

# THE BANKING REGULATION (CO-OPERATIVE SOCIETIES) RULES, 1966<sup>1</sup>

*In exercise of the powers conferred by section 52 read with clause (zf) of section 56 of the Banking Regulation Act, 1949 (10 of 1949), and after consultation with the Reserve Bank of India, the Central Government hereby makes the following rules, the same having been previously published as required by sub-section (3) of section 52 of the said Act, namely:—*

**1. Short title and commencement.**—(1) These rules may be called the Banking (Co-operative Societies) Rules, 1966.

(2) They shall come into force on the date<sup>2</sup> of their publication in the Official Gazette.

**2. Definitions.**—In these rules, unless the context otherwise requires,—

(a) “the Act” means the Banking Regulation Act, 1949 (10 of 1949);

(b) “commencement of these rules” means—

(i) in the case of a Co-operative Society which at the commencement of the Banking Laws (Application to Co-operative Societies) Act, 1965 (23 of 1965) is a Co-operative Bank and is carrying on the business of banking, the date on which these rules come into force;

(ii) in the case of a Co-operative Society which becomes a Co-operative Bank or which commences banking business as a Co-operative Bank after the commencement of the Banking Laws (Application to Co-operative Societies) Act, 1965 (23 of 1965) the date on which these rules come into force or the date on which the Co-operative Society so becomes a Co-operative Bank or so commences banking business, whichever is later;

(c) “Form” means a form appended to these rules;

(d) “place of business” of a Co-operative Bank includes any sub-office, pay-office, sub-pay-office and any place of business, at which deposits are received, cheques cashed, moneys lent, or any other form of business referred to in sub-section (1) of section 6 of the Act is transacted;

(e) “principal office of the Co-operative Bank” means the office of the Co-operative Bank which will be responsible for the submission of the returns prescribed under the Act or these rules;

<sup>3</sup>(f) “principal office of the Reserve Bank” means,—

(i) in relation to a primary Co-operative Bank, the office of the Urban Banks Department of the Reserve Bank; and

1. *Vide* G.S.R. 1837, dated 21st November, 1966, published in the Gazette of India, Pt. II, Sec. 3(i), dated 3rd December, 1966.

2. Came into force on 3-12-1966.

3. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

- (ii) in relation to a Central Co-operative Bank or a State Co-operative Bank, the office of the Rural Planning and Credit Department of the Reserve Bank—to which the returns prescribed under the Act or these rules are required to be submitted;]
- (g) "quarter" means a period of three months ending on the last day of March, June, September or December of any year;
- (h) all expressions used and not defined in these rules but defined in the Act shall have the same meanings as assigned to them under the Act;
- (i) references in these rules to sections of the Act shall mean references to those sections as applied to or in relation to co-operative societies by section 56 of the Act.

**3. Submission of returns.**—(1) A return prescribed under the Act or these rules shall be submitted in the form prescribed for the purpose or as near thereto as circumstances admit.

(2) Such return shall be submitted by the principal office of a Co-operative Bank to the <sup>1</sup>[Principal office] of the Reserve Bank situated in the State in which the Co-operative Bank has its principal office or to such other office of the Reserve Bank as may be specified by the Reserve Bank on an application to be made <sup>1</sup>[in this behalf—

- (a) by a primary Co-operative Bank to the Reserve Bank of India, Central Office, Urban Bank Department, Bombay; and
- (b) by a Central Co-operative Bank or a State co-operative to the Reserve Bank of India, Central Office, Rural Planning and Credit Department, Bombay.]

(3) A Co-operative Bank shall intimate to the principal office of the Reserve Bank, the address of its principal office within one month from the commencement of these rules and any change in such address within one month of such change.

(4) Notwithstanding anything contained in sub-rule (2), the Reserve Bank may, at any time, direct that the returns prescribed under the Act or these rules shall be submitted from any other specified office of a Co-operative Bank to any other specified office of the Reserve Bank.

(5) Wherever a return prescribed under the Act or these rules relates to a particular day or date, the return shall be prepared on the basis of the figures of that day or date in respect of offices working on that day or date, date and the preceding working day's figures in respect of offices where that day or date is a holiday.

**4. List of Officers.**—(1) A Co-operative Bank shall, not later than one month from the commencement of these rules, send to the <sup>1</sup>[office specified in sub-rule (2)] a written statement containing a list of—

- (a) the names, the official designations and specimen signatures of the officers authorised to sign on behalf of the Co-operative Bank returns required to be submitted under the Act or these rules, and

1. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

- (b) the names and addresses of the Directors of the Co-operative Bank or the members of the committee of management of the Co-operative Bank.

<sup>1</sup>[(2) The statement containing the lists referred to in clauses (a) and (b) of sub-rule (1) shall be sent by a primary Co-operative Bank to the principal office of the Reserve Bank and by a Central Co-operative Bank and a State Co-operative Bank to the principal office of the Reserve Bank, and also to the office of the National Bank situated in the State in which the Co-operative Bank has its principal office or to such other office of the National Bank as may be specified by the National Bank.]

<sup>2</sup>[(3)] Any change in the list referred to in sub-rule (1) shall be intimated to the principal office of the Reserve Bank <sup>3</sup>[and, in the case of a Central Co-operative Bank and a State Co-operative Bank, also to the office of the National Banks as specified under sub-rule (2)] within one month from the occurrence of such change.

<sup>4</sup>[5. **Form of statement of liabilities and cash reserve and other assets.**—The return to be submitted under section 18 and sub-section (3) of section 24 of the Act shall be in Form I and the return to be submitted under sub-section (2) of section 20 of the Act shall be in Form II.]

