

**Annexure I<sup>4</sup>**

**Form A**

**Form of Balance Sheet**

Balance Sheet of \_\_\_\_\_ (here enter name of the Banking Company)

Balance as on 31<sup>st</sup> March \_\_\_\_\_ (Year)

(000's omitted)

|   | Schedule | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|---|----------|-----------------------------------|------------------------------------|
| <b>Capital and Liabilities</b>                        |          |                                   |                                    |
| Capital   | 1        |                                   |                                    |
| Reserves and Surplus                                  | 2        |                                   |                                    |
| Deposits  | 3        |                                   |                                    |
| Borrowings  | 4        |                                   |                                    |
| Other liabilities and provisions                      | 5        | _____                             | _____                              |
| <b>Total</b>  |          | _____                             | _____                              |
| <b>Assets</b>   |          |                                   |                                    |
| Cash and balances with Reserve Bank of India          | 6        |                                   |                                    |
| Balance with banks and money at call and short notice | 7        |                                   |                                    |
| Investments   | 8        |                                   |                                    |
| Advances  | 9        |                                   |                                    |
| Fixed Assets  | 10       |                                   |                                    |
| Other Assets  | 11       | _____                             | _____                              |
| <b>Total</b>  |          | _____                             | _____                              |
| Contingent liabilities                                | 12       |                                   |                                    |
| Bills for collection                                  |          |                                   |                                    |

<sup>4</sup> Form A and Form B reproduced from original Government of India Notification SO 240(E) dated March 26, 1992

**Schedule 1 – Capital**

|  | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--|-----------------------------------|------------------------------------|
| I For Nationalised Banks<br>Capital (Fully owned by Central Government)  | _____                             | _____                              |
| II. For Banks incorporated outside India<br><u>Capital</u><br>(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.<br>(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.                 | _____                             | _____                              |
| Total  | _____                             | _____                              |
| III. For Other Banks<br>Authorised Capital<br>(_____ shares of Rs. _____ each)<br>Issued Capital<br>(_____ shares of Rs. _____ each)<br>Subscribed Capital<br>(_____ shares of Rs. _____ each)<br>Called-up Capital<br>(_____ shares of Rs. _____ each)<br>Less: Calls unpaid<br>Add: Forfeited shares |                                   |                                    |

**Schedule 2 - Reserves and Surplus**

|                                       | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|---------------------------------------|-----------------------------------|------------------------------------|
| I. Statutory Reserves                 |                                   |                                    |
| Opening Balance                       |                                   |                                    |
| Additions during the year             |                                   |                                    |
| Deductions during the year            |                                   |                                    |
| II. Capital Reserves                  |                                   |                                    |
| Opening Balance                       |                                   |                                    |
| Additions during the year             |                                   |                                    |
| Deductions during the year            |                                   |                                    |
| III. Share Premium                    |                                   |                                    |
| Opening Balance                       |                                   |                                    |
| Additions during the year             |                                   |                                    |
| Deductions during the year            |                                   |                                    |
| IV. Revenue and Other Reserves        |                                   |                                    |
| Opening Balance                       |                                   |                                    |
| Additions during the year             |                                   |                                    |
| Deductions during the year            |                                   |                                    |
| V. Balance in Profit and Loss Account |                                   |                                    |
| Total (I, II, III, IV and V)          | _____                             | _____                              |
|                                       | _____                             | _____                              |

**Schedule 3 – Deposits**

|   | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|---|-----------------------------------|------------------------------------|
| A.I. Demand deposits                    |                                   |                                    |
| (i) From banks                          |                                   |                                    |
| (ii) From others                        |                                   |                                    |
| II. Savings Bank Deposits               |                                   |                                    |
| III. Term Deposits                      |                                   |                                    |
| (i) From banks                          |                                   |                                    |
| (ii) From others                        |                                   |                                    |
| Total (I, II and III)                   | _____                             | _____                              |
| B. (i) Deposits of branches in India    | _____                             | _____                              |
| (ii) Deposits of branches outside India | _____                             | _____                              |
| Total                                   | _____                             | _____                              |

**Schedule 4 – Borrowings**

|  | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--|-----------------------------------|------------------------------------|
| I. Borrowings in India                                 |                                   |                                    |
| (a) Reserve Bank of India                              |                                   |                                    |
| (b) Other banks  |                                   |                                    |
| (c) Other institutions and agencies                    |                                   |                                    |
| II. Borrowings outside India                           |                                   |                                    |
| Total (I and II)                                       |                                   |                                    |
| Secured borrowings included in I and II above -<br>Rs. |                                   |                                    |

**Schedule 5 - Other Liabilities and Provisions**

|                                   | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|-----------------------------------|-----------------------------------|------------------------------------|
| I. Bills payable                  |                                   |                                    |
| II. Inter-office adjustment (net) |                                   |                                    |
| III. Interest accrued             |                                   |                                    |
| IV. Others (including provisions) |                                   |                                    |
| Total                             |                                   |                                    |

**Schedule 6 - Cash and Balances with Reserve Bank of India**

|  | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--|-----------------------------------|------------------------------------|
| I. Cash in hand (including foreign currency notes) |                                   |                                    |
| II. Balances with Reserve Bank of India            |                                   |                                    |
| (a) in Current Account                             |                                   |                                    |
| (b) in Other Accounts                              |                                   |                                    |
| Total (I and II)                                   |                                   |                                    |

**Schedule 7 - Balances with Banks and Money at Call and Short Notice**

|                                      | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--------------------------------------|-----------------------------------|------------------------------------|
| I. In India                          |                                   |                                    |
| (i) Balances with banks              |                                   |                                    |
| (a) in Current Accounts              |                                   |                                    |
| (b) in Other Deposit Accounts        |                                   |                                    |
| (ii) Money at call and short notice  |                                   |                                    |
| (a) with banks                       |                                   |                                    |
| (b) with other institutions          |                                   |                                    |
| Total (i and ii)                     | _____                             | _____                              |
| II. Outside India                    | _____                             | _____                              |
| (i) in Current Accounts              |                                   |                                    |
| (ii) in Other Deposit Accounts       |                                   |                                    |
| (iii) Money at call and short notice |                                   |                                    |
| Total (i, ii and iii)                | _____                             | _____                              |
| Grand Total (I and II)               | _____                             | _____                              |

**Schedule 8 – Investments**

|   | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|---|-----------------------------------|------------------------------------|
| I. Investments in India in                              |                                   |                                    |
| (i) Government Securities                               |                                   |                                    |
| (ii) Other approved securities                          |                                   |                                    |
| (iii) Shares  |                                   |                                    |
| (iv) Debentures and Bonds                               |                                   |                                    |
| (v) Subsidiaries and/or joint ventures                  |                                   |                                    |
| (vi) Others (to be specified)                           |                                   |                                    |
| Total   | _____                             | _____                              |
| II. Investments outside India in                        | _____                             | _____                              |
| (i) Government securities (including local authorities) |                                   |                                    |
| (ii) Subsidiaries and/or joint ventures abroad          |                                   |                                    |
| (iii) Others investments (to be specified)              |                                   |                                    |
| Total   | _____                             | _____                              |
| Grand Total (I and II)                                  | _____                             | _____                              |

**Schedule 9 – Advances**

|  | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--|-----------------------------------|------------------------------------|
| A. (i) Bills purchased and discounted                          |                                   |                                    |
| (ii) Cash credits, overdrafts and loans<br>repayable on demand |                                   |                                    |
| (iii) Term loans   |                                   |                                    |
| Total  |                                   |                                    |
| B. (i) Secured by tangible assets                              |                                   |                                    |
| (ii) Covered by Bank/Government<br>Guarantees                  |                                   |                                    |
| (iii) Unsecured  |                                   |                                    |
| Total  |                                   |                                    |
| C.I. Advances in India   |                                   |                                    |
| (i) Priority Sectors   |                                   |                                    |
| (ii) Public Sector   |                                   |                                    |
| (iii) Banks  |                                   |                                    |
| (iv) Others  |                                   |                                    |
| Total  |                                   |                                    |
| C.II. Advances outside India                                   |                                   |                                    |
| (i) Due from banks   |                                   |                                    |
| (ii) Due from others   |                                   |                                    |
| (a) Bills purchased and discounted                             |                                   |                                    |
| (b) Syndicated loans   |                                   |                                    |
| (c) Others   |                                   |                                    |
| Total  |                                   |                                    |
| Total  |                                   |                                    |
| Grand Total (C.I and II)                                       |                                   |                                    |

**Schedule 10 - Fixed Assets**

|  | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--|-----------------------------------|------------------------------------|
| I. Premises  |                                   |                                    |
| At cost as on 31 <sup>st</sup> March of the preceding year |                                   |                                    |
| Additions during the year                                  |                                   |                                    |
| Deductions during the year                                 |                                   |                                    |
| Depreciation to date                                       |                                   |                                    |
| II. Other Fixed Assets (including furniture and fixtures)  |                                   |                                    |
| At cost as on 31 <sup>st</sup> March of the preceding year |                                   |                                    |
| Additions during the year                                  |                                   |                                    |
| Deductions during the year                                 |                                   |                                    |
| Depreciation to date                                       |                                   |                                    |
| Total (I and II)   | _____                             | _____                              |
|  | _____                             | _____                              |

**Schedule 11 - Other Assets**

|  | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|--|-----------------------------------|------------------------------------|
| I. Inter-office adjustments (net)                        |                                   |                                    |
| II. Interest accrued                                     |                                   |                                    |
| III. Tax paid in advance/tax deducted at source          |                                   |                                    |
| IV. Stationery and stamps                                |                                   |                                    |
| V. Non-banking assets acquired in satisfaction of claims |                                   |                                    |
| VI. Others *   | _____                             | _____                              |
| Total  | _____                             | _____                              |

\* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

**Schedule 12 - Contingent Liabilities**

|   | As on 31-3-____<br>(Current year) | As on 31-3-____<br>(Previous year) |
|---|-----------------------------------|------------------------------------|
| I. Claims against the bank not acknowledged as debts                                |                                   |                                    |
| II. Liability for partly paid investments   |                                   |                                    |
| III. Liability on account of outstanding forward exchange contracts                 |                                   |                                    |
| IV. Guarantees given on behalf of constituents<br>(a) In India<br>(b) Outside India |                                   |                                    |
| V. Acceptances, endorsements and other obligations                                  |                                   |                                    |
| VI. Other items for which the bank is contingently liable                           |                                   |                                    |
| Total   | _____                             | _____                              |
|   | _____                             | _____                              |



## Annexure I

## Form B

**Form of Profit and Loss Account for the year ended on  
31<sup>st</sup> March (Year)**

| (000's omitted) |  |  |   |
|-----------------|--|--|---|
|                 | Schedule                                     | Year ended on<br>31-3-____<br>(Current year) | Year ended on<br>31-3-____<br>(Previous year) |
| I.              | Income                                       |  |   |
|                 | Interest earned                              | 13   |   |
|                 | Other income                                 | 14   |   |
|                 | Total  |  |   |
| II.             | Expenditure                                  |  |   |
|                 | Interest expended                            | 15   |   |
|                 | Operating expenses                           | 16   |   |
|                 | Provisions and contingencies                 |  |   |
|                 | Total  |  |   |
| III.            | Profit/Loss                                  |  |   |
|                 | Net profit/loss(-) for the year              |  |   |
|                 | Profit/loss(-) brought forward               | _____  | _____   |
|                 | Total  | _____  | _____   |
| IV.             | Appropriations                               |  |   |
|                 | Transfer to statutory reserves               |  |   |
|                 | Transfer to other reserves                   |  |   |
|                 | Transfer to Government/<br>proposed dividend |  |   |
|                 | Balance carried over to<br>balance sheet     |  |   |

**Schedule 13 - Interest Earned**

|   | Year ended on<br>31-3-____<br>(Current year) | Year ended on<br>31-3-____<br>(Previous year) |
|---|--|---|
| I. Interest/discount on advances/bills  |  |   |
| II. Income on investments   |  |   |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds |  |   |
| IV. Others  |  |   |
| V. Total  | _____  | _____   |
|   | _____  | _____   |

**Schedule 14 - Other Income**

|   | Year ended on<br>31-3-____<br>(Current year) | Year ended on<br>31-3-____<br>(Previous year) |
|---|--|---|
| I. Commission, exchange and brokerage   |  |   |
| II. Profit on sale of investments   |  |   |
| <i>Less:</i> Loss on sale of investments  |  |   |
| III. Profit on revaluation of investments   |  |   |
| <i>Less:</i> Loss on revaluation of investments   |  |   |
| IV. Profit on sale of land, buildings and other assets  |  |   |
| <i>Less:</i> Loss on sale of land, buildings and other assets   |  |   |
| V. Profit on exchange transactions  |  |   |
| <i>Less:</i> Loss on exchange transactions  |  |   |
| VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India |  |   |
| VII. Miscellaneous Income   |  |   |
| Total   | _____  | _____   |
|   | _____  | _____   |

*Note:* Under items II to V loss figures shall be shown in brackets

**Schedule 15 - Interest Expended**

|  | Year ended on<br>31-3-____<br>(Current year) | Year ended on<br>31-3-____<br>(Previous year) |
|--|--|---|
| I. Interest on deposits                                      |  |   |
| II. Interest on Reserve Bank of India/ Inter-bank borrowings |  |   |
| III. Others  |  |   |
| Total  | _____  | _____   |
|  | _____  | _____   |

