



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## Review of Requirement of Counter-Cyclical Capital Buffer

As per the framework on countercyclical capital buffer (CCyB) laid out in [Reserve Bank of India \(Commercial Banks – Prudential Norms on Capital Adequacy\) Directions, 2025](#), it was advised that CCyB would be activated as and when circumstances warranted, and that the decision would normally be pre-announced. The framework envisages credit-to-GDP gap as the main indicator, which may be used in conjunction with other supplementary indicators.

Based on review and empirical analysis of CCyB indicators, it has been decided that it is not necessary to activate CCyB at this point in time.

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(Brij Raj)  
Chief General Manager