



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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UBD.CO.BPD. (PCB).Cir. No. 20 /12.05.001/2012-13

October 17, 2012

The Chief Executive Officers of  
All Primary (Urban) Co-operative Banks

Madam /Dear Sir

**Supervisory Action Framework (SAF) for Urban Co-operative Banks (UCBs)**

Please refer to our [circular UBD.BPD. \(PCB\) Cir. No.22/12.05.001/2011-12 dated March 1, 2012](#) on the captioned subject.

2. In this connection it is clarified that for the limited purpose of active monitoring and initiating supervisory action under the Supervisory Action Framework the Credit Deposit ratio would be computed by adding 75 % of capital funds (as defined in the Master Circular dated July 2, 2012 on Prudential Norms on Capital Adequacy) to the deposits.

3. Further, the reference date for gross NPAs would be the balance sheet date i.e. 31<sup>st</sup> March.

Yours faithfully,

(A. Udgata)

Chief General Manager-in-Charge

शहरी बैंक विभाग, केंद्रीय कार्यालय, गारमेंट हाउस, पहली मंजिल, वरली, मुंबई - 400

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