

Appendix

Master Circular Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)

List of circulars consolidated in the master circular

No.	Circular No.	Date	Subject
1	UBD.BPD(PCB)Cir No.41/12.05.001/2008-09	29.01. 2009	Balances with IDBI Bank Ltd-treatment for CRR/SLR purposes
2	UBD.BPD(PCB)Cir No.37/16.26.000/2008-09	21.01. 2009	Investments in Govt and other approved securities- exemption under section 24A
3	UBD.BPD(PCB)Cir.No.9/12.03.000/2008-09	05.01. 2009	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
4	UBD.BPD(PCB)Cir No.28/16.26.000/2008-09	26.11. 2008	Section 24- Investments in Govt and other approved securities
5	UBD.BPD(PCB)Cir No.8/12.03.000/2008-09	03. 11.2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
6	UBD.BPD(PCB)Cir No.7/12.03.000/2008-09	16.10. 2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
7	UBD.BPD(PCB)Cir No.5/12.03.000/2008-09	10.10. 2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
8	UBD.BPD(PCB)Cir No.4/12.03.000/2008-09	07.10. 2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
9	UBD CO (PCB) No.20/12.05.001 / 2008-09	30.09.2008	Treatment of deposits with DCCB/SCB as SLR
10	UBD.BPD(PCB)Cir No.1/12.03.000/2008-09	31.07. 2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
11	UBD.BPD(PCB)Cir No.3/12.05.001/2008-09	11.07. 2008	Balances with IDBI Bank Ltd-treatment for CRR/SLR purposes
12	RBI/2007-2008/ 386Ref: UBD (PCB).No./6 /12.03.000/2007-08	26.6.2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
13	RBI/2007-2008/307 Ref: UBD (PCB). No. /5 /12 .03.000/2007-08	30.4.2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
14	RBI/2007-2008/293 Ref:UBD (PCB).No./4 /12.03.000/2007 -08	22.4.2008	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
15	RBI/2007-2008/177UBD(PCB).No./3 /12.03.000/2007-08	1.11.2007	Section 42(1) of RBI Act, 1934-Maintenance of Cash Reserve Ratio (CRR)
16	RBI/2007-2008/142Ref:UBD (PCB).No./17/12.05.001/2007-08	20.9.2007	Treatment of deposits with DCCB/SCBs as SLR

17	RBI/2007-2008/110Ref:UBD (PCB).No./9/12.03.000/2007-08	31.7.2007	Section 42(1) of RBI Act, 1934- Maintenance of Cash Reserve Ratio (CRR)
18	UBD(PCB)Cir No.7/12.03.000/2006-07	25.04.2007	Section 42(1) of RBI Act, 1934- Maintenance of Cash Reserve Ratio (CRR)
19	UBD(PCB)Cir No.6/12.03.000/2006-07	25.04.2007	Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories
20	UBD(PCB)Cir No.5/12.03.000/2006-07	05.04.2007	Section 42(1) of RBI Act, 1934- Maintenance of Cash Reserve Ratio (CRR)
21	UBD(PCB)Cir No.4/12.03.000/2006-07	01.03.2007	Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories
22	UBD(PCB)Cir No.3/12.03.000/2006-07	01.03.2007	Section 42(1) of RBI Act, 1934- Maintenance of Cash Reserve Ratio (CRR)
23	UBD(PCB)Cir No.2/12.03.000/2006-07	14.02.2007	Section 42(1) of RBI Act, 1934- Maintenance of CRR
24	UBD(PCB)Cir No.22/16.26.000/2006-07	11.12.2006	Section 42(1) of RBI Act, 1934- Maintenance of CRR
25	UBD (PCB)Cir.No.6/16.26.000/2006-07	16-08-2006	Section 42(1)of RBI Act.1934- Maintenance of CRR
26	UBD (PCB)Cir.No.59/16.26.000/2005-06	22-06-2006	RBI Act.1934(Amendment) - maintenance of CRR
27	UBD(PCB)Cir.60/16.26.000/2005-06	22-06-2006	RBI Act.1934(Amendment) - maintenance of CRR
28	UBD (PCB).Cir.No.31/16.26.00/2005-06	17-02-2006	BR Act.1949 (AACS)- Investment in Government and other Approved Securities by PCBs- Exemption under Section 24A
29	UBD(PCB).BPD.Cir.41/16.20.000/2005-06	29-03-2006	Investment portfolio of Urban Co operative Banks (PCBs)- Classification and Valuation of Investments.
30	UBD(PCB). Cir.41/16.20.00/2004-05	28-03-2005	Investment portfolio of Urban Cooperative Bank (PCBs)- Classification and valuation of Investments.
31	UBD. PCB.Cir 19/16.11.00/2004-05	13-09.2004	Section 42(1) of Reserve Bank of India Act. 1934- Maintenance of Cash Reserve Ratio (CRR) by Scheduled Primary (Urban) Co- operative Banks
32	UBD.IP.(PCB)Cir No.16.11.00/2002-03	29-04-2003	Section 42(1) of RBI Act, 1934 – Maintenance of CRR by scheduled primary (urban) co-op. banks
33	UBD.BR.No.7/16.11.00/2002-03	12-12-2002	Section 42 of the RBI Act, 1934 – payment of interest on eligible CRR balances on monthly basis
34	UBD.BR.Cir. No.12/16.11.00/2001-02	20-05-2002	Section 42(1) of RBI Act, 1934 – Maintenance of CRR by scheduled primary (urban) co-op. banks
35	UBD.BR.Cir.No.11/16.11.00/2001-02	29-04-2002	-do-