**6. Licensing of co-operative societies.**—A Co-operative Society or a bank desiring to have a licence under section 22 of the Act shall apply to the principal office of the Reserve Bnk in the Form specified below, namely:—

<sup>3</sup>[(a) in the case of a Co-operative Society desiring to commence banking business after the commencement of the Banking Laws (Application to Co-operative Societies) Act, 1965 (23 of 1965),—

- (1) as a primary Co-operative Bank, in Form IIIA,
- (2) as a Central Co-operative Bank, in Form IIIB, and
- (3) as a State Co-operative Bank, in Form IIIC];

<sup>1</sup>[(b) in the case of a Co-operative Society, which at the commencement of the Banking Laws (Application to Co-operative Societies) Act, 1965 (23 of 1965), was carrying on business as a Co-operative Bank, or a Co-operative Bank which has come into existence as a result of the division of any other Co-operative Society carrying on business as a Co-operative Bank, or the amalgamation of two or more co-operative societies carrying on banking business or a primary credit society which becomes a primary Co-operative Bank after such commencement, and desires to carry on banking business, in Form IV.]

**7. Opening of new places of business.**—An application by a Co-operative Bank for permission to open a new place of business or change the location of an existing place of business under section 23 of the Act shall be submitted <sup>3</sup>[in Form V—

1. Ins. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).
2. Sub-rule (2) renumbered as sub-rule (3) by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).
3. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).
4. Subs. by S.O. 1326, dated 23rd May, 1974 (w.e.f. 1-6-1974).

- (a) in the case of a primary Co-operative Bank to the principal office of the Reserve Bank; and
- (b) in the case of a Central Co-operative Bank or a State Co-operative Bank to the office of the National Bank situated in the State in which the co-operative has its principal office or to such other office of the National Bank as may be specified by the National Bank, and an advance copy of the application be submitted directly to the principal office of the Reserve Bank.]

<sup>1</sup>[8. A list relating to the offices of a Co-operative Bank shall be sent, within a period of one month from the close of every quarter, in Form VI,—

- (a) by a primary Co-operative Bank to the principal office of the Reserve Bank; and
- (b) by a Central Co-operative Bank or a State Co-operative Bank to the principal office of the Reserve Bank and also to such office of the National Bank as may be specified by the National Bank.]

<sup>2</sup>[9. **Other returns.**—The returns to be submitted under section 26 and sub-section (1) of section 27 shall be in Form VIII and Form IX respectively].

**10. Manner of publication of accounts and balance-sheet.**—The balance-sheet and profit and loss account prepared in pursuance of section 29 of the Act together with the auditor's report shall be published within a period of nine months from the end of the period to which they relate in a newspaper which is in circulation at the place where the Co-operative Bank has its principal office.

*Explanation 1.*—For the purposes of this rule, the expression "newspaper" means any newspaper or journal published at least once a week but does not include a journal other than a banking, commercial, financial or economic journal.

<sup>3</sup>[*Explanation 2.*—In the case of a Co-operative Bank the deposit liabilities of which as at the end of the period to which the accounts and balance-sheet relate do not exceed <sup>4</sup>[twenty] lakhs of rupees, a display, in a conspicuous place at the principal office, and at every place of business of such bank, of a copy of the balance-sheet and profit and loss account with the auditor's report shall be deemed to constitute compliance with the provision of this rule.]

<sup>5</sup>[11. **Manner of holding inquiries.**—(1) For the purpose of holding an inquiry under sub-section (2) of section 47A of the Act, the Reserve Bank shall appoint in writing one of its officers (hereinafter referred to as the said Officer) for holding the inquiry and shall also authorise him to exercise the powers conferred on the Reserve Bank under sub-section (3) of the said section 47A.

(2) The said office shall send by registered post to the co-operative bank at its Registered office or principal office, a statement giving sufficient particulars of

1. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

2. Subs. by S.O. 1326, dated 23rd May, 1974 (w.e.f. 1-6-1974).

3. Subs. by G.S.R. 209, dated 30th October, 1969 (w.e.f. 7-2-1970).

4. Subs. by S.O. 700, dated 31st January, 1979 (w.e.f. 24-2-1979).

5. Ins. by G.S.R. 271, dated 17th February, 1983 (w.e.f. 2-4-1983).

the contravention or default of the nature referred to in sub-section (3) or sub-section (4) of section 46 of the Act.

(3) A Co-operative Bank to which a statement is addressed under sub-rule (2), shall, before the expiry of 30 days from the receipt of such statement, send in writing to the said officer its answer to the said statement together with particulars of the documentary or other evidence on which it proposes to rely.

(4) The said officer shall appoint a date and place for holding the inquiry and intimate the same by registered post to the Co-operative Bank at its Registered office or principal office and the date so appointed shall not be earlier than thirty days from the date of issue of the statement to the Co-operative Bank.

(5) At the inquiry, the Co-operative Bank shall be entitled to be represented by any of its Directors or officers as its authorised representative but shall not be entitled to be represented by a legal practitioner.

(6) At the inquiry, an officer of the Reserve Bank, not being the officer conducting the inquiry, shall present the case for the Reserve Bank including evidence on the matter. Thereafter, the authorised representative of the Co-operative Bank shall present its case including the evidence in relation thereto.

(7) On the date appointed for the purpose under sub-rule (4), the Co-operative Bank shall be represented at the inquiry by its authorised representative and the said officer shall commence the inquiry on the same day, unless, for reasons to be recorded in writing and communicated to the Co-operative Bank in person or by registered post, he adjourns the hearing to a later date. Such date shall not be earlier than fifteen days from the date of issue of such communication to the Co-operative Bank.

(8) In case the authorised representative of the Co-operative Bank fails to appear before the said officer on the appointed date or such adjourned date, as the case may be, without sufficient cause, the said officer shall proceed with the inquiry *ex parte* and give his findings on the basis of the evidence placed before him by the officer of the Reserve Bank presenting the case.

(9) Once the inquiry has commenced, it shall be continued on day-to-day basis, including holidays, until all the witness for the Reserve Bank and the Co-operative Bank have been examined, unless the said officer, for reasons to be recorded in writing, decides that adjournment of the inquiry is necessary beyond the following day.

(10) The authorised representative of the Co-operative Bank and the officer of the Reserve Bank presenting the case may cross-examine the witnesses other than a witness produced by the representative of the Co-operative Bank or, as the case may be, by the officer of the Reserve Bank presenting the case.

(11) After the conclusion of the inquiry, the said officer shall record his findings and submit the entire record to the Reserve Bank.]

