



भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2014-15/508

DBR.No.BP.BC.78/21.04.048/2014-15

March 20, 2015

All Scheduled Commercial Banks
(Excluding Regional Rural Banks)

Dear Sir,

Guidelines on Sale of Financial Assets to Securitisation Company / Reconstruction Company and Related Issues

Please refer to paragraph 6 of the [circular DBOD.BP.BC.No.96/21.04.048/2002-03 dated April 23, 2003](#), wherein disclosure requirements relating to sale of non-performing assets (NPAs) to Securitisation Companies(SCs)/Reconstruction Companies(RCs) have been specified.

2. In this connection, to enhance transparency, it has been decided that in addition to the disclosure requirements quoted in the above paragraph, banks shall make the following disclosures in the Notes to Accounts in their Annual Financial Statements:

Particulars	(In Rs. Crore)					
	Backed by NPAs sold by the bank as underlying		Backed by NPAs sold by other banks/ financial institutions/ non-banking financial companies as underlying		Total	
	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year
Book value of investments in security receipts						

Yours faithfully,

(Sudarshan Sen)
Chief General Manager-in-Charge