

**Annex II****FORM VIII****THE BANKING REGULATION ACT, 1949**

(Rule 13 A)

(Section 18 and 24)

For Payments Banks (PBs)

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	
	15th day of the month@	Last day of the month@
PART - A I. Liabilities in India to the Banking System (excluding any loan taken by a Regional Rural Bank from its sponsor Bank) (a) Demand Liabilities (i) Balances in current accounts of the State Bank of India and corresponding new banks		



<p>(ii) Other demand liabilities</p> <p>(b) Time Liabilities</p> <p>Total of I</p> <p>II. Liabilities in India to others(excluding borrowings from the Reserve Bank, Exim Bank, National Bank, National Housing Bank, Small Industries Bank, National Bank for Financing Infrastructure and Development and other development financial institutions as defined in section 2 (ccii) of the Reserve Bank of India Act, 1934)</p> <p>(a) Demand Liabilities</p> <p>(b) Time Liabilities</p> <p>Total of II</p>	
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<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>Total of V</p> <p>VI. Net balance in current accounts= V(a)(i) - I (a)(i)</p> <p>VII. Net liabilities for the purpose of Section 18 and 24 of the Banking Regulation Act, 1949=</p> <p>Net liabilities to the Banking System+ Other demand and time liabilities=</p> <p>(I-V)+II if (I-V) is a plus figure</p>	
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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 day of the second preceding fortnight as notified by the Reserve Bank)

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 day of the second preceding fortnight as notified by the Reserve Bank).

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



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

Dated

Signature

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

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