**Schedule 16 - Operating Expenses**

|  | Year ended on<br>31-3-____<br>(Current year) | Year ended on<br>31-3-____<br>(Previous year) |
|--|--|---|
| I. Payments to and provisions for employees                  |  |   |
| II. Rent, taxes and lighting                                 |  |   |
| III. Printing and stationery                                 |  |   |
| IV. Advertisement and publicity                              |  |   |
| V. Depreciation on bank's property                           |  |   |
| VI. Director's fees, allowances and expenses                 |  |   |
| VII. Auditors' fees and expenses (including branch auditors) |  |   |
| VIII. Law charges  |  |   |
| IX. Postages, Telegrams, Telephones, etc.                    |  |   |
| X. Repairs and maintenance                                   |  |   |
| XI. Insurance  |  |   |
| XII. Other expenditure                                       |  |   |
| Total  | _____  | _____   |
|  | _____  | _____   |

Annexure II

Part A  
Notes and instructions for compilation

Balance Sheet

| Item                    | Sch. |     | Coverage  | Notes and instructions for compilation   |
|-------------------------|------|-----|---|--|
| Capital                 | 1    |     | Nationalised Banks<br>Capital (Fully owned by<br>Central Government)  | The capital owned by Central Government as on the date of the balance-sheet including contribution from Government, if any, for participating in World Bank projects shall be shown.   |
|                         |      |     | Banks incorporated<br>outside India: Capital  | The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.<br><br>The amount of deposit kept with RBI, under sub-section 2 of section 11 of the Banking Regulation Act, 1949 should also be shown.  |
|                         |      |     | Other Banks (Indian)<br>Authorised Capital<br>(__ shares of Rs. __<br>each)<br>Issued Capital<br>(__ shares of Rs. __<br>each)<br>Subscribed Capital<br>(__ shares of Rs. __<br>each)<br>Called up Capital<br>(__ shares of Rs. __<br>each)<br>Less: Calls unpaid<br>Add: Forfeited shares<br>Paid up Capital | Authorised, Issued, Subscribed, Called-up capital shall be given separately. Calls in arrears will be deducted from Called-up capital while the paid-up value of forfeited shares shall be added thus arriving at the paid-up capital.<br>Where necessary, items which can be combined shall be shown under one head, for instance 'Issued and Subscribed Capital'.<br><br><u>Notes - General:</u><br>1. The changes in the above items, if any, during the year, say, fresh contribution made by Government, fresh issue of capital, capitalisation of reserves, etc. shall be explained in the notes.<br>2. Perpetual Non-Cumulative Preference Shares (PNCPS) included as part of Tier 1 regulatory capital shall be included here. |
| Reserves<br>and Surplus | 2    | (I) | Statutory Reserves  | Reserves created out of the profits in compliance with section 17(1), 11(2)(b)(ii) (read with paragraph 17 of Chapter VI of this Master Direction) or any other section of the Banking Regulation Act, 1949 shall be separately disclosed.   |

| Item     | Sch. |       | Coverage                           | Notes and instructions for compilation   |
|----------|------|-------|------------------------------------|--|
|          |      | (II)  | Capital Reserves                   | The expression 'Capital Reserves' shall not include any amount regarded as free for distribution through the Profit and Loss Account. Surplus on revaluation shall be treated as Capital Reserves. Surplus on translation of the financial statements of overseas branches (which includes fixed assets also) is not a revaluation reserve.  |
|          |      | (III) | Share Premium                      | Premium on issue of share capital shall be shown separately under this head.   |
|          |      | (IV)  | Revenue and Other Reserves         | The expression 'Revenue Reserve' shall mean any reserve other than Capital Reserve. This item will include all reserves, other than those separately classified. The expression 'reserve' shall not include any amount retained by way of providing for depreciation, renewals or diminution in value of assets or retained by way of providing for any known liability. Investment Reserve Account and Investment Fluctuation Reserve shall be shown under this head. |
|          |      | (V)   | Balance in Profit and Loss Account | Includes balance of profit after appropriations. In case of loss the balance shall be shown as a deduction.<br><br><i>Notes - General:</i><br>Movements in various categories of reserves shall be shown as indicated in the schedule.   |
| Deposits | 3    | A.I)  | Demand Deposits                    |  |
|          |      | (i)   | From banks                         | Includes all bank deposits repayable on demand.  |
|          |      | (ii)  | From others                        | Includes all demand deposits of the non-bank sectors.<br><br>Credit balances in overdrafts, cash credit accounts, deposits payable at call, overdue deposits, inoperative current accounts, matured time deposits, cash certificates and certificates of deposits, etc. shall be included under this category.   |
|          |      | (II)  | Savings Bank Deposits              | Includes all savings bank deposits (including inoperative savings bank accounts)   |
|          |      | (III) | Term Deposits                      |  |

| Item       | Sch. |       | Coverage                           | Notes and instructions for compilation   |
|------------|------|-------|------------------------------------|--|
|            |      | (i)   | From banks                         | Includes all types of bank deposits repayable after a specified term.  |
|            |      | (ii)  | From others                        | Includes all types of deposits of the non-bank sector repayable after a specified term.<br><br>Fixed deposits, cumulative and recurring deposits, cash certificates, certificates of deposits, annuity deposits, deposits mobilised under various schemes, ordinary staff deposits, foreign currency non-resident deposits accounts, etc. shall be included under this category.   |
|            |      | B. i) | Deposits of branches in India      | The total of these two items should match the total deposits shown in the balance sheet.<br><br><u>Notes - General:</u><br>1. Interest payable on deposits which is accrued but not due shall not be included but shown under other liabilities.<br>2. Matured term deposits shall be treated as demand deposits.<br>3. Deposits under special schemes shall be included under term deposits if they are not payable on demand. When such deposits have matured for payment, they shall be shown under demand deposits.<br>4. Deposits from banks will include deposits from the banking system in India, Co-operative banks, Foreign banks which may or may not have a presence in India. |
|            |      | ii)   | Deposits of branches outside India |  |
| Borrowings | 4    | (I)   | Borrowings in India                |  |
|            |      | (i)   | Reserve Bank of India              | Includes repo, other borrowings or refinance obtained from Reserve Bank of India.  |
|            |      | (ii)  | Other banks                        | Includes repo, other borrowings or refinance obtained from banks (including Co-operative banks) and balances in Repo Account.  |
|            |      | (iii) | Other institutions and agencies    | Includes borrowing/refinance obtained from Export-Import Bank of India, NABARD and other institutions,   |

| Item              | Sch. |      | Coverage                             | Notes and instructions for compilation   |
|-------------------|------|------|--------------------------------------|--|
|                   |      |      |                                      | agencies (including liability against participation certificates-without risk sharing, if any) and balances in Repo Account.   |
|                   |      | (II) | Borrowings outside India             | Includes borrowings of Indian branches from outside India as well as borrowings of foreign branches.   |
|                   |      |      | Secured borrowings included in above | This item shall be shown separately. Includes secured borrowings/refinance in India and outside India.   |
|                   |      |      |                                      | <p><u>Notes - General:</u></p> <p>1. The total of I and II should match the total borrowings shown in the balance sheet.</p> <p>2. Inter-office transactions shall not be shown as borrowings.</p> <p>3. Funds raised by foreign branches by way of certificates of deposits, notes, bonds, etc. shall be classified depending upon documentation, as 'deposits', 'borrowings', etc.</p> <p>4. Refinance obtained by banks from Reserve Bank of India and various institutions shall be shown under the head 'Borrowings'. Accordingly, advances shall be shown at the gross amount on the asset side.</p> <p>5. The following shall be included here:</p> <ul style="list-style-type: none"> <li>a) Perpetual Debt Instruments</li> <li>b) Tier 2 Capital Instruments / Upper Tier 2 Capital Instruments</li> <li>c) Perpetual Cumulative Preference Shares (PCPS)</li> <li>d) Redeemable Non-Cumulative Preference Shares (RNCPS)</li> <li>e) Redeemable Cumulative Preference Shares (RCPS)</li> <li>f) Subordinated Debt.</li> </ul> |
| Other Liabilities | 5    | (I)  | Bills Payable                        | Includes drafts, telegraphic transfers, traveller's cheques, mail transfers payable, pay slips, bankers cheques and other miscellaneous items.   |

| Item           | Sch. | Coverage                            | Notes and instructions for compilation   |
|----------------|------|-------------------------------------|--|
| and Provisions |      | (II) Inter-office adjustments (net) | The inter-office adjustments balance, if in credit, shall be shown under this head. The bank should first segregate the credit entries outstanding for more than 5 years in the inter-branch account and transfer them to a separate Blocked Account which should be shown under 'Other Liabilities and Provisions - Others'. While arriving at the net amount of inter-branch transactions for inclusion here, or Schedule 11, as the case may be, the aggregate amount of Blocked Account should be excluded and only the amount representing the remaining credit entries should be netted against debit entries. Only net position of inter-office accounts, inland as well as foreign, shall be shown here.   |
|                |      | (III) Interest accrued              | Includes interest accrued but not due on deposits and borrowings.  |
|                |      | (IV) Others (including provisions)  | Includes net provision for income tax and other taxes like interest tax (less advance payment, tax deducted at source, etc.), deferred tax (if after netting as per AS-22 is a liability), floating provisions, contingency funds which are not disclosed as reserves but are actually in the nature of reserves, other liabilities which are not disclosed under any of the major heads such as unclaimed dividend, provisions and funds kept for specific purposes, unexpired discount, outstanding charges like rent, conveyance, etc. Certain types of deposits like staff security deposits, margin deposits, etc. where the repayment is not free, shall also be included under this head. Aggregate Net Credit in the Clearing Differences transferred to a separate Blocked Account shall be shown here. Outstanding credit entries in nostro accounts transferred to Blocked Account shall also be shown here.<br><br><u>Notes - General:</u><br>1. For arriving at the net balance of inter-office adjustments all connected inter-office accounts shall be aggregated and the net balance only will be shown, |



| Item   | Sch. |      | Coverage  | Notes and instructions for compilation   |
|--|------|------|---|--|
|  |      |      |   | <p>representing mostly items in transit and unadjusted items.</p> <p>2. The interest accruing on all deposits, whether the payment is due or not, shall be treated as a liability.</p> <p>3. It is proposed to show only deposits under the head 'deposits' and hence all surplus provisions for bad and doubtful debts, contingency funds, etc. which are not netted off against the relative assets, shall be brought under the head 'Others (including provisions)'.</p> <p>4. Provisions towards Standard Assets shall not be netted from gross advances and shown separately as 'Provisions against Standard Assets' under 'Others' in Schedule 5 of the Balance Sheet.</p> |
| <b>ASSETS</b>  |      |      |   |  |
| Cash and balances with the Reserve Bank of India       | 6    | (I)  | Cash in hand (including foreign currency notes)   | Includes cash in hand including foreign currency notes and also of foreign branches in the case of banks having such branches.   |
|  |      | (II) | Balances with Reserve Bank of India<br>(i) in Current Account<br>(ii) in Other Accounts         |  |
| Balances with banks and money at call and short notice | 7    | (I)  | In India<br>(i) Balances with banks<br>(a) in Current Accounts<br>(b) in Other Deposit Accounts | <p>Includes all balances with banks in India (including Co-operative banks), except Money at Call and Short Notice as explained below.</p> <p>Balances in current account and other deposit accounts shall be shown separately.</p>  |
|  |      | (ii) | Money at Call and Short notice<br>(a) with banks<br>(b) with other institutions                 | <p>Includes the following if they are for original tenors up to and inclusive of 14 days:</p> <p>(i) Money lent in the call/notice money market</p> <p>(ii) Reverse Repo</p> <p>The balances in Reverse Repo A/c (excluding Term Reverse Repo) shall be classified under Schedule 7 under item I (ii) a or I (ii) b as appropriate. Term Reverse Repo shall be classified under Schedule 9- Advances.</p>  |

| Item        | Sch. | Coverage  | Notes and instructions for compilation   |
|-------------|------|---|--|
|             |      | (II) Outside India<br>(i) in Current Accounts<br>(ii) in Other Deposit Accounts<br>(iii) Money at Call and Short Notice | Includes balances:<br>(i) held by foreign branches of the bank; and<br>(ii) held outside India by the Indian branches of the bank.<br><br>Balances held by Indian branches of the bank with its foreign branches shall not be shown under this head. Instead, such balances shall be included in inter-branch accounts.<br><br>The amounts held in 'current accounts' and 'deposit accounts' shall be shown separately.<br><br>'Money at Call and Short Notice' outside India includes deposits usually classified as per that foreign jurisdiction's laws, regulations, or market practices as money at call and short notice where such money is lent. |
| Investments | 8    | (I) Investments in India in   |  |
|             |      | (i) Government securities   | Includes Central and State Government Securities and Government Treasury Bills.  |
|             |      | (ii) Other Approved Securities  | Securities other than Government Securities, which have been specified by the Reserve Bank as 'approved securities' under section 5(a) of the Banking Regulation Act, 1949 shall be included here.   |
|             |      | (iii) Shares  | Investments in shares of companies and corporations not included in item (ii) shall be included here.  |
|             |      | (iv) Debentures and Bonds   | Investments in debentures <sup>5</sup> and bonds of companies and corporations not included in item (ii) shall be included here.   |
|             |      | (v) Subsidiaries and/or Joint Ventures  | Investments in subsidiaries and joint ventures (including RRBs) shall be included here.  |
|             |      | (vi) Others   | Residual investments, if any, like mutual funds, gold, etc.  |
|             |      | (II) Investments outside India  |  |

