



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001
फोन/Phone: 022- 22660502

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Review of Requirement of Counter-Cyclical Capital Buffer

The framework on countercyclical capital buffer (CCyB) was put in place by the Reserve Bank of India in terms of guidelines issued on [February 5, 2015](#) wherein it was advised that the CCyB would be activated as and when the circumstances warranted, and that the decision would normally be pre-announced. The framework envisages the credit-to-GDP gap as the main indicator, which may be used in conjunction with other supplementary indicators like Credit-to-Deposit Ratio, Industrial Outlook Assessment Survey, Interest Coverage Ratio, and Asset Quality.

Based on the review and empirical testing of CCyB indicators, it has been decided that it is not necessary to activate CCyB at this point in time.

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(Yogesh Dayal)
Chief General Manager