



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Seventh Amendment Directions, 2026

Please refer to ‘Annex III: Pillar 3 Disclosure Requirements’ of the [Reserve Bank of India \(Commercial Banks – Prudential Norms on Capital Adequacy\) Directions, 2025](#) (hereinafter referred to as ‘the Directions’). Upon a review and to ensure greater consistency with the Basel Pillar 3 disclosure requirements, there is a felt need to amend these Directions.

2. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and all other provisions / laws enabling the Reserve Bank of India (RBI) to issue instructions in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the Amendment Directions hereinafter specified.

3. These instructions shall be called the Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Seventh Amendment Directions, 2026.

4. The Amendment Directions modify the Directions as under:

4(1) In paragraph 134, the words “Table DF 4” shall be substituted with “Table CRD and Template CR5”.

4(2) In paragraph 155(iv), the words “Table DF 5” shall be substituted with “Table CRC and Template CR3”.

4(3) For paragraphs 239 and 240, the following shall be substituted, namely:

239. The provision of meaningful information about common key risk metrics to market participants is a fundamental tenet of a sound banking system. It reduces information asymmetry and helps promote comparability of a bank’s risk profiles within and across jurisdictions. Pillar 3 of the Basel Framework aims to promote market discipline through regulatory disclosure requirements. These requirements enable market participants to access key information relating to a bank’s regulatory capital and risk

exposures in order to increase transparency and confidence about a bank's exposure to risk and the overall adequacy of its regulatory capital.

240. Pillar 3 shall apply at the top consolidated level of the banking group to which the capital adequacy framework applies. If a bank is not the top consolidated entity in the banking group, Pillar 3 disclosures shall be required to be made by the bank on a stand-alone basis.

Note - Pillar 3 disclosures are required to be made by all banks including those which are not listed on stock exchanges and / or not required to publish financial results / statement."

4(4) Paragraph 242 shall stand deleted.

4(5) For paragraphs 243 to 249, the following shall be substituted, namely:

243. Assurance of Pillar 3 data

(1) The information provided by a bank under Pillar 3 shall be subject, at a minimum, to the same level of internal review and internal control processes as the information provided by the bank for its financial reporting (i.e., the level of assurance shall be the same as for information provided within the management discussion and analysis part of the financial report).

(2) A bank shall have a formal disclosure policy for Pillar 3 data approved by the Board of Directors that sets out the internal controls and procedures for disclosure of such information.

(3) The key elements of this policy shall be described in the year-end Pillar 3 report or cross- referenced to another location where they are available.

(4) The Board of Directors and senior management shall be responsible for establishing and maintaining an effective internal control structure over the disclosure of financial information, including Pillar 3 disclosures. They shall also ensure that appropriate review of the disclosures takes place.

(5) One or more Whole-Time Directors shall attest in writing that Pillar 3 disclosures have been prepared in accordance with the board-agreed internal control processes.

244. Proprietary and Confidential Information

(1) The Reserve Bank believes that the disclosure requirements strike an appropriate balance between the need for meaningful disclosure and the protection of proprietary and confidential information.

(2) In exceptional cases, disclosure of certain items required by Pillar 3 may reveal the position of a bank or contravene its legal obligations by making public information that is proprietary or confidential in nature. In such cases, a bank does not need to disclose those specific items but shall disclose more general information about the subject matter of the requirement instead. It shall also explain in the narrative commentary to the disclosure requirement the fact that specific items of information have not been disclosed and the reasons thereof.

245. Guiding principles of Pillar 3 disclosures

Pillar 3 complements the minimum risk-based capital requirements and other quantitative requirements (Pillar 1) and the supervisory review process (Pillar 2) and aims to promote market discipline by providing meaningful regulatory information to investors and other interested parties on a consistent and comparable basis. The guiding principles aim to provide a firm foundation for achieving transparent, high-quality Pillar 3 risk disclosures that will enable users to better understand and compare a bank's business and its risks.

(1) Principle 1: Disclosures shall be clear

Disclosures shall be presented in a form that is understandable to key stakeholders (i.e., investors, analysts, financial customers, and others) and communicated through an accessible medium. Important messages shall be highlighted and easy to find. Complex issues shall be explained in simple language with important terms defined. Related risk information shall be presented together.

(2) Principle 2: Disclosures shall be comprehensive

- (i) Disclosures shall describe a bank's main activities and all significant risks, supported by relevant underlying data and information. Significant changes in risk exposures between reporting periods should be described, together with the appropriate response by management.

- (ii) Disclosures shall provide sufficient information in both qualitative and quantitative terms on a bank's processes and procedures for identifying, measuring, and managing those risks. The level of detail of such disclosure shall be proportionate to a bank's complexity.
- (iii) Approaches to disclosure shall be sufficiently flexible to reflect how senior management and the board of directors internally assess and manage risks and strategy, helping users to better understand a bank's risk tolerance / appetite.

(3) Principle 3: Disclosures shall be meaningful to users

Disclosures shall highlight a bank's most significant current and emerging risks and how those risks are managed, including information that is likely to receive market attention. Where meaningful, linkages shall be provided to line items on the balance sheet or the income statement. Disclosures that do not add value to users' understanding or do not communicate useful information shall be avoided. Furthermore, information which is no longer meaningful or relevant to users shall be removed.

(4) Principle 4: Disclosures shall be consistent over time

- (i) Disclosures shall be consistent over time to enable key stakeholders to identify trends in a bank's risk profile across all significant aspects of its business.
- (ii) Additions, deletions, and other important changes in disclosures from previous reports, including those arising from a bank's specific, regulatory or market developments, shall be highlighted and explained.

(5) Principle 5: Disclosures shall be comparable across banks

The level of detail and the format of presentation of disclosures shall enable key stakeholders to perform meaningful comparisons of business activities, prudential metrics, risks, and risk management between banks and across jurisdictions.

246. Frequency and Timing of Disclosures

(1) The frequencies of disclosure as indicated in the disclosure templates and tables provided in Annex III vary between concurrently, quarterly, semi-annual, and annual reporting depending upon the nature of the specific disclosure requirement.

(2) A bank shall publish Pillar 3 disclosures concurrently with its financial reports for the corresponding period.

(3) If a Pillar 3 disclosure is required to be published for a period when a bank does not produce any financial report, the disclosure requirement shall be published as soon as practicable.

Provided that the time lag shall not exceed the time allowed to the bank for its regular financial reporting period-ends. For example, if a bank reports only annually and its annual financial statements are made available five weeks after the end of the annual reporting period-end, interim Pillar 3 disclosures on a quarterly or semi-annual basis shall be available within five weeks after the end of the relevant quarter or half year.

(4) Retrospective disclosures, disclosure of transitional metrics and reporting periods

- (i) In templates which require the disclosure of data points for current and previous reporting periods, the disclosure of the data point for the previous period is not required when a metric for a new standard is reported for the first time unless this is explicitly stated in the disclosure requirement.
- (ii) Unless otherwise specified in the disclosure templates, when a bank is under a transitional regime permitted by the standards, the transitional data should be reported unless the bank already complies with the fully loaded requirements. A bank shall clearly state whether the figures disclosed are computed on a transitional or fully loaded basis. Where applicable, a bank under a transitional regime may separately disclose fully loaded figures in addition to transitional metrics.
- (iii) Unless otherwise specified in the disclosure templates, the data required for annual, semi-annual, and quarterly disclosures shall be for the corresponding 12-month, six-month and three-month period, respectively.

247. Regulatory Disclosure Section

(1) A bank shall publish Pillar 3 disclosures in the format as specified in Annex III of these Directions. The Pillar 3 report shall be published by a bank in a standalone document that provides a readily accessible source of prudential measures.

Note - The Pillar 3 report may be appended to, or form a discrete section of, a bank's financial statements, but it shall be easily identifiable to users.

(2) A bank shall maintain a 'Regulatory Disclosure Section' on its website, where all the information relating to disclosures shall be made available to the market participants.

(3) The direct link to 'Regulatory Disclosure Section' page shall be prominently provided on the home page of a bank's website and it shall be easily accessible.

(4) A bank shall also make available on its website an archive for at least ten years of Pillar 3 reports relating to prior reporting periods.

248. Presentation of the disclosure requirements

(1) The disclosure requirements are presented either in the form of templates or tables as set out in [Annex III](#).

(2) Templates shall be completed with quantitative data in accordance with the definitions provided.

(3) Tables generally relate to qualitative requirements, but quantitative information is also required in some instances. A bank may choose the format it prefers when presenting the information requested in tables.

(4) The amounts shall be presented in ₹ Crore, unless stated otherwise.

(5) In line with paragraph 245(3), the information provided in the templates and tables should be meaningful to users.

(6) The disclosure requirements specified in the [Annex III](#) that necessitate an assessment from a bank are specifically identified in the scope of application field of templates / tables. When preparing these individual tables and templates, a bank shall consider carefully how widely the disclosure requirement should apply.

(7) If a bank considers that the information requested in a template or table would not be meaningful to users, for example because the exposures and risk-weighted asset (RWA) amounts are deemed immaterial, it may choose not to disclose part, or all of the information requested. In such circumstances, however, the bank shall explain in a narrative commentary why it considers such information not to be meaningful to

users. It shall describe the portfolios excluded from the disclosure requirement and the aggregate total RWA those portfolios represent.

(8) For templates, the format is designated as either fixed or flexible:

- (i) Where the format of a template is described as fixed, a bank shall complete the fields in accordance with the instructions given.
- (ii) If a row / column is not considered to be relevant to a bank's activities or the required information would not be meaningful to users (e.g., immaterial from a quantitative perspective), the bank shall blacken the cells pertaining to that specific row / column from the template, but the numbering of the subsequent rows and columns shall not be altered.
- (iii) A bank may add extra rows and extra columns to fixed format templates if it wishes to provide additional detail to a disclosure requirement by adding sub-rows or columns, but the numbering of prescribed rows and columns in the template shall not be altered.
- (iv) Where the format of a template is described as flexible, a bank shall present the required information either in the format provided in this document or in one that better suits the bank.
- (v) The format for the presentation of qualitative information in tables is not prescribed. Notwithstanding, a bank shall comply with the restrictions in presentation, should such restrictions be prescribed in the template.
- (vi) In addition, when a customised presentation of the information is used, the bank shall provide information comparable with that required in the disclosure requirement (i.e., at a similar level of granularity as if the template / table were completed as presented in this document).

249. Qualitative narrative to accompany the disclosure requirements

(1) A bank shall supplement the quantitative information provided in both fixed and flexible templates with a narrative commentary to explain at least any significant changes between reporting periods and any other issues that management considers to be of interest to market participants. The form taken by this additional narrative shall be at the discretion of the bank.

(2) Disclosure of additional quantitative and qualitative information shall provide market participants with a broader picture of a bank's risk position and promote market discipline.

(3) Additional voluntary risk disclosures allow a bank to present information relevant to its business model that may not be adequately captured by the standardised requirements.

(4) Additional quantitative information that a bank chooses to disclose shall provide sufficient meaningful information to enable market participants to understand and analyse any figures provided. It shall also be accompanied by a qualitative discussion.

(5) Any additional disclosure shall comply with the five guiding principles specified in paragraph 245.

4(6) Paragraph 270 shall be substituted with the following, namely:

270. A bank shall follow following norms for disclosure and reporting of leverage ratio:

“(1) A bank shall publicly disclose its quarterly Basel III leverage ratio both on a standalone and consolidated basis;

(2) A bank shall also report its leverage ratio to the Reserve Bank (Department of Supervision) along with detailed calculations of capital and exposure measures on a quarterly basis; and

(3) Further, a bank shall also make disclosures in Template LR1 and Template LR2 of Annex III: Pillar 3 disclosure requirements.”

4(7) Paragraph 271 shall stand deleted.

4(8) The Annex III of the Directions shall be substituted with the revised [Annex III](#) contained in these Amendment Directions.

4(9) In paragraph 259(2), the words “Table DF 11” shall be substituted with “Template CC1”.

5. These Amendment Directions shall come into effect from quarter ended September 30, 2026.

(Sunil T S Nair)

Chief General Manager

Pillar 3 Disclosure Requirements

1. Overview of risk management, key prudential metrics, and RWA

(1) The disclosure requirements shall be follows:

- a) Template KM1 – Key metrics (at consolidated level)
- b) Table OVA – Bank risk management approach
- c) Template OV1 – Overview of risk-weighted assets (RWA)

Template KM1: Key metrics (at consolidated group level)

Purpose: To provide an overview of prudential regulatory metrics of a bank.						
Scope of application: All banks.						
Content: Key prudential metrics related to risk-based capital ratios, leverage ratio and liquidity standards. A bank shall disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4).						
Frequency: Quarterly.						
Format: Fixed. If a bank wishes to add rows to provide additional regulatory or financial metrics, it shall provide definitions for these metrics and a full explanation of how the metrics are calculated (including the scope of consolidation and the regulatory capital used if relevant). The additional metrics shall not replace the metrics in this disclosure requirement.						
Accompanying narrative: A bank shall supplement the template with a narrative commentary to explain any significant change in each metric's value compared with previous quarters, including the key drivers of such changes (e.g., whether the changes are due to changes in the regulatory framework, accounting framework, group structure or business model).						
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)					
2	Tier 1					
3	Total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)					
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)					
6	Tier 1 ratio (%)					
7	Total capital ratio (%)					
	Additional CET1 buffer requirements as a percentage of RWA					

8	Capital conservation buffer requirement (%)					
9	Countercyclical buffer requirement (%)					
10	Bank G-SIB / D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)					
12	CET1 available after meeting the bank's minimum capital requirements (%)					
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure					
14	Basel III leverage ratio (%)					
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)					
16	Total net cash outflow					
17	LCR ratio (%)					
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio					
Row number	Explanation					
12	CET1 available after meeting the bank's minimum capital requirements (as a percentage of RWA): It may not necessarily be the difference between row 5 and the minimum CET1 requirement because CET1 capital may be used to meet the bank's Tier 1 and / or total capital ratio requirements. See explanation to row 68 of Template CC1 below.					
13	Total Basel III leverage ratio exposure measure: According to specifications set out in paragraph 12 of this Annex on leverage ratio. The amounts reflect end-of-period values.					
15	Total HQLA: Total adjusted value according to specifications set out in paragraph 13 of this Annex on liquidity, using simple averages of daily observations over the previous quarter (i.e., the average calculated over a period of 90 days).					
16	Total net cash outflow: Total adjusted value according to specifications set out in paragraph 13 of this Annex on liquidity, using simple averages of daily observations over the previous quarter (i.e., the average calculated over a period of 90 days).					
Linkages across templates						
Amount in [KM1:1/a] is equal to [CC1:29/a];						
Amount in [KM1:2/a] is equal to [CC1:45/a];						
Amount in [KM1:3/a] is equal to [CC1:59/a];						
Amount in [KM1:4/a] is equal to [CC1:60/a] and is equal to [OV1:14/a];						
Amount in [KM1:5/a] is equal to [CC1:61/a];						
Amount in [KM1:6/a] is equal to [CC1:62/a];						

Amount in [KM1:7/a] is equal to [CC1:63/a];
Amount in [KM1:8/a] is equal to [CC1:65/a];
Amount in [KM1:9/a] is equal to [CC1:66/a];
Amount in [KM1:10/a] is equal to [CC1:67/a];
Amount in [KM1:12/a] is equal to [CC1:68/a];
Amount in [KM1:13/a] is equal to [LR2:21/a];
Amount in [KM1:14/a] is equal to [LR2:22/a];
Amount in [KM1:15/a] is equal to [LIQ1:21/b];
Amount in [KM1:16/a] is equal to [LIQ1:22/b];
Amount in [KM1:17/a] is equal to [LIQ1:23/b];
Amount in [KM1:18/a] is equal to [LIQ2:13/e];
Amount in [KM1:19/a] is equal to [LIQ2:31/e]; and
Amount in [KM1:20/a] is equal to [LIQ2:32/e].

