



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**



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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

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