<sup>5</sup> As defined by the Companies Act, 2013

| Item     | Sch. |       | Coverage   | Notes and instructions for compilation   |
|----------|------|-------|--|--|
|          |      | (i)   | Government Securities (including local authorities)    | All foreign Government Securities including securities issued by local authorities shall be classified under this head.  |
|          |      | (ii)  | Subsidiaries and/or Joint ventures abroad              | All investments made in the share capital of subsidiaries floated outside India and/or joint ventures abroad shall be classified under this head.  |
|          |      | (iii) | Others investments                                     | All other investments outside India shall be shown under this head.  |
| Advances | 9    | A.(i) | Bills purchased and discounted                         | In classification under section A, all outstanding advances in India as well as outside India net of provisions made, will be classified under three heads as indicated and shall include both secured and unsecured advances as well as overdue instalments.<br><br>Receivables acquired under factoring shall be reported under " <i>Bills purchased and Discounted</i> ".   |
|          |      | (ii)  | Cash credits, overdrafts and loans repayable on demand | All loans repayable on demand and short-term loans with original maturity up to one year may be classified under " <i>Cash credits, overdrafts and loans repayable on demand</i> ". Outstanding balances on credit cards shall be included under this category. Other balances pertaining to credit operations, even if they are dues from other banks/ organisations shall be shown as part of advances. However, where such dues are in the nature of fee or other revenue receivable the same may be shown as Other Assets. |
|          |      | (iii) | Term loans   | A 'Term Loan' is a loan which has a specified maturity and is payable in instalments or in bullet form. All Term Loans with maturity in excess of one year may be classified under this category(i.e. A(iii)) whereas as explained above short term loans with original maturity up to one year shall be categories as loans repayable on demand.  |
|          |      | B.(i) | Secured by tangible assets                             | All advances or part of advances including advances against book debts which are secured by tangible assets  |

| Item | Sch. | Coverage  | Notes and instructions for compilation   |
|------|------|---|--|
|      |      |   | <p>shall be shown here. The item will include secured advances both in and outside India.</p> <p>The Bank shall specifically indicate that advances secured by tangible assets includes advances against book debts as shown below:</p> <p>“B(i) Secured by tangible assets *</p> <p>(* includes advances against Book Debt: ₹.... , (previous year: ₹....))”</p>  |
|      |      | (ii) Covered by Bank/Government Guarantee   | Advances in India and outside India to the extent they are covered by guarantees of Indian/foreign governments, Indian/foreign banks, Deposit Insurance and Credit Guarantee Corporation (DICGC) and Export Credit Guarantee Corporation of India (ECGC) shall be included here.   |
|      |      | (iii) Unsecured   | <p>All advances not classified under (i) and (ii) shall be included here. Rights, licenses, authorisations, etc. charged to the banks as collateral should not be reckoned as tangible security and therefore such advances shall be reckoned as unsecured under this head, with a disclosure of the same in the notes to the account.</p> <p>Total of ‘A’ should tally with total of ‘B’.</p>   |
|      |      | <p><b>C.</b></p> <p><b>(I) Advances in India</b></p> <p>(i) Priority Sectors</p> <p>(ii) Public Sector</p> <p>(iii) Banks</p> <p>(iv) Others</p> <p><b>(II) Advances outside India</b></p> <p>(i) Due from banks</p> <p>(ii) Due from others</p> <p>(iii) Bills purchased and discounted</p> <p>(iv) Syndicated loans</p> | <p>Advances shall be broadly classified into ‘Advances in India’ and ‘Advances outside India’. Advances in India will be further classified on the sectoral basis as indicated.</p> <p>Advances, which qualify as priority sector lending according to extant Reserve Bank of India instructions are to be classified under the head ‘Priority Sectors’.</p> <p>Such advances shall be excluded from item (ii) i.e. advances to public sector. Advances to Central/ State Governments and other Government undertakings including Government Companies and statutory corporations shall be included in the category "Public Sector".</p> |

| Item | Sch. |     | Coverage | Notes and instructions for compilation   |
|------|------|-----|----------|--|
|      |      | (v) | Others   | <p>All advances to the banking sector including Co-operative Banks shall come under the head 'Banks'. All the remaining advances will be included under the head 'Others' and typically this category will include non-priority sector advances to the private, joint and co-operative sectors.</p> <p><u>Notes - General:</u></p> <ol style="list-style-type: none"> <li>1. Advances shall be reported net of provisions made thereon (other than provisions towards Standard Assets). To the extent that Floating provisions have not been treated as Tier 2 capital, they may also be netted off from advances.</li> <li>2. Term loans reported shall not include loans repayable on demand.</li> <li>3. Consortium advances shall be reported net of share of other participating banks/ institutions.</li> <li>4. All interest-bearing loans and advances granted to bank's own staff shall be included here.</li> <li>5. Advances to other banks / organisations shall be included here.</li> <li>6. Interest accrued but not due should not be reflected here. Instead, it shall be shown under "Interest accrued" in other assets.</li> <li>7. Rights, licenses, authorisations, etc. charged to the banks as security/collateral in respect of projects (including infrastructure projects) financed by them, shall not be reckoned as tangible security. Such advances shall be reckoned as unsecured.</li> <li>8. Partial credit enhancement facilities to the extent drawn shall be treated as an advance.</li> <li>9. The aggregate amount of inter- bank participations with risk sharing would be reduced from the aggregate advances outstanding by issuing bank. Participating</li> </ol> |

| Item         | Sch.                       |       | Coverage  | Notes and instructions for compilation  |
|--------------|----------------------------|-------|---|---|
|              |                            |       |   | banks shall show the amount of inter-bank participations under advances. Where the participation is without risk sharing, it shall be reflected by the participating bank as due from Banks under Schedule 9.   |
| Fixed Assets | 10                         | (I)   | Premises  | Premises, including land, wholly or partly owned by the bank for the purpose of business including residential premises shall be shown against 'Premises'.<br>In the case of premises and other fixed assets, the previous balance, additions thereto and deductions therefrom during the year as also the total depreciation written off shall be shown.   |
|              |                            | (i)   | At cost as on 31st March of the preceding year        |   |
|              |                            | (ii)  | Additions during the year                             |   |
|              |                            | (iii) | Deductions during the year                            |   |
|              |                            | (iv)  | Depreciation to date                                  |   |
|              |                            | (II)  | Other Fixed Assets (including furniture and fixtures) | Furniture and fixtures, vehicles and all other fixed assets shall be shown under this head.   |
|              |                            | (i)   | At cost as on 31st March of the preceding year        |   |
|              |                            | (ii)  | Additions during the year                             |   |
| (iii)        | Deductions during the year |       |   |   |
|              |                            | (iv)  | Depreciation to date                                  |   |
| Other Assets | 11                         | (I)   | Inter-office adjustments (net)                        | The inter-office adjustments balance, if in debit, shall be shown under this head. Only net position of inter-office accounts, inland as well as foreign, shall be shown here. For arriving at the net balance of inter-office adjustment accounts, all connected inter-office accounts shall be aggregated and the net balance, if in debit only shall be shown representing mostly items in transit and unadjusted items. |
|              |                            | (II)  | Interest accrued                                      | Interest accrued but not due on investments and advances and interest due but not collected on investments will be the main components of this item. As   |

| Item | Sch. | Coverage  | Notes and instructions for compilation   |
|------|------|---|--|
|      |      |   | banks normally debit the borrowers' account with interest due on the balance sheet date, usually there may not be any amount of interest due on advances. Only such interest as can be realised in the ordinary course shall be shown under this head.   |
|      |      | (III) Tax paid in advance/tax deducted at source          | The amount of advance tax paid, tax deducted at source (TDS), etc. to the extent that these items are not set off against relative tax provisions shall be shown against this item.  |
|      |      | (IV) Stationery and stamps                                | Only exceptional items of expenditure on stationery like bulk purchase of security paper, loose leaf or other ledgers, etc. which are shown as quasi-asset to be written off over a period of time shall be shown here. The value shall be on a realistic basis and cost escalation shall not be taken into account, as these items are for internal use.  |
|      |      | (V) Non-banking assets acquired in satisfaction of claims | Immovable properties/tangible assets acquired in satisfaction of claims are to be shown under this head.   |
|      |      | (VI) Others   | <p>This will include items like claims which have not been met, for instance, clearing items, debit items representing addition to assets or reduction in liabilities which have not been adjusted for technical reasons, want of particulars, etc. Accrued income other than interest shall also be included here.</p> <p>All non-interest-bearing loans and advances granted to the bank's staff shall be reported here. Cash Margin Deposit with The Clearing Corporation India Limited (CCIL) shall be shown here.</p> <p>Deposits placed with NABARD/SIDBI/NHB, etc. on account of shortfall in priority sector targets shall be included here. Banks shall also disclose the details of such deposits, both for the current year and previous year, as a footnote in Schedule 11 of the Balance Sheet.</p> |

| Item                   | Sch. |       | Coverage   | Notes and instructions for compilation  |
|------------------------|------|-------|--|---|
| Contingent Liabilities | 12   | (I)   | Claims against the bank not acknowledged as debts                                | --  |
|                        |      | (II)  | Liability for partly paid investments  | Liability on partly paid shares, debentures, etc. will be included in this head.  |
|                        |      | (III) | Liability on account of outstanding forward exchange contracts                   | Outstanding forward exchange contracts shall be included here.  |
|                        |      | (IV)  | Guarantees given on behalf of constituents<br>(i) In India<br>(ii) Outside India | Guarantees given for constituents in India and outside India shall be shown separately.   |
|                        |      | (V)   | Acceptances, endorsements and other obligations                                  | This item will include letters of credit and bills accepted by the bank on behalf of its customers.   |
|                        |      | (VI)  | Other items for which the bank is contingently liable                            | Arrears of cumulative dividends, bills rediscounted, commitments of underwriting contracts, estimated amount of contracts remaining to be executed on capital account and not provided for etc. are to be included here.<br><br>All unclaimed liabilities (where amount due has been transferred to the Depositors Education and Awareness Fund established under the Depositor Education and Awareness Fund Scheme 2014) shall be shown here.<br><br>The undrawn partial credit enhancement facilities shall be shown here.<br><br>When Issued ('WI') securities should be recorded in books as an off balance sheet item till issue of the security. The off balance sheet net position in the 'WI' market should be marked to market scrip-wise on daily basis at the day's closing price of the 'WI' security. In case the price of the 'WI' security is not available, the value of the underlying security determined as per extant regulations may be used instead. Depreciation, if any, should be provided for and appreciation, if any, should be |



| Item                 | Sch. |  | Coverage | Notes and instructions for compilation  |
|----------------------|------|--|----------|---|
|                      |      |  |          | ignored. On delivery, the underlying security may be classified in any of the three categories, viz; 'Held to Maturity', 'Available for Sale' or 'Held for Trading', depending upon the intent of holding, at the contracted price. |
| Bills for collection | --   |  | --       | Bills and other items in the course of collection and not adjusted will be shown against this item in the summary version only. No separate schedule is proposed.   |

**Profit and Loss Account**

| Item            | Sch. |       | Coverage   | Notes and Instructions for compilation   |
|-----------------|------|-------|--|--|
| Interest earned | 13   | (I)   | Interest/discount on advances/bills                                    | Includes interest and discount on all types of loans and advances like cash credit, demand loans, overdrafts, export loans, term loans, domestic and foreign bills purchased and discounted (including those rediscounted), overdue interest and interest subsidy, if any, relating to such advances/bills.  |
|                 |      | (II)  | Income on investments  | Includes all income derived from the investment portfolio by way of interest and dividend. The amount of premium amortised in respect of HTM Securities shall be shown here as a deduction. The deduction need not be disclosed separately. The book value of the security shall continue to be reduced to the extent of the amount amortised during the relevant accounting period.                           |
|                 |      | (III) | Interest on balances with RBI and other Inter-bank funds               | Includes interest on balances with Reserve Bank of India and other banks, call loans, money market placements, etc.  |
|                 |      | (IV)  | Others   | Includes any other interest/ discount income not included in the above heads.  |
|                 |      |       |  | <u>Notes: General</u><br>The balances in Reverse Repo Interest Income Account shall be classified under Schedule 13 (under item III or IV as appropriate).   |
| Other Income    | 14   | (I)   | Commission, Exchange and Brokerage                                     | Includes all remuneration on services such as commission on collections, commission/exchange on remittances and transfers, commission on letters of credit and bank guarantees, letting out of lockers, commission on Government business, commission on other permitted agency business including consultancy and other services, brokerage, etc. on securities. It does not include foreign exchange income. |
|                 |      | (II)  | Profit on sale of investments <i>Less: Loss on sale of investments</i> | Includes profit/loss on sale of securities, furniture, land and building, motor vehicles, gold, silver, etc. Only the net position shall be shown. If the net position is a loss, the amount shall be shown as a deduction. The net profit/ loss on revaluation of assets as well as provision   |
|                 |      | (III) | Profit on revaluation of investments                                   |  |