Table OVA: Bank risk management approach

Purpose: Description of the strategy of bank and how senior management and the board of directors assess and manage risks, enabling users to gain a clear understanding of the bank's risk tolerance / appetite in relation to its main activities and all significant risks.	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual	
Format: Flexible	
A bank shall describe its risk management objectives and policies, in particular:	
(a)	How the business model determines and interacts with the overall risk profile (e.g., the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures), how the risk profile of the bank interacts with the risk tolerance approved by the board and what is the resilience approach that enables it to respond and adapt to, as well as recover and learn from, disruptive events
(b)	The risk governance structure: Responsibilities attributed throughout the bank (e.g., oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (e.g., board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).
(c)	Channels to communicate, decline and enforce the risk culture within the bank (e.g., code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).
(d)	The scope and main features of risk measurement systems.
(e)	Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.
(f)	Qualitative information on stress testing (e.g., portfolios subject to stress testing, scenarios adopted, and methodologies used, and use of stress testing in risk management).
(g)	The strategies and processes to manage, hedge and mitigate risks that arise from the bank's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.

Template OV1: Overview of RWA

Purpose: To provide an overview of total RWA forming the denominator of the risk-based capital requirements. Further breakdowns of RWA shall be presented in subsequent parts.				
Scope of application: All banks.				
Content: RWA and capital requirements under Pillar 1. Pillar 2 requirements shall not be included.				
Frequency: Quarterly.				
Format: Fixed.				
Accompanying narrative: A bank should identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum capital requirements in column (c) do not correspond to 9% of RWA in column (a), a bank shall explain the adjustments made. A bank shall list the regulatory approaches used for calculating RWAs for credit risk, counterparty credit risk, credit valuation adjustment, securitization, market risk and operational risk.				
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)			
2	Counterparty credit risk (CCR)			
3	Of which: Current Exposure Method [for derivatives]			
4	Of which: Comprehensive Approach for credit risk mitigation [for Securities Financing Transactions (SFTs)]			
5	Of which: exposure to central counterparties			
6	Credit valuation adjustment (CVA)			
7	Settlement risk			
8	Securitisation exposures in banking book			
9	Of which: securitisation external ratings-based approach (SEC-ERBA)			
10	Of which: other approach			
11	Market risk			
12	Operational risk			
13	Amounts below the thresholds for deduction (subject to 250% risk weight)			
14	Total (1 + 2 + 6 + 7 + 8 + 11 + 12 + 13)			
Definitions and instructions				
<i>RWA:</i> Risk-weighted assets according to the Basel framework and as reported in accordance with the subsequent parts of this standard. Where the regulatory framework does not refer to RWA but directly to capital charges (e.g., for market risk and operational risk), a bank shall indicate the derived RWA number (i.e., by multiplying capital charge by 12.5). <i>RWA (T-1):</i> Risk-weighted assets as reported in the previous Pillar 3 report (i.e., at the end of the previous quarter). <i>Minimum capital requirement T:</i> Pillar 1 capital requirements at the reporting date. This will normally be $RWA \times 9\%$ but may differ if a floor is applicable or adjustments (such as scaling factors) are applied at jurisdiction level.				

Row number	Explanation
1	<i>Credit risk (excluding counterparty credit risk):</i> RWA and capital requirements according to the paragraph 30 to 181 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025, with the exceptions of RWA and capital requirements related to: (i) counterparty credit risk (reported in row 2); (ii) credit valuation adjustment (reported in row 6); (iii) settlement risk (reported in row 7); (iv) securitisation positions subject to the securitisation regulatory framework, including securitisation exposures in the banking book (reported in row 8); and (v) amounts below the thresholds for deduction (reported in row 13).
2 to 5	<i>Counterparty credit risk:</i> RWA and capital requirements according to the paragraphs 85, 164 and 204 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025 (reported in row 6). Template OV1 does not request CCR to be split by risk weighting methodology, but by EAD methodology. Nevertheless, banks should add extra rows, as appropriate, to split the exposures by risk weighting methodology, in order to facilitate the reconciliation with the RWA changes in Template CCR7.
6	<i>Credit valuation adjustment:</i> RWA and capital requirements according to the paragraph 85(3) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
7	<i>Settlement risk:</i> The amounts correspond to the paragraph 86 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
8 to 10	<i>Securitisation exposures in banking book:</i> The amounts correspond to RWA and capital requirements applicable to the securitisation exposures in the banking book in accordance with the paragraphs 88 to 126 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025. The RWA amounts in row number 9 shall be derived from the capital requirements [which include the impact of the cap in accordance with paragraphs 98 and 99 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025, and do not systematically correspond to the RWA reported in Templates SEC3 and SEC4, which are before application of the cap].
11	<i>Market risk:</i> The amounts correspond to the RWA and capital requirements in the paragraphs 182 to 213 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025. This also includes the capital charges for securitisation positions booked in the trading book but excludes the counterparty credit risk capital charges (reported in row 2 of this template). The RWA for market risk correspond to the capital charge times 12.5.
12	<i>Operational risk:</i> The amounts corresponding to the minimum capital requirements for operational risk as specified in the Paragraph 214 to 219 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
13	<i>Amounts below the thresholds for deduction (subject to 250% risk weight):</i> The amounts correspond to items subject to a 250% risk weight according to Paragraph 28(2)(v) and 28(8)(ii)(c)(iii) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
14	The bank's total RWA.
Linkages across templates Amount in [OV1:1/a] is equal to [CR4:14/e] Amount in [OV1:2/a] is equal to the sum of [CCR1:3/d+CCR6:1/b+CCR6:11/b] Amount in [OV1:6/a] is equal to [CCR2:1/b] Amount in [OV1:11/a] is equal to the sum of [MR1:5/a+ MR1:5/b + MR1:5/c+ MR1:5/d]	

2. Linkages between financial statements and regulatory exposures

(1) The disclosure requirements shall be follows:

- a) Table LIA – Explanations of differences between accounting and regulatory exposure amounts
- b) Table LIB – Outline of the differences in the scope of consolidation (entity by entity)
- c) Template LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories
- d) Template LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements
- e) Template PV1 – Prudent valuation adjustments (PVAs)

Table LIA: Explanations of differences between accounting and regulatory exposure amounts

Purpose: Provide qualitative explanations on the differences observed between accounting carrying value (as defined in Template LI1) and amounts considered for regulatory purposes (as defined in Template LI2) under each framework.	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual.	
Format: Flexible.	
A bank shall explain the origins of the differences between accounting amounts, as reported in financial statements and regulatory exposure amounts, as displayed in Templates LI1 and LI2.	
(a)	A bank shall explain the origins of any significant differences between the amounts in columns (a) and (b) in Template LI1.
(b)	A bank shall explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in Template LI2.
(c)	In accordance with the implementation of the prudent valuation guidance provided in paragraph 213 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025, a bank shall describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure shall include: - Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used. - Description of the independent price verification process. - Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).
(d)	A bank with insurance subsidiaries shall disclose: the approach used with respect to insurance subsidiaries in determining a bank's reported capital positions (i.e., deduction of investments in insurance subsidiaries as discussed in paragraph 8(6) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025; and

	any surplus capital in insurance subsidiaries recognised when calculating the bank's capital adequacy (see paragraph 8(8) and 8(9) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
(e)	A bank shall disclose the aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e., that are deducted. (A capital deficiency is the amount by which actual capital is less than the regulatory capital requirement. Any deficiencies which have been deducted on a group level in addition to the investment in such subsidiaries are not to be included in the aggregate capital deficiency).
(f)	A bank shall disclose any restrictions or impediments on transfer of funds or regulatory capital within the banking group.

Table LIB: Outline of the differences in the scope of consolidation (entity by entity)

Purpose: Provide entity-wise information on the scope of consolidation for all group entities.								
Scope of application: All Banks.								
Content: Qualitative Information.								
Frequency: Annual.								
Format: Fixed.								
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant developments.								
	a	b	c	d	e	f	g	h
	Name of the entity	Country of incorporation	Principal activity of the entity	Relationship of the entity with the bank (i.e., subsidiary, associate, joint venture etc.)	Method of Accounting consolidation	Method of Regulatory Consolidation	Reason for difference in the method of consolidation	Reason if not consolidated under one or both the scopes of consolidation
1								
2								
..								
Instructions <i>Column (f):</i> If the entity is not consolidated in such a way as to result in its assets being included in the calculation of consolidated risk-weighted assets of the group, then such an entity is considered as outside the regulatory scope of consolidation								

Template LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

Purpose: Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation; and columns (c)–(g) break down how the amounts reported in a bank's financial statements (rows) correspond to regulatory risk categories.
Scope of application: All banks.
Content: Carrying values (corresponding to the values reported in financial statements).
Frequency: Annual.
Format: Flexible (but the rows shall align with the presentation of the bank's financial report).

Accompanying narrative: See Table LIA. A bank should provide qualitative explanation on items that are subject to regulatory capital charges in more than one risk category.

Regulatory capital changes in more than one risk category:							
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and balances with Reserve Bank of India							
Balance with banks and money at call and short notice							
Investments							
Loans and advances							
Fixed assets							
Other assets							
....							
Total Assets							
Capital and Liabilities							
Paid-up Capital							
Reserves & Surplus							
Minority Interest							
Total Capital							
Deposits							
Borrowings							
Other liabilities & provisions							
.....							
Total capital and Liabilities							

Instructions

Rows: The rows shall follow the balance sheet presentation used by the bank in its financial reporting.

Columns: If a bank's scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, columns (a) and (b) should be merged.

The breakdown of regulatory categories (c) to (f) corresponds to the breakdown prescribed in the rest of disclosures, i.e., column (c) corresponds to the carrying values of items other than off-balance sheet items reported in paragraph 5 of this Annex; column (d) corresponds to the carrying values of items other than off-balance sheet items reported in paragraph 6 of this Annex, column (e) corresponds to carrying values of items in the banking book other than off-balance sheet items reported in paragraph 7 of this Annex; and column (f) corresponds to the carrying values of items other than off-balance sheet items reported in paragraph 8 of this Annex. Column (g) includes amounts not subject to capital requirements according to the Basel framework or subject to deductions from regulatory capital.

Note: Where a single item attracts capital charges according to more than one risk category framework, it shall be reported in all columns where it attracts a capital charge. As a consequence, the sum of amounts in columns (c) to (g) may not equal the amounts in column (b) as some items may be subject to regulatory capital charges in more than one risk category. For example, derivative assets / liabilities held in the regulatory trading book may relate to both column (d) and column (f). In such circumstances, the sum of the values in columns (c)–(g) would not equal to that in column (b). When amounts disclosed in two or more different columns are material and result in a difference between column (b) and the sum of columns (c)–(g), the reasons for this difference shall be explained by a bank in the accompanying narrative.

Template LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

Purpose: Provide information on the main sources of differences (other than due to different scopes of consolidation which are shown in Template LI1) between the financial statements' carrying value amounts and the exposure amounts used for regulatory purposes.

Scope of application: All banks.

Content: Carrying values that correspond to values reported in financial statements but according to the scope of regulatory consolidation (rows 1–3) and amounts considered for regulatory exposure purposes (row 10).

Frequency: Annual.

Format: Flexible. Row headings shown below are provided for illustrative purposes only and should be adapted by the bank to describe the most meaningful drivers for differences between its financial statement carrying values and the amounts considered for regulatory purposes.

Accompanying narrative: See Table LIA.

		a	b	c	d	e
		Items subject to:				
		Total	Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per Template LI1)					
2	Liabilities carrying value amount under regulatory scope of consolidation (as per Template LI1)					
3	Total net amount under regulatory scope of consolidation (Row 1 – Row 2)					
4	Off-balance sheet amounts					
5	Differences in valuations					

6	Differences due to different netting rules, other than those already included in row 2					
7	Differences due to consideration of provisions					
8	Differences due to prudential filters					
9	⋮					
10	Exposure amounts considered for regulatory purposes					

Instructions

Amounts in rows 1 and 2, columns (b) to (e) correspond to the amounts in columns (c) to (f) of Template LI1.

Off-balance sheet amounts include off-balance sheet original exposure in column (a) and the amounts subject to regulatory framework, after application of the credit conversion factors (CCFs) where relevant in columns (b) to (e).

Column (a) is not necessarily equal to the sum of columns (b) to (e) due to assets being risk-weighted more than once (see Template LI1). The breakdown of columns in regulatory risk categories (b) to (e) corresponds to the breakdown prescribed in the rest of the disclosures, i.e., column (b) credit risk corresponds to the exposures reported in paragraph 5 of this Annex, column (c) corresponds to the exposures reported in paragraph 7 of this Annex, column (d) corresponds to exposures reported in paragraph 6 of this Annex, and column (e) corresponds to the exposures reported in paragraph 8 of this Annex.

