भारतीय रिज़र्व बैंक
Reserve Bank of India

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Reserve Bank of India (Urban Co-operative Banks - Supervisory Returns) Directions, 2026

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पर्यवेक्षण विभाग, भारतीय रिज़र्व बैंक, केंद्रीय कार्यालय, मेकर टावर-ई, 20वीं मंजिल, कफ परेड, कोलाबा, मुंबई-400 005
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In exercise of powers conferred under Section 27 and 35-A read with Section 56 of the Banking Regulation Act, 1949, extant provisions of the Reserve Bank of India Act, 1934, extant provisions of the Banking Regulations (Co-operative Societies) Rules, 1966, 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 so to do, hereby, these Directions hereinafter specified.

Chapter I - Preliminary

A. Short Title and Commencement

1. These Directions shall be called the Reserve Bank of India (Urban Co-operative Banks - Supervisory Returns) Directions, 2026.

2. These Directions shall come into effect immediately upon issuance.

B. Applicability

3. These Directions shall be applicable to Urban Co-operative Banks (hereinafter collectively referred to as 'UCBs' and individually as 'UCB').

   For the purpose of these Directions, 'Urban Co-operative Banks' shall mean Primary Co-operative Banks as defined under Section 5(ccv) as applicable to co-operative societies, read with Section 56 of Banking Regulation Act, 1949.

C. Definitions

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meaning assigned to them below:

   (1) *'Centralised Information Management System (CIMS)'* refers to an online platform of RBI for return submission, data dissemination, and other related purposes.

   (2) *'Supervisory Returns'* refer to all periodic / ad-hoc data submitted to RBI in formats prescribed from time to time, irrespective of the technology platform, periodicity, and the mode of submission.

5. All other expressions unless defined herein shall have the same meaning as have been assigned to them under the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the Companies Act, 2013, or any statutory modification or re-enactment thereto or other regulations issued by RBI or the Glossary of Terms published by RBI or as used in commercial parlance, as the case may be.

Chapter II - Governance and Oversight

A. Role of the Board and Senior Management

6. The Board and Senior Management shall include the identification, assessment, and management of data quality risks as part of its overall risk management framework. The framework shall include standards for both in-house and outsourced risks for data-related processes, policies on data confidentiality, integrity, availability, and risk management.

7. The UCB shall ensure that the risk data aggregation capabilities and risk reporting practices are fully documented and subjected to high standards of validation that are aligned with the UCB's other independent risk management reviews. Validation of risk data aggregation and risk reporting practices should be conducted by staff with specific Information Technology (IT), data, and reporting expertise. The Board and Senior Management shall ensure that adequate resources are deployed for this purpose.

8. The Board and Senior Management shall ensure that the ability of the UCB to aggregate and report data at a consolidated level or at any relevant level within the organisation is not hindered by its group structure (e.g., sub-consolidated level, jurisdiction of operation level). Data aggregation and reporting shall be independent of the choices that a UCB makes regarding its legal organisation and geographical presence, subject to the statutory limitations, if any.

9. While considering any acquisition / divestiture, new product development, IT change initiatives, the due diligence process shall consider the impact of such activities on data aggregation and reporting. In such cases, it shall be ensured that data aggregation and reporting facilities are integrated within the existing reporting framework within a timeframe.

B. Data Architecture and IT Infrastructure

10. The UCB shall design, build, and maintain the data architecture and supporting IT infrastructure for complete, accurate, and timely data aggregation as well as reporting not only in normal times but also during times of stress or crisis.

11. The data aggregation and reporting practices shall be considered an essential part of a UCB's business continuity planning process and subject to a business impact analysis.

12. Roles and responsibilities shall be established among business owners and the IT team so as to ensure that the data is kept current and aligned with the data definitions and with the UCB's data reporting policies.

13. The UCB should ensure that the resources and IT infrastructure are adequate to meet a broad range of on-demand, ad hoc reporting requests, including requests during stress / crisis event and to meet supervisory queries. The UCB should be able to generate subsets of data based on scenarios requested by the Supervisors. For example, the UCB should be able to accurately aggregate data on exposure for a particular period for a specific industry cluster in a district.

