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RESERVE BANK OF INDIA
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December 02, 2025

RBI releases 2025 list of Domestic Systemically Important Banks (D-SIBs)

State Bank of India, HDFC Bank, and ICICI Bank continue to be identified as Domestic Systemically Important Banks (D-SIBs) under the same bucketing structure as in the [2024 list of D-SIBs](#). The additional Common Equity Tier 1 (CET1) requirement for these D-SIBs will be in addition to the Capital Conservation Buffer.

The list of D-SIBs is as follows:

Bucket	Bank(s)	Additional CET1 requirement as a percentage of Risk Weighted Assets (RWAs)
5	-	1%
4	State Bank of India	0.80%
3	-	0.60%
2	HDFC Bank	0.40%
1	ICICI Bank	0.20%

Background:

The Reserve Bank had issued the '[Framework for dealing with Domestic Systemically Important Banks \(D-SIBs\)](#)' on [July 22, 2014](#), which [was subsequently updated on December 28, 2023](#). The D-SIB framework requires the Reserve Bank to disclose the names of banks designated as D-SIBs starting from 2015 and place these banks in appropriate buckets depending upon their Systemic Importance Scores (SIS). Based on the bucket in which a D-SIB is placed, an additional CET1 requirement has to be applied to it. In case a foreign bank having branch presence in India is a [Global Systemically Important Bank \(G-SIB\)](#), it has to maintain additional CET1 capital surcharge in India as applicable to it as a G-SIB, proportionate to its Risk Weighted Assets (RWAs) in India, i.e., additional CET1 buffer prescribed by the home regulator (amount) multiplied by India RWA as per consolidated global Group books divided by total consolidated global Group RWA.

The Reserve Bank had announced State Bank of India and ICICI Bank as D-SIBs in [2015](#) and [2016](#) while HDFC Bank was classified as D-SIB in [2017](#) along with State Bank of India and ICICI Bank. The current update is based on the data collected from banks as on March 31, 2025.