| Item              | Sch. |       | Coverage  | Notes and Instructions for compilation   |
|-------------------|------|-------|---|--|
|                   |      | (IV)  | <p>Less: Loss on revaluation of investments</p> <p>Profit on sale of land, buildings and other assets      <i>Less:</i></p> <p>Loss on sale of land, buildings and other assets</p> | for depreciation (or reversal of excess depreciation) shall also be shown under this item. Provision for non-performing investments (NPI) shall not be shown here and instead reflected under Provisions and Contingencies.  |
|                   |      | (V)   | <p>Profit on exchange transactions</p> <p>Less: Loss on exchange transactions</p>   | Includes profit/loss on dealing in foreign exchange, all income earned by way of foreign exchange, commission and charges on foreign exchange transactions excluding interest which will be shown under interest head. Only the net position shall be shown. If the net position is a loss, it is to be shown as a deduction.  |
|                   |      | (VI)  | Income earned by way of dividend etc. from subsidiaries, companies, joint ventures abroad/in India  |  |
|                   |      | (VII) | Miscellaneous income  | Includes recoveries from constituents for godown rents, income from bank's properties, security charges, insurance etc. and any other miscellaneous income. In case any item under this head exceeds one percent of the total income, particulars shall be given in the notes. The fee received from the sale of Priority Sector Lending Certificates (PSLCs) shall be shown here. |
| Interest expended | 15   | (I)   | Interest on deposits  | Includes interest paid on all types of deposits including deposits from banks and other institutions.  |
|                   |      | (II)  | Interest on RBI/inter-bank borrowings   | Includes discount/interest on all borrowings and refinance from Reserve Bank of India and other banks.   |
|                   |      | (III) | Others  | Includes discount/interest on all borrowings/ refinance from financial institutions. All other payments like interest on participation certificates, penal interest paid, etc. shall also be included here.  |

| Item               | Sch. |       | Coverage                                 | Notes and Instructions for compilation   |
|--------------------|------|-------|--|--|
|                    |      |       |  | <p>Notes :General</p> <p>1. The balances in Repo Interest Expenditure Account shall be classified under Schedule 15 (under item II or III as appropriate).</p> <p>2. While acquiring government and other approved securities, banks should not capitalise the broken period interest paid to seller as part of cost of the investment, but instead book it as an expense.</p> |
| Operating Expenses | 16   | (I)   | Payments to and provisions for employees | Includes staff salaries/wages, allowances, bonus, other staff benefits like provident fund, pension, gratuity, liveries to staff, leave fare concessions, staff welfare, medical allowance to staff, etc.  |
|                    |      | (II)  | Rent, taxes and lighting                 | Includes rent paid by the banks on buildings, municipal and other taxes paid (excluding income tax and interest tax), electricity and other similar charges and levies. House rent allowance and other similar payments to staff shall appear under the head 'Payments to and provisions for employees'.   |
|                    |      | (III) | Printing and stationery                  | Includes books and forms and stationery items used by the bank and other printing charges which are not incurred by way of publicity expenditure.  |
|                    |      | (IV)  | Advertisement and publicity              | Includes expenditure incurred by the bank for advertisement and publicity purposes including printing charges of publicity material.   |
|                    |      | (V)   | Depreciation on bank's property          | Includes depreciation on bank's own property, cars and other vehicles, furniture, electric fittings, vaults, lifts, leasehold properties, non-banking assets, etc.   |
|                    |      | (VI)  | Directors' fees, allowances and expenses | Includes sitting fees, allowances and all other expenses incurred on behalf of directors. The daily allowance, hotel charges, conveyance charges, etc. which though in the nature of reimbursement of expenses incurred shall be included under this head. Similar expenses of Local Board members, committees of the Board, etc. shall also be included under this head.      |

| Item                         | Sch. |        | Coverage  | Notes and Instructions for compilation   |
|------------------------------|------|--------|---|--|
|                              |      | (VII)  | Auditors' fees and expenses (including branch auditors' fees) | Includes the fees paid to the statutory auditors and branch auditors for professional services rendered and all expenses for performing their duties, even though they may be in the nature of reimbursement of expenses. If external auditors have been appointed by banks themselves for internal inspections and audits and other services, the expenses incurred in that context including fees should not be included under this head but shall be shown under 'other expenditure'. |
|                              |      | (VIII) | Law charges   | All legal expenses and reimbursement of expenses incurred in connection with legal services shall be included here.  |
|                              |      | (IX)   | Postage, Telegrams, Telephones, etc.                          | Includes all postal charges like stamps, telephones, etc.  |
|                              |      | (X)    | Repairs and maintenance                                       | Includes repairs to bank's property, their maintenance charges, etc.   |
|                              |      | (XI)   | Insurance   | Includes insurance charges on bank's property, insurance premia paid to DICGC, etc. to the extent they are not recovered from the concerned parties.   |
|                              |      | (XII)  | Other expenditure   | All expenses other than those not included in any of the other heads like licence fees, donations, subscriptions to papers, periodicals, entertainment expenses, travel expenses, etc. shall be included under this head. In case any particular item under this head exceeds one per cent of the total income, particulars shall be given in the notes. The fees paid for the purchase of the PSLCs shall be shown here.  |
| Provisions and Contingencies |      |        |   | Includes all provisions made for bad and doubtful debts, provisions for taxation, provisions for non-performing investments, transfers to contingencies and other similar items. Write-offs of bad debts and recoveries from written-off accounts may also adjusted in this head.  |

**Part B**  
**Guidance on specific issues with respect to certain Accounting**  
**Standards**

**1. Accounting Standard 5 - Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies**

The objective of this standard is to prescribe the classification and disclosure of certain items in the statement of profit and loss so that all enterprises prepare and present such a statement on a uniform basis. Accordingly, this Standard requires the classification and disclosure of extraordinary and prior period items, and the disclosure of certain items within profit or loss from ordinary activities. It also specifies the accounting treatment for changes in accounting estimates and the disclosures to be made in the financial statements regarding changes in accounting policies. Paragraph 4.3 of Preface to the Statements on Accounting Standards issued by the ICAI states that Accounting Standards are intended to apply only to items which are material. Since materiality is not objectively defined, it has been decided that all banks should ensure compliance with the provisions of the Accounting Standard in respect of any item of prior period income or prior period expenditure which exceeds one per cent of the total income/total expenditure of the bank if the income/expenditure is reckoned on a gross basis or one per cent of the net profit before taxes or net losses as the case may be if the income is reckoned net of costs. Since the format of the profit and loss accounts of banks prescribed in Form B under Third Schedule to the Banking Regulation Act, 1949 does not specifically provide for disclosure of the impact of prior period items on the current year's profit and loss, such disclosures, wherever warranted, may be made in the 'Notes on Accounts' to the balance sheet of banks.

**2. Accounting Standard 9 – Revenue Recognition**

Non-recognition of income by the banks in case of non-performing advances and non-performing investments, in compliance with the regulatory prescriptions of the Reserve Bank of India, shall not attract a qualification by the statutory auditors as this would be in conformity with provisions of the standard, as it

recognizes postponement of recognition of revenue where collectability of the revenue is significantly uncertain.

### **3. Accounting Standard 11 - The Effects of Changes in Foreign Exchange Rates**

AS 11 is applied in the context of the accounting for transactions in foreign currencies and in translating the financial statements of foreign operations. The issues that arise in this context have been identified and banks shall be guided by the following while complying with the provisions of the Standard:

#### **(I) Classification of Integral and Non-integral Foreign Operations**

Paragraph 17 of AS 11 states that the method used to translate the financial statements of a foreign operation depends on the way in which it is financed and operates in relation to the reporting enterprise. For this purpose, foreign operations are classified as either "integral foreign operations" or "non-integral foreign operations". The issue that arises here pertains to the classification of representative offices set up in foreign countries, foreign branches and off-shore banking units set up in India as "integral foreign operation" or "non-integral foreign operation".

Taking into consideration the operation of the foreign branches of Indian banks and the indicators listed in paragraph 20 of the standard, it is clarified that foreign branches of Indian banks, IFSC Banking Units (IBUs) and Offshore Banking Units (OBUs) set up in India by banks shall be classified as "non-integral foreign operations". Taking into consideration the operation of the representative offices of banks set up abroad and the explanation in paragraph 18 of the Standard, representative offices shall be classified as "integral foreign operations". These classifications are for the limited purpose of compliance with the Standard.

#### **(II) Exchange rate for recording foreign currency transactions and translation of financial statements of non-integral foreign operation.**

As per paragraphs 9 and 21 of the Standard, a foreign currency transaction shall be recorded by Indian branches and integral foreign operations, on initial recognition in the reporting currency, by applying to the foreign

currency amount the exchange rate between the reporting currency and the foreign currency at the date of the transaction. Further, paragraph 24(b) of the Standard states that income and expense items of non-integral foreign operations shall be translated at exchange rates at the dates of the transactions. Indian branches and integral foreign operations of banks may face difficulty in applying the exchange rate prevailing at the date of the transaction in respect of the items which are not being recorded in Indian Rupees or are currently being recorded using a notional exchange rate, due to their extensive branch network and volume of transactions. Banks may also face difficulty in translating income and expense items of a non-integral foreign operation by applying the exchange rates at the dates of the transactions.

Banks, which are in a position to apply the exchange rate prevailing on the date of the transaction for recording the foreign currency transactions at their Indian branches and integral foreign operations and for translating the income and expense items of non-integral foreign operations as required under AS 11 shall comply with the requirements. Banks, which have an extensive branch network, have a high volume of foreign currency transactions and are not fully equipped on the technology front shall be guided by the following:

- a) Paragraph 10 of the Standard allows, for practical reasons, the use of a rate that approximates the actual rate at the date of the transaction. The Standard also states that if exchange rates fluctuate significantly, the use of average rate for a period is unreliable. Since the enterprises are required to record the transactions at the date of the occurrence thereof, the weekly average closing rate of the preceding week can be used for recording the transactions occurring in the relevant week, if the same approximates the actual rate at the date of the transaction. In view of the practical difficulties which banks may have in applying the exchange rates at the dates of the transactions and since the Standard allows the use of a rate that approximates the actual rate at the date of the transaction, banks may use average rates as detailed below:



- b) FEDAI publishes a weekly average closing rate at the end of each week and a quarterly average closing rate at the end of each quarter for various currencies.
- c) In respect of Indian branches and integral foreign operations, those foreign currency transactions, which are currently not being recorded in Indian Rupees at the date of the transaction or are being recorded using a notional exchange rate shall now be recorded at the date of the transaction by using the weekly average closing rate of the preceding week, published by FEDAI, if the same approximates the actual rate at the date of the transaction.
- d) Generally, Indian banks prepare the consolidated accounts for their domestic and foreign branches at quarterly or longer intervals. Hence, banks may use the quarterly average closing rate, published by FEDAI at the end of each quarter, for translating the income and expense items of non-integral foreign operations during the quarter.
- e) If the weekly average closing rate of the preceding week does not approximate the actual rate at the date of the transaction, the closing rate at the date of the transaction shall be used. For this purpose, the weekly average closing rate of the preceding week would not be considered approximating the actual rate at the date of the transaction if the difference between (A) the weekly average closing rate of the preceding week and (B) the exchange rate prevailing at the date of the transaction, is more than three and a half percent of (B). In respect of non-integral foreign operations, if there are significant exchange fluctuations during the quarter, the income and expense items of non-integral foreign operations shall be translated by using the exchange rate at the date of the transaction instead of the quarterly average closing rate. For this purpose, the exchange rate fluctuation would be considered as significant, if the difference between the two rates is more than seven percent of the exchange rate prevailing at the date of the transaction.
- f) Banks are encouraged to equip themselves to record the foreign currency transactions of Indian branches as well as integral foreign operations and

translate the income as well as expense items of non-integral foreign operations at the exchange rate prevailing on the date of the transaction.

**(III) Closing rate**

Paragraph 7 of the Standard defines ‘Closing rate’ as the exchange rate at the balance sheet date. In order to ensure uniformity among banks, closing rate to be applied for the purposes of AS 11 (revised 2003) for the relevant accounting period would be the last closing spot rate of exchange announced by FEDAI for that accounting period.

**(IV) Foreign Currency Translation Reserve (FCTR)**

In the context of recognition of gains in profit and loss account from FCTR on repatriation of accumulated profits/retained earnings from overseas branch(es), it is clarified that the repatriation of accumulated profits shall not be considered as disposal or partial disposal of interest in non-integral foreign operations as per AS 11. Accordingly, banks shall not recognise in the profit and loss account the proportionate exchange gains or losses held in the foreign currency translation reserve on repatriation of profits from overseas operations.

