



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2018-19/106

DBR.BP.BC.No.20/21.06.201/2018-19

January 10, 2019

All Scheduled Commercial Banks
(Excluding RRBs and LABs)

Dear Sir/Madam,

Basel III Capital Regulations- Review of transitional arrangements

Please refer to para 4.5 'Transitional Arrangements', para 15.2.2 of Part D 'Capital Conservation Buffer Framework' and para 2.3 of Annex 16 of the [Master Circular, DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015](#) on 'Basel III Capital Regulations'.

2. It has been decided to defer the implementation of the last tranche of 0.625% of Capital Conservation Buffer (CCB) from March 31, 2019 to March 31, 2020. Accordingly, minimum capital conservation ratios in para 15.2.2 of Part D 'Capital Conservation Buffer Framework' as applicable from March 31, 2018 will also apply from March 31, 2019 till the CCB attains the level of 2.5% on March 31, 2020.

3. Further, the pre-specified trigger for loss absorption through conversion / write-down of Additional Tier 1 instruments (PNCPS and PDI) shall remain at 5.5% of RWAs and will rise to 6.125% of RWAs on March 31, 2020.

Yours faithfully

(Saurav Sinha)
Chief General Manager-in-Charge

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बैंक हिंदी में भी पत्राचार का स्वागत करता है। हिन्दी आसान है, इसका प्रयोग बढ़ाइए।