

CHAPTER – IX

REPEAL AND OTHER PROVISIONS

**40. With the issue of these directions, the instructions/ guidelines contained in the following circulars ( to the extent of applicability to the banks ) issued by the Reserve Bank stand repealed.**

Sr No	Circular No/ Mail Box Clarification	Date	Subject
1	DBOD.No.Ret.BC 149/C 236(G)-71	December 27, 1971	Other Demand & Time Liabilities (ODTL)
2	CPC.BC.69/279 (A)-84	October 30, 1984	Data on maintenance of SLR -Supplemental information to the Special Return
3	DBOD.No.Leg.BC.34/C.23 3A-85	March 23, 1985	Demand Liabilities, Time Liabilities, ODTL
4	DBOD.No.Ret.BC.40/C.23 6(G)Spl-86	March 27, 1986	Amount received from DICGC
5	DBOD.No.Ret.BC. 98/C.96(Ret)-86	September 12, 1986	Exclusion from NDTL - Receipt from ECGC, Insurance Company and Court Receiver
6	DBOD.No.BC.58/12.02.00 1/94-95	May 13, 1995	Margin money on bills discounted/purchased
7	DBOD.No.BC.111/12.02.0 01/97	October 13, 1997	Borrowings from banks abroad-Maintenance of reserve requirement
8	DBOD.BC.89/12.01.001/ 98-99	August 24 , 1998	Return in Form 'A'
9	DBOD.No.IBS.BC.18/23.6 7.001/97-98	March 04, 1998	Import of Gold/Silver
10	DBOD. No.IBS.BC.1929/23.67.00 1/97-98	March 14, 1998	Import of Gold
11	DBOD.No.IBS.BC.72/23.6 7.001/99-2000	July 21, 1999	Maintenance of CRR and SLR on Liabilities under Gold Borrowed from Abroad and Lent to Jewellery Exporters in India for the purpose of Exports

12	DBOD.No.IBS.BC.73/23.6 7.001/99-2000	July 21, 1999	Notification
13	DBOD.No.IBS.BC.67/23.6 7.001/2000-01	January 11, 2001	Gold Loans - Notional Rate for Conversion for Reserve Requirement Purpose
14	DBOD.No.BC.50/12.01.00 1/2000-01	November 07, 2000	Collection of Data from Scheduled Commercial Banks in Annex A and B
15	DBOD.No.BC.82/12.01.00 1/2001-2002	March 26, 2002	Maintenance of CRR-ACU Dollar Funds- Exemption of
16	DBOD.No.BC.87/12.02.00 1/2001-2002	April 10, 2002	Valuation of Securities for the purpose of SLR
17	DBOD.IBS.BC.88/23.13.0 04/2002-03	March 27, 2003	Offshore Banking Units (OBUs) in Special Economic Zones (SEZs)
18	RPCD.PLFS.BC.No.2/05.0 2.02 (RG)/2003-04	July 03, 2003	Capital Investment Subsidy Scheme for Construction/Renovation/Expansion of Rural Godowns
19	DBOD.No.Ret.BC.14/12.0 1.001/2003-04	August 21, 2003	Arrangements with correspondent banks for remittance facilities
20	DBOD.BP.BC.57/21.01.00 2/2005-2006	January 25, 2006	Enhancement of Banks' Capital Raising Options for Capital Adequacy Purposes
21	RPCD.SP.BC.No.06/09.01 .01/2006-07	July 07, 2006	Swarna Jayanti Swarozgar Yojana
22	RBI/2006-2007/106	August 08, 2006	Section 42 (1) of the RBI Act, 1934
23	DBOD.No.Ret.BC.82/12.0 1.001/2006-07	April 20, 2007	Maintenance of Cash Reserve Ratio (CRR)
24	DBOD.No.Ret.BC.36/12.0 2.001/2009-10	September 01, 2009	Maintenance of SLR
25	DBOD.No.Ret.BC.57/12.0 1.001/2009-10	November 05, 2009	Maintenance of CRR on exempted categories
26	Mail Box Clarification	November 30, 2010	Apportionment of Savings Bank Deposits into Demand and Time Portions
27	DBOD. No.Ret.BC.91/12.02.001/2	May 09,	Maintenance of SLR

	010-11	2011	
28	DBOD.NO.Ret.BC.113/12.01.001/2011-12	June 29, 2012	Section 42 of the RBI Act, 1934-Maintenance of CRR on Foreign Currency (Non-Resident) [FCNR (B)] Scheme
29	Mail Box Clarification	August 17, 2012	Maintenance of CRR on FCNR (B) Scheme
30	DBOD.No.Ret.BC.76/12.01.001/2012-13	January 29, 2013	Section 42(1) of Reserve Bank of India Act, 1934-Maintenance of Cash Reserve Ratio
31	Mail Box Clarification	April 25, 2013	Inclusion of Accrued Interest in the NDTL for maintenance of CRR/SLR
32	DBOD.No.Ret.BC.33/12.02.001/2013-14	July 17, 2013	Section 24 of the Banking Regulation Act, 1949 - Maintenance of SLR-Marginal Standing Facility (MSF)
33	DBOD.No.Ret.BC.55/12.01.001/2013-14	September 20, 2013	Section 42(1) of the RBI Act, 1934 -Change in Daily Minimum Cash Reserve Maintenance Requirement
34	DBOD.No.Ret.BC.93/12.01.001/2013-14	January 31, 2014	Section 42(1) of RBI Act, 1934 and Section 24 of the BR Act, 1949 – FCNR(B)/NRE Deposits – Exemption from maintenance of CRR/SLR and exclusion from ANBC for Priority Sector Lending
35	DBOD.BP.BC.No.25/08.12.014/2014-15	July 15, 2014	Issue of Long Term Bonds by Banks – Financing of Infrastructure and Affordable Housing
36	DBR.BP.BC.No.52/21.04.098/2014-15	November 28, 2014	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
37	DBR.Ret.BC.70/12.02.001/2014-15	February 03, 2015	Section 24 of the Banking Regulation Act, 1949 - Maintenance of SLR
38	DBR.No.Ret.BC.64/12.01.001/2015-16	December 10, 2015	Section 24 and Section 56 of the Banking Regulation Act, 1949 - Maintenance of Statutory Liquidity Ratio (SLR).

