 1, 2025**.
- **Unified Payments Interface (UPI) Person-to-Merchant (P2M) High Value Limits (Effective September 15, 2025)**
 - For specific high-value Person-to-Merchant (P2M) categories like insurance, capital markets, Government E-Marketplace/taxes, travel, loan repayments, and Business-to-Business (B2B) collections, the daily cumulative transaction limit is **₹10 lakh**.
 - The per-transaction limit for these categories is **₹5 lakh**.
 - The transaction limit for **credit card payments** via Unified Payments Interface (U P I) is increased to **₹5 lakh** (with a daily cumulative limit of **₹6 lakh**).
 - The transaction limit for **jewelry purchases** via Unified Payments Interface (U P I) is **₹2 lakh**, with a daily cumulative limit of **₹6 lakh**.
 - The general **Person-to-Person (P2P) limit** remains **₹1 lakh**.
 - The limit for tax payment, education fees, hospital fees, Initial Public Offer (I P O), and Reserve Bank of India Retail Direct Gilt (R B I-R D G) account applications remains at **₹5 lakh**.
- **ICICI Bank Minimum Balance (Effective August 1, 2025)**
 - Minimum balance requirement for metro accounts increased to **₹50,000** (from ₹10,000).

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- Minimum balance requirement for non-metro accounts increased to **₹25,000** (from ₹5,000).
- Minimum balance requirement for rural accounts increased to **₹10,000** (from ₹2,500).
- The penalty for non-maintenance is 6% of the deficit or **₹500**.
- **National Payments Corporation of India (NPCI) Unified Payments Interface (UPI) Rules (Effective August 1, 2025)**
 - The balance check limit is set at **50 per day per application**.
 - Retrieval of account information is limited to **25 per day**.
 - Autopay mandates are restricted to **non-peak hours** (10:00–13:00 and 17:00–21:30).
- **Agency Bank Commission (Effective April 1, 2025)**
 - Commission for pension payments is **₹80**.
 - Commission for general transactions increased from 6.5 paisa to **7 paisa per ₹100 transaction**.

Lending and Capital Market Limits

- **Loan against Shares/Securities (Individual)**
 - The individual loan limit against shares and listed securities has been raised from **₹20 lakh to ₹1 crore**.
- **Initial Public Offering (IPO) Financing (Per Borrower)**
 - The maximum financing limit for an Initial Public Offer (I P O) per borrower is raised from **₹10 lakh to ₹25 lakh**.
- **Loan against Gold and Silver Jewelry (Effective April 1, 2026)**
 - The maximum Loan-to-Value (L T V) ratio permitted for loans up to **₹2.5 lakh** is **85%**.
 - The maximum Loan-to-Value (L T V) ratio for loans between **₹2.5 lakh and ₹5 lakh** is **80%**.
 - The maximum Loan-to-Value (L T V) ratio for loans above **₹5 lakh** is **75%**.
 - For manufacturers, the gold/silver loan tenure is increased to **270 days** (from 180 days).
- **Financing Corporate Mergers and Acquisitions (M&A)**
 - Banks are now allowed to finance corporate mergers and acquisitions (M&A) takeovers.
 - Banks can fund up to **70% of the acquisition value**, while the acquirer must contribute the remaining **30% from their own equity**.
- **Merchanting Trade Transaction (MTT) Forex Outlay**
 - The maximum time limit allowed for the foreign exchange outlay in case of a Merchanting Trade Transaction (M T T) is extended from 4 months to **6 months**.
- **External Commercial Borrowing (ECB) Limit for Non-Banking Financial Companies (NBFCs)**
 - Non-Banking Financial Companies (N B F C s) can now raise up to **\$1 billion or more** under the External Commercial Borrowing (E C B) route.
- **Lending Restrictions**
 - The framework limiting loans to large borrowers (which previously had thresholds like ₹10,000 crore) was withdrawn.
 - The Large Exposure Framework (L E F) still caps a bank's total exposure to a single borrower at **20% of its Tier-1 capital**, and exposure to a corporate group at **25% of Tier-1 capital**.
- **Retail/Institutional Investment Lot Size**
 - The minimum allotment lot size for privately placed Infrastructure Investment Trusts (InvITs) has been reduced to **₹25 lakh**.
- **Block Deal Minimum Size**
 - The Securities and Exchange Board of India (S E B I) proposed raising the minimum block deal size from **₹10 crore to ₹25 crore**.

Priority Sector Lending (PSL) Limits

- **Overall Target (Effective April 1, 2025)**
 - The overall Priority Sector Lending (P S L) target for **Small Finance Banks (SFBs)** and **Urban Cooperative Banks (UCBs)** has been reduced from **75% to 60%** of Adjusted Net Bank Credit (A N B C) or Credit Equivalent Amount of Off-Balance Sheet Exposure (C E O B E), whichever is higher.
- **Education Loans**
 - The loan limit under Priority Sector Lending (P S L) for education is increased from **₹20 lakh to ₹25 lakh**.
- **Renewable Energy**
 - The limit for corporate loans in the renewable energy sector under Priority Sector Lending (P S L) is raised from **₹30 crore to ₹35 crore**.
- **Social Infrastructure**
 - For Tier 1 centers, the Priority Sector Lending (P S L) limit (for toilets, sanitation, drinking water) is raised from **₹5 crore to ₹8 crore**.
 - For Tier 2 to Tier 6 centers, the Priority Sector Lending (P S L) limit (for primary health services, Ayush Arogya Mandirs) is raised from **₹10 crore to ₹12 crore**.

