



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2013-14/150
RPCD.CO.RRB.BC.No.17/03.05.33/2014-15

July 28, 2014

The Chairmen
All Regional Rural Banks

Dear Sir/Madam,

Additional Disclosures by Regional Rural Banks in Notes to Accounts

A reference is invited to [paragraph 18](#) of the First Bi-Monthly Monetary Policy Statement 2014-15 announced on April 1, 2014 wherein it was proposed to prescribe certain additional disclosure requirements as per the recommendations of the [Committee on Comprehensive Financial Services for Small Businesses and Low Income Households](#) (Chairman: Dr. Nachiket Mor) to encourage banks to actively manage their exposures to various sectors, including priority sector.

2. In this regard, banks are advised to disclose sector-wise advances in the 'Notes to Accounts' to the financial statements as per the format given in the Annex from the financial year 2014-15 onwards.

- I. Concentration of Deposits, Advances, Exposures and NPAs
- II. Sector-wise NPAs
- III. Movement of NPAs

The prescribed formats are furnished in Annex.

Yours faithfully,

(A.G.Ray)
General Manager

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हिंदी आसान है. इसका प्रयोग बढ़ाइए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यॉर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

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**Annex****I. Concentration of Deposits, Advances, Exposures and NPAs**

Concentration of Deposits	
(Amount in Rupees Crores)	
Total Deposits of twenty largest depositors	
Percentage of Deposits of twenty largest depositors to Total Deposits of the bank	

Concentration of Advances *	
(Amount in Rupees Crores)	
Total Advances to twenty largest borrowers	
Percentage of Advances to twenty largest borrowers to Total Advances of the bank	
*Advances should be computed as prescribed in our Circular on Strengthening of Prudential Norms – Provisioning Asset classification and Exposure Limit RPCD.RRB.BC.97/03.05.34/2000-01 dated June 11, 2001 as per circular RPCD.RRB.BC.97/03.05.34/2000-01 dated June 11, 2001	

Concentration of Exposures **	
(Amount in Rupees Crores)	
Total Exposures of twenty largest borrowers/customers	
Percentage of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	
** Exposures should be computed based on credit and investment exposure as prescribed in our Circular on Strengthening of Prudential Norms – Provisioning Asset classification and Exposure Limit RPCD.RRB.BC.97/03.05.34/2000-01 dated June 11, 2001	

Concentration of NPAs	
(Amount in Rupees Crores)	
Total Exposure to top four NPA accounts	



II. Sector-wise NPAs

(Amount in Rupees Crores)

SI No.	Sector *	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A	Priority Sector						
1	Agriculture and allied activities						
2	Advances to industries sector eligible as priority sector lending						
3	Services						
4	Personal loans						
	Sub-total (A)						
B	Non-Priority Sector						
1	Agriculture and allied activities						
2	Industry						
3	Services						
4	Personal loans						
	Sub-total (B)						
	Total (A+B)						

**Regional Rural Banks may also disclose in the format above, sub sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the Khadi and Village industry (KVI) exceed 10 percent of the outstanding total advances to 'Industry' sector it should disclose details of its outstanding advances to KVI separately in the format above under the 'Industry' sector.*

**III. Movement of NPAs**

Particulars		(Amount in Rupees Crores)
Gross NPAs as on 1 st April of particular year (Opening balance)		
Additions (Fresh NPAs) during the year		
Sub-total (A)		
Less:		
(i)	Upgradations	
(ii)	Recoveries (excluding recoveries made from upgraded accounts)	
(iii)	Write-offs	
Sub-total (B)		
Gross NPAs as on 31 st March of following year (closing balance)(A-B)		