Exposure amounts considered for regulatory purposes: The expression designates the aggregate amount considered as a starting point of the RWA calculation for each of the risk categories. Under the credit risk framework this should correspond either to the exposure amount applied in the standardised approach for credit risk (see paragraphs 30 to 130 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025; securitisation exposures should be as defined in the paragraph 4 of the Reserve Bank of India (Commercial Banks – Securitisation Transactions) Directions, 2025; counterparty credit exposures are defined as the exposure considered for counterparty credit risk purposes (see paragraph 85(4) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025; and market risk exposures correspond to positions subject to the market risk framework (see paragraphs 182 to 213 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.

Linkages across templates

Template LI2 is focused on assets in the regulatory scope of consolidation that are subject to the regulatory framework. Therefore, column (g) in Template LI1, which includes the elements of the balance sheet that are **not** subject to the regulatory framework, is not included in Template LI2. The following linkage holds:
column (a) in Template LI2 = column (b) in Template LI1 – column (g) in Template LI1.

Template PV1 – Prudent valuation adjustments (PVAs)

Purpose: Provide a breakdown of the constituent elements of a bank's PVAs according to the requirements of paragraph 213 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
Scope of application: All banks which record PVAs.
Content: PVAs for all assets measured at fair value (marked to market or marked to model) and for which PVAs are required. Assets can be non-derivative or derivative instruments.
Frequency: Annual.
Format: Fixed.
Accompanying narrative: A bank shall supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes. In particular, a bank shall detail "Other adjustments", where significant, and to define them. A bank is also expected to explain the types of financial instruments for which the highest amounts of PVAs are observed. A bank shall explain the reason if adjustments in certain rows are not applicable.

		a	b	c	d	e	f	g
		Equity	Interest rates	Foreign exchange	Credit	Total	Of which: in the trading book	Of which: in the banking book
1	Incurred CVA loss							
2	Closeout cost							
3	Early termination							
4	Model risk							
5	Operational risk							
6	Investing and funding costs							
7	Future administrative costs							
8	Other Adjustments							
9	Total adjustment							
Row	Explanation							
1	Incurred CVA loss: incurred CVA loss on derivatives transactions may be calculated using the formula provided in paragraph 213(2)(iv) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.							
2	Closeout cost: PVAs required to take account of the valuation uncertainty to adjust for the fact that the position level valuations calculated do not reflect an exit price for the position or portfolio (for example, where such valuations are calibrated to a mid-market price or where bank has a concentrated position).							
3	Early termination: PVAs to take into account the potential losses arising from contractual or non-contractual early terminations of customer trades that are not reflected in the valuation.							
4	Model risk: PVAs to take into account valuation model risk which arises due to: (i) the potential existence of a range of different models or model calibrations which are used by users of Pillar 3 data; (ii) the lack of a firm exit price for the specific product being valued; (iii) the use of an incorrect valuation methodology; (iv) the risk of using unobservable and possibly incorrect calibration parameters; or (v) the fact that market or product factors are not captured by the core valuation model.							
5	Operational risk: PVAs to take into account the potential losses that may be incurred as a result of operational risk related to valuation processes.							
6	Investing and funding costs: PVAs to reflect the valuation uncertainty in the funding costs that other users of Pillar 3 data would factor into the exit price for a position or portfolio. It includes funding valuation adjustments on derivatives exposures.							
7	Future administrative costs: PVAs to take into account the administrative costs and future hedging costs over the expected life of the exposures for which a direct exit price is not applied for the closeout costs. This valuation adjustment has to include the operational costs arising from hedging, administration and settlement of contracts in the portfolio. The future administrative costs are incurred by the portfolio or position but are not reflected in the core valuation model or the prices used to calibrate inputs to that model.							
8	Other Adjustments: “Other” PVAs which are required to take into account factors that will influence the exit price, but which do not fall in any of the categories listed in paragraph 213(2)(iv) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025. These shall be described by a bank in the narrative commentary that supports the disclosure.							
Linkages across templates								
[PV1:9/e] is equal to [CC1:7/a]								

3 Composition of Capital

(1) The disclosure requirements shall be as follows:

- a) Table CCA – Main features of regulatory capital instruments
- b) Template CC1 – Composition of regulatory capital
- c) Template CC2 – Reconciliation of regulatory capital to balance sheet

Table CCA: Main Features of Regulatory Capital Instruments

Purpose: Provide a description of the main features of a bank's regulatory capital instruments that are recognised as part of its capital base.		
Scope of application: All banks.		
Content: Quantitative and qualitative information as required.		
Frequency: Table CCA shall be posted on a bank's website. It shall be updated whenever the bank issues or repays a capital instrument, and whenever there is a redemption, conversion / write-down, or other material change in the nature of an existing instrument. Updates shall, at a minimum, be made semi-annually. A bank shall include the web link in each Pillar 3 report to the issuances made over the previous period.		
Format: Flexible.		
Accompanying information: A bank shall make available on its website the full terms and conditions of all instruments included in the regulatory capital.		
		a
		Quantitative / qualitative information
1	Issuer	
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/ group & solo	
7	Instrument type	
8	Amount recognised in regulatory capital (in ₹ crore, as of most recent reporting date)	
9	Par value of instrument	
10	Accounting classification	
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	
21	Existence of step up or other incentive to redeem	
22	Noncumulative or cumulative	

23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	

Instructions

A bank shall complete the template for each outstanding regulatory capital instrument (a bank should insert "NA" if the question is not applicable). A bank shall report each instrument, including common shares, in a separate column of the template, such that the completed Table CCA would provide a "main features report" that summarises all the regulatory capital of the banking group.

Row Number	Explanation	Format / list of options (where relevant)
1	Identifies issuer legal entity.	Free text
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	Free text
3	Specifies the governing law(s) of the instrument	Free text
4	Specifies the regulatory capital treatment during the Basel III transitional phase.	Disclosure: [Common Equity Tier 1] [Additional Tier 1] [Tier 2]
5	Specifies regulatory capital treatment under Basel III rules not taking into account transitional treatment.	Disclosure: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible]
6	Specifies the level(s) within the group at which the instrument is included in capital.	Disclosure: [Solo] [Group] [Solo and Group]
7	Specifies instrument type, varying by jurisdiction. Helps provide more granular understanding of features, particularly during transition.	Disclosure: [Common Shares] [Perpetual Non-cumulative Preference Shares] [Perpetual Debt Instruments] [Perpetual Cumulative Preference Shares] [Redeemable Non-cumulative Preference Shares] [Redeemable Cumulative Preference Shares] [Tier 2 Debt Instruments] [Others-specify]
8	Specifies amount recognised in regulatory capital.	Free text
9	Par value of instrument	Free text

10	Specifies accounting classification. Helps to assess loss absorbency.	Disclosure: [Shareholders' equity] [Liability] [Non-controlling interest in consolidated subsidiary]
11	Specifies date of issuance.	Free text
12	Specifies whether dated or perpetual.	Disclosure: [Perpetual] [Dated]
13	For dated instrument, specifies original maturity date (day, month and year). For perpetual instrument put "no maturity".	Free text
14	Specifies whether there is an issuer call option.	Disclosure: [Yes] [No]
15	For instrument with issuer call option, specifies: (i) first date of call if the instrument has a call option on a specific date (day, month and year); (ii) the instrument has a tax and/or regulatory event call; and (iii) the redemption price.	Free text
16	Specifies the existence and frequency of subsequent call dates, if applicable.	Free text
17	Specifies whether the coupon/dividend is fixed over the life of the instrument, floating over the life of the instrument, currently fixed but will move to a floating rate in the future, currently floating but will move to a fixed rate in the future.	Disclosure: [Fixed], [Floating] [Fixed to floating], [Floating to fixed]
18	Specifies the coupon rate of the instrument and any related index that the coupon/dividend rate references.	Free text
19	Specifies whether the non-payment of a coupon or dividend on the instrument prohibits the payment of dividends on common shares (i.e., whether there is a dividend stopper).	[Yes], [No]
20	Specifies whether the issuer has full, partial, or no discretion over whether a coupon/dividend is paid. If the bank has full discretion to cancel coupon/dividend payments under all circumstances, it shall select "fully discretionary" (including when there is a dividend stopper that does not have the effect of preventing the bank from cancelling payments on the instrument). If there are conditions that shall be met before payment can be cancelled (e.g., capital below a certain threshold), the bank shall select "partially discretionary". If the bank is unable to cancel the payment outside of insolvency the bank shall select "mandatory".	Disclosure: [Fully discretionary] [Partially discretionary] [Mandatory]
21	Specifies whether there is a step-up or other incentive to redeem.	Disclosure: [Yes] [No]
22	Specifies whether dividends / coupons are cumulative or noncumulative.	Disclosure: [Noncumulative] [Cumulative]
23	Specifies whether instrument is convertible or not.	Disclosure: [Convertible] [Nonconvertible]
24	Specifies the conditions under which the instrument will convert, including point of non-viability. Where one or more authorities have the ability to trigger conversion, the authorities shall be listed. For each of the authorities it shall be stated whether the legal basis for the authority to trigger conversion is provided by the terms of the contract of the instrument (a contractual approach) or statutory means (a statutory approach).	Free text
25	For conversion trigger separately, specifies whether the instrument will (i) always convert fully; (ii) may convert fully or partially; or (iii) will always convert partially.	Free text referencing one of the options provided.
26	Specifies rate of conversion into the more loss absorbent instrument.	Free text
27	For convertible instruments, specifies whether conversion is mandatory or optional.	Disclosure: [Mandatory] [Optional] [NA]

28	For convertible instruments, specifies the instrument type it is convertible into.	Disclosure: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Other]
29	If convertible, specifies the issuer of instrument into which it converts.	Free text
30	Specifies whether there is a write down feature.	Disclosure: [Yes] [No]
31	Specifies the trigger at which write-down occurs, including point of non-viability. Where one or more authorities have the ability to trigger write-down, the authorities shall be listed. For each of the authorities it shall be stated whether the legal basis for the authority to trigger write-down is provided by the terms of the contract of the instrument (a contractual approach) or statutory means (a statutory approach).	Free text
32	For each write-down trigger separately, specifies whether the instrument will: (i) always be written down fully; (ii) may be written down partially; or (iii) will always be written down partially.	Free text referencing one of the options provided.
33	For write down instrument, specifies whether write down is permanent or temporary.	Disclosure: [Permanent] [Temporary] [NA]
34	For instrument that has a temporary write-down, description of write-up mechanism.	Free text
34a	Type of subordination.	Disclosure: [Structural] [Statutory] [Contractual] [Exemption from subordination]
35	Specifies instrument to which it is most immediately subordinate. Where applicable, a bank should specify the column numbers of the instruments in the completed main features template to which the instrument is most immediately subordinate. In the case of structural subordination, "NA" should be entered.	Free text
36	Specifies whether there are non-compliant features.	Disclosure: [Yes] [No]
37	If there are non-compliant features, specifies which ones.	Free text

Template CC1 - Composition of regulatory capital

Purpose: Provide a breakdown of the constituent elements of a bank's capital.			
Scope of application: All banks at the consolidated level.			
Content: Breakdown of regulatory capital according to the scope of regulatory consolidation.			
Frequency: Semi-annual.			
Format: Fixed. A bank is not permitted to add, delete, or change the definitions of any rows from the template, irrespective of the concession allowed in paragraph 248 of the circular.			
Accompanying narrative: A bank shall supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.			
		a	b
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)		
2	Retained earnings		
3	Accumulated other comprehensive income (and other reserves)		

3a	Statutory reserves		
3b	Capital reserves		
3c	AFS - Reserve		
3d	Revaluation Reserves		
3e	Foreign Currency Translation Reserve		
3f	Other disclosed free reserves		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)		
6	Common Equity Tier 1 capital before regulatory adjustments		
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Other Intangibles (net of related tax liability)		
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already subtracted from paid-up capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	<i>of which:</i> significant investments in the common stock of financial entities		
24	<i>of which:</i> mortgage servicing rights		
25	<i>of which:</i> deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments (26a+26b+26c+26d+26e+26f+26g)		
26a	<i>of which:</i> Investments in the equity capital of unconsolidated insurance subsidiaries		
26b	<i>of which:</i> Investments in the equity capital of unconsolidated non-financial subsidiaries		
26c	<i>of which:</i> Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank		
26d	<i>of which:</i> Unrealised profits arising because of transfer of loans		
26e	<i>of which:</i> deductions applicable on account of SRs guaranteed by the Government of India		
26f	<i>of which:</i> intra-group exposures beyond permissible limits		

26g	<i>of which</i> : net unrealised gains arising on fair valuation of Level 3 financial instruments (including derivatives)		
26h	<i>of which</i> : contribution in the form of subordinated units of an AIF scheme		
26i	<i>of which</i> : full amount of the Default Loss Guarantee (DLG), if the bank is the DLG provider		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common equity Tier 1		
29	Common Equity Tier 1 capital (CET1)		
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium)		
31	<i>of which</i> : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	<i>of which</i> : classified as liabilities under applicable accounting standards (Perpetual Debt Instruments)		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1 capital)		
35	<i>of which</i> : instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments (41a+41b)		
41a	<i>of which</i> : Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
41b	<i>of which</i> : Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to Additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)		
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	<i>of which</i> : instruments issued by subsidiaries subject to phase out		
50	Provisions		
50a	Revaluation Reserves		
51	Tier 2 capital before regulatory adjustments		

Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
56	National specific regulatory adjustments (56a+56b)		
56a	<i>of which:</i> Investments in the Tier 2 capital of unconsolidated insurance subsidiaries		
56b	<i>of which:</i> Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)		
59	Total regulatory capital (TC = T1 + T2)		
60	Total risk weighted assets		
60a	<i>of which:</i> total credit risk weighted assets		
60b	<i>of which:</i> total market risk weighted assets		
60c	<i>of which:</i> total operational risk weighted assets		
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		
62	Tier 1 (as a percentage of risk weighted assets)		
63	Total capital (as a percentage of risk weighted assets)		
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher of G-SIB buffer requirement and D-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	<i>of which:</i> capital conservation buffer requirement		
66	<i>of which:</i> bank specific countercyclical buffer requirement		
67	<i>of which:</i> higher of G-SIB and D-SIB buffer requirement		
68	Common Equity Tier 1 available after meeting the bank's minimum capital requirements (as a percentage of risk weighted assets)		
National minima			
69	National Common Equity Tier 1 minimum ratio		
70	National Tier 1 minimum ratio		
71	National total capital minimum ratio		
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	General Provisions and Loss Reserves eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
77	Cap on inclusion of general provisions and loss reserves in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		

