CRILC - Main [Reporting of Exposure to Large Borrowers, Current A/C Bal, W/O A/Cs and Non co-operative Borrowers]

General Information

Name of the Reporting Institution	
Address of the Reporting Institution	
Report for the Period	
Date of Report	
Report Status	Audited/ Un-Audited
Whether there is Nil reporting	Yes/No
General Remarks	
Note: Enter upto two digits after decimal.	

Authorised Signatory

Name	
Designation	
Mobile No.	
Landline No.	
E-mail Id	

Important Points

If the value for "Whether there is Nil reporting" is "No" then at least one of the four sections is to be reported

If the value for "Whether there is Nil reporting" is "Yes" then all the four sections are to be de-activated

If section 1 is being reported by a bank then the table on "Capital Funds of the Bank" has to be reported

If section 4 is being reported by a bank then section 1 has to be reported

Capital Funds of the Bank	(Rs. Lakh)
Regulatory Capital (Tier-I and Tier-II Capital) of previous March	
Capital Infusion during the period (April to date)	
Note: The regulatory capital as per extant guidelines on capital adequacy	

Section 1 - Exposure to Large Borrowers (Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)

(Amount in Rs. Lakh)

Sr. No.	PAN *	Borrower/Customer Name*	Borrower Group Code*	Borrower Group Name*	Industry Code*	Industry Name*	Sector Code	Banking Arrangement*	Lead Bank Name*	Internal Rating	External Rating	Assets Classification*	Borrower Classified as Fraud/Wilful Default*	Special Mention Accounts(SMA)*	In case SMA - 0 under SMA, the reasons thereof*	Limit Sanctioned - Funded	Cash Credit/ Overdraft	Working Capital Demand Loan	Inland Bills	Packing Credit	Export Bills	Term Loan	Bills discounted in respect of sales on deferred payment basis	Other Funded Outstanding	Total Funded - Outstanding	Amount Eligible for netting from Funded Exposure	Funded Credit Exposure	Limit Sanctioned - Non Funded	Letter of Credit	Guarantees	Acceptances	Foreign Exchange Contracts	Interest Rate Derivatives (incl FX Interest Rate Derivatives)	Other Non-Funded Outstanding	Total Non Funded - Outstanding	Amount Eligible for netting from Non Funded Exposure	Non Funded Credit Exposure	Total Limit Sanctioned to the Borrower	Total Amount Outstanding (Funded + Non Funded)	Total Credit Exposure (TCE)	TCE as % of Capital Funds	Total Investment Exposure	Total Exposure (TE)	TE as % of Capital Funds	Of TE, Exposure through Overseas' Branches of Indian Banks	Date from which Restructuring Scheme became effective, if any of the facility is restructured (DD/MM/YYYY)	Total Provisions Held for NPAs	Of the Total Amount Outstanding (Funded and Non-Funded), Unsecured Amount Outstanding	Balance in Current Account	Amount technically/prudentially Written Off - Outstanding in memo/shadow heads, etc	Date When Prudentially / Technically Written Off (DD/MM/YYYY)
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	AZ
Total																0.00	0	0.00	0	0.00	0	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0	0	0.00		0.00	0.00	0.00	0.00	

Note:

1. Large borrowers means banks' borrowers/parties having aggregate fund-based and non-fund based exposure of **Rs.5 crore and above.**

2. Besides exposures, current account balance (irrespective of debit/credit balance) and partial technically/prudentially write-offs amounts, if any, are to be reported

3. Extant circular on exposure norms may be referred. Credit equivalent of OBS/derivative exposures should be included in non-funded exposure.

4. If PAN and Borrower Group Code/Name is/are not available in the PAN/Borrower Group master of RBI, please submit details of such PAN/Borrower Groups along with an undertaking of the correctness of the PAN and other details to RBI through separate modules for the purpose.

5. If the group name is not available in the group master of RBI, please submit details of such groups to RBI through separate module for the purpose.

6. Internal Rating: composite rating of the borrowers should be reported. No comments or remarks should be added (i.e., only rating should be reported). In case the borrower is NOT rated, report 'UNRATED'

7. External Rating: The rating used by the bank for capital adequacy compilation as per extant RBI guidelines on capital adequacy. No comments or remarks should be added (i.e., only rating should be reported).In case the borrower is NOT rated, report 'UNRATED'

8. Asset Classification: S - Standard, SR - Non-CDR Standard Restructured, SCDR -Standard Restructured under CDR, SS - Sub-standard, SSR - Substandard Restructured, DR - Doubtful Restructured, D1 - Doubtful 1, D2 - Doubtful 2, D3 - Doubtful 3, L - Loss.

