



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

January 08, 2026

RBI invites public comments on the Draft Reserve Bank of India (Urban Co-operative Banks - Governance) Amendment Directions, 2026 and Draft Reserve Bank of India (Rural Co-operative Banks - Governance) Amendment Directions, 2026

Reserve Bank of India today placed on its website the following draft Directions for public comments:

- (1) [Draft Reserve Bank of India \(Urban Co-operative Banks - Governance\) Amendment Directions, 2026](#)
- (2) [Draft Reserve Bank of India \(Rural Co-operative Banks - Governance\) Amendment Directions, 2026](#)

The comments/feedback on the draft directions are invited from public/stakeholders by **January 30, 2026**. The comments/feedback may be submitted through the link under the '[Connect2Regulate](#)' Section available on the Reserve Bank's website. Alternatively, comments/feedback may also be forwarded to:

The Chief General Manager
Reserve Bank of India
Department of Regulation (Governance Section)
12th Floor, Central Office
Shahid Bhagat Singh Marg, Fort, Mumbai – 400001

Or by [email](#) with the subject line "Feedback on RBI (UCBs - Governance) Amendment Directions, 2026 / RBI (RCBs - Governance) Amendment Directions, 2026."

Background and Objective

Section 10A(2A)(i) read with Section 56 of the Banking Regulation Act, 1949 stipulates a maximum continuous tenure of 10 years for directors of co-operative banks. Reserve Bank of India has observed instances where this requirement was sought to be bypassed through brief resignations or brief interruptions between two directorships followed by re-election or co-option to the Board of Directors. Such practices undermine the intent and spirit of the law. To ensure compliance with the aforesaid statutory provision in letter and spirit, it has been decided to introduce a minimum cooling-off period for directors of co-operative banks.