



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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DOR.CRE.REC.371/21.04.018/2025-26

January 1, 2026

**Reserve Bank of India (Commercial Banks - Financial Statements:
Presentation and Disclosures) Amendment Directions, 2026**

Please refer to the [Reserve Bank of India \(Commercial Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review consequent to the issuance of [Reserve Bank of India \(Commercial Banks – Concentration Risk Management\) Amendment Directions, 2025](#), and in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other laws enabling the Reserve Bank 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. The Amendment Directions modifies the table under Paragraph 5(1) of the Directions as under:

Item	Sc h		Coverage	Notes and instructions for compilation
Capital	1		Nationalised Banks Capital	The capital owned
			Banks incorporated outside India : Capital	The amount The amount held under Section 11(2)(b)(i) of the BR Act and earmarked as Credit Risk Mitigation (CRM) shall be disclosed by way of a note in Schedule 1 : Capital to the Balance Sheet as given below: 'An amount of ₹... (Previous year: ₹....) out of the amount held as deposit under Section 11(2) of the BR Act has been <u>earmarked</u> designated as credit risk

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए

				mitigation (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office (including overseas branches of Head Office) and is not reckoned for regulatory capital and any other statutory requirements, <u>if any.</u>
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4. The above amendment shall come into force from the date a bank decides to implement paragraphs 3(1) to 3(4) of the [Reserve Bank of India \(Commercial Banks - Concentration Risk Management\) Amendment Directions, 2025](#) or from April 1, 2026, whichever is earlier.

(Vaibhav Chaturvedi)
Chief General Manager