



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI statement on the health of Indian Banking sector

There have been media reports expressing concern about the exposures of Indian banks to a business conglomerate.

As the regulator and supervisor, the RBI maintains a constant vigil on the banking sector and on individual banks with a view to maintain financial stability. The RBI has a Central Repository of Information on Large Credits (CRILC) database system where the banks report their exposure of ₹5 crore and above which is used for monitoring purposes.

As per the RBI's current assessment, the banking sector remains resilient and stable. Various parameters relating to capital adequacy, asset quality, liquidity, provision coverage and profitability are healthy. Banks are also in compliance with the Large Exposure Framework (LEF) guidelines issued by the RBI.

The RBI remains vigilant and continues to monitor the stability of the Indian banking sector.

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(Yogesh Dayal)
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