<sup>1</sup>[12.] **Banking Companies Rules, 1949, not to apply.**—Nothing contained in the Banking Companies Rules, 1949, shall apply to co-operative societies.

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1. Rule 11 renumbered as rule 12 by G.S.R. 271, dated 17th February, 1983 (w.e.f. 2-4-1983).

**<sup>1</sup>[FORM I**

(See rule 5)

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

Name of the Co-operative Bank.....

Name(s) and designation(s) of the officer(s) submitting 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)
1	2	3	4

**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**

Total of I \_\_\_\_\_

**II. Liabilities in India £, X to others:****(a) Demand liabilities****(b) Time liabilities**

Total of II \_\_\_\_\_

**III. Assets in India with the banking system:**

(a) Total of credit balances % in current account maintained with State Bank of India, subsidiary banks and corresponding new banks.

1. Subs by S.O. 269(E), dated 29th March, 1985, for Form I (w.e.f. 29-3-1985). Earlier Form I was substituted by S.O. 1326, dated 23rd May 1974 (w.e.f. 1-6-1974).

1	2	3	4
(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. Balances of all other types with:			
(a) State Co-operative Bank of the State concerned*+%			
(c) Central Co-operative Bank of the district concerned*+%			
Total of VII			_____
VIII. Net balance in current accounts, i.e., excess of III(a) over I(a)(i)			
<b>PART B: Compliance with section 18:</b>			
(Not applicable to scheduled State Co-operative Banks)			
IX. 3 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. 25 per cent (or a higher specified percentage) of IV as on the last Friday of the second preceding fortnight			

	1	2	3	4
XII. Assets actually maintained:				
(a) Cash and other balances maintained in India = X—IX + VII				
(b) Gold ££				
(c) Unencumbered approved securities \$\$				
Total of XII				

PART D: Compliance with section 24:  
(Applicable to Scheduled/State Co-operative Banks)

XIII. 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 \$\$

Total of XIV

Date.....

Signature.....

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.
- 3E. 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 or 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.
- 10\*. Applicable to primary Co-operative Banks only.
- 11\$\$ (i) 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).
- (ii) Approved securities, or a portion thereof, representing investment of moneys 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.]

## FORM II

(See rule 5)

[Section 20 (2)]

Name of the Co-operative Bank.....

Name and designation of the officer submitting the return.....

Statement for the month of..... of unsecured loans and advances [including bills purchased and discounted) granted (in India) to companies in cases [other than those in which the Co-operative Bank is prohibited under sub-section (1) of section 20 of the Banking Regulation Act, 1949, to make unsecured loans and advances] in which any of its Directors is interested as Director or managing agent or guarantor<sup>1</sup> (To be submitted to the Reserve Bank before the close of the month succeeding that to which the return relates.).

Name of the Director of the co-operative who is interested	Name of the Company to which the advance has made	Relation of the Director of the Co-operative Bank to the company (whether Director, managing agent, guarantor, etc.)	Limit Sanctioned	Date of advance	Purpose of advance
1	2	3	4	5	6

Date of repayment	Amount outstanding on the last working day of the month	Highest outstanding during the month	Lowest outstanding during the month	Rate of interest	Nature of advance (whether loan, overdraft, cash credit, purchase or discount of bills, etc.)	Remarks
7	8	9	10	11	12	13

Total of Column 8.....

**Note.**—In case a Co-operative Bank has no loans or advances to report, the fact may be reported in a letter.

Date.....

Signature.....

1. The statement should show all the loans and advances (including bills purchased and discounted) outstanding on the last working day of the month and also those granted during the months or previously and repaid during the month.

**<sup>1</sup>[FORM IIIA**

(See rule 6)

(Section 22)

**FORM OF APPLICATION FOR A LICENCE TO COMMENCE BANKING BUSINESS BY A CO-OPERATIVE SOCIETY REGISTERED IN INDIA WITH THE OBJECT OF COMMENCING BANKING BUSINESS AS A PRIMARY CO-OPERATIVE BANK**

Address of the Bank:

Date of application:

The Chief Officer,  
Urban Banks Department,  
Reserve Bank of India,  
Through: The Officer-in-Charge,  
Urban Banks Department,  
Reserve Bank of India,  
..... Regional Office  
.....

Dear Sir,

Application for a licence to commence banking business.....

We, hereby, apply for a licence to commence banking business in India in terms of section 22 of the Banking Regulation Act, 1949 (as applicable to co-operative societies). A copy of the resolution of the Board of Directors dated..... in support thereof is enclosed. A certified copy of the registered bye-laws and certificate of registration of the bank duly certified as true by the Registrar under his seal are also enclosed. We also enclosed the necessary information in the annexure prescribed for the purpose.

Yours faithfully

Signature:

Designation

Encls: sheets

**N.B.—**If the registered bye-laws and certificate of registration are not in English a copy of their translation in English, duly certified, should be forwarded.

**ANNEXURE**

1. Name of the Co-operative Society
2. Place of location of the registered office of the society
3. Area of operation
4. Registration No. and date of registration under the relevant Co-operative Societies Act
5. Names and addresses of members of the Board of Directors and their occupation (Appendix)

1. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

6. Particulars of share capital of the society as on the date of application

(a) Authorised

(b) Subscribed

(c) Paid-up

7. Particulars of any application previously made to the Reserve Bank for a licence to commence banking business

8. Population

(i) of the place where the registered office of the bank is situated

(ii) in the entire area of operations of the bank

9. Type of membership

(i) Artisans and cottage industries\*

(ii) Small-scale industrial units\*

(iii) Small traders and businessmen\*

(iv) Grain merchants\*

(v) Other wholesale merchants\*

(vi) Small road and water transport operators\*

(vii) Professionals\*

(viii) Salary earners

(ix) Dairy and poultry units\*

(x) Government

(xi) Others (specify)

\*Of these, please indicate the number of firms, joint stock companies and societies registered under the Societies Registration Act, 1860.

