

Appendix A

A. List of Circulars consolidated in the Master Circular

Sr. No.	Circular No.	Date	Subject
1.	DOR.(PCB).BPD.Cir.No.11/16.20.000/2019-20	20.04.2020	Provisioning on interbank exposure of Primary (Urban) Co-operative Banks (UCBs) under All Inclusive Directions
2.	DCBR.BPD.(PCB).Cir.No.10/16.20.000/2018-19	10.06.2019	Sale of Securities held in Held to Maturity (HTM) Category - Accounting treatment
3.	DBR.No.Ret.BC.10/12.02.001/2018-19	05.12.2018	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR)
4.	DCBR.BPD.(PCB).Cir.No.02/16.20.000/2018-19	16.08.2018	Investments in Non-SLR Securities by Primary (Urban) Co-operative Banks – Approved counterparties for secondary market transactions
5.	DBR.BP.BC.No.002/21.04.141/2018-19	27.07.2018	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by banks – Valuation of State Development Loans
6.	FMRD.DIRD.05/14.03.007/2018-19	25.07.2018	Secondary Market Transactions in Government Securities – Short Selling
7.	FMRD.DIRD.03/14.03.007/2018-19	24.07.2018	Transactions in the 'When Issued' (WI) market in Central Government Securities
8.	FMRD.DIRD.01/14.03.038/2018-19	24.07.2018	Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018
9.	DCBR.BPD.(PCB/RCB)Cir.No.1/16.20.000/2018-19	06.07.2018	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR) by Co-operative banks
10.	FMRD.DIRD.7/14.03.025/2017-18	31.03.2018	Taking over of valuation of Government Securities (G-Sec) by Financial Benchmark India Pvt. Ltd. (FBIL) - valuation of portfolios
11.	DCBR.BPD.(PCB).Cir.No.8/16.20.000/2015-16	19.11.2015	Placement of Deposits with Other Banks by Primary (Urban) Co-operative Banks (UCBs)
12.	DCBR.BPD.(MSCB).Cir.No.1/13.05.000/2014-15	14.05.2015	Guidelines on Sale of Financial Assets to Securitization Company (SC) / Reconstruction Company (RC) - Reversal of Excess provision on Sale of NPAs to SC / RC
13.	UBD.BPD.(PCB).Cir.No.68/16.26.000/2013-14	05.06.2014	The Banking Laws (Amendment) Act 2012 -Amendments to Section 18 & 24 of Banking Regulation (B.R.) Act, 1949 (AACS)- Maintenance of Cash Reserve Ratio (CRR) for Non-Scheduled UCBs and Statutory Liquidity Ratio (SLR) for UCBs
14.	UBD.BPD.(PCB).Cir.No.58/16.20.000/2013-14	07.05.2014	Investments in Market Infrastructure Companies by Primary (Urban) Cooperative Banks