C. Accuracy and Integrity in Reporting

14. All returns / risk reports shall be reconciled with the UCB's own sources, including accounting data where appropriate, to ensure accuracy, consistency, and completeness of the same.

15. The UCB shall maintain proper records of sources and aggregation rules for generating returns' data.

16. The UCB shall strive to achieve a higher degree of automation in the generation of data for filing of returns.

17. The UCB should measure and monitor the accuracy of data and develop appropriate escalation channels and action plans to rectify any deterioration in data quality.

Chapter III - Filing of Supervisory Returns

A. Operational Guidelines

18. RBI has introduced various online portals, links to which are available on RBI website, for filing all applicable online returns by the UCB. The UCB shall submit all the returns through online mode in the formats and in the manner as communicated to them, unless specified otherwise. Returns submitted in hard copy format through hand delivery / post / courier, or in soft copy format through emails, shall not be accepted (i.e., would not be deemed to have been submitted by the UCB), unless prescribed to be submitted in such format. As a contingency measure, in case of non-availability of online portals, the UCB may be advised to submit the returns through email. However, the UCB shall re-submit the return through online mode as soon as the online portal becomes available. The list of returns and periodicity are also available on RBI website.

19. The UCB is provided with a Super User Credential for User with defined access rights who, in turn, can create other users (with different roles such as maker and checker) with required access rights. The UCB can monitor the status of its returns' submission on the portal. Return formats, guidance notes on returns filing, validation rules, help documents for submission of data are available on the respective reporting portals.

B. List of Applicable Returns

20. The UCB shall submit the applicable returns with accurate and complete data, strictly within the prescribed timelines as given below:

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
1	Form - B (Statement of External Liabilities and Core Assets)	Fortnightly	15th March / 31st March / 15th April / 30th April / 15th May / 31st May / 15th June / 30th June / 15th July / 31st July / 15th August / 31st August / 15th September / 30th September / 15th October / 31st October / 15th November / 30th November / 15th December / 31st December / 15th January / 31st January / 15th February / 28th or 29th February as applicable	All Scheduled UCBs
	Form B contains details of liabilities and assets with the banking system and others in India. Data on demand and time deposits from other banks, deposits other than from banks, borrowings, balances with other banks, cash in hand, investments in India and UCB credit in India are to be reported in this return.			
2	Form - I (Statement on Compliances with CRR and SLR)	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable	All UCBs
	Form - I contains data on CRR and SLR requirements.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
3	Form - II (Return on Unsecured Loans and advances to Interested Parties)	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable	All UCBs
	Form - II contains details of unsecured loans and advances to directors / firms in which they have interest.			
4	Form - VI (Return on Offices in India)	Quarterly	31st March / 30th June / 30th September / 31st December	All UCBs
	Form - VI contains details of branches closed or opened.			
5	Form - VIII (Return on Unclaimed Deposit Accounts)	Yearly	31st December	All UCBs
	Form - VIII return contains data on unclaimed deposit accounts not operated more than 10 years.			
6	Form - IX (Return on Asset and Liabilities)	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable	All UCBs
	Form-IX captures the details of assets and liabilities of a UCB.			
7	Return on Assets and Liabilities (RAL)	Quarterly	31st March / 30th June /	All UCBs

