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RESERVE BANK OF INDIA
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Draft Master Direction

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**Master Direction – Business Authorization for Co-operative Banks
(Directions), 2025**

In exercise of the powers conferred by Sections 23, 49B and 49C of the Banking Regulation Act, 1949 read with Section 56 thereof and Sections 42(6) and 42(6A) of Reserve Bank of India Act, 1934, the Reserve Bank of India (hereinafter called the Reserve Bank) being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the Directions hereinafter specified.

CHAPTER – I: Preliminary

1.1 Short Title

These Directions shall be called the Reserve Bank of India (Business Authorization for Co-operative Banks) Directions, 2025.

1.2 Effective Date

These Directions shall be applicable from____, 2025.

1.3. Applicability

The provisions of this Direction shall apply to all co-operative banks (hereinafter called the 'banks'), i.e., Primary (Urban) Co-operative Banks (UCBs), State Co-operative banks (StCBs) and District Central Co-operative banks (DCCBs).

2. Definitions

(i) In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below –

- a) “Urban Co-operative Bank (UCB)” means a Primary Co-operative Bank as defined under section 5(ccv) read with Section 56 of Banking Regulation Act, 1949 and includes both uni-State and multi-State co-operative banks.
- b) “State Cooperative Bank (StCB)” means the principal co- operative society in a State as defined under section 2(u) of National Bank for Agriculture and Rural Development Act, 1981.
- c) “District Central Cooperative Bank (DCCB)” means the principal co-operative society in a district in a State as defined under section 2(d) of National Bank for Agriculture and Rural Development Act, 1981.
- d) Rural Co-operative Bank (RCB): For the purpose of this Direction, RCB would mean State Co-operative Bank (StCB) and District Central Co-operative Bank (DCCB).
- e) “Area of Operation” of a co-operative bank is the geographical area/s of operation stated in its byelaws, as approved by the registering authority and the Reserve Bank.

(ii) All other expressions, unless defined herein, shall have the same meaning as have been assigned to them under the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or as used in commercial parlance, as the case may be.

CHAPTER – II: General Guidelines

3. Categorization of UCBs for Regulatory Purposes

3.1 Given the heterogeneity in the urban cooperative sector, a four-tiered regulatory framework has been adopted to balance the spirit of mutuality and cooperation more prevalent in banks of smaller sizes and those with limited area of operation vis-à-vis the growth ambitions of the large-sized UCBs to spread their area of operation and

undertake more complex business activities. Accordingly, the UCBs are categorized into the following four tiers for regulatory purposes:

- a) Tier 1 - All unit UCBs and salary earners' UCBs (irrespective of deposit size), and all other UCBs having deposits up to ₹100 crore;
- b) Tier 2 - UCBs with deposits of more than ₹100 crore and up to ₹1000 crore;
- c) Tier 3 - UCBs with deposits of more than ₹1000 crore and up to ₹10,000 crore;
- d) Tier 4 - UCBs with deposits of more than ₹10,000 crore.

3.2 The deposits referred to above shall be reckoned as per the audited balance sheet as of 31 March of the immediately preceding financial year.

3.3 If a UCB transits to a higher Tier on account of an increase in deposits in any year, it can use a glide path of up to a maximum of two years to comply with higher regulatory requirements, if any, of the transited higher Tier.

4. Eligibility Criteria for Business Authorization (ECBA)

4.1 Based on a comprehensive review, it has been decided to replace the Financially Sound and Well Managed (FSWM) norms for UCBs with harmonised eligibility criteria for all banks for certain business authorizations/permissions/approvals. These criteria, as given below, will henceforth be referred to as Eligibility Criteria for Business Authorization (ECBA). Any reference to FSWM criteria in any other circular issued by the Reserve Bank may, henceforth, be considered as a reference to compliance with ECBA.

4.2 A bank will be considered as fully complying with ECBA if it meets the following conditions, based on the audited financial statements as of 31 March of the immediately preceding financial year:

- a) Regulatory minimum applicable CRAR for the bank;
- b) Net NPAs of not more than 3%;
- c) Net profits during the preceding two financial years, without any accumulated losses in the balance sheet;

- d) No default in the maintenance of CRR/ SLR during the preceding and current financial year;
- e) Core Banking Solution (CBS) fully implemented;
- f) The bank should not have been under any Directions/Supervisory Action Framework/PCA of RBI/NABARD, as the case may be, in the previous or current financial year; and
- g) (Applicable only to UCBs)-The bank should have at least two professional directors on the Board as prescribed in the ["Master Circular on Board of Directors - UCBs" dated April 01, 2025](#), as amended from time to time.

4.3 A bank shall determine its compliance with the ECBA every year based on the audited financial statements as of 31 March of the immediately preceding FY and place it before its Board within 30 days from the date of adoption of the audit report. The Board shall satisfy itself about the compliance of the bank with ECBA and pass the necessary resolution approving the same and inform the Reserve Bank within 15 calendar days from the date of the Board resolution as per the format given in [Annex I](#). A bank not complying with ECBA need not inform the Reserve Bank in this regard. The period of validity of compliance with ECBA will be considered to be till 30 September of next FY, unless the bank is declared non-compliant with ECBA by the supervisor or during the next self-review.

4.4 **Example:** If a bank determines itself to be in compliance with ECBA in August 2025 based on audited figures as of March 31, 2025, it would be considered compliant with ECBA till September 30, 2026; except in following cases

- It is declared non-compliant with ECBA in the next statutory inspection (a review will be carried out by the supervisor based on assessed figures as of March 31, 2025); or
- It is declared non-compliant with ECBA (effective from the date of Board resolution) in the next self-review based on audited figures for the next financial year (in this case, as of March 31, 2026).

4.5 The above process is subject to supervisory review. In case during the supervisory review of RBI or NABARD, as the case may be, if a bank, which has

declared itself compliant with ECBA based on audited figures, is found to be non-compliant with ECBA based on assessed figures, the bank shall be subject to appropriate supervisory and/or enforcement action and shall be barred from self-reviewing itself as ECBA compliant for a period as deemed fit by the supervisor subject to a minimum of one year from the date of such supervisory review report date.

5. Area of Operation of UCBs

5.1 A UCB may extend its area of operation as follows:

Sr. No.	Area of Operation	Applicability
a)	The whole of its district of registration	A UCB may extend its area of operation to the whole of its district of registration without prior permission from the Reserve Bank.
b)	Additional three districts besides the district of registration (within the state of registration)	A UCB in compliance with ECBA may extend its area of operation to a maximum of three districts of its choice within its state of registration (other than its district of registration), without prior permission from the Reserve Bank.
c)	Beyond the districts as mentioned at point 5.1 (b) above and within the state of registration	A UCB in Tier 2, 3 and 4 (including Salary Earners' Banks meeting the minimum deposit requirement of a Tier 2 UCB) in compliance with ECBA may extend its area of operation beyond the districts as mentioned at point 5.2 (b) above and within the state of registration, subject to prior approval of the Reserve Bank.

		2. The UCB would be permitted to extend its area of operation to a maximum of five districts in a financial year, subject to the availability of adequate headroom capital (Para 7) required for opening at least one branch in each of the proposed districts.
d)	Beyond the state of registration	<p>A UCB in Tier 3 and 4 (including Salary Earners' Banks meeting the minimum deposit requirement of a Tier 3 UCB) in compliance with ECBA and having a minimum assessed net worth (ANW) of ₹50 crore may extend its area of operation beyond the state of registration, subject to prior approval of the Reserve Bank.</p> <p>2. The UCB would be permitted to extend its area of operation to a maximum of two states in a financial year, subject to the availability of adequate headroom capital (Para 7) required for opening at least five branches in each proposed state.</p>

5.2 Constitution of the Board of Management (BoM) shall be a mandatory condition for the expansion of the area of operation for UCBs in Tier 2 and above. UCBs in Tier I may constitute BoM as a good governance practice.

