



Annex I

FORM 'B'

[To be submitted by a Scheduled co-operative bank]

Statement of Position as at the Close of Business on *last day of the fortnight*
@ the _____

(Rupees rounded off to the nearest Thousand)

Name of the Bank :

I. Liabilities to the Banking System in India*

(a) Demand and time deposits from banks*

(i) Demand

(ii) Time

(b) Borrowings from banks *

(c) Other demand and time liabilities @@

Total of I

II. Liabilities to Others in India

(a) Aggregate deposits (other than from banks* and also other than any deposit of money representing the reserve fund or any part thereof maintained by any co- operative society within the State Co-operative bank's area of operation)

(i) Demand

(ii) Time

(b) Borrowings (other than Reserve Bank of India, Industrial Development Bank of India, National Bank for Agriculture and Rural Development, Export-Import Bank of India, the State Government and the National Co-operative Development Corporation, State Co-operative Bank of the State concerned or the District Central Co-operative Bank of the District concerned)

(c) Other demand and time liabilities



Total of II

Total of I + II

III. Assets with the Banking System in India*

- (a) Balance with banks*
 - (i) in current account
 - (ii) in other accounts
- (b) Money at call and short notice
- (c) Advances to banks* i.e. due 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 Government securities including treasury bills, treasury deposit 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 Reserve Bank of India Act, 1934 = Net Liability to the Banking System + Liability to Others in India	(I - III) + II, if (I - III) is a plus figure or II only, if (I - III) is a minus figure
B.	Amount of minimum deposit required to be kept with the Reserve Bank of India under the Act (rounded off to the nearest rupee)	= `
C.	Savings Bank Account (vide Regulation 7)	
	Demand liabilities in India	
	Time liabilities in India	

Sd/-

Signature of Officers

1. (Designation) _____

2. (Designation) _____

Station :

Date :

1. **Borrowings in India from the Reserve Bank of India under the Reserve Bank of India Act, 1934**

Section :

- (i) 17(2)(a)
- (ii) 17(2)(b) or (4)(c)
- (iii) 17(2)(bb) or (4)(c)
- (iv) 17(4)(c)
- (v) 17(4)(a)

Total of item (1)



2. Borrowings from

- (i) National Bank under the National Bank for Agriculture and Rural Development Act, 1981 under Section :
 - (a) 21
 - (b) 22
 - (c) 23
 - (d) 24
 - (e) 25
- (ii) State Bank of India
- (iii) Other banks
- (iv) Industrial Development Bank of India
- (v) State Government
- (vi) National Co-operative Development Corporation
- (vii) Export-Import Bank of India
- (viii) State Co-operative Bank of the State concerned
- (ix) District Central Co-operative Bank of the District concerned

Total of item (2)

3. Balance with the Reserve Bank of India

Footnotes

- # Scheduled primary (urban) co-operative banks are also required to submit the statement in the same format.
- @ Where last day of the fortnight is a public holiday under the Negotiable Instruments Act, 1881 (26 of 1881) for one or more offices of a scheduled State Co-operative bank, the Return shall give the preceding working day's figures in respect of such office or offices, but shall nevertheless be deemed to relate to last day of that fortnight.
- * The expression "Banking System" or "Banks" wherever it appears in the return means the banks and any other financial institutions referred to in regulations (i) to (v) of clause (e) of the Explanation below Section 42(1) of the Reserve Bank of India Act, 1934.
- @@ 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 I(a) and I(b) over the aggregate of III



Annex II

FORM I

Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)

The Banking Regulation Act, 1949 Form - I

(See Rule 5)

[Sections 18(1) and 24(3)] [Vide paragraph]

CRR for Non-Scheduled Co-operative Banks

SLR –All Primary Co-operative Banks(Scheduled and Non-Scheduled)

Name of the Co-operative Bank :

Name(s) and Designation(s) of

the Officer(s) submitted the Return :

Statement of Demand and Time liabilities in India and Amount maintained in India in Cash, Gold and unencumbered Securities for the Month of _

The amounts of various items in this return should be worked out after taking into account, where necessary, the adjustments indicated in the footnotes at the end of the return.