Sr. No.	Circular No.	Date	Subject
15.	UBD.BPD.(PCB).Cir.No.53/13.05.000/2013-14	28.03.2014	Guidelines on Sale of Financial Assets to Securitisation Company/ Reconstruction Company (SC / RC) by Multi State Urban Cooperative Banks
16.	UBD.BPD.(PCB).Cir.No.9/09.29.000/2013-14	04.09.2013	Secondary Market Transactions in Government Securities - Intra-day Short Selling
17.	UBD.BPD(SCB).No.4/16.20.000/2012-13	10.6.2013	Ready Forward Contracts in Corporate Debt Securities
18.	IDMD.PCD.1423/14.03.02/2012-13	30.10.2012	Ready Forward Contracts in Corporate Debt Securities – Permitting Scheduled UCBs.
19.	UBD.BPD(PCB).No.17/12.05.001/2011-12	03.01.2012	Negotiated Dealing System (NDS) – Order Matching (OM)- Grant of membership to UCBs
20.	IDMD.DODNo.13/10.25.66/2011-12	18.11.2011	Direct access to Negotiated Dealing System – Order Matching (NDS-OM)
21.	UBD.CO.(PCB).BPD.Cir.6/09.11.00/2011-12	25.10.2011	SGL and CSGSL Accounts – Eligibility Criteria and Operational Guidelines
22.	IDMD.No.29/11.08.043/2010-11	30-05-2011	Guidelines for Accounting of Repo / Reverse Repo Transactions- Clarification
23.	UCB(PCB)BPD.Cir.No.36/16.20.000/2010-11	18-02-2011	Prudential Norms on Investment in Zero Coupon Bonds
24.	UBD.(PCB).Cir.No.34/09.80.00/2010-11	18-01-2011	Accounting Procedure for Investments - Settlement Date Accounting
25.	UBD.BPD.(PCB).Cir.No.24/12.05.001/2010-11	16.11.2010	Opening of Current account and Subsidiary General Ledger Account with Reserve Bank and Membership of Indian Financial network (INFINET) and Real Time Gross Settlement (RTGS) system.
26.	IDMD.PCD.22/11.08.38/2010-11	09.11.2010	Ready Forward Contracts in Corporate Debt Securities
27.	IDMD. DOD.17/11.01.01(B)/2010-11	14.07.2010	Government Securities Act, 2006, Sections 27 & 30 - Imposition of penalty for bouncing of SGL forms
28.	UBD.CO.BSD./PCB.Cir./68/12.22.351/2009-10	07-06-2010	Placement of deposits with other banks by Primary (Urban) Co-operative Banks for availing clearing facility
29.	UBD.BPD.PCB.Cir.No.63/16.20.000/2009-10	04-05-2010	Investment in unlisted Non-SLR securities by Primary (Urban) Co-operative Banks
30.	UBD.BPD.PCB.Cir.No.62/16.20.000/2009-10	30-04-2010	Classification of investments in bonds issued by companies engaged in infrastructure activities
31.	UBD. (PCB).BPD.Cir.52/09.11.000/2009-10	05-04-2010	Maintenance of CSGSL accounts
32.	IDMD/4135/11.08.43/2009-10	23-03-2010	Guidelines for accounting Repo/Reverse Repo transactions
33.	IDMD.DOD.05/11.08.38/2009-10	08.01.2010	Ready Forward Contracts in Corporate Debt Securities

Sr. No.	Circular No.	Date	Subject
34.	UBD(PCB).BPD.Cir.No.34/16.26.000/2009-10	17-12-2009	Banking Regulation Act, 1949 (AACS), Section 24-Investment in Government and other approved securities by UCBs
35.	UBD.BPD.(PCB).Cir.No.27/16.20.000/2009-10	03-12-2009	Master Circular on Investments by UCBs – Corrigendum
36.	IDMD.DOD.No.334/11.08.36/2009-10	20-07-2009	Ready forward contracts
37.	UBD BPD (PCB) No 47/16.20.000/08-09	30-01-09	Placement of deposits with other banks by primary (urban) cooperative banks (UCBs)
38.	UBD BPD (PCB) No 46/16.20.000/08-09	30-01-09	Investments in Non-SLR securities by primary (urban) cooperative banks
39.	UBD BPD (PCB) No 37/16.26.000/08-09	21-01-09	Banking Regulation Act 1949 (AACS)- Investments in Government and other approved securities by UCBs – Exemption under Section 24A
40.	UBD BPD (PCB) No 28/16.26.00/08-09	26-11-08	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Section 24-Investment in Government and other approved securities by Urban Co-operative Banks (UCBs)
41.	UBD BPD No:56 /16.20.000/07-08	17-06-08	Valuation of Non-SLR securities issued by the Government of India
42.	IDMD/ No. 3166/11.01.01(B)	01-01-08	WI transactions on Government Securities
43.	UBD BPD No:14/16.20.00/07-08	18-09-07	Investments in Non-SLR securities
44.	UBD BPD No: 7/ 09.29.000/2006-07	18-08-2006	'When issued' transactions in Govt. Securities
45.	UBD BPD No: 1/ 09.09.001/2006-07	11-07-2006	Priority Sector Lending – Investments in NHB / HUDCO
46.	UBD BPD No: 41/16.20.000/2005-06	29-03-2006	Investment portfolio of UCBs - valuation
47.	UBD BPD No: 31/13.01.000/2005-06	17-02-2006	Investment in Government Securities
48.	UBD BPD No: 41/16.20.000/2004-05	28-03-2005	Investment portfolio of UCBs - valuation
49.	UBD BPD No: 16/16.20.000/2004-05	02-09-2004	Investments – classification and valuation
50.	UBD BPD No: 49/09.80.00/2004-05	20-06-2005	Ready Forward Transactions
51.	UBD BPD No: 50/09.80.00/2004-05	20-06-2005	Govt Sec- T + 1 settlement
52.	UBD BPD No: 51/09.80.00/2004-05	20-06-2005	Settlement of securities on primary issues