79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Instructions (i) The reconciliation requirements included in Template CC2 results in the decomposition of certain regulatory adjustments. For example, this disclosure template includes the adjustment of 'Goodwill net of related tax liability'. The reconciliation requirements will lead to the disclosure of both the goodwill component and the related tax liability component of this regulatory adjustment. (ii) Column "b": A bank shall complete column b to show the source of every major input, which is to be cross-referenced to the corresponding rows in Template CC2.			
Row No.	Explanation		
1	Instruments issued by the parent bank of the reporting banking group which meet all of the CET1 entry criteria set out in paragraphs 12 to 15 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025. This should be equal to the sum of common shares (and related surplus only) which shall meet the common shares criteria. This should be net of treasury stock and other investments in own shares to the extent that these are already derecognised on the balance sheet under the relevant accounting standards. Other paid-up capital elements shall be excluded. All minority interest shall be excluded.		
2	Retained earnings, prior to all regulatory adjustments in accordance with paragraphs 12 to 15 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3	Total disclosed reserves (other than retained earnings) such as Statutory reserves, Capital reserves, Revaluation reserves, AFS reserves, etc., prior to all regulatory adjustments, in accordance with paragraphs 12 to 15 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3a	Statutory reserves in accordance with paragraph 12(iii) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3b	Capital reserves in accordance with paragraph 12(iv) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3c	AFS – Reserve in accordance with paragraph 12(v) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3d	Revaluation reserves in accordance with paragraph 12(vi) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3e	Foreign Currency Translation Reserve in accordance with paragraph 12(vii) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
3f	Other disclosed free reserves in accordance with paragraph 12(viii) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
4	A bank shall leave this row empty.		
5	Common share capital issued by subsidiaries and held by third parties. Only the amount that is eligible for inclusion in group CET1 should be reported here, as determined by the application of paragraph 27(2) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
6	Sum of rows 1 to 5.		
7	Prudent valuation adjustments according to the requirements of paragraph 213 of Chapter IV of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
8	Goodwill net of related tax liability, as set out in paragraph 28(1) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
9	Other intangibles (net of related tax liability), as set out in paragraph 28(1) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability), as set out in paragraph 28(2) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
11	The element of the cash-flow hedge reserve described in paragraph 28(3) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.		
12	Shortfall of provisions to expected losses.		

13	Securitisation gain on sale as described in paragraph 28(4) of the of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
14	Gains and losses due to changes in own credit risk on fair valued liabilities as described in paragraph 28(5) of the of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
15	Defined benefit pension fund net assets, the amount to be deducted, as set out in paragraph 28(6) of the of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
16	Investments in own shares (if not already subtracted from paid-up capital on reported balance sheet), as set out in paragraph 28(7) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
17	Reciprocal cross-holdings in common equity as set out in paragraph 28(8)(ii)(a) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital, net of eligible short positions, and the amount is above 10% threshold. Amount to be deducted from CET1 in accordance with paragraph 28(8)(ii)(b) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, and amount is above 10% threshold. Amount to be deducted from CET1 in accordance with paragraph 28(8)(ii)(c) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
20	Not applicable in Indian context.
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability), amount to be deducted from CET1 capital in accordance with paragraph 28(2) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
22	Total amount by which the two threshold items referred in rows 19 and 21 exceed the 15% threshold, excluding amounts reported in rows 19-21, calculated in accordance with paragraph 28(2)(ii) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
23	The amount reported in row 22 that relates to significant investments in the common stock of financial entities.
24	Not applicable in Indian context.
25	The amount reported in row 22 that relates to DTA arising from temporary differences as per paragraph 28(2) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26	Regulatory adjustments that Reserve Bank of India requires to be applied to CET1 in addition to the Basel III minimum set of adjustments.
26a	Investments in the equity capital of unconsolidated insurance subsidiaries to be deducted from CET1 capital in accordance with paragraph 8(6) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26b	Investments in the equity capital of unconsolidated non-financial subsidiaries to be deducted from CET1 capital in accordance with paragraph 8(6) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26c	Shortfall in the equity capital of majority owned financial entities which have not been consolidated for capital purposes to be deducted from CET1 capital in accordance with paragraph 8(9) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26d	Unrealised profits, if any, arising because of transfer of loans to be deducted from CET1 capital in accordance with paragraph 28(4) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26e	Deductions from CET1 capital applicable on account of valuation of security receipts (SRs) guaranteed by the Government of India in accordance with paragraph 28(4) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.

26f	Intra-group exposures beyond permissible limits to be deducted from CET1 capital in accordance with paragraph 28(11) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26g	Net unrealised gains arising on fair valuation of Level 3 financial instruments (including derivatives) to be deducted from CET1 capital in accordance with paragraph 28(12) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26h	Contribution in the form of subordinated units of an AIF scheme as described in paragraph 28(13) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
26i	Full amount of the Default Loss Guarantee (DLG), if the bank is the DLG provider as described in paragraph 28(14) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
27	Regulatory adjustments applied to CET1 due to insufficient AT1 to cover deductions. If the amount reported in row 43 exceeds the amount reported in row 36 the excess is to be reported here.
28	Total regulatory adjustments to CET1, to be calculated as the sum of rows 7 to 22 plus row 26 and 27.
29	CET1, to be calculated as row 6 minus row 28.
30	Instruments and any related stock surplus (share premium) that meet all of the AT1 capital criteria set out in paragraph 16 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025. All instruments issued by subsidiaries of the consolidated group shall be excluded from this row.
31	The amount in row 30 classified as equity under applicable Accounting Standards.
32	The amount in row 30 classified as liabilities under applicable Accounting Standards.
33	A bank shall leave this row empty.
34	AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties, the amount allowed in group AT1 in accordance with paragraph 27(3) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025. [please see illustration in paragraph 27(5)].
35	A bank shall leave this row empty.
36	The sum of rows 30, 33, and 34.
37	Investments in own AT1 instruments, amount to be deducted from AT1 in accordance with paragraph 28(7) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
38	Reciprocal cross-holdings in AT1 instruments, amount to be deducted from AT1 in accordance with paragraph 28(8)(ii)(a) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of eligible short positions) and amount above 10% threshold. Amount to be deducted from AT1 in accordance with paragraph 28(8)(ii)(b) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). Amount to be deducted from AT1 in accordance with paragraph 28(8)(ii)(c) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
41	Regulatory adjustments that Reserve Bank of India requires to be applied to AT 1 in addition to the Basel III minimum set of adjustments.
42	Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions. If the amount reported in row 57 exceeds the amount reported in row 51 the excess is to be reported here.
43	The sum of rows 37 to 42.
44	AT1 capital, to be calculated as row 36 minus row 43.
45	Tier 1 capital, to be calculated as row 29 plus row 44.
46	Instruments and any related stock surplus (share premium) that meet all of the Tier 2 capital criteria set out in paragraph 21 of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital

	Adequacy) Directions, 2025. All instruments issued by subsidiaries of the consolidated group shall be excluded from this row.
47	A bank shall leave this row empty.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 32) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) in accordance with paragraph 27(4) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
49	A bank shall leave this row empty.
50	General Provisions and Loss Reserves included in Tier 2, in accordance with paragraph 21(i) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
50a	Revaluation reserves in accordance with paragraph 12(vi) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
51	The sum of rows 46 to 48 and row 50.
52	Investments in own Tier 2 instruments, amount to be deducted from Tier 2 in accordance with paragraph 28(7) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
53	Reciprocal cross-holdings in Tier 2 instruments, amount to be deducted from Tier 2 in accordance with paragraph 28(8)(ii)(a) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of eligible short positions), amount in excess of the 10% threshold that is to be deducted from Tier 2 in accordance with paragraph 28(8)(ii)(b) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from Tier 2 in accordance with paragraph 28(8)(ii)(c) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
56	Regulatory adjustments that are required by Reserve Bank of India to be applied to Tier 2 in addition to the Basel III minimum set of adjustments.
57	The sum of rows 52 to 56.
58	Tier 2 capital, to be calculated as row 51 minus row 57.
59	Total capital, to be calculated as row 45 plus row 58.
60	Total risk weighted assets of the reporting group. Details to be furnished under rows 60a, 60b, and 60c.
61	CET1 ratio (as a percentage of risk weighted assets), to be calculated as row 29 divided by row 60 (expressed as a percentage).
62	Tier 1 ratio (as a percentage of risk weighted assets), to be calculated as row 45 divided by row 60 (expressed as a percentage).
63	Total capital ratio (as a percentage of risk weighted assets), to be calculated as row 59 divided by row 60 (expressed as a percentage).
64	Bank-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher of G-SIB buffer requirement and D-SIB buffer requirement, expressed as a percentage of risk weighted assets). This row plus row 69 will show the CET1 ratio below which the bank will become subject to constraints on distributions.
65	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer, i.e., a bank should report 2.5% here.
66	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the bank specific countercyclical buffer requirement.
67	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the higher of the bank's D-SIB requirement and G-SIB requirement, if applicable.
68	CET1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements. To be calculated as the CET1 ratio of the bank (row 61), less any common equity (as a percentage of risk-weighted assets) used to meet the bank's minimum CET1, minimum Tier 1 and minimum Total capital requirements. For example, suppose a bank has 100 RWA, 10 CET1 capital, 1.5 additional Tier 1 capital and no Tier 2 capital. Since it does not have any Tier 2 capital, it will have to

	earmark its CET1 capital to meet the 9% minimum capital requirement. The net CET1 capital left to meet buffers will be $10 - 5.5 - 2 = 2.5$. This row plus row 69 will show the CET1 ratio available for the purpose of determining constraints on distribution.
69	A bank should report 5.5% here.
70	A bank should report 7.0% here.
71	A bank should report 9.0% here.
72	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity, the amount within 10% threshold in accordance with paragraph 28(8)(ii)(b) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025 i.e., total amount of such holdings that are not reported in row 18, row 39 and row 54.
73	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, the total amount of such holdings that are not reported in row 19 and row 23.
74	Not Applicable in Indian context.
75	Deferred tax assets arising from temporary differences, the total amount of such holdings that are not reported in row 21 and row 25.
76	General Provisions and Loss Reserves eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach calculated in accordance with paragraph 21(i) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025, prior to the application of the cap.
77	Cap on inclusion of general provisions and loss reserves in Tier 2 under standardised approach calculated in accordance with paragraph 21(i) of the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Directions, 2025.
78	Not applicable in Indian context.
79	Not applicable in Indian context.

Template CC2: Reconciliation of regulatory capital to balance sheet

Purpose: To identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between a bank's balance sheet in its published financial statements and the numbers that are used in the composition of capital disclosure template set out in Template CC1.				
Scope of application: All banks.				
Content: Carrying values (corresponding to the values reported in financial statements).				
Frequency: Semiannual.				
Format: Flexible (but the rows shall align with the presentation of the bank's financial report).				
Accompanying narrative: A bank shall supplement the template with a narrative commentary to explain any significant changes in the expanded balance sheet items over the reporting period and the key drivers of such change. Narrative commentary to significant changes in other balance sheet items could be found in Table LIA.				
		a	b	c
		Balance sheet as in published financial statements	under regulatory scope of consolidation	Reference
		As on reporting date	As on reporting date	
Capital & Liabilities				
1	Paid-up Capital			
1a	of which: Amount eligible for CET1			
1b	of which: Amount eligible for AT1			
2	Reserves & Surplus			
2a	of which: Statutory Reserve			
2b	of which: Capital Reserves			
2c	of which: Share Premium			

2d	<i>of which:</i> Investment Reserve			
2e	<i>of which:</i> AFS Reserve			
2f	<i>of which:</i> Foreign Currency Translation Reserve			
2g	<i>of which:</i> Revaluation Reserve on Fixed Assets			
2h	<i>of which:</i> Revenue and Other Reserves			
2i	<i>of which:</i> Reserves under Sec. 36(1)(viii) of Income Tax Act, 1961			
2j	<i>of which:</i> Balance in Profit & Loss Account			
3	Minority Interest			
4	Total Capital			
5	Deposits			
5a	<i>of which:</i> Deposits from banks			
5b	<i>of which:</i> Customer deposits			
5c	<i>of which:</i> Other deposits (pl. specify)			
6	Borrowings			
6a	<i>of which:</i> From RBI			
6b	<i>of which:</i> From banks			
6c	<i>of which:</i> From other institutions & agencies			
6d	<i>of which:</i> Others (pl. specify)			
6e	<i>of which:</i> Capital instruments			
7	Other liabilities & provisions			
7a	<i>of which:</i> DTLs related to goodwill			
7b	<i>of which:</i> DTLs related to other intangible assets			
	Total Capital and Liabilities			
Assets				
8	Cash and balances with Reserve Bank of India			
9	Balance with banks and money at call and short notice			
10	Investments:			
10a	<i>of which:</i> Government securities			
10b	<i>of which:</i> Other approved securities			
10c	<i>of which:</i> Shares			
10d	<i>of which:</i> Debentures & Bonds			
10e	<i>of which:</i> Subsidiaries / Joint Ventures / Associates			
10f	<i>of which:</i> Others (Commercial Papers, Mutual Funds etc.)			
11	Loans and advances			
11a	<i>of which:</i> Loans and advances to banks			
11b	<i>of which:</i> Loans and advances to customers			
12	Fixed assets			
13	Other assets			
13a	<i>of which:</i> Goodwill			
13b	<i>of which:</i> other intangible assets			

13c	<i>of which: Deferred tax assets</i>			
14	Goodwill on consolidation			
	Total Assets			

Instructions

A bank shall take its balance sheet in the published financial statements (numbers reported in column (a) above) and report the numbers when the regulatory scope of consolidation is applied (numbers reported in the column (b) above). If there are rows in the balance sheet under regulatory scope of consolidation that are not present in the published financial statements, a bank shall add these and give a value of zero in column (a) and furnish the corresponding amount for regulatory scope of consolidation in column (b). If a bank's scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, columns a and b should be merged and this fact should be clearly disclosed.

Rows

Similar to Template LI1, the rows in the above template should follow the balance sheet presentation used by the bank in its financial statements, on which basis the bank shall expand the balance sheet to identify all the items that are disclosed in Template CC1. Disclosure should be proportionate to the complexity of the bank's balance sheet. Each item shall be given a reference number / letter in column c that is used as cross-reference to column (b) of Template CC1.

Linkages across templates

(i) The amounts in columns a and b in Template CC2 before balance sheet expansion should be identical to columns a and b in Template LI1. (ii) Each expanded item is to be cross-referenced to the corresponding items in Template CC1.

