



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2009-10/118

DBOD.No.BP.BC. 29 / 21.06.001 / 2009-10

August 12, 2009

All Commercial Banks
(excluding Local Area Banks and Regional Rural Banks)

Dear Sir,

**Prudential Guidelines on Capital Adequacy and Market Discipline –
Implementation of the New Capital Adequacy Framework (NCAF)**

Please refer to our [Master Circular DBOD.No.BP.BC.21 / 21.06.001 / 2009-10 dated July 1, 2009](#) on the captioned subject.

2. In terms of instructions contained vide paragraph 10.7 and 11.3.4 therein, banks have been advised to furnish a copy of the 'Internal Capital Adequacy Assessment Process' (ICAAP) document to the Chief General Manager-in-Charge, Department of Banking Supervision, Reserve Bank of India, World Trade Centre, Centre - 1, Colaba, Cuffe Parade, Mumbai – 400005 by the end of March every year.

3. On a review, it has been decided that banks may submit their ICAAP document latest by the end of first quarter (i.e April – June) of the relevant financial year.

Yours faithfully,

Sd/-

(B Mahapatra)
Chief General Manager

Department of Banking Operations and Development, Central Office, 12th Floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai - 400001

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हिन्दी आसान है, इसका प्रयोग बढ़ाइये।