**4. Accounting Standard 17 – Segment Reporting**

The indicative formats for disclosure under ‘AS 17 – Segment Reporting’ are as below:-

**Format**

**Part A: Business segments**

(Amount in ₹ crore)

| Business Segments →         | Treasury     |               | Corporate / Wholesale Banking |               | Retail Banking |               | Other Banking Business |               | Total        |               |
|-----------------------------|--------------|---------------|-------------------------------|---------------|----------------|---------------|------------------------|---------------|--------------|---------------|
|                             | Current Year | Previous Year | Current Year                  | Previous Year | Current Year   | Previous Year | Current Year           | Previous Year | Current Year | Previous Year |
| Revenue                     |              |               |                               |               |                |               |                        |               |              |               |
| Result                      |              |               |                               |               |                |               |                        |               |              |               |
| Unallocated expenses        |              |               |                               |               |                |               |                        |               |              |               |
| Operating profit            |              |               |                               |               |                |               |                        |               |              |               |
| Income taxes                |              |               |                               |               |                |               |                        |               |              |               |
| Extraordinary profit / loss |              |               |                               |               |                |               |                        |               |              |               |
| Net profit                  |              |               |                               |               |                |               |                        |               |              |               |

| Business Segments →     | Treasury     |               | Corporate / Wholesale Banking |               | Retail Banking |               | Other Banking Business |               | Total        |               |
|-------------------------|--------------|---------------|-------------------------------|---------------|----------------|---------------|------------------------|---------------|--------------|---------------|
|                         | Current Year | Previous Year | Current Year                  | Previous Year | Current Year   | Previous Year | Current Year           | Previous Year | Current Year | Previous Year |
| Other information:      |              |               |                               |               |                |               |                        |               |              |               |
| Segment assets          |              |               |                               |               |                |               |                        |               |              |               |
| Unallocated assets      |              |               |                               |               |                |               |                        |               |              |               |
| Total assets            |              |               |                               |               |                |               |                        |               |              |               |
| Segment liabilities     |              |               |                               |               |                |               |                        |               |              |               |
| Unallocated liabilities |              |               |                               |               |                |               |                        |               |              |               |
| Total liabilities       |              |               |                               |               |                |               |                        |               |              |               |

Note: No disclosure need be made in the shaded portion

### Part B: Geographic segments

(Amount in ₹ crore)

|             | Domestic     |               | International |               | Total        |               |
|-------------|--------------|---------------|---------------|---------------|--------------|---------------|
|             | Current Year | Previous Year | Current Year  | Previous Year | Current Year | Previous Year |
| (a) Revenue |              |               |               |               |              |               |
| (b) Assets  |              |               |               |               |              |               |

Note:

- The business segment shall ordinarily be considered as the primary reporting format and geographical segment would be the secondary reporting format.
- The business segments will be 'Treasury', 'Corporate / Wholesale Banking', 'Retail Banking' and 'Other banking operations'.
- 'Domestic' and 'International' segments will be the geographic segments for disclosure.
- Banks shall adopt their own methods, on a reasonable and consistent basis, for allocation of expenditure among the segments.
- 'Treasury' shall include the entire investment portfolio.
- Retail Banking shall include exposures which fulfil the four criteria of orientation, product, granularity, and low value of individual exposures for retail exposures laid down in Master Directions on Basel III: Capital Regulations (modified from time to time). Individual housing loans will also form part of Retail Banking segment for the purpose of reporting under AS-17.
- Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies, and statutory bodies, which are not included under 'Retail Banking'.
- Other Banking Business includes all other banking operations not covered under 'Treasury', 'Wholesale Banking' and 'Retail Banking' segments. It shall also include all other residual operations such as para banking transactions/activities.
- Besides the above-mentioned segments, banks shall report additional segments within "Other Banking Business" which meet the quantitative criterion prescribed in the AS 17 for identifying reportable segments.

### 5. Accounting Standard 18 – Related Party Disclosures

The manner of disclosures required by paragraphs 23 to 26 of AS 18 is illustrated as below. It may be noted that the format given below is merely illustrative in nature and is not exhaustive.

(Amount in ₹ crore)

| Items/Related Party                           | Parent (as per ownership or control) | Subsidiaries | Associates/ Joint ventures | Key Management Personnel @ | Relatives of Key Management Personnel | Total |
|---|--------------------------------------|--------------|----------------------------|----------------------------|---------------------------------------|-------|
| Borrowings <sup>#</sup>                       |                                      |              |                            |                            |                                       |       |
| Deposits <sup>#</sup>                         |                                      |              |                            |                            |                                       |       |
| Placement of deposits <sup>#</sup>            |                                      |              |                            |                            |                                       |       |
| Advances <sup>#</sup>                         |                                      |              |                            |                            |                                       |       |
| Investments <sup>#</sup>                      |                                      |              |                            |                            |                                       |       |
| Non-funded commitments <sup>#</sup>           |                                      |              |                            |                            |                                       |       |
| Leasing/HP arrangements availed <sup>#</sup>  |                                      |              |                            |                            |                                       |       |
| Leasing/HP arrangements provided <sup>#</sup> |                                      |              |                            |                            |                                       |       |
| Purchase of fixed assets                      |                                      |              |                            |                            |                                       |       |
| Sale of fixed assets                          |                                      |              |                            |                            |                                       |       |
| Interest paid                                 |                                      |              |                            |                            |                                       |       |
| Interest received                             |                                      |              |                            |                            |                                       |       |
| Rendering of services <sup>*</sup>            |                                      |              |                            |                            |                                       |       |
| Receiving of services <sup>*</sup>            |                                      |              |                            |                            |                                       |       |
| Management contracts <sup>*</sup>             |                                      |              |                            |                            |                                       |       |

@ Whole time directors of the Board and CEOs of the branches of foreign banks in India.

# The outstanding at the year end and the maximum during the year are to be disclosed

\* Contract services etc. and not services like remittance facilities, locker facilities etc.

**Note:**

- i) Related parties for a bank are its parent, subsidiary(ies), associates/ joint ventures, Key Management Personnel (KMP) and relatives of KMP. KMP are the whole-time directors for an Indian bank and the Chief Executive Officer (CEO) for a foreign bank having branches in India. Relatives of KMP would be on the lines indicated in section 45 S of the RBI Act, 1934
- ii) The name and nature of related party relationship shall be disclosed, irrespective of whether there have been transactions, where control exists within the meaning of the Standard. Control would normally exist in case of parent-subsidiary relationship. The disclosures may be limited to aggregate for each of the above related party categories and would pertain to the year-end position as also the maximum position during the year.
- iii) The Accounting Standards is applicable to all nationalised banks. The accounting standard exempts state-controlled enterprises i.e., nationalised banks from making any disclosures pertaining to their transactions with other related parties which are also state controlled enterprises. Thus, nationalised banks need not disclose their transactions with the subsidiaries as well as the RRBs sponsored by them. However, they will be required to disclose their transactions with other related parties.

- iv) *Secrecy provisions: If in any of the above category of related parties there is only one related party entity, any disclosure would tantamount to infringement of customer confidentiality. In terms of AS 18, the disclosure requirements do not apply in circumstances when providing such disclosures would conflict with the reporting enterprise's duties of confidentiality as specifically required in terms of statute, by regulator or similar competent authority. Further, in case a statute or regulator governing an enterprise prohibits the enterprise from disclosing certain information, which is required to be disclosed, non-disclosure of such information would not be deemed as non-compliance with the Accounting Standards. On account of the judicially recognized common law duty of the banks to maintain the confidentiality of the customer details, they need not make such disclosures. In view of the above, where the disclosures under the Accounting Standards are not aggregated disclosures in respect of any category of related party i.e., where there is only one entity in any category of related party, banks need not disclose any details pertaining to that related party other than the relationship with that related party.*

## **6. Accounting Standard 23 – Accounting for Investments in Associates in CFS**

This Accounting Standard sets out principles and procedures for recognizing, in the CFS, the effects of the investments in associates on the financial position and operating results of a group. The Standard requires that an investment in an associate shall be accounted for in CFS under the equity method subject to certain exceptions. The term associate is defined as an enterprise in which the investor has significant influence and which is neither a subsidiary nor a joint venture of the investor. Significant influence is the power to participate in the financial and/ or operating policy decisions of the investee but not control over those policies. Such an influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries 20 per cent or more of the voting power of the investee, it is presumed that the investor has significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries less than 20 per cent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence can be clearly demonstrated. A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

The issue is whether conversion of debt into equity in an enterprise by a bank by virtue of which the bank holds more than 20 percent will result in an investor-associate relationship for the purpose of AS 23. From the above it is clear that

though a bank may acquire more than 20 per cent of voting power in the borrower entity in satisfaction of its advances it may be able to demonstrate that it does not have the power to exercise significant influence since the rights exercised by it are protective in nature and not participative. In such a circumstance, such investment may not be treated as investment in associate under this Accounting Standard. Hence the test shall not be merely the proportion of investment but the intention to acquire the power to exercise significant influence.

### **7. Accounting Standard 24 - Discontinuing operations**

This Standard establishes principles for reporting information about discontinuing operations. Merger/ closure of branches of banks by transferring the assets/ liabilities to the other branches of the same bank may not be deemed as a discontinuing operation and hence this Accounting Standard will not be applicable to merger / closure of branches of banks by transferring the assets/ liabilities to the other branches of the same bank. Disclosures shall be required under the Standard only when: (i) discontinuing of the operation has resulted in shedding of liability and realisation of the assets by the bank or decision to discontinue an operation which will have the above effect has been finalised by the bank and (ii) the discontinued operation is substantial in its entirety.

### **8. Accounting Standard 25 – Interim Financial Reporting**

This Standard prescribes the minimum content of an interim financial report and the principles for recognition and measurement in a complete or condensed financial statements for an interim period. The disclosures required to be made by listed banks in terms of the listing agreements would not tantamount to interim reporting as envisaged under AS 25 and as such AS 25 is not mandatory for the quarterly reporting prescribed for listed banks. The recognition and measurement principles laid down under AS 25 shall however, be complied with in respect of such quarterly reports. Half yearly review of accounts shall be applicable for all commercial banks<sup>6</sup> irrespective of whether such banks are listed or not. Banks shall follow the format prescribed by the Department of

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<sup>6</sup> Half yearly review of accounts by auditors has only been prescribed for commercial banks.

Supervision, Reserve Bank of India (or National Bank for Agriculture and Rural Development for RRBs) for the purpose.

### **9. Accounting Standard 26 – Intangible asset**

This Standard prescribes the accounting treatment for intangible assets that are not dealt with specifically in another accounting standard. With respect to computer software which has been customized for the bank's use and is expected to be in use for some time, the detailed recognition and amortization principle in respect of computer software prescribed in the Standard adequately addresses these issues and may be followed by banks. It may be noted that intangible assets recognized and carried in the balance sheet of banks in compliance with AS 26 shall attract provisions of section 15(1) of the Banking Regulation Act 1949, in terms of which banks are prohibited from declaring any dividend until any expenditure not represented by tangible assets is carried in the balance sheet. Banks desirous of paying dividend while carrying any intangible assets in its books must seek exemption from section 15(1) of the Banking Regulation Act, 1949 from the Central Government.

### **10. Accounting Standard 27 - Financial Reporting of Interests in Joint Ventures**

This Standard is applied in accounting for interests in joint ventures and the reporting of joint venture assets, liabilities, income and expenses in the financial statements of ventures and investors, regardless of the structures or forms under which the joint venture activities take place. This Standard identifies three broad types of joint ventures, namely, jointly controlled operations, jointly controlled assets and jointly controlled entities. In case of jointly controlled entities, where banks are required to present CFS, the investment in joint ventures shall be accounted for as per provisions of this standard. In respect of joint ventures in the form of jointly controlled operations and jointly controlled assets, this Accounting Standard is applicable for both solo financial statements as well as CFS. It is clarified that though paragraph 26 of the Accounting Standard prescribes that for the purpose of solo financial statements, investment in jointly controlled entities is to be accounted as per Accounting Standard 13, such investment is to be reflected in the solo financial statements of banks as

per guidelines prescribed by Reserve Bank of India since Accounting Standard 13 does not apply to banks. RRBs sponsored by banks shall be treated as associates and AS 27 shall not apply for investment in RRBs. The investment in RRBs shall however, be accounted in the consolidated financial statements as per the provisions of Accounting Standard 23.

#### **11. Accounting Standard 28 – Impairment of assets**

This standard prescribes the procedures that an enterprise applies to ensure that its assets are carried at no more than their recoverable amount. It is clarified that the standard shall not apply to inventories, investments and other financial assets such as loans and advances and shall generally be applicable to banks in so far as it relates to fixed assets. The Standard shall generally apply to financial lease assets and non-banking assets acquired in settlement of claims only when the indications of impairment of the entity are evident.



**Annexure III**  
**Disclosure in financial statements – ‘Notes to Accounts’**

**A. General**

The items listed in these Directions shall be disclosed in the ‘Notes to Accounts’ to the financial statements. Banks shall make additional disclosures where material.

**B. Presentation**

In addition to the schedules to the Balance Sheet, a summary of ‘Significant Accounting Policies’ and ‘Notes to Accounts’ shall be disclosed as separate Schedules.

**C. Disclosure requirements**

Banks shall, at the minimum, furnish the following information in the ‘Notes to Accounts’. Banks shall note that mere mention of an activity, transaction or item in the disclosure template does not imply that it is permitted, and banks shall refer to the extant statutory and regulatory requirements while determining the permissibility or otherwise of an activity or transaction. These are common templates for commercial banks and UCBs, unless stated otherwise. RRBs, LABs and UCBs may omit those line items/disclosures which are not applicable/permitted or with no exposure/ transaction both in the current year and previous year. Banks shall disclose comparative information in respect of the previous period for all amounts reported in the current period’s financial statements. Further, banks shall include comparative information for narrative and descriptive information if it is relevant to understanding the current period’s financial statements.

