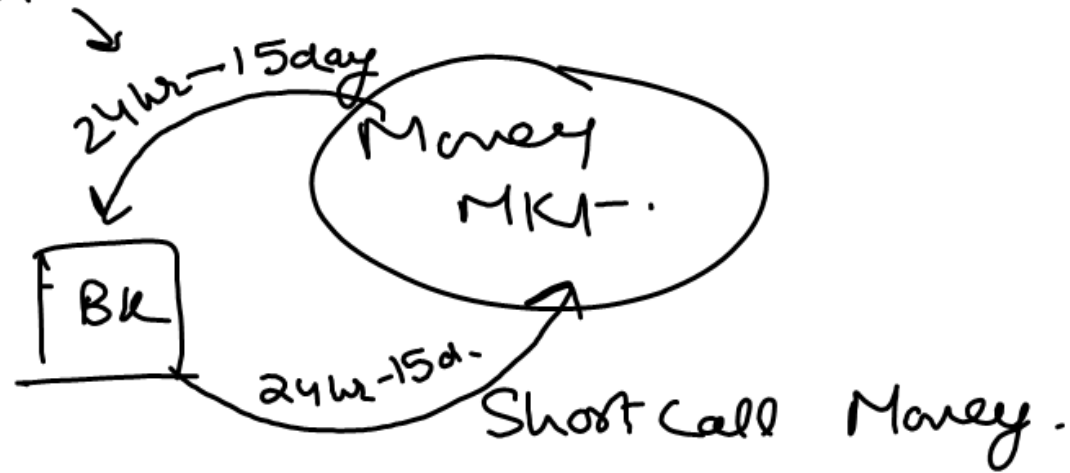
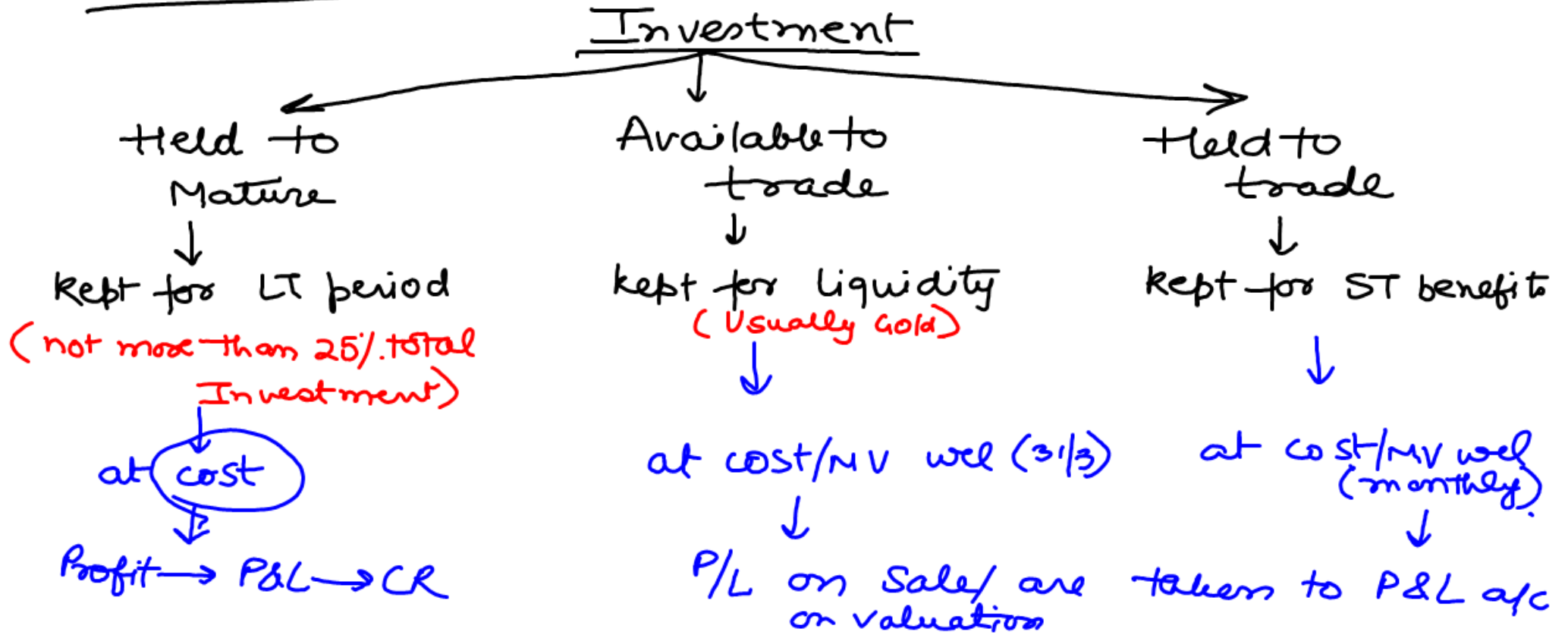


Borrowing from
Money Market.



