



भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2013-14/601

DBS.OSMOS.No.14703/33.01.001/2013-14

May 22, 2014

The Chairman / Chairman & Managing Director
All India Term-lending and Refinancing Institutions

Dear Sir/Madam

Reporting to Central Repository of Information on Large Credits (CRILC)

We draw your attention to RBI Guidelines on “Early Recognition of Financial Distress, Prompt Steps for Resolution and Fair Recovery for Lenders: Framework for Revitalising Distressed Assets in the Economy” issued on January 30, 2014 and subsequent DBOD [circulars DBOD.BP.BC.No.97/21.04.132/2013-14](#) and [DBOD.BP.BC.No.98/21.04.132/ 2013-14 both dated February 26, 2014](#) issued on the subject. In terms of the guidelines, RBI has set up the CRILC to collect, store and disseminate data on all borrowers' credit exposures including Special Mention Accounts (SMA 0, 1 & 2) having aggregate fund-based and non-fund based exposure of Rs.50 million and above.

Under the extant instructions, lenders have been advised to report separately to CRILC, as under:

- i. CRILC-Main (Quarterly Submission): This will comprise of four sections i.e. Section 1: Exposure to Large Borrowers (Global Operations), Section 2 - Reporting of Technically/Prudentially Written-off Accounts (Global Operations), Section 3 - Reporting of Balance in Current Account (Global Operations) and Section 4: Reporting of Non cooperative Borrowers (Global Operations).

-2-

बैंकिंग पर्यवेक्षण विभाग, केन्द्रीय कार्यालय, सेक्टर 1, कफ परेड, कोलाबा, मुंबई 400005

टेलिफोन: 022 - 2218 9131, फैक्स: 022 - 2218 0157, ईमेल: osmos@rbi.org.in.

Department of Banking Supervision, Central Office, OSMOS, 3rd floor, Centre 1, Cuffe Parade, Colaba, Mumbai-400 005

Tel No: 022 - 2218 9131, Fax No: 022 - 2218 0157, Email ID: osmos@rbi.org.in

- ii. CRILC-SMA 2 and JLF Formation (Submission on 'as and when' basis):
There will be two sheets which are to be submitted on as and when basis, i.e. whenever a large borrower's account becomes overdue for 61 days and/or a Joint Lenders Forum (JLF) is formed in respect of a SMA 2 classified borrower.

In the light of DBOD instructions referred above and in exercise of the powers conferred under Section 45(L) of the RBI Act, 1934, you are advised to submit borrower-wise exposure data to CRILC-Main and CRILC-SMA 2 and JLF Formation through the XBRL based reporting system with effect from the quarter ending June 2014. The quarterly CRILC Main report is required to be submitted within 21 days from the close of the relevant quarter. The format of reporting is enclosed. For any clarification, please contact through [email](#) on Telephone No.022-2215 0721.

The CRILC data including details of SMA 2 reported are shared in consolidated form with the reporting entities and hence imperatives of ensuring robust data quality hardly require elaboration. As the CRILC data is collected under the provisions of the RBI Act, non adherence to reporting instructions attracts penal provisions under the Act.

Yours faithfully

(Indrani Banerjee)
Chief General Manager

Enclosure(s): As above.

CRILC - Main [Reporting of Exposure to Large Borrowers, Current A/C Bal, W/O A/Cs and Non co-operative Borrowers]

General Information

Name of the Reporting Institution	
Address of the Reporting Institution	
Report for the Period	
Date of Report	
Report Status	Audited/ Un-Audited
Whether there is Nil reporting	Yes/No
General Remarks	

Note: Enter upto two digits after decimal.

