



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2013-14/327

UBD CO BPD No. 31 /09.18.300/2013-14

October 17, 2013

The Chief Executive Officer  
All Primary (Urban) Co-operative Banks

Dear Sir / Madam,

### **Sharing of Information Technology Resources by banks – guidelines**

As announced in the Monetary Policy Statement 2013-14 ([paragraph 101](#)), with the increased use of information technology (IT) infrastructure by banks, there is a need to examine the issue of shared IT resources in order to optimise costs while maintaining the desired levels of efficiency and security. The feasibility of such shared resources by the banking sector needs to be explored wherever possible, taking into account security issues, data integrity and confidentiality.

2. In this connection, we enclose a copy of circular on the captioned subject issued to all Scheduled Commercial Banks by the Department of Information Technology, Central Office, Reserve Bank of India, vide circular [DIT CO \(Policy\) No.674/09.63.025/2013-14 dated August 30, 2013](#) for your information and necessary action. As the guidelines on sharing of IT resources by banks have been prepared taking into account issues relating to security, data integrity and confidentiality, Urban Co-operative Banks (UCBs) are advised to take the same into account when they opt for sharing of IT resources and ensure that all aspects relating to privacy, confidentiality, security and business continuity are fully met.

शहरी बैंक विभाग, केंद्रीय कार्यालय, गारमेंट हाऊस, पहली मंज़िल, डॉ. एनी बेसेंट मार्ग, वरली, मुंबई - 400018 भारत

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**हिंदी आसान है, इसका प्रयोग बढ़ाइए—**

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्ति की जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



3. While entering into agreement with service provider in this regard, UCBs may ensure that the infrastructure and applications are made available for audit / inspection by RBI and that RBI should have access to all information resources that are used by banks, even if the resources are not physically located in the premises of banks.

Yours faithfully,

(A.K. Bera)  
Principal Chief General Manager

Encl: As above.