(UBD/DCBR circulars)

Sr No	Circular No	Date	Subject
1	ACD.BR.474/A.12(24)/67-8	September 27,1967	Section 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Maintenance of Liquid Assets
2	ACD.BR.464/A.12(24)/68-9	November 12,1968	Section 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Maintenance of Percentage of Assets
3	ACD.BR.1196/B-1-68/9	April 12,1969	The Banking Regulation (Co-operative Societies) Rules, 1966
4	ACD.BR.1005/B.1/70-71	April 02,1971	The Banking Regulation (Co-operative Societies) Rules, 1966
5	ACD.BRL.612/C/71-2	January 24,1972	Register showing the Daily Position of Cash Reserves and Liquid Assets Maintained under Sections 18 and 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Primary Co-operative Bank
6	ACD.BR.277/B.1-74-5	September 30,1974	The Banking Regulation (Co-operative Societies) Rules, 1966 - Amendment to Rules 5 and 9 and Change in the Forms I and VII of the Returns Prescribed thereunder
7	UBD.BR.498/A.12(24) -84/85	January 08,1985	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 24 - Investment in Government and Other Trustee Securities by Primary Co-operative Banks
8	UBD.BR.871/A.12(24)-84/85	May 10,1985	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 24 - Investment made under National Deposit Scheme
9	UBD.No.BR.1455/A 12(24)-85/86	May 31,1986	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 24 - Investment in Units Issued by the Unit Trust of India
10	UBD.No.BR.35/A12 (24)-86/87	October 18,1986	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Sections 18 & 24 - Computation of Demand and Time Liabilities (DTL)
11	UBD.(SUB)BR.12/1 6.26.00/97-98	June 20,1988	Maintenance of Cash Reserve Ratio (CRR) under Section 42 of the Reserve Bank of India Act, 1934 and Statutory Liquidity Ratio (SLR) under section 24 of the Banking Regulation Act, 1949 (AACS)
12	UBD.No.BR.229/A-9-88/89	September 09,1988	Inclusion of Select Primary Urban Co-operative Banks in the Second Schedule to the Reserve Bank of India Act 1934
13	UBD.RBL.315/I-88/89	October 10,1988	Submission of Fortnightly Returns by Scheduled Primary Co-operative Banks under Section 42(2) of the Reserve Bank of India Act, 1934

14	UBD.No.RBL.835/I.88/89	March 27,1989	Grant of Scheduled Status to Urban Co-operative Banks - Computation of Cash Reserve and Liquid Assets as well as Submission of various Statutory Returns
15	UBD.BR.50/A.12(24)-89/90	January 18,1990	Section 24 of the Banking Regulation Act, 1949 - Eligible Securities for the Purpose of Statutory Liquidity Ratio - Kisan Vikas Patras and Fixed Deposits with Sardar Saroval Narmada Nigam Ltd.
16	UBD.BR.19/A.6-89/90	March 10,1990	Netting Concept for Reserve Requirements - Dealings with Discount and Finance House of India Ltd. (DFHI)
17	UBD.No.BR.103/A-9-90/91	August 22,1990	Notification
18	UBD.No.BR.194/A.9-90/91	August 28,1990	Maintenance of Minimum Average Balance under Section 42(1) of Reserve Bank of India Act, 1934
19	UBD.No.BR.107/A.9-90/91	December 24,1990	Notification
20	UBD.BR.400/A.9-90-91	December 24,1990	Maintenance of Minimum Average Balance under Section 42(1) of Reserve Bank of India Act, 1934
21	UBD.BR.581/A.9-90/91	March 04,1991	The Reserve Bank of India Scheduled Banks' Regulations, 1951 - Classification of Deposits Accepted under the Home Loan Accounts Scheme of the National Housing Bank in Form 'B'
22	UBD.No.BR.762/A-9/90-91	May 29,1991	Section 42 of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
23	UBD.BR.349/A.9-91/92	November 08,1991	Section 42 of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
24	UBD.No.BR.773/A.9-91/92	May 05,1992	Section 42 of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
25	UBD.No.RBL.125/i/91-92	June 03,1992	Scheduled Primary Co-operative Banks - Clarifications on Returns under Section 42(1) of the Reserve Bank of India Act, 1934
26	UBD.No.BR.86/A.9/92/93	October 09,1992	Section 42 of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
27	UBD.No.BR.72/A.12(24)/92/93	May 12,1993	Maintenance of Cash Reserve and Statutory Liquid Assets under Sections 18 and 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) read with Section 42 of the Reserve Bank of India Act, 1934 - Levy of Penal Interest for Default
28	UBD.No.BR.48, 49/16.11.00/93-94	July 14,1993	Section 42(1) of the Reserve Bank of India Act, 1934 - Returns in Form 'B' - Exempted Categories of Deposits from Maintenance of Reserve Requirements
29	UBD.No.155/16.26.00/93-94	January 25,1994	Section 18 & 24 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Penalty

30	UBD.No.Cir.(SUC)No.158/16.26.00/93-94	February 08,1994	Maintenance of Liquid Assets under Section 24 of the Banking Regulation Act (As Applicable to Co-operative Societies) - Submission of Daily Position along with Return in Form I
31	UBD.Cir (PCB)No.53/16.26.00/93-94	February 08,1994	Maintenance of Cash Reserve and Statutory Liquid Assets under Sections 18 and 24 respectively of Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Submission of Daily Position along with the Return in Form I
32	UBD.BR.44/16.26.00/94-95	July 22,1994	Maintenance of Cash Reserve Ratio and Statutory Liquidity Ratio
33	UBD.No.BR.2/16.26.00/94-95	November 24,1994	Auction of Government Stock 2002, for which the Payment is made in Instalments
34	UBD.BR.3/16.26.4/94-95	December 13,1994	Cash Balances Required to be Maintained by Scheduled Primary Co-operative Banks
35	UBD.BR.379/16.11.00/94-95	December 13,1994	Section 42(1) of the RBI Act, 1934 - Returns in Form 'B' - Exempted Categories of Deposits from Maintenance of Reserve Requirements
36	UBD.No.BR.122/16.11.00/94-95	December 13,1994	Notification
37	UBD.No.BR.35/16.04.00/94-95	December 31,1994	Netting Concept for Reserve Requirements - Dealings with Securities Trading Corporation of India Limited (STCI)
38	UBD.No.CO.(Br).SUB.5/16.26.00/94-95	March 28,1995	Cash Balances Required to be Maintained by Scheduled Primary Co-operative Banks
39	UBD.No.Cir.63/16.26.00/94-95	June 16,1995	Banking Regulation Act, 1949 (As applicable to Co-operative Societies) - Section 24 - Investment in Government and Other Approved Securities by Primary Co-operative Banks
40	UBD.No.CO(BR)3/16.05.00/95-96	September 29,1995	Section 42 of the Reserve Bank of India Act, 1934 - Cash Reserve Ratio (CRR) - Maintenance of Minimum Level of 85 percent on a Daily Basis
41	UBD.No.BR.AD.1/16.11.00/95-96	November 02,1995	Cash Reserve Ratio (CRR) on Non-resident (Non-Repatriable) Rupee Deposit (NRNR) Scheme
42	UBD.No.BR.SUB.2/16.11.00/95-96	November 02,1995	Cash Reserve Ratio on Deposits under Non-Resident (External) Rupee Accounts (NRE Accounts)
43	UBD.No.BR/130/16.11.00/95-96	November 02,1995	Notification
44	UBD.No.BR.131/16.11.00/95-96	November 02,1995	Notification
45	UBD.No.BR/AD/2/16.11.00/95-96	November 11,1995	Cash Reserve Ratio on Foreign Currency (Non-Resident) Accounts (Banks) Scheme

