



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2015-16/335

DCBR.CO.RCBD.Cir.No. 12/19.51.012/2015-16

Phalguna 20, 1937
March 10, 2016

The Chairman/Managing Director
All State and Central Cooperative Banks

Dear Sir / Madam,

Application of Minimum Capital Adequacy Norms to State and Central Cooperative Banks (StCBs/DCCBs)

Please refer to the [circulars RPCD.CO.RF.BC.40/07.38.03/2007-08 dated December 4, 2007](#) and [RPCD.RCB.BC.73/07.51.012/2013-14 dated January 7, 2014](#) on the captioned subject.

2. On a review of extant instructions on items eligible for inclusion in Tier I and Tier II capital, it has been decided to permit State and Central Cooperative Banks to also include the following items under Tier I capital:

- i. Contributions received from associate / nominal members where the bye-laws permit allotment of shares to such members and provided there are restrictions on withdrawal of such shares as applicable to regular members.
- ii. Contribution / non-refundable admission fees collected from the nominal and associate members which are held separately as 'Reserves' under appropriate head since these are not refundable.
- iii. Outstanding amount in Special Reserve created under Section 36(1) (viii) of the Income Tax Act, 1961 if the bank has created Deferred Tax Liability (DTL) on this Reserve.

3. These instructions are applicable from the financial year commenced from April 1, 2015.

Yours faithfully,

(Suma Varma)
Principal Chief General Manager

सहकारी बैंक विनियमन विभाग, केंद्रीय कार्यालय, सी-7, पहली/ दूसरी मंज़िल, बांद्रा कुर्ला संकुल, बांद्रा (पूर्व), मुंबई - 400 051

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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।

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