



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/DOR/2025-26/123

DOR.SOG(SPE).REC.No.329/13-04-001/2025-26

December 04, 2025

**Reserve Bank of India (Rural Co-operative Banks – Miscellaneous)
(Amendment) Directions, 2025**

Reserve Bank of India had issued [Reserve Bank of India \(Rural Co-operative Banks – Miscellaneous\) Directions, 2025 \(DoR.SOG\(SPE\).REC.No.238/13-04-001/2025-26\) on November 28, 2025](#). In exercise of powers conferred by Section 35A read with Section 56 of the Banking Regulation Act, 1949, as amended vide Banking Regulation (Amendment) Act 2020 (39 of 2020) and all other provisions / laws enabling the Reserve Bank of India ('RBI') in this regard, RBI being satisfied that it is necessary and expedient in the public interest to do so, hereby issues these Directions hereinafter specified.

1. These Directions shall be called the Reserve Bank of India (Rural Co-operative Banks – Miscellaneous) (Amendment) Directions, 2025.
2. These Directions shall come into force with immediate effect.
3. These Amendment Directions shall modify the [Reserve Bank of India \(Rural Co-operative Banks – Miscellaneous\) Directions, 2025](#) (hereinafter referred to as 'Master Direction') as under –
4. After paragraph 36 of the Master Direction, the following sub-paras shall be inserted, namely -

B. Display of Bank's Name

36A. A bank should generally display its full name in any stationery item, publicity material, website, mobile application, advertisement, name board, etc., and the same must conform to the name as it appears in the Certificate of Registration granted by the RCS and the banking licence granted by the Reserve Bank.

36B. While the use of abbreviation/abridged name/logo, etc., is permitted as part of the brand building effort of the bank, it must be ensured that the full name as appearing in the banking licence is also shown along with such abbreviated/abridged name/logo in all publicity material/stationery. Besides, the font size used for the full name shall not be

smaller than the one used for the abbreviated name/abridged name/logo. The words "co-operative bank/ sahakari bank", indicating the nature of the bank, must be prominently displayed in the full name/ abbreviation/abridged name/logo of the bank in equal fonts. Any contravention or non-compliance to the same will attract penalties and enforcement action.

C. Norms for inclusion of a StCB in the Second Schedule to the Reserve Bank of India Act, 1934

36C. StCBs in compliance with ECBA and the following additional norms, may apply to the Regional Office concerned of the Reserve Bank for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934:

- (1) CRAR of at least 3 per cent more than the minimum CRAR requirement applicable to the bank; and*
- (2) No major regulatory and supervisory concerns.*

36D. The above information shall be based on the assessed financials and findings of the NABARD inspection report or audited financial statements, whichever is the latest. The StCB shall submit a copy to NABARD, which in turn shall forward it to the Regional Office of the Reserve Bank, along with its comments and recommendation in terms of sub-section (6A) of section 42 of the Reserve Bank of India Act, 1934. An eligible StCB shall submit its application with the following documents:

- (1) Copy of the resolution passed by the Annual General Body / Board of Directors to make an application to RBI for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 and containing the name(s) of bank official(s) authorized to correspond with RBI in this regard; and*
- (2) Major financial details of the bank together with copies of the published balance sheet for the last three years.*

(Manoranjan Padhy)
Chief General Manager