Authorised Signatory

Name	
Designation	
Mobile No.	
Landline No.	
E-mail Id	

Important Points

If the value for "Whether there is Nil reporting" is "No" then at least one of the four sections is to be reported

If the value for "Whether there is Nil reporting" is "Yes" then all the four sections are to be de-activated

If section 1 is being reported by a bank then the table on "Capital Funds of the Bank" has to be reported

If section 4 is being reported by a bank then section 1 has to be reported

Capital Funds of the Bank		(Rs. Lakh)
Regulatory Capital (Tier-I and Tier-II Capital) of previous March		
Capital Infusion during the period (April to date)		
Note: The regulatory capital as per extant guidelines on capital adequacy		

Section 1 - Exposure to Large Borrowers (Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)		(Amount in Rs. Lakh)
12	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.	
13	Balance in Current Account (debit or credit) is to be reported irrespective of whether the debit balance is included in funded exposure.	
14	"Amount technically/prudentially Written Off - Outstanding in memo/shadow heads, etc" includes technical/prudential write-offs, advances under collection account (AUCA), etc.	
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	Under the columns 'Amount Eligible for netting from Funded Exposure' and 'Amount Eligible for netting from Non Funded Exposure', the amounts <i>exempted</i> from fund/non-fund based exposures in terms of exemptions provided in extant circular on exposure norms, are to be reported.	
17	* - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values	
Important Points		
1	If 'standard' is selected under 'Asset Classification' then ONLY column 'Special Mention Accounts (SMA)' will be activated, else blocked	
2	The column 'In case SMA-0 under SMA, the reasons thereof' will be activated and made compulsory, if the value selected under SMA as ' SMA-0 '. Further, a list of reasons/options for multiple selection along with user edit facility is provided	
3	If 'SR - Non-CDR Standard Restructured' or 'SCDR -Standard Restructured under CDR' or 'SSR - Substandard Restructured' or 'DR - Doubtful Restructures' is selected under 'Asset Classification' then ONLY column ' <i>Date from which Restructuring Scheme became effective, if any of the facility is restructured (DD/MM/YYYY)</i> ' should be activated, else blocked	
4	If the option '3-Consortium' OR '5-Solo and Consortium' OR '6-Multiple Arrangement and Consortium' OR '7-Solo, Consortium and Multiple Arrangement' is selected under 'Banking Arrangement' then ONLY column ' <i>Lead Bank Name</i> ' will be activated, else blocked	
5	If the option 'SS - Sub-standard' OR 'SSR - Substandard Restructured' OR 'DR - Doubtful Restructured' OR 'D1 - Doubtful 1' OR 'D2 - Doubtful 2' OR 'D3 - Doubtful 3' OR 'L - Loss' is selected under the column 'Asset Classification' then ONLY column ' <i>Total Provisions Held for NPAs</i> ' will be activated, else blocked	
Formulae/Calculated Columns/ Rules		
1	Total Limit Sanctioned to the Borrower = Limit Sanctioned - Funded PLUS Limit Sanctioned - Non Funded	
2	Total Funded - Outstanding = Sum of ' R ' to ' Y '	
3	Total Non Funded - Outstanding = Sum of ' AD ' to ' AI '	
4	Total Amount Outstanding (Funded + Non Funded) = Total Funded - Outstanding PLUS Total Non Funded - Outstanding	
5	Total Exposure = Total Credit Exposure PLUS Total Investment Exposure	
6	TCE as % of Capital Funds = Total Credit Exposure (TCE) *100 / [Regulatory Capital (Tier I + Tier II) of Previous March PLUS Capital Infusion during the period (April to date)]	
7	TE as % of Capital Funds = Total Exposure *100 / [Regulatory Capital (Tier I + Tier II) of Previous March PLUS Capital Infusion during the period (April to date)]	
8	All the amount cell are to be non-negative and size (000000000.00), except for the item 'Regulatory Capital (Tier I + Tier II) of Previous March' under the table 'Capital Funds of the Bank'	
9	While importing Lead bank name field in the template Lead bank code should be provided and while displaying it would be Name and menu driven .	
10	Asset classification, sector code, lead bank name, borrower name, borrower pan, borrower group code, borrower group name, industry code and name, internal and external ratings, banking arrangement are mandatory and are drop down based or master linked.	
Validations		
1	Limit Sanctioned - Funded > 0 , if Total Funded - Outstanding > 0	
2	Limit Sanctioned - Non-Funded > 0 , if Total Non-Funded - Outstanding > 0	
3	Funded Credit Exposure >= MIN(Funded Limit Sanctioned MINUS Amount Eligible for netting from Funded Exposure, Total Funded Outstanding MINUS Amount Eligible for netting from Funded Exposure)	
4	Non Funded Credit Exposure >= MIN(Non-Funded Limit Sanctioned MINUS Amount Eligible for netting from Non Funded Exposure, Total Funded Outstanding MINUS Amount Eligible for netting from Non Funded Exposure)	
5	Total Credit Exposure >= MIN(Total Limit Sanctioned to the Borrower MINUS Amount Eligible for netting from Funded and Non Funded Exposure, Total Amount Outstanding (Funded + Non Funded MINUS Amount Eligible for netting from Funded and Non Funded Exposure))	
6	"Of TE, Exposure through Overseas' Branches of Indian Banks" LESS OR EQUAL "Total Exposure (TE)"	
7	"Of the Total Amount Outstanding (Funded and Non-Funded), Unsecured Amount Outstanding" LESS OR EQUAL "Total Amount Outstanding (Funded + Non Funded)"	
8	Total Exposure (TE) > 5 crore	
Warning Message		
1	If Total Amount Outstanding (Funded + Non Funded) is 150% of Total Limit Sanctioned to the Borrower then warning message should be displayed to user on the generation of instance document.	
2	if Total Credit Exposure is 150% of MAX (Total Limit Sanctioned to the Borrower, Total Amount Outstanding (Funded + Non Funded))	