46	UBD.No.BR.132/16. 11.00/95-96	November 11,1995	Notification
47	UBD.No.BR.AD- 4/16.11.00/95-96	December 06,1995	Cash Reserve Ratio on Foreign Currency Non-Resident Accounts (Banks) FCNR(B) Scheme
48	UBD.No.BR.134/16. 11.00/95-96	December 06,1995	Notification
49	UBD.No.BR.Cir.33/ 16.26.00/95-96	January 03,1996	Banking Regulation Act, 1949 (As applicable to Co-operative Societies) Section 24 - Investment in Government and Other Approved Securities by Primary Co-operative Banks
50	UBD.No.BR.AD- 5/16.11.00/95-96	January 03,1996	Cash Reserve Ratio (CRR) on Non-resident (Non-Repatriable) Rupee Deposit (NRNR) Scheme and on Foreign Currency Non-Resident Accounts (Banks) FCNR(B) Scheme
51	UBD.No.BR.137/16. 11.00/95-96	January 06,1996	Notification
52	UBD.No.BR.136/16. 11.00/95-96	January 06,1996	Notification
53	UBD.No.BR.SUB.5/ 16.11.00/95-96	April 03,1996	Cash Reserve Ratio on Deposits under Non-Resident (External) Rupee Accounts (NRE Accounts)
54	UBD.No.BR.139/16. 11.00/95-96	April 03,1996	Notification
55	UBD.No.BR.70/16.0 4.00/95-96	June 29,1996	Netting Concept for Reserve Requirements - Dealings with Primary Dealers
56	UBD.No.BR.AD/18/ 16.11.00/96-97	April 15,1997	Section 42 (1A) of the Reserve Bank of India Act, 1934 - Cash Reserve Ratio (CRR) on Foreign Currency Non-Resident Accounts (Banks) [(FCNR)(B)] Scheme, Non-Resident (Non-Repatriable) Rupee Deposit (NRNR) Scheme and Non-Resident (External) Rupee Accounts (NRE Accounts) Scheme
57	UBD.No.BR/142/16. 11.00/96-97	April 15,1997	Notification
58	UBD.No.BR.PCB.CI R.53/16.11.00/96-97	April 15,1997	Penal Rate of Interest on the Shortfalls in the Maintenance of CRR/SLR
59	UBD.No.BR.SUB.12 /16.11.00/96-97	April 15,1997	Section 42(1) of the Reserve Bank of India Act, 1934 - Change of Cash Reserve Ratio on Liabilities to the Banking System
60	UBD.BR.No.145/16. 11.00/96-97	April 15,1997	Notification
61	UBD.No.BR.SUB.10 /16.11.00/96-97	April 15,1997	Section 42 (1A) of the Reserve Bank of India Act, 1934 - Cash Reserve Ratio (CRR) on Non-Resident (External) Rupee Accounts (NRE Accounts) Scheme

62	UBD.No.BR/143/16.11.00/96-97	April 15,1997	Notification
63	UBD.No.BR.16/16.04.00/97-98	November 06,1997	Section 42 of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
64	UBD.No.BR.PCB.CI R.17/16.11.00/97-98	November 06,1997	Penal Rate of Interest on the Shortfalls in the Maintenance of CRR / SLR
65	UBD.No.BR.SUB.18 /16.11.00/97-98	December 02,1997	Section 42(1A) of the Reserve Bank of India Act, 1934 - Cash Reserve Ratio (CRR) on Non-Resident (External) Rupee Accounts (NRE) Accounts Scheme
66	UBD.No.BR.147/16.11.00/97-98	December 02,1997	Notification
67	UBD.No.BR.AD.4/16.11.00/97-98	December 02,1997	Section 42(A) of the Reserve Bank of India Act, 1934 - Cash Reserve Ratio (CRR) on Foreign Currency Non-Resident Accounts (Banks) [FCNR(B)] Scheme, Non-Resident (Non-Repatriable) Rupee Deposits (NRNR) Scheme and Non-Resident (External) Rupee Accounts (NRE Accounts) Scheme
68	UBD.BR.146/16.11.00/97-98	December 02,1997	Notification
69	UBD.No.BR.PCB.CI R.36/16.11.00/97-98	January 16,1998	Penal Rate of Interest on the Shortfall in the Maintenance of CRR/SLR
70	UBD.No.44/16.24.00/97-98	March 18,1998	Penal Rate of Interest on the Shortfall in the Maintenance of CRR/SLR
71	UBD.No.BR.PCB.CI R.51/16.26.00/97-98	April 11,1998	Penal Rate of Interest on the Shortfall in the Maintenance of CRR/SLR
72	UBD.No.BR.PCB.CI R.52/16.26.00/97-98	April 29,1998	Penal Rate of Interest on the Shortfall in the Maintenance of CRR/SLR
73	UBD.No.(Cir)BR.60/16.26.00/97-98	May 25,1998	Sections 18 and 24 of the B.R. Act, 1949 (AACS) - Maintenance of Cash Reserve Ratio and Statutory Liquidity Ratio and Submission of Return in Form I
74	UBD.No.BR.PCB.CI R.21/16.26.00/98-99	March 01,1999	Penal Rate of Interest on the Shortfall in the Maintenance of CRR/SLR
75	UBD.No.BSD-I.28/12.05.01/98-99	April 23,1999	Inter-branch Accounts - Old Outstandings Credit Entries
76	UBD.No.BR.13A/16.11.00/99-2000	October 29,1999	Section 42(1) of the Reserve Bank of India Act, 1934
77	UBD.No.BR.4/16.11.00/99-2000	October 29,1999	Notification
78	UBD.No.3/16.11.00/99-2000	October 29,1999	Notification



79	UBD.No.CO.BR.6/1 6.26.00/99-2000	April 27,2000	Cash balances required to be maintained by Scheduled Primary (urban) Co-operative Banks
80	UBD.No.BR.Cir/42/ 16.26.00/2000-01	April 19,2001	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)
81	UBD.No.UBD.CO.B R.06/16.04.00/2000 -2001	April 19,2001	Section 42 (1) of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio
82	UBD.No.BR.6/16.26 -00/2000-2001	August 09,2001	Banking Regulation Act, 1949(AACS) Section 24 - Investment in Government and Other approved securities by Urban Co-operative Banks (UCBs)
83	UBD.BR.CIR.6/16.1 1.00/2001-02	October 22,2001	Section 42(I) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) by Scheduled Primary (Urban) Co-operative Banks
84	UBD.BR.Cir.19/16.2 6.00/2001-02	October 22,2001	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.BR.CIR.11/16. 11.00/2001-02	April 29,2002	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) by Scheduled Primary (Urban) Co-operative Banks
86	UBD.BR.17/16.11.0 0/2001-02	April 29,2002	Notification
87	UBD.No.BR.Cir.12/ 16.11.00/2001-02	May 20,2002	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) by Scheduled Primary (Urban) Co-operative Banks
88	UBD.No.BR.18/16.1 1.00/2001/02	May 20,2002	Notification
89	UBD.No.BR.7/16.11 .00/2002-03	December 12,2002	Section 42 of the RBI Act, 1934 - Payment of Interest on Eligible CRR Balances on Monthly Basis
90	UBD.No.BP.Cir.10/1 6.11.00/2002-03	April 29,2003	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) by Scheduled Primary (Urban) Co-operative Banks
91	UBD.No.BP.23/16.1 1.00.2002-03	April 29,2003	Notification
92	UBD(PCB).Cir.No.3 1/16.26.00/2005- 06	February 17,2006	Banking Regulation Act 1949 (AACS) - Investments in Government and Other Approved Securities by UCBs - Exemption under Section 24A
93	UBD.(PCB)Cir.No.5 9/16.26.000/2005- 2006	June 22,2006	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of CRR
94	UBD.(PCB)No.1327 5/16.26.000//2005- 2006	June 22,2006	Notification

