

Draft Vision Document for Urban Co-operative Banks

Urban Co-operative Banks (UCBs) are an important part of the financial system in India. It is, therefore, necessary that the UCBs emerge as a sound and healthy network of jointly owned, democratically controlled, and ethically managed banking institutions providing need based quality banking services, essentially to the middle and lower middle classes and marginalized sections of the society.

This document sets out the broad approach and strategies that need to be adopted to actualize this vision.