10. Name of the State/Central Co-operative Bank to which the society will be affiliated.

11. Estimated value of annual production in the area mentioned at 8(1) above.

	As per latest census			As on the date of the application (approximately)		
	No.	No. of Shares	Amt. Rs.	No.	No. of Shares	Amt. Rs.
	1	2	3	4	5	6
Already enrolled				(Rs. in lakhs)		
Expected at the end of fifth year from the date of application						

(Rs. in lakhs)

Commodity Volume Value

- (a) Industrial
  - (b) Agricultural
  - (c) Mineral
  - (d) Other commodities (if any)
12. Estimated value of imports and exports in/from the area at 8 (i) above.

Imports			Exports		
Commodity	Volume	Value (Rs. in lakhs)	Commodity	Volume	Value (Rs. in lakhs)

13. Existing bank offices in the town where the registered office of the bank will be located.

Name of the bank and the address of its office.

- (A) Commercial banks including Regional rural banks

(RRBs)

- 1.
- 2.
- 3.
- 4.

etc.

- (B) Urban Co-operative Banks

- 1.
- 2.
- 3.
- 4.

etc.

- (C) State/Central Co-operative Bank

- 1.
- 2.

14. Average number of people served by a bank office in the headquarters/town of the bank.

15. What are the main reasons from setting up a new bank, especially if there are adequate banking facilities in the area?

16. What is the social purpose which the bank proposes to serve?

17. Estimate of advances:

(Rs. in lakhs)

At the end of

Category	1st year		2nd year		3rd year		4th year		5th year	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	of		of		of		of		of	
	borrowers		borrowers		borrowers		borrowers		borrowers	
(i) Artisans and cottage industries										
(ii) Small-scale industrial units										
(iii) Small traders and businessmen										
(iv) Grain merchants										
(v) Other wholesale merchants										
(vi) Small road and water transport operators										
(vii) Professionals										
(viii) Salary earners										
(ix) Dairy and poultry units										
(x) Others (specify)										
<b>Total</b>										

## 18. Estimate of deposits:

(Rs. in lakhs)

Source	At the end of				
	1st year	2nd year	3rd year	4th year	5th year
(i) Members					
(ii) Non-members					
Total:					
(i) Current					
(ii) Savings					
(iii) Fixed					
(iv) Others					
<b>Total</b>					

19. Within what period does the banks expect to attain viability according to the norms prescribed by the Reserve Bank of India? Give reasons.

20. Any additional facts which the bank desires to adduce in support of its application.

**N.B.**—Sources of information may be indicated. If the bank is unable to supply details in respect of any of the above items, reasons for the omissions may be given.]

**<sup>1</sup>[FORM IIIB**

(See rule 6)

(Section 22)

**FORM OF APPLICATION FOR A LICENCE TO COMMENCE BANKING BUSINESS BY A CO-OPERATIVE SOCIETY REGISTERED IN INDIA WITH THE OBJECT OF COMMENCING BANKING BUSINESS AS A CENTRAL CO-OPERATIVE BANK**

Address of the Bank:

Date of application:

The Chief Officer,  
Rural Planning and Credit Department,  
Reserve Bank of India,  
Central Office,  
Bombay,

(Through: the Officer-in-Charge, Rural Planning and Credit Department, Reserve Bank of India..... Regional Office.....)

Dear Sir,

Application for a licence to commence banking business

We hereby apply for a licence to commence banking business in terms of section 22 of the Banking Regulation Act, 1949 (as applicable to co-operative societies). A copy of the resolution of the Board of Directors dated..... in support thereof is enclosed. A certified copy of the registered bye-laws and certificate of registration of the bank duly certified as true by the Registrar under his seal are also enclosed. We also enclosed the required particulars in the annexure prescribed for the purpose.

Yours faithfully

.....

Signature:

.....

Designation

Encls: sheets

N.B.—If the registered bye-laws and certificate of registration are not in English, a copy of their translation in English duly certified, should be forwarded.

**ANNEXURE**

1. Name of the Co-operative Society
2. Place of location of the registered office of the society
3. Area of operation
4. No. and date of registration under the relevant Co-operative Societies Act
5. Names and addresses of members of the Board of Directors and their occupation (Appendix)
6. Name of the higher financing agency to which the society is affiliated.

1. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

7. Particulars of share capital of the society as on the date of application

- (a) Authorised
- (b) Subscribed
- (c) Paid-up

8. Membership

(Rs. in lakhs)

	No. of existing units	No. of members on roll	No. of shares allotted	Paid-up share capital
	1	2	3	4
(i) Primary Agricultural Credit Societies (PACS, FSS, LAMPS, etc.)				
(ii) Industrial co-operatives				
(iii) Weavers Societies				
(iv) Marketing Societies				
(v) Consumers Societies				
(vi) Housing Societies				
(vii) Primary Co-operative Banks				
(viii) Other co-operative societies				
(ix) Individuals (including partnership firms, joint stock companies, etc.)				
(x) Central/State Government				
(xi) Others				

9. State detailed reasons for starting the Central Co-operative Bank

10. Estimated value of annual production in the area of operation

	Commodity	Volume	Value (Rs. in lakhs)
(a) Industrial			
(b) Agricultural			
(c) Mineral			
(d) Other commodities, if any			

11. Estimated value of imports and exports

Imports			Exports		
Commodity	Volume	Value (Rs. in lakhs)	Commodity	Volume	Value (Rs. in lakhs)

12. If there are any schemes for agricultural, mineral or industrial developments, give details of the same



and their probable effect on the volume and value of the present production, imports and exports.

13. Estimate of loans and advances:

Category	1st year Loans and advances		2nd year Loans and advances		3rd year Loans and advances		4th year Loans and advances		5th year Loans and advances	
	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year
	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)

1. S.T.  
(Agrl.)
2. S.T.  
(Marketing)
3. S.T.  
(Weavers)
4. S.T.  
(Other industrial)
5. S.T.  
(Non-agricultural)
6. S.T.  
(Individual)
7. M.T.  
(Agrl.)
8. M.T.  
(Non-agricultural)
9. Cash credits<sup>1</sup>
10. Others

Total

14. Estimate of deposits

(Rs. in lakhs)

Type of deposits

At the end of

1st year 2nd year 3rd year 4th year 5th year

1. Co-operative institutions
2. Others

Total:

1. Indicate limits in col. (a)

At the end of

Type of deposits	1st year	2nd year	3rd year	4th year	5th year
(i) Current					
(ii) Savings					
(iii) Fixed					
(iv) Others					

Total:

15. If the owned resources (own funds + deposits) are inadequate to meet the loaning envisaged how does the banks propose to raise the bank's resources?

