



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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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> <u>designated</u> as credit risk

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/ 13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

टेलीफोन/ Tel No: 22661602, 22601000 फैक्स/ Fax No: 022-2270 5691

Department of Regulation, Central Office, Central Office Building, 12th/ 13th Floor, Shahid Bhagat Singh Marg, Fort, Mumbai – 400001

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, if any.'
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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