95	UBD.PCB.Cir.No.60 /16.26.000/2005-2006	June 22,2006	Maintenance of CRR on Exempted Categories
96	UBD (PCB) No.13276/16.26.000 /2005-2006	June 22,2006	Notification
97	UBD.(PCB-)Cir.No.6/16.26.000/2006-2007	August 16,2006	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of CRR
98	UBD(PCB)Cir.No.22 /16.26.000/2006-2007	December 11,2006	Section 42(1) of Reserve Bank of India Act, 1934- Maintenance of CRR
99	UBD (PCB) No.22/16.26.000/2006-2007	December 11,2006	NOTIFICATION on CRR
100	UBD(PCB)No.2/12.03.000/2006-07	February 14,2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of CRR
101	UBD(PCB) No.2/12.03.000/2006-07	February 14,2007	NOTIFICATION on CRR
102	UBD(PCB)Cir.No.4/12.03.000/2006-07	March 01,2007	Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories
103	UBD(PCB)No/4/12.03.000/2006-07	March 01,2007	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories
104	UBD (PCB).No./3/12.03.000/2006-07	March 01,2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
105	UBD (PCB).No.3/12.03.000/2006-07	March 01,2007	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
106	UBD (PCB).No./5/12.03.000/2006-07	April 05,2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
107	UBD(PCB)No./5/12.03.000/2006-07	April 05,2007	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
108	UBD.(PCB).Cir.No./6/12.03.000/2006-07	April 25,2007	Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories
109	UBD (PCB).No./7/12.03.000/2006-07	April 25,2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
110	UBD (PCB).No.9/12.03.000/2007-08	July 31,2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
111	UBD (PCB) No. 9/12.03.000/2007-08	July 31,2007	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)

112	UBD(PCB).No./3/12 .03.000/2007-08	November 11,2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
113	UBD(PCB) No./10/12.03.000/20 07-08	November 11,2007	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
114	UBD(PCB).No./4/12 .03.000/2007-08	April 22,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
115	UBD(PCB)No/11/12 .03.000/2007-08	April 22,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
116	UBD(PCB).No./5/12 .03.000/2007-08	April 30,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
117	UBD(PCB)No/12/12 .03.000/2007-08	April 30,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
118	UBD(PCB).No./6/12 .03.000/2007-08	June 26,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
119	UBD(PCB)No/13/12 .03.000/2007-08	June 26,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
120	UBD.BPD(PCB)Cir. No.3/12.05.001/200 8-09	July 11,2008	Balances held by UCBs with IDBI Bank Limited - Treatment for CRR / SLR Purpose
121	UBD(PCB).No./1/12 .03.000/2008-09	July 31,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
122	UBD(PCB)No/1/12. 03.000/2008-09	July 31,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
123	UBD.CO.BPD.(PCB 008-09	September 30,2008	Treatment of Deposits with DCCB / SCB as SLR
124	UBD (PCB).No./4/12.03.0 00/2008-09	October 07,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
125	UBD(PCB)No/2/12. 03.000/2008-09	October 07,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
126	UBD(PCB).No./5/12 .03.000/2008-09	October 10,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
127	UBD(PCB)No/3/12. 03.000/2008-09	October 10,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
128	UBD.(PCB).No./7/1 2.03.000/2008-09	October 16,2008	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
129	UBD(PCB)No/6/12. 03.000/2008-09	October 16,2008	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
130	UBD(PCB)CO.BPD. Cir.No.28/16.26.00/ 2008-09	November 26,2008	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)

131	UBD.PCB.10/16.26.000/2008-2009	November 26,2008	Notification on Banking Regulation Act 1949 (AACS) - Investments in Government and Other Approved Securities by UCBs - Exemption under Section 24A
132	UBD.(PCB).No./9/1 2.03.000/2008-09	January 05,2009	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
133	UBD.(PCB).No/12/1 2.03.000/2008-09	January 05,2009	NOTIFICATION on Maintenance of Cash Reserve Ratio (CRR)
134	UBD.(PCB).Cir.No.3 7/16.26.000/2008-09	January 21,2009	Banking Regulation Act 1949 (AACS) - Investments in Government and Other Approved Securities by UCBs - Exemption under Section 24A
135	UBD.BPD.(PCB).Cir .No.41/12.05.001/20 08-09	January 29,2009	Balances held by UCBs with IDBI Bank Limited - Treatment for CRR / SLR Purpose
136	UBD.(PCB).Cir.No.1 /12.03.003/2009-10	November 09,2009	Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories
137	UBD.(PCB).No/1/12 .03.000/2009-10	February 01,2010	UCBs - Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
138	UBD.(PCB).No./2/1 2.03.000/2009-10	February 01,2010	Notification on Maintenance of Cash Reserve Ratio (CRR)
139	UBD.(PCB).No./3/1 2.03.000/2009-10	April 21,2010	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
140	UBD.(PCB).No./2/1 2.03.000/2009-10	April 21,2010	Notification on Maintenance of Cash Reserve Ratio (CRR)
141	UBD.BPD.(PCB).CI R.No.2/12.03.000/2 011-12	January 25,2012	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
142	UBD.BPD.(PCB).DI R.No.6/12.03.000/2 011-12	January 25,2012	Notification on Maintenance of Cash Reserve Ratio (CRR)
143	UBD.BPD.(SCB).Cir .No.3/12.03.000/201 1-12	March 09,2012	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
144	UBD.BPD.(SCB). DIR.No.7/12.03.000 /2011-12	March 09,2012	Notification on Maintenance of Cash Reserve Ratio (CRR)
145	UBD.BPD.(SCB).CI R.No.1/12.03.000/2 012-13	September 17,2012	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
146	UBD.BPD.(SCB).DI R.No.2/12.03.000/2 012-13	September 17,2012	Notification on Maintenance of Cash Reserve Ratio (CRR)
147	UBD.BPD.(SCB).CI R.No.2/12.03.000/2 012-13	October 30,2012	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
148	UBD.BPD.(SCB).No .3/12.03.000/2012-	October 30,2012	Notification on Maintenance of Cash Reserve Ratio (CRR)