16. Within what period does the bank expect to attain viability?

17. Any additional facts which the bank desires to add in support of its application.

**N.B.**—Sources of information may be indicated. If the bank is unable or unwilling to supply details in respect of any of the above items, reasons for the omissions may be given.]

<sup>1</sup>[FORM IIIC

(See rule 6)

(Section 22)

**FORM OF APPLICATION FOR A LICENCE TO COMMENCE BANKING BUSINESS BY A CO-OPERATIVE SOCIETY REGISTERED IN INDIA WITH THE OBJECT OF COMMENCING BANKING BUSINESS AS A STATE CO-OPERATIVE BANK**

Address of the bank

Date of application

The Chief Officer,  
Rural Planning and Credit Department,  
Reserve Bank of India,  
Central Office,  
Bombay.

(Through the Officer-in-Charge, Rural Planning and Credit Department, Reserve Bank of India, Regional Office,.....)

1. Subs. by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

Dear Sir,

Application for a Licence to commence banking business.....

We, hereby, apply for a licence to commence banking business in terms of section 22 of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies). A copy of the resolution of the Board of Directors dated..... in support thereof is endorsed. A copy of the registered bye-laws and certificate of registration of the bank duly certified as true by the Registrar under his seal are also enclosed. We enclose the required particulars in the annexure prescribed for the purpose.

Your faithfully,

.....

Signature:

.....

Designation

Encls: sheets

N.B.—If the registered bye-laws and the certificate of registration are not in English, a copy of their translation in English duly certified, should be forwarded.

**ANNEXURE**

1. Name of the Co-operative Society
2. Place of location of the registered office of the society
3. Area of operation
4. Registration No. and date of registration under the relevant Co-operative Societies Act
5. Names and addresses of members of the Board of Directors and their occupation (Appendix)
6. Particulars of share capital of the society as on the date of application:
  - (a) Authorised
  - (b) Subscribed
  - (c) Paid-up
7. Membership

	No. of members	No. of shares allotted to the members	Paid-up share capital contributed by the members (Rs. in lakhs)
(i) Central Co-operative Banks			
(ii) Primary Agricultural Credit Societies (PACs, FSS, LAMPS, etc.)			
(iii) Industrial Co-operatives			
(iv) Weavers Societies			
(v) Marketing Societies			
(vi) Consumers Societies			
(vii) Housing Societies			

- (viii) Primary Co-operative Banks  
 (ix) Other Co-operative Societies  
 (x) Individuals, including partnership firms, joint stock companies, etc.

(Note.—Particulars of sub-items (ii) to (x) are required if the State Co-operative Bank lends/proposes to lend to such units direct).

- (xi) Central/State Government  
 (xii) Others  
 8. Mention detailed reasons for starting the State Co-operative Bank  
 9. Estimated value of annual production in the area of operation

	Commodity	Volume	Value (Rs. in lakhs)
--	-----------	--------	-------------------------

- (a) Industrial  
 (b) Agricultural  
 (c) Mineral  
 (d) Other commodities (if any)  
 10. Estimated value of imports and exports

Imports			Exports		
Commodity	Volume	Value (Rs. in lakhs)	Commodity	Volume	Value (Rs. in lakhs)

11. If there are any schemes for agricultural, mineral or industrial development, give details of the same and their probable effect on the volume and value of the present production, imports and exports and consequently on the deposits growth and credit demand.

12. Estimate of loans and advances:

Category	1st year Loans and advances		2nd year Loans and advances		3rd year Loans and advances		4th year Loans and advances		5th year Loans and advances	
	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year	During the year	Outstanding at the end of the year
	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)

1. S.T.  
(Agrl.)

2. S.T.  
(Marketing)

- 3. S.T.  
(Weavers)
- 4. S.T.  
(Other industrial)
- 5. S.T.  
(Non-agricultural)
- 6. S.T.  
(Individual)
- 7. M.T.  
(Agrl.)
- 8. M.T.  
(Non-agricultural)
- 9. Cash credits<sup>1</sup>
- 10. Others

Total \_\_\_\_\_  
\_\_\_\_\_

13. Estimate of deposits (Rs. in lakhs)

At the end of

Source					
	1st year	2nd year	3rd year	4th year	5th year
1. Co-operative institutions					
2. Others					
Total	_____				
	_____				
(i) Current					
(ii) Savings					
(iii) Fixed					
(iv) Others					
Total	_____				
	_____				

- 14. If the owned resources (own funds + deposits) are inadequate to meet the loaning envisaged how does the banks propose to raise the balance resources?
- 15. Within what period does the bank expect to attain viability?
- 16. Any additional facts which the bank desires to add in support of its application.

**N.B.—**Sources of information may be indicated. If the bank is unable or unwilling to supply details in respect of any of the above items, reasons for the omissions may be given.]

1. Indicate limits in col. (a).

## FORM IV

(See rule 6)

(Section 22)

**<sup>1</sup>[FORM OF APPLICATION FOR A LICENCE TO CARRY ON BANKING BUSINESS BY A CO-OPERATIVE SOCIETY WHICH WAS CARRYING ON BUSINESS AS A CO-OPERATIVE BANK AT THE COMMENCEMENT OF THE BANKING LAWS (APPLICATION TO CO-OPERATIVE SOCIETIES) ACT, 1965 (23 OF 1965), OR BY A CO-OPERATIVE BANK WHICH HAS COME INTO EXISTENCE AS A RESULT OF THE DIVISION OF ANY OTHER CO-OPERATIVE SOCIETY CARRYING ON BUSINESS AS CO-OPERATIVE BANK OR THE AMALGAMATION OF TWO OR MORE CO-OPERATIVE SOCIETIES CARRYING ON BANKING BUSINESS OR BY A PRIMARY CREDIT SOCIETY WHICH BECOMES A PRIMARY CO-OPERATIVE BANK AFTER SUCH COMMENCEMENT]**

Address.....