4 Remuneration

(1) The disclosure requirements shall be as follows:

- a) Table REMA – Remuneration policy
- b) Template REM1 – Remuneration awarded during financial year
- c) Template REM2 – Special payments
- d) Template REM3 – Deferred remuneration

Table REMA: Remuneration policy

Purpose: Describe the bank's remuneration policy as well as key features of the remuneration system to allow meaningful assessments of banks' compensation practices.	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual	
Format: Flexible.	
A bank shall describe the main elements of its remuneration system and how the bank develop this system. In particular, the following elements, where relevant, should be described:	
(a)	Information relating to the bodies that oversee remuneration. Disclosure should include: • Name, composition and mandate of the main body overseeing remuneration. • External consultants, if any, whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process. • A description of the scope of the bank's remuneration policy (e.g., by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches. • A description of the type of employees covered and number of such employees.
(b)	Information relating to the design and structure of remuneration processes. Disclosure should include: • An overview of the key features and objectives of remuneration policy. • Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration. • A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.
(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosure should include: • An overview of the key risks that the bank takes into account when implementing remuneration measures. • An overview of the nature and type of key measures used to take account of these risks, including risk difficult to measure (values need not be disclosed). • A discussion of the ways in which these measures affect remuneration. • A discussion of how the nature and type of these measures have changed over the past year and reasons for the changes, as well as the impact of changes on remuneration.
(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration. Disclosure should include: • An overview of main performance metrics used to determine the pay of senior management functionaries (including material risk takers (MRTs), head of Risk, Compliance, Internal Audit and Vigilance). • A discussion of how amounts of individual remuneration are linked to the bank-wide and individual performance. • A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak. This should include the bank's criteria for determining 'weak' performance metrics.

(e)	Description of the ways in which the bank seeks to adjust remuneration to take account of the longer-term performance. Disclosure should include: • A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance. • A discussion of the bank's policy and criteria for adjusting deferred remuneration before and after vesting.
(f)	Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms. Disclosure should include: • An overview of the forms of variable remuneration offered (i.e., cash, shares and share-linked instruments and other forms). • A discussion of the use of different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or group of employees, a description of the factors that determine the mix and their relative importance.

Template REM1 – Remuneration awarded during financial year

Purpose: Provide quantitative information on remuneration for the financial year.				
Scope of application: All banks.				
Content: Quantitative information.				
Frequency: Annual				
Format: Flexible.				
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant movements over the reporting period and the key drivers of such movements.				
			a	b
	Remuneration amount		Whole Time Directors/ Chief Executive Officers	Other material risk- takers
1	Fixed Pay and Perquisites	Number of employees		
2		Total fixed pay and perquisites (rows 3 + 5 + 7 + 9)		
3		Of which: cash-based		
4		Of which: deferred		
5		Of which: ESOP/ESOS		
6		Of which: deferred		
7		Of which: shares or other share-linked instruments		
8		Of which: deferred		
9		Of which: other forms		
10		Of which: deferred		
11	Variable Pay	Number of employees		
12		Total variable pay (rows 13 + 15 + 17 + 19)		
13		Of which: cash-based		

14		Of which: deferred		
15		Of which: ESOP/ESOS		
16		Of which: deferred		
17		Of which: shares or other share-linked instruments		
18		Of which: deferred		
19		Of which: other forms		
20		Of which: deferred		
21	Total remuneration (rows 2 + 10)			

Instructions

Whole Time Directors/ Chief Executive Officers and other material risk-takers categories in columns (a) and (b) shall correspond to the type of employees described in Table REMA.

Other forms of remuneration in rows 9 and 19 shall be described in Table REMA and, if needed, in the accompanying narrative.

Template REM2: Special payments

Purpose: Provide quantitative information on special payments for the financial year.				
Scope of application: All banks.				
Content: Quantitative information.				
Frequency: Annual.				
Format: Flexible.				
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant movements over the reporting period and the key drivers of such movements.				
Special payments	Joining/sign-on bonus		Severance payments	
	Number of employees	Total amount	Number of employees	Total amount
Whole Time Directors/ Chief Executive Officers				
Other material risk-takers				
Definitions and instructions Whole Time Directors/ Chief Executive Officers and other material risk-takers categories in rows 1 and 2 shall correspond to the type of employees described in Table REMA. Joining/sign-on bonus are payments allocated to new staff upon recruitment during the financial year as provided in the guidelines on Compensation of Whole Time Directors / Chief Executive Officers/ Material Risk Takers and Control Function staff issued vide Reserve Bank of India (Commercial Banks – Governance) Directions, 2025. Severance payments are payments allocated to employees dismissed during the financial year as provided in the guidelines on Compensation of Whole Time Directors / Chief Executive Officers/ Material Risk Takers and Control Function staff issued vide Reserve Bank of India (Commercial Banks – Governance) Directions, 2025.				

Template REM3: Deferred remuneration

Purpose: Provide quantitative information on deferred and retained remuneration.
Scope of application: All banks.
Content: Quantitative information.

Frequency: Annual.					
Format: Flexible.					
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant movements over the reporting period and the key drivers of such movements.					
	a	b	c	d	e
Deferred and retained remuneration	Total amount of outstanding deferred remuneration	Of which: total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of amendment during the year due to ex post explicit adjustments	Total amount of amendment during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
Whole Time Directors/ Chief Executive Officers					
Cash					
Shares					
Share-linked instruments					
Other					
Other material risk-takers					
Cash					
Shares					
Share-linked instruments					
Other					
Total					
Instructions <i>Outstanding exposed to ex post explicit adjustment:</i> Part of the deferred and retained remuneration that is subject to direct adjustment clauses (for instance, subject to malus, clawbacks or similar reversal or downward revaluations of awards). <i>Outstanding exposed to ex post implicit adjustment:</i> Part of the deferred and retained remuneration that is subject to adjustment clauses that could change the remuneration, due to the fact that they are linked to the performance of other indicators (for instance, fluctuation in the value of shares performance or performance units). In columns (a) and (b), the amounts at reporting date (cumulated over the last years) are expected. In columns (c)–(e), movements during the financial year are expected. While columns (c) and (d) show the movements specifically related to column (b), column (e) shows payments that have affected column (a).					

5. Credit Risk

(1) The scope of this paragraph includes items subject to risk-weighted assets (RWA) for credit risk, excluding:

- a) all positions subject to the securitisation regulatory framework, including those that are included in the banking book for regulatory purposes, which are reported in paragraph 7 of this Appendix.
- b) capital requirements relating to counterparty credit risk, which are reported in paragraph 6 of this Appendix.

(2) The disclosure requirements under this paragraph shall be as follows:

General information about credit risk:

- a) Table CRA - General qualitative information about credit risk
- b) Template CR1 - Credit quality of assets
- c) Template CR2 - Changes in stock of defaulted loans and debt securities
- d) Table CRB - Additional disclosure related to the credit quality of assets

Credit risk mitigation:

- e) Table CRC - Qualitative disclosure related to credit risk mitigation techniques
- f) Template CR3 - Credit risk mitigation techniques – overview

Credit risk under standardised approach:

- g) Table CRD - Qualitative disclosure on bank's use of external credit ratings under the standardised approach for credit risk
- h) Template CR4 - Standardised approach - Credit risk exposure and credit risk mitigation effects
- i) Template CR5 - Standardised approach - Exposures by asset classes and risk weights

Table CRA: General qualitative information about credit risk

Purpose: Describe the main characteristics and elements of credit risk management (business model and credit risk profile, organisation and functions involved in credit risk management, risk management reporting).	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual.	
Format: Flexible.	
A bank shall describe its risk management objectives and policies for credit risk, focusing in particular on:	
(a)	How the business model translates into the components of the bank's credit risk profile
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits
(c)	Structure and organisation of the credit risk management and control function
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions

(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors
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Template CR1: Credit quality of assets

Purpose: Provide a comprehensive picture of the credit quality of a bank's (on- and off-balance sheet) assets.					
Scope of application: All banks.					
Content: Carrying values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation).					
Frequency: Semiannual.					
Format: Fixed.					
Accompanying narrative: A bank shall include its definition of non-performing in an accompanying narrative.					
		a	b	c	d
		Gross carrying values		Provisions/ impairments	Net values (a+b-c)
		Non-performing exposures	Standard exposures		
1	Loans				
2	Debt Securities				
3	Off-balance sheet exposures				
4	Total				
Instructions: Gross values: on- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework. On-balance sheet items include loans and debt securities which are part of banking book. Off-balance sheet items shall be measured according to the following criteria: (a) guarantees given – the maximum amount that the bank would have to pay if the guarantee were called. The amount shall be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques. (b) Irrevocable loan commitments – total amount that the bank has committed to lend. The amount shall be gross of any CCF or CRM techniques. Revocable loan commitments shall not be included. The gross value is the accounting value before any provisions/impairments but after considering write-offs. A bank shall not take into account any credit risk mitigation technique. <i>Write-off</i> is the reduction in the gross carrying amount of an asset, when the entity has no reasonable expectations of recovering the asset in its entirety or a portion thereof. <i>Provisions/ impairments:</i> total amount of provisions made against standard and non-performing exposures. This would include general provisions, specific provisions and any other such provision made by a bank.					
Linkages across templates Amount in [CR1:1/d] is equal to the sum [CR3:1/a] + [CR3:1/b] Amount in [CR1:2/d] is equal to the sum [CR3:2/a] + [CR3:2/b] Amount in [CR1:1/a] + [CR1:2/a] is equal to [CR2:6/a]					

Template CR2: Changes in stock of non-performing loans and debt securities

Purpose: Identify the changes in a bank's stock of non-performing loans and debt securities, the flows between standard and non-performing exposure categories and reductions in the stock of non-performing exposures due to write-offs.
Scope of application: All banks.
Content: Carrying values.
Frequency: Semiannual.

Format: Fixed.		
Accompanying narrative: A bank should explain the drivers of any significant changes in the amounts of non-performing exposures from the previous reporting period and any significant movement between non-performing and standard exposures.		
		a
1	Non-performing loans and debt securities at end of the previous reporting period	
2	Loans and debt securities that have become non-performing since the last reporting period	
3	Returned to standard status	
4	Amounts written off	
5	Other changes	
6	Non-performing loans and debt securities at end of the reporting period (1+2-3-4±5)	
Instructions: <i>Non-performing exposure:</i> such exposures shall be reported net of write-offs and gross of (i.e., ignoring) provisions/impairments. <i>Loans and debt securities that have become non-performing since the last reporting period:</i> refers to any loans or debt securities that were classified as non-performing during the reporting period. <i>Return to standard status:</i> refers to loans or debt securities that returned to standard status during the reporting period. <i>Amounts written off:</i> both total and partial write-offs. <i>Other changes:</i> balancing items that are necessary to enable total to reconcile.		

Table CRB: Additional disclosure related to the credit quality of assets

Purpose: Supplement the quantitative templates with information on the credit quality of a bank's assets.	
Scope of application: All banks.	
Content: Additional qualitative and quantitative information (carrying values).	
Frequency: Annual.	
Format: Flexible.	
A bank shall provide the following disclosures:	
Qualitative disclosures	
(a)	The scope and definitions of "past due" and "non-performing" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes.
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be non-performing and the reasons for this.
(c)	Description of methods used for determining impairments/non-performance.
(d)	The bank's own definition of a restructured exposure.
Quantitative disclosures	
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;
(f)	Amounts of non-performing exposures and related provisions and write-offs, broken down by geographical areas and industry;
(g)	Ageing analysis of accounting past-due exposures
(h)	Breakdown of restructured exposures between standard and non-performing exposures.

Table CRC: Qualitative disclosure related to credit risk mitigation techniques

Purpose: Provide qualitative information on the mitigation of credit risk.	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual.	
Format: Flexible	
A bank shall disclose:	
(a)	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.
(b)	Core features of policies and processes for collateral evaluation and management;
(c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (i.e., by guarantor type, collateral and credit derivative providers). A bank should disclose a meaningful breakdown of its credit derivative providers and set the level of granularity of this breakdown in accordance with paragraph 6 of Annex to this circular. For instance, a bank is not required to identify its derivative counterparties nominally if the name of the counterparty is considered to be confidential information. Instead, the credit derivative exposure can be broken down by rating class or by type of counterparty (e.g., banks, other financial institutions, non-financial institutions).

Template CR3: Credit risk mitigation techniques – overview

Purpose: Disclose the extent of use of credit risk mitigation techniques.						
Scope of application: All banks.						
Content: Carrying values. A bank shall include all CRM techniques used to reduce capital requirements and disclose all secured exposures.						
Frequency: Semiannual.						
Format: Fixed. Where a bank is unable to categorise exposures secured by collateral, financial guarantees or credit derivative into “loans” and “debt securities”, it can either (i) merge two corresponding cells, or (ii) divide the amount by the pro-rata weight of gross carrying values; the bank shall explain which method it has used.						
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.						
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans					
2	Debt securities					
3	Total					
4	Of which: non-performing					
Instructions <i>Exposures unsecured- carrying amount:</i> carrying amount of exposures (net of provisions/impairments) that do not benefit from a credit risk mitigation technique. <i>Exposures to be secured:</i> carrying amount of exposures (net of provisions/impairments) which have at least one credit risk mitigation mechanism (collateral, financial guarantees, credit derivatives) associated with them. The allocation of the carrying amount of multi-secured exposures to their different credit risk mitigation mechanisms is						

made by order of priority, starting with the credit risk mitigation mechanism expected to be called first in the event of loss, and within the limits of the carrying amount of the secured exposures.

Exposures secured by collateral: carrying amount of exposures (net of provisions/impairments) partly or totally secured by collateral. In case an exposure is secured by collateral and other credit risk mitigation mechanism(s), the carrying amount of the exposures secured by collateral is the remaining share of the exposure secured by collateral after consideration of the shares of the exposure already secured by other mitigation mechanisms expected to be called beforehand in the event of a loss, without considering over-collateralisation.

Exposures secured by financial guarantees: carrying amount of exposures (net of provisions/impairments) partly or totally secured by financial guarantees. In case an exposure is secured by financial guarantees and other credit risk mitigation mechanism(s), the carrying amount of the exposure secured by financial guarantees is the remaining share of the exposure secured by financial guarantees after consideration of the shares of the exposure already secured by other mitigation mechanisms expected to be called beforehand in the event of a loss, without considering over-collateralisation.

