



**FORM A**

**(To be submitted by a scheduled bank)**

**Statement of position at the close of business on Friday<sup>1</sup>----- (Rupees rounded off to the nearest thousand)**

**Name of the Bank:**

**I. Liabilities to the Banking System in India <sup>2</sup>**

- a) Demand and time deposits from Banks
- b) Borrowings from Banks
- c) Other Demand and Time Liabilities<sup>3</sup>

**Total of I**

**II. Liabilities to Others in India**

- a) Aggregate Deposits (Other than from Banks)
  - (i) Demand
  - (ii) Time
- b) Borrowings<sup>4</sup>
- c) Other demand and time liabilities

**Total of II**

**Total of I + II**

**III. Assets with the Banking System in India**

- a) Balances with Banks
  - (i) In current account
  - (ii) In other accounts
- b) Money at call and short notice
- c) Advances to banks i.e., dues from banks
- d) Other Assets

**Total of III**

**IV. Cash in India (i.e., cash in hand)**

**V. Investments in India (at book value)**

- a) Central and State Governments securities including Treasury Bills, Treasury Deposits Receipts, Treasury



Savings Deposit Certificates and Postal obligations

- b) Other approved Securities

**Total of V**

**VI. Bank Credit in India (excluding inter-bank advances)**

- a) Loans, cash credits and overdrafts
- b) Inland Bills purchased and discounted
  - (i) Bills Purchased
  - (ii) Bills Discounted
- c) Foreign Bills purchased and discounted
  - (i) Bills purchased
  - (ii) Bills discounted

**Total of VI**

**Total of (III+IV+V+VI)**

**A. Net liabilities for the purpose of Section 42 of the Reserve Bank of India**

**Act, 1934 = Net Liability to the Banking System + Liabilities to Others in India**

**i.e.,(I-III) +II, if (I-III) is a plus figure or II only, If (I-III) is a minus figure.**

**B. Savings Bank Account (vide Regulation 7)**

- i) Demand Liabilities in India
- ii) Time Liabilities in India

**Place:**

**Date:**

<sup>1</sup> Where Friday is a public holiday under the Negotiable Instrument Act, 1881 (26 of 1881) for one or more offices of a Scheduled bank, the return shall give the preceding working day's figure in respect of such office or offices, but shall nevertheless be deemed to relate to that Friday.

<sup>2</sup> The expression "Banking System" or "Banks" wherever it appears in the return means the banks and any other financial institutions referred to in sub-clause (i) to (vi) of clause (d) of the Explanation below Section 42 (1) of the Reserve Bank of India Act, 1934. .

<sup>3</sup> If it is not possible to provide the figure against I(c) separately from II(c), the same may be included in the figure against II(c).In such a case, the net liability to the banking system will be worked out as the excess, if any of the aggregate of 1(a) and 1(b) over the aggregate of III.

<sup>4</sup> Other than from Reserve Bank of India, National Bank for Agriculture and Rural Development and Export-Import Bank of India.



**Memorandum to Form A**

**1. Paid-up Capital**

1.1 Reserves

**2. Time Deposits**

2.1 Short-term

2.2 Long-term

**3. Certificates of Deposits**

**4. Net Demand and Time Liabilities**

(After deduction of liabilities under zero reserve prescription, Annex A)

**5. Amount of Deposits required to be maintained as per current rate of CRR**

**6. Any other liability on which CRR is required to be maintained as per current RBI instructions under section 42 and 42(1A) of the Reserve Bank of India Act, 1934.**

