

Master Circular on Investments by Primary (urban) Co-op. Banks

A. List of Circulars consolidated in the Master Circular

No	Circular No.	Date	Subject
1.	UBD BPD (PCB) No 47 /16.20.000/08-09	30/01/09	Placement of deposits with other banks by primary (urban) cooperative banks (UCBs)
2.	UBD BPD (PCB) No 46 /16.20.000/08-09	30/01/09	Investments in Non-SLR securities by primary (urban) cooperative banks
3.	UBD BPD (PCB) No 37/16.26.000/08-09	21/01/09	Banking Regulation Act 1949 (AACS)- Investments in Government and other approved securities by UCBs – Exemption under Section 24A
4.	UBD BPD (PCB) No 28 /16.26.00/08-09	26/11/08	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Section 24- Investment in Government and other approved securities by Urban Co-operative Banks (UCBs)
5.	UBD BPD No:56 /16.20.000/07-08	17/06/08	Valuation of Non-SLR securities issued by the Government of India
6.	IDMD/ No. 3166/ 11.01.01(B)	01/01/08	WI transactions on Government Securities
7.	UBD BPD No:14/16.20.00/07-08	18/09/07	Investments in Non-SLR securities
8.	UBD BPD No: 7/ 09.29.000/2006-07	18-08-2006	'When issued' transactions in Govt. Securities
9.	UBD BPD No: 1/ 09.09.001/2006-07	11-07-2006	Priority Sector Lending – Investments in NHB / HUDCO
10.	UBD BPD No: 41/ 16.20.000/2005-06	29-03-2006	Investment portfolio of UCBs - valuation
11.	UBD BPD No: 31/ 13.01.000/2005-06	17-02-2006	Investment in Government Securities
12.	UBD BPD No: 41/ 16.20.000/2004-05	28-03-2005	Investment portfolio of UCBs - valuation
13.	UBD BPD No: 16/ 16.20.000/2004-05	02-09-2004	Investments – classification and valuation
14.	UBD BPD No: 49/ 09.80.00/2004-05	20-06-2005	Ready Forward Transactions
15.	UBD BPD No: 50/ 09.80.00/2004-05	20-06-2005	Govt Sec- T + 1 settlement
16.	UBD BPD No: 51/ 09.80.00/2004-05	20-06-2005	Settlement of securities on primary issues
17.	UBD.BPD.No.37/12.05.01/2004-05	26.02.2005	Investment portfolio of banks – Reporting system
18.	UBD.BPD.SUB.CIR.5/09.80.00/2003-04	28-04- 2004	Transactions in Government Securities (DVP III)
19	UBD.BPD.PCB.Cir.45/16.20.00/2003-04	15-04- 2004	Investment in non-SLR debt securities by UCBs
20	UBD.BPD.PCB.Cir.44/09.29.00/2003-04	12-04- 2004	Sale of Govt. Securities allo UBD BPD No: 41/ 16.20.000/2004-05cated during the auctions for primary issues on the same day.
21	UBD.BPD.PCB.Cir.42/09.11.00/2003-04	1-04- 2004	Maintenance of CSGL Accounts
22	UBD.BPD.PCB.Cir.35/13.05.00/2003-04	27-02-2004	Placement of deposits by NSCBs with strong sch UCBs
23.	UBD.BPD.PCB.Cir.34/13.05.00/2003-04	11-02-2004	Maximum limit on advances – limits on exposure to individual/group borrowers – Computation of capital funds