Date.....

<sup>1</sup>[Urban Banks Department/Rural  
Planning and Credit Department],  
Reserve Bank of India.]

Dear Sir,

Application for a licence to carry on banking business

We, hereby, apply for a licence to carry on banking business in terms of section 22 of the Banking Regulation Act, 1949. We give below the necessary information in the form prescribed for the purpose.

Your faithfully,

Signature:

Designation

1. Name of the Co-operative Bank.
2. Place of location of the registered office of the bank or its head office.
3. Area of operation.
4. Date of registration under the Co-operative Societies Act in force.

<sup>2</sup>[4A. If a co-operative Bank has come into existence as a result of division of any other Co-operative Society carrying on business as Co-operative Bank, or amalgamation of two or more co-operative societies, carrying on banking business, give the following details:—

1. Subs. by S.O. 269(E), dated 29th March, 1985 (w.e.f. 29-3-1985).
2. Ins. by S.O. 269(E), dated 29th March, 1985 (w.e.f. 29-3-1985).

- (a) Name of societies by division/amalgamation of which the new society is formed.
  - (b) Reason for the division/amalgamation.
  - (c) Whether the division/amalgamation was ordered by the Registrar of Co-operative Societies under the relevant Co-operative Societies Act (A copy of the order of the Registrar of Co-operative Societies to be attached).
  - (d) Was any scheme of division/amalgamation prepared for the society by the Registrar of Co-operative Societies/State Government? If so, attach a copy of the same.
  - (e) Whether the scheme of division/Amalgamation has been sanctioned by the Reserve Bank if such sanction is necessary under the State Co-operative Societies Act concerned.]
5. Date of commencement of business
6. Membership:  
Given details of membership—
- (a) Individuals
  - (b) Co-operative Societies
  - (c) Government (If any Co-operative Society is a member on behalf of Government and by reason of the allotment of any share or shares on account of subscriptions from any State partnership fund, details should be specified under this item).
  - (d) Other (specify).
7. State the name of the higher financing agency to which the bank is affiliated.
8. Existing Offices.  
Give the number of offices\* in India and a brief description of the system of supervision and control over the branches.
9. Give details regarding the authorised, subscribed and paid-up capital and reserves of the co-operative bank as on the date of the application.
10. Forward an up-to-date copy of the bye-laws approved by and registered with the Registrar of Co-operative Societies and copies of the balance-sheets together with profit and loss account statements for the

last three years with certified translations in English, if not in that language.

- 11. State whether the co-operative bank fulfils the conditions laid down in sub-section (2) of section 22 and whether it is agreeable to permit the Reserve Bank to satisfy itself by an inspection of the books of the bank or otherwise that the prescribed conditions are being fulfilled by the bank.
- 12. Any additional facts which the co-operative bank may wish to adduce in support of its application.

---

\* Office includes the registered office and all places of business at which deposits are received, cheques cashed, moneys lend or any other form of business referred to in sub-section (1) of section 6 of the Act is transacted.

**N.B.**—If a Co-operative Bank is unable or unwilling to supply full details in respect of any of the items, reasons for the omissions may be given.

**FORM V**  
(See rule 7)  
(Section 23)

**FORM OF APPLICATION FOR PERMISSION TO OPEN A NEW PLACE OF BUSINESS OR CHANGE THE LOCATION (OTHERWISE THAN WITHIN THE SAME CITY, TOWN OR VILLAGE) OF AN EXISTING PLACE OF BUSINESS UNDER SECTION 23 OF THE ACT**

Address.....  
Date.....

Agricultural Credit Department,  
Reserve Bank of India.

.....

Dear Sir,

We, hereby, apply for permission to open\* a new place of business at..... (change the location of an existing place of business) from..... to.....in terms of section 23 of the Banking Regulation Act, 1949. We give below the necessary information in the formation prescribed for the purpose.

Your faithfully,

.....  
Signature:

.....  
Designation

- 1. Name of the Co-operative Bank.
- 2. Place of location of the registered office of the Co-operative Bank and of its head office.
- 3. Area of operation.



4. Date of registration under the Co-operative Societies Act in force.
5. Date of commencement of business.
6. State the name of the higher financing agency to which the bank is affiliated.
7. (i) If included in the Second Schedule to the Reserve Bank of India Act, 1934, the date of such inclusion.  
(ii) If a licence to carry on banking business has been issued by the Reserve Bank, the date of issue of the licence.
8. Previous applications: Give particulars of application, if any, previously made to the Reserve Bank in respect of the proposed place of business.
9. Management: Give the name of the officer-in-charge of the proposed office, his qualifications, experience and age and also particulars about the Local Advisory Board of Branch Committee (or local Directors), if any.
10. Existing Officers: (a) Give the number of offices in India. In the case of offices making losses, also give details as in Table 'A'  
(b) In the case of offices which have been in existence for less than three years on the date of application, also give details as in Table 'B'
11. Proposed Office: Give the location and the Status of the proposed office
12. (a) Reasons for the proposed office:  
State detailed reasons for the proposed office and give statistical and other data, as under, which may have been collected for the proposed office:
  - (i) The population of the area of operation of the proposed office
  - (ii) What are the types of clients whom the bank expects to cater?
  - (iii) The volume and value of agricultural, mineral and industrial production, and imports and exports of the area of operation of the proposed office as under:

Commodity	Production		Imports		Exports	
	Volume	Value	Volume	Value	Volume	Value
1	2	3	4	5	6	7

(iv) If there are any schemes for agricultural, mineral or industrial development give details of the same and their probable effects on the volume and value of the present production, imports and exports.

(v) Is there any special scheme to finance artisans, self-employed persons and small industrial units?

(vi) If the existing banking facilities are considered inadequate, give reasons.

