



भारतीय रिज़र्व बैंक

Reserve Bank of India

www.rbi.org.in

RBI/2013-14/250

DBS.Dir.OSMOS. No. 3327/33.01.001/2013-14

September 11, 2013

All Scheduled Commercial Banks  
(excluding RRBs)

Dear Sir/Madam

**Creation of a Central Repository of Large Common Exposures - Across Banks**

This has a reference to [the statement](#) made on September 4, 2013 by **Dr. Raghuram Rajan** on his taking over the charge as Governor, RBI wherein it was stated “*RBI proposes to collect credit data and examine large common exposures across banks. This will enable the creation of a central repository on large credits, which we will share with the banks. This will enable banks themselves to be aware of building leverage and common exposures*”.

2. Accordingly, it has been decided to use the information supplied by the banks through the Return on Large Borrowers (Form A) [Part D of Return on Large Credit in the revised XBRL based system], which captures system-wide exposure of individuals and entities having exposure (both fund and non-fund based) of more than Rs 10 crore, for creation of central repository of large credits across banks. As you are aware, the data under OSMOS system is collected through DSB/Adhoc returns in exercise of powers vested in RBI under Section 27(2) of Banking Regulation Act (hereinafter referred to as the Act) and non-submission of or wrong reporting in these returns attracts penalties as specified in the Act.

3. Banks are advised to take utmost care about the data accuracy and integrity, while submitting the data on large credit to the Reserve Bank of India, failing which penal action, as referred to above, would be undertaken.

4. A directive dated September 11, 2013 is enclosed.

Yours faithfully

(G Jaganmohan Rao)  
Principal Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ



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September 11, 2013

### **Creation of a Central Repository of Large Common Exposures - Across Banks**

In exercise of the power conferred by Section 27(2) of Banking Regulation Act, the data under OSMOS system is collected through DSB/Adhoc returns by the Reserve Bank of India and non-submission of or wrong reporting in these returns attracts penalties as specified in the Act. The Reserve Bank of India being satisfied that it is necessary to build a repository of large credits and share with the banks for enabling them to be aware of building leverage and common exposures. Accordingly, **it has been decided to use the information supplied by the banks through the Return on Large Borrowers (Form A) [Part D of Return on Large Credit in the revised XBRL based reporting system]**, which captures system-wide exposure of individuals and entities having exposure (both fund and non-fund based) of more than Rs 10 crore, **for creation of central repository of large credits across banks.**

2. The Reserve Bank, having been satisfied that, in public interest and in the interest of banking policy, it is necessary to issue directions to all scheduled commercial banks (excluding RRBs) (hereinafter referred to as "banks"), in exercise of the powers conferred by sub-section (1) of section 35A of the Banking Regulation Act, 1949 (Act 10 of 1949) and of all the powers enabling it in this behalf, hereby directs all banks to take utmost care about data accuracy and integrity while submitting the data on large credit to the Reserve Bank of India, failing which penal action, as referred to above, would be undertaken.

3. These directions shall come into force with immediate effect.

**(G Gopalakrishna)**  
**Executive Director**

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