<i>(Rounded off to the nearest Thousand Rupees)</i>			
		As at the close of Business on	
		15th day of the month	Last day of the month
		1	2
Part – A			
I.	Liabilities in India(₹) to the banking system\$		
	(a) Demand liabilities		
	(i) Total of credit balances in current accounts maintained with the Co-operative Bank by the State Bank of India and corresponding new banks		



	(ii)	Total of other demand liabilities to the banking system		
	(b)	Time liabilities to the banking system\$		
		Total of I		
II.		Liabilities in India to others X		
	(a)	Demand liabilities		
	(b)	Time liabilities		
		Total of II		
III.		Assets in India with the banking system		
	(a)	Total of credit balances (%) in current accounts maintained with State Bank of India and corresponding new banks.		
	(b)	Total of other assets with the banking system, viz., (i) balances in all accounts other than those included in item III (a), (ii) money at call and short notice, (iii) advances, and (iv) any other assets.		
IV.		Total (net) demand and time liabilities for the purposes of Sections 18 and 24 of the Act = (I-III) + II, if (I-III) is a plus figure, OR II only, if (I-III) is a minus figure		
V.		Cash in hand (&)		
VI.		Balances in current accounts with		
	(a)	Reserve Bank of India++		
	(b)	State Co-operative Bank of the State concerned (+)		
	(c)	District Central Co-operative Bank of the district concerned (%)		
		Total of VI		
VII.		Balances with all other types with		
	(a)	State Co-operative Bank of the State		
	(b)	District Central Co-operative Bank		
		Total of VII		



VIII	Net balance in current accounts, i.e., excess of III(a) over I(a)(i)		
Part - B			Information need not be furnished
Compliance with Section 18			
(Not applicable to scheduled State Co-operative Banks)			
IX.	4 per cent of IV as on the last day of the second preceding fortnight	} } } } } }	
X.	Cash reserve actually maintained = V + VI + VIII	}	
Part - C : Compliance with Section 24 : (Not applicable to scheduled State Co-operative Banks)		}	
XI.	- ----- per cent (or a higher specified percentage) of IV as on the last day of the second preceding fortnight	} } }	
XII.	Assets actually maintained	}	
	(a) Cash and other balances maintained in India X-IX + VII	} } }	
	(b) Gold ££		
	(c) Unencumbered approved securities \$\$	} }	
Total of XII			
Part -D : Compliance with Section 24 : (Applicable to Scheduled / State Co-operative Banks)			
XIII	- ----- per cent (or a higher specified percentage) of IV as on the last day of the second preceding fortnight		
XIV	Assets actually maintained		
	(a) Cash in hand		
	(b) Balance maintained with the Reserve Bank of India in excess of the balance required to be maintained under Section 42 of the Reserve Bank of India Act, 1934 [i.e., VI(a)]		
	(c) Net balance in current accounts (i.e., VIII)		



(d)	Gold ££		
(e)	Unencumbered approved securities \$\$		
(f)	Balances of all other types with :		

(i)	State Co-op. Bank of the State concerned (+)		
(ii)	District Central Co-op. Bank of the district concerned (X)		

Total of XIV

Sd/-

Signature

Date:

Footnotes

- Return in this Form is to be submitted to the Reserve Bank of India under Section 24 of the Banking Regulation Act, 1949 (As application to co-operative societies) by scheduled State Co-operative Banks and Sections 18 and 24 of the Act ibid. by the other "Co-operative Banks" not later than 15 days after the end of the months to which it relates.
- If last day of the fortnight is a holiday under the Negotiable Instruments Act, 1881 (26 of 1881), the figures as at the close of business on the preceding working day should be furnished.
- £. For the purposes of this return, "Liabilities in India" shall not include.
 - The paid-up capital or the reserves or any credit balance in the profit and loss account of the Co-operative Bank -
 - In the case of a State Co-operative Bank or a District Central Co-operative Bank, any deposit of money with it, representing the reserve fund or any part thereof maintained with it, by any other Co-operative Society within its area of operation;
 - in the case of a District Central Co-operative Bank, any advance taken from the State co-operative bank of the State concerned;
 - Any advance taken by a primary Co-operative Bank from the State Cooperative Bank of the State concerned or the District Central Co-operative Bank of the district concerned;
 - Amount of, any advance or other credit arrangement drawn and availed of by a Co-operative Bank against approved securities;