(vii) Prospects: Give as under an estimate of the minimum business which the bank expects to attract at the proposed office within 12 months:

I. Deposits            Amount in thousands of rupees

II. Advances        Amount in thousands of rupees

*Rates proposed to be allowed on various types of deposits.*

*Rates proposed to be charged on various types of advances.*

(viii) Given details regarding Government subsidiary, if any, for meeting the managerial cost of the proposed office of for branches running at a loss.

12. Change of location of an existing office: Give the exact location of the office which is proposed to be closed and of the place to which it is proposed to shift it, giving reasons for shifting and particulars of the new location as in No. 11(a).

13. System of supervision and control over the proposed office: Give a brief description of the system of supervision and control which will be exercised over the proposed office and the authority of the officials at the proposed office regarding advance (including bills purchased and discounted).

14. Expenditure: State the amount already spent or proposed to be spent on staff, premises, furniture, stationery, advertising, etc., in connection with the proposed office. Also State the minimum income which the Co-operative Bank expects to earn at the proposed office in 12 months.
15. Forward a copy of the latest balance-sheet together with a profit and loss account statement of the bank.
16. Other particulars: Any additional facts which the Co-operative Banks may wish to adduce in support of its application.

\* The portion not applicable to be struck off.

N.B.—The words 'office' and 'offices' wherever they occur in this form include a place or places of business at which deposits are received, cheques cashed; moneys lent or any other form of business referred to in sub-section (1) of section 6 of the Act is transacted.

2. Nos. 11 and 11(a).—To be replied to if the application is for opening a new office.

3. To be replied to if the application is for changing the location of an existing place of business.

4. If a Co-operative Bank is unable or unwilling to supply full details in respect of any of the items, reasons for the omission may be given.

5. If an application has been submitted to the Reserve Bank in the past, information under items 2, 3, 4, 5, 6, 7, 8, 9, 10, 13, 14 and 16 need not be supplied unless there is any change since the last application.

6. The information asked for in items 9, 11, 11(a), 12 and 14 is to be given separately for each office where the application relates to the opening of or changing the location of more than one office.

7. In the case of change in the location of any "administrative office", where no banking business is transacted or proposed to be transacted (such as "Registered Office, Central Office or Head Office") only an application in the form of a letter need be submitted, indicating the reasons for the change.

TABLE A

Name of the Co-operative Bank.....  
 Number of Existing Offices making losses.....

Name of place	Description, i.e., whether branch, sub-office, pay-office, sub-pay-office, etc.	Date of opening	Amount of loss during the preceding year	DEPOSITS	ADVANCES	Remarks
				As on the date of the last balance-sheet		

TABLE B

Particulars regarding offices which have been in existence for less than three years on the date of application.

As on the latest date with reference to which the particulars are available.

(Rounded off to the nearest thousand)

Name of place	Description, i.e., whether branch, sub-office, pay-office, sub-pay-office, etc.	Date of opening	DEPOSITS					ADVANCES			Remarks
			Current	Savings	Fixed	Others	Total	Total	of which overdue	Of which bad or doubtful	
1	2	3	4	5	6	7	8	9	10	11	12

N.B.—If, at any of the offices shown in Table B, a Co-operative Bank has failed to realise, within one year, the expected business as stated in the relative application, the reason therefor should be given in the remarks column of that Table.

## FORM VI

(See rule 8)

(Section 23)

(To be submitted within one month after the end of the quarter to which it relates.)

Name of the Co-operative Bank.....

Name and designation of the officer submitted the return.....

(a) @@ Statement of offices\* in India as on the last day of the quarter ended.....

Name of place share the Co-operative Bank has an office (may be grouped State-wise and arranged district-wise and in alphabetical order)

(b) Statement of offices\* opened in India during the quarter ended.....

Name of the place	<sup>1</sup> [Block	Name of Taluka/Tehsil	District	State]	Date of opening the office
1	<sup>1</sup> [2	3	4	5]	<sup>1</sup> [6]

(c) Statement of offices\* in India closed during the quarter ended.....

1. Columns 2 to 5 substituted for column 2 and column 3 renumbered as column 6 by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).

Name of the place	<sup>1</sup> [Block	Name of Taluka/Tehsil	District	State]	Date of opening the office
1	<sup>1</sup> [2	3	4	5]	<sup>1</sup> [6]

Date.....

Signature.....

@@ Information under this head may be furnished only in the return as on the last day of the quarter ended fund.

\* Office includes the registered office and all places of business at which deposits are received, cheques cashed, moneys lend or any other form of business referred to in sub-section (1) of section 6 of the Act is transacted.

<sup>2</sup>[\*\*\*]

### FORM VIII

(See rule 9)

(Section 26)

Name of the Co-operative Bank.....

Name and designation of the officer submitting the return.....

### RETURN OF UNCLAIMED DEPOSIT ACCOUNTS IN INDIA WHICH HAVE NOT BEEN OPERATED UPON FOR TEN YEARS OR MORE AS ON THE DATE OF THE RETURN

As on the 31st December.....

(To be submitted to the Reserve Bank within thirty days after the close of each calendar year)

Particulars	Current accounts		Saving bank accounts		Fixed deposits		Other deposits		Total	
	No. of accounts	Balance out-standing	No. of accounts	Balance out-standing	No. of accounts	Balance out-standing	No. of accounts	Balance out-standing	No. of accounts	Balance out-standing
		Rs. P.		Rs. P.		Rs. P.		Rs. P.		Rs. P.

Balances brought forward from the previous return as on 31.12.20.....

Accounts, if any, inadvertently omitted in the previous returns

Additions during 20.....\*

TOTAL

- Columns 2 to 5 substituted for column 2 and column 3 renumbered as column 6 by S.O. 269 (E), dated 29th March, 1985 (w.e.f. 29-3-1985).
- Form VII omitted by S.O. 1326, dated 23rd May, 1974 (w.e.f. 1-6-1974).

\*\* Accounts which have become operative or were closed during 20.....

Total Balance as at 31-12-20.....

Add—Interest credited to the accounts during the year

Less—Incidental charges levied to the accounts during the year.....

Total.....

Signature.....

Date.....

