

The Banking Regulation (Co-Operative Societies) Rules, 1966

UNION OF INDIA

India

The Banking Regulation (Co-Operative Societies) Rules, 1966

Rule

THE-BANKING-REGULATION-CO-OPERATIVE-SOCIETIES-RULES-1966 of 1966

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294.

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 Regulation (Co-operative Societies) Rules, 1966.

(2) They shall come into force on the date 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; (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 (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 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 [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 Bank 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 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 (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. (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 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.] [Substituted by S.O. 269(E), dated 29.3.1985 (w.e.f. 29.3.1985).] (3) [Sub-R. (2) renumbered as sub-R. (3) by S.O. 269(E), dated 29.3.1985 (w.e.f. 29.3.1985).] Any change in the list referred to in sub-rule (1) shall be intimated to the principal office of the Reserve Bank 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.

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 Bank in the Form specified below, namely:-

[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 III-A, (2) as a Central Co-operative Bank, in Form III-B, and (3) as a State Co-operative Bank, in Form III-C;] [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.] [Substituted by S.O. 269(E), dated 29.3.1985 (w.e.f. 29.3.1985).]

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 in Form V-

(i> a) in the case of a primary Co-operative Bank to the principal office of the Reserve Bank; and(i> 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 Bank 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.

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,-(i> a) by a primary Co-operative Bank to the principal office of the Reserve Bank; and(i> 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.]

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.[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 [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.]

11. [Manner of holding inquiries

.- (1) For the purpose of holding an inquiry under sub-section (2) of section 47-A 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 47-A. (2) The said officer shall send by registered post to the Co-operative Bank at its registered office or principal office, a statement giving sufficient particulars of 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.]

12. []

Banking Companies Rules, 1949, not to apply .-Nothing contained in the Banking Companies Rules, 1949, shall apply to co-operative societies.[FORM I] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985).](See rule 5)[See sections 18(1) and 24(3)]Name of the Co-operative BankName(s) and designation(s) of the officer(s) submitting the returnStatement Of Demand And Time Liabilities In India And Amount Maintained In India In Cash, Gold And Unencumbered Securities For The Month OfThe 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.

As at the
close of
business

	on		
	First		Third
	alternate		alternate
	Friday @	Second alternate Friday @(date)	Friday @
	(date)		(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.

(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-II) 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*+%

(b) 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)

PART-B

Compliance with section 18:

(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

PART-C

Compliance with section 24:

(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

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 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 \$\$

Total of XIV:

Date.....

Signature.....

Foot Notes.--

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 applicable 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 institution, 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, no';` :eu by the Central Government in this behalf under clause (d) of the 2..p1anation to sub-section (1) of section 18 of the Banking Regulation Amt, 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 bank or any item other than bank/ currency notes, rupees coin (including one rupees 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.

\$S. (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)[See section 20(2)]Name of the Co-operative BankName and designation of the officer submitting the returnStatement for the month ofof 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' (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
	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.)
Date of repayment					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.

[FORM III-A] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985).] (See rule 6) (See 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 license 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)

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 license to commence banking business

As per latest census

As on the date of the application (approximately)

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

(Rs.in lakhs)

Already enrolled

Expected at the end of fifth year from the date of application

No.

No. of Shares

Amt. Rs.

No.

No. of Shares Amt. Rs.

1

2

3

4

5

6

(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) Other (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.

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

Category	At the end of				
	1st yearNo. of Borrowers Amt.	2nd yearNo. of Borrowers Amt.	3rd yearNo. of Borrowers Amt.	4th yearNo. of Borrowers Amt.	5th yearNo. of Borrowers Amt.

(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)

Total:

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:					
Type of deposits:					
(i) Current					
(ii) Savings					
(iii) Fixed					
(iv) Others					
Total					

19. Within what period does the bank 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.

[FORM III-B] [Substituted by S.O.269(E), dated 29-3-1985 (w.e.f. 29-3-1985).](See rule 6)(See 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 BankAddress 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 IndiaRegional Office.....Dear Sir,Application for a license to commence banking businessWe, 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 enclose the required particulars in the Annexure prescribed for the purpose.Yours faithfullySignature(Designation)Encls: sheetsN.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 [FORM III-B] [Substituted by S.O.269(E), dated 29-3-1985 (w.e.f. 29-3-1985).](See rule 6)(See 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 BankAddress of the Bank.....Date of applicationThe 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 IndiaRegional Office.....Dear Sir,Application for a license to commence banking businessWe, 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 enclose the required particulars in the Annexure prescribed for the purpose.Yours faithfullySignature(Designation)Encls: sheetsN.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. 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

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(Rs. in lakhs)	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:

(Rs. in lakhs)

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 During
at the end of the year

Outstanding During
at the end of the year

Outstanding During
at the end of the

Outstanding During
at the end of the

	the year (a)	(b)	the year (a)	(b)	the year (a)	year (b)	the year (a)	ye (b)
1. S.T.(Agri.)								
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.(Agri.)								
8. M.T.(Non-agricultural)								
9. Cash credits*								
10.Others								
Total:								
14. Estimate of deposits:	(Rs. in lakhs)							
Source	At the end of							
1st year	2nd year	3rd year	4th year	5th year				
1. Co-operative institutions								
2. Others								
Total:								
Type of deposits	At the end of							
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 not the banks
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.

