



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2009-10/277

UBD.BPD.(PCB).Cir No. 39 /12.05.001/2009-10

December 30, 2009

The Chief Executive Officers  
All Non-Scheduled Primary (Urban) Cooperative Banks

Dear Sir / Madam

### **UCBs - Liquidity Risk Management System in Non Scheduled Banks – Reporting**

Please refer to our circular [UBD.PCB.Cir No. 12](#) & [13/12.05.001/2008-09](#) dated September 17, 2008 prescribing Asset Liability Management (ALM) including Liquidity Risk Management guidelines to be followed by Non-Scheduled Banks. It had been advised that a separate communication would follow regarding submission of returns to RBI under Offsite Surveillance System (OSS).

2. In this connection, it is advised that until the OSS software is suitably amended for reporting ALM returns, Non Scheduled UCBs should submit the ALM statements in paper form as under:

- (i) Non Scheduled **UCBs in Tier II** may prepare the Statement of Structural Liquidity and Interest Rate Sensitivity as at the end of March / June / September / December and submit to the Regional Office of RBI within a month from the end of the quarter.
- (ii) Non Scheduled **UCBs in Tier I** may prepare the Statement of Structural Liquidity as at the end of March / June / September / December and submit to the Regional Office of RBI within a month from the end of the quarter.



3. It may be noted that RBI attaches utmost importance to this reporting system and expects banks to submit the ALM returns correctly and within the prescribed time. To this end, banks may designate and authorize one or two senior official/s who would be responsible for the correct compilation and timely submission of these returns and who would be fully responsible for the information furnished therein. Such designated Authorized Reporting Official/s (ARO/s) would have to liase with the officials in the Off-site Surveillance (OSS) Division of Urban Banks Department. The names and designations of the ARO/s may be indicated to the concerned Regional Office of UBD while forwarding these returns.

4. Please acknowledge receipt of this circular to our Regional Office concerned and also place it before your Board of Directors in its next meeting.

Yours faithfully

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