5.3 The byelaws of a UCB must contain a provision that for any revision in the area of operation, except for the area of operations mentioned at Sr. Nos. 5.1 (a) & (b) above, prior approval of the Reserve Bank shall be necessary. Eligible UCBs as at 5.1 (c) & (d) above, desirous of extending their area of operation, shall submit a resolution passed by their general body to this effect and obtain a No Objection Certificate (NOC) from the Reserve Bank. The applicant bank shall submit a suitable rationale for utilisation of the current area of operation and proposed extension of the area of operation while applying for NOC. While considering applications from

UCBs for extension of area of operation, the Reserve Bank will give due consideration to system of internal controls, compliance to cyber security guidelines along with IT controls prevailing in the bank and adequate headroom capital.

5.4 After obtaining the NOC, the bank shall get the amended byelaws registered with the Registrar of Co-operative Societies (RCS)/Central Registrar of Co-operative Societies (CRCS). The validity of the NOC granted by the Reserve Bank will be for 180 calendar days.

5.5 The UCB shall approach the Reserve Bank within 15 calendar days of getting byelaws registered with RCS/CRCS (along with a copy of the approval), for obtaining a revised authorization. It may be noted that the amendment in byelaws should be in consonance with the NOC granted by the Reserve Bank, wherever applicable.

5.6 The change in area of operation of a UCB due to splitting/ reorganisation of districts would be automatic and would not require prior approval from the Reserve Bank. Such UCBs shall get the amended byelaws registered with RCS/ CRCS and then approach the Reserve Bank as per process given in paragraph 5.5 above.

6. Area of Operation of DCCBs & StCBs

6.1 The area of operation of DCCBs is decided by the state government concerned by passing an order to that effect. Any change in the extant area of operation that takes place due to the splitting/ reorganisation of districts is also notified by the government by issuing an order to that effect. Therefore, DCCBs desirous of amending their area of operation shall approach the Reserve Bank along with the notification from the state government and a resolution passed to this effect by their Board in line with the process in para 5.3 above. Thereafter, the DCCB may follow the process given in paragraphs 5.4 and 5.5 above.

6.2 The process pertaining to DCCBs in para 6.1 shall be applicable to StCBs as well.

CHAPTER – III: Guidelines for Business Authorization

7. Opening of a New Place of Business

7.1 Prior permission from the Reserve Bank is required for opening a new place of business including Branches, Extension Counters, ATMs, Controlling Offices (Regional/ Zonal/Administrative Office), Central Processing Centres, Regional Collection Centres, Retail Asset Processing Centres, Service Branches, Back Offices etc. or for changing the location of any existing place of business under Section 23 of the BR Act, 1949 read with Section 56 thereof. Opening a new place of business without valid authorization from the Reserve Bank, unless otherwise permitted by the Reserve Bank, is a violation of the said Act and is liable for penal action. The reporting of opening a new place of business shall be as per procedure given in para 14 of this Master Direction.

7.2 The bank should ensure that there are no restrictions imposed by the local development or other authorities for setting up a commercial establishment in the locality where the new place of business is proposed to be opened. It is incumbent upon the bank to ensure that its branches are operating from premises that have a valid lease agreement and are free of any dispute between the bank and the landlords of the premises in question.

7.3 The conditions for opening of a new place of business are as under:

Sr. No.	Activity	Conditions
a)	Opening of a Branch	Automatic Route: UCBs (except Salary Earner's bank) in compliance with ECBA are allowed to open branches up to 10 per cent of the number of its full-fledged branches as at the end of the previous financial year under the automatic route, without

		<p>prior approval of the Reserve Bank, subject to conditions at Para 7.4 below.</p> <p>Prior Approval Route: UCBs (for opening of branches of more than 10% allowed under automatic route), SEBs and RCBs in compliance with ECBA may apply for opening branches by submitting an Annual Business Plan (ABP), subject to additional conditions at Para 7.5-7.7.</p>
b)	Opening of an EC	A bank in compliance with ECBA may apply for opening branches by submitting an Annual Business Plan (ABP) , subject to additional conditions at 7.8 below.
c)	Opening of an ATM/ CDM/ CRM	<p>i) A bank can install on-site ATMs/ CDMs/ CRMs at branches/ ECs, without prior approval of the Reserve Bank, subject to conditions at Para 7.9 below.</p> <p>ii) An ECBA compliant bank can install off-site ATM/ mobile ATMs/ CDMs/ CRMs within its area of operation without prior approval of the Reserve Bank, subject to conditions at Para 7.9 below.</p>
d)	Opening of a Central Processing Centre, Regional Collection Centre, Retail Asset Processing Centre,	A bank may open such offices within its area of operation. as per its business requirements, without prior approval of the Reserve Bank .

	Service Branch, Back Office *	
e)	Opening of a Controlling Office (Regional/ Zonal/ Administrative Office) *	A UCB in compliance with ECBA may, at its discretion, open one Controlling Office for a cluster of not less than 40 branches within the area of operation, without prior approval of the Reserve Bank . Other UCBs and RCBs will require prior approval of the Reserve Bank to open a Controlling Office.

*Such offices should not be involved in business origination. The primary work of these offices is to handle internal processes/ functions incidental to their banking business. The conversion of these offices to a normal branch and vice versa is not permitted.

7.4 Opening of a branch under Automatic Route

a) A bank is eligible to open a branch in its area of operation (including the upgradation of an extension counter that is in operation for more than three years) under the automatic route subject to the following conditions:

- The bank shall be in compliance with ECBA;
- The bank should have sufficient headroom capital (methodology given in Part C of [Annex II](#)); and
- The bank should have constituted a Board of Management (BoM) (applicable only for UCBs in Tier 2 and above).

b) The eligible UCBs are permitted to open new branches up to 10 per cent of the number of full-fledged branches (at the end of the previous financial year) in a financial year, subject to a maximum of five branches without having the need to take permission from Reserve Bank of India. However, if the total number of full-fledged branches (at the end of the previous financial year) is less than 10, the bank will be eligible to open at least one branch.

c) The bank shall put in place a policy for opening branches, approved by its Board of Directors. While formulating the said policy, the bank shall bear in mind its financial health, viability of the proposed branches and bank's ability to render satisfactory customer service. The Policy must be reviewed periodically to keep it aligned with the evolving banking landscape and revision, if any, in Reserve Bank guidelines. Further, the bank shall ensure that the proposal for opening of such branches in a particular financial year, based on their policy, is duly approved by their Board of Directors.

7.5 Opening of a branch under Prior Approval Route

a) UCBs desirous of opening of branches of more than 10% allowed under automatic route, SEBs and RCBs, **in compliance with ECBA**, may apply for opening branches under the Prior Approval Route by submission of a single **Annual Business Plan (ABP)** (format given in [Annex II](#)) in a financial year, along with application as per Form V of the Banking Regulation (Co-operative Societies) Rules, 1966. The bank shall have a policy as at 7.4 (c).

b) ABP for a financial year, should be submitted by the bank well in advance before the start of financial year. The Reserve Bank will process and convey the decision within 90 calendar days of receipt of the complete ABP from the bank. The approval granted by the Reserve Bank for opening the branch will be valid till March 31st of concerned financial year, by which time the branch must be operationalised, or else the approval will lapse automatically.

c) The permission for opening of a branch will be strictly in the order of preference given by the bank. No request for change would be entertained thereafter. Non-operationalisation of at least 75% of approved branches within the concerned financial year would be viewed seriously and may impact the approvals in future, including debarment from opening new branches for the next two years.

7.6 Additional Conditions for Salary Earners' Bank for Opening a Branch

Salary Earners' Bank shall comply with the following additional criteria before applying to open branches under ABP:

- a) The byelaws should not contain provision for giving loans to outsiders (i.e. persons who are/were not employees of the institution) by enrolling them as members/nominal members;
- b) There should at least be 1000 members at a place where the SEB desires to open a branch.

