**Information to be provided by foreign banks desirous of establishing presence in India**

|  |  |  |
| --- | --- | --- |
| **Sl.No** | **Parameters** |  |
| **I** | **General Information** |  |
|  | Name of the applicant bank |  |
|  | Place and date of incorporation |  |
|  | Address of Head Office |  |
|  | Any previous presence in India? If so, the reasons for discontinuation |  |
|  | Presence of any other group entity in India, if so details thereof |  |
|  |  |  |
| **II** | **Ownership & Management** |  |
|  | Legal form |  |
|  | List of names and addresses of directors, their qualifications and their principal business |  |
|  | Details of shareholders holding 10 per cent or more of voting stock and their principal business |  |
|  | Name & designation of senior official at Headquarters who will be responsible for the bank's operations in India |  |
|  |  |  |
| **III** | **Structure** |  |
|  | Organisational chart showing subsidiaries and associated  companies |  |
|  | Countries in which the bank and its subsidiaries operate |  |
|  | Number of domestic and overseas branches |  |
|  | Number/name of domestic banking subsidiaries |  |
|  | Number/name of overseas banking subsidiaries |  |
|  | Number/name of major overseas non-banking financial subsidiaries |  |
|  | Number/name of major non-financial subsidiaries |  |
|  | Total number of financial subsidiaries |  |
|  | Total number of subsidiaries/joint ventures and other affiliates consolidated in the applicant bank’s balance sheet |  |
|  | Details of overseas operations of the applicant bank (percentage of overseas assets vis-à-vis the total assets of the bank) |  |
|  |  |  |
| **IV** | **Listing in stock exchanges** |  |
| **V** | **Domestic standing in home country** |  |
| **VI** | **International standing** |  |
| **VII** | **International credit ratings** |  |
|  |  |  |
| **VIII** | **Financial position of the bank (for the last three years and current position)** |  |
|  |  |  |
|  | Total Assets (USD million) |  |
|  | CRAR (%) |  |
|  | Tier 1 capital ratio (%) |  |
|  | Return on assets (%) |  |
|  | Return on equity (%) |  |
|  | Profit (USD million) |  |
|  | NPLs ratio (Gross) (%) |  |
|  | NPLs ratio (Net) (%) |  |
|  | Provisioning coverage Ratio (%) |  |
|  |  |  |
| **IX** | **Supervisory Arrangement in home country** |  |
|  | Home regulatory/supervisory authority |  |
|  | Details of supervisory arrangements to which the bank is subjected to |  |
|  | Details of correspondent banking relationships with Indian banks and the aggregate amount of lines of credit/ other limits extended to them |  |
|  | Details of foreign currency loans extended to Indian companies and other types of business transacted such as underwriting of equity/debt issues of Indian companies etc. |  |
|  | Permissible mode of presence for foreign banks in the applicant bank’s home country |  |
|  | Details of home country regulations for foreign banks   * Entry level norms for foreign banks who wish to establish presence in the home country of the applicant bank * CRAR * Large Exposure Norms * Asset Maintenance Ratio requirements, if any * Acceptance of retail deposits * Availability of deposit insurance coverage * Resolution requirements |  |
|  |  |  |
| **X** | **Other Information** |  |
|  | Penalties/fines levied on the applicant bank in the last five years |  |
|  | Any case of serious misconduct/unethical behaviour/criminal action initiated against the senior officials of the bank in the last five years |  |
|  | Level of AML/CFT compliance by the parent bank |  |
|  |  |  |
| **XI** | **Applicability of conditions** as contained in [Framework for setting up of Wholly Owned Subsidiaries by Foreign Banks in India issued by Reserve Bank of India on November 6, 2013](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=29922) to the applicant bank (applicable in case of presence as branch/WOS) |  |
|  |  |  |
| **XII** | **Motivation for Indian presence** |  |
|  | Location of branch |  |
|  | Details of proposed initial capitalisation |  |
|  | Number of expatriate officials proposed to be posted in India |  |
|  | Purpose of opening branch in India (the benefits to different sectors of the Indian community and activities proposed to be undertaken)/ Representative office in India |  |
|  | Business Plan |  |
|  |  |  |
| **XIII** | **Whether the home country is a BCBS member** |  |
|  |  |  |
| **XIV** | **Adoption of Basel standards by the home jurisdiction** (based on Regulatory Consistency Assessment Programme report published by BIS) | **Bank may provide a brief write up on the level of implementation of the Basel Accord in the country.** |
|  | * Capital |  |
|  | * Capital Buffers |  |
|  | * LCR |  |
|  | * G-SIBs |  |
|  | * D-SIBs |  |
|  | * Leverage ratio |  |
|  | * Large Exposures |  |
|  | * International accounting standards |  |
|  |  |  |
| **XV** | **Adoption of Basel standards by the bank**   * Applied at consolidated level: Yes/No * Solo level: Yes/No   Capital – Basel II / III | **Bank may provide a brief write up on the capital and other measure indicated therein** |
|  | * RWA measurement * Credit risk * Market Risk * Operational risk * Counterparty credit risk * Pillar 2 implementation * Pillar 3 |  |
|  | * LCR |  |
|  | * NSFR |  |
|  | * Leverage ratio |  |
|  | * Large Exposure standard |  |
|  |  |  |
| **XVI** | Documents to be enclosed |  |
|  | Copies of Memorandum and Articles of Association or similar documents |  |
|  | Last three years financial statements |  |
|  | Certificate from supervisory authority that the applicant bank is duly authorised as a bank, is of good standing and it is under their consolidated supervision |  |
|  | Copy of the approval/authorisation given by the home country supervisor/regulator permitting to open a branch/Representative office in India |  |
|  | Approval letter from the Bank’s Board |  |