36	UBD.BR.(PCB)Cir No.20/16.11.00/2001-02	22-10-2001	Change in Bank Rate
37	UBD.No.BR.Cir/42/16.26.00/2000-01	19-04-2001	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Section 24 – Investment in Government and other approved Securities by Urban Co-operative Banks (PCBs)
38	UBD.No.CO.BR.6/16.26.00/99-2000	27-04-2000	Cash balances required to be maintained by Scheduled Primary (urban) Co-operative Banks
39	UBD.No.BR.13A/16.11.00/99-2000	29-10-1999	Section 42(1) of the Reserve Bank of India Act, 1934
40	UBD.No.BSD-I.28/12.05.01/98-99	23-04-1999	Inter-branch Accounts – Old outstandings credit entries
41	UBD.No.BR.PCB.CIR.21/16.26.00/98-99	01-03-1999	Penal Rate of Interest on the shortfall in the maintenance of CRR/SLR
42	UBD(SUB)BR.21/16.26.00/97-98	20-06-1998	Maintenance of Cash Reserve Ratio (CRR) under Section 42 of the Reserve Bank of India Act, 1934 and Statutory Liquidity Ratio (SLR) under section 24 of the Banking Regulation Act, 1949 (AACS)
43	UBD.No.(Cir)BR.60/16.26.00/97-98	25-05-1998	Sections 18 and 24 of the B.R. Act, 1949 (AACS)- Maintenance of Cash Reserve Ratio and Statutory Liquidity Ratio and Submission of Return in Form I
44	UBD.No.BR.PCB.Cir.52/16.26.00/97-98	29-04-1998	Penal Rate of interest on the shortfall in the maintenance of CRR/SLR
45	UBD.No.BR.PCBCIR.51/16.26.00/97-98	11-04-98	Penal Rate of interest on the shortfall in the maintenance of CRR/SLR
46	UBD.No.16/24.00/97/98	18-03-1998	Penal Rate of interest on the shortfall on the maintenance of CRR/SLR
47	UBD.No.BR.PCB.CIR.36/16.11.00/97-98	16-01-1998	Penal Rate of interest on the shortfall in the maintenance of CRR/SLR
48	UBD.No.BR.SUB.18/16.11.00/97-98	02-12-1997	Section 42(1A) of the Reserve Bank of India Act, 1934 – Cash Reserve Ratio (CRR) on Non-Resident (External) Rupee Accounts (NRE) Accounts Scheme
49	UBD.No.BR.16/16.04.00/97-98	06-11-1997	Section 42 of the Reserve Bank of India Act, 1934 – Maintenance of Cash Reserve Ratio (CRR)
50	UBD.No.BR.PCB.CIR.17/16.11.00/97-98	06-11-1997	Penal Rate of interest on the shortfalls in the maintenance of CRR/SLR
51	UBD.No.BR.SUB 10/16.11.00/96-97	15-04-1997	Section 42 (1A) of the Reserve Bank of India Act, 1934 – Cash Reserve Ratio (CRR) on Non-Resident (External) Rupee Accounts (NRE Accounts) Scheme
52	UBD.No.BR.SUB.12/16.11.00/96-97	15-04-1997	Section 42(1) of the Reserve Bank of India Act, 1934 – Change of Cash

