



Ref. No. NB. DoS/ POL/ 1173 /J-1/2019-20
13 June 2019

Circular No.171 /DoS-16 /2019

The Managing Director/Chief Executive Officer
All State Cooperative Banks
All District Central Cooperative Banks

Dear Sir

Risk Weight applicable on 'Amounts receivable from the State Government under Loan Waiver Scheme'

We have received references from some of the Cooperative Banks regarding the Risk Weight to be applied for 'Amounts receivable by them from the State Government under the Loan /Debt Waiver Scheme, 2018.'

2. The matter was examined by us in consultation with the Reserve Bank of India and we advise that -

- i. The amounts receivable from State Government under Debt Waiver Scheme will attract Zero percent risk weight for calculation of CRAR subject to a payment schedule being provided and adhered to, by the State Government. Receivables deviating from the payment schedule will be assigned 100 per cent Risk weight.
- ii. The State/District Central Cooperative Banks may report the 'Receivable from State Government' relating to Debt Waiver Scheme under 'Other Assets' with a separate subhead as 'Receivable from State Government'.

3. The Risk weights for the other items shall be as laid down by the Reserve Bank of India in their Circular No. RPCD. RCB. BC. No.37/07.51.012/2014-15 dated 29th October 2014.

4. Please acknowledge receipt of this circular to our Regional Office concerned.

Yours faithfully

(K. R. Rao)
Chief General Manager

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

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