Exposures secured by credit derivatives: carrying amount of exposures (net of provisions/ impairments) partly or totally secured by credit derivatives. In case an exposure is secured by credit derivatives and other credit risk mitigation mechanism(s), the carrying amount of the exposure secured by credit derivatives is the remaining share of the exposure secured by credit derivatives after consideration of the shares of the exposure already secured by other mitigation mechanisms expected to be called beforehand in the event of a loss, without considering over-collateralisation.

Table CRD: Qualitative disclosures on bank's use of external credit ratings under the standardised approach for credit risk

Purpose: Supplement the information on a bank's use of the standardised approach with qualitative data on the use of external ratings.	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual.	
Format: Flexible.	
A bank shall disclose the following information:	
(a)	Names of the external credit rating agencies used by the bank, and the reasons for any changes over the reporting period;
(b)	The asset classes for which each external credit rating agency is used;
(c)	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see paragraph 152 and 153 of the Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025.

Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Purpose: Illustrate the effect of CRM on standardised approach capital requirements' calculations. RWA density provides a synthetic metric on riskiness of each portfolio.						
Scope of application: All banks.						
Content: Regulatory exposure amounts.						
Frequency: Semiannual.						
Format: Fixed.						
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes. A bank should describe the sequence in which CCFs, provisioning and credit risk mitigation measures are applied.						
	a	b	c	d	e	f

		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Domestic Sovereigns						
2	Foreign Sovereigns and Foreign Central Banks						
3	Public sector entities						
4	Multilateral development banks, BIS and IMF						
5	Banks						
6	Primary Dealers						
7	Corporates and NBFCs						
8	Regulatory retail portfolios						
9	Secured by residential property						
10	Commercial real estate exposure						
11	Non-performing assets						
12	Specified Categories						
12a	Of which: Direct equity exposure						
13	Other assets						
14	Total						

Instructions:

Rows:

Rows reflect the asset classes as defined under paragraphs 30 to 81 of the Reserve Bank of India (Commercial Banks-Prudential Norms on Capital Adequacy) Directions, 2025.

Columns:

Exposures before credit conversion factors (CCF) and CRM – On-balance sheet amount: a bank shall disclose the regulatory exposure amount (net of provisions and write-offs) under the regulatory scope of consolidation gross of (i.e., before taking into account) the effect of credit risk mitigation techniques.

Exposures before CCF and CRM – Off-balance sheet amount: a bank shall disclose the exposure value, gross of conversion factors and the effect of credit risk mitigation techniques under the regulatory scope of consolidation.

Credit exposure post-CCF and post-CRM: This is the amount to which the capital requirements are applied. It is a net credit equivalent amount, after having applied CRM techniques and CCF.

RWA density: Total risk-weighted assets/exposures post-CCF and post-CRM. The result of the ratio shall be expressed as a percentage.

Linkages across templates

The amount in [CR4:14/c+CR4:14/d] is equal to the amount in [CR5:14/j]

Template CR5: Standardised approach – exposures by asset classes and risk weights

Purpose: Present the breakdown of credit risk exposures under the standardised approach by asset class and risk weight.
Scope of application: All banks.
Content: Regulatory exposure values.

Frequency: Semiannual.											
Format: Fixed.											
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes. A bank should describe the sequence in which CCFs, provisioning and credit risk mitigation measures are applied.											
		a	b	c	d	e	f	g	h	i	j
		Risk weight									
	Asset classes	0%	20%	30% or 35%	50%	75%	100%	125%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Domestic Sovereigns										
2	Foreign Sovereigns and Foreign Central Banks										
3	Public sector entities										
4	Multilateral development banks, BIS and IMF										
5	Banks										
6	Primary Dealers										
7	Corporates and NBFCs										
8	Regulatory retail portfolios										
9	Secured by residential property										
10	Commercial real estate exposure										
11	Non-performing assets										
12	Specified categories										
12a	Of which: Direct equity exposure										
13	Other assets										
14	Total										
Instructions Rows reflect the asset classes as provided in Template CR4. <i>Total credit exposure amount (post-CCF and CRM):</i> the amount used for the capital requirements calculation (both for on- and off-balance sheet amounts), therefore net of provisions and write-offs and after having applied CRM techniques and CCF but before the application of the relevant risk weights.											

6. Counterparty credit risk

(1) The scope of this paragraph shall include all exposures in the banking book and trading book that are subject to a counterparty credit risk charge, including the CVA capital charges and charges applied to exposures to central counterparties (CCPs).

(2) The disclosure requirements shall be as follows:

- a) Table CCRA – Qualitative disclosure related to counterparty credit risk
- b) Template CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach
- c) Template CCR2 – Credit valuation adjustment (CVA) capital charge
- d) Template CCR3 – CCR exposures by regulatory portfolio and risk weights
- e) Template CCR4 – Composition of collateral for CCR exposures
- f) Template CCR5 – Credit derivatives exposures
- g) Template CCR6 – Exposures to central counterparties

Table CCRA: Qualitative disclosure related to counterparty credit risk

Purpose: Describe the main characteristics of counterparty credit risk management (e.g., operating limits, use of guarantees and other CRM techniques, impacts of own credit downgrading).	
Scope of application: All banks.	
Content: Qualitative information.	
Frequency: Annual.	
Format: Flexible.	
A bank shall provide risk management objectives and policies related to counterparty credit risk, including:	
(a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;
(c)	Policies with respect to wrong-way risk exposures;
(d)	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.

Template CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach

Purpose: Provide a comprehensive view of the methods used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method.	
Scope of application: All banks.	
Content: Regulatory exposures, RWA and parameters used for RWA calculations for all exposures subject to the counterparty credit risk framework (excluding CVA charges or exposures cleared through a CCP).	
Frequency: Semiannual.	
Format: Fixed.	
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.	

		a	b	c	d
		Replacement cost	Potential future exposure	EAD post- CRM	RWA
1	Current Exposure Method (for derivatives)				
2	Comprehensive Approach for credit risk mitigation (for SFTs)				
3	Total				

Instructions:

Replacement Cost (RC): The replacement cost under the Current Exposure Method is described in paragraph 4(10) and 85(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Potential Future Exposure: The potential future exposure for the Current Exposure Method is described in paragraph 85(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

EAD post-CRM: This refers to the amount relevant for the capital requirements calculation having applied CRM techniques, credit valuation adjustments according to paragraph 85(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025 *Comprehensive Approach for credit risk mitigation (for SFTs):* This is described in paragraph 164 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Template CCR2 – Credit valuation adjustment (CVA) capital charge

Purpose: Provide the CVA regulatory calculations.			
Scope of application: All banks.			
Content: Risk-weighted assets and corresponding exposures at default.			
Frequency: Semiannual.			
Format: Fixed			
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.			
		a	b
		EAD post-CRM	RWA
1	Total portfolio subject to the CVA capital charge		
2	of which: subject to the Standardised CVA capital charge		
Instructions			
Standardised CVA capital charge: the amount of the standardised capital charge calculated according to paragraph 85(3) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.			
EAD post-CRM: This refers to the amount relevant for the capital requirements calculation having applied CRM techniques, credit valuation adjustments according to paragraph 85(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.			

Instructions

Standardised CVA capital charge: the amount of the standardised capital charge calculated according to paragraph 85(3) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

EAD post-CRM: This refers to the amount relevant for the capital requirements calculation having applied CRM techniques, credit valuation adjustments according to paragraph 85(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Template CCR3 – CCR exposures by regulatory portfolio and risk weights

Purpose: Provide a breakdown of counterparty credit risk exposures calculated according to the current exposure method: by portfolio (type of counterparties) and by risk weight (riskiness attributed according to credit risk standardised approach).								
Scope of application: All banks.								
Content: Credit exposure amounts.								
Frequency: Semiannual.								
Format: Fixed. The breakdown of template by risk weight and regulatory portfolio is for illustrative purposes. A bank may complete the template with the appropriate breakdown of asset classes and risk weights.								
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.								
	Risk weight							
Regulatory Portfolio	a	b	c	d	e	f	g	h
	0%	20%	30%	50%	100%	150%	Others	Total credit exposure
Domestic Sovereigns								
Foreign Sovereigns and Foreign Central Banks								
Public sector entities								
Multilateral development banks, BIS and IMF								
Banks								
Primary Dealers								
Corporates and NBFCs								
Regulatory retail portfolios								
Other assets								
Total								
Instructions: Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques. Other assets: the amount excludes exposures to CCPs, which are reported in Template CCR6.								

Template CCR4 – Composition of collateral for CCR exposures

Purpose: Provide a breakdown of all types of collateral posted or received by a bank to support or reduce the counterparty credit risk exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.						
Scope of application: All banks.						
Content: Carrying values of collateral used in derivative transactions or SFTs, whether or not the transactions are cleared through a CCP and whether or not the collateral is posted to a CCP.						
Frequency: Semiannual.						
Format: Flexible (the columns cannot be altered but the rows are flexible).						
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.						
	a	b	c	d	e	f
	Collateralised in derivative transactions				Collateralised in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – INR						
Cash – other currencies						
Central Government Securities						
State Government Securities						
Corporate bonds						
Equity securities						
Other collateral						
Total						
Instructions Segregated refers to collateral which is held in a bankruptcy-remote manner according to the description included in sub-paragraph “Treatment of posted collateral” under paragraph 85(6) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. Unsegregated refers to collateral that is not held in a bankruptcy-remote manner.						

Template CCR4 Illustration - The case below illustrates the cash and security legs of two securities lending transactions in Template CCR4:

(1) Repo on state government securities with \$50 cash received and \$55 collateral posted

(2) Reverse repo on central government securities debt with \$80 cash paid and \$90 collateral received

	e	f
	Collateralised in SFTs	
	Fair value of collateral received	Fair value of posted collateral
Cash – INR		80

Cash – other currencies	50	
Central Government Securities	90	
State Government Securities		55
Corporate bonds		
Equity securities		
Other collateral		
Total	140	135

Template CCR5 – Credit derivatives exposures

Purpose: Illustrate the extent of a bank's exposures to credit derivative transactions broken down between derivatives bought or sold.		
Scope of application: All banks.		
Content: Notional derivative amounts (before any netting) and fair values.		
Frequency: Semiannual.		
Format: Flexible (the columns are fixed but the rows are flexible).		
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.		
	a	b
	Protection bought	Protection sold
Total Notionals		
Of which; Single-name credit default swaps		
Of which; Other credit derivatives		
Fair values		
Positive fair value (asset)		
Negative fair value (liability)		

Template CCR6 – Exposures to central counterparties

Purpose: Provide a comprehensive picture of the bank's exposures to central counterparties. In particular, the template includes all types of exposures (due to operations, margins, contributions to default funds) and related capital requirements.			
Scope of application: All banks			
Content: Exposures at default and risk-weighted assets corresponding to central counterparties.			
Frequency: Semiannual.			
Format: Fixed.			
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.			
		a	b
		EAD (post-CRM)	RWA

1	Exposures to QCCPs (total)		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

Instructions

Exposures to central counterparties: This includes any trades where the economic effect is equivalent to having a trade with the CCP (e.g., a direct clearing member acting as an agent or a principal in a client-cleared trade). These trades are described in paragraph 85(6)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

EAD post-CRM: The amount relevant for the capital requirements calculation, having applied CRM techniques, credit valuation adjustments according to paragraph 85(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. *Initial margin:* Initial margin, for the purpose of this template, is described in paragraph 4(17) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. *Prefunded default fund contributions* are prefunded clearing member contributions towards, or underwriting of, a CCP's mutualised loss- sharing arrangements.

Unfunded default fund contributions are unfunded clearing member contributions towards, or underwriting of, a CCP's mutualised loss- sharing arrangements.

Segregated refers to collateral which is held in a bankruptcy-remote manner according to the description included in sub-paragraph "Treatment of posted collateral" under paragraph 856(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. *Unsegregated* refers to collateral that is not held in a bankruptcy-remote manner.

7. Securitisation

(1) The scope of this paragraph:

- a) covers all securitisation exposures (as defined in the [Reserve Bank of India \(Commercial Banks – Securitisation Transactions\) Directions, 2025](#)) in Table SEC-A and in templates SEC1 and SEC2.
- b) focuses on banking book securitisation exposures subject to capital charges according to the securitisation framework in templates SEC 3 and SEC 4; and
- c) excludes capital charges related to securitisation positions in the trading book that are reported in paragraph 8 of this Appendix.

(2) Only securitisation exposures that the bank treats under the [Reserve Bank of India \(Commercial Banks – Securitisation Transactions\) Directions, 2025](#) shall be disclosed in templates SEC3 and SEC4. For a bank acting as an originator, this implies that the criteria for risk transfer recognition as described in paragraph 96 of the [Reserve Bank of India \(Commercial Banks- Prudential Norms on Capital Adequacy\) Directions, 2025](#) are met. Conversely, all securitisation exposures, including those that do not meet the risk transfer recognition criteria, are reported in templates SEC1 and SEC2.

(3) As a result, templates SEC1 and SEC2 may include exposures that are subject to capital requirements according to both the credit risk and market risk frameworks and that are also included in other parts of the Pillar 3 report. The purpose is to provide a comprehensive view of a bank's securitisation activities.

(4) There shall be no double-counting of capital requirements as templates SEC3 and SEC4 are limited to exposures subject to the [Reserve Bank of India \(Commercial Banks- Prudential Norms on Capital Adequacy\) Directions, 2025](#).

Explanation: Reconciliation between columns (d), (h) and (l) of Template SEC1 and column (e) of Template LI1 may not be possible as Template SEC1 presents securitisation exposures within and outside the [Reserve Bank of India \(Commercial Banks – Securitisation Transactions\) Directions, 2025](#).