	13		
149	UBD.BPD.(SCB).CI R.No.3/12.03.000/2 012-13	January 30,2013	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
150	UBD.BPD.(SCB).No .4/12.03.000/2012- 13	January 30,2013	Notification on Maintenance of Cash Reserve Ratio (CRR)
151	UBD.BPD.(SCB).CI R.No.1/12.03.000/2 013-14	July 24,2013	Section 42(1) of the Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement
152	UBD.BPD.(PCB).CI R.No.5/13.01.000/2 013-14	August 27,2013	Section 42(1) of the Reserve Bank of India Act, 1934 and Section 18 and 24 of the Banking Regulation Act, 1949 (AACS) - FCNR (B) / NRE Deposits - Exemption from Maintenance of CRR / SLR and Exclusion from ABC for Priority Sector Lending
153	UBD.BPD.(SCB).CI R.No.2/12.03.000/2 013-14	September 20,2013	Section 42(1) of Reserve Bank of India Act, 1934 - Change in Daily Minimum Cash Reserve Maintenance Requirement
154	UBD.BPD.(PCB).Cir .No.68/16.26.000/20 13-14	June 05,2014	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
155	UBD.BPD.(PCB).No t.No.1/16.26.000/20 13-14	June 05,2014	Notification on 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
156	UBD.BPD.(PCB).No t.No.2/16.26.000/20 13-14	June 05,2014	Notification on 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
157	UBD.BPD.(PCB).Cir .No.72/13.01.000/20 13-14	June 11,2014	Section 42(1) of the Reserve Bank of India Act, 1934 and Section 18 & 24 of the Banking Regulation Act, 1949 (AACS) - FCNR (B) / NRE Deposits - Exemption from Maintenance of CRR / SLR and Exclusion from ABC for Priority Sector Lending

(RPCD Circulars)

S.No.	Date of circular	Subject Matter
1	RPCD.No.CRRB.403/G.83-84 dated August 5, 1983	The Reserve Bank of India Act, 1934 - Section 42(2) and the Reserve Bank of India Scheduled Banks Regulations, 1951 - Regulation 6 - Modifications of Form 'B' (Form of weekly statement to be submitted by a Scheduled state Co-operative Bank to the Reserve Bank of India)
2	RPCD.No.CRRB.1266/G.1-83/84 dated November 17, 1983	Submission of Weekly Returns in Form 'B' to the Reserve Bank of India by Non-scheduled State Co-operative Banks
3	RPCD.No.CRRB.1340/G.83-84 dated November 24, 1983	The Reserve Bank of India Act, 1934 - Section 42(2) and the Reserve Bank of India Scheduled Banks' Regulations, 1951 - Regulation 6 - Modifications in Form 'B' (Form of Weekly Statement to be Submitted by a Scheduled State Co-operative Bank to the Reserve Bank of India)
4	RPCD.No.CRRB.3634/A.20(24)-83/84 dated May 18, 1984	Maintenance of Minimum Average Daily Balance under Section 42 (1) of the Reserve Bank of India Act, 1934
5	RPCD.No.CRRB.985/324-84/85 dated November 23, 1984	Maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)
6	RPCD.No.RF.367/A.6-85 dated March 11, 1985	Amendments to the Reserve Bank of India Scheduled Banks Regulations , 1951
7	RPCD.No.BC.41/07.02.01/95-96 dated September 29, 1995	Section 42 of the Reserve Bank of India Act, 1934 - Cash Reserve Ratio (CRR) - Maintenance of Minimum Level of 85 Per cent on a Daily Basis
8	RPCD.STAT.No.BC.34/11.02.01/98-99 dated November 10, 1998	Section 42 (2) of Reserve Bank of India Act, 1934 - Return in Form 'A' for RRBs and Form 'B' for Scheduled State Co-operative Banks
9	RPCD.No.RF.BC.44/07.02.01/99-2000 dated December 08, 1999	Section 42(1) of the Reserve Bank of India Act, 1934
10	RPCD.No.RF.BC.87/07.02.03/99-2000 dated May 03, 2000	Maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)
11	RPCD.No.RF.BC.75/07.02.01/2000-01 dated April 19, 2001	Section 42(1) of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) - Relaxation in Daily Minimum Cash Reserve Ratio Maintenance

		Requirement
12	RPCD.Cir.RF.BC.49/07.02.05/2001-02 dated December 31, 2001	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) by Scheduled State Co-operative Banks
13	RPCD.RF.BC.59/07.02.01/2001-2002 dated January 30, 2002	Section 42(1) of RBI Act 1934 - Maintenance of Cash Reserve Ratio (CRR) by Scheduled State Co-operative Banks (Sch.SCBs)/Regional Rural Banks (RRBs)
14	RPCD.No.RF.BC.35/07.02.01/2002-03 dated October 29, 2002	Section 42(1) of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) - Changes in Daily Minimum CRR Maintenance Requirement
15	RPCD.CO.No.RF.BC.55/7.02.01/2002-03 dated December 26, 2002	Section 42(1) of the Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR) - Changes in Daily Minimum CRR - Maintenance Requirement
16	RPCD.CO.RF.BC.53/07.02.01/2005-06 dated December 8, 2005	Maintenance of CRR / SLR on Transaction in Collateralised Borrowing and Lending Obligation (CBLO)
17	RPCD.RF.BC.93/07.02.01/2005-2006 dated June 22, 2006	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of CRR
18	RPCD.RF.BC.94/07.02.01/2005-2006 dated June 22, 2006	Maintenance of CRR on Exempted Categories
19	RPCD.RF.BC.17/07.02.01/2006-07 dated August 11, 2006	Section 42 (1) of Reserve Bank of India Act, 1934 - Penalties on Default in Maintenance of Cash Reserve Ratio (CRR)
20	RPCD.RF.BC.54/07.02.01/2006-07 dated March 02, 2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
21	RPCD.CO.RF.BC.No.64/07.02.01/2006-07 dated April 4, 2007	Section 42 (1) of RBI Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
22	RPCD.CO.RF.BC.No.75/07.02.01/2006-07 dated April 24, 2007	Section 42(1) of Reserve Bank of India Act, 1934 - Maintenance of Cash Reserve Ratio (CRR)
23	RPCD.CO.RF.BC.No.77/07.02.01/2006-07 dated April 24, 2007	Maintenance of Cash Reserve Ratio (CRR) on Exempted Categories

24	RPCD.CO.RRB/RCB.BC.No. 83/03.05.33/2013-14 dated February 11, 2014	Section 42(1) of the Reserve Bank of India Act, 1934, Section 24 of Banking Regulation Act 1949 and Section 18 and 24 of the Banking Regulation Act, 1949 (AACS) - FCNR(B) / NRE deposits - Exemption from Maintenance of CRR / SLR and Exclusion from Outstanding Advances for Priority Sector Lending for RRBs
25	RPCD.RCB.BC.No.110/07.5 1.020/2013-14 dated June 5, 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 StCBs and CCBs and Statutory Liquidity Ratio (SLR) for StCBs and CCBs
26	RPCD.RCB.BC.No.16/07.51. 020/2014-15 dated July 21, 2014	Banking Laws (Amendment) Act, 2012 - Amendments to Sections 18 & 24 of the Banking Regulation Act, 1949 (AACS) - Maintenance of Cash Reserve Ratio (CRR) for Non-Scheduled StCBs and CCBs and Statutory Liquidity Ratio (SLR) for StCBs and CCBs.
27	RPCD.CO.RCB.RRB.BC.No. 61/ 03.05.33/ 2012-13 dated January 29, 2013	Section 42 (1) of the Reserve Bank of India Act, 1934- Maintenance of CRR

All approvals/acknowledgements given under the above circulars shall be deemed as given under these directions.