Schedule 8.



SLR : Statutory Liquidity Ratio.

Every Bank maintain liquid assets to be
"23%" Demand & Time liabilities.

liquid Assets →. Cash in hand.

Bank bal

Short Call Money

ATT Invt

HTT Invt.

HTM \rightarrow at cost.

depr = 0. बिना.

HTT \rightarrow at C/MV w/d

depr \checkmark अवधि.

<u>Code</u>	C	MV	depr	<u>depr%</u>	
1023	120	145	0	0	I
1024	700	400	300	$\frac{300}{700} \times 100 = 42.85\%$	<u>III</u>
1025	1000	600	400	$\frac{400}{1000} \times 100 = 40\%$	II

code	<u>HTT</u> (60% 1820 = 1092)	HTM (40% 1820 = 728)	depr
1023	120		0
1025	972 (1092 - 120)	28	40% 972 = 388.8
1024		700	0
			<u>388.8</u>

Sch 9 Advances

1) Bank o/d

- a) It is in current a/c
- b) It can handle daily routine transactions
- c) It is to paid within a defined period.
- d) Eff Intt is higher.
- e) Sec | Unsecured

2) Cash credit

- a) It is in loan a/c.
- b) It can handle only loan dep/withdrawal.
- c) It is to paid as an when basis.
- d) Eff Intt is lower.
- e) Secured.

3) Bank Loan

[Car loan
home loan.

- a) It is given to client/
nonclient
- b) Nonbusiness purpose.

~~1/1~~

4) Term Loan

[4A PC loan
4B PS loan

- a) It is given to clients
only.
- b) Business purpose.

4A) ~~PC~~ PC loan
(Packing credit loan)

It is loan given to client for arranging R/M etc to fulfill the tenders.

4B) PS loan
(Post shipment loan)

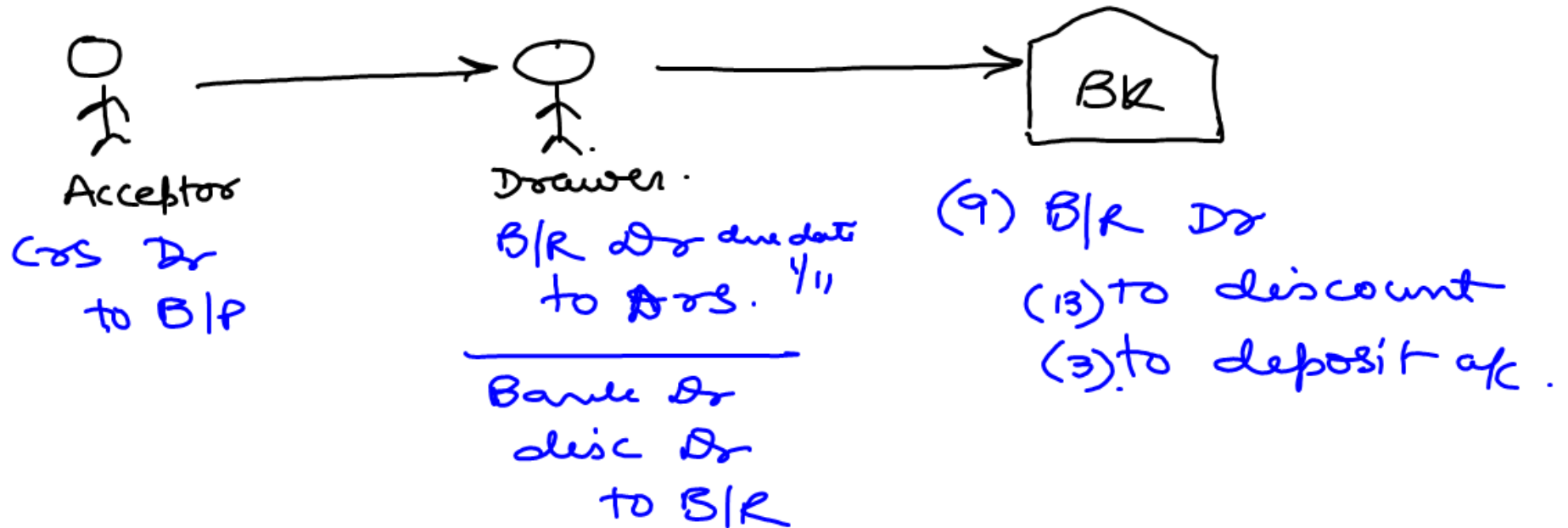
It is very ST loan for the regular business after the tender is shipped.