**1. Regulatory Capital***a) Composition of Regulatory Capital*

(Amount in ₹ crore)

| Sr. No. | Particulars   | Current Year | Previous Year |
|---------|---|--------------|---------------|
| i)      | Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any) |              |               |
| ii)     | Additional Tier 1 capital*/ Other Tier 1 capital@   |              |               |
| iii)    | Tier 1 capital (i + ii)   |              |               |

| Sr. No. | Particulars   | Current Year | Previous Year |
|---------|---|--------------|---------------|
| iv)     | Tier 2 capital  |              |               |
| v)      | Total capital (Tier 1+Tier 2)   |              |               |
| vi)     | Total Risk Weighted Assets (RWAs)   |              |               |
| vii)    | CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@  |              |               |
| viii)   | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)   |              |               |
| ix)     | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)   |              |               |
| x)      | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)  |              |               |
| xi)     | Leverage Ratio*   |              |               |
| xii)    | Percentage of the shareholding of<br>a) Government of India<br>b) State Government (specify name) <sup>§</sup><br>c) Sponsor Bank <sup>§</sup>  |              |               |
| xiii)   | Amount of paid-up equity capital raised during the year   |              |               |
| xiv)    | Amount of non-equity Tier 1 capital raised during the year, of which:<br>Give list <sup>7</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant. |              |               |
| xv)     | Amount of Tier 2 capital raised during the year, of which<br>Give list <sup>8</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.             |              |               |

\* Applicable for Commercial Banks. Leverage Ratio disclosure is only required by commercial banks where it is applicable.

@ Applicable for UCBs.

<sup>7</sup> Example: A commercial bank may disclose as under

|   | Current year | Previous year |
|---|--------------|---------------|
| Amount of non-equity Tier 1 capital raised during the year<br>of which: | ###          | ###           |
| a) Basel III compliant Perpetual Non-Cumulative Preference Shares       | ###          | ###           |
| b) Basel III compliant Perpetual Debt Instruments                       | ###          | ###           |

<sup>8</sup> Example: A UCB may disclose as under:

|  | Current year | Previous year |
|--|--------------|---------------|
| Amount of Tier 2 capital raised during the year<br>of which: | ###          | ###           |
| a) Perpetual Cumulative Preference Shares                    | ###          | ###           |
| b) Redeemable Non-Cumulative Preference Shares               | ###          | ###           |
| c) .....   | ###          | ###           |

<sup>§</sup> Percentage of shareholding of State Government and Sponsor Bank is applicable only for RRBs.

**b) Draw down from Reserves**

Suitable disclosures mentioning the amount and the rationale for withdrawal shall be made regarding any draw down from reserves.

**2. Asset liability management**

**a) Maturity pattern of certain items of assets and liabilities**

(Amount in ₹ crore)

|                              | Day 1 | 2 to 7 days | 8 to 14 days | 15 to 30 Days | 31 days to 2 months | Over 2 months and to 3 months | Over 3 months and up to 6 Months | Over 6 months and up to 1 year | Over 1 year and up to 3 years | Over 3 years and up to 5 years | Over 5 years | Total |
|------------------------------|-------|-------------|--------------|---------------|---------------------|-------------------------------|----------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------|-------|
| Deposits <sup>9</sup>        |       |             |              |               |                     |                               |                                  |                                |                               |                                |              |       |
| Advances                     |       |             |              |               |                     |                               |                                  |                                |                               |                                |              |       |
| Investments                  |       |             |              |               |                     |                               |                                  |                                |                               |                                |              |       |
| Borrowings                   |       |             |              |               |                     |                               |                                  |                                |                               |                                |              |       |
| Foreign Currency assets      |       |             |              |               |                     |                               |                                  |                                |                               |                                |              |       |
| Foreign Currency liabilities |       |             |              |               |                     |                               |                                  |                                |                               |                                |              |       |

**b) Liquidity coverage ratio (LCR)**

(Not Applicable to RRBs, Local Area Banks (LABs), Payment Banks (PBs), and UCBs)

i) Commercial Banks (excluding RRBs, LABs, and PBs) shall disclose information on their Liquidity Coverage Ratio (LCR) covering all the four quarters of relevant financial year in the format given below:

<sup>9</sup> Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO

(Amount in ₹ crore)

|                                   |  | Quarter ended<br>(Similarly, there will be column of each<br>of the four quarters) |  |
|-----------------------------------|--|--|--|
|                                   |  | Total Un-weighted <sup>1</sup><br>Value (average)                                  | Total Weighted <sup>2</sup><br>Value (average) |
| <b>High Quality Liquid Assets</b> |  |  |  |
| 1                                 | Total High-Quality Liquid Assets (HQLA)                                    |  |  |
| <b>Cash Outflows</b>              |  |  |  |
| 2                                 | Retail deposits and deposits from small business customers, of which:      |  |  |
| i)                                | Stable deposits  |  |  |
| ii)                               | Less stable deposits   |  |  |
| 3                                 | Unsecured wholesale funding, of which:                                     |  |  |
| i)                                | Operational deposits (all counterparties)                                  |  |  |
| ii)                               | Non-operational deposits (all counterparties)                              |  |  |
| iii)                              | Unsecured debt   |  |  |
| 4                                 | Secured wholesale funding  |  |  |
| 5                                 | Additional requirements, of which  |  |  |
| i)                                | Outflows related to derivative exposures and other collateral requirements |  |  |
| ii)                               | Outflows related to loss of funding on debt products                       |  |  |
| iii)                              | Credit and liquidity facilities  |  |  |
| 6                                 | Other contractual funding obligations                                      |  |  |
| 7                                 | Other contingent funding obligations                                       |  |  |
| 8                                 | <b>Total Cash Outflows</b>   |  |  |
| <b>Cash Inflows</b>               |  |  |  |
| 9                                 | Secured lending (e.g. reverse repos)                                       |  |  |
| 10                                | Inflows from fully performing exposures                                    |  |  |
| 11                                | Other cash inflows   |  |  |
| 12                                | <b>Total Cash Inflows</b>  |  |  |
|                                   |  |  | Total Adjusted <sup>3</sup><br>Value           |
| 13                                | <b>Total HQLA</b>  |  |  |
| 14                                | <b>Total Net Cash Outflows</b>   |  |  |
| 15                                | <b>Liquidity Coverage Ratio (%)</b>  |  |  |

1. Un-weighted values shall be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows) except where otherwise mentioned in the circular and LCR template.

2. *Weighted values shall be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)*
3. *Adjusted values shall be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows).*

*Data must be presented as simple averages of daily observations over the previous quarter (i.e. the average is calculated over a period of 90 days). Banks must publish the number of data points used in calculating the average figures in template. The simple average shall be calculated on daily observations over the previous quarters. For most data items, both un-weighted and weighted values of the LCR components shall be disclosed as given in the disclosure format. The un-weighted value of inflows and outflows shall be calculated as the outstanding balances of various categories or types of liabilities, off balance sheet items or contractual receivables. The weighted value of HQLA shall be calculated as the value after haircuts are applied. The weighted value for inflows and outflows shall be calculated as the value after the inflow and outflow rates are applied. Total HQLA and total net cash outflows shall be disclosed as the adjusted value, where the adjusted value of HQLA is the value of total HQLA after the application of both haircuts and any applicable caps on Level 2B and Level 2 assets as indicated in this Framework. The adjusted value of net cash outflows is to be calculated after the cap on inflows is applied, if applicable.*

ii) Banks shall provide sufficient qualitative discussion<sup>10</sup> around the LCR to facilitate understanding of the results and data provided.

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<sup>10</sup> For example, where significant to the LCR, banks could discuss:

- a) the main drivers of their LCR results and the evolution of the contribution of inputs to the LCR's calculation over time;
- b) intra period changes as well as changes over time;
- c) the composition of HQLA;
- d) concentration of funding sources;
- e) derivative exposures and potential collateral calls;
- f) currency mismatch in the LCR;
- g) a description of the degree of centralization of liquidity management and interaction between the group's units; and other inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile.

**c) Net Stable Funding ratio (NSFR)<sup>11</sup>**

*(Not Applicable to RRBs, LABs, PBs and UCBs)*

- i) After the guidelines on NSFR become effective, Commercial Banks (excluding RRBs, LABs, and PBs) shall be required to publish their NSFRs as per template given below.
- ii) Banks shall publish this disclosure along with the publication of their financial statements/ results (i.e. typically quarterly or semi-annually), irrespective of whether the financial statements/ results are audited. The NSFR information shall be calculated on a consolidated basis and presented in Indian Rupee.
- iii) Banks shall either include these NSFR disclosures in their published financial reports or, at a minimum, provide a direct and prominent link to the complete disclosure on their websites or in publicly available regulatory reports.
- iv) Data shall be presented as quarter-end observations. For banks reporting on a semi-annual basis, the NSFR shall be reported for each of the two preceding quarters. For banks reporting on an annual basis, the NSFR shall be reported for the preceding four quarters. Both unweighted and weighted values of the NSFR components shall be disclosed unless otherwise indicated. Weighted values are calculated as the values after Available Stable Funding (ASF) or Required Stable Funding (RSF) factors are applied.
- v) Banks shall, in addition to the template prescribed below, provide a sufficient qualitative discussion<sup>12</sup> around the NSFR to facilitate an understanding of the results and the accompanying data.

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<sup>11</sup> These shall be effective from the date of implementation of the NSFR guidelines

<sup>12</sup> For example, where significant to the NSFR, banks could discuss the drivers of their NSFR results and the reasons for intra-period changes as well as the changes over time (e.g. changes in strategies, funding structure, circumstances etc.).

| NSFR Disclosure Template |  |                                       |            |                   |       |                |
|--------------------------|--|---------------------------------------|------------|-------------------|-------|----------------|
| ₹ in Crore)              |  | Unweighted value by residual maturity |            |                   |       | Weighted value |
|                          |  | No maturity*                          | < 6 months | 6 months to < 1yr | ≥ 1yr |                |
| <b>ASF Item</b>          |  |                                       |            |                   |       |                |
| 1                        | Capital: (2+3)   |                                       |            |                   |       |                |
| 2                        | Regulatory capital   |                                       |            |                   |       |                |
| 3                        | Other capital instruments  |                                       |            |                   |       |                |
| 4                        | Retail deposits and deposits from small business customers: (5+6)  |                                       |            |                   |       |                |
| 5                        | Stable deposits  |                                       |            |                   |       |                |
| 6                        | Less stable deposits   |                                       |            |                   |       |                |
| 7                        | Wholesale funding: (8+9)   |                                       |            |                   |       |                |
| 8                        | Operational deposits   |                                       |            |                   |       |                |
| 9                        | Other wholesale funding  |                                       |            |                   |       |                |
| 10                       | Other liabilities: (11+12)   |                                       |            |                   |       |                |
| 11                       | NSFR derivative liabilities  |                                       |            |                   |       |                |
| 12                       | All other liabilities and equity not included in the above categories  |                                       |            |                   |       |                |
| 13                       | <b>Total ASF (1+4+7+10)</b>  |                                       |            |                   |       |                |
| <b>RSF Item</b>          |  |                                       |            |                   |       |                |
| 14                       | Total NSFR high-quality liquid assets (HQLA)   |                                       |            |                   |       |                |
| 15                       | Deposits held at other financial institutions for operational purposes   |                                       |            |                   |       |                |
| 16                       | Performing loans and securities: (17+18+19+21+23)  |                                       |            |                   |       |                |
| 17                       | Performing loans to financial institutions secured by Level 1 HQLA   |                                       |            |                   |       |                |
| 18                       | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                |                                       |            |                   |       |                |
| 19                       | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which: |                                       |            |                   |       |                |
| 20                       | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk   |                                       |            |                   |       |                |

| NSFR Disclosure Template |  |                                       |            |                   |       |                |
|--------------------------|--|---------------------------------------|------------|-------------------|-------|----------------|
| ₹ in Crore)              |  | Unweighted value by residual maturity |            |                   |       | Weighted value |
|                          |  | No maturity*                          | < 6 months | 6 months to < 1yr | ≥ 1yr |                |
| 21                       | Performing residential mortgages, of which:  |                                       |            |                   |       |                |
| 22                       | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk |                                       |            |                   |       |                |
| 23                       | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities        |                                       |            |                   |       |                |
| 24                       | Other assets: (sum of rows 25 to 29)   |                                       |            |                   |       |                |
| 25                       | Physical traded commodities, including gold  |                                       |            |                   |       |                |
| 26                       | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs      |                                       |            |                   |       |                |
| 27                       | NSFR derivative assets   |                                       |            |                   |       |                |
| 28                       | NSFR derivative liabilities before deduction of variation margin posted                                  |                                       |            |                   |       |                |
| 29                       | All other assets not included in the above categories  |                                       |            |                   |       |                |
| 30                       | Off-balance sheet items  |                                       |            |                   |       |                |
| 31                       | Total RSF  |                                       |            |                   |       |                |
| 32                       | Net Stable Funding Ratio (%)   |                                       |            |                   |       |                |

\* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.