**List of Abbreviations**

ACU	Asian Clearing Union
ATM	Automated Teller Machine
BAF	Bankers' Acceptance Facility
CRR	Cash Reserve Ratio
DD	Demand Draft
DICGC	Deposit Insurance and Credit Guarantee Corporation
DRDA	District Rural Development Agency
DTL	Demand and Time Liabilities
EC	Eligible Credit
ECGC	Export Credit Guarantee Corporation
EXIM Bank	Export and Import Bank
FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio
FCNR(B)	Foreign Currency Non Resident (Bank) Account
GBP	Great British Pound
HQLA	High Quality Liquid Assets
IBFC	Inter-Bank Foreign Currency
IBU	International Financial Service Centre(IFSC) Banking Unit
INR	Indian Rupee
JPY	Japanese Yen
LAF	Liquidity Adjustment Facility
LB	Long-Term Bonds
LCR	Liquidity Coverage Ratio
MSF	Marginal Standing Facility
MT	Mail Transfer
NABARD	National Bank for Agriculture and Rural Development
NDTL	Net Demand and Time Liabilities
NHB	National Housing Bank
NRE	Non-Resident External
OBU	Offshore Banking Units
ODTL	Other Demand and Time Liabilities
RIDF	Rural Infrastructure Development Fund
RRB	Regional Rural Bank
SCB	Scheduled Commercial Bank
SDL	State Development Loan
SIDBI	Small Industries Development Bank of India
SLR	Statutory Liquidity Ratio
TT	Telegraphic Transfer
USD	US Dollar

**Form A**

(To be submitted by a scheduled bank which is not a Co-operative 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<sup>3</sup>
- c) Other Demand and Time Liabilities<sup>4</sup>

**Total of I**

**II. Liabilities to Others in India**

- a) Aggregate Deposits (Other than from Banks)
  - (i) Demand
  - (ii) Time
- b) Borrowings<sup>5</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> In case of RRBs, apart from the sponsor bank.
- <sup>4</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>5</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

Name of the Bank:

(Amount in Rupees rounded off to the nearest thousand)

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

	<b>Amount in Rupees Rounded off to the 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> VIII.1 MSME VIII.2 IBU VIII.3 OBU VIII.4 Minimum of EC or LB	

VIII.5 Other Liabilities under Zero Prescription	
<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

Name of the Bank:

(Amount in Rupees rounded off to the nearest thousand)

Items	Outstanding at book value	Revaluation value
1	2	3
<p><b>I. Investments in Approved Securities(I.1+I.2)</b></p> <p>I.1 Investment in Government securities (I.1.1+I.1.2=Item V(a) of Form A)</p> <p style="padding-left: 40px;">I.1.1 Short Term<sup>1</sup></p> <p style="padding-left: 40px;">I.1.2 Long Term<sup>2</sup></p> <p>I.2 Investment in other approved Securities (1.2 =Item V(b) of Form A) <b>(As and when prescribed )</b></p> <p>I.3 Investment in other Government Securities (Non-SLR)</p> <p><b>II Investments in other Securities</b> (II.1+II.2+II.3+II.4)</p> <p><b>Investments in :</b></p> <p style="padding-left: 40px;">II.1 Commercial Paper</p> <p style="padding-left: 40px;">II.2 Units of Mutual Funds</p> <p style="padding-left: 40px;">II.3 Shares issued by -</p> <p style="padding-left: 80px;">II.3.1 Public Sector Undertakings</p> <p style="padding-left: 80px;">II.3.2 Private Corporate Sector</p> <p style="padding-left: 80px;">II.3.3 Public Financial Institutions</p> <p style="padding-left: 80px;">II.3.4 Others (to be specified)</p> <p>II.4 Bonds/debentures/security receipts/ Pass Through Certificates issued by -</p> <p style="padding-left: 40px;">II.4.1 Public Sector Undertakings</p>		

<p>II.4.2 Private Corporate Sector</p> <p>II.4.3 Public Financial Institutions</p> <p>II.4.4 Others (to be specified)</p> <p>III Deposits towards Priority Sector Lending shortfall (RIDF, SIDBI etc.)</p>		
<p><b>Memo Items</b></p>		
<p><b>1. Subscriptions to shares/debentures/bonds in the Primary market.</b></p> <p><b>2.Subscriptions through Private Placements</b></p> <p><b>3.Of item no. (I.1 +I.2) above, securities pledged for borrowings (a+b+c+d+e):</b></p> <p><i>a) under RBI-LAF repo/term repo</i></p> <p><i>b) under MSF</i></p> <p><i>c) under FALLCR</i></p> <p><i>d) under market repo/other borrowings</i></p> <p><i>e) contribution to Settlement Guarantee Funds (SGFs) and other similar funds</i></p>		

<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)

**THE BANKING REGULATION ACT, 1949**

**FORM VIII**

(Rule 13 A)

(Section 18 and 24)

(For Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Small Finance Banks , Payments Bank and Local Area Banks(LAB))

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)**

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

<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 (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= Net liabilities to the Banking System+ Other demand and time liabilities= (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 X above	
(c)	Excess balance with the Reserve Bank, if any shown against XII (c) above	
(d)	Net balance in current account maintained by a scheduled bank = VI above	
(e)	Balances maintained by a Regional Rural Bank in call or fixed deposit with its Sponsor Bank	
(f)	Gold valued at a price not exceeding the current market price	
(g)	Unencumbered approved securities valued on the basis of the method of valuation determined by the Reserve Bank	
(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	
<b>Total of (a) to (h)</b>		
XIV.	<b>XIII-XI</b> <b>(Excess+, deficit-)</b>	

**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)

**Form 'B'**

[To be submitted by a Scheduled co-operative bank  
Statement of Position as at the Close of Business on Friday @ 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 Friday 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 that Friday.
- \* 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

-----

**FORM I**

**Annex - IV**

**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>				
		<b>As at the close of Business on</b>		
		<b>First Alternate Friday (Date)</b>	<b>Second Alternate Friday (Date)</b>	<b>Third Alternate Friday (Date)</b>
1		2	3	4
<b>Part – A</b>				
I.	<b>Liabilities in India(£) to the banking system\$</b>			
	(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\$			