**7. Total CRR required to be maintained under Section 42 and 42(1A) of the Reserve Bank of India Act, 1934.**



**Annex A to Form A**

**Name of the Bank:**

**(Amount in Rupees rounded off to the nearest thousand)**

| Items  | Outstanding<br>at<br>Book value | Revaluation<br>value | Interest |
|--|---------------------------------|----------------------|----------|
| 1  | 2                               | 3                    | 4        |
| <b>FOREIGN CURRENCY LIABILITIES</b>  |                                 |                      |          |
| <b>Foreign Currency Liabilities to others In India</b>                                       |                                 |                      |          |
| <b>I. Non-Resident Deposits (I.1+I.2+I.3+I.4)</b>  |                                 |                      |          |
| I.1 Non-Resident External Rupee Account (NRE)  |                                 |                      |          |
| I.2 Non-Resident Ordinary Deposits (NRO)   |                                 |                      |          |
| I.3 Foreign Currency Non-Resident Banks Scheme (FCNR(B)](1.3.1+1.3.2)                        |                                 |                      |          |
| I.3.1 Short-term <sup>1</sup>  |                                 |                      |          |
| I.3.2 Long-term <sup>2</sup>   |                                 |                      |          |
| I.4 Others (to be specified)   |                                 |                      |          |
| <b>II. Foreign Currency Other Deposits/Schemes (II.1+II.2+II.3+II.4+II.5+II.6)</b>           |                                 |                      |          |
| II.1 Exchange Earner's Foreign Currency  |                                 |                      |          |
| II.2 Resident Foreign Currency Accounts (II.2.1+II.2.2)                                      |                                 |                      |          |
| II.2.1 Resident Foreign Currency (Old Scheme)  |                                 |                      |          |
| II.2.2 Resident Foreign Currency (Domestic) (New Scheme)                                     |                                 |                      |          |
| II.3 ESCROW Accounts by Indian Exporters   |                                 |                      |          |
| II.4 Foreign Credit Line for Pre-shipment Credit account and Overseas Rediscounting of Bills |                                 |                      |          |



|  |  |  |  |
|--|--|--|--|
| II.5 Credit Balances in ACU(US dollar) Account<br>II.6 Others (to be specified)  |  |  |  |
| <b>III. Foreign Currency Liabilities to the Banking System In India(III.1+III.2)</b><br>III.1 Inter-bank Foreign Currency Deposits<br>III.2 Inter-bank Foreign Currency Borrowings   |  |  |  |
| <b>IV. Overseas Borrowings<sup>3</sup></b>   |  |  |  |
| <b>FOREIGN CURRENCY ASSETS</b><br><b>1. Assets with the banking system in India</b><br>1.1 Foreign Currency lending<br>1.2 Others<br><b>2. Assets with others In India</b><br>2.1 Bank Credit In India In Foreign Currency <sup>4</sup><br>2.2 Others<br><b>3. Overseas foreign currency assets<sup>5</sup></b><br><i>of which</i> , balances held in cash component of Nostro account |  |  |  |

|  | <b>Amount in Rupees<br/>Rounded off to the<br/>Nearest thousand</b> |
|--|---|
| <b>V. External Liabilities to Others subject to Differential/zero CRR prescription (I+II)</b>  |   |
| <b>VI. External liabilities fully subject to CRR prescription (IV)</b>   |   |
| <b>VII. Net Inter-Bank Liabilities(I-III of Form A)</b>  |   |
| <b>VIII. Any other liabilities coming within the purview of zero prescription</b><br>VIII.1 Market Repos in government securities including TREPS<br>VIII.2 IBU<br>VIII.3 OBU<br>VIII.4 Minimum of EC or LB<br>VIII.5 FCNR (B) Deposits - Circular dated July 06, 2022 |   |



|   |  |
|---|--|
| VIII. 6 NRE Term deposits - Circular dated July 06, 2022<br>VIII. 7 Other Liabilities under Zero Prescription<br><b>IX. Liabilities subject to zero CRR prescription (V+VII+VIII)</b> |  |
| <b>Memo items</b>   |  |
| <b>1. Inter Bank Liabilities</b>  |  |
| 1.1 Total Inter Bank Liabilities  |  |
| 1.2 Less: Term liabilities (Maturity>= 15 days and up to 1 year)  |  |
| 1.3 Net (1.1-1.2)   |  |
| <b>2. Inter Bank Assets</b>   |  |
| 2.1 Total Inter Bank Assets   |  |
| 2.2 Less: Term assets(Maturity>= 15 days and up to 1 year)  |  |
| 2.3 Net (2.1-2.2)   |  |
| <b>3. ACU Dollar Funds</b>  |  |

1 of contractual maturity of one year or less.  
2 of contractual maturity of more than one year.  
3 Pertains to the portion not swapped into Rupees.  
4 Loans out of FCNR (B) deposits.  
5 Include (i) balances held abroad (i.e., cash component of Nostro account, debit balances in ACU (US dollar) account and credit balances in the commercial banks of ACU countries) (ii) short term foreign deposits and investments in eligible securities, (iii) foreign money market instruments including Treasury Bills and (iv) foreign shares and bonds.