- (vi) In the case of any Co-operative Bank which has granted an advance against any balance maintained with it, such balance to the extent of the amount outstanding in respect of such advance.
- \$ For the purpose of this return, the expression "Banking system" shall comprise the following banks and financial institutions, viz.
- (i) State Bank of India
 - (ii) Corresponding new banks or
IDBI Bank Ltd.
 - (iii) Regional Rural Banks
 - (iv) Banking companies;
 - (v) Other financial institutions, if any, notified by the Central Government in this behalf under clause (d) of the Explanation to sub-section (1) of Section 18 of the Banking Regulation Act, 1949 (As applicable to co-operative societies).
- X. For the purpose of this return, "liabilities in India to others" shall not include borrowings from a State Government, the Reserve Bank, Industrial Development Bank of India, Export-Import Bank of India, National Bank for Agriculture and Rural Development, or from the National Co-operative Development Corporation established under Section 3 of the National Co-operative Development Act, 1962.
- % (i) Any balance held by Co-operative Bank with another bank shall not, to the extent such balance represents the investment of Agricultural Credit Stabilisation Fund of such Co-operative Bank, be deemed to be cash maintained in India.
- (ii) In case the co-operative bank has taken an advance against any balance maintained with the State Co-operative bank of the State concerned or with the District Central Co-operative Bank of the district concerned, such balance to the extent to which it has been drawn against or availed of shall not be deemed to be such cash maintained in India.
- & (i) For the purpose of this return, any cash with a Co-operative Bank shall not, to the extent such cash represents the balance in Agricultural Credit Stabilisation Fund of such Co-operative Bank, be deemed to be cash maintained in India.
- (ii) Cash must not include balance with other banks or any item other than bank / currency notes, rupee coin (including one rupee notes) and subsidiary coins current on the date of this return.
- ++ Scheduled State Co-operative Banks should show here only the amount in excess of the balance required to be maintained with the Reserve Bank of India under Section 42 of the Reserve Bank of India Act, 1934.
- + Applicable to State industrial Co-operative Banks, District Central Co-operative Bank, District Industrial Co-operative Banks and Primary Co-operative Banks only.
- X Applicable to primary Co-operative Banks only.
- \$\$ (i) Valued on the basis of the method of valuation determined by the Reserve Bank.
- (ii) Approved securities, or a portion thereof, representing investment of monies of Agricultural Credit Stabilisation Fund of a Co-operative Bank, shall not be deemed to be unencumbered approved securities.
- ££ Valued at a price not exceeding the current market price.



APPENDIX - I TO FORM I

Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)

**Monthly statement showing the daily position of maintenance of Cash Reserve under
Section 18 of the Banking Regulation Act, 1949**

(As applicable to Co-operative Societies) during the Month of __

(Applicable to Non-Scheduled Primary (Urban) Co-operative Banks)

Name of the Bank :

(Rupees rounded off to the nearest Thousand)						
	Date	Amount of Cash Reserve		Deficit	Surplus	Remarks
		Required to be maintained	Actually maintained			
1	2	3	4	5	6	7
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						



20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						

Signature of CEO :

Name :

Designation :

NB : Where there is a public holiday under Negotiable Instruments Act, 1881 (26 of 1881), figures in respect of such day should relate to the preceding working day.



APPENDIX - II TO FORM I

Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)

Monthly statement showing the daily position of maintenance
of liquid assets under Section 24 of the Banking Regulation Act, 1949 (As applicable to
Co-operative Societies) during the month of

[Applicable to all Primary (Urban) Co-operative Banks (Scheduled and Non- Scheduled)]

[Vide paragraph ...]

Name of the Bank :

(Rupees rounded off to the nearest Thousand)						
	Date	Amount of Liquid Assets		Deficit	Surplus	Remarks
		Required to be maintained	Actually maintained			
1	2	3	4	5	6	7
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						



17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						

Signature of CEO :

Name :

Designation :

NB : Where there is a public holiday under Negotiable Instruments Act, 1881 (26 of 1881), figures in respect of such day should relate to the preceding working day.



APPENDIX - III TO FORM I
Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)

Statement of Valuation of SLR Securities
(Fortnight ended _____) [Vide paragraph...]

Name of the Bank :

(Rs. in Lakhs up to two Decimals)				
Particulars	Face Value	Book Value	Depreciation Held	Net Value for SLR Purpose (2-3)
Part I	1.	2.	3.	4.
<u>Government Securities</u>				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing Balance (a)				
Part II				
<u>Other Approved Securities</u>				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing balance (b)				
Total (a+b)				



Annex III

Register showing the daily position of cash reserve and liquid assets maintained under Sections 18 and 24 respectively of the Banking Regulation Act, 1949

Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)

(As applicable to Co-operative Societies) (For Primary Co-operative Banks)

[Vide paragraph ...]

(Rounded off to the nearest Thousand)																																
		Month and Year																														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Part - A																																
I.	Liabilities in India £\$ to the banking system																															
	(a) Demand liabilities																															
	(i) Total of credit balances in current accounts maintained with the Co- operative Bank by the State Bank of India and correspondin g new banks																															
	(ii) Total of other demand liabilities to the banking system																															
	(b) Time liabilities to the banking system																															
	Total of I																															
							</																									

[illegible]

[illegible]

[illegible]

51