24.	UBD.BPD.PCB.Cir.33/09.11.00/2003-04	11-02-2004	Maintenance of CSGL Accounts
25.	UBD.BPD.PCB.FIR.26/16.20.00/2003-04	2-12-2004	Investment in shares of ICICI Bank Ltd.
26.	UBD.BPD.PCB.Cir.12/09.29.00/2003-04	04-09-2003	Investment Portfolio of UCBs – Guidelines for Investment Fluctuation Reserve
27.	UBD.BPD.Cir.No.11/09.29.00/2003-04	02-09-2003	Investment Portfolio of UCBs – Classification & Valuation of investments
28.	UBD.BPD.PCB.Cir.8/9.2900/2003-04	16-08-2003	Trading of Government Securities in Stock Exchanges
29.	UBD.BPD.Cir.No.1/09.11.00/2003-04	08-07-2003	Settlement in respect of Government Securities Transaction – Compulsory settlement through CCIL
30.	UBD.BPD.PCB.Cir.No.2/09.80.00/2003-04	08-07-2003	Scheme for Non-Competitive Bidding Facility in the Auction of Government of India dated securities
31.	UBD.PCB.56/09.29.00/2003-04	02-07-2003	Investment Portfolio of Banks – Transactions in Securities
32.	UBD.BPD.PCB.Cir.No.46/16.20.00/2002-03	17-05-2003	Placement of deposits by non-scheduled UCBs with Scheduled UCBs
33.	UBD.BPD.PCB.No.44/09.80.00/2002-03	12-05-2003	Guidelines for uniform accounting for Repo/Reverse Repo transactions
34.	UBD.BPD.PCB.Cir.No.39/09.29.00/2002-03	13.03.2003	Trading of Government Securities on Stock Exchange
35.	UBD.BP.No.35/16.26.00/2002-03	18-02-2003	Prices of Government Securities in the Secondary Market
36.	UBD.BPD.SPCB.No.9/09.29.00/2002-03	27-01-2003	Reconciliation Procedure for Government Loans
37.	UBD.POT.PCB.Cir.No.06/09.29.00/2002-03	06-08-2002	Investment Portfolio of UCBs – Transactions in Government Securities
38.	UBD.POT.PCB.Cir.No.5/09.29.00/02-03	22-07-2002	Investment portfolio of banks – transaction in securities
39.	UBD.POT.No.49/09.80.00/2001-02	17-06-2002	Ready Forward Contracts
40.	UBD.CO.POT.PCB.Cir.No.48/09.29.00/2001-02	11-06-2002	Certification of holding of securities in banks' investment portfolio
41.	UBD.BR.No.47/16.26.00/2001-02	07-06-2002	Investments in Government and other approved securities by UCBs
42.	UBD.PCB.Cir.No.46/09.29.00/2001-02	06-06-2002	Investment Portfolio of Banks – Transaction in Securities
43.	UBD.Plan.SCB.Cir.No.10/09.29.00/2001-02	26-04-2002	Investment Portfolio of Urban Banks – Transactions in Government Securities
44.	UBD.Plan.PCB.Cir.No.41/09.29.00/2001-02	20-04-2002	Investment Portfolio of Banks – Transactions in Securities
45.	UBD.BR.Cir.No.19/16.26.00/2001-02	22-10-2001	B.R.Act, 1949 (AACS) Section 24 – Investment in Government and other approved securities
46.	UBD.No.BR.6/16.26.00/2000-01	09-08-2001	B.R. Act, 1949 (AACS) Section 24 – Investment in Government and other approved securities
47.	UBD.No.CO.BSD.I.PCB.44/12.05.05/2000-2001	23-04-2001	Guidelines for Classification and Valuation of Investments by Banks
48.	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 (UCBS)

49.	UBD.No.43/16.20.00/2000-01	19-04-2001	Investment of Funds by Urban Co-operative Banks as deposits with other institutions and other Urban Co-operative Banks
50.	UBD.No.POT.Cir.PCB.39/09.29.00/2000	18-04-2001	Sale of Government Securities Allotted in the Auctions of Primary Issues
51.	UBD.No.Plan.PCB.Cir/22/09.29.00/2000-2001	30-12-2000	Investment Portfolio of banks - Transactions in securities - Role of brokers
52.	UBD.Plan.PCB.Cir/26/09.80.00/99-2000	28-03-2000	Ready Forward Contracts
53.	UBD.Plan.18/09.80.00/1999-2000	30-12-1999	Banks' own investment in State Government Loans -Payment of brokerage commission
54.	UBD.No.Plan.PCB.04/09.80.00/99-2000	25-08-1999	Ready Forward Transactions
55.	Ref. UBD No.BR. 26/18.20.00/98-99	07-04-1999	Investment of funds by primary (urban) co-operative banks In public sector undertakings/ companies
56.	UBD.No.Plan.PCB.DIR.3/09.80.00/98-99	17-08-1998	Reverse Ready forward transactions
57.	UBD.No.BR.1/16.20.00/98-99	10-07-1998	Investment by urban co-op. banks – Valuation of Investments – US – 64 units
58.	UBD No.61/16.20.00/97-98	04-06-1998	Investment of Investment by Urban Cooperative Banks - Valuation of Investment - US- 64 Units funds by primary (urban) co-operative banks in public sector undertakings/companies
59.	UBD.No.Pl.an.PCB/Cir.56/09.60.00/ 97-98	13-05-1998	Investment in Certificates of Deposit (CDs) by primary (urban) co-operative banks
60.	UBD.No.Plan.SUB.20/09.81.00/97-98	19-02-1998	Retailing of Government Securities
61.	UBD.No.BP.37/16.20.00/97-98	29-01-1998	Investment by Urban Co-operative Banks - Valuation of Investments
62.	UBD.No.BSD.I (PCB) 22/ 12. 05. 00 / 97-98	26-11-1997	Investment by Urban Co-operative Banks Valuation of Investments
63.	UBD.No.Plan.SUB.No.17/09.83.00/97-98	19-11-1997	Statistical data relating to investments in Money Market Instruments/Government Securities
64.	UBD.No.Plan.PCB/Cir.21/09.60.00/97-98	11-11-1997	Investment in certificates of deposit (CDs) by Urban Co-operative Banks
65.	UBD.No.Plan.PCB.Cir.19/09.29.00/97-98	10-11-1997	Investment Portfolio of banks- Transactions in securities-Role of brokers
66.	UBD.No.Plan.PCB.56/09.60.00/96-97	06-06-1997	Investment in Certificates of Deposit (CDs) by Urban Co-operative Banks
67.	UBD.No.DS.SUB.CIR.7/13.07.00/96-97	07-01-1997	Investment of Surplus Funds by primary co-operative Banks in Bills Rediscounting Scheme
68.	UBD.No.Plan.PCB.34/09.29.07/96-97	30-12-1996	Investment portfolio of banks Transactions in securities
69.	UBD.No.Plan.PCB.No.30/09.82.00/96-97	27-11-1996	Investment by Urban Co-operative Banks in the Units of Unit Trust of India (UTI)
70.	D.No.Plan.PCB.19/09.29.00/96-97	11-09-1996	Investment portfolio of banks - System