	<b>Total of I</b>			
II.	<b>Liabilities in India to others X</b>			
	(a) Demand liabilities			
	(b) Time liabilities			
	<b>Total of II</b>			
III.	<b>Assets in India with the banking system</b>			
	(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 (%)			
	<b>Total of VI</b>			
VII	Balances with all other types with			
	(a) State Co-operative Bank of the State			
	(b) District Central Co-operative Bank			
	<b>Total of VII</b>			
VIII	Net balance in current accounts, i.e., excess of III(a) over I(a)(i)			
<b>Part - B</b>			<b>Information need</b>	

Compliance with Section 18 (Not applicable to scheduled State Co-operative Banks)			<b>not be furnished</b>	
IX.	4 per cent of IV as on the last Friday of the second preceding fortnight	}		
		}		
		}		
		}		
		}		
X.	Cash reserve actually maintained = V + VI + VIII	}		
<b>Part - C : Compliance with Section 24 :</b> (Not applicable to scheduled State Co-operative Banks)			}	
XI.	----- per cent (or a higher specified percentage) of IV as on the last Friday 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 \$\$	}		
		}		
<b>Total of XII</b>				
<b>Part -D : Compliance with Section 24 :</b> (Applicable to Scheduled / State Co-operative Banks)				
XIII	----- per cent (or a higher specified percentage) of IV as on the last Friday 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
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Sd/-

Signature

Date:

**Footnotes**

1. 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.
2. If an alternate Friday 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.
  - (i) The paid-up capital or the reserves or any credit balance in the profit and loss account of the Co-operative Bank -
  - (ii) 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;
  - (iii) in the case of a District Central Co-operative Bank, any advance taken from the State co-operative bank of the State concerned;
  - (iv) 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;
  - (v) 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.



Annex – V

**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.

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

**Statement of Valuation of SLR Securities**

(Fortnight ended Friday \_\_\_\_\_)

[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)
<b>Part I</b>	1.	2.	3.	4.
<b><u>Government Securities</u></b>				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing Balance (a)				
<b>Part II</b>				
<b><u>Other Approved Securities</u></b>				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing balance (b)				
<b>Total (a+b)</b>				

**Annex – VII**

(As mentioned in this MD)

**Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)**  
(Appendix - II)

**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.

-----

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

Register showing the daily position of cash reserve and liquid assets maintained under Sections 18 and 24 respectively of the Banking Regulation Act, 1949 (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		
<b>Part - A</b>																																		
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																																	











**Explanations for Compilation of the figures under various heads of the Register showing Daily Position of Cash Reserve and Liquid Assets maintained by Primary Co-operative Banks**

**1. "Liabilities in India" shall not include -**

- (i) the paid-up capital or reserves or, any credit balance in the profit and loss account of the co-operative bank;
- (ii) any advances 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;
- (iii) any advance taken from a State Government, Reserve Bank, Industrial Development Bank of India, Export-Import Bank of India, National Bank for Agriculture and Rural Development, or from the National Co-op. Development Corporation established under Section 3 of the National Cooperative Development Corporation Act, 1962.
- (iv) amount of any advance or other credit arrangement drawn and availed of by a co-operative bank against approved securities;
- (v) in the case of any co-op. 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.

**2. 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 subsection (1) of Section 18 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies).

**3. Time liabilities include fixed deposits, cash certificates, cumulative and recurring deposits, time liabilities portion of savings bank deposits, staff**

security deposits, margins hold against letters of credit if not payable on demand and fixed deposits held as security for advances subject to item I(v) above.

4. Fixed deposits will include (i) employees' provident fund deposits, (ii) staff security deposits, (iii) recurring deposits, (iv) cash certificates, (v) call deposits requiring notice period of more than 14 days, (vi) provident deposits, (vii) other miscellaneous deposits like earnest money deposits of contractors etc.
5. Demand liabilities include current deposits, demand liabilities portion of savings bank deposits, margins held, against letters of credit / guarantees, balances in overdues fixed deposits, cash certificates and cumulative, / recurring deposits, outstanding telegraphic and mail transfers, demand drafts, unclaimed deposits, credit balances in the cash credit accounts and deposits held as security for advances which are payable on demand.
6. Current deposits will include (i) call deposit which require a notice period of 14 days or less (ii) credit balance in cash credit account, (iii) fixed deposits matured but not withdrawn etc.
7. "Net balance in current accounts" shall, in relation to a co-op. bank, mean the excess, if any, of the aggregate of the credit balances in current account maintained by that co-op. bank with the State Bank of India or a corresponding new bank or IDBI Bank Ltd. over the aggregate of the credit balances in current accounts held by the said banks with such co-op bank;
8. For the purpose of computation of liabilities, the aggregate of the liabilities of a co-op. bank to the State Bank of India, a corresponding new bank or IDBI Bank Ltd., a Regional Rural bank, a banking company or any other financial institution notified by the Central Government in this behalf shall be reduced by the aggregate of the liabilities of all such banks and institutions to the co-op. bank;
9. Other demand and time liabilities include interest accrued on deposits, bills payable, unpaid dividends and suspense account balances representing amounts due to other banks or public.
10. Money at call and short notice obtained from outside the 'Banking System' (say from Life Insurance Corporation, Unit Trust of India, etc.) should be shown against Item No. II.
11. If a bank cannot segregate from the total of 'other demand liabilities' and 'time liabilities', the liabilities to the 'Banking System', the entire 'other demand

liabilities' and 'time liabilities' may be shown against Item viz., Liabilities in India to others –

- (i) demand liabilities, and
- (ii) time liabilities as the case may be.

12. Only demand and time borrowings other than those excluded under clause (a) (ii) and (iii) of the explanation to Section 18(l) of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) should be shown against this item.

13. 'Other demand liabilities' and 'other time liabilities ' as the case may be, will include deposits unclaimed for more than ten years, provisions in the nature of outside liabilities (such as provision for income tax and other taxes payable, audit fees payable, establishment charges payable etc.), interest payable, bonus payable, bills payable, dividend payable, share suspense, other suspense and sundry items (which are outside liabilities) etc.

14. In case the co-op. bank has taken an advance against any balance maintained with the State Co-operative Bank of the State concerned or with the district central cooperative 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 cash maintained in India.

15. In computing the amount for the purpose the following shall be deemed to be cash maintained in India, namely;

- (i) any cash or balances maintained in India by a co-operative bank, with itself or with the State Co-operative Bank of the State concerned, or in current account with the Reserve Bank or by way of net balance in current accounts, and, in the case of a primary co-operative bank, also any balances maintained with the district central co-operative bank of the district concerned, in excess of the aggregate of the cash or balances required to be maintained under Section 18;
- (ii) any net balance in current account.