- \* This item is intended to denote actual balances in accounts which have, since the date of the immediately previous return become inoperative for ten years. If any of the accounts, which should have been included under this item in the previous returns have been inadvertently omitted from those returns, they should be shown under the separate sub-head "Accounts, if any, inadvertently omitted from the previous returns" immediately below "Balances brought forward from the previous return as on 31-12-20....." Particulars of such accounts should be given under all columns of the statement.
- \*\* This item is intended to denote the outstanding balances in such of the accounts (shown in the previous returns) as have become operative on account of further deposits or withdrawals or were closed during the year, after taking into consideration the additions thereto on account of interest credited and deductions therefrom on account of incidental charges applied. The difference (if any) between the outstanding balance thus reported and that shown in the previous return should be suitably explained.

### FORM IX

(See rule 9)

[Section 27(1)]

Name of the..... Co-operative Bank.....

Name and designation of the officer submitting the return.....

### STATEMENT SHOWING THE ASSETS AND LIABILITIES IN INDIA AS AT THE CLAUSE OF BUSINESS on the last Friday\* of the.....

(To be submitted to the Reserve Bank before the close of the month succeeding that to which the return relates. Data may be furnished as at the close of business on the last Friday\* of every month).

(Rounded off to the nearest thousand)

#### A. LIABILITIES IN INDIA:

##### 1. Paid-up capital

(a) Individuals

(b) Co-operative societies

(c) State Government (Shares purchased from State partnership funds, but allotted to and held by co-operative societies on behalf of State Government should be shown under this item)

(d) Others (to be specified)

##### 2. Reserve Fund, etc.

(a) Statutory reserve

(b) Agricultural Credit (Stabilization) fund

(c) Dividend equalisation fund

- (d) Special bad debt reserve
  - (e) Bad and doubtful debts reserve
  - (f) Investment depreciation reserve
  - (g) Other, funds and reserves (to be specified)
3. Principal/Subsidiary State Partnership Fund for share capital of—
- (a) Central Co-operative, Banks
  - (b) Primary agricultural credit societies
  - (c) Other societies
4. Demand Liabilities—
- (a) Current deposits;
    - (i) from Central Co-operative Banks
    - (ii) from Primary Co-operative Banks
    - (iii) from other societies
    - (iv) from individuals, firms associations, etc.
    - (v) reserve fund deposits maintained by societies within the bank's area of operation.
  - (b) Savings deposits (demand liability portion only)—
    - (i) from Central Co-operative Banks
    - (ii) from primary Co-operative Banks
    - (iii) from other societies
    - (iv) from individuals, firms, associations, etc.
    - (v) reserve fund deposits maintained by societies within the bank's area of operation
  - <sup>1</sup>[(c) borrowings from banks:
    - (i) from the Reserve Bank of India
    - (ii) from the State Bank of India
    - (iii) from the Development Bank
    - (iv) from the National Bank
    - (v) from the Exim Bank
    - (vi) from the National Co-operative Development Corporation
    - (vii) from State Co-operative Bank
    - (viii) from Central Co-operative Bank
    - (ix) other (which may be specified)]
  - (d) Other demand liabilities
5. Time liabilities
- (a) Fixed deposits

- (i) from Central Co-operative Banks
  - (ii) from Primary Co-operative Banks
  - (iii) from other societies
  - (iv) from individuals, firms, associations, etc.
  - (v) reserve fund deposits maintained by societies within the bank's area of operation
- (b) Savings deposits (time liability portion only)
- (i) from Central Co-operative Banks
  - (ii) from Primary Co-operative Banks
  - (iii) from other societies
  - (iv) from individuals, firms, associations, etc.
  - (v) reserve fund deposits maintained by societies within the bank's area of operation
- <sup>1</sup>(c) borrowings from banks:
- (i) from the Reserve Bank of India
  - (ii) from the State Bank of India
  - (iii) from the Development Bank
  - (iv) from the National Bank
  - (v) from the Exim Bank
  - (vi) from the National Co-operative Development Corporation
  - (vii) from State Co-operative Bank
  - (viii) from Central Co-operative Bank
  - (ix) other (which may be specified)]
- (d) Cash certificates, recurring deposits, etc.
- (e) Other time liabilities.
6. Branch adjustments:++
7. Total demand and time liabilities (A4, A5 and A6).
8. Balance of profit:

Total Liabilities

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**B. ASSETS IN INDIA:**

- 1. Cash in hand
- 2. Balance with bank:
  - (a) With the Reserve Bank
  - (b) With the State Bank of India and its subsidiaries

*Current Savings Total*

1. Subs. by S.O. 269(E), dated 29th March, 1985 (w.e.f. 29-3-1985).



- (c) With <sup>1</sup>[banking system]
- (d) With the State Co-operative Bank of the State concerned
- (e) With the Central Co-operative Bank of the district concerned
- (f) With other Co-operative Banks

Total

3. Money at call and short notice:

- (a) With the State Bank of India and its subsidiaries
- (b) With <sup>1</sup>[banking system]
- (c) With the State Co-operative Bank
- (d) With the Central Co-operative Bank
- (e) With other Co-operative Banks

4. Investments:

- (a) In Central and State Government securities (including Treasury Bills):
  - (i) Central Government
  - (ii) State Government
- (b) Debentures of land mortgage banks
- (c) Other trustee securities
- (d) Shares of the State Co-operative Bank
- (e) Shares of the Central other Co-operative Bank
- (f) Shares of other co-operative institutions
- (g) Fixed deposits with:
  - (i) the State Bank of India and its subsidiaries
  - (ii) the <sup>1</sup>[banking system]
  - (iii) the State Co-operative Bank of the State concerned
  - (iv) the Central Co-operative Bank of the district concerned
  - (v) other Co-operative Banks
- (h) Other investments

5. Investments out of the Principal/ Subsidiary State Partnership Fund in the shares of:

- (a) Central Co-operative Banks
- (b) Primary agricultural credit societies
- (c) Other societies

6. Loans and advances:

Loans, cash credits and overdrafts:

1. Subs. by S.O. 269(E), dated 29th March, 1985 (w.e.f. 29-3-1985).