7.7 Additional Conditions for StCB for Opening a Branch

a) In a three-tier structure consisting of StCB at the apex level, District Central Co-operative Bank (DCCB) at the intermediate level and Primary Agricultural Credit Society (PACS) at the ground level, StCB will normally be allowed to open branch/extension counter in state capital only. In case a branch is required in district headquarters, the bank may open a branch only for maintaining and servicing deposits of co-operative banks. In semi-urban/ rural areas, where DCCB is non-existent, weak or virtually defunct, StCB may be allowed to open a branch, provided the DCCB in the adjoining district is not in a position to extend its area of operation to cover the area (where DCCB is non-existent in the concerned district) or to take over the weak/defunct DCCB through merger. Such StCB shall clearly justify the reasons for opening each branch/ extension counter while applying under ABP. In a two-tier co-operative credit structure consisting of StCB and PACS, StCB may open branch/ extension counters in urban as well as rural areas. However, the StCB shall also clearly justify the reasons for opening each branch/ extension counter while applying under ABP. In all such cases, the recommendations of the RCS of the state will be required.

b) StCBs registered in the north-eastern states are permitted to open/shift branches/ ECs anywhere in their area of operation, so long as they continue to function as the central financing agency extending the area of operation to the entire state.

7.8 Opening of an Extension Counter (EC)

7.8.1 An EC may be opened within the premises of educational institutions, big offices, factories and hospitals of which the co-operative bank concerned is the principal banker. The bank may submit a declaration from the institution in which it proposes to open EC in the format as per [Annex IV](#). Request from other bankers to such entities may be considered only if the opening of an EC is not considered feasible by the principal banker and/or its base branch is beyond 10 kilometres from the proposed EC after obtaining written consent from the principal banker. An EC may also be opened in the residential colonies provided no other branch/ EC is already existing in the colony and no restrictions have been imposed by the local development or any other authorities for setting up a commercial establishment in the residential colony/ locality. No extension counter should be opened in a marketplace, shopping centre, etc. Only one EC is permitted within a premise.

7.8.2 Base branch of the bank to which the proposed EC is linked should be within a distance of 10 kilometres to facilitate incorporation of transactions of EC in the accounts of the base branch on a day-to-day basis.

7.8.3 While opening an EC, the bank should take into account important factors such as need, viability and overall merits of opening the EC, including the bank's ability to deploy adequate internal controls.

7.8.5 The facilities at an EC should be restricted to:

- a) deposit/ withdrawal transactions;
- b) issue and encashment of drafts and mail transfers;
- c) issue and encashment of travellers' cheques; collection of bills;
- d) advances against fixed deposits of their customers (within the sanctioning power of the officials concerned at the EC);
- e) disbursement of other loans (only for individuals) sanctioned by the Head Office/base branch up to the limit of ₹10.00 lakh; and
- f) safe deposit locker facility, subject to adequate security arrangements, as contained in guidelines issued by the Reserve Bank from time to time.

7.9 Operationalisation of an ATM/ CDMs/ CRMs

A bank may offer all its products and services through the ATM channels, provided the technology permits and adequate checks are put in place. The business transacted at the ATM shall be recorded in the books of the respective base branch/Centralised Data Centre. Third-party advertisement on the ATM screens, such as the display of products of other manufacturers/dealers/vendors, is not permitted. However, the bank may utilize the ATM screens to display their own products. These guidelines shall also be applicable to CDMs and CRMs.

8. Shifting of a Place of Business

8.1 A bank is permitted to shift its branches, extension counters, offices {as discussed in paras 7.3 (d) and (e)} within the same city or town without prior approval of the Reserve Bank. The shifting of an EC will be subject to the distance of the proposed location being within 10 kilometres from the base branch.

8.2 The decision to shift a place of business shall be taken by the Board after taking into account all the relevant factors, including viability, and should be properly recorded/ minuted in the proceedings of the Board meeting.

8.3 Proper notice should be given to all existing depositors/ clients of the branch/ EC through SMS/public notice/letters at least one month in advance of shifting.

8.4 A bank may shift its off-site ATMs in its area of operation without prior approval of the Reserve Bank.

8.5 Closing a branch/ EC in one city/ town and opening in another will not be deemed as shifting. However, a bank may shift its office {as discussed in paras 7.3 (d) and (e)}, except Head Office, from one town/ city to another within its area of operation, without prior approval of the Reserve Bank.

8.6 Splitting of a branch or part shifting of some of the departments of the parent office/ branch can be made to a nearby location within the same locality / municipal ward due to space constraints and for better customer service or for convenience of

the members without prior permission of the Reserve Bank, subject to the condition that there is no overlap in business conducted from both the premises.

9. Closure of a Place of Business

A bank is allowed to close its branches/ extension counters/ ATMs/ offices {as discussed in paras 7.3 (d) and (e)}, except the Head Office, without prior approval of the Reserve Bank. Closure of a branch/ extension counter shall be subject to the following conditions:

- a) The bank should not have been placed under any Directions under section 35A of the Banking Regulation Act, 1949 (AACs).
- b) The decision to close down the branch/ EC should be taken by the Board after taking into account all the relevant factors and should be properly noted in the official record of proceedings of the Board meeting.
- c) The bank should give two months' notice in advance to all existing depositors/ clients of the branch, including through press releases in leading local newspapers, as well as communicate to each constituent of the branch well in advance of the closure of the branch.
- d) The bank should report to the Reserve Bank, as per the timeline (reporting format given in [Annex III](#)), along with copies of the Board resolution.
- e) The bank should surrender the branch license in original, where applicable, to the Reserve Bank within 15 calendar days of closing the branch.
- f) The bank should preserve all the relevant records and make them available to the Reserve Bank/NABARD inspection team for scrutiny during inspection.

10. Doorstep Banking Services

10.1 A bank may provide Doorstep Banking Services to its customers on a voluntary basis, without prior approval of the Reserve Bank.

10.2 The bank may formulate a scheme for providing Doorstep Banking Services to its customers, with the approval of their Boards, in accordance with the guidelines

provided in [Annex V](#). The details of the scheme may be informed to the Reserve Bank within 15 calendar days of implementing the scheme.

10.3 The bank shall take into account the various risks that may arise on account of offering Doorstep Banking Services, such as outsourcing risk, operational risk, reputational risk, etc., to customers either directly through its own employees or through agents and take all necessary steps to manage the same.

10.4 The operation of the scheme may be reviewed by the Board of the bank on an annual basis.

11. Shifting, Acquisition, Surrender of Leased Premises, etc. of UCBs not complying with Section 11(1) of BR Act, 1949 (AACS)

11.1 A UCB not complying with provisions of section 11 (1) of the Banking Regulation Act, 1949 (AACS) is required to obtain prior approval of the Reserve Bank for:

- a) Sale of bank's own premises;
- b) Surrender of existing premises taken on lease / rental basis;
- c) Acquisition of new premises on ownership or lease / rental basis; and
- d) Shifting of offices/departments as a result of sale of premises/surrender of premises/acquisition of new premises.

11.2 Such a bank is required to submit an application in the enclosed format given in [Annex VII](#) to the Regional Office concerned of the Reserve Bank. The bank should not enter into any firm commitment to the acquisition of premises for shifting an office thereat until the Reserve Bank's prior approval has been obtained. Therefore, if a bank has inadvertently made any such commitment, it should, in its own interest, take steps to cancel or nullify it. Reserve Bank will not consider any request for reconsidering its decision in such cases on the grounds that the bank has already acquired the premises or entered into an agreement for the same.

12. Display and Change in Name of a Co-operative Bank

12.1 Displaying the Name of a Co-operative Bank

12.1.1 A bank should generally display its full name in any stationery item, publicity material, website, mobile application, advertisement, name board, etc., and the same must conform to the name as it appears in the Certificate of Registration granted by the RCS and the banking licence granted by the Reserve Bank.

