



NB.DoS.HO.POL/ 4799 / J - 1 / 2017-18

16 March 2018

(Circular No. 46 / DoS - 13 / 2018)

**The Managing Directors/ Chief Executive Officers of  
All the State Cooperative Banks /  
All District Central Cooperative Banks**

Madam / Dear Sir

**Risk Weights for Calculation of CRAR**

Please refer to RBI Circular No. RPCD.RCB.BC.No.37/07.51.012/2014-15 dated 29 October 2014 wherein RBI has prescribed the Risk weights to be allotted to various items of assets for arriving the net book value of the assets for computation of Risk Weighted Assets.

2. In this connection, we advise that, while reviewing the Inspection Reports of StCBs / DCCBs, it has been observed that contrary to the said RBI guidelines some banks show the amounts under the interest subvention claims under the head "Other Assets - Accrued Interest on CRR balances and claims on RBI on account of Govt transactions" and assign "zero risk weight" to them while calculating the CRAR.
3. We, therefore, request you to take note of the RBI observation in the matter and ensure that the bank may assign proper risk weights and strictly adhering to the CRAR guidelines prescribed by RBI.
4. Please acknowledge the receipt of this circular to our Regional Office.

Yours faithfully

(K Venkateswara Rao)  
**Chief General Manager**

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**

**National Bank for Agriculture and Rural Development**

पर्यवेक्षण विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 1834 • फ़ैक्स: +91 22 2653 0103 • ई मेल: [dos@nabard.org](mailto:dos@nabard.org)

Department of Supervision

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 1834 • Fax: +91 22 2653 0103 • E-mail: [dos@nabard.org](mailto:dos@nabard.org)

गाँव बढ़े >> तो देश बढ़े

[www.nabard.org](http://www.nabard.org)

Taking Rural India >> Forward