Sr. No.	Circular No.	Date	Subject
53.	UBD.BPD.No.37/12.05.01/2004-05	26.02.2005	Investment portfolio of banks – Reporting system
54.	UBD.BPD.SUB.CIR.5/09.80.00/2003-04	28-04-2004	Transactions in Government Securities (DVP III)
55.	UBD.BPD.PCB.Cir.45/16.20.00/2003-04	15-04-2004	Investment in non-SLR debt securities by UCBs
56.	UBD.BPD.PCB.Cir.44/09.29.00/2003-04	12-04-2004	Sale of Govt. Securities allo UBD BPD No: 41/ 16.20.000/2004-05cated during the auctions for primary issues on the same day.
57.	UBD.BPD.PCB.Cir.42/09.11.00/2003-04	1-04-2004	Maintenance of CSGL Accounts
58.	UBD.BPD.PCB.Cir.35/13.05.00/2003-04	27-02-2004	Placement of deposits by NSCBs with strong sch UCBs
59.	UBD.BPD.PCB.Cir.34/13.05.00/2003-04	11-02-2004	Maximum limit on advances – limits on exposure to individual/group borrowers – Computation of capital funds
60.	UBD.BPD.PCB.Cir.33/09.11.00/2003-04	11-02-2004	Maintenance of CSGL Accounts
61.	UBD.BPD.PCB.FIR.26/16.20.00/2003-04	2-12-2004	Investment in shares of ICICI Bank Ltd.
62.	UBD.BPD.PCB.Cir.12/09.29.00/2003-04	04-09-2003	Investment Portfolio of UCBs – Guidelines for Investment Fluctuation Reserve
63.	UBD.BPD.Cir.No.11/09.29.00/2003-04	02-09-2003	Investment Portfolio of UCBs – Classification & Valuation of investments
64.	UBD.BPD.PCB.Cir.8/9.2900/2003-04	16-08-2003	Trading of Government Securities in Stock Exchanges
65.	UBD.BPD.Cir.No.1/09.11.00/2003-04	08-07-2003	Settlement in respect of Government Securities Transaction – Compulsory settlement through CCIL
66.	UBD.BPD.PCB.Cir.No.2/09.80.00/2003-04	08-07-2003	Scheme for Non-Competitive Bidding Facility in the Auction of Government of India dated securities
67.	UBD.PCB.56/09.29.00/2003-04	02-07-2003	Investment Portfolio of Banks – Transactions in Securities
68.	UBD.BPD.PCB.Cir.No.46/16.20.00/2002-03	17-05-2003	Placement of deposits by non-scheduled UCBs with Scheduled UCBs
69.	UBD.BPD.PCB.No.44/09.80.00/2002-03	12-05-2003	Guidelines for uniform accounting for Repo/Reverse Repo transactions
70.	UBD.BPD.PCB.Cir.No.39/09.29.00/2002-03	13.03.2003	Trading of Government Securities on Stock Exchange
71.	UBD.BP.No.35/16.26.00/2002-03	18-02-2003	Prices of Government Securities in the Secondary Market