Section 2 - Reporting of Technically/Prudentially Written-off Accounts								(Rs. Lakh)
(Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)								
Sr. No.	Borrower PAN *	Borrower Name*	Borrower Group Code*	Borrower Group Name*	Industry Code*	Industry Name*	Amount Technically/ Prudentially Written Off - Outstanding in Memo/Shadow Heads, etc	Date When Prudentially / Technically Written Off (DD/MM/YYYY)
A	B	C	D	E	F	G	H	I
Total							0.00	
Note: <ol style="list-style-type: none"> 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 If the Borrower Group Name is not available in the group master of RBI, please submit details of such borrower groups to RBI through separate module for the purpose. 'Amount Technically/Prudentially Written-off - Outstanding in Memo/Shadow Heads, etc' includes technical/prudential write-offs, advances under collection account (AUCA), etc. * - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values 								
Important Points <p>All the columns are mandatory and the columns Borrower name, Borrower PAN, borrower group code, borrower group name, Industry code, Industry Name are master based/linked.</p>								

Section 3 - Reporting of Balance in Current Account			(Rs. Lakh)
(Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)			
Sr. No.	Customer PAN *	Customer Name*	Balance in Current Account
A	B	C	D
Total			0.00
Note: <ol style="list-style-type: none"> Reporting of Balance in Current Account: If a client, who is included in the RBI's PAN/Borrower Master, irrespective of debit/credit balance, should be reported * - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values 			
Important Points <ol style="list-style-type: none"> -ve, 0, +ve values are allowed under "Balance in Current Account" All the columns are mandatory and the columns PAN and Customer Name are master based/linked. 			

Section 4: Reporting of Non co-operative Borrowers							(Rs. Lakh)
Borrower PAN	Borrower Name	Total Exposure	Total Amount Outstanding (Funded + Non Funded)	Reasons for Categorising as Non - Cooperative Borrower **	Full Name of Directors/ Partners/ Sole Proprietor	Director Identification Number	Status ***
PAN1	Borrower Name1			<drop-down>	Name Director1	DIN1	<drop-down>
					Name Director2	DIN2	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
PAN2	Borrower Name2			<drop-down>	Name Director1	DIN1	<drop-down>
					Name Director2	DIN2	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
...	...	...		...	...	...	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
Note:							
1	Non co-operative Borrowers are ALSO to be reported in Section 1						
2	Total Exposure: Total credit and investment exposures as per extant exposure norms						
**	Not providing required information even after 2 reminders Not giving access to securities etc. as per terms of sanction Not complied with terms of loan agreements within stipulated period Remaining hostile / indifferent / in denial mode to negotiate on repayment issues Indulging in delaying tactics on frivolous grounds Resorted to litigation to thwart timely resolution of the interest of the lenders Any other reason, pl. specify						
***	Full Time Non-executive Independent Govt. Nominee Officer Employee Workman Employee Shareholder Part Time Other, pl. specify						
Validation:							
Section 2 => Total Exposure EQUAL Section 1 => Total Exposure (TE)							
Section 2 => Total Amount Outstanding (Funded + Non Funded) EQUAL Section 1 => Total Amount Outstanding (Funded + Non Funded)							

CRILC - Reporting of SMA 2 and JLF Formation

General Information

Name of the Reporting Institution	
Report for the Period (Refernce date)	
Date of Report	
Reporting of	Drop down (SMA-2, Formation of JLF, Both)
General Remarks	

Note: Enter upto two digits after decimal.