**(Signature of Authorised Officials)**

**1. (Designation)**

**2. (Designation)**



**Annex B to Form A**

**Name of the Bank:**

**(Amount in Rupees rounded off to the nearest thousand)**

| Items  | Outstanding at book value | Revaluation value |
|--|---------------------------|-------------------|
| 1  | 2                         | 3                 |
| <b>I. Investments in Approved Securities(I.1+I.2)</b>  |                           |                   |
| I.1 Investment in Government securities (I.1.1+I.1.2=Item V(a) of Form A)<br>I.1.1 Short Term <sup>1</sup><br>I.1.2 Long Term <sup>2</sup>                                 |                           |                   |
| I.2 Investment in other approved Securities (1.2 =Item V(b) of Form A)<br><b>(As and when prescribed)</b>  |                           |                   |
| I.3 Investment in other Government Securities (Non- SLR)   |                           |                   |
| <b>II Investments in other Securities</b><br>(II.1+II.2+II.3+II.4)   |                           |                   |
| <b>Investments in :</b>  |                           |                   |
| II.1 Commercial Paper  |                           |                   |
| II.2 Units of Mutual Funds   |                           |                   |
| II.3 Shares issued by -<br>II.3.1 Public Sector Undertakings<br>II.3.2 Private Corporate Sector<br>II.3.3 Public Financial Institutions<br>II.3.4 Others (to be specified) |                           |                   |
| II.4 Bonds/debentures/security receipts/ Pass Through Certificates issued by -<br>II.4.1 Public Sector Undertakings<br>II.4.2 Private Corporate Sector                     |                           |                   |



|  |  |  |
|--|--|--|
| II.4.3 Public Financial Institutions   |  |  |
| II.4.4 Others (to be specified)  |  |  |
| III Deposits towards Priority Sector Lending shortfall (RIDF, SIDBI etc.)  |  |  |
| <b>Memo Items</b><br><br><b>1. Subscriptions to shares/debentures/bonds in the Primary market.</b><br><br><b>2. Subscriptions through Private Placements</b><br><br><b>3. Of item no. (I.1 +I.2) above, securities pledged for borrowings (a+b+c+d+e):</b><br><b>a) under RBI-LAF repo/term repo</b><br><b>b) under MSF</b><br><b>c) under FALLCR</b><br><b>d) under market repo/other borrowings</b><br><b>e) contribution to Settlement Guarantee Funds (SGFs) and other similar funds</b> |  |  |

<sup>1</sup> of contractual maturity of one year or less

<sup>2</sup> of contractual maturity of more than one year.

**(Signature of Authorised Officials)**

**1. (Designation)**

**2. (Designation)**



Annex II

**FORM VIII**

**THE BANKING REGULATION ACT, 1949**

(Rule 13 A)

(Section 18 and 24)

For Small Finance Banks (SFBs)

1. Name of the banking company:
2. Name and designation of the officer submitting the return:
3. Statement of demand and time liabilities and cash, gold and unencumbered approved securities for the month of \_\_\_\_\_:

**(To be furnished to the Reserve Bank not later than 20 days after the end of the month to which it relates)**

**(Rounded off to the nearest thousand rupees)**

|  | <b>As at the close of business on</b>  |   |  |
|--|--|---|--|
|  | <b>First<br/>alternate<br/>Friday@</b> | <b>Second<br/>alternate<br/>Friday@</b> | <b>Third<br/>alternate<br/>Friday@</b> |
| <b>PART - A</b>  |  |   |  |
| I. Liabilities in India to the Banking System (excluding any loan taken by a Regional Rural Bank from its sponsor Bank)<br><br>(a) Demand Liabilities<br><br>(i) Balances in current accounts of the State Bank of India and corresponding new banks |  |   |  |



|   |  |
|---|--|
| <p>(ii) Other demand liabilities</p> <p>(b) Time Liabilities</p> <p><b>Total of I</b></p> <p>II. Liabilities in India to others(excluding borrowings from the Reserve Bank, Export-Import Bank of India and National Bank for Agriculture and Rural Development)</p> <p>(a) Demand Liabilities</p> <p>(b) Time Liabilities</p> <p><b>Total of II</b></p>  |  |
| <p>III Cash in hand</p> <p>IV.Balances in current account with the Reserve Bank</p> <p>V. Assets in India with the Banking System</p> <p>(a) Balances in current account with</p> <p>(i) The State Bank of India and corresponding new banks.</p> <p>(ii) Other banks and Notified financial Institutions</p> <p>(b) Balances in other accounts with banks and notified financial institutions</p> <p>(c) Money at call and short notice</p> <p>(d) Advances to banks (i.e., dues from banks)</p> <p>(e) other assets</p> <p><b>Total of V</b></p> <p>VI. Net balance in current accounts= V(a)(i) - I (a)(i)</p> <p>VII. Net liabilities for the purpose of Section 18 and 24 of the Banking Regulation Act, 1949=</p> <p>Net liabilities to the Banking System+ Other demand and time liabilities=</p> <p>(I-V)+II if (I-V) is a <b>plus</b> figure</p> |  |



**OR**

II only if (I-V) is a **minus** figure

**PART – B(For non-scheduled banks only)**

VIII. Minimum amount of cash reserve required to be maintained under Section 18 of the Banking Regulation Act, 1949 (such per cent of VII as on the last Friday of the second preceding fortnight as specified by the Reserve Bank from time to time.)

IX. Cash reserve actually maintained =

**Total of III, IV and VI**

**X. Excess of IX over VIII**

**PART - C**

XI. Minimum amount of assets required to be maintained under Section 24 of the Banking Regulation Act, 1949 (such percent of VII as on the last Friday of the second preceding fortnight as specified by the Reserve Bank from time to time).

XII. (a) Balance required to be maintained by a scheduled bank under Section 42 of the Reserve Bank of India Act, 1934.

(b) Balance actually maintained by a scheduled bank with the Reserve Bank

(c) Excess of (b) over (a)

XIII. Assets actually maintained

(a) Amount in cash deposited with the Reserve Bank by a banking company incorporated outside India under Section 11(2) of the Banking Regulation Act, 1949

(b) Cash in hand or in the case of a non-scheduled bank, excess of IX over VIII, if any, shown against



|   |  |
|---|--|
| <p>X above</p> <p>(c) Excess balance with the Reserve Bank, if any shown against XII (c) above</p> <p>(d) Net balance in current account maintained by a scheduled bank = VI above</p> <p>(e) Balances maintained by a Regional Rural Bank in call or fixed deposit with its Sponsor Bank</p> <p>(f) Gold valued at a price not exceeding the current market price</p> <p>(g) Unencumbered approved securities valued on the basis of the method of valuation determined by the Reserve Bank</p> <p>(h) Approved securities deposited with the Reserve Bank by a banking company incorporated outside India under section 11 (2) of the Banking Regulation Act, 1949, valued on the basis of the method of valuation determined by the Reserve Bank</p> <p><b>Total of (a) to (h)</b></p> <p><b>XIV. XIII-XI</b><br/><b>(Excess+, deficit-)</b></p> |  |
|---|--|

**Dated**

**Signature**

**Note:** For the purposes of this return, the expressions "Banking System" shall mean the State Bank of India, corresponding new banks, Regional Rural Banks, other banking companies, co-operative banks and financial institutions notified by the Central Government under clause (d) of the Explanation to section 18 of the Banking Regulation Act, 1949.

**@** Give dates (where Friday is a public holiday under the Negotiable Instruments Act, 1881 (26 of 1881), give the date as on the preceding working day).