			for custody and control of unused B. R. Forms
71.	UBD.No.Plan.PCB.7/09.60.00/96-97	19-07-1996	Investment in certificates of deposit by Urban Co-operative Banks
72.	UBD.No.Plan/PCB/69/09.29.00/95-96	21-06-1996	Investment portfolio of banks - Transactions in securities
73.	UBD.No.BR.Cir.52/16.20.00/95-96	16-03-1996	Investment of funds by Urban Co-operative Banks in Public Sector Undertakings/Companies
74.	UBD.No.Plan.PCB.47/09.60.00/95-96	29-02-1996	Investment in Certificates of Deposit (CDs) by Urban Co-operative Banks
75.	UBD.No.BR.12/16.20.00/95-96	06-01-1996	Investment of funds by urban co-operative banks in bonds of public sector undertakings
76.	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
77.	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
78.	UBD.No.BR.CIR.53/16.20.00/94-95	24-04-1995	Investment of funds by Urban Co-operative Banks in Public Sector Undertakings/Companies
79.	UBDNo.Plan.PCB.32/09.29.00/94-95	24-11-1994	Investment Portfolio of Banks - Transactions in Securities - Bank Receipts/Role of brokers
80.	UBD.No.Plan.PCB.29/09.80.00/94/95	09-11-1994	Ready Forward Transactions
81.	UBD.No.Plan.PCB.14/09.80.00/94-95	24-08-1994	Ready Forward Transactions
82.	UBD.BR.10/PCB(CIR)/16.20.00/9495	01-08-1994	Investment of funds by primary co-operative banks in public sector undertakings/companies
83.	UBD.BR.CIR.72/16.20.00/93-94	16-05-1994	Investment of funds by urban co-operative banks in public sector undertakings/companies
84.	UBD.No.PLAN (PCB).CIR.56/09.29.00/93-94	11-02-1994	Investment portfolio of banks - Transactions in Securities.
85.	UBD.No.Plan.51/09.29.00/93-94	20-01-1994	Investment portfolio of banks - Transactions in Securities - Bouncing of SGL transfer forms - Penalties to be imposed:
86.	UBD.No.3/09.29.00/93-94	02-08-1993	Investment port-folio of banks - Transactions in securities - Aggregate contract limit for individuals brokers - Clarifications
87.	UBD.No.Plan.74/UB.81-92/93	17-05-1993	Investment portfolio or banks - Transactions in securities
88.	UBD.No.Plan.13/UB.81/92-93	15-09-1992	Investments portfolio of banks Transactions in securities
89.	UBD.No.BR.1866/A.12(19)-87/88	13-06-1988	Investments of Funds by Urban Co-operative Banks as Deposits with

			Public Sector Undertakings/ Companies/Corporations/Co-operative Institutions
90.	UBD.No.DC.84 /R.1(B).87/88	13-02-1988	Bills Rediscounting Scheme - Rediscounting of Bills with Banks and Financial Institutions
91.	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
92.	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
93.	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
94.	UBD.NO.DC.597/R.41-84/85	31-10-1984	7% Capital Investment Bonds
95.	UBD.P&O.1121/UB. -63-83/84	01-06-1984	Bank's own investment in central state government loans-payment of brokerage
96.	ACD.ID (DC) 1799/R.36/79/80	10-01-1980	Subscription/purchase of 7 year national rural development bonds
97..	ACD.ID. (DC) 1800/R.36-79/80	10-01-1980	Directive relating to subscription/purchase of 7 year national rural development bonds
98.	ACD.BR.446/A.12 (19)/72-3	01-11-1972	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Section 19
99.	ACD.BR.463/A.12 (19)/70-7	09-11-1970	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies): Section 19
100	ACD.BR.1/A.12 (19)/68-9	01-07-1968	Section 19 of the Banking Regulation act 1949 (as applicable to co-operative societies): Restriction on holding shares in other co-operative societies
101	ACD.BR.3/A.12 (19)/68-9	01-07-1968	Section 19 of the Banking Regulation Act, 1949 (as applicable to co-operative societies): Restriction on holding shares in other co-operative societies
102	ACD.BR.903/A.12 (19)/67-8	22-12-1967	Banking Regulation Act, 1949 (as applicable to Co-operative Societies): Section 19: Restriction on holding of shares in other co-operative societies
103	ACD.BR.388/A.11 (19) 65-6	01-03-1966	Section 19 of the Banking Regulation Act: Restriction on holding shares in other co-operative societies