



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

RBI/2025-26/202

DO.RET.REC.399/12.01.001/2025-26

January 22, 2026

Reserve Bank of India (Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026

Please refer to [Reserve Bank of India \(Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025 dated November 28, 2025.](#)

2. Pursuant to the enactment of the Banking Laws (Amendment) Act, 2025, the Banking Regulation (Co-operative Societies) Amendment Rules, 2025 and the Reserve Bank of India Scheduled Banks' (Amendment) Regulations 2025 have been published in the Gazette of India dated December 10, 2025 and January 15, 2026 respectively.
3. Accordingly, in exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949 and pursuant to Section 42 of the Reserve Bank of India Act, 1934 and Sections 18 and 24, read with section 56 (AACs), of Banking Regulation Act, 1949, as amended from time to time, and all other provisions / laws enabling the Reserve Bank of India in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the Amendment Directions hereinafter specified.
4. These Directions shall be called the Reserve Bank of India (Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026.
5. The provisions shall come into force with immediate effect.
6. These Amendment Directions modify the [Reserve Bank of India \(Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio\) Directions, 2025](#) as under:

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021
बैंक हिंदी में पत्राचार का स्वागत करता है

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.

- (i) In paragraph 20 (3), the words "*other development financial institutions as defined in section 2 (cccii) of the RBI Act, 1934*" shall be inserted.
- (ii) In paragraphs 28 (4) (v), the words '*under "Cash in hand"*' shall be deleted.
- (iii) In Annex I (Form B),
 - The words "*Industrial Development Bank of India, National Bank for Agriculture and Rural Development, Export-Import Bank of India*" shall be substituted with "*the National Bank, Exim Bank, the National Housing Bank, the Small Industries Bank, the National Bank for Financing Infrastructure and Development or other development financial institution*".
 - Before the footnotes, in item 2, the words "*Industrial Development Bank of India*" shall be deleted and the words "*National Housing Bank*", "*Small Industries Bank*", "*National Bank for Financing Infrastructure and Development*" and "*Other development financial institution*" shall be inserted.
- (iv) In Annex II (Form I) and Annex III,
 - In I (a) (i) and III (a), the words "*IDBI Bank limited*" shall be inserted.
 - In IX, the words "*such*" and "*as notified by the Reserve Bank*" shall be inserted.
 - In XI and XIII, the word "*such*" shall be inserted before "*per cent*", words "*(or a higher specified percentage)*" shall be deleted and words "*as notified by the Reserve Bank*" shall be inserted.
 - A new item "*Amount deposited with the Reserve Bank, under Standing Deposit Facility Scheme*" shall be inserted.
- (v) In footnotes Annex II (Form I), the words "*Industrial Development Bank of India*" shall be deleted and "*the National Housing Bank, the Small Industries Bank*" shall be inserted.

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager