



भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

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RBI/2013-14/492

DBS.No.OSMOS. 9862 /33.01.018/2013-14

February 13, 2014

The Chairman / Chairman & Managing Director/
Managing Director / Chief Executive Officer
of Public Sector Banks, Private Sector Banks /
Foreign Banks (Excluding RRBs and LABs)

Dear Sir,

Central Repository of Information on Large Credits (CRILC) – Revision in Reporting

1. Please refer to [DBS.Dir.OSMOS.No.3327/33.01.001/2013-14 dated September 11, 2013](#) along with a Directive of even date issued under Section 27(2) of BR Act 1949 introducing the “Central Repository of Large Common Exposures-Across Banks” by subsuming the erstwhile Form A return on Large Borrowers (Rs 100 million and above) in the quarterly off-site return on Large Credit. Banks have since submitted the revised Return for the quarter ended September 2013. Subsequently, RBI has issued the final Guidelines on “*Early Recognition of Financial Distress, Prompt Steps for Resolution and Fair Recovery for Lenders: Framework for Revitalising Distressed Assets in the Economy*” on January 30, 2014 which would be fully effective from April 1, 2014. The Guidelines, inter-alia, envisaged creation of a CRILC by RBI to collect, store, and disseminate credit data to banks.
2. According to para 1.4 of the Guidelines, the Framework will be fully effective from April 1, 2014. Hence banks must put in place necessary system and infrastructure, as also carry out necessary tests for correct outputs, well before the due date to effectively implement the Framework. In the meanwhile, we advise that the reporting format of the Return for the quarter ended December 2013 quarter has undergone revision. The revised format with explanatory footnotes on the new items including Special Mention Account 2 (SMA-2) were

forwarded to the banks vide our e-mail message dated January 30, 2014. The revised format of the Return is enclosed. In addition to our earlier communications on the subject and in the light of the final Guidelines it is now advised as under:

2.1 Submission of the Return for the quarter ended December 2013

As you are aware, submission of data for the quarter ended December 2013 has been kept in abeyance vide our e-mail message dated January 16, 2014 pending revision of the XBRL installer to incorporate new data requirements in the light of the Discussion Paper for revitalising distressed assets of the economy. Banks had also been advised to be ready with the data including the new data elements for submission at short notice. The revised XBRL installer for submission of December 2013 data would be available on the secured server from February 14, 2014. Banks are advised to submit the return for the quarter ended December 2013 within 10 working days from the date when the new installer is deployed i.e. latest by February 26, 2014.

2.2 Threshold amount for Reporting of Large Exposure

The Guidelines require banks to furnish credit information to CRILC on their borrowers having aggregate fund-based and non-fund based exposure of ₹ 50 million and above with them. Presently the threshold limit for reporting large credit in the return is ₹100 million and above. The PAN Master is required to be revised in order to capture exposure of ₹50 million and above. The OSMOS Division would be approaching all the banks to furnish PAN details of their borrowers having fund based and / or non fund based exposure of ₹50 million and above. Banks are therefore advised to be ready with the correct PAN details duly authenticated from Income Tax records. The new reporting threshold amount would be effective from the quarter ended June 2014 onwards.

2.3 Reporting of SMA-2 Accounts

The Guidelines require banks to report, among others, the SMA status of the borrower to the CRILC. To enable banks to report SMA-2 accounts, the revised XBRL installer will contain two sheets – Sheet 1 for regular reporting on quarterly

basis and Sheet 2 for reporting SMA 2 account. The Sheet 2 will be frequency neutral i.e. this sheet can be accessed whenever a bank desires to report a borrower as SMA-2. Since the mechanism for creation of Joint Lenders' Forum (JLF) and formulation of Corrective Action Plan (CAP) are critically dependent on reporting of SMA-2 to CRILC, banks need to put in place proper MIS and reporting system so that they can report SMA-2 category account to the CRILC on the 61st day itself. The newly introduced second sheet for SMA-2 can be accessed from April 1, 2014.

2.4 Reporting of Current Account Balance

The Guidelines require banks to report outstanding current account balance of their customers (debit or credit) of ₹10 million and above. In this context, it is clarified that for the purpose of reporting in the Return banks should report outstanding Current Account balance of any client whose name appears in the PAN Master of the Return irrespective of the fact whether the client has availed any exposure (fund based and or non-fund based) or not from the bank.

It is reiterated that all banks should take utmost care about data accuracy and integrity while submitting the data on large credit to RBI, failing which penal action, as per provisions of the Banking Regulation Act, 1949 could be invoked.