Authorised Signatory

Name	
Designation	
Mobile No.	
Landline No.	
E-mail Id	

Note: In case of revised submission for a particular refernce date, data /information for both the sections will be replaced with the revised submission. Hence, the entire data/information for both the sections should be reported. Due care may be excersised in this regard.

Important Points

If the value for "Reporting of" is "SMA-2" then ONLY section 1 is to be activated/reported

If the value for "Reporting of" is "Formation of JLF" then ONLY section 2 is to be activated/reported

If the value for "Reporting of" is "Both" then both section 1 and section 2 are to be activated/reported

Section-1: Reporting of SMA -2 Category of Borrowers (Global Operations)

(Rs. Lakh)

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

Sr. No.	PAN	Borrower Name	Date when the Borrower Classified as SMA-2 (DD/MM/YYYY)	Amount Outstanding (Funded + Non-funded) when the Borrower Classified as SMA-2	Secured Amount (as per latest valuation)	Type of Security	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 (up to 100 charecters)
								Date 1	Date 2	Date 3	
A	B	C	D	E	F	G	H	I1	I2	I3	J

* 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.

Drop Down for "Type of Security"

PLEDGE (STOCK)

PLEDGE (NSC/UNITS/BONDS/ETC.)

PLEDGE (TERM DEPOSITS OF BANKS)

PLEDGE (MERCHANDISE) e.g.LAMTAS

PLEDGE SHARES / DEBENTURES

PLEDGE (GOLD)

PLEDGE (OTHERS)

HYPOTHECATION (STOCK)

HYPOTHECATION (PLANT/MACHINERY)

HYPOTHECATION (LIVE STOCK)

HYPOTHECATION (STANDING CROP)

HYPOTHECATION (GOBAR GAS PLANT AGRICULTURAL IMPLEMENTS)

HYPOTHECATION (VEHICLES)

HYPOTHECATION(BOOKDEBTS/RECEIVABLES)

HYPOTHECATION (OTHERS)

MORTGAGES ON COMMERCIAL REAL ESTATES

MORTGAGE OF RESIDENTIAL PROPERTIES

MORTGAGE OF AGRICULTURE LAND

MORTGAGE OF LAND AND BUILDING FOR FACTORY PREMISES

MORTGAGE OTHERS

SECURED BILLS (e.g. MLR/RR/BL)

OTHER BILLS (e.g. DA BILLS/CHQS/ ACCEPTED HUNDIES)

COVER AVAILABLE FROM ECGC

COVER AVAILABLE FROM CGTFI

CENTRAL GOVERNMENT GUARANTEE

STATE GOVERNMENT GUARANTEE

BANK GUARANTEE

INTANGIBLE SECURITY (INCL. BRAND EQUITY, PATENTS, LICENSES, COPY RIGHTS, ETC)

ANY OTHER TYPE OF SECURITY, PLEASE SPECIFY

Validation

"Secured Amount (as per latest valuation)" LESS OR EQUAL "Amount Outstanding (Funded + Non-funded) when the Borrower Classified as SMA-2"

Section 2: Reporting of Formation of Joint Lenders' Forum (JLF)					
This section is to be reported by the convener bank/ FI of the JLF on as and when basis					
PAN	Borrower Name	Date when the JLF was Formed (DD/MM/YYYY)	Type of the JLF Member (Bank, FI, NBFC, Other)	Name of the JLF Members	Remarks (up to 100 charecters)
A	B	C	D	E	F
PAN1	Borrower Name1				
PAN2	Borrower Name2				
Note: For one PAN, various JLF members are to be reported through multiple rows					
Drop down values for "Type of the JLF Member" are Bank, FI, NBFC and Other					