



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2014-15/248

RPCD.RCB.BC.No.33/07.51.012/2014-15

September 30, 2014

All State / Central Cooperative Banks (StCBs/CCBs)

Madam / Dear Sir,

Instruments for Augmentation of Capital Funds - Modification

Please refer to our [circular RPCD.RCB.BC.73/07.51.012/2013-14 dated January 7, 2014](#).

2. It has been decided to modify para 1 of the Annex-I to the said circular as under:

"StCBs/CCBs may issue Long Term (Subordinated) Deposits (LTDs) subject to compliance with their bye-laws / provisions of the Co-operative Societies Act under which they are registered and with the approval of the Reserve Bank of India and the concerned Registrar of Co-operative Societies. LTDs may be issued to members and non-members, including those outside the area of operation of the StCBs/CCBs concerned. There is no prohibition on existing shareholders subscribing to LTD. The amounts raised through LTDs complying with the following terms and conditions will be eligible to be treated as lower Tier II capital".

3. Other provisions of the circular dated January 7, 2014 remain unchanged.

Yours faithfully,

(A. Udgata)
Principal Chief General Manager

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चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत 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।

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.