**3. Investments**

**a) Composition of Investment Portfolio**

As at ...(current year balance sheet date)

(Amount in ₹ crore)

|  | Investments in India  |                           |        |                      |                                    |        |                            | Investments outside India                           |                                    |        |                                 | Total Investments |
|--|-----------------------|---------------------------|--------|----------------------|------------------------------------|--------|----------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
|  | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India |                   |
| <b>Held to Maturity</b>                              |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Gross  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for non-performing investments (NPI) |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| <b>Available for Sale</b>                            |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Gross  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for depreciation and NPI             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| <b>Held for Trading</b>                              |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Gross  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for depreciation and NPI             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| <b>Total Investments</b>                             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for non-performing investments       |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for depreciation and NPI             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |

As at ....(previous year balance sheet date)

(Amount in ₹ crore)

|  | Investments in India  |                           |        |                      |                                    |        |                            | Investments outside India                           |                                    |        |                                 | Total Investments |
|--|-----------------------|---------------------------|--------|----------------------|------------------------------------|--------|----------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
|  | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India |                   |
| <b>Held to Maturity</b>                              |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Gross  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for non-performing investments (NPI) |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| <b>Available for Sale</b>                            |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Gross  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for depreciation and NPI             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| <b>Held for Trading</b>                              |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Gross  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for depreciation and NPI             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| <b>Total Investments</b>                             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for non-performing investments       |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Less: Provision for depreciation and NPI             |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |
| Net  |                       |                           |        |                      |                                    |        |                            |   |                                    |        |                                 |                   |

**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in ₹ crore)

| Particulars   | Current Year | Previous Year |
|---|--------------|---------------|
| i) Movement of provisions held towards depreciation on investments  |              |               |
| a) Opening balance  |              |               |
| b) Add: Provisions made during the year   |              |               |
| c) Less: Write off / write back of excess provisions during the year  |              |               |
| d) Closing balance  |              |               |
| ii) Movement of Investment Fluctuation Reserve  |              |               |
| a) Opening balance  |              |               |
| b) Add: Amount transferred during the year  |              |               |
| c) Less: Drawdown   |              |               |
| d) Closing balance  |              |               |
| iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/Current category |              |               |

**c) Sale and transfers to/from HTM category**

Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above shall exclude:

- i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.
- ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.
- iii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP).

<sup>13</sup> Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet

- iv) Repurchase of Government Securities by Government of India from banks under buyback / switch operations.
- v) Repurchase of State Development Loans by respective state governments under buyback / switch operations.
- vi) Additional shifting of securities explicitly permitted by the Reserve Bank of India.

**d) Non-SLR investment portfolio**

*i) Non-performing non-SLR investments*

(Amount in ₹ crore)

| Sr. No. | Particulars   | Current Year | Previous Year |
|---------|---|--------------|---------------|
| a)      | Opening balance                                       |              |               |
| b)      | Additions during the year since 1 <sup>st</sup> April |              |               |
| c)      | Reductions during the above period                    |              |               |
| d)      | Closing balance                                       |              |               |
| e)      | Total provisions held                                 |              |               |

*ii) Issuer composition of non-SLR investments*

(Amount in ₹ crore)

| Sr. No. | Issuer                              | Amount       |               | Extent of Private Placement |               | Extent of 'Below Investment Grade' Securities |               | Extent of 'Unrated' Securities |               | Extent of 'Unlisted' Securities |               |
|---------|-------------------------------------|--------------|---------------|-----------------------------|---------------|---|---------------|--------------------------------|---------------|---------------------------------|---------------|
|         |                                     | Current year | Previous Year | Current year                | Previous Year | Current year                                  | Previous Year | Current year                   | Previous Year | Current year                    | Previous Year |
| (1)     | (2)                                 | (3)          | (4)           | (5)                         | (6)           | (7)   | (8)           | (9)                            | (10)          | (11)                            | (12)          |
| a)      | PSUs                                |              |               |                             |               |   |               |                                |               |                                 |               |
| b)      | FIs                                 |              |               |                             |               |   |               |                                |               |                                 |               |
| c)      | Banks                               |              |               |                             |               |   |               |                                |               |                                 |               |
| d)      | Private Corporates                  |              |               |                             |               |   |               |                                |               |                                 |               |
| e)      | Subsidiaries/ Joint Ventures        |              |               |                             |               |   |               |                                |               |                                 |               |
| f)      | Others                              |              |               |                             |               |   |               |                                |               |                                 |               |
| g)      | Provision held towards depreciation |              |               |                             |               |   |               |                                |               |                                 |               |
|         | Total *                             |              |               |                             |               |   |               |                                |               |                                 |               |

Note:

1. \* For Commercial Banks, the Total under column 3 shall match with the sum of total of Investments included under the following categories in Schedule 8 to the balance sheet:

- a) Investment in India in
  - i) Shares
  - ii) Debentures and Bonds
  - iii) Subsidiaries and/or Joint Ventures
  - iv) Others
- b) Investment outside India in (where applicable)

- i) Government securities (including local authorities)
- ii) Subsidiaries and/ or joint ventures abroad
- iii) Other investments

- 2. \*For UCBs, the total shall match the total of non-SLR investments held by the bank.
- 3. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

**e) Repo transactions (in face value terms)<sup>14</sup>**

(Amount in ₹ crore)

|   | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Outstanding as on March 31 |
|---|-------------------------------------|-------------------------------------|---|----------------------------|
| i) Securities sold under repo               |                                     |                                     |   |                            |
| a) Government securities                    |                                     |                                     |   |                            |
| b) Corporate debt securities                |                                     |                                     |   |                            |
| c) Any other securities                     |                                     |                                     |   |                            |
| ii) Securities purchased under reverse repo |                                     |                                     |   |                            |
| a) Government securities                    |                                     |                                     |   |                            |
| b) Corporate debt securities                |                                     |                                     |   |                            |
| c) Any other securities                     |                                     |                                     |   |                            |

<sup>14</sup> The disclosure shall be as specified in Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. For ease of reference the disclosure template as on the date of issuance of this Master Direction has been reproduced here.

4. Asset quality

a) Classification of advances and provisions held

|  | Standard                | Non-Performing |          |      | Total |
|--|-------------------------|----------------|----------|------|-------|
|  | Total Standard Advances | Sub-standard   | Doubtful | Loss |       |
| <b>Gross Standard Advances and NPAs</b>                  |                         |                |          |      |       |
| Opening Balance  |                         |                |          |      |       |
| Add: Additions during the year                           |                         |                |          |      |       |
| Less: Reductions during the year*                        |                         |                |          |      |       |
| Closing balance  |                         |                |          |      |       |
| *Reductions in Gross NPAs due to:                        |                         |                |          |      |       |
| Upgradation  |                         |                |          |      |       |
| Recoveries (excluding recoveries from upgraded accounts) |                         |                |          |      |       |
| Write-offs   |                         |                |          |      |       |
|  |                         |                |          |      |       |
| <b>Provisions (excluding Floating Provisions)</b>        |                         |                |          |      |       |
| Opening balance of provisions held                       |                         |                |          |      |       |
| Add: Fresh provisions made during the year               |                         |                |          |      |       |
| Less: Excess provision reversed/ Write-off loans         |                         |                |          |      |       |
| Closing balance of provisions held                       |                         |                |          |      |       |
|  |                         |                |          |      |       |
| <b>Net NPAs</b>  |                         |                |          |      |       |
| Opening Balance  |                         |                |          |      |       |
| Add: Fresh additions during the year                     |                         |                |          |      |       |
| Less: Reductions during the year                         |                         |                |          |      |       |
| Closing Balance  |                         |                |          |      |       |
|  |                         |                |          |      |       |
| <b>Floating Provisions</b>                               |                         |                |          |      |       |
| Opening Balance  |                         |                |          |      |       |
| Add: Additional provisions made during the year          |                         |                |          |      |       |
| Less: Amount drawn down <sup>15</sup> during the year    |                         |                |          |      |       |
| Closing balance of floating provisions                   |                         |                |          |      |       |

<sup>15</sup> Rationale for drawdown may be explained by way of a note below the table.

| Ratios <sup>16</sup><br>(in per cent) | Current<br>Year | Previous<br>Year |
|---------------------------------------|-----------------|------------------|
| Gross NPA to Gross Advances           |                 |                  |
| Net NPA to Net Advances               |                 |                  |
| Provision coverage ratio              |                 |                  |

**b) Sector-wise Advances and Gross NPAs**

(Amounts in ₹ crore)

| Sr.<br>No. | Sector*   | Current Year                     |            |   | Previous Year                    |            |   |
|------------|---|----------------------------------|------------|---|----------------------------------|------------|---|
|            |   | Outstanding<br>Total<br>Advances | Gross NPAs | Percentage of<br>Gross NPAs<br>to Total<br>Advances in<br>that sector | Outstanding<br>Total<br>Advances | Gross NPAs | Percentage of<br>Gross NPAs<br>to Total<br>Advances in<br>that sector |
| <b>i)</b>  | <b>Priority Sector</b>  |                                  |            |   |                                  |            |   |
| a)         | Agriculture and allied activities                                 |                                  |            |   |                                  |            |   |
| b)         | Advances to industries sector eligible as priority sector lending |                                  |            |   |                                  |            |   |
| c)         | Services  |                                  |            |   |                                  |            |   |
| d)         | Personal loans  |                                  |            |   |                                  |            |   |
|            | Subtotal (i)  |                                  |            |   |                                  |            |   |
| <b>ii)</b> | <b>Non-priority Sector</b>  |                                  |            |   |                                  |            |   |
| a)         | Agriculture and allied activities                                 |                                  |            |   |                                  |            |   |
| b)         | Industry  |                                  |            |   |                                  |            |   |
| c)         | Services  |                                  |            |   |                                  |            |   |
| d)         | Personal loans  |                                  |            |   |                                  |            |   |
|            | Sub-total (ii)  |                                  |            |   |                                  |            |   |
|            | <b>Total (I + ii)</b>   |                                  |            |   |                                  |            |   |

<sup>16</sup> To be computed as per applicable regulatory instructions.

(Amounts in ₹ crore)

| Sr. No.   | Sector* | Current Year               |            |   | Previous Year              |            |   |
|---|---------|----------------------------|------------|---|----------------------------|------------|---|
|   |         | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| <p>*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank’s outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to ‘Industry’ sector it shall disclose details of its outstanding advances to mining separately in the format above under the ‘Industry’ sector.</p> |         |                            |            |   |                            |            |   |



**c) Overseas assets, NPAs and revenue<sup>17</sup>**

(Amount in ₹ crore)

| Particulars   | Current Year | Previous Year |
|---------------|--------------|---------------|
| Total Assets  |              |               |
| Total NPAs    |              |               |
| Total Revenue |              |               |

**d) Particulars of resolution plan and restructuring**

*i) Particulars of resolution plan*

(Not applicable to RRBs, LABs, PBs and UCBs)

Banks covered by the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 shall make appropriate disclosures in their financial statements relating to resolution plans implemented. As per paragraph 30 of the referenced circular, acquisition of shares due to conversion of debt to equity during a restructuring process shall be exempted from regulatory ceilings / restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, details of the same shall be disclosed by banks in the Notes to Accounts to their Annual Financial Statements.

*ii) Details of accounts subjected to restructuring<sup>18</sup>*

(Applicable to LABs, RRBs and UCBs)

|              |                          | Agriculture and allied activities |               | Corporates (excluding MSME) |               | Micro, Small and Medium Enterprises (MSME) |               | Retail (excluding agriculture and MSME) |               | Total        |               |
|--------------|--------------------------|-----------------------------------|---------------|-----------------------------|---------------|--|---------------|---|---------------|--------------|---------------|
|              |                          | Current Year                      | Previous Year | Current Year                | Previous Year | Current Year                               | Previous Year | Current Year                            | Previous Year | Current Year | Previous Year |
| Standard     | Number of borrowers      |                                   |               |                             |               |  |               |   |               |              |               |
|              | Gross Amount (₹ crore)   |                                   |               |                             |               |  |               |   |               |              |               |
|              | Provision held (₹ crore) |                                   |               |                             |               |  |               |   |               |              |               |
| Sub-standard | Number of borrowers      |                                   |               |                             |               |  |               |   |               |              |               |

<sup>17</sup> If a bank does not have any overseas assets, NPAs and revenues, in both the current and previous year it may omit this disclosure.

<sup>18</sup> Restructuring as defined as per applicable regulations.

|          |                          | Agriculture and allied activities |               | Corporates (excluding MSME) |               | Micro, Small and Medium Enterprises (MSME) |               | Retail (excluding agriculture and MSME) |               | Total        |               |
|----------|--------------------------|-----------------------------------|---------------|-----------------------------|---------------|--|---------------|---|---------------|--------------|---------------|
|          |                          | Current Year                      | Previous Year | Current Year                | Previous Year | Current Year                               | Previous Year | Current Year                            | Previous Year | Current Year | Previous Year |
|          | Gross Amount (₹ crore)   |                                   |               |                             |               |  |               |   |               |              |               |
|          | Provision held (₹ crore) |                                   |               |                             |               |  |               |   |               |              |               |
| Doubtful | Number of borrowers      |                                   |               |                             |               |  |               |   |               |              |               |
|          | Gross Amount (₹ crore)   |                                   |               |                             |               |  |               |   |               |              |               |
|          | Provision held (₹ crore) |                                   |               |                             |               |  |               |   |               |              |               |
| Total    | Number of borrowers      |                                   |               |                             |               |  |               |   |               |              |               |
|          | Gross Amount (₹ crore)   |                                   |               |                             |               |  |               |   |               |              |               |
|          | Provision held (₹ crore) |                                   |               |                             |               |  |               |   |               |              |               |

LABs, RRBs and UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

**e) Divergence in asset classification and provisioning**

*(Not applicable to RRBs, LABs, and UCBs)*

Banks shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

- the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds 10 per cent of the reported profit before provisions and contingencies for the reference period, and
- the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed 15 per cent of the published<sup>19</sup> incremental Gross NPAs for the reference period.