12.1.2 While the use of abbreviation/abridged name/logo, etc., is permitted as part of the building effort of the bank, it must be ensured that the full name as appearing in the banking licence is also shown along with such abbreviated/abridged name/logo in all publicity material/stationery. Besides, the font size used for the full name shall not be smaller than the one used for the abbreviated name/abridged name/logo. The words "co-operative bank", indicating the nature of the bank, must be prominently displayed in the full name/ abbreviation/abridged name/logo of the bank in equal fonts. Any contravention or non-compliance to the same will attract penalties and enforcement action.

12.2 Change in Name of a Co-operative Bank

12.2.1 A bank desirous of change in its name shall approach the Regional Office concerned of the Reserve Bank of India for the grant of no objection certificate (NOC) under Sections 49B and 49C of the Banking Regulation Act, 1949 ('BR Act'), clearly stating the reason/s for such change (as per format given in [Annex VIII](#)). The Resolution of the General Body of the bank shall be mandatory at the time of submitting such requests. It may be noted that the Reserve Bank shall have the discretion to assess whether the reason/s submitted by the bank are valid and compelling.

12.2.2 After obtaining NOC from the Reserve Bank, the bank shall approach the Central Registrar of Co-operative Societies (CRCS) or Registrar of Co-operative

Societies (RCS), as applicable, for amendment in its byelaws. Once the approval is obtained from CRCS/ RCS, the bank shall apply to the Regional Office concerned of the Reserve Bank with a copy of the Certificate of Registration issued by CRCS/ RCS, having the amended name for obtaining a revised banking license.

12.2.3 The bank shall follow the above process for change in the name even if the name change is due to any Government notification. No bank shall display/operate with amended name without effecting the corresponding change in its name in the banking license issued by the Reserve Bank. Further, the displayed name of the bank shall be strictly as per the name mentioned in its banking license.

13. Norms for inclusion of a UCB and a StCB in the Second Schedule to the Reserve Bank of India Act, 1934

13.1 In terms of clause (a) of sub-section (6) of section 42 of the Reserve Bank of India Act, 1934 and the [Government of India notification F.No.3/16/2023-AC dated September 04, 2023](#) (published in Gazette of India on September 23, 2023), the licensed UCBs (except Salary Earners' Banks) and StCBs, which are in compliance with ECBA and the following additional norms, may apply to the Regional Office concerned of the Reserve Bank for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934:

- a) Maintenance of minimum deposits required for categorisation as a Tier 3 UCB for two consecutive years by a UCB;
- b) CRAR of at least 3 per cent more than the minimum CRAR requirement applicable to the bank; and
- c) No major regulatory and supervisory concerns.

13.2 The above information shall be based on the assessed financials and findings of the RBI/ NABARD inspection report or audited financial statements, whichever is the latest. A StCB shall submit a copy to the NABARD, which in turn shall forward it to the Regional Office of the Reserve Bank, along with its comments and recommendation in terms of sub-section (6A) of section 42 of the Reserve Bank of

India Act, 1934. An eligible StCB/ UCB shall submit its application with the following documents:

- a) Copy of the resolution passed by the Annual General Body/Board of Directors to make an application to RBI for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 and containing the name(s) of bank official(s) authorized to correspond with RBI in this regard; and
- b) Major financial details of the bank together with copies of the published balance sheet for the last three years.

CHAPTER – IV: Reporting

14.1 Proforma and Reporting of Bank / Branch Details under the Central Information System for Banking Infrastructure (CISBI)

14.1.1 The CISBI portal (<https://cisbi.rbi.org.in>) has been web-deployed by the Reserve Bank. Under this system, all cooperative banks are required to submit their information in a single Proforma ([Annex I of CISBI](#)) online on the CISBI portal. The instructions for submission of Proforma online are given in [Annex II of CISBI](#). The CISBI portal contains the relevant circulars, user manuals and other relevant documents to facilitate reporting.

14.1.2 The Reserve Bank has provided login credentials to Nodal Officers of banks for submitting their information in CISBI. Access to CISBI can also be sought by making an e-mail request at cisbi@rbi.org.in. Co-operative banks should submit information on the CISBI portal as per guidelines given in [Annex VI](#), and thereafter, bank branch/office / NAIO / CSP codes would be allotted by CISBI after due validations. In case of status change, banks need to edit only the relevant part. All cooperative banks should submit immediately and, in any case, not later than seven calendar days, the information relating to the opening, closure, merger, shifting and conversion of bank branches/offices / NAIOs / CSPs online through the CISBI portal.

14.1.3 Further, in order to ensure the correctness of data on CISBI, in the last week of every month, banks shall generate a 'NIL Report' in CISBI for the position as on

last day of the previous month, indicating the total number of functioning branches, offices, NAIOS, CSPs; and submit it through CISBI after authenticating its correctness. Banks can also use the facility to access/download the data related to them.

14.1.4 It is further advised that CISBI also has a provision to maintain complete bank-level details (e.g. bank category, bank group, bank code, type of license issued, registration details, area of operation, addresses of offices, contact details of senior officials, etc.) and history of all the changes with a time stamp. After gaining first-time access to the system, banks shall ensure to submit correct and updated bank-level information in all the fields where submission/updation rights are available with the bank. After the initial submission of information on the CISBI portal, a one-time confirmation stating that "correct and updated Bank level information has been submitted on CISBI" shall be sent by banks to the Department of Supervision, Regional Office concerned of the Reserve Bank. Any subsequent changes in the bank-level information shall be submitted for updation on the CISBI portal on an immediate basis by the banks. The banks shall enter the complete and clear (without abbreviations) particulars on the Banking Channel Name, Address, geotagging, etc.

14.2 Reporting Timeline: Reporting on the CISBI portal within the prescribed time of seven calendar days, as given in para 13.2 above, shall be ensured by the bank. In cases where prior approval of the Reserve Bank is not required for any authorisation in terms of these Directions, the bank shall report to the Reserve Bank within 15 calendar days (reporting format given in [Annex III](#)). Non-receipt of information/ particulars within the prescribed time or furnishing of incorrect/ partial information by the bank (including reporting on the CISBI portal) would be viewed seriously and the bank would be liable for penal action, including debarment from opening a new place of business for the next three years.

15. Point of contact for application/ submission of information: The point of contact for all matters related to this Direction shall be as under:

Sr. No.	Entity	Point of Contact
1	UCBs (whose Head Office is under the jurisdiction of Mumbai)	Department of Regulation, Central Office, Mumbai
2	All other UCBs	Regional Office of the Reserve Bank under whose jurisdiction the Head Office of the bank is located
3	RCBs (StCBs and DCCBs)	Regional Office of NABARD who, in turn, shall forward the applications to the Regional Office of the Reserve Bank, along with their comments and recommendations on the matter. An advance copy of the application has to be sent to the concerned Regional Office of the Reserve Bank.

Note: Banks shall submit their applications to the Reserve Bank using relevant application forms in the **PRAVAAH portal** (<https://pravaah.rbi.org.in>).

Annex I**Report on Compliance to Eligibility Criteria for Business Authorization
(ECBA)**

Name of the bank:

Based on audited/assessed financial statements (Tick one) for financial year _____

Sl. No.	Particulars	As on March 31		Compliance Status (Yes/No)
1	CRAR			
2	Net NPA			
3	Net Profit during the last two financial years; details of any accumulated losses			
4	Number of professional Directors on the Board of UCB			
5	No default in maintenance of CRR/SLR during the preceding and current financial year to date			
6	CBS fully implemented in the bank			
7	The bank should not be under any Directions/ Supervisory Action Framework/ PCA of RBI/NABARD in previous or current FY			
8	Details of prohibition for any authorization by RBI/ NABARD			

Enclosures:

1. A copy of the Board resolution on the compliance with ECBA
2. A copy of the audited financials

Annual Business Plan

A. Profile of the bank

Sl. No.	Particulars	Data as on March 31 of preceding financial year
1.	Name and address of the bank	
2.	License No. and date of license (copy of license to be attached)	
3.	Area of Operation (a copy of relevant extract from the byelaws of the bank to be attached)	
4.	Whether bank has an elected Board of Directors?	
5.	Bank Type	Scheduled/Non-Scheduled
6.	Bank Tier	Tier 1/2/3/4
7.	No. of existing branches/ extension counters (List generated from CISBI to be annexed)	
11.	Has all the existing branches/ECs/ATMs/ Offices etc. been reported on CISBI portal? (Yes/No)	
12.	Details of any branch/EC/ATM/ Office etc. for which the Reserve Bank approval has not been obtained under section 23 of BR Act, 1949 (AACS)	

B. Board Resolution format approving the plan of action for opening branches

Name of the bank:

1. Medium term policy for branch expansion programme: Bank may furnish details of the proposed medium-term policy for its branch expansion for a period of 3 years along with expected level of business in the next 3 years in terms of deposits and advances.

