



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
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November 27, 2009

The Chief Executive Officer  
Primary (Urban) Cooperative Banks

Dear Sir / Madam

**Augmentation of capital funds by issue of Long Term Deposits**

Please refer to our circular [UBD.PCB.Cir.No. 4 /09.18.201 / 2008-09](#) dated July 15, 2008 prescribing guidelines for issue of Preference shares and Long term Deposits by Urban Cooperative Banks. In this connection, it is advised that the Long Term Deposits referred to in the said guidelines should henceforth be titled as 'Long Term (Subordinated) Deposits'.

Yours faithfully

(A.K. Khound)  
Chief General Manager-in-Charge

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