



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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UBD. CO. BPD. PCB. Cir. No. 12 /09.19.900/2014-15

September 3, 2014

The Chief Executive Officer
All Primary (Urban) Cooperative Banks

Madam/ Dear Sir,

Guidelines for transfer of Assets and Liabilities of Urban Cooperative Banks to Commercial Banks- Modification

Please refer to our [circular UBD.BPD.\(PCB\).Cir.No.47/09.16.900/2009-10 dated February 24, 2010](#) on guidelines for transfer of Assets and Liabilities of Urban Co-operative Banks (UCBs) to Commercial Banks.

2. With a view to ensuring that the process of consolidation by way of non-disruptive exit of weak entities by a scheme of transfer of assets and liabilities of UCBs to commercial banks is undertaken in a transparent manner without affecting the financial health of the acquiring entities and the banking system as a whole, it has been decided to modify the existing guidelines for transfer of assets and liabilities of UCBs to commercial banks by stipulating the following conditions:

- a) The acquiring bank should not incur any loss arising out of the said merger/ transfer of assets and liabilities.
- b) Big depositors holding deposits in excess of ₹ 1.00 lakh each will be required to sacrifice in proportion to the deposit erosion of the target bank.

3. In view of this, paragraphs 2.3 to 2.9 of [Annex I](#) to the circular dated February 24, 2010 regarding initial/ additional contribution to be made by the transferee bank stand modified to that extent.

Yours faithfully,

(A K Bera)
Principal Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए—

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्ति की जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
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