(P.R. Ravi Mohan)

Chief General Manager- In Charge

Enclosure(s): As above

Section D - Large Borrowers (Global Operations)		(Amount in Rs. Lakh)
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(Amount in Rs. Lakh)

Note:

- 1 Large borrowers means banks' **borrowers/parties having aggregate fund-based and non-fund based exposure of Rs.10 crore and above.**
- 2 Reporting of Balance in Current Account: If a client, who is included in the RBI's PAN/Borrower Master and does not have any fund or non-fund based facilities from the bank, however the client maintains a current account with the bank then the balance (irrespective of debit/credit balance) should be reported
- 3 Reporting of technically/prudentially written off accounts: If a borrower, who is included in the RBI's PAN/Borrower Master, has been prudentially/technically written-off by the bank, then the borrower should be reported irrespective of the amount written-off
- 4 Extant circular on **exposure norms** may be referred. Credit equivalent of OBS/derivative exposures should be included in non-funded exposure.
- 5 If the party name/PAN is not available in the party master, please submit details of such parties including PAN along with an undertaking of the correctness of the PAN and other details to RBI through separate module for the purpose.
- 6 Internal Rating: composite rating of the borrowers should be reported. No comments or remarks should be added (i.e., only rating should be reported). In case the borrower is NOT rated, report 'UNRATED'
- 7 External Rating: The rating used by the bank for capital adequacy compilation as per extant RBI guidelines on capital adequacy. No comments or remarks should be added (i.e., only rating should be reported). In case the borrower is NOT rated, report 'UNRATED'
- 8 Asset Classification: S - Standard, SR - Non-CDR Standard Restructured, SCDR -Standard Restructured under CDR, SS - Sub-standard, SSR - Substandard Restructured, DR - Doubtful Restructures, D1 - Doubtful 1, D2 - Doubtful 2, D3 - Doubtful 3, L - Loss.
- 9 Special Mention Accounts (SMA): SMA-O [Principal or interest payment not overdue for more than 30 days but account showing signs of incipient stress], SMA-1 [Principal or interest payment overdue between 31-60 days], SMA-2 [Principal or interest payment overdue between 61-90 days], and NA [Not Applicable]. In case of multiple overdues, worst overdue position should be reported.
- 10 Banking Arrangement: 1-Solo, 2-Multiple Arrangement, 3-Consortium, 4-Solo and Multiple Arrangement, 5-Solo and Consortium, 6-Multiple Arrangement and Consortium, and 7-Solo, Consortium and Multiple Arrangement
- 11 Reporting by banks incorporated in India is to be done on a total bank basis, i.e., including operations of overseas branches, if any. Foreign banks have to report only in respect of their operations in India.
- 12 Balance in Current Account (debit or credit) is to be reported irrespective of whether the debit balance is included in funded exposure.
- 13 Amount Written Off outstanding in the books of the bank include technical/prudential write-offs, advances under collection account.
- 14 Type: Exposure - exposures to borrowers of the bank , TPWO - Technically/Prudentially Written off Borrowers (available in PAN Master of RBI) , CA Bal - only Current Account balance maintained by client/s (available in PAN Master of RBI) and who are not availing any fund based or non fund based facilities from the bank
- 15 In case, there is no distinct limit for funded & non-funded exposures and/or there is common limit for funded/non-funded exposures, the limit to be reported should be the maximum amount that can be availed by the borrower under funded facilities and/or non-funded facilities (typical example: Limit-Total=Rs.100, Limit-Funded=Rs.X, Limit-Non-Funded=Rs100-Rs.X).
- 16 * - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values

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Reporting of SMA-2

Annex to Section D - Large Borrowers [Reporting of SMA -2 Category]

(Amount in Rs. Lakh)

This Annex is to be reported by banks as and when a borrower is classified as SMA-2

Sr. No.	PAN Number	Name	Date when the Borrower Classified as SMA-2 (DD/MM/YYYY)	Amount Outstanding (Funded + Non- funded) when the Borrower Classified as SMA-2	Whether the Borrower was classified as SMA-1 during the past one year (Y/N)	If 'Y' for the column 'F', then dates (at most three dates) (dd/mm/yyyy) *			Remarks
						Date 1	Date 2	Date 3	
A	B	C	D	E	F	G1	G2	G3	H
1									

* The date(s) when the borrower was classified as SMA-1 during the last 3 quarters should be reported. At most latest three dates may be reported.

Note: Double click the cell "Whether the Borrower was classified as SMA-1 during the past one year (Y/N)" to select a value.