

THE BANKING REGULATION ACT, 1949

FORM VIII

(Rule 13 A)

(Section 18 and 24)

Name of the banking company:

Name and designation of the
officer submitting the return:

Statement of demand and time
liabilities and cash, gold and
unencumbered approved securities for the month of _____:

(To be furnished to the Reserve Bank not later than 20 days
after the end of the month to which it relates)

(Rounded off to the nearest
thousand rupees)

	<u>As at the close of business on</u>		
	First	Second	Third
	alternate	alternate	alternate
	Friday	Friday	Friday
	@	@	@

<p>PART - A</p> <p>I. Liabilities in India to the Banking System (excluding any loan taken by a Regional Rural Bank from its sponsor Bank)</p> <p>(a) Demand Liabilities</p> <p>(i) Balances in current accounts of the State Bank of India, subsidiary banks and corresponding new banks</p> <p>(ii) Other demand liabilities</p> <p>(b) Time Liabilities</p> <p>Total of I</p> <p>II. Liabilities in India to others (excluding borrowings from the Reserve Bank, Export-Import Bank of India and National Bank for Agriculture and Rural Development)</p> <p>(a) Demand Liabilities (b) Time Liabilities</p> <p>Total of II</p>	
<p>III. Cash in hand</p> <p>IV. Balances in current account with the Reserve Bank</p> <p>V. Assets in India with the Banking System</p> <p>(a) Balances in current account with (i) The State Bank of India, subsidiary banks and corresponding</p>	

<p style="text-align: center;">new banks.</p> <p style="text-align: center;">(ii) Other banks and Notified financial Institutions</p> <p>(b) Balances in other accounts with banks and notified financial institutions</p> <p>(c) Money at call and short notice</p> <p>(d) Advances to banks (i.e., dues from banks)</p> <p>(e) Other assets</p> <p style="text-align: center;">Total of V</p> <p>VI. Net balance in current accounts</p> <p>= V(a)(i) - I (a)(i)</p> <p>VII .Net liabilities for the purpose of Section 18 and 24 of the Banking Regulation Act, 1949</p> <p>= Net liabilities to the Banking System+ Other demand and time liabilities</p> <p>= (I-V)+II if (I-V) is a plus figure</p> <p style="text-align: center;">OR</p> <p>II only if (I-V) is a <u>minus</u> figure</p> <p>PART - B</p> <p style="text-align: center;">(For non-scheduled banks only)</p> <p>VIII Minimum amount of cash reserve required to be maintained under Section 18 of the Banking Regulation Act, 1949 (3 per cent of VII as on the</p>	
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	last Friday of the second preceding fortnight)	
IX	Cash reserve actually maintained =Total of III, IV and VI	
X.	Excess of IX over VIII	
PART - C		
XI.	Minimum amount of assets required to be maintained under Section 24 of the Banking Regulation Act, 1949 (24 per cent or such other specified percentage of VII as on the last Friday of the second preceding fortnight)	
XII.	(a) Balance required to be maintained by a scheduled bank under Section 42 of the Reserve Bank of India Act, 1934. (b) Balance actually maintained by a scheduled bank with the Reserve Bank (c) Excess of (b) over (a)	
XIII	Assets actually maintained (a) Amount in cash deposited with the Reserve Bank by a banking company incorporated outside India under Section 11(2) of the Banking Regulation Act, 1949 (b) Cash in hand or in the case of a non-scheduled bank, excess of IX over VIII, if any, shown against X above	

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

Signature

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

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

**Annexure I
First Alternate Friday**

Daily position	Net demand and time liabilities as at the end of the second preceding fortnight	SLR required to be maintained	Govt. Securities	Other approved Securities	Average excess cash balance maintained with RBI over statutory requirement	Cash on Hand	Net balance with SBI and notified banks in current accounts	Amount in cash deposited with RBI by Banking Company	Balance maintained by Regional Rural Bank	Gold valued at price not exceeding the current market price	Approved securities deposited with RBI by Banking Company	Total SLR maintained	Excess or Shortfall
TOTAL													
AVERAGE													

**Annexure I
Second Alternate Friday**

Daily position	Net demand and time liabilities as at the end of the second preceding fortnight	SLR required to be maintained	Govt. Securities	Other approved Securities	Average excess cash balance maintained with RBI over statutory requirement	Cash on Hand	Net balance with SBI and notified banks in current accounts	Amount in cash deposited with RBI by Banking Company	Balance maintained by Regional Rural Bank	Gold valued at price not exceeding the current market price	Approved securities deposited with RBI by Banking Company	Total SLR maintained	Excess or Shortfall
TOTAL													
AVERAGE													

**Annexure II
First Alternate Friday**

Dates of Fortnight	Average cash reserves required to be maintained	Cash Balances Actually maintained with RBI	Col. 3 as a % of Col. 2 (in%)	Excess(+) or Shortfall(-)
TOTAL				
Average(ADB)				

Annexure II
Second Alternate Friday

Dates of Fortnight	Average cash reserves required to be maintained	Cash Balances Actually maintained with RBI	Col. 3 as a % of Col. 2 (in%)	Excess(+) or Shortfall(-)
TOTAL				
Average(ADB)				

**Annexure III
First Alternate Friday**

Particulars	Face Value (1)	Book Value (2)	Depreciation Held (3)	Net Value for SLR Purpose (4)=(2) -(3)
PART I: - Government Securities				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing Balance (a)				
PART II: - Other Approved Securities				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing Balance (b)				
Closing Balance (a+b)				
TOTAL VALUE OF SECURITIES FOR THE PURPOSE OF SLR:				
PART I				
PART II				
TOTAL				

**Annexure III
Second Alternate Friday**

Particulars	Face Value (1)	Book Value (2)	Depreciation Held (3)	Net Value for SLR Purpose (4)=(2) -(3)
PART I: - Government Securities				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing Balance (a)				
PART II: - Other Approved Securities				
Opening Balance				
Addition during the fortnight (+)				
Deduction during the fortnight (-)				
Closing Balance (b)				
Closing Balance (a+b)				
TOTAL VALUE OF SECURITIES FOR THE PURPOSE OF SLR:				
PART I				
PART II				
TOTAL				