Sr. No.	Circular No.	Date	Subject
72.	UBD.BPD.SPCB.No.9/09.29.00/2002-03	27-01-2003	Reconciliation Procedure for Government Loans
73.	UBD.POT.PCB.Cir.No.06/09.29.00/2002-03	06-08-2002	Investment Portfolio of UCBs – Transactions in Government Securities
74.	UBD.POT.PCB.Cir.No.5/09.29.00/02-03	22-07-2002	Investment portfolio of banks – transaction in securities
75.	UBD.POT.No.49/09.80.00/2001-02	17-06-2002	Ready Forward Contracts
76.	UBD.CO.POT.PCB.Cir.No.48/09.29.00/2001-02	11-06-2002	Certification of holding of securities in banks' investment portfolio
77.	UBD.BR.No.47/16.26.00/2001-02	07-06-2002	Investments in Government and other approved securities by UCBs
78.	UBD.PCB.Cir.No.46/09.29.00/2001-02	06-06-2002	Investment Portfolio of Banks –Transaction in Securities
79.	UBD.Plan.SCB.Cir.No.10/09.29.00/2001-02	26-04-2002	Investment Portfolio of Urban Banks – Transactions in Government Securities
80.	UBD.Plan.PCB.Cir.No.41/09.29.00/2001-02	20-04-2002	Investment Portfolio of Banks – Transactions in Securities
81.	UBD.BR.Cir.No.19/16.26.00/2001-02	22-10-2001	B.R.Act, 1949 (AACS) Section 24 – Investment in Government and other approved securities
82.	UBD.No.BR.6/16.26.00/2000-01	09-08-2001	B.R. Act, 1949 (AACS) Section 24 – Investment in Government and other approved securities
83.	UBD.No.CO.BSD.I.PCB.44/12.05.05/2000-2001	23-04-2001	Guidelines for Classification and Valuation of Investments by Banks
84.	UBD.No.BR.Cir/42/16.26.00/2000-01	19-04-2001	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 24 - Investment in Government and other approved Securities by Urban Co-operative Banks (UCBS)
85.	UBD.No.43/16.20.00/2000-01	19-04-2001	Investment of Funds by Urban Co-operative Banks as deposits with other institutions and other Urban Co-operative Banks
86.	UBD.No.POT.Cir.PCB.39/09.29.00/ 2000	18-04-2001	Sale of Government Securities Allotted in the Auctions of Primary Issues
87.	UBD.No.Plan.PCB.Cir/22/09.29.00/ 2000-2001	30-12-2000	Investment Portfolio of banks - Transactions in securities - Role of brokers
88.	UBD.Plan.PCB.Cir/26/09.80.00/99-2000	28-03-2000	Ready Forward Contracts
89.	UBD.Plan.18/09.80.00/1999-2000	30-12-1999	Banks' own investment in State Government Loans - Payment of brokerage commission
90.	UBD.No.Plan.PCB.04/09.80.00/99-2000	25-08-1999	Ready Forward Transactions

Sr. No.	Circular No.	Date	Subject
91.	Ref. UBD No.BR. 26/18.20.00/98-99	07-04-1999	Investment of funds by primary (urban) co-operative banks in public sector undertakings/ companies
92.	UBD.No.Plan.PCB.DIR.3/09.80.00/98-99	17-08-1998	Reverse Ready forward transactions
93.	UBD.No.BR.1/16.20.00/98-99	10-07-1998	Investment by urban co-op. banks – Valuation of Investments – US – 64 units
94.	UBD No.61/16.20.00/97-98	04-06-1998	Investment of Investment by Urban Cooperative Banks - Valuation of Investment - US- 64 Units funds by primary (urban) co-operative banks in public sector undertakings/companies
95.	UBD.No.Pl.an.PCB/Cir.56/09.60.00/ 97-98	13-05-1998	Investment in Certificates of Deposit (CDs) by primary (urban) co-operative banks
96.	UBD.No.Plan.SUB.20/09.81.00/97-98	19-02-1998	Retailing of Government Securities
97.	UBD.No.BP.37/16.20.00/97-98	29-01-1998	Investment by Urban Co-operative Banks - Valuation of Investments
98.	UBD.No.BSD.I (PCB) 22/ 12. 05. 00 / 97-98	26-11-1997	Investment by Urban Co-operative Banks Valuation of Investments
99.	UBD.No.Plan.SUB.No.17/09.83.00/97-98	19-11-1997	Statistical data relating to investments in Money Market Instruments/ Government Securities
100.	UBD.No.Plan.PCB/Cir.21/09.60.00/97-98	11-11-1997	Investment in certificates of deposit (CDs) by Urban Co-operative Banks
101.	UBD.No.Plan.PCB.Cir.19/09.29.00/97-98	10-11-1997	Investment Portfolio of banks - Transactions in securities-Role of brokers
102.	UBD.No.Plan.PCB.56/09.60.00/96-97	06-06-1997	Investment in Certificates of Deposit (CDs) by Urban Co-operative Banks
103.	UBD.No.DS.SUB.CIR.7/13.07.00/96-97	07-01-1997	Investment of Surplus Funds by primary co-operative Banks in Bills Rediscounting Scheme
104.	UBD.No.Plan.PCB.34/09.29.07/96-97	30-12-1996	Investment portfolio of banks Transactions in securities
105.	UBD.No.Plan.PCB.No.30/09.82.00/96-97	27-11-1996	Investment by Urban Co-operative Banks in the Units of Unit Trust of India (UTI)
106.	UBD.No.Plan.PCB.19/09.29.00/96-97	11-09-1996	Investment portfolio of banks - System for custody and control of unused B. R. Forms
107.	UBD.No.Plan.PCB.7/09.60.00/96-97	19-07-1996	Investment in certificates of deposit by Urban Co-operative Banks
108.	UBD.No.Plan/PCB/69/09.29.00/95-96	21-06-1996	Investment portfolio of banks - Transactions in securities
109.	UBD.No.BR.Cir.52/16.20.00/95-96	16-03-1996	Investment of funds by Urban Co-operative Banks in Public Sector Undertakings/Companies