2. Details of proposed new branches

Name of the centre with address and Pincode	Population of the centre	Name of the district and state	Members at the proposed centre (only for Salary Earners' Banks)

Note: Reasons for the proposed branch including adequacy of banking facilities at the centre, business prospects at the proposed place of business within 12 months (an estimate of minimum business which the bank expects to attract) may be submitted. A viability study report (as per proforma given below) for the proposed branch containing the potential available in the area, estimate of income and expenditure and likely period of break-even etc. may be submitted.

Name of centre and district	Population of centre	No. of bank branches at centre	Population expected to be served	Deposits			Advances		
				1st year	2nd year	3rd year	1st Year	2nd Year	3rd Year

Estimated Income			Estimated Expenditure			Profit/Loss		
1st year	2nd year	3rd year	1st year	2nd year	3rd year	1st year	2nd year	3rd year

3. Whether any current Director and/or their family members have any interest in the leased/rented/acquired premises used/ proposed to be used by the bank. If yes, details thereof may be submitted (attach extra sheet if necessary).

4. Details of branches proposed and opened under previous three Annual Business Plans

Financial Year	Branches proposed by the bank	Branches approved by the Reserve Bank	Branches operationalised within stipulated time	Details of branches not operationalised within stipulated time*

* Please furnish reasons of not opening the approved branches within stipulated time along with a copy of communication with the Reserve Bank on the matter, if any.

5. Details of branches proposed and opened under Automatic Route in last two financial years and the current financial year.

Financial Year	Name of Branch	Complete Address of Branch	Branch Opening Date	Date of Reporting on CISBI Portal

C. Steps for arriving at Headroom in terms of Net Worth per Branch for Allotment of Branches

	No. of Branches	(₹ in crore)	
Net Worth* as on March 31 st of 20XX		XX	a
No. of Branches as on March 31	XX		x
Add: No. of Branches allotted but not yet opened	XX		y
Total (x + y)	XX		b
Headroom capital utilised @ ₹ 2 crore per branch (b x 2)		XX	c
Available Headroom for allotment of branches during next FY (a-c)		XX	d
No. of Branches proposed	XX		z
Available headroom after allotment of proposed branches @ ₹ 2 crore per branch [d- (z x 2)]		XX	

* as per latest available assessed/ audited figures

Annex III**Reporting of opening/shifting/closing of a branch/EC/office/ATM where
prior approval of the Reserve Bank is not required**

Sl. No.	Data Field	Response
1	Name of bank	
2	Address of bank	
3	Banking license number and date of license	
4	Area of operation (as approved by the Reserve Bank)	
5	Date of passing of the resolution declaring the bank in compliance with ECBA (a copy of the Board Resolution to be attached) *	
6	Total number of branches (at the end of previous financial year as per Audited annual report)	
7	Nature of action (opening/shifting/closing/splitting)	
8	Date of action	
9	Date of passing of Board Resolution (a copy of the Board Resolution to be attached) *	
10	Type of place of business (branch/EC/ office/ATM)	
11	Current address of place of business*	
12	Details of base branch (in case of EC/ ATMs) *	
13	Old/original address and opening date of place of business (in case of closing/shifting/splitting) *	
14	Date of reporting on CISBI portal (please report on CISBI portal before sending this annexure)	
15	Whether any current Director and/or their family members have any interest in the leased/rented/acquired premises used by bank. If yes, details thereof (attach extra sheet if necessary).	
Note: Separate statements may be submitted for each action. * Please Strike out items which are not relevant.		

Format of declaration of the institution in the premises of which the Extension Counter is to be opened

Date:

1. We have requested _____ to open its extension
(Name of the bank)
counter in the premises of _____
(Name and full address) of the institution)
for the benefit of the following persons attached to the above institution. @

- | | | |
|-------------------------|---|--------------------------------|
| * Workers | } | Please indicate actual numbers |
| * Staff/Employees | | |
| * Students | | |
| * Teachers | | |

@ (where there is more than one institution being managed by the authority issuing this letter which are also to be benefited by the extension counter, the names of these institutions, their distance from the proposed location of the extension counter, the number of students/staffs, etc. attached separately to each of the institutions, the name and the distance of their bankers should also be indicated separately.)

* Strike out whichever is not applicable.

2. (a) _____
(Name of the bank and place)

is our principal banker.

We also deal with the following bankers (give names of bankers and their distance from the institution)

1. _____
2. _____
3. _____

(b) Extent of our Accounts with the principal banker and other bankers as on _____20____
(latest position please)

	Name of the Bank	Type of account/s maintained	Amount (₹ crore)
1.			
2.			

3. We undertake to provide necessary accommodation for the extension counter within the premises of our institution (mentioned at Sr. No.1 above)
4. We have no objection to the bank to provide safe deposit lockers and allow outsiders also to have access to the extension counter.
5. If the extension counter is allowed to a bank other than the principal banker, the reasons therefor.
6. Whether a similar letter to any other banker for the purpose has been issued.

(Signature of Competent Authority
on behalf of the institution mentioning
designation and seal, if any)

Conditions related to Doorstep Banking Services

Services to be offered

1. Eligible banks can voluntarily offer the following banking services to individual customers/ natural persons at their doorstep: -

- a) Pick up of cash against receipt;
- b) Pick up of payment instruments against receipt;
- c) Delivery of demand drafts against withdrawal from account;
- d) Delivery of cash against withdrawal from account either against cheque received at the counter or request received through any secured convenient channel, such as phone banking, internet banking, etc;
- e) Submission of Know Your Customer (KYC) documents;
- f) Submission of Life Certificate.

2. The banks which offer services of pick-up of cash shall take suitable steps to educate their employees and agents to enable them to detect forged and mutilated notes so as to avoid frauds and disputes with customers.

3. Mode of Delivery:

- a) Through own employees
- b) Through Agents

4. Where banks engage the services of Agents for delivery of services, it should be ensured that the policy approved by the Board lays down the broad principles for selection of agents and payment of fee/commission etc. Banks must refer to the guidelines on Managing Risks in Outsourcing of Financial Services by co-operative banks issued vide our [circular DoR.ORG.REC.27/21.04.158/2021-22 dated June 28, 2021](#) (as updated and amended by the Reserve Bank) and ensure that the principles enumerated therein are complied with while offering Doorstep Banking Services.

5. Delivery process

- a) Cash collected from the customer should be acknowledged by issuing a receipt on behalf of the bank;
- b) Cash collected from the customer should be credited to the customer's account on the same day or next working day, depending on the time of collection;
- c) At the time of collection of cash, the customer should be informed of the date of credit by issuing a suitable advice;
- d) Delivery of demand draft should be done by debit to the account on the basis of requisition in writing/ cheque received and not against cash or instruments collected at the doorstep;
- e) Acknowledgment should be provided for collection of KYC documents, Life Certificate.

Risk Management

6. It shall be ensured that the agreement entered into with the customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control. The services should be seen as a mere extension of banking services offered at the branch and the liability of the bank should be the same as if the transactions were conducted at the branch. The agreement should not provide any right to the customer to claim the services at his doorstep.