(Amount in ₹ crore)

| Sr. | Particulars  | Amount |
|-----|--|--------|
| 1.  | Gross NPAs as on March 31, 20XX* as reported by the bank             |        |
| 2.  | Gross NPAs as on March 31, 20XX as assessed by Reserve Bank of India |        |

<sup>19</sup> Published incremental Gross NPAs refers to additions during the reference year to the Gross NPAs as disclosed in the Notes to the Financial Statements of the reference period.

| Sr. | Particulars   | Amount |
|-----|---|--------|
| 3.  | Divergence in Gross NPAs (2-1)  |        |
| 4.  | Net NPAs as on March 31, 20XX as reported by the bank   |        |
| 5.  | Net NPAs as on March 31, 20XX as assessed by Reserve Bank of India  |        |
| 6.  | Divergence in Net NPAs (5-4)  |        |
| 7.  | Provisions for NPAs as on March 31, 20XX as reported by the bank  |        |
| 8.  | Provisions for NPAs as on March 31, 20XX as assessed by Reserve Bank of India   |        |
| 9.  | Divergence in provisioning (8-7)  |        |
| 10. | Report Profit before Provisions and Contingencies for the year ended March 31, 20XX   |        |
| 11. | Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX   |        |
| 12. | Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 20XX after considering the divergence in provisioning |        |

\* March 31, 20XX is the close of the reference period in respect of which divergences were assessed

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

**f) Details of financial assets sold to Asset Reconstruction Companies (ARCs)<sup>20</sup>**

**i) Details of sales**

(Amount in ₹ crore)

| Particulars  | Current Year | Previous Year |
|--|--------------|---------------|
| a) Number of accounts  |              |               |
| b) Aggregate value (net of provisions) of accounts sold to ARCs                          |              |               |
| c) Aggregate consideration   |              |               |
| d) Additional consideration realised in respect of accounts transferred in earlier years |              |               |
| e) Aggregate gain / loss over net book value   |              |               |

In addition to the above, banks shall make suitable disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of NPAs to ARCs, where the sale is for a value higher than the net book value (NBV).

<sup>20</sup> Where applicable.

*ii) Investments in Security Receipts (SRs)*

Banks shall make following disclosures pertaining to their investments in security receipts for both the current year and the previous year:

| Particulars     |  | SRs issued within past 5 years | SRs issued more than 5 years ago but within past 8 years | SRs issued more than 8 years ago |
|-----------------|--|--------------------------------|--|----------------------------------|
| a)              | Book value of SRs where NPAs sold by the bank are the underlying   |                                |  |                                  |
|                 | Provision held against (a)   |                                |  |                                  |
| b)              | Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying |                                |  |                                  |
|                 | Provision held against (b)   |                                |  |                                  |
| Total (a) + (b) |  |                                |  |                                  |

**g) Details of non-performing financial assets purchased/sold from/to other banks/Financial Institutions/NBFCs (excluding ARCs)<sup>21</sup>**

*i) Details of non-performing financial assets purchased*

(Amount in ₹ crore)

| Particulars   | Current Year | Previous Year |
|---|--------------|---------------|
| a) Number of accounts purchased during the year             |              |               |
| b) Aggregate outstanding                                    |              |               |
| a) Of these number of accounts restructured during the year |              |               |
| b) Aggregate outstanding                                    |              |               |

*ii) Details of non-performing financial assets sold*

(Amount in ₹ crore)

| Particulars                         | Current Year | Previous Year |
|-------------------------------------|--------------|---------------|
| a) No. of accounts sold             |              |               |
| b) Aggregate outstanding            |              |               |
| c) Aggregate consideration received |              |               |

<sup>21</sup> Where applicable and allowed by extant statutory and regulatory norms.

**h) Fraud accounts**

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

|  | Current year | Previous year |
|--|--------------|---------------|
| Number of frauds reported  |              |               |
| Amount involved in fraud (₹ crore)   |              |               |
| Amount of provision made for such frauds (₹ crore)   |              |               |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore) |              |               |

**i) Disclosure under Resolution Framework for COVID-19-related Stress**

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

**Format for disclosures to be made half yearly starting September 30, 2021***(Amounts in ₹ crore)*

| Type of borrower   | Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A) | Of (A), aggregate debt that slipped into NPA during the half-year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year |
|--------------------|---|---|--|--|--|
| Personal Loans     |   |   |  |  |  |
| Corporate persons* |   |   |  |  |  |
| Of which MSMEs     |   |   |  |  |  |
| Others             |   |   |  |  |  |
| Total              |   |   |  |  |  |

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

**5. Exposures****a) Exposure to real estate sector**

(Amount in ₹ crore)

| Category   | Current<br>year | Previous<br>Year |
|--|-----------------|------------------|
| <p><i>i) Direct exposure</i></p> <p>a) Residential Mortgages –</p> <p>Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.</p> <p>b) Commercial Real Estate –</p> <p>Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;</p> <p>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</p> <p style="padding-left: 40px;">i. Residential</p> <p style="padding-left: 40px;">ii. Commercial Real Estate</p> <p><i>ii) Indirect Exposure</i></p> <p>Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.</p> |                 |                  |
| <b>Total Exposure to Real Estate Sector</b>  |                 |                  |

**b) Exposure to capital market**

(Amount in ₹ crore)

| Particulars <sup>22</sup>  | Current Year | Previous Year |
|--|--------------|---------------|
| i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;  |              |               |
| ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;   |              |               |
| iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;   |              |               |
| iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances; |              |               |
| v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;   |              |               |
| vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter’s contribution to the equity of new companies in anticipation of raising resources;  |              |               |

<sup>22</sup> RRBs, LABs and UCBs may omit those line items which are not applicable/ permitted or have nil exposure both in current and previous year.

| Particulars <sup>22</sup>   | Current Year | Previous Year |
|---|--------------|---------------|
| vii) Bridge loans to companies against expected equity flows / issues;  |              |               |
| viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds; |              |               |
| ix) Financing to stockbrokers for margin trading;   |              |               |
| x) All exposures to Venture Capital Funds (both registered and unregistered)  |              |               |
| Total exposure to capital market  |              |               |

*For restructuring of dues in respect of listed companies, lenders may be ab initio compensated for their loss / sacrifice (diminution in fair value of account in net present value terms) by way of issuance of equities of the company upfront, subject to the extant regulations and statutory requirements. If such acquisition of equity shares results in exceeding the extant regulatory Capital Market Exposure (CME) limit, the same shall be disclosed in the 'Notes to Accounts' in the Annual Financial Statements. Banks shall separately disclose details of conversion of debt into equity as part of a strategic debt restructuring which are exempt from CME limits.*

### c) Risk category-wise country exposure<sup>23</sup>

(Amount in ₹ crore)

| Risk Category*  | Exposure (net) as at March... (Current Year) | Provision held as at March... (Current Year) | Exposure (net) as at March... (Previous Year) | Provision held as at March... (Previous Year) |
|-----------------|--|--|---|---|
| Insignificant   |  |  |   |   |
| Low             |  |  |   |   |
| Moderately Low  |  |  |   |   |
| Moderate        |  |  |   |   |
| Moderately High |  |  |   |   |
| High            |  |  |   |   |
| Very High       |  |  |   |   |
| Total           |  |  |   |   |

*\*Till such time, as banks move over to internal rating systems, banks shall use the seven-category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to banks, on request, quarterly updates of their country classifications and shall also inform all banks in case of any sudden major changes in country classification in the interim period.*

<sup>23</sup> If a bank has no exposure to country risk in both the current and previous year, it may omit disclosure of the table while mentioning that it has no exposure to country risk.



**d) Unsecured advances**

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amounts in ₹ crore)

| Particulars  | Current year | Previous Year |
|--|--------------|---------------|
| Total unsecured advances of the bank   |              |               |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken |              |               |
| Estimated value of such intangible securities  |              |               |

**e) Factoring exposures**

Factoring exposures shall be separately disclosed.

**f) Intra-group exposures**

Commercial Banks shall make the following disclosures for the current year with comparatives for the previous year:

- i) Total amount of intra-group exposures
- ii) Total amount of top 20 intra-group exposures
- iii) Percentage of intra-group exposures to total exposure of the bank on borrowers/customers
- iv) Details of breach of limits on intra-group exposures and regulatory action thereon, if any.

**g) Unhedged foreign currency exposure**

Banks shall disclose their policies to manage currency induced credit risk. Commercial Banks (excluding RRBs, LABs and PBs) shall also disclose the incremental provisioning and capital held by them towards this risk.

**6. Concentration of deposits, advances, exposures and NPAs****a) Concentration of deposits**

(Amount in ₹ crore)

| Particulars   | Current Year | Previous Year |
|---|--------------|---------------|
| Total deposits of the twenty largest depositors                                   |              |               |
| Percentage of deposits of twenty largest depositors to total deposits of the bank |              |               |

**b) Concentration of advances\***

(Amount in ₹ crore)

| Particulars  | Current Year | Previous Year |
|--|--------------|---------------|
| Total advances to the twenty largest borrowers                                   |              |               |
| Percentage of advances to twenty largest borrowers to total advances of the bank |              |               |

\*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

**c) Concentration of exposures\*\***

(Amount in ₹ crore)

| Particulars  | Current Year | Previous Year |
|--|--------------|---------------|
| Total exposure to the twenty largest borrowers/customers   |              |               |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers |              |               |

\*\*Exposures shall be computed as per applicable RBI regulation.

**d) Concentration of NPAs**

(Amount in ₹ crore)

|   | Current Year | Previous Year |
|---|--------------|---------------|
| Total Exposure to the top twenty NPA accounts                                   |              |               |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. |              |               |

**7. Derivatives<sup>24</sup>**

**a) Forward rate agreement/Interest rate swap**

(Amount in ₹ crore)

| Particulars |  | Current Year | Previous Year |
|-------------|--|--------------|---------------|
| i)          | The notional principal of swap agreements  |              |               |
| ii)         | Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements |              |               |
| iii)        | Collateral required by the bank upon entering into swaps   |              |               |
| iv)         | Concentration of credit risk arising from the swaps <sup>25</sup>  |              |               |
| v)          | The fair value of the swap book <sup>26</sup>  |              |               |

Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps shall also be disclosed.

**b) Exchange traded interest rate derivatives**

(Amount in ₹ crore)

| Sr. No. | Particulars  | Current Year | Previous Year |
|---------|--|--------------|---------------|
| i)      | Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)                    |              |               |
| ii)     | Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 <sup>st</sup> March .....(instrument wise) |              |               |
| iii)    | Notional principal amount of exchange traded interest rate derivatives outstanding and not ‘highly effective’ (instrument wise)        |              |               |
| iv)     | Mark to market value of exchange traded interest rate derivatives outstanding and not ‘highly effective’ (instrument wise)             |              |               |

<sup>24</sup> RRBs, LABS, PBs and UCBs that have not entered into any derivative transactions, both in the current and previous year may omit these disclosures and instead disclose that they have not entered into any transactions in derivatives in the current and previous years.

<sup>25</sup> Examples of concentration could be exposures to particular industries, or swaps with highly geared companies.

<sup>26</sup> If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value.

**c) Disclosures on risk exposure in derivatives****i) Qualitative disclosures**

Banks shall disclose their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served. The disclosure shall also include:

- a) the structure and organization for management of risk in derivatives trading,
- b) the scope and nature of risk measurement, risk reporting and risk monitoring systems,
- c) policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- d) accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.

**ii) Quantitative disclosures**

(Amount in ₹ crore)

| Sr. No | Particular   | Current Year         |                           | Previous Year        |                           |
|--------|--|----------------------|---------------------------|----------------------|---------------------------|
|        |  | Currency Derivatives | Interest rate derivatives | Currency Derivatives | Interest rate derivatives |
| a)     | Derivatives (Notional Principal Amount)                            |                      |                           |                      |                           |
|        | i) For hedging   |                      |                           |                      |                           |
|        | ii) For trading  |                      |                           |                      |                           |
| b)     | Marked to Market Positions <sup>[1]</sup>                          |                      |                           |                      |                           |
|        | i) Asset (+)   |                      |                           |                      |                           |
|        | ii) Liability (-)  |                      |                           |                      |                           |
| c)     | Credit Exposure <sup>[2]</sup>                                     |                      |                           |                      |                           |
| d)     | Likely impact of one percentage change in interest rate (100*PV01) |                      |                           |                      |                           |
|        | i) on hedging derivatives  |                      |                           |                      |                           |
|        | ii) on trading derivatives   |                      |                           |                      |                           |
| e)     | Maximum and Minimum of 100*PV01 observed during the year           |                      |                           |                      |                           |
|        | i) on hedging  |                      |                           |                      |                           |

| Sr. No | Particular     | Current Year         |                           | Previous Year        |                           |
|--------|----------------|----------------------|---------------------------|----------------------|---------------------------|
|        |                | Currency Derivatives | Interest rate derivatives | Currency Derivatives | Interest rate derivatives |
|        | ii) on trading |                      |                           |                      |                           |

1. The net position shall be shown either under asset or liability, as the case may be, for each type of derivatives.
2. Banks may adopt the Current Exposure Method on Measurement of Credit Exposure of Derivative Products as per extant Reserve Bank of India instructions.

**d) Credit default swaps**

Banks using a proprietary model for pricing Credit