

Information to be provided by foreign banks desirous of establishing presence in India

Sl.No	Parameters	
I	General Information	
1.	Name of the applicant bank	
2.	Place and date of incorporation	
3.	Address of Head Office	
4.	Any previous presence in India? If so, the reasons for discontinuation	
5.	Presence of any other group entity in India, if so details thereof	
II	Ownership & Management	
1.	Legal form	
2.	List of names and addresses of directors, their qualifications and their principal business	
3.	Details of shareholders holding 10 per cent or more of voting stock and their principal business	
4.	Name & designation of senior official at Headquarters who will be responsible for the bank's operations in India	
III	Structure	
1.	Organisational chart showing subsidiaries and associated companies	
2.	Countries in which the bank and its subsidiaries operate	
3.	Number of domestic and overseas branches	
4.	Number/name of domestic banking subsidiaries	
5.	Number/name of overseas banking subsidiaries	
6.	Number/name of major overseas non-banking financial subsidiaries	
7.	Number/name of major non-financial subsidiaries	
8.	Total number of financial subsidiaries	

9.	Total number of subsidiaries/joint ventures and other affiliates consolidated in the applicant bank's balance sheet	
10.	Details of overseas operations of the applicant bank (percentage of overseas assets vis-à-vis the total assets of the bank)	
IV	Listing in stock exchanges	
V	Domestic standing in home country	
VI	International standing	
VII	International credit ratings	
VIII	Financial position of the bank (for the last three years and current position)	
	Total Assets (USD million)	
	CRAR (%)	
	Tier 1 capital ratio (%)	
	Return on assets (%)	
	Return on equity (%)	
	Profit (USD million)	
	NPLs ratio (Gross) (%)	
	NPLs ratio (Net) (%)	
	Provisioning coverage Ratio (%)	
IX	Supervisory Arrangement in home country	
1.	Home regulatory/supervisory authority	
2.	Details of supervisory arrangements to which the bank is subjected to	
3.	Details of correspondent banking relationships with Indian banks and the aggregate amount of lines of credit/ other limits extended to them	

4.	Details of foreign currency loans extended to Indian companies and other types of business transacted such as underwriting of equity/debt issues of Indian companies etc.	
5.	Permissible mode of presence for foreign banks in the applicant bank's home country	
6.	<p>Details of home country regulations for foreign banks</p> <ul style="list-style-type: none"> • Entry level norms for foreign banks who wish to establish presence in the home country of the applicant bank • CRAR • Large Exposure Norms • Asset Maintenance Ratio requirements, if any • Acceptance of retail deposits • Availability of deposit insurance coverage • Resolution requirements 	
X	Other Information	
	Penalties/fines levied on the applicant bank in the last five years	
	Any case of serious misconduct/unethical behaviour/criminal action initiated against the senior officials of the bank in the last five years	
	Level of AML/CFT compliance by the parent bank	
XI	Applicability of conditions as contained in <u>Framework for setting up of Wholly Owned Subsidiaries by Foreign Banks in India issued by Reserve Bank of India on November 6, 2013</u> to the applicant bank (applicable in case of presence as branch/WOS)	
XII	Motivation for Indian presence	
1.	Location of branch	

2.	Details of proposed initial capitalisation	
3.	Number of expatriate officials proposed to be posted in India	
4.	Purpose of opening branch in India (the benefits to different sectors of the Indian community and activities proposed to be undertaken)/ Representative office in India	
5.	Business Plan	
XIII	Whether the home country is a BCBS member	
XIV	Adoption of Basel standards by the home jurisdiction (based on Regulatory Consistency Assessment Programme report published by BIS) <ul style="list-style-type: none"> • Capital • Capital Buffers • LCR • G-SIBs • D-SIBs • Leverage ratio • Large Exposures • International accounting standards 	Bank may provide a brief write up on the level of implementation of the Basel Accord in the country.
XV	Adoption of Basel standards by the bank <ul style="list-style-type: none"> • Applied at consolidated level: Yes/No • Solo level: Yes/No <p>Capital – Basel II / III</p> <ul style="list-style-type: none"> • RWA measurement <ul style="list-style-type: none"> • Credit risk • Market Risk 	Bank may provide a brief write up on the capital and other measure indicated therein

	<ul style="list-style-type: none"> • Operational risk • Counterparty credit risk • Pillar 2 implementation • Pillar 3 	
	<ul style="list-style-type: none"> • LCR 	
	<ul style="list-style-type: none"> • NSFR 	
	<ul style="list-style-type: none"> • Leverage ratio 	
	<ul style="list-style-type: none"> • Large Exposure standard 	
XVI	Documents to be enclosed	
1.	Copies of Memorandum and Articles of Association or similar documents	
2.	Last three years financial statements	
3.	Certificate from supervisory authority that the applicant bank is duly authorised as a bank, is of good standing and it is under their consolidated supervision	
4.	Copy of the approval/authorisation given by the home country supervisor/regulator permitting to open a branch/Representative office in India	
5.	Approval letter from the Bank's Board	