7. The bank should provide cash limits (for collection as well as delivery) for their employees/ agents and customers, for doorstep banking. The bank should also take all necessary steps to contain technology risk while providing these services.

Transparency

8. Charges, if any, to be levied on the customer for doorstep services should be incorporated in the policy approved by the Board and should form part of the

agreement entered into with the customer. The charges should be prominently indicated on the banks' website and brochures offering doorstep services.

9. Other conditions

- a) Banks shall ensure compliance with the [Master Direction - Know Your Customer \(KYC\) Direction, 2016](#) as updated and amended by the Reserve Bank with regard to customer identification procedures while offering doorstep services to their customers.
- b) The services should be offered at either the residence or office of the customer as opted by the customer, the address of which should be clearly and explicitly mentioned in the agreement.
- c) The agreement/ contract with the customer shall clearly specify that the bank will be responsible for the acts of omission and commission of its 'agent'.
- d) Banks shall keep in view the restrictions imposed by Section 10 (1) (b) (ii) of the Banking Regulation Act, 1949, while making payments for the services outsourced.

10. Redressal of Grievance

- a) Banks should constitute an appropriate Grievance Redressal Machinery internally for redressing complaints about services rendered by its employees/ agents. The name and telephone number of the designated Grievance Redressal Officer of the bank should be made available to the customers including on the bank's website. The designated officer should ensure that genuine grievances of customers are redressed promptly.
- b) If a customer feels that his complaint has not been satisfactorily addressed, he will have the option to approach the Office of the Reserve Bank Ombudsman (in case the complaint is against the co-operative banks covered under The Reserve Bank - Integrated Ombudsman Scheme, 2021) or concerned Regional Office of the Reserve Bank (for all other co-operative banks) for redressal of grievances.

Guidelines for Co-operative Banks on the use of CISBI

The Department of Statistics and Information Management (DSIM), Reserve Bank of India is the nodal department for CISBI and co-ordinates with other the Reserve Bank departments, banks, other financial institutions and stakeholders.

2. Under this system, information related to Bank, Branches, Office, NAIOS, other fixed customer service points (CSPs) (e.g., ATMs, etc.) must be submitted in CISBI. For accessing CISBI, each bank is allotted two types of user IDs: (i) “Bank Admin ID” and (ii) “Bank User ID”. the Reserve Bank (DSIM-BBSD) will create single “Bank Admin ID” for each bank, who in turn would create multiple “Bank User IDs”. Banks can update information related to their bank by using “Bank Admin ID” and can report new branches/offices/NAIOS/CSPs or can report any change in status / address, closure / merger / conversion / relocation / upgradation, etc. of existing branches / offices / NAIOS / CSPs by using both the IDs. However, only “Bank Admin ID” (and not “Bank User ID”) can make changes in the information related to their Bank.

3. All the co-operative banks are required to submit the above information in CISBI which will be validated and published by the Reserve Bank. For getting “Bank Admin ID”, a bank should provide an authorised email ID on which the Reserve Bank can forward “Bank Admin ID” and its password in two different emails. A new bank seeking reporting access to CISBI, should contact the Reserve Bank with a request letter providing details of the bank’s nodal person, an email ID for receiving the login credentials and certain basic documents as under:

- a) Certificate of incorporation from the Registrar of Co-operative Societies / Central Registrar of Co-operative Societies.
- b) License / Authorization to carry on banking business from the Reserve Bank.
- c) A letter of commencement of business in India.
- d) The Press release by the Reserve Bank regarding commencement of business.

- e) A copy of registered Bye Laws.
4. Based on the documents, as mentioned above, the Reserve Bank will open an account of the bank in CISBI system by filling its “Basic Details” in the system.
 5. System will generate the “Bank Admin ID” and will automatically send email notification of “Bank Admin ID” and its Password (in two separate emails) on the designated email ID of the bank.
 6. Bank should login on the CISBI portal (<https://cisbi.rbi.org.in>) using its allotted “Bank Admin ID” and change the allotted password on the first login.
 7. Bank should fill all other information pertaining to the bank and submit on the CISBI portal. the Reserve Bank will validate and publish the information in CISBI.
 8. After submission of the complete information related to the bank, CISBI will generate Bank-Code and Bank Working Code.
 9. After getting the Bank / Bank Working Code, the bank can create “Bank User ID” for its internal users. Management of “Bank User ID” will remain the responsibility of the bank.
 10. Banks can submit the information related to their new branch/office/NAIOs/CSPs as per the proforma by login through “Bank Admin ID” or “Bank User ID”.
 11. For reporting any change in the existing information, banks should edit the existing information and indicate the effective date of change.
 12. Banks can also use the facility to access/ download the data relating to them.
 13. “Instructions for Filling Proforma” are given in [Annex II of CISBI](#).
 14. Banks must reset the password every three months. In case the password expires, or it is forgotten, they can login on CISBI and (a) Use “Bank Admin ID” to

reset the password for Bank User ID” and (b) contact CISBI helpdesk for resetting the password of “Bank Admin ID”.

15. All the changes will be reflected in the system and accordingly will go in the database only after the approval of the Reserve Bank.

16. Nil Report: Nil report will show the status of the bank in CISBI, i.e., total number of functioning branches /offices/NAIOs/other fixed customer service points (CSPs) (ATMs etc.) as on last day of the month as well as opened/closed during the month. Report will be generated from CISBI itself and banks will authenticate that the information in CISBI is correct and updated. If a bank finds any difference in the “Nil Report” generated by CISBI and the actual status, it should first update the information in CISBI, then generate “Nil Report” and submit it through CISBI. (No hard copy is required).

17. In the last week of every month, co-operative banks shall generate ‘NIL Report’ for position as on last day of previous month, authenticate it and submit on CISBI. For example, ‘NIL Report’ for the month of June 2025 shall be generated and submitted in the last week of July 2025.

Annex VII

Information to be furnished by a UCB not complying with provisions of section 11 (1) of the Banking Regulation Act, 1949 (AACS) for obtaining prior approval of the Reserve Bank for shifting of its offices, sale / surrendering of existing premises or for acquisition of new premises on ownership / leased rental basis

A. Profile of the bank			
(i) Name of the bank			
(ii)(a) Address of the Head Office/Administrative office			
(iii) Registered address of the bank			
Total No. of offices			
B. Financial position of the bank for last three financial years			
(₹ crore)			
	March 20	March 20	March 20
(i) Share capital			
(ii) Reserve Fund (please furnish details of various funds)			
(iii) Deposits			
(iv) Borrowings			
(v) Loans and advances			
(vi) Gross NPA			
(vii) Net NPA			
(viii) CRAR			
(ix) Net Profit (+) / Loss (-)			
(x) Audit classification			
C. Sale of owned premises/surrendering of existing premises taken on lease/ rental basis			

(i) Address of the premises proposed to be sold / surrendered	
(ii) Market value / present rent/lease fee	
(iii) Total floor space	
(iv) Whether any of the bank's board members or their relatives or office bearers have financial interest in leased/rented premises	
(v) The reasons for selling / surrendering	
D. Acquisition of new premises on ownership / lease/ rental basis	
(i) Name and address of the premises	
(ii) Name and address of owners from whom premises / property is to be purchased / taken on lease or rental basis	
(iii) Estimated cost / amount of lease or rent / taxes etc.	
(iv) Total floor space	
(v) Whether any of the bank's board members or their relatives or office bearers have financial interest in proposed premises	
E. In case the sale / purchase of the premises at C&D above involves shifting of bank's office	
(i) Name and address of the premises from which office/ departments is/are proposed to be shifted.	
(ii) Licence No. / Permission for opening the above offices / department	
(iii) (a) Name and address of the premises to which above office/department is/are proposed to be shifted. (b) Total floor space of the new premises.	