Micro, Small, and Medium Enterprises (MSME) and Exporter Limits

- **Credit Guarantee Scheme for Exporters (CGSE)**
 - The scheme provides **100% credit guarantee coverage** up to **₹20,000 crore** to eligible exporters.
- **Stand-Up India Scheme**
 - The loan limit is doubled from **₹1 crore to ₹2 crore**.
- **Maximum Unsecured Loan (Proposed)**
 - The maximum unsecured loan limit is proposed to be **₹20 crore** for Micro, Small, and Medium Enterprises (M S M Es) engaged in manufacturing, based on the Mutual Credit Guarantee Scheme (M C G S) model.
- **Collateral-Free Loans (Delhi Government Scheme)**
 - The Delhi government's collateral-free loan scheme offers loans up to **₹10 crore** to small businesses and women entrepreneurs.
- **Floating Rate Loans Pre-payment Charges (Effective January 1, 2026)**
 - Banks are prohibited from levying pre-payment charges on floating rate loans granted to individuals and Micro and Small Enterprises (M S Es) for business purposes.

Navaratna/Company Limits

- **Miniratna (Category-I) Status**
 - Public Sector Undertakings (P S U s) with Miniratna (Category-I) status have greater financial powers, allowing independent investment decisions up to **₹500 crore** or an amount equal to their net worth, whichever is lower.
- **Nifty Bank Index (BANKNIFTY) Rules (Deadline March 31, 2026)**
 - The minimum number of constituents required in the Nifty Bank Index (B A N K N I F T Y) is increased from **12 to 14**.
 - The maximum weight of the top constituent is capped at **20%**, reduced from the earlier **33%**.
 - The combined weight of the top three constituents is reduced from **62% to 45%**.

Other Financial and Regulatory Limits

- **Ways and Means Advances (WMA) Limit**
 - For the second half of Financial Year 2026 (October 2025–March 2026), the limit for the Central Government is **₹50,000 crore**.
 - The overdraft trigger limit is **75%** utilization of this limit.
- **Cash Reserve Ratio (CRR)**
 - The minimum percentage prescribed for the Cash Reserve Ratio (C R R) that a bank is required to maintain on a daily basis continues to be **90%**.
- **Custodian Net Worth**
 - The minimum net worth requirement for custodians is increased from ₹50 crore to **₹75 crore**. Existing custodians are granted a **three-year** transition period to comply.
- **Employees' Provident Fund Organisation (EPFO) Death Relief Fund (Effective April 1, 2026)**
 - The ex-gratia amount is increased to **₹15 lakh** (from ₹8.8 lakh).
 - An annual increase of **5%** will apply starting **April 1, 2026**.
- **Deceased Customer Claims Settlement**
 - The minimum settlement threshold is **₹15 lakh** (Effective January 1, 2026).
 - Banks are required to adopt the new norms by **March 31, 2026**.
- **Income Tax Prosecution Threshold (Black Money Act, 2015)**
 - The prosecution threshold under the Black Money Act (B M A), 2015, is raised from ₹5 lakh to **₹20 lakh** (excluding immovable property).
- **Wheat Stock Limits (Valid till March 31, 2026)**
 - Revised stock limits for wholesalers are **2,000 Metric Tonnes (MT)** (down from 3,000 M T).
 - Revised stock limits for retailers are **8 Metric Tonnes (MT)** (down from 10 M T).
- **Investment Education and Protection Fund Authority (IEPFA) Claims**
 - Simplified documentation is proposed for claims up to **₹15 lakh** in demat securities, **₹5 lakh** in physical securities, and **₹10,000** for dividends.
- **Floating Rate Savings Bonds (FRSB 2020 (T))**
 - The coupon rate for the period July 1 to December 31, 2025, is **8.05%**.
 - The minimum investment limit is **₹1,000**, with no maximum limit.
- **Substantial Interest Threshold**
 - Under the Banking Laws (Amendment) Act, 2025, the threshold for "**substantial interest**" is raised to **₹2 crore** (from ₹5 lakh).
- **Non-Banking Financial Companies (NBFC) Net Worth (Ombudsman Coverage)**
 - Non-Banking Financial Companies (N B F C s) with an asset size of **₹100 crore and above** are covered by the Integrated Ombudsman Scheme.
- **Strip (Separated Trading of Registered Interest and Principal Security) Eligibility**
 - State Government Securities (S G S) eligible for Strip should have a minimum outstanding amount of **₹1,000 crore** and a maturity time of **14 years**.

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