			Reserve Ratio on Liabilities to the Banking System
53	UBD.No.BR.Ad/18/16.11.00/96-97	15-04-1997	Section 42(1A) of Act, 1934 – Cash the Reserve Bank of India Reserve Ratio (CRR) on Foreign Currency Non-Resident Accounts (Banks) [(FCNR)(B)] Scheme Non-Resident (Non-Repatriable) Rupee Deposit (NRNR)
54	UBD.No.BR.PCB.CIR.53/16.11.00/96-97	15-04-1997	Penal Rate of Interest on the shortfalls in the maintenance of CRR/SLR
55	UBD.No.BR.70/16.04.00/95-96	29-06-1996	Netting Concept for Reserve Requirements – Dealings with Primary Dealers
56	UBD.No.BR.SUB.5/16.11.00/95-96	03-04-1996	Cash Reserve Ratio on Deposits under Non-Resident (External) Rupee Accounts (NRE Accounts)
57	UBD.No.BR.Ad-5/16.11.00/95-96	06-01-1996	Cash Reserve Ratio (CRR) on Non-resident (Non-Repatriable) Rupee Deposit (NRNR) Scheme and on Foreign Currency Non-Resident Accounts (Banks) FCNR (B) Scheme
58	UBD.No.BR.Cir.33/16.26.00/95-96	03-01-1996	Banking Regulation Act, 1949 (As applicable to Co-operative Societies) Section 24-Investment in Government and other approved securities by primary co-operative banks
59	UBD.No.BR.AD-4/16.11.00/95-96	06-12-1995	Cash Reserve Ratio on Foreign Currency Non-Resident Accounts (Banks) FCNR(B) Scheme
60	UBD.No.BR/AD/2/16.11.00/95-96	11-11-95	Cash Reserve Ratio on Foreign Currency (Non-Resident) Accounts (Banks) Scheme
61	UBD.No.BR.AD.1/16.11.00/95-96	02-11-1995	Cash Reserve Ratio (CRR) on Non-resident (Non-Repatriable) Rupee Deposit (NRNR) Scheme
62	UBD.No.BR.SUB.2/16.11.00/95-96	02-11-1995	Cash Reserve Ratio on Deposits under Non-Resident (External) Rupee Accounts (NRE Accounts)
63	UBD.No.BR(CIR)21/16.26.00/95-96	12-10-1995	Valuation of Securities for Statutory Liquidity Ratio (SLR)
64	UBD.No.CO(BR)AD.3/16.05.00/95-96	29-09-1995	Section 42 of the Reserve Bank of India Act, 1934 – Cash Reserve Ratio (CRR) – Maintenance of minimum level of 85 per cent on a daily basis.
65	UBD.No.Cir.63/16.26.00/94-95	16-06-1995	Banking Regulation Act, 1949 (As applicable to Co-operative Societies) – Section 24 – Investment in Government and other approved securities by Primary Co-operative Banks
66	UBD.No.CO.(Br)SUB.5/16.26.00/94-95	28-03-1995	Cash balances required to be maintained by Scheduled Primary Co-operative

			Banks
67	UBD.No.BR.35/16.04.00/94-95	31-12-1994	Netting concept for Reserve Requirements – Dealings with Securities Trading Corporation or India Limited (STCI)
68	UBD.BR.3/16.26.4/94-95	13-12-1994	Cash balances required to be maintained by Scheduled primary co-operative banks
69	UBD.BR.379/16.11.00/94-95	13-12-1994	Section 42(1) of the RBI Act, 1934 – Returns in Form 'B' Exempted Categories of deposits from maintenance of reserve requirements
70	UBD.No.BR.2/16.26.00/94-95	24-11-1994	Auction of Government Stock 2002, for which the payment is made in instalments
71	UBD.BR.44/16.26.00/94-95	22-07-1994	Maintenance of Cash Reserve Ratio and Statutory Liquidity Ratio
72	UBD.Cir (PCB)No.53/16.26.00/93-94	08-02-1994	Maintenance of cash reserve and statutory liquid assets under Sections 18 and 24 respectively of Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Submission of daily position
73	UBD.No.Cir(SUC)No.158/16.26.00/93-94	08-02-1994	Maintenance of liquid assets under Section 24 of the banking Regulation Act (As Applicable to Co-operative Societies) – Submission of daily position along with Return in Form I.
74	UBD.No.155/16,.26.00/93-94	25-01-1994	Section 18 & 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Penalty
75	UBD.BR.48,49/16.11.00/93-94	14-07-1993	Section 42(1) of the Reserve Bank of India Act, 1934 – Returns in Form 'B' – Exempted categories of deposits from maintenance of reserve requirements
76	UBD.No.BR.72/A.12(24)92/93	12-05-1993	Maintenance of cash reserve and statutory liquid assets under Sections 18 and 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) with Section 42 of the Reserve Bank of India
77	UBD.No.BR.86/A.9/92-93	09-10-1992	Section 42 of the Reserve Bank of India Act, 1934 Maintenance of Cash Reserve Ratio (CRR)
78	UBD.No.RBL.125/i/91-92	03-06-1992	Scheduled Primary Co-operative Banks – Clarifications on Returns under Section 42 of the Reserve Bank of India Act, 1934
79	UBD.No.BR.773/A.9-91/92	05-05-1992	Section 42 of the Reserve Bank of India Act, 1934 – Maintenance of Cash Reserve Ratio (CRR)
80	UBD.BR.349/A.9-91-92	08-11-1991	Section 42 of the Reserve Bank of India