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
	The return contains important financial parameters on balance sheet, viz. assets, liabilities, investments, deposits, loans and advances.		30th September / 31st December	
8	Return on Earnings (ROE)			
	Data items on Income and Expenditure are collected in the return.			
9	Return on Asset Quality (RAQ-UCB)			
	The return contains details on asset quality of loans and investments, non-performing assets (gross and net) in absolute and in percentage terms, information on top fifty impaired accounts, segment-wise and industry-wise details of loans, and advances to sensitive sectors.			
10	Return on Connected Lending (RCL)			
	The return contains details of exposures of the UCB to firms where directors / managers of the UCB or their relatives have commercial interests.			
11	Return on Capital Position (RCP)			
	The return contains data on Capital to Risk Weighted Assets Ratio (CRAR), Tier 1 Capital, Tier 2 Capital, risk-weighted assets on on-balance sheet and off-balance sheet exposures along with details of contracts and derivatives.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
12	Return on Priority Sector Advances (PSA)	Quarterly: (ST I-A only)	30th June / 30th September / 31st December	All UCBs except Salary Earners' UCBs
		Yearly	31st March	
	PSA return contains details of credit flow to priority sector / weaker sections and minority communities. Data on adjusted net bank credit, state - wise total amount of priority sector loans disbursed and outstanding to weaker sections under priority sector (SC, ST, Minorities) is captured in this return.			
13	Return on Bank Profile (RBP)	Yearly	31st March	All UCBs
	The return contains UCB's profile, management profile, data on directors removed, employee details, data on financial parameters, financial ratio, branch profile, ATM profile, NPA profile, and financial inclusion data.			
14	Central Repository of Information on Large Credits (CRILC) - UCBs	Quarterly	31st March / 30th June / 30th September / 31st December	UCBs with Total Assets ₹500 crore and above
	Information on borrowers where the UCB has aggregate exposure of ₹5 crore and above is collected through the CRILC return. In case, the UCB does not have any borrower with aggregate exposure of ₹5 crore and above for a reporting quarter, it shall submit a 'NIL' return.			
15	**ALM Returns:** ALM return contains data on Interest Rate Sensitivity (IRS), Term Deposits (amount-wise and Category of Depositors), and Structural Liquidity (SL).			
i.	(a) ALM 1 [Statement of Interest Rate Sensitivity (IRS)]	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable	Scheduled UCBs

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
ii.	(b) Term Deposit - Amount wise and Category of Depositors (c) ALM 3 [Statement of Structural Liquidity (SL)]	Fortnightly	15th March / 31st March / 15th April / 30th April / 15th May / 31st May / 15th June / 30th June / 15th July / 31st July / 15th August / 31st August / 15th September / 30th September / 15th October / 31st October / 15th November / 30th November / 15th December / 31st December / 15th January / 31st January / 15th February / 28th or 29th February as applicable	Scheduled UCBs
iii.	(a) ALM 1 [Statement of Interest Rate Sensitivity (IRS)] (b) Term Deposit - Amount wise and Category of Depositors (c) ALM 3 [Statement of Structural Liquidity (SL)]	Quarterly	31st March / 30th June / 30th September / 31st December	Non-Scheduled UCBs
16	Return on Suit Filed Accounts and Wilful Defaulters (SFA-WD) (a) MIS 1 (Statement on Doubtful, Loss or Suit filed account of ₹1 crore and above) (b) MIS 2 (Statement on Wilful defaults of ₹25 lakh and above)	Quarterly	31st March / 30th June / 30th September / 31st December	Scheduled UCBs
	Details of wilful default of ₹25 lakh and above and doubtful, loss or suit filed accounts of ₹1 crore and above are captured in this return.			

Sr. No.	Name of Return	Periodicity	Reference Date	Applicability
17	Return on Select Advances / Investments (SAI) (a) Statement showing details of Advances against Security of Shares / Debentures (b) Statement on Information in respect of Loans and Advances to UCB's Directors (c) UCB's Investment in other UCBs / Institutions	Quarterly	31st March / 30th June / 30th September / 31st December	All UCBs
	Details of advances against security of shares / debentures, information in respect of loans and advances to UCB's directors, and UCB's Investment in other UCBs / Institutions are collected in this return.			
18	Financial Soundness Indicators (FSI)	Quarterly	31st March / 30th June / 30th September / 31st December	Scheduled UCBs
	This is a special return for furnishing consolidated FSI to International Monetary Fund (IMF). Data is compiled as per the guidelines issued by IMF, circulated to all applicable UCBs.			
19	Fraud Monitoring Return (FMR) - UCBs	As and when a fraud is classified	Fraud Classification Date	All UCBs
	This return captures report on actual frauds in a UCB.			All UCBs
20	FMR Update Application (FUA)	On any development in fraud case	Update Date / Progress Date	All UCBs
	This return captures the progress report on frauds of large value, and it is to be filed as and when any development occurs in FMR - UCBs.			All UCBs
21	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31st March / 30th June / 30th September / 31st December	All UCBs
	This return captures consolidated information on dacoities / robberies / theft / burglaries in a UCB.			All UCBs