(5) The disclosure requirements shall be follows:

- a) Table SECA – Qualitative disclosure requirements related to securitisation exposures

- b) Template SEC1 – Securitisation exposures in the banking book
- c) Template SEC2 – Securitisation exposures in the trading book
- d) Template SEC3 – Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator
- e) Template SEC4 – Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

Table SECA – Qualitative disclosure requirements related to securitisation exposures

Purpose: Provide qualitative information on a bank's strategy and risk management with respect to its securitisation activities.	
Scope of application: All banks with securitisation exposures.	
Content: Qualitative information.	
Frequency: Annually.	
Format: Flexible.	
A bank shall describe its risk management objectives and policies for securitisation activities and main features of these activities according to the framework below. If a bank holds securitisation positions reflected both in the regulatory banking book and in the regulatory trading book, the bank shall describe each of the following points by distinguishing activities in each of the regulatory books.	
(a)	The bank's objectives in relation to securitisation activity, including the extent to which these activities transfer credit risk of the underlying securitised exposures away from the bank to other entities, the type of risks assumed, and the types of risks retained.
(b)	The bank shall provide a list of: • affiliated entities (i) that the bank manages or advises and (ii) that invest either in the securitisation exposures that the bank has securitised or where the bank acts as facility provider. • a list of entities to which the bank provides implicit support and the associated capital impact for each of them (as required in paragraph 101 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
(c)	Summary of the bank's accounting policies for securitisation activities.
(d)	The names of external credit assessment institution (ECAIs) used for securitisations and the types of securitisation exposure for which each agency is used.

Template SEC1: Securitisation exposures in the banking book

Purpose: Present a bank's securitisation exposures in its banking book.							
Scope of application: All banks with securitisation exposures in the banking book.							
Content: Carrying values. In this template, securitisation exposures include securitisation exposures even where criteria for recognition of risk transference are not met.							
Frequency: Semi-annually.							
Format: Flexible. A bank may in particular modify the breakdown and order proposed in rows if another breakdown (e.g., whether or not criteria for recognition of risk transference are met) would be more appropriate to reflect its activities.							
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.							
		a	b	c	d	e	f
		Bank acts as originator			Bank acts as investor		
		simple, transparent and comparable (STC)	Others	Sub-total	simple, transparent and comparable (STC)	Others	Sub-total
1	Retail (total)						

2	Of which: residential mortgage						
3	Of which: credit card						
4	Of which: other retail exposures						
5	Wholesale (total)						
6	Of which: loans to corporates						
7	Of which: commercial mortgage						
8	Of which: lease and receivables						
9	Of which: other wholesale						
Definitions (i) When the "bank acts as originator" the securitisation exposures are the retained positions, even where securitisation transaction is not derecognized in terms of Reserve Bank of India (Commercial Banks-Prudential Norms on Capital Adequacy) Directions, 2025.. (ii) Securitisation exposures when "the bank acts as an investor " are the investment positions purchased in third-party deals.							

Template SEC2 – Securitisation exposures in the trading book

Purpose: Present a bank's securitisation exposures in its trading book.							
Scope of application: All banks with securitisation exposures in the trading book.							
Content: Carrying values. In this template, securitisation exposures include securitisation exposures even where criteria for recognition of risk transference are not met.							
Frequency: Semi-annually.							
Format: Flexible. A bank may in particular modify the breakdown and order proposed in rows if another breakdown (e.g., whether or not criteria for recognition of risk transference are met) would be more appropriate to reflect its activities.							
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.							
		a	b	c	d	e	f
		Bank acts as originator			Bank acts as investor		
		simple, transparent and comparable (STC)	Others	Sub-total	simple, transparent and comparable (STC)	Others	Sub-total
1	Retail (total)						
2	Of which: residential mortgage						
3	Of which: credit card						
4	Of which: other retail exposures						
5	Wholesale (total)						
6	Of which: loans to corporates						
7	Of which: commercial						

	mortgage						
8	Of which: lease and receivables						
9	Of which: other wholesale						
Definitions (i) When the "bank acts as originator" the securitisation exposures are the retained positions, even where securitisation transaction is not derecognized in terms of Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. (ii) Securitisation exposures when "the bank acts as an investor " are the investment positions purchased in third-party deals.							

Template SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator

Purpose: Present securitisation exposures in the banking book when the bank acts as originator and the associated capital requirements.								
Scope of application: All banks with securitisation exposures as originator.								
Content: Exposure amounts, risk-weighted assets and capital requirements. This template contains originator exposures that are treated under the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.								
Frequency: Semiannual.								
Format: Fixed.								
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.								
		a	b	c	d	e	f	g
		Exposure values (by risk weight bands) before cap					RWA before cap	Capital Charge after cap
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250 %	1250%		
1	Total Securitisation exposures							
2	Of which retail underlying							
3	Of which STC							
4	Of which wholesale							
5	Of which STC							
Instructions Capital charge after cap refers to capital charge after application of the cap as described in paragraph 99 and 100 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.								

Template SEC4: Securitisation exposures in the banking book and associated capital requirements - bank acting as investor

Purpose: Present securitisation exposures in the banking book where the bank acts as investor and the associated capital requirements.								
Scope of application: All banks with securitisation exposures as investor.								
Content: Exposure amounts, risk-weighted assets and capital requirements. This template contains originator exposures that are treated under the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.								

Frequency: Semiannual.								
Format: Fixed.								
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.								
		a	b	c	d	e	f	g
		Exposure values (by risk weight bands) before cap					RWA before cap	Capital Charge after cap
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250 %	1250%		
1	Total Securitisation exposures							
2	Of which retail underlying							
3	Of which STC							
4	Of which wholesale							
5	Of which STC							
Instructions Capital charge after cap refers to capital charge after application of the cap as described in paragraph 99 and 100 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.								

8. Market Risk

(1) This paragraph includes the market risk capital requirements calculated for trading book and banking book exposures that are subject to market risk capital requirements as provided in paragraphs 182 to 213 of the [Reserve Bank of India \(Commercial Banks- Prudential Norms on Capital Adequacy\) Directions, 2025](#).

(2) It shall also include capital requirements for securitisation positions held in the trading book. However, it excludes the counterparty credit risk capital requirements that apply to the same exposures, which are reported in paragraph 6 of Annex III.

(3) The disclosure requirements shall be as follows:

- a) Table MRA - Qualitative disclosure requirements related to market risk
- b) Template MR1 - Market risk under the standardised approach

Table MRA - Qualitative disclosure requirements related to market risk

Purpose: Provide a description of the risk management objectives and policies concerning market risk as defined in paragraphs 182 to 213 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.	
Scope of application: All banks	
Content: Qualitative information.	
Frequency: Annual.	
Format: Flexible.	
A bank shall describe its risk management objectives and policies for market risk according to the framework below:	
(a)	Strategies and processes of the bank: this shall include an explanation of management's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the bank's market risks, including policies for hedging risk and strategies/processes for monitoring the continuing effectiveness of hedges.
(b)	Structure and organisation of the market risk management function: description of the market risk governance structure established to implement the strategies and processes of the bank discussed in row (a) above and describing the relationships and the communication mechanisms between the different parties involved in market risk management.
(c)	Scope and nature of risk reporting and/or measurement systems.

Template MR1 - Market risk under the standardised approach

Purpose: Display the components of the capital requirement under the standardised approach for market risk.					
Scope of application: All banks					
Content: Risk-weighted assets.					
Frequency: Semiannual.					
Format: Fixed.					
Accompanying narrative: A bank should supplement the template with a narrative commentary to explain any significant changes in the reporting period and the key drivers of such changes.					
		a	b	c	d

		Outright Products	Options		
			Simplified approach	Delta-plus method	Scenario approach
1	Interest Rate Risk				
2	Equity Risk				
3	Foreign Exchange Risk				
4	Securitisation				
5	Total				

Instructions

RWA: A bank shall derive the market risk RWA as provided in paragraph 185 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. Securitisation: specific capital requirement under paragraph 190 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Outright products: positions in products that are not optional. This includes the capital requirement under paragraphs 186 to 194 (interest rate risk); paragraphs 195 to 198 (equity risk); and paragraph 199 (FX risk) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Options under the simplified approach: capital requirements for option risks (non-delta risks) under paragraph 210 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Options under the delta-plus method: capital requirements for option risks (non-delta risks) under paragraph 211(1) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

Options under the scenario approach: capital requirements for option risks (non-delta risks) under paragraph 211(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

9. Operational Risk

Table ORA: Disclosure related to operational risk and operational resilience

Purpose: To describe the main characteristics, governance arrangements, and elements of a bank's operational risk management framework.
Scope of application: All banks
Content: Qualitative information.
Frequency: Annual.
Format: Flexible.
A bank shall describe:
a) The policies, frameworks and guidelines for the management of operational risk and operational resilience. b) The structure and organisation of its operational risk management, operational resilience functions and control function. c) The scope and main context of its reporting framework on operational risk and operational resilience to executive management and to the Board of Directors. d) The operational risk measurement system (i.e., the systems and data used to measure operational risk in order to estimate the operational risk capital charge). e) The risk mitigation and risk transfer used in the management of operational risk, including measures that support operational resilience. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), including the establishment of controls and through strategic actions (e.g., by divesting from high-risk businesses) and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. (e.g., through insurance.

10. Interest rate risk (IRR)

Table IRR: Disclosure related to Interest Rate Risk

Purpose: To describe the main characteristics and elements of a bank's Interest rate risk (IRR).
Scope of application: All banks.
Content: Qualitative and Quantitative information.
Frequency: Annual for qualitative disclosure and semiannual for quantitative disclosure.
Format: Flexible.
Qualitative Disclosures A bank shall describe its risk management objectives and policies for IRR, including: a) strategies and processes; b) the structure and organisation of the risk management function; c) the scope and nature of risk reporting and/or measurement systems; d) policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigants. e) the nature of IRR and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRR measurement.
Quantitative Disclosures A bank shall report increase (decline) in earnings (measured using the TGA method) and economic value (measured using the DGA method) for upward (200 bps) and downward (200 bps) rate shocks, broken down by currency (where the turnover is more than 5% of the total turnover). A bank shall also report these values as percentage of Tier 1 capital.

11. Macroprudential supervisory measures

(1) The disclosure requirements shall be as follows:

- a) Template GSIB1 – Disclosure of global systemically important bank (G-SIB) indicators
- b) Template CCyB1 – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

Template GSIB1 – Disclosure of G-SIB indicators

Purpose: Provide an overview of the indicators that feed into the methodology for assessing the systemic importance of global banks.			
Scope of application: The template is mandatory for banks which in the previous year have either been classified as G-SIBs, have a leverage ratio exposure measure exceeding EUR 200 billion or were included in the assessment sample based on supervisory judgment.			
Note: For application of this threshold, a bank shall use the applicable exchange rate information provided under 'reporting instructions' on the BCBS website at www.bis.org/bcbs/gsib/ . The disclosure itself shall be made in ₹ crore.			
Content: At least the 12 indicators used in the assessment methodology of the G-SIB framework.			
Note: Please refer BCBS, Global systemically important banks: updated assessment methodology and the higher loss absorbency requirement, July 2013, www.bis.org/publ/bcbs255.htm .			
Frequency: Annual.			
Format: Flexible. The information disclosed shall be fully consistent with the data submitted to the Reserve Bank of India for subsequent remittance to the Basel Committee in the context of its annual data collection exercise for the assessment and identification of G-SIBs.			
Accompanying narrative: A bank shall indicate the annual reference date of the information reported as well as the date of first public disclosure. A bank shall include a web link to the disclosure of the previous G-SIB assessment exercise. A bank should supplement the template with a narrative commentary to explain any relevant qualitative characteristic deemed necessary for understanding the quantitative data. This information may include explanations about the use of estimates with a short explanation as regards the method used, mergers or modifications of the legal structure of the entity subjected to the reported data, the bucket to which the bank was allocated and changes in D-SIB / G-SIB buffer requirements, or reference to the BCBS website for data on denominators, cutoff scores and buckets. A bank's annual Pillar 3 report as well as all the interim Pillar 3 reports shall include a reference to the website where current and previous disclosures of Template GSIB1 can be found.			
	Category	Individual indicator	Values
1	Cross-jurisdictional activity	Cross-jurisdictional claims	
2		Cross-jurisdictional liabilities	
3	Size	Total exposures	
4	Interconnectedness	Intra-financial system assets	
5		Intra-financial system liabilities	
6		Securities outstanding	
7	Substitutability / Financial institution infrastructure	Assets under custody	
8		Payment activity	
9		Underwritten transactions in debt and equity markets	

10	Complexity	Notional amount of over-the-counter (OTC) derivatives	
11		Level 3 assets	
12		Trading and available for sale (AFS) securities	
Instructions			
The template shall be completed according to the instructions and definitions for the corresponding rows in force at the disclosure's reference date, which is based on the Basel Committee's G-SIB identification exercise.			

Template CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

Purpose: Provide an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the countercyclical buffer.					
Scope of application: The template is mandatory for all banks subject to a countercyclical buffer requirement based on the jurisdictions in which they have private sector credit exposures subject to a countercyclical buffer requirement compliant with the Basel standards. Only the banks with exposures to jurisdictions in which the countercyclical buffer rate is higher than zero shall disclose this template.					
Content: Private sector credit exposures and other relevant inputs necessary for the computation of the bank-specific countercyclical capital buffer rate.					
Frequency: Semiannual.					
Format: Flexible. Columns and rows might be added or removed to fit with the domestic implementation of the countercyclical buffer and thereby provide information on any variables necessary for its computation. A column or a row may be removed if the information is not relevant to the domestic implementation of the countercyclical buffer framework.					
Accompanying narrative: For the purposes of the countercyclical capital buffer, a bank should use, where possible, exposures on an "ultimate risk" basis. The bank should disclose the methodology of geographical allocation used and explain the jurisdictions or types of exposures for which the ultimate risk method is not used as a basis for allocation. The allocation of exposures to jurisdictions should be made taking into consideration the clarifications provided by BCBS. Information about the drivers for changes in the exposure amounts and the applicable jurisdiction-specific rates shall be summarised. Note: Please refer frequently asked questions on the Basel III countercyclical capital buffer, October 2015, www.bis.org/bcbs/publ/d339.pdf.					
	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and / or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
(Home) Country 1					
Country 2					
Country 3					
:					
Country N					
Sum					
Total					
Instructions Unless otherwise provided for in the domestic implementation of the countercyclical capital buffer framework, private sector credit exposures relevant for the calculation of the countercyclical buffer (relevant private sector credit exposures) refer to exposures to private sector counterparties which attract a credit risk capital charge in the banking book, and the risk-weighted equivalent trading book capital charges for specific risk, the incremental risk charge and securitisation. Interbank exposures are excluded, but non-bank financial sector exposures are included.					

Country: country in which the bank has relevant private sector credit exposures, and which has set a countercyclical capital buffer rate greater than zero that was applicable during the reporting period covered by the template.

Sum: sum of private sector credit exposures or RWA for private sector credit exposures, respectively, in jurisdictions with a non-zero countercyclical buffer rate.

