

Master Circular
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 para 4.2, 5.2 &, 5.9]

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.

(Rounded off to the nearest thousand rupees)

	As at the close of business on		
	First Alternate Friday (Date)	Second Alternate Friday (Date)	Third Alternate Friday (Date)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
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, subsidiary banks and corresponding new banks			
(ii) Total of other demand liabilities to the banking system			
(b) Time liabilities to the banking system \$			

	As at the close of business on		
	First Alternate Friday (Date)	Second Alternate Friday (Date)	Third Alternate Friday (Date)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
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, subsidiary banks 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) Central Co-operative Bank of the district concerned (%)			
Total of VI			
VII Net balance in current accounts, <i>i.e.</i> , excess of III(a) over I(a)(i)			

	As at the close of business on		
	First Alternate Friday (Date)	Second Alternate Friday (Date)	Third Alternate Friday (Date)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
<p>PART-B: Compliance with Section 18 (Not applicable to scheduled State Co-operative Banks)</p> <p>IX. 3 per cent of IV as on the last Friday of the second preceding fortnight</p> <p>X. Cash reserve actually maintained = V + VI + VIII</p> <p>PART-C: Compliance with Section 24: (Not applicable to scheduled State Co-operative Banks)</p> <p>XI. 25 per cent (or a higher specified percentage) of IV as on the last Friday of the second preceding fortnight</p> <p>XII. Assets actually maintained</p> <p>(a) Cash and other balances maintained in India X-IX + VII</p> <p>(b) Gold ££</p> <p>(c) Unencumbered approved securities \$\$</p> <p>Total of XII</p> <p>PART-D : Compliance with Section 24: (Applicable to Scheduled/State Co-operative Banks)</p>	<p>} } } } } } } } } } } } } } } } } } } }</p>		
			Information need not be furnished

	As at the close of business on		
	First Alternate Friday (Date)	Second Alternate Friday (Date)	Third Alternate Friday (Date)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
XIII 25 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 Section 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) Central Co-op. Bank of the district concerned (X)			

Date :

Signature

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.

- £3. 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 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 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 Co-operative Bank of the State concerned or the 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.
- 4\$. 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) Subsidiary banks;
 - (iii) Corresponding new banks;
 - (iv) Regional Rural Banks
 - (v) Banking companies;
 - (vi) 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).
- 5X. 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.
- 6%. (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 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.

7&. (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.

8++. 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.

9+. Applicable to State industrial Co-operative Banks, central Co-operative Bank, district industrial Co-operative Banks and primary Co-operative Banks only.

10x. Applicable to primary Co-operative Banks only.

11\$\$\$. (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.]
