



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2013-14/530

UBD CO BPD PCB Cir No.51/09.18.201/2013-14

March 25, 2014

The Chief Executive Officers of
All Primary (Urban) Co-operative Banks

Dear Sir / Madam,

Instruments for Augmenting Capital Funds-UCBs - Modification

Please refer to our [circular UBD PCB Cir.No.4/09.18.201/2008-09 dated July 15, 2008](#) on the captioned subject.

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

“UCBs may issue Long Term Deposits subject to compliance with their bye-laws/provisions of the Co-operative Societies Acts under which they are registered and with the approval of the Reserve Bank of India and the concerned Registrar of Co-operative Societies /Central Registrar of Cooperative Societies, whichever applicable. LTDs may be issued to members and non-members, including those outside the area of operation of the UCB concerned. 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 July 15, 2008 remain unchanged.

Yours faithfully,

(A.K. Bera)
Principal Chief General Manager

शहरी बैंक विभाग, केंद्रीय कार्यालय, गारमेट हाऊस, पहली मंज़िल, डॉ. एनी बेसेंट मार्ग, वरली, मुंबई - 400018 भारत
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हिंदी आसान है, इसका प्रयोग बढ़ाइए—

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्ति की 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.