Total: total of private sector credit exposures or RWA for private sector credit exposures, respectively, across all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical buffer rate or with a countercyclical buffer rate set at zero, and value of the bank specific countercyclical capital buffer rate and resulting countercyclical buffer amount.

Countercyclical capital buffer rate: Countercyclical capital buffer rate set by the relevant national authority in the country in question and in force during the period covered by the template. Countercyclical capital buffer rates that were set by the relevant national authority, but are not yet applicable in the country in question at the disclosure reference date (pre-announced rates) shall not be reported.

Total exposure value: if applicable, total private sector credit exposures across all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical buffer rate or with a countercyclical buffer rate set at zero.

Total RWA: if applicable, total value of risk-weighted assets for relevant private sector credit exposures, across all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical buffer rate or with a countercyclical buffer rate set at zero.

Bank-specific countercyclical capital buffer rate: countercyclical capital buffer that varies between zero and 2.5% or, where appropriate, above 2.5% of total risk-weighted assets calculated in accordance with paragraphs 142–145 of [Basel III: A global regulatory framework for more resilient banks and banking systems](#) as a weighted average of the countercyclical buffer rates that are being applied in jurisdictions where the relevant credit exposures of the bank are located and reported in rows 1 to N. This figure (i.e., the bank-specific countercyclical capital buffer rate) may not be deduced from the figures reported in this template as private sector credit exposures in jurisdictions that do not have a CCyB rate, which form part of the equation for calculating the figure, are not required to be reported in this template.

Countercyclical capital buffer amount: amount of Common Equity Tier 1 held to meet the countercyclical capital buffer requirement determined in accordance with paragraphs 139 to 145 of [Basel III: A global regulatory framework for more resilient banks and banking systems](#).

Linkages across templates

Amount in [CCyB1:Total/d] is equal to [KM1:9/a] and is equal to [CC1:66/a]

12. Leverage Ratio

(1) The disclosure requirements shall be as follows:

- a) Template LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure
- b) Template LR2 - Leverage ratio common disclosure template

Template LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

Purpose: Reconcile the total assets in the published financial statements with the leverage ratio exposure measure.		
Scope of application: All banks.		
Content: Quantitative information. The Basel III leverage ratio framework follows the same scope of regulatory consolidation as used for the risk-based capital framework. Disclosures shall be reported on a quarter-end basis.		
Frequency: Quarterly.		
Format: Fixed.		
Accompanying narrative: A bank shall disclose and detail the source of material differences between its total balance sheet assets (net of on-balance sheet derivative and securities financing transaction (SFT) assets) as reported in its financial statements and its on-balance sheet exposures as set out in row 1 of Template LR2.		
		a
1	Total consolidated assets as per published financial statements	
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off- balance sheet exposures)	
7	Other adjustments	
8	Leverage ratio exposure measure	
Row Number	Explanation	
1	The bank's total consolidated assets as per published financial statements.	
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes, but outside the scope of regulatory consolidation as set out in paragraphs 263(2) and 266(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.	
3	This row shows the adjustments related to any fiduciary assets recognised on the balance sheet pursuant to the bank's operative accounting framework but excluded from the leverage ratio exposure measure, as described in paragraph 266(1) of the Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025. These adjustments shall be reported as a negative amount.	
4	Adjustments related to derivative financial instruments: The adjustment is the difference between the accounting value of the derivatives recognised as assets and the leverage ratio exposure value as determined by application of paragraph 267 of the Reserve Bank of India (Commercial Banks-	

	Prudential Norms on Capital Adequacy) Directions, 2025. If this adjustment leads to an increase in exposure, a bank shall disclose this as a positive amount. If this adjustment leads to a decrease in exposure, a bank shall disclose this as a negative amount.
5	Adjustments related to SFTs (i.e., repos and other similar secured lending). The adjustment is the difference between the accounting value of the SFTs recognised as assets and the leverage ratio exposure value as determined by application of paragraph 268 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. If this adjustment leads to an increase in the exposure, a bank shall disclose this as a positive amount. If this adjustment leads to a decrease in exposure, a bank shall disclose this as a negative amount.
6	The credit equivalent amount of off-balance sheet items, as determined under paragraph 269(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025. As these adjustments increase the total leverage ratio exposure measure, they shall be reported as a positive amount.
7	Any other adjustments: If these adjustments lead to an increase in the exposure, a bank shall report this as a positive amount. If these adjustments lead to a decrease in exposure, a bank shall disclose this as a negative amount.
8	The leverage ratio exposure, which should be the sum of the previous items.
Linkages across templates [LR1:8/a] is equal to [LR2:21/a]	

Template LR2 - Leverage ratio common disclosure template

Purpose: Provide a detailed breakdown of the components of the leverage ratio denominator.			
Scope of application: All banks.			
Content: Quantitative information. The disclosures shall be on a quarter-end basis.			
Frequency: Quarterly.			
Format: Fixed.			
Accompanying narrative: A bank shall describe the key factors that have had a material impact on the leverage ratio at the end of the reporting period compared to the end of the previous reporting period.			
		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and SFTs, but including collateral)		
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)		
Derivative exposures			
4	Replacement cost associated with all <i>derivatives</i> transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	Total derivative exposures (sum of rows 4 to 10)		
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount		
18	(Adjustments for conversion to credit equivalent amounts)		
19	Off-balance sheet items (sum of rows 17 and 18)		
Capital and total exposures			
20	Tier 1 capital		
21	Total exposures (sum of lines 3, 11, 16 and 19)		
Leverage ratio			
22	Basel III leverage ratio		
Row number	Explanation		
1	On-balance sheet assets according to paragraph 266 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.		

2	Deductions from Basel III Tier 1 capital determined by paragraphs 263(2) and 266(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025, reported as negative amounts.
3	Sum of rows 1 and 2.
4	Replacement cost (RC) associated with <i>all</i> derivatives transactions (including exposures resulting from transactions described in paragraph 267(6)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025), net of cash variation margin received and, where applicable, with bilateral netting according to paragraphs 267(1) -267(3) and 267(5)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
5	Add-on amount for the potential future exposure (PFE) of all derivative exposures according to paragraphs 267(1) - 267(3) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
6	Grossed-up amount of any collateral provided according to paragraph 267(4)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
7	Deductions of receivables assets from cash variation margin provided in derivatives transactions according to paragraph 267(5)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025, reported as negative amounts.
8	Exempted trade exposures associated with the CCP leg of derivatives transactions resulting from client-cleared transactions according to paragraph 267(6)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
9	Adjusted effective notional amount (i.e., the effective notional amount reduced by any negative change in fair value) for written credit derivatives according to paragraph 267(7)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
10	Adjusted effective notional offsets of written credit derivatives according to paragraph 267(7)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025 and deducted add-on amounts relating to written credit derivatives according to paragraph 267(7)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025, reported as negative amounts.
11	Sum of rows 4–10.
12	Gross SFT assets with no recognition of any netting other than novation with QCCPs as set out in paragraph 267(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025, removing certain securities received as determined by paragraph 268(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025 and adjusting for any sales accounting transactions as determined by paragraph 268(3) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025
13	Cash payables and cash receivables of gross SFT assets netted according to paragraph 268(2)(i) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025, reported as negative amounts.
14	Measure of counterparty credit risk for SFTs as determined by paragraph 268(2)(ii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
15	Agent transaction exposure amount determined according to 268(4)(i) – 268(4)(iii) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
16	Sum of rows 12–15.
17	Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to paragraph 269(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
18	Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in paragraph 269(2) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
19	Sum of rows 17 and 18.
20	Tier 1 capital as determined by paragraph 264 of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.

21	Sum of rows 3, 11, 16 and 19.
22	Basel III leverage ratio according to paragraph 4(20) of the Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025.
Linkages across templates [LR2:20/a] is equal to [KM1:2/a] [LR2:21/a] is equal to [KM1:13/a] [LR2:22/a] is equal to [KM1:14/a]	

13. Liquidity

(1) The disclosure requirements shall be as follows:

- a) Table LIQA – Liquidity risk management
- b) Template LIQ1 – Liquidity coverage ratio (LCR)
- c) Template LIQ2 – Net stable funding ratio (NSFR)

Table LIQA – Liquidity risk management

Purpose: To describe the main characteristics and elements of a bank's liquidity risk management framework and liquidity position.	
Scope of application: All banks.	
Content: Qualitative and quantitative information.	
Frequency: Annual.	
Format: Flexible. A bank may choose the relevant information to be provided depending upon its business models and liquidity risk profiles, organisation and functions involved in liquidity risk management. The disclosures, however, shall contain minimal information as required below:	
Qualitative disclosures	
(a)	Governance of liquidity risk management, including risk tolerance; structure and responsibilities for liquidity risk management; internal liquidity reporting; and communication of liquidity risk strategy, policies and practices across business lines and with the board of directors.
(b)	Funding strategy, including policies on diversification in the sources and tenor of funding.
(c)	Liquidity risk mitigation techniques.
(d)	An explanation of how stress testing is used.
(e)	An outline of the bank's contingency funding plans.
Quantitative disclosures	
(f)	Measurement tools or metrics for assessing the structural liquidity and projecting cash flows and future liquidity positions.
(g)	Concentration limits on collateral pools and sources of funding (both products and counterparties).
(h)	Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity.
(i)	Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps.

Template LIQ1 – Liquidity coverage ratio (LCR)

Purpose: Present the breakdown of a bank's cash outflows and cash inflows, as well as its available high-quality liquid assets (HQLA), as measured and defined according to the LCR standard.
Scope of application: All banks.
Content: Data shall be presented as simple averages of daily observations over the previous quarter (i.e., the average calculated over a period of 90 days).
Frequency: Quarterly.

Format: Fixed.

Accompanying narrative: A bank shall publish the number of data points used in calculating the average figures in the template.

In addition, a bank should provide sufficient qualitative discussion to facilitate understanding of its LCR calculation. For example, where significant to the LCR, the bank could discuss:

- the main drivers of its LCR results and the evolution of the contribution of inputs to the LCR's calculation over time;
- intra-period changes as well as changes over time;
- the composition of HQLA;
- concentration of funding sources;
- derivative exposures and potential collateral calls;
- currency mismatch in the LCR; and
- other inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile.

		a	b
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		
Cash Outflows			
2	Retail deposits and deposits from small business customers		
3	Of which; Stable deposits		
4	Of which; Less stable deposits		
5	Unsecured wholesale funding		
6	Of which; Operational deposits (all counterparties)		
7	Of which; Non-operational deposits (all counterparties)		
8	Of which; Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements		
11	Of which; Outflows related to derivative exposures and other collateral requirements		
12	Of which; Outflows related to loss of funding on debt products		
13	Of which; Credit and liquidity facilities		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	Total Cash Outflows		
Cash Inflows			
17	Secured lending (e.g., reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows		
20	Total Cash Inflows		
			Total Adjusted Value
21	Total HQLA		
22	Total Net Cash Outflows		
23	Liquidity Coverage Ratio (per cent)		
Instructions			

a)	Figures entered in the template must be simple averages of daily observations over the previous quarter (i.e., the average is calculated over a period of 90 days). The averages (for both unweighted and weighted values) are calculated after the application of any haircuts, inflow and outflow rates and caps, where applicable.
b)	Unweighted values shall be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
c)	Weighted values shall be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
d)	Adjusted values shall be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e., cap on Level 2B and Level 2 assets for HQLA and cap on inflows).
Row No.	Explanation

Template LIQ2 – Net stable funding ratio (NSFR)

Purpose: Provide details of a bank's NSFR and selected details of its NSFR components.						
Scope of application: All banks.						
Content: Data shall be presented as quarter-end observations.						
Frequency: Semi-annual (but including two data sets covering the latest and the previous quarter-ends).						
Format: Fixed.						
Accompanying narrative: A bank should provide a sufficient qualitative discussion on the NSFR to facilitate an understanding of the results and the accompanying data. For example, where significant, the bank could discuss the drivers of its NSFR results and the reasons for intra-period changes as well as the changes over time (e.g., changes in strategies, funding structure, circumstances).						
		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available Stable Funding (ASF) Item						
1	Capital (2+3)					
2	Regulatory capital					
3	Other capital instruments					
4	Retail deposits and deposits from small business customers (5+6)					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding (8+9)					
8	Operational deposits					
9	Other wholesale funding					
10	Other liabilities (11+12)					
11	NSFR derivative liabilities					
12	All other liabilities and equity not included in the above categories					

13	Total ASF (1+4+7+10)					
Required stable funding (RSF) Item						
14	Total NSFR high-quality liquid assets (HQLA)					
15	Deposits held at other financial institutions for operational purposes					
16	Performing loans and securities: (17+18+19+21+23)					
17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions					
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:					
20	With a risk weight of less than or equal to 35 per cent under the Standardised Approach for credit risk					
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35 per cent under the Standardised Approach for credit risk					
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					

24	Other assets:(sum of rows 25 to 29)					
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
27	NSFR derivative assets					
28	NSFR derivative liabilities before deduction of variation margin posted					
29	All other assets not included in the above categories					
30	Off-balance sheet items					
31	Total RSF (14+15+16+24+30)					
32	Net Stable Funding Ratio (per cent)					

Instructions:

- Figures entered in the template should be the quarter-end observations of individual line items.
- Figures entered for each RSF line item should include both unencumbered and encumbered amounts.
- Figures entered in unweighted columns are to be assigned on the basis of residual maturity and in accordance with paragraph 227 and 239-241 of Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025.
- Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.
- In Line item 11, In the unweighted cells, report NSFR derivatives liabilities as calculated according to paragraph 226 of Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025. There is no need to differentiate by maturities.
- In line item 14, the total HQLA as defined in Chapter V- Liquidity Coverage Ratio (LCR) of Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025 (encumbered and unencumbered), without regard to LCR operational requirements and LCR caps on Level 2 and Level 2B assets that might otherwise limit the ability of some HQLA to be included as eligible in calculation of the LCR.
- In line item 27, in the unweighted cell, report NSFR derivative assets, as calculated according to paragraph 247 and 248 of Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025. There is no need to differentiate by maturities. In the weighted cell, if NSFR derivative assets are greater than NSFR derivative liabilities, (declared in line item 11), report the positive difference between NSFR derivative assets and NSFR derivative liabilities.
- In item 28, in the unweighted cell, report derivative liabilities as calculated according to paragraph 226 of Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025, but before deducting variation margin posted. There is no need to differentiate by maturities. In the weighted cell, report 5 per cent of derivatives liabilities' unweighted value (subject to 100 per cent RSF).