



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Draft for Comments

RBI/2025-26/___

DOR.CRE.REC. ___/21.01.003/2025-26

DD-MM-YY

Guidelines on Management of Intragroup Transactions and Exposures (Amendment Circular), 2025

Please refer to [Guidelines on Management of Intra-Group Transactions and Exposures](#) (hereinafter referred to as the “ITE Circular”) dated February 11, 2014.

2. On a review, in exercise of the powers conferred by the sections 21 and 35A of the Banking Regulation Act, 1949 and all other laws enabling the Reserve Bank in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the **Amendment Circular** hereinafter specified.

3. This Amendment Circular modifies the ITE Circular as under:

(i) **Paragraph 2.4(c)** of the Annex to the **ITE Circular** shall stand modified as under:

~~“The branches in other jurisdictions being part of a parent bank’s operations are not covered under the intra-group exposure limits stipulated in para 3.3. Accordingly, Indian banks’ exposures to their overseas branches and exposure of foreign banks operating as branches in India (FBB) to their Head Office (HO), overseas branches or subsidiaries of the parent bank Head Office in any jurisdiction, except for proprietary derivative transactions undertaken with them, are not covered under these guidelines.”~~

(ii) **Paragraph 3.2** of the Annex to the **ITE circular**, shall stand modified as under:

~~“...The definition and method of computation of exposure would be as prescribed in the Master Circular on Exposure Norms in terms of para 7 of the~~

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हिंदी आसान हैं, इसका प्रयोग बड़ाइए

circular Large Exposures Framework dated June 3, 2019, as amended from time to time....”

(iii) In para 3.3 (a) and 3.3(b), reference to ‘Paid-up Capital and Reserves’ shall be substituted with ‘eligible capital base’, and the following proviso shall be inserted at the end of the paragraph:

“Provided that the existing intragroup exposures, including committed lines (if any), in breach of the aforesaid limits shall be brought within the prescribed limits within six months from the date of this amendment circular.

Explanation 1: Eligible capital base shall be as defined in the Large Exposures Framework dated June 3, 2019, as amended from time to time.”

4. The above amendments shall come into force from April 1, 2026. Banks may however decide to implement the amendments in entirety from an earlier date.

(Vaibhav Chaturvedi)
Chief General Manager