16. Assets with the 'Banking System' in India comprise;

- (i) Balances with the 'Banking System' in current accounts (a) with public sector banks and (b) with all other banks and notified financial institutions;

- (ii) Balances with banks and notified financial institutions, in all other accounts,
  - (iii) Funds made available to the 'Banking System' by way of loans or deposits repayable at call or short notice of a fortnight or less;
  - (iv) Loans, other than 'Money at call and short notice' made available to the 'banking system'; and
  - (v) Any other amounts due from the 'Banking System' which cannot be classified under any of the above items, for example in the case of inter-bank remittance facility scheme, as on date, the total amount held by a bank with other banks (in transit or other account) would be shown here as such sums cannot be constructed as 'balances' or 'call money' or 'advances'.
  - (vi) In this context, it may be clarified, that if a bank has lodged securities with another bank for borrowal arrangements, then such securities or the unencumbered position of the same should not be shown by the borrowing bank as 'assets' with 'Banking System'. Similarly, the bank which has received the securities should not show them as 'other liabilities', to the 'Banking System'.
  - (vii) Currency and rupee notes and coins held as till money should be shown as cash in India (i.e. cash in hand). However, currencies of foreign countries held with a bank should not be included.
17. Cash must not include balances 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 the posting of the register.
18. Unencumbered approved securities to be valued on the basis of the method of valuation determined by the Reserve Bank (at present being valued at a price not exceeding current market price).
19. "unencumbered approved securities" of a co-op. bank shall include its approved securities lodged with another institution for an advance or any other credit arrangement to the extent to which such securities have not been drawn against or availed of.
20. Gold to be valued at a price not exceeding the current market price.

**Annex-X**

**Computation of Demand and Time Liabilities for CRR & SLR**

**Definition of various terms used in Form-B & Form-I prescribed for Primary (Urban) Co-operative Banks**

**1. 'Banking System' comprises of –**

- (i) State Bank of India
- (ii) Nationalised Banks
- (iii) Regional Rural Banks
- (iv) Banking Companies as defined in clause (c) of Section 5 of the Banking Regulation Act, 1949. These include –
  - Private Sector Banks
  - Foreign Banks

Note: Foreign banks having no branch in India are not part of 'banking system'.

- (v) Co-operative banks as defined in clause (cci) of Section 56 of the Banking Regulation Act, 1949 (applicable to Scheduled UCBs for computation of DTL for CRR)

Note: Co-operative Land Mortgage / Development Banks are not part of 'banking system'

- (vi) Any other financial institution 'notified' by the Central Government in this behalf.

**2. 'Banking System' does not include the following -**

- (i) EXIM Bank
- (ii) NABARD
- (iii) SIDBI
- (iv) IFCI
- (v) IIBI

**3. Net Liabilities**

While computing liabilities for the purpose of CRR and SLR, the net liabilities of the bank to other banks in India in the 'banking system' shall be reckoned, i.e., assets in India with other banks in the 'banking system' will be reduced from total liabilities to the 'banking system'.

**4. Liabilities to the 'Banking System' include -**

- (i) Deposits of the banks.
- (ii) Borrowings from Banks (Call Money / Notice deposits).
- (iii) Other miscellaneous items of liabilities to the Banks like Participation Certificates issued to banks, interest accrued on bank deposits, etc.

**5. Classification of Liabilities to the 'Banking System'**

- (i) Liabilities of the bank to the 'banking system' are classified into two broad categories viz. 'Demand Liabilities' and 'Time Liabilities'.
- (ii) 'Demand Liabilities' to the 'banking system' are further classified as under:
  - (a) Balances in current accounts of –
    - SBI
    - Nationalised Banks
  - (b) Other demand liabilities comprising of –
    - 1. Balances in current accounts of –
      - RRB
      - Banking Companies i.e. Private Sector Banks and Foreign Banks
      - Co-operative Banks (applicable to Scheduled UCBs for computation of DTL for CRR)
      - Other 'Notified' financial institutions
    - 2. Balances of overdue time deposits of above named banks.
    - 3. Participation Certificates payable on demand issued to banks.
    - 4. Interest accrued on deposits of banks (RRBs).\*
    - 5. Call Money Borrowings from the banks
    - 6. Within the definition of 'banking system'
- (iii) Time liabilities to the 'banking system' include –
  - (a) All types of time deposits from the banks
  - (b) Certificates of deposits from the banks



(c) Participation Certificates issued to banks which are not payable on demand

(d) Interest accrued on time deposits / CDs of banks \*

Within the definition of 'banking system'

\* If it is not possible to classify / segregate this amount from interest accrued on deposits, the aggregate interest accrued may be shown under 'Other Demand and Time Liabilities'.

## **6. Assets with the 'Banking System'**

- (i) Balances with 'banking system' in current accounts
- (ii) Balances with the banks and notified financial institutions in other accounts.
- (iii) Money at call and short notice upto 14 days lent to banks and notified financial institutions, within the banking system
- (iv) Loans other than money at call and short notice made available to the 'banking system'.
- (v) Any other amounts due from the 'banking system', like amount held by the bank with other banks (in transit or other accounts) under inter-bank remittance facility, etc.

## **7. Classification of lending to and borrowing from FIs**

- (i) Lending by the bank to the following financial institutions in the term money market cannot be reckoned as assets with the 'Banking System'. Hence, these borrowings cannot be netted against the liabilities towards the 'Banking System'.
  - EXIM Bank
  - NABARD
  - SIDBI
  - IFCI
  - IIBI
- (ii) The borrowing of the bank other than refinance from these financial institutions should form part of liabilities to others and therefore, form part of net demand and time liabilities for the purpose of reserve requirements.

## **8. Classification of Certain items under Liabilities**

**(i) Inter-Branch Accounts**

- (a) Net balance in inter-branch account, when in credit, is to be shown under 'Other Liabilities and Provisions' which is included in total Demand and Time Liabilities for CRR and SLR purpose.
- (b) After 27.07.98, the bank should segregate the credit entries outstanding for more than five years in inter-branch account as 'Blocked Account' and show it under 'Others' under 'Other Liabilities and Provisions'. Thereafter, while arriving at net amount of inter-branch transactions for inclusion under 'Other Liabilities and Provisions' if in credit, or 'Other Assets' if in debit, the aggregate amount of 'Blocked Account' should be excluded and only the amount representing the remaining credit entries should be netted against debit entries. Thus, the balance in the 'Blocked Account' will be reckoned for the purpose of maintenance of CRR and SLR, even though the net of inter-branch entries is a debit balance.

**(ii) Margin Money on Bills Discounted / Purchased**

The bank should follow uniform procedure in treating margin money on bills purchased/discounted as outside liabilities and should include it in other demand and time liabilities for the purpose of maintenance of reserve requirements.

**(iii) Interest Accrued on Deposits**

- (a) The interest accrued on all deposit accounts (such as, savings, fixed, recurring, cash certificates, reinvestment plans, etc.), by whatever name called, should be treated by the bank as its liability for the purpose of maintaining CRR and SLR irrespective of whether the accrued interest has become actually payable or is not payable till due dates for repayment of deposits.
- (b) The interest accrued on deposits should be classified under 'Other Demand and Time Liabilities'