Sr. No.	Circular No.	Date	Subject
110.	UBD.No.Plan.PCB.47/09.60.00/95-96	29-02-1996	Investment in Certificates of Deposit (CDs) by Urban Co-operative Banks
111.	UBD.No.BR.12/16.20.00/95-96	06-01-1996	Investment of funds by urban co-operative banks in bonds of public sector Undertakings
112.	UBD.No.BR.Cir.33/16.26.00/95-96	03-01-1996	Banking Regulation Act, 1949 (As applicable to Co-operative Societies) Section 24-Investment in Government and other approved securities by primary co-operative banks
113.	UBD.No.Cir.63/16.26.00/94-95	16-06-1995	Banking Regulation Act, 1949 (As applicable to Co-operative Societies) Section 24-Investment in Government and other approved securities by primary co-operative banks
114.	UBD.No.BR.CIR.53/16.20.00/94-95	24-04-1995	Investment of funds by Urban Co-operative Banks in Public Sector Undertakings/Companies
115.	UBDNo.Plan.PCB.32/09.29.00/94-95	24-11-1994	Investment Portfolio of Banks - Transactions in Securities – Bank Receipts/Role of brokers
116.	UBD.No.Plan.PCB.29/09.80.00/94/95	09-11-1994	Ready Forward Transactions
117.	UBD.No.Plan.PCB.14/09.80.00/94-95	24-08-1994	Ready Forward Transactions
118.	UBD.BR.10/PCB(CIR)/16.20.00/9495	01-08-1994	Investment of funds by primary co-operative banks in public sector undertakings/companies
119.	UBD.BR.CIR.72/16.20.00/93-94	16-05-1994	Investment of funds by urban co- operative banks in public sector undertakings/companies
120.	UBD.No.PLAN (PCB).CIR.56/09.29.00/ 93-94	11-02-1994	Investment portfolio of banks - Transactions in Securities.
121.	UBD.No.Plan.51/09.29.00/93-94	20-01-1994	Investment portfolio of banks - Transactions in Securities - Bouncing of SGL transfer forms - Penalties to be imposed:
122.	UBD.No.3/09.29.00/93-94	02-08-1993	Investment port-folio of banks - Transactions in securities - Aggregate contract limit for individuals brokers – Clarifications
123.	UBD.No.Plan.74/UB.81-92/93	17-05-1993	Investment portfolio of banks - Transactions in securities
124.	UBD.No.Plan.13/UB.81/92-93	15-09-1992	Investments portfolio of banks Transactions in securities
125.	UBD.No.BR.1866/A.12(19)-87/88	13-06-1988	Investments of Funds by Urban Co-operative Banks as Deposits with Public Sector Undertakings/Companies/Corporations/Co-operative Institutions
126.	UBD.No.DC.84/R.1(B).87/88	13-02-1988	Bills Rediscounting Scheme – Rediscounting of bills with Banks and Financial Institutions

