



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

Ref. RBI.No. 323 - 2004

DBS.CO.PP.BC. 12 /11.01.005/2004-05

December 30, 2004

All Scheduled Commercial Banks  
(excluding RRBs)

Dear sir,

**Reducing burden on banks-  
Rationalisation of returns submitted by banks to RBI**

Banks are required to submit a number of Returns / Statements to Reserve Bank of India, under various statutory / regulatory obligations at different points of time during a year. Several such returns are submitted to the Department of Banking Supervision (DBS) of Reserve Bank of India as part of off-site surveillance requirement. With a view to reducing extra burden on banks, a review of various returns / statements have been carried out. The review revealed that some of the returns (please see **Annexure**) have become redundant or lost its relevance owing to subsequent developments. It is therefore, advised that henceforth banks need not submit these returns to Department of Banking Supervision (DBS), Reserve Bank of India.

2. The review also revealed that certain returns / statements are forwarded by the banks to both Central Office as well as to the respective Regional Offices (ROs) of DBS. It has been decided that henceforth, banks will be required to submit these returns (please see **Annexure**) to the Central Office of DBS only and such returns need not be forwarded to the respective Regional Offices any more.

3. Please acknowledge receipt.

Yours faithfully,

(K Gopalakrishnan)  
General Manager  
Encl. As above

### Annexure

Sr.No.	Name of the Return	Description	Periodicity	Remarks
1	Progress report on the implementation of the recommendations of the working group to review the internal control & inspection / audit systems in banks (Jilani Committee)	Status of internal control in terms of Jilani Committee recommendations.	Quarterly	Submission of the report is discontinued.
2	Return on change in FCNR(B) interest rates.	Change in FCNR(B) interest rates.	As and when changed.	Submission of the report is discontinued.
3	Bank Profile	Financial profile	Annual	The return will be discontinued w.e.f. April 2005.
4	Statement showing position of entries outstanding for more than 6 months in the Inter-bank (including Nostro) Accounts.	Outstanding entries in Inter-bank accounts.	Quarterly	Submission of copies to the ROs discontinued.**
5	Statement showing position of entries outstanding for more than 6 months in the Inter-branch Accounts.	Outstanding entries in Inter-branch accounts.	Quarterly	Submission of copies to the ROs discontinued.**
6	Review of loss making branches.	State-wise classification of loss making branches.	Annual	Submission of copies to the ROs discontinued.**
7	Statement on position of balancing of books.	Position of balancing of books	Quarterly	Submission of copies to the ROs discontinued.**
8	Statement of bad debt written off.	Position of bad debt written off.	Quarterly	Submission of copies to the ROs discontinued.**
9	Return on Forward Rate Agreement (FRA) / Interest Rate Swaps (IRS)	FRA / IRS	Fortnightly	Submission of copies to the ROs discontinued.**
10	DSB returns	Prudential supervisory information.	Monthly / Quarterly	Submission of the hard copies to ROs (except Jammu RO) discontinued.**

**\*\*It should, however, be continued to be submitted to DBS, Central Office.**