[FORM III-C] [Substituted by S.O.269(E), dated 29-3-1985 (w.e.f. 29-3-1985).](See rule 6)(See section 22)Form Of Application For A License To Commence Banking Business By A Co-Operative Society Registered In India With The Object Of Commencing Banking Business As A State Co-Operative BankAddress 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 IndiaRegional Office.....)Dear Sir,Application for a license to commence banking businessWe, hereby, apply for a license 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 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 faithfullySignature(Designation)Encls: sheetsN.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

(Rs. in lakh)

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 Primary
Agricultural

(ii) 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 the annual production in the area of operation

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

(a) Industrial

(b) Agricultural

(c) Mineral

(d) Other categories (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: (Rs. in
lakhs)

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 (a)	During the year (b)	Outstanding at the end of the year (a)	During the year (b)	Outstanding at the end of the year (a)	During the year (b)	Outstanding at the end of the year (a)	During the year (b)

1. S.T.(Agri.)

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.(Agri.)

8.

M.T.(Non-agricultural)

9. Cash credits*

10. Others

Total:

13. Estimate of
deposits: (Rs. in
lakhs)

Source
At the end
of

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

(i) Co-operative
institutions

(ii) Others

Total:

Type of deposits:

(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 bank propose to raise the balance resources?

15. Within what period does not 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].

FORM IV(See rule 6)(See section 22)[FORM OF APPLICATION FOR A LICENSE 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] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985).]AddressDate[Urban Banks

Department/Rural Planning and Credit Department] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985).], Reserve Bank of India. Dear Sir, Application for a license to carry on banking business We, hereby, apply for a license 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. Yours 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.

[4-A. 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: (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 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 the 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) (See 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. Yours 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 license to carry on banking business has been issued by the Reserve Bank, the date of issue of the license. || | - | 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 thousand rupees| Rates proposed to be allowed on various types of deposits.|-| II.Advances| Amount in thousand rupees| 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 for 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 Bank 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 Saving	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 thereof should be given in the remarks column of that Table. FORM VI (See rule 8) (See 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 endedName of place where 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	Block	Name of Taluka/Tehsil	District	State]	Date of opening the office
1	2	3	4	5]	[6] [Columns 2 and 5 submitted for column 2 and column 3 renumbered as column 6 by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985)]

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

Name of the place	Block	Name of Taluka/Tehsil	District	State]	Date of opening the office
1	2	3	4	5]	[6] [Columns 2 and 5 submitted for column 2 and column 3 renumbered as column 6 by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985)]

DateSignature.....@@ 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.[* * *] [Form VII omitted by S.O. 1326, dated 23-5-1974 (w.e.f. 1-6-1974).]FORM VIII(See rule 9)(See section 26)Name of the Co-operative Bank

.....Name and designation of the officer submitting the returnReturn Of Unclaimed Deposit Accounts In India Which Have Not Been Operated Upon For Ten Years Or More As On The Date Of The ReturnAs on the 31st December(To be submitted to the Reserve Bank within thirty days after the close of each calendar year)

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

Balances brought forward from the previous return as on 31-12-20Accounts, if any, inadvertently omitted in the previous returnsAdditions during 20*Total**Accounts which have become operative or were closed during 20Total Balance as at 31-12-20.....Add-Interest credited to the accounts during the yearLess-Incidental charges levied to the accounts during the yearTotalSignatureDate*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)[See section 27(1)]Name of the Co-operative Bank
.....Name and designation of the officer submitted the return
.....Statement Showing The Assets And Liabilities In India As At The Close 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 (Stabilisation) 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(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(c)[borrowings from banks : [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985)](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 maybe 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 profits:

Total LiabilitiesB. 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 subsidiariesCurrent Savings Total(c)with [banking system] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985)](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 BanksTotal Liabilities

3. Money at call and short notice:

(a)with the State Bank of India and its subsidiaries(b)with [banking system] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985)](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 [banking system] [Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985)](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:(a)For seasonal agricultural operations(b)For marketing of crops(i)Secured(ii)Unsecured(c)For medium-term agricultural purposes(d)For weaver's societiesSecured Unsecured Total(e)For other industrial purposes:(i)Short-term(ii)Medium-term(f)For other purposes(i)Short-term(ii)Medium-term[Explanation :of the above advances(i)those which are overdue:Percentage of overdues to-(a)Demand(b)Outstanding(ii)advances outstanding in respect of priority sector and their percentage to total loans outstanding.]

7. Bills purchased and discounted

8. Interest receivable (of which overdue.....

9. Premises, furniture, fixtures and other fixed assets

10. Branch adjustments

11. Other assets

(i)Tangible assets(ii)Intangible assets

12. Balance of loss

Total AssetsDateSignature*If the concerned Friday is a public holiday under the Negotiable Instruments Act, 1881, at the close of business on the preceding working day.+Borrowing may be shown against parties from whom moneys were borrowed directly. For example, a Central Co-operative Bank receiving Reserve Bank fund through the State Co-operative Bank should show such borrowing against the State Co-operative Bank.++The net balance of branch adjustment should be shown as liability or assets under item A. 6 or B. 10, as the case may be.[Substituted by S.O. 269(E), dated 29-3-1985 (w.e.f. 29-3-1985).][Substituted by S.O.269(E), dated 29-3-1985 (w.e.f. 29-3-1985).][Inserted by S.O.269(E), dated 29-3-1985 (w.e.f. 29-3-1985).]