(iv) Distance between the premises at (i) and (iii) above.	
(v) Whether all departments/ entire office of the bank presently functioning at address at (i) above are / is proposed to be shifted.	
(vi) If answer at (v) is "no", please indicate – (a) Name of all departments / offices functioning at existing premises. (b) The departments which will continue to function at the existing place after proposed shifting	
(vii) Reasons for shifting (please enclose supporting documents)	
In case of proposed shifting of Head Office/Administrative Office	
(i) Will the bank's registered address also be changed or not?	
(ii) Will the bank's byelaw need amendment?	
(Please enclose a copy of the byelaws)	

Date :

Signature_____

Application for Change in Name of the bank

Sr. No.	Particulars	Information to be submitted by the bank
1.	Name of the Bank & address	
2.	License No. and License issue date	
3.	Area of Operation	
4.	Name and address of the office of registrar under whose purview the bank is registered	
5.	The co-operative act under which the bank is registered as a society (copy of RCS/CRCS approval)	
6.	Proposed name of the bank	
7.	Reason for change in name of the bank (Please furnish supporting documents)	
8.	Whether there are any restrictions imposed on the bank by RBI (Yes/No); If yes, give details	
9.	Whether change in name of the bank had been carried out without approval of RBI in the past: (Yes/No); If yes, reason for not applying for RBI approval may also be furnished.	
10.	Whether applied for name change/ carried out name change with RBI approval in the past: (Yes/No)	
	If yes:	
	i) Date of application to RBI	
	ii) Original name of the bank	
	iii) Proposed name of the bank	
	iv) Reason for change	

	v) Date of CRCS/RCS Approval	
	vi) Change approved / rejected by RBI	
	vii) Date of RBI approval / rejection (please attach the letter)	

Appendix

List of Circulars Repealed

Sr. No	Circular No.	Date	Subject
1	DoR.REG/LIC.No.72/16.05.000/2023-24	17-01-2024	Second Schedule to the Reserve Bank of India Act, 1934 – Norms for inclusion
2	DoR.REG/LIC.No.54/19.51.052/2023-24	30-10-2023	Clarification regarding Shifting of Branches/Offices/Extension Counters within the same city, town or village by District Central Co-operative Banks (DCCBs) and Guidelines on Closure of Branches and Extension Counters by DCCBs
3	DoR.REG/LIC.No.55/07.01.000/2023-24	30-10-2023	Banking Regulation (Amendment) Act 2020 - Change in Name of Co-operative Banks
4	DOR.REG.No.19/07.01.000/2023-24	08-06-2023	Rationalization of Branch Authorization Policy for Urban Co-operative Banks (UCBs)
5	DOR.REG.No.85/07.01.000/2022-23	01-12-2022	Review of norms for classification of Urban Co-operative Banks (UCBs) as Financially Sound and Well Managed (FSWM)
6	DOR.REG.No.84/07.01.000/2022-23	01-12-2022	Revised Regulatory Framework - Categorization of Urban Co-operative Banks (UCBs) for Regulatory Purposes
7	DOR.REG.No.63/19.51.052/2022-23	11-08-2022	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Opening of new place of business by District Central Co-operative Banks (DCCBs)
8	DOR.REG.No.45/19.51.052/2022-23	08-06-2022	Section 23 of the Banking Regulation Act, 1949 – Doorstep Banking

9	DCBR.BPD.(PCB/RCB) .Cir.No.04/07.01.000/2019-20	11-10-2019	Revision in Proforma and Reporting of Bank / Branch details under the Central Information System for Banking Infrastructure (CISBI)
10	DCBR.CO.LS (PCB) Cir.No.19/07.01.000/2015-16	30-06-2016	Issue of authorization for opening Controlling Offices (Regional/Zonal/Administrative Offices) u/s 23 of the Banking Regulation Act, 1949 (AACS)
11	DCBR.CO.BPD.BC.No.13/19.51.008/2015-16	23-03-2016	Section 23 of Banking Regulation Act, 1949 (AACS) – Extending Value-Added Services through ATMs
12	DCBR.CO.LS (PCB) Cir.No.2/07.01.000/2015-16	30-07-2015	Extending Value Added Services through ATMs by Primary (Urban) Co-operative Banks (UCBs)
13	DCBR.CO.RCB.No.BC.34/19.51.008/2014-15	07-05-2015	Opening of branches/extension counters by State Co-operative Banks
14	DCBR.CO.RCB.No.BC.29/19.51.008/2014-15	16-04-2015	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Guidelines on Off-site/Mobile Automated Teller Machines (ATMs)
15	DCBR.CO.LS(PCB)Cir.No.4/07.01.000/2014-15	28-01-2015	Review of Norms for Classification of Urban Co-operative Banks (UCBs)
16	UBD.BPD(PCB).Cir.No.26/14.01.062/2014-15	30-10-2014	Names as Appearing in the Certificate of Registration and the Licence - Use of - Primary (Urban) Co-operative Banks (UCBs)
17	UBD.CO.LS(PCB)Cir.No.20/07.01.000/2014-15	13-10-2014	Review of Norms for Classification of Urban Co-operative Banks (UCBs)

18	UBD.CO.LS.(PCB).Cir.No.8/07.01.000/2014-15	20-08-2014	Clarifications on Review of Norms for Opening of
19	UBD.CO.LS.(PCB).Cir.No.1/07.01.000/2014-15	02-07-2014	Review of norms for opening of onsite/off-site ATMs by Urban Co-operative Banks
20	UBD.CO.LS.(PCB).Cir.No.30/07.01.000/2013-14	15-10-2013	Section 23 of the B. R. Act, 1949 (AACS) – Authorization for specialized branches – Central Processing Centres (CPCs) / Retail Assets Processing Centres
21	UBD.CO.LS.(PCB).Cir.No.24/07.01.000/2012-13	01-10-2013	Review of norms for classification of Financially Sound and Well Managed (FSWM) Urban Co-operative Banks (UCBs)
22	UBD.CO.LS.(PCB).Cir.No.50/07.01.000/2012-13	24-05-2013	Annual Business Plan - Elimination of requirement to Submit Proposal in Duplicate
23	UBD.BPD.(PCB).Cir.No.28/09.18.300/2010-11	10-12-2010	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents / Business Facilitators by Urban Co-operative Banks
24	UBD.CO.LS.Cir.No.25/07.01.000/2010-11	16-11-2010	Second Quarter Review of the Monetary Policy for 2010-11 Extension of Area of Operation – Liberalisation
25	UBD.CO.LS.Cir.No.26/07.01.000/2010-11	16-11-2010	Second Quarter Review of the Monetary Policy for 2010-11 – Opening of Branches and Extension Counters by Urban Cooperative Banks – Liberalised Norms
26	UBD.CO.LS.Cir.No.64/07.01.000/2009-10	04-05-2010	APS for the year 2010-11-Opening of Off-site ATMs-Liberalisation

27	RPCD.CO.RF.BC.No. 14 / 07.06.00 / 2009-10	04-08-2009	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Policy for opening of new place of business by State Co-operative Banks
28	UBD.CO.LS.Cir.No.66/07.01.000/2008-09	06-05-2009	APS for the year 2008-09 – Extension of Area of Operation (AOO) – Liberalisation
29	UBD.CO.LS.Cir.No.19/07.01.0/0/2008-09	26-09-2008	Acquisition of Accommodation on Lease / Rental Basis by Primary Co-op. Banks for their use.
30	UBD.CO.LS.Cir.No.52/07.01.000/2007-08	16-06-2008	APS for the year 2007-08 – Relaxation in Licensing policy for UCBs
31	UBD.PCB.Cir.No.46/09.69.000/2007-08	26-05-2008	Installation of Automated Teller Machines (ATMs) – UCBs
32	UBD.CO.LS.Cir.No.10/07.01.000/2007-08	28-08-2007	Shifting of offices
33	UBD.CO.LS.Cir.No.01/07.01.000/2007-08	04-07-2007	APS for the year 2007-08 – Relaxation in Licensing policy for UCBs
34	UBD.CO.LS.Cir.No.43/07.01.000/2006-07	09-05-2007	Branch Banking Statistics- Submission of Quarterly Returns- Revision of Proforma I & II
35	UBD.CO(PCB)Cir.No.18/07.01.000/2006-07	13-11-2006	Mid Term Review of APS for the year 2006-07- Conversion of Extension Counters into Full – Fledged Branches – UCBs
36	UBD.(PCB)BPD.Cir.No.50/09.06.000/2005-06	28-04-2006	Installation of Automated Teller Machines (ATMs) – UCBs
37	UBD.CO.LS.(PCB).No.49/07.01.00/2005-06	28-04-2006	Facilities at Extension Counters by Primary (Urban) Co-op. Banks

