



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/2025-26/<>

GOR.CRE.REC.<>/21-04-018/2025-26

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**Reserve Bank of India (Urban Co-operative Banks – Financial
Statements: Presentation and Disclosures) – Second Amendment
Directions, 2026 – Draft for comments**

Please refer to [Reserve Bank of India \(Urban Co-operative Banks - Financial Statements: Presentation and Disclosures\) Directions, 2025](#) (hereinafter referred to as 'the Directions').

2. On a review, consequent to the issuance of the [Reserve Bank of India \(Urban Co-operative Banks – Concentration Risk Management\) – Amendment Directions, 2026](#), and in exercise of the powers conferred by the sections 21 and 35A read with Section 56 of the Banking Regulation Act, 1949 and all other provisions / laws enabling the Reserve Bank of India (hereinafter called the Reserve Bank) 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.

3. The Amendment Directions modifies the Directions as under:

(1) In 'Chapter-III Disclosure in Financial Statements – Notes to Accounts', a new sub-sub paragraph (ix) shall be inserted under sub-paragraph 10(5) on Exposures, as given below:

10(5)(ix) Unsecured advances and lending to nominal members

Details of aggregate unsecured advances and lending to nominal members as defined in [Reserve Bank of India \(Urban Co-operative Banks – Concentration Risk Management\) Directions, 2025](#) shall be disclosed as per the following table:



(Amount in ₹ crore)

Sr. No.	Particulars	Previous Year	Current Year
A. Unsecured advances			
1	Aggregate value of unsecured advances sanctioned during the year		
2	Aggregate value of unsecured advances outstanding as on 31 st March		
3	Out of Sr. No. 2 above, aggregate unsecured advances of ticket sizes upto ₹50,000, which are eligible as priority sector loans		
4	Aggregate value of unsecured advances outstanding (excluding Sr. No. 3 above) as a percentage of total loans and advances as on 31 st March		
5	Aggregate value of unsecured advances which are categorized as:		
	<i>(i) Special Mention Accounts as on 31st March</i>		
	<i>(ii) Non-Performing Assets as on 31st March</i>		
6	Amount of provisions held in respect of unsecured advances as on 31 st March		
B. Lending to nominal members			
7	Aggregate value of loans to nominal members sanctioned during the year		
8	Aggregate value of loans to nominal members outstanding as on 31 st March		



9	Total number of nominal members as on 31 st March		
10	Total number of nominal members as a percentage of regular members as on 31 st March		

4. The above amendments shall come into force from October 1, 2026.

Vaibhav Chaturvedi
(Chief General Manager)