

RBI /2004-05/453

UBD. No. BPD. IP.Cir 46 / 12.03.00 / 2004- 05

May 4, 2005

The Chief Executive Officers of all  
Primary (Urban) Co-operative Banks

Dear Sir,

**Frauds - Classification and Reporting**

Please refer to our Master Circular No. BSD. IP. 15 /12.03.00 / 2003 -04 dated September 19, 2003 and amended Circular Ref. No. UBD. CO. BPD. IP cir. 4/12.05.01/2004-05 dated July 15, 2004 on the captioned subject. In terms of paragraph 5.1 (iii) of the Master Circular primary (urban) co-operative banks are required to furnish to Reserve Bank of India a quarterly statement in Form III giving the consolidated position of frauds outstanding at the end of every quarter. You are advised that from the quarter ended March 2005, you may forward in this statement a footnote detailing the position of frauds outstanding in the Housing Loan segment. The revised proforma of form III is annexed hereto.

2. Please acknowledge receipt of this circular to the Regional Office of Urban Banks Department concerned.

Yours faithfully,

(A.K.Khound)

General Manager