5) Bills discounted

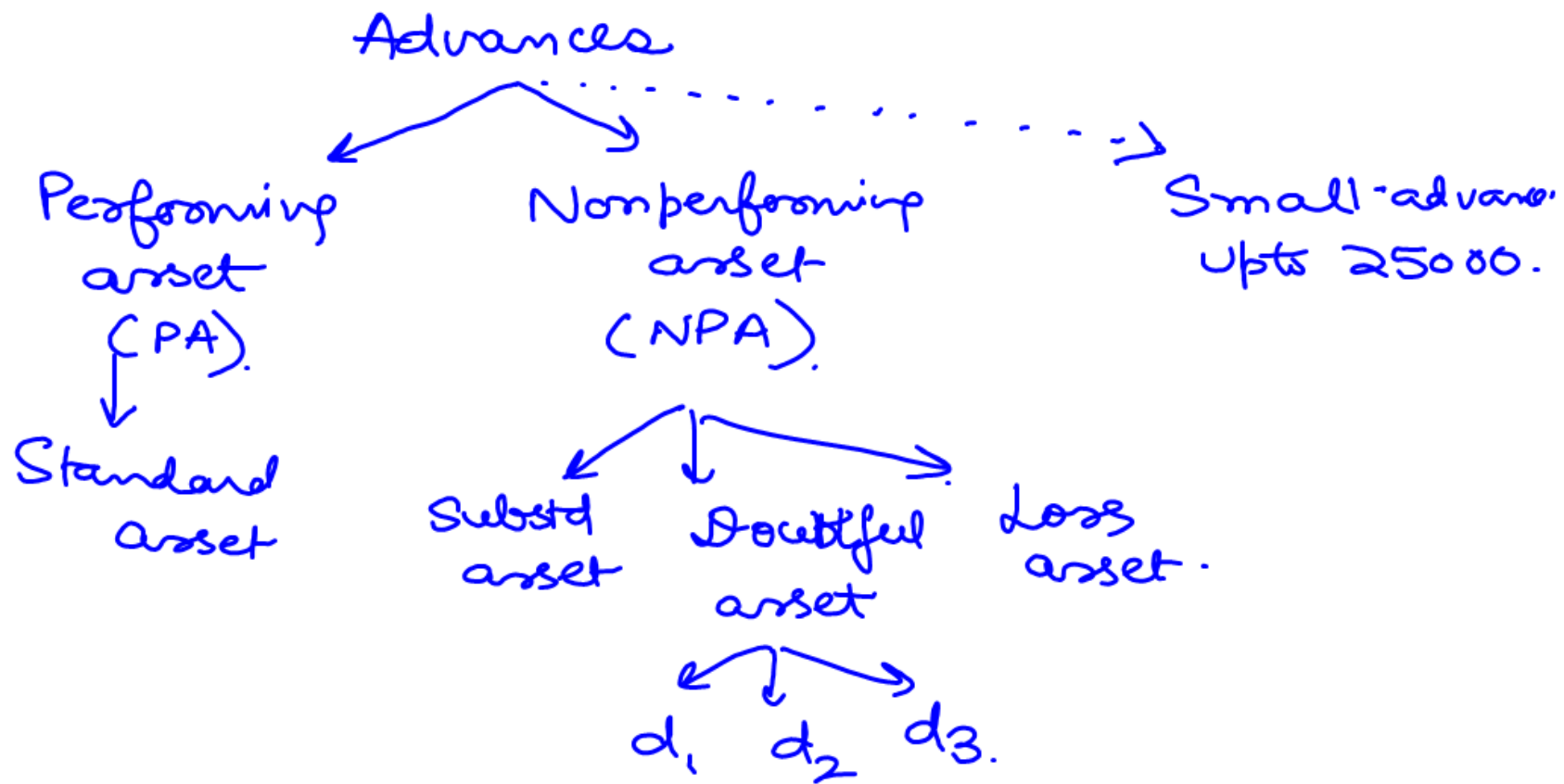
It is a facility where the Bank allow to give early cash against B/R but the primary ~~is~~ liability remains with drawer.

6) Bills Purchased.

It is a facility where the Bank allow to give early cash against B/R & takes up the primary liability.



7) Small advances
advance taken by staff.
Rural area loan.



loan $\frac{9}{91}$ But teeth to bite .