			Act, 1934 – Maintenance of Cash Reserve Ratio (CRR)
81	UBD.No.BR.762/A-9/90-91	29-05-1991	Section 42 of the Reserve Bank of India Act, 1934 – Maintenance of Cash Reserve Ratio (CRR)
82	UBD.BR.581/A.9-90/91	04-03-1991	The Reserve bank of India Scheduled Bank's Regulations,1951– Classification of Deposits Accepted under the Home Loan Accounts Scheme of the National Housing Bank in Form 'B'
83	UBD.BR.400/A.9-90-91	24-12-1990	Maintenance of Minimum Average Balance under Section 42(1) of the Reserve Bank of India Act, 1934
84	UBD.No.BR.194/A.9-90-91	28-08-1990	Minimum Average Balance under Section 42(1) of the Reserve Bank of India Act, 1934
85	UBD.BR.19/A.6-89/90	10-03-1990	Netting Concept for Reserve Requirements – Dealings with Discount and Finance House of India Ltd. (DFHI)
86	UBD.BR.50/A.12(24)-89/90	18-01-1990	Section 24 of the Banking Regulation Act, 1949 – Eligible Securities for the purpose of Statutory Liquidity Ratio – Kisan Vikas Patras and Fixed Deposits with Sardr Sarovar Narmada Nigam Ltd.
87	UBD.No.RBL.835/1.88/89	27-03-1989	Grant of Scheduled Status to Urban Co-operative Banks – Computation of Cash Reserve and Liquid Assets as well as Submission of various statutory Returns
88	UBD.RBL.315/1-88-89	10-10-1988	Submission of Fortnightly Returns by Scheduled Primary Co-operative Banks under Section 42(2) of the Reserve Bank of India Act, 1934
89	UBD.No.BR.229/A-9-88/89	09-09-1988	Inclusion of the Select Primary Urban Co-operative Banks in the Second Schedule to the Reserve Bank of India Act, 1934
90	UBD.BR.163/A-9/99-89	19-08-1988	Inclusion of the Name of Your Bank in the Second Schedule to the Reserve Bank of India Act, 1934
91	UBD.No.BR.35/A 12 (24)-86/87	18-10-1986	Banking Regulation Act, 1949 (as applicable to co-operative societies) – Section 18 and 24 – Computation of Demand and Time Liabilities (DTL)
92	UBD.No.BR.1455/A12(24)-85/86	31-05-1986	Banking Regulation Act, 1949 (as applicable to co-operative societies) – Section 24 – Investment in Units issued by the Unit Trust of India
93	UBD.BR.871/A.12(24)-84/85	10-05-1985	Banking Regulation Act, 1949 (as applicable to co-operative societies) – Section 24 – Investment made under national deposit scheme

94	UBD.BR.764A/A-6-84/85	29-03-1985	Banking Laws (amendment) Act, 1983-84 – Bringing into force of remaining provisions
95	UBD.BR.498/A.12(24)-84-85	08-01-1985	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Section 24 – Investment in Government and Other Trustee Securities by Primary Co-operative Banks
96	UBD.BR.16/A.6-84-85	09-07-1984	Banking Law (Amendment) Act, 1983
97	DBOD.No.UBD.BR.180/A.6-82/83	21-09-1982	Amendment in the banking regulation act, (as applicable to co-operative societies)
98	ACD.ID.(DC)1800/R.36-79/80	10-01-1980	Directive relating to subscription/purchase of 7 year national rural development bonds
99	ACD.BR.277/B.1-74-5	30-09-1974	The banking regulation (co-operative societies) rules, 1966 amendment to rules 5 and 9 and change in the forms I and VII of the returns prescribed there under
100	ACD.BRL.612/C/71-2	24-01-1972	Register showing the daily position of cash reserves and liquid assets maintained under Section 18 and 24 of the banking regulation act, 1949 (as applicable to co-operative societies) primary co-operative bank
101	ACD.BR.760/A.1/68-9	23-01-1969	The Banking Laws (Amendment) Act, 1968
102	ACD.BR.750/B.I/67-8	24-11-1967	The Banking Laws (application to co-operative societies) Act, 1965
103	ACD.BR.474/A.12(24)/67-8	27-09-1967	Section 24 of the Banking Regulation Act, 1949 (As applicable to co-operative Societies) – Maintenance of Liquid Assets
104	ACOD.BR.392/B.1-65/66	01-03-1966	The Banking Laws (application to co-operative societies) Act, 1965
105	ACD.BR.333/A.1-65/66	09-02-1966	The Banking Laws (application to co-operative societies) Act, 1965