

**Annex 2.15****URBAN COOPERATIVE BANKS: DESCRIPTION OF RETURNS, PERIODICITY AND DUE DATE OF SUBMISSION**

Sr. No.	Return Name	Description	Periodicity	Submitted by	Due Date
1.	Average Daily Balance	Section 42(1) of RBI Act 1934-maintenance of Cash Reserve Ratio (CRR) by Scheduled Primary (Urban) Cooperative Banks	Fortnightly	RBI-DAD	Usually DAD forwards to ROs the next fortnight
2.	Balance Sheet	BR Act (AACS) Sec.29 & 31	Yearly as on 31 March	All UCBs	On or before 30 September
3.	Form B	RBI Act Sec 42	Fortnightly	Scheduled banks	Within 7 days from the reporting Friday/ last Friday of the month
4.	Form IX	BR Act (AACS) Sec.27	Monthly	All UCBs	Last day of the subsequent month
5.	Form IX (special)	BR Act (AACS) Sec.27	Yearly as on 31 March	All UCBs	15th May
6.	Form VIII	BR Act (AACS) Sec 18 & 24	Yearly as on 31 Devenber	All UCBs	Within 30 days from the close of the calendar year
7.	Form I with appendices I & II	BR Act (AACS) Sec 18 & 24	Monthly	All UCBs	20th of the subsequent month
8.	Form II	BR Act (AACS) Sec 20 (2)	Monthly	All UCBs	Last day of next month
9.	Monetary Aggregated	Non Statutory	Monthly	Deposits Rs.10 crore and above	10th of next month
10.	Penal interest	**BR Act (AACS) Sec 18 & 24	Whenever there is default in maintenance of CRR & SLR	All UCBs - defaulting	As soon as the Form I is received
11.	Penalty register	**BR Act (AACS) Sec 46(A) 47A	Whenever there is default in submission of the returns	All UCBs - defaulting	Show cause is issued after due date of that particular return
	Licensing				
1.	Allotment Register			RBI	Whenever required
2.	Bank licensing register	**BR Act (AACS) Sec 22		RBI	Whenever required

**Annex 2.15 (Contd.)**

Sr. No.	Return Name	Description	Periodicity	Submitted by	Due Date
3.	Branch Licensing Register	**BR Act (AACS) Sec 23		RBI	Whenever required
4.	Form VI Statement of Offices in India	BR Act (AACS) Sec 23	Quarterly	All UCBs	Within one month from the close of the quarter
	Planning				
1.	Loans and Advances to Priority Sector/ weaker Section	Non -Statutory	Yearly	All UCBs	Within one month from the end of period to which it relates
2.	Priority Sector Advances Credit Flow to Minority	Non -Statutory	March & September	All UCBs	Within one month from the end of period to which it relates
3.	UCB's Investment in other UCBs/ Institutions	BR Act (AACS) Sec 19	Quarterly	All UCBs	within one month from the end of period to which it relates
	ALM (Asset Liability Management)				
1.	Interest Rate Sensitivity	Non-Statutory	Last reporting Friday of the month	Scheduled banks	
2.	Short term Dynamic Liquidity	Non-Statutory	Monthly	Scheduled banks	
3.	Statement of Structural Liquidity	Non-Statutory	Monthly	Scheduled banks	
	MIS (Management Information System)				
1.	Statement of suit filed account of Rs.1 crore & above	Non-Statutory	Quarterly	Scheduled banks	Within one month from the close of the quarter
2.	Statement for willful defaults of Rs. 25 lakhs & above	Non-Statutory	Quarterly	Scheduled banks	Within one month from the close of the quarter
	Rehabilitation				
1.	Annual financial Review		Annually	All UCBs	
2.	Banks under Direction	Non-Statutory		RBI	
3.	Banks under Liquidation	Non-Statutory		RBI	

**Annex 2.15 (Contd.)**

Sr. No.	Return Name	Description	Periodicity	Submitted by	Due Date
4.	Banks under Supersession	Non-Statutory		RBI	
5.	Quarterly Progress Report		Quarterly	All UCBs	
	Directive				
1.	Advances against security of Shares/ Debentures	Non-Statutory	Quarterly	All UCBs	Within 15 days from the close of the quarter
2.	Annual NPA	Non-Statutory	Yearly	All UCBs	Within 2 months from the end of the financial year
3.	Daily Call & Notice Money	Non-Statutory	Fortnightly	All UCBs	Within 10 days from the close of the fortnight
4.	Loans & Advances to the Bank's Directors	Non-Statutory	Quarterly	All UCBs	Within 15 days from the close of the quarter
	Fraud				
1.	Actual reports	Non-Statutory	No fixed periodicity	ALL UCBs	As soon as cases come to the notice of a bank
2.	Category Classification	Non-Statutory	Quarterly		
3.	Complaint Register	Non-Statutory		RBI	No fixed periodicity but as soon as the bank reports
4.	Frauds Outstanding	Non-Statutory	Quarterly	All UCBs	15 days from the close of the quarter
5.	Report on dacoities/ Robberies/Theft/ Burglaries	Non-Statutory	Quarterly*	All UCBs	Within one week of occurrence
	Off-site Surveillance(OSS)				
1.	I-Statement on Assets & Liabilities	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter
2.	II-Statement of Earnings	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter

**Annex 2.15 (Concl.)**

Sr. No.	Return Name	Description	Periodicity	Submitted by	Due Date
3.	III-Statement on Asset Quality	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter
4.	IV- Statement on Non Performing Assets	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter
5.	V - Statement on Segment/Sector	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter
6.	VI-Statement on Connected Lending	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter
7.	VII-Statement on CRAR	Non-Statutory	Quarterly	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter
8.	VIII-Statement on Bank Profile	Non-Statutory	Yearly, as on 31 March	Scheduled banks - Deposits more than Rs.100 crore	6 weeks from the close of the Quarter

\* difference in Manual & Application.

\*\* RBI executes under the given provision.