

RBI/2022-23/181

DOR.ACC.REC.No.103/21.04.018/2022-23

February 20, 2023

Madam / Dear Sir,

Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 – Disclosures for State Co-operative Banks and Central Co-operative Banks

The [Reserve Bank of India \(Financial Statements-Presentation and Disclosures\) Directions, 2021](#) ('Master Direction') are applicable to Commercial Banks and Primary Urban Co-operative Banks (UCBs). They harmonize the regulatory instructions on presentation and disclosure in financial statements across the banking sector.

2. In consultation with the National Bank for Agriculture and Rural Development (NABARD), it has now been decided to make this Master Direction also applicable to State Cooperative Banks and Central Cooperative Banks (also referred to as 'District Central Co-operative Banks').

3. The Master Direction shall apply to State and Central Cooperative Banks (together referred to as 'Rural Co-operative Banks' or 'RCBs') *mutatis mutandis*, unless explicitly specified otherwise, from the financial year ending March 31, 2023. Certain disclosure requirements specified in Annex III-A shall be applicable, to RCBs, from the financial year ending March 31, 2024.

4. The [Reserve Bank of India \(Financial Statements - Presentation and Disclosures\) Directions, 2021](#) stands updated to reflect these changes.

Yours faithfully,

(Usha Janakiraman)

Chief General Manager

विनियमन विभाग, केंद्रीय कार्यालय, 12 वीं और 13 वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई-400001

दूरभाष: 022-22601000 फैक्स: 022-22705691 ई-मेल: cgmcdor@rbi.org.in

Department of Regulation, Central Office, 12th and 13th Floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai- 400 001

Tel: 022- 2260 1000 Fax: 022-2270 5691 email: cgmcdor@rbi.org.in

हिंदी आसान है इसका प्रयोग बढ़ाएँ