Sr. No.	Circular No.	Date	Subject
127.	UBD.No.BR.1455/A12(24)-85/86	31-05-1986	Banking Regulation Act, 1949 (as applicable to co-operative societies) - Section 24 - Investment in Units issued by the Unit Trust of India
128.	UBD.BR.871/A.12 (24)-84/85	10-05-1985	Banking Regulation Act, 1949 (as applicable to co-operative societies) - Section 24 - Investment made under national deposit scheme
129.	UBD.BR.498/A.12 (24) -84/85	08-01-1985	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Section 24 - Investment in Government and Other Trustee Securities by primary co-operative banks
130.	UBD.NO.DC.597/R.41-84/85	31-10-1984	7% Capital Investment Bonds
131.	UBD.P&O.1121/UB. -63-83/84	01-06-1984	Bank's own investment in central state government loans-payment of brokerage
132.	ACD.ID (DC) 1799/R.36/79/80	10-01-1980	Subscription/purchase of 7 year national rural development bonds
133.	ACD.ID. (DC) 1800/R.36-79/80	10-01-1980	Directive relating to subscription/purchase of 7 year national rural development Bonds
134.	ACD.BR.446/A.12 (19)/72-3	01-11-1972	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Section 19
135.	ACD.BR.463/A.12 (19)/70-7	09-11-1970	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies): Section 19
136.	ACD.BR.1/A.12 (19)/68-9	01-07-1968	Section 19 of the Banking Regulation act 1949 (as applicable to co-operative societies): Restriction on holding shares in other co-operative societies
137.	ACD.BR.3/A.12 (19)/68-9	01-07-1968	Section 19 of the Banking Regulation Act, 1949 (as applicable to co-operative societies): Restriction on holding shares in other co-operative societies
138.	ACD.BR.903/A.12 (19)/67-8	22-12-1967	Banking Regulation Act, 1949 (as applicable to Co-operative Societies): Section 19: Restriction on holding of shares in other co-operative societies
139.	ACD.BR.388/A.11 (19) 65-6	01-03-1966	Section 19 of the Banking Regulation Act: Restriction on holding shares in other co-operative societies

B. List of Other Circulars from which instructions relating to Investments have also been consolidated in the Master Circular

Sr. No.	Circular No.	Date	Subject
1	UBD.No.POT.PCB.Cir.No.45/09.116.00/2000-01	25-04-2001	Application of Capital Adequacy Norms to Urban (Primary) Co-operative Banks
2	UBD.CO.No.BSD-I.PCB(Cir)34/12.05.05/99-2000	24-05-2000	Income Recognition, Asset Classification, Provisioning and Valuation of Investments
3	UBD.No.BSD.PCB./25/12.05.05/99-2000	28-02-2000	Income Recognition, Asset Classification, Provisioning and other related matters
4	UBD.No.I&L(PCBs)42/12.05.00/96-97	20-03-1997	Prudential norms - Income Recognition, Assets Classification, Provisioning and other related matters -
5	UBD.No.I&L(PCBs)68/12.05.00/95-96	10-06-1996	Income Recognition, assets classification, provisioning and other related matters Clarifications
6	UBD.No.I&L(PCB)61/12.05.00/94-95	06-06-1995	Income recognition, asset classification, provisioning and other related matters Valuation of investment and others
7	UBD.No.I&L86/12.05.00/93-94	28-06-1994	Income recognition, assets classification, provisioning and other related matters
8	UBD.21/12:15:00/93-94	21-09-1993	Committee to enquire into various aspects relating to frauds and malpractices in banks primary (urban) co-operative banks
9	UBD.NO.I&L.38/J.1-92/93	09-02-1993	Income recognition, assets classification, provisioning and other related matters
10	UBD.BR.16/A.6-84/85	09-07-1984	Banking Law (Amendment) Act, 1983
11	ACD.Plan.358/UB.1-78/9	20-04-1979	Report on the committee on urban co-operative banks
12	ACD.BR.184/A.12(19)-78/9	23-08-1978	The Banking Regulation Act, 1949 (as applicable to co-operative societies) Section 10: Restriction on holding shares in other co-operative societies
13	ACD.BR.760/A.1/68-9	23-01-1969	The Banking Laws (Amendment) Act, 1968
14	ACD.BR. 464/A. 12(24)/68-9	12-11-1968	Section 24 of the Banking Regulation Act 1949 (As Applicable to Co-operative Societies): Maintenance of Percentage of Assets