

**APPLICATION FORM BY A CO-OPERATIVE SOCIETY FOR LICENCE TO  
COMMENCE BANKING BUSINESS AS A CENTRAL CO-OPERATIVE BANK**

The Banking Regulation Act, 1949  
FORM III B  
(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 enclose the required particulars in the annexure prescribed for the purpose.

Yours 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. 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 1	No. of members on roll 2	No. of shares allotted 3	Paid-up share capital 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				
(i) (xii) Others				

9. State detailed reasons for starting the Central co-operative bank

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

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

11. Estimated value of imports and exports

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

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)

1 st year loans 5th year loans and advances and advances	2nd year loans and advances	3rd year loans and advances	4th year loans and advances
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Category	During the the Year	Out- standing at the End of the Year year	During the at the end of the year	Out- standing at the end of the year	During the at the end of the year	Out- standing at the end of the year	During year
(a)	(b)	(a)	(b)	(a)	(b)	(a)	(a)

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			
	1 st 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				
(h) Savings				
(iii) Fixed				
(iv) Others				
Total:				

15. If the owned resources (own fund + deposits) are inadequate to meet the loaning envisaged how does the bank 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.