



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2014-15/262

UBD.BPD. (PCB). Cir No. 21/09.18.300/2014-15

October 13, 2014

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

Madam/Dear Sir,

### Internet Banking (View Only) Facility for Customers of UCBs

Please refer to [circular UBD.BPD. \(SCB\). Cir. No. 1/09.18.300/2011-12 dated September 26, 2011](#) on Internet Banking for Customers of UCBs, in terms of which scheduled UCBs satisfying certain criteria such as minimum networth of Rs.100 crores, CRAR of at least 10%, net NPA less than 5% and continuous profit during the last three years, were permitted to provide internet banking facility to their customers with prior approval of Reserve Bank of India.

2. Some UCBs, not fulfilling the above criteria, have requested that they may be permitted to offer Internet Banking (View Only) facility i.e. non-fund based online services to their customers. With a view to offering value added services to their customers, it has been decided to permit all UCBs which have implemented Core Banking Solution (CBS) fully and migrated from Internet Protocol Version 4 (IPv4) to Internet Protocol Version 6 (IPv6) to offer Internet Banking (View Only) facility to their customers subject to compliance to security features prescribed in [Annex II](#) to the circular dated September 26, 2011. UCBs, offering Internet Banking (View Only) facility to their customers may ensure that online facility offered is strictly non-fund based service such as balance enquiry, balance viewing, account statement download, request for supply of cheque-books etc. and no online fund-based transactions are allowed.

3. UCBs commencing internet banking (view only) facility should report to our Regional Office within one month of operationalisation of the facility.

Yours faithfully

(A K Bera)  
Principal Chief General Manager

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बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं माँगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.