C. Timelines

21. The timelines for submission of returns will depend on the frequency at which the return is to be submitted, unless mentioned otherwise. The timelines are given below:

Periodicity	Reference Date	Timeline
Fortnightly	15th and Last day of a calendar month	Within seven days
Monthly	Last day of a calendar month	Within 15 days
Quarterly	Last day of the quarter	Within 21 days
Yearly	31st March / 31st December	Within 21 days

Notes:

(1) All audited returns, wherever applicable, shall be filed within five working days from the date of signing of the Auditor's report in terms of Section 134 of the Companies Act, 2013 (solo / group level as per applicability of the return), as applicable.

(2) All ad-hoc returns / data must be submitted within the timelines as indicated in the communication issued by RBI.

D. Exceptions

22. The timelines for submission of returns will depend on the frequency at which the return is to be submitted, except as mentioned below:

Sr. No.	Return Name	Periodicity	Reference Date	Timeline
1	Form I	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable	Within 20 days
2	Form VIII	Yearly	31st December	Within 30 days

Sr. No.	Return Name	Periodicity	Reference Date	Timeline
3	Form IX	Monthly	31st March / 30th April / 31st May / 30th June / 31st July / 31st August / 30th September / 31st October / 30th November / 31st December / 31st January / 28th or 29th February as applicable	Within 30 days
4	Form B	Fortnightly	15th March / 31st March / 15th April / 30th April / 15th May / 31st May / 15th June / 30th June / 15th July / 31st July / 15th August / 31st August / 15th September / 30th September / 15th October / 31st October / 15th November / 30th November / 15th December / 31st December / 15th January / 31st January / 15th February / 28th or 29th February as applicable	Within five days
5	Fraud Monitoring Return (FMR) - UCBs	As and when	Fraud Classification Date	Within 14 days
6	FMR Update Application (FUA)		Update Date / Progress Date	Immediate

Sr. No.	Return Name	Periodicity	Reference Date	Timeline
7	Fraud Monitoring Return 4 (FMR4 / RBR)	Quarterly	31st March / 30th June / 30th September / 31st December	Within 15 days

E. Penalties

23. The UCB shall furnish true and correct information in the returns prescribed in these Directions, within the stipulated timelines. In case the UCB is found in violation of these Directions, RBI may take necessary action including imposition of a penalty / fine under the extant provisions of the Banking Regulation Act, 1949.

F. Other Instructions

24. Ad-Hoc / Additional Returns: RBI may introduce new returns / withdraw existing returns (both ad-hoc / regular) for submission by the UCB and inform suitably.

25. It is clarified that submission of other regulatory / statutory returns will not be affected by these Directions.

Chapter IV - Repeal and Other Provisions

A. Repeal and Saving

26. With the issue of these Directions, the existing directions, instructions, and guidelines relating to Supervisory Returns as applicable to Urban Co-operative Banks stand repealed, as communicated vide circular no. DoS.CO.PPG.66/11.01.005/2026-27 dated July 31, 2026. The directions, instructions, and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.

27. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these directions, instructions, or guidelines shall not in any way prejudicially affect:

    (1) any right, obligation or liability acquired, accrued, or incurred thereunder;

    (2) any penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;

    (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

B. Application of Other Laws Not barred

28. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations or directions, for the time being in force.

C. Interpretations

29. For the purposes of giving effect to the provisions of these Directions or for removing any difficulties in their application or interpretation, RBI may, if it deems necessary, issue such clarifications as it considers appropriate in respect of any matter covered herein. The interpretation of any provision of these Directions by RBI shall be final and binding on all concerned entities.

(Dr. Vijay Singh Shekhawat)
Chief General Manager