



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2020-21/29

DoR.No.BP.BC.9/21.04.141/2020-21

September 1, 2020

All Commercial Banks

Dear Sir,

SLR holdings in HTM category (Amended)

Please refer to our [circulars DBR.No.BP.BC.6/21.04.141/2015-16 dated July 1, 2015](#) read with [DBR.No.BP.BC.65/21.04.141/2015-16 dated December 10, 2015](#) and [DBR.No.Ret.BC.90/12.02.001/2017-18 dated October 4, 2017](#) on the subject.

2. Currently, banks are permitted to exceed the limit of 25 per cent of the total investments under Held to Maturity (HTM) category, provided the excess comprises only of SLR securities and total SLR securities held under HTM category is not more than 19.5 per cent of NDTL as on the last Friday of the second preceding fortnight. On a review, it has been decided to allow banks to hold under HTM category, SLR securities acquired on or after September 1, 2020 up to an overall limit of 22 per cent of NDTL, up to March 31, 2021, which shall be reviewed thereafter.

Yours faithfully

(Prakash Baliarsingh)
Chief General Manager