38	UBD (PCB).Cir. 34/16.51.00/2004-05	10-01-2005	UCBs to use Names as appearing in Certificate of Registration and Licence
39	UBD.BL.No.5/07.01.00/ 2003-04	22-07-2003	Opening of ECs by PCBs
40	UBD.No.BL(PCB) No.41/07.01.000/2002- 03	19-03-2003	Closure of Branches by Primary (Urban) Co-op. Banks
41	UBD.BL(PCB)22/07.01. 00/2002-2003	31-10-2002	Opening of Extension Counters by Primary (Urban) Co-operative Banks
42	UBD.No.BL.(SEB)5A/0 7.01.00-2001/02	08-08-2001	Review of Branch Licensing Policy - Salary Earners' Banks
43	UBD.No.Plan.SUB.9.09 .69.00/1994-95	11-06-2001	Installation of Automated Teller Machines (Off-site)
44	UBD. C.O.BR.No. 538/16.51.00/2000- 2001	01-05-2001	Name as appearing in the certificate of Registration and the License - use of - Primary (Urban) Co-operative Banks
45	UBD.No.BL.(PCB)48/0 7.01.00/2000-01	26-04-2001	Recommendations of High Power Committee - Area of Operation of Primary (Urban) Co-operative Banks - Revised Policy Approach
46	UBD.No.BL.(PCB)47/0 7.01.00/2000-01	26-04-2001	Recommendations of High Power Committee - Review of Branch Licensing Policy
47	UBD.No.BL(PCB)46/07 .01.00/2000-01	26-04-2001	Recommendations of High Power Committee - Opening of Extension Counters by Urban Co-operative Banks - Revised Policy
48	UBD.No.BL21/07.01.00 /2000-01	16-12-2000	Section 23 of Banking Regulation Act, 1949. (As Applicable to Co-operative Societies) - Annual

			Action Plan for opening branches - Change of allotted centres
49	UBD.No.RET.(PCB)1/06.01.00/1997-98	16-07-1997	Default/delay in submission of various returns under the Banking Regulation Act 1949 (As Applicable to Co-operative Societies)
50	UBD.No.RBL.(PCB).35/07.01.00/1996-97	06-01-1997	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Opening of branches/up-gradation of extension counters into full-fledged branches
51	UBD No.RBL(PCB)45/07.01.00/1995-96	23-02-1996	Section 23 of the Banking Regulation Act, 1949 (AACS) - Opening of branches/ Up gradation of extension counters into full-fledged branches
52	UBD No.RBL.38/07.01.00/1995-96	08-01-1996	Section 23 of the Banking Regulation Act, 1949 (AACS) - Opening of branches/ Up gradation of extension counters into full-fledged branches
53	UBD No.RBL(PCB)37/07.01.00/1995-96	08-01-1996	Extension of area of operation beyond the State of registration under the Multi-State Co-operative Societies Act, 1984
54	UBD.No.RBL.(PCB)19/07.01.00/1995-96	10-10-1995	Area of operation of urban co-operative banks
55	UBD.No.Plan.SUB.6/09.69.00/1994-95	29-03-1995	Automated Teller Machines (ATMs)/Branch Teller Machines (BTMs)
56	RPCD.No.BC.114/07.06.00-94/95	01-02-1995	Automated Teller Machines (ATMs)
57	RPCD.No.BC.61/07.06.00/94-95	01-11-1994	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Branch Licensing Policy Guidelines

58	UBD No.Cir(PCB)13/07.01.0 0/1994-95	20-08-1994	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 23 - Opening of Extension Counters, Shifting of Offices, etc.
59	UBD.No.Plan (PCB)2/09.69.00/1993- 94	05-07-1994	Automated Teller Machines (ATMs)/Branch Teller Machines (BTMs)
60	UBD.No.(PCB) Cir.87/13.05.00-93/94	30-06-1994	Acquisition of Accommodation on Lease/Rental Basis by Primary Co-operative Banks for their use (i.e. for Office and Residence of Staff)
61	UBD.No.Cir(PCB)82/07 .01.00/1993-94	13-06-1994	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 23 - Opening of extension counters by urban co-operative banks
62	UBD.No.62/07.01.00/1 993-9	01-03-1994	Area of operation of urban co-operative banks
63	UBDNo.PCB.7/RBL/07. 01.00/1993-94	12-08-1993	Section 23 read with Section 56 (P) of Banking Regulation Act, 1949 - Branch Expansion programme in metropolitan/urban/semi-urban centres for the period 1991- 92 to 1993-94 (3 years)
64	UBD(PCB)84-07.01- 00/1992-93	09-06-1993	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 23 - Opening of extension counters, shifting of offices, closure of branches, etc. by Urban Co-operative Banks
65	RPCD.No.BC.101/07.0 7.02-92/93	19-04-1993	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Branch Licensing Policy
66	RPCD.No.RF.BC.35/J.- 92/93	03-11-1992	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Branch Licensing Policy - Guidelines

67	UBD.RBL.49 /J/1990-91	22-02-1991	Section 23 read with Section 56 (P) of Banking Regulation Act, 1949 - Branch Expansion programme in metropolitan/urban/semi-urban centres for the period 1991- 92 to 1993-94 (3 years)
68	RPCD.No.RF.BC.67/88-89	27-01-1989	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Opening of Extension Counters - Guidelines
69	RPCD.No.RF.BC.91/J.87/88	29-03-1988	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Branch Licensing Policy - Guidelines
70	UBD.RBL.33/J/1986-87	15-10-1986	Section 23 of the Banking Regulation Act, 1949 read with Section 56 (p) - Prior Approval for Shifting Offices, etc.
71	UBD.RBL.77/J/(Shifting) 1985-86	12-02-1986	Section 23 of the B.R. Act, 1949 read with Section 56(p) thereof - Shifting of Offices, etc.
72	UBD.RBL.1177/J.21/1984-85	04-03-1985	Area of operation
73	DBOD.No.UBD.RBL.1761/J/1982-83	14-06-1983	Section 23 read with section 56(p) of the Banking Regulation Act, 1949
74	DBOD.No.UBD.RBL.985/J/1982-83	05-03-1983	Banking Regulation Act, 1949 - Section 23 read with section 56 (p) - Proposals for opening branches during the period April 1983 to March 1985
75	ACD.RBL.901/J/1981-82	03-02-1982	Banking Regulation Act, 1949 (as application to co-operative societies) - Section 23 -Opening of New Offices and Shifting of Existing Places of Business.

76	ACD.RBL.896/J/1981-82	03-02-1982	Banking Regulation Act, 1949 (as applicable to co-operative societies) - Section 23 - Permission to open new places of business - perspective plans for the period April 1982 to March 1985.
77	ACD.RBL.378/J/1980-81	21-10-1980	Banking Regulation Act, 1949 (as applicable to co-operative societies) - Section 23 - Permission to open new places of business-recommendation of the committee on urban co-operative banks.
78	ACD.BR.641/A.12(23)-72/73	27-01-1973	Section 23 of the Banking Regulation Act, 1949 - Restriction of Opening of new and transfer of the existing place of business
79	ACD.RBL.17/B/1965-66	13-04-1966	The banking laws (application to co-operative societies) act 1965: Application for permission to open a new place of business under section 23 of the banking regulation act 1949: Form V