9. Borrower Classified as Fraud/Wilful Default: One of the options - Fraud, Wilful Default, Not Applicable

10. Special Mention Accounts (SMA): SMA-0 [Principal or interest payment not overdue for more than 30 days but account showing signs of incipient stress], SMA-1 [Principal or interest payment overdue between 31-60 days], SMA-2 [Principal or interest payment overdue between 61-90 days], and Regular. In case of multiple overdues, worst overdue position should be reported.

11. Banking Arrangement: 1-Solo, 2-Multiple Arrangement, 3-Consortium, 4-Solo and Multiple Arrangement, 5-Solo and Consortium, 6-Multiple Arrangement and Consortium, and 7-Solo, Consortium and Multiple Arrangement

Section 1 - Exposure to Large Borrowers (Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)	(Amount in Rs. Lakh)

12 Reporting by banks incorporated in India is to be done on a total bank basis, i.e., including operations of overseas branches, if any. Foreign banks have to report only in respect of their operations in India.

13 Balance in Current Account (debit or credit) is to be reported irrespective of whether the debit balance is included in funded exposure.

14 ''Amount technically/prudentially Written Off - Outstanding in memo/shadow heads, etc' **includes** technical/prudential write-offs, advances under collection account (AUCA), etc.

15 In case, there is no distinct limit for funded & non-funded exposures and/or there is common limit for funded/non-funded exposures, the limit to be reported should be the maximum amount that can be availed by the borrower under funded facilities and/or non-funded facilities (typical example: Limit-Total=Rs.100, Limit-Funded=Rs.X, Limit-Non-Funded=Rs100-Rs.X).

16 Under the columns 'Amount Eligible for netting from Funded Exposure' and 'Amount Eligible for netting from Non Funded Exposure', the amounts *exempted* from fund/non-fund based exposures in terms of exemptions provided in extant circular on exposure norms, are to be reported.

17 * - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values

Important Points

1 If 'standard' is selected under 'Asset Classification' then ONLY column 'Special Mention Accounts (SMA)' will be activated, else blocked

2 The column 'In case SMA-0 under SMA, the reasons thereof' will be activated and made compulsory, if the value selected under SMA as **'SMA-0'**. Further, a list of reasons/options for multiple selection along with user edit facility is provided

3 If 'SR - Non-CDR Standard Restructured' or 'SCDR -Standard Restructured under CDR' or 'SSR - Substandard Restructured' or 'DR - Doubtful Restructures' is selected under 'Asset Classification' then ONLY column ' *Date from which Restructuring Scheme became effective, if any of the facility is restructured (DD/MM/YYYY)* ' should be activated, else blocked

4 If the option '3-Consortium' OR '5-Solo and Consortium' OR '6-Multiple Arrangement and Consortium' OR '7-Solo, Consortium and Multiple Arrangement' is selected under 'Banking Arrangement' then ONLY column ' *Lead Bank Name* ' will be activated, else blocked

5 If the option 'SS - Sub-standard' OR 'SSR - Substandard Restructured' OR 'DR - Doubtful Restructured' OR 'D1 - Doubtful 1' OR 'D2 - Doubtful 2' OR 'D3 - Doubtful 3' OR 'L - Loss' is selected under the column 'Asset Classification' then ONLY column ' *Total Provisions Held for NPAs* ' will be activated, else blocked

Formulae/Calculated Columns/ Rules

1 Total Limit Sanctioned to the Borrower = Limit Sanctioned - Funded **PLUS** Limit Sanctioned - Non Funded

2 Total Funded - Outstanding = Sum of **'R'** to **'Y'**

3 Total Non Funded - Outstanding = Sum of **'AD'** to **'AI'**

4 Total Amount Outstanding (Funded + Non Funded) = Total Funded - Outstanding **PLUS** Total Non Funded - Outstanding

5 Total Exposure = Total Credit Exposure **PLUS** Total Investment Exposure

6 TCE as % of Capital Funds = Total Credit Exposure (TCE) *100 / [Regulatory Capital (Tier I + Tier II) of Previous March **PLUS** Capital Infusion during the period (April to date)]

7 TE as % of Capital Funds = Total Exposure *100 / [Regulatory Capital (Tier I + Tier II) of Previous March **PLUS** Capital Infusion during the period (April to date)]

8 All the amount cell are to be non-negative and size (000000000.00), except for the item 'Regulatory Capital (Tier I + Tier II) of Previous March' under the table 'Capital Funds of the Bank'

9 While importing Lead bank name field in the template Lead bank code should be provided and while displaying it would be Name and menu driven .

10 Asset classification, sector code, lead bank name, borrower name, borrower pan, borrower group code, borrower group name, industry code and name, internal and external ratings, banking arrangement are mandatory and are drop down based or master linked.

Validations

1 Limit Sanctioned - Funded > **0**, if Total Funded - Outstanding > **0**

2 Limit Sanctioned - Non-Funded > **0**, if Total Non-Funded - Outstanding > **0**

3 Funded Credit Exposure >= MIN(Funded Limit Sanctioned **MINUS** Amount Eligible for netting from Funded Exposure, Total Funded Outstanding **MINUS** Amount Eligible for netting from Funded Exposure)

4 Non Funded Credit Exposure >= MIN(Non-Funded Limit Sanctioned **MINUS** Amount Eligible for netting from Non Funded Exposure, Total Funded Outstanding **MINUS** Amount Eligible for netting from Non Funded Exposure)

5 Total Credit Exposure >= MIN(Total Limit Sanctioned to the Borrower **MINUS** Amount Eligible for netting from Funded and Non Funded Exposure, Total Amount Outstanding (Funded + Non Funded **MINUS** Amount Eligible for netting from Funded and Non Funded Exposure))

6 "Of TE, Exposure through Overseas' Branches of Indian Banks" **LESS OR EQUAL** "Total Exposure (TE)"

7 "Of the Total Amount Outstanding (Funded and Non-Funded), Unsecured Amount Outstanding" **LESS OR EQUAL** "Total Amount Outstanding (Funded + Non Funded)"

8 Total Exposure (TE) > **5 crore**

Warning Message

1 If Total Amount Outstanding (Funded + Non Funded) is **150%** of Total Limit Sanctioned to the Borrower then warning message should be displayed to user on the generation of instance document.

2 if Total Credit Exposure is **150%** of MAX (Total Limit Sanctioned to the Borrower, Total Amount Outstanding (Funded + Non Funded))

Section 2 - Reporting of Technically/Prudentially Written-off Accounts								(Rs. Lakh)
(Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)								
Sr. No.	Borrower PAN *	Borrower Name*	Borrower Group Code*	Borrower Group Name*	Industry Code*	Industry Name*	Amount Technically/ Prudentially Written Off - Outstanding in Memo/Shadow Heads, etc	Date When Prudentially / Technically Written Off (DD/MM/YYYY)
A	B	C	D	E	F	G	H	I
Total							0.00	

Note:

1   Reporting of technically/prudentially written off accounts: If a borrower, who is included in the RBI's PAN/Borrower Master, has been prudentially/technically written-off by the bank, then the borrower should be reported irrespective of the amount written-off

2   If the Borrower Group Name is not available in the group master of RBI, please submit details of such borrower groups to RBI through separate module for the purpose.

3   'Amount Technically/Prudentially Written-off - Outstanding in Memo/Shadow Heads, etc' **includes** technical/prudential write-offs, advances under collection account (AUCA), etc.

4   * - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values

Important Points

All the columns are mandatory and the columns Borrower name, Borrower PAN, borrower group code, borrower group name, Industry code, Industry Name are master based/linked.

Section 3 - Reporting of Balance in Current Account			(Rs. Lakh)
(Global Operations, i.e., Domestic Operations and/or Overseas Operations of Indian Banks, if any)			
Sr. No.	Customer PAN *	Customer Name*	Balance in Current Account
A	B	C	D
Total			0.00

Note:

1   Reporting of Balance in Current Account: If a client, who is included in the RBI's PAN/Borrower Master, irrespective of debit/credit balance, should be reported

2   * - Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values

Important Points

1   -ve, 0, +ve values are allowed under "Balance in Current Account"

2   All the columns are mandatory and the columns PAN and Customer Name are master based/linked.

Section 4: Reporting of Non co-operative Borrowers							(Rs. Lakh)
Borrower PAN	Borrower Name	Total Exposure	Total Amount Outstanding (Funded + Non Funded)	Reasons for Categorising as Non - Cooperative Borrower **	Full Name of Directors/ Partners/ Sole Proprietor	Director Identification Number	Status ***
PAN1	Borrower Name1			<drop-down>	Name Director1	DIN1	<drop-down>
					Name Director2	DIN2	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
PAN2	Borrower Name2			<drop-down>	Name Director1	DIN1	<drop-down>
					Name Director2	DIN2	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
...	...	...		...	...	...	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>
					...	...	<drop-down>

Note:	
1	Non co-operative Borrowers are ALSO to be reported in Section 1
2	Total Exposure: Total credit and investment exposures as per extant exposure norms
**	Not providing required information even after 2 reminders
	Not giving access to securities etc. as per terms of sanction
	Not complied with terms of loan agreements within stipulated period
	Remaining hostile / indifferent / in denial mode to negotiate on repayment issues
	Indulging in delaying tactics on frivolous grounds
	Resorted to litigation to thwart timely resolution of the interest of the lenders
	Any other reason, pl. specify
***	Full Time
	Non-executive
	Independent
	Govt. Nominee
	Officer Employee
	Workman Employee
	Shareholder
	Part Time
	Other, pl. specify

Validation:

Section 2 => Total Exposure **EQUAL** Section 1 => Total Exposure (TE)

Section 2 => Total Amount Outstanding (Funded + Non Funded) **EQUAL** Section 1 => Total Amount Outstanding (Funded + Non Funded)