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**RESERVE BANK OF INDIA**

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### **Working Group on Cloud computing option for small size UCBs**

The Reserve Bank of India has today placed on its website, [the report of the Working Group on Cloud computing option for small size Urban Co-operative Banks \(UCBs\)](#). The Working Group comprising senior officers from the Reserve Bank, experts from the software industry and eminent professors from academia was set up in July 2012. The Working Group reviewed the profile of the sector, technological trends in Cloud Computing and use of cloud like solutions within UCBs. Based on the analysis, the Working Group has suggested its approach for Cloud computing option.

The study observed that many Urban Cooperative banks have been providing IT support to other cooperative banks which included sharing of Data Centre and DR sites, Automated Teller Machines and Payment Gateways. Some of these banks were also providing their software solutions as outright sale or fees based ASP model. It was observed that two leading software company had been also offering cloud like services which included core banking as well as many other solutions such as HR solutions, e-mail, storage, etc which the banks could choose. These services were mostly on private cloud like set up.

The Working Group has recommended caution while adopting cloud computing solutions by the Urban Cooperative banks till such time that all issues related to its standards and technology management processes are understood and resolved. In cases where such innovative solutions are already adopted, the Working Group has recommended that the issues identified in this report may be examined on the lines indicated in the report to ensure adequacy of risk mitigation measures and to address concern regarding data security and data privacy in the multi-tenancy environment. Finally the Working Group has identified the need for further study in the area of Cloud Governance, Cloud Audit, Cloud Management and Cloud Security Technology.

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