

RBI releases operational guidelines for reporting of Large Exposures to CRILC – UCBs

This is in reference to Reserve Bank of India (RBI) Circular DOR (PCB). BPD.Cir.No.7/13.05.000/2019-20 dated December 27, 2019 on "Reporting of Large Exposures to Central Repository of Information on Large Credits (CRILC) - UCBs". In terms of the instructions, Primary (Urban) Co-operative Banks (UCBs) having total assets of Rs 500 crore and above as on 31st March of the previous financial year (referred to as banks) shall report credit information, including classification of an account as Special Mention Account (SMA), on all borrowers having aggregate exposures of Rs 5 crore and above with them to Central Repository of Information on Large Credits (CRILC) maintained by the Reserve Bank. Aggregate exposure shall include all fund-based and non-fund based exposure, including investment exposure on the borrower.

The operational guidelines for reporting the CRILC– UCBs return are as follows:

- I. The reporting frequency of the CRILC– UCBs return is quarterly to start with. The banks need to submit the data on large exposures within 30 days from the end of the quarter through eXtensible Business Reporting Language (XBRL) reporting platform of RBI. Banks may put in place appropriate systems to be in readiness to submit the return on a more frequent periodicity.
- II. CRILC – UCBs return will comprise of three sections viz. Section 1: Exposure to Large Borrowers, Section 2: Reporting of Technically / Prudentially Written-off Accounts and Section 3: Reporting of Balance in Current Account, as below:
 - In Section 1: Exposure to Large Borrowers, the bank needs to report the credit information of all borrowers having aggregate exposures (fund-based, non-fund based and investment exposure) of Rs 5 crore and above.
 - In Section 2: Reporting of Technically / Prudentially Written-off Accounts, the bank

needs to report the data on the amount written off, if any, for borrowers whose technically/prudentially written off amount is Rs 5 crore or more and which are not reported in Section 1.

- In Section 3: Reporting of balance in Current Account, the bank needs to report the data on Current Account holders whose (i) balance (either credit or debit) in current account as on reporting date is Rs 1 crore and above or (ii) total of credit summation (sum of all credit transactions) during the reporting quarter is Rs 5 crore and above or (iii) total of debit summation (sum of all debit transactions) during the reporting quarter is Rs 5 crore and above.

III. The detailed instructions for each Section is provided in the CRILC-UCBs return installer (macro enabled excel template- enclosed).

RBI has advised banks to take utmost care about data accuracy and integrity while submitting the data on large credits to the Reserve Bank of India. Also, the banks are advised to submit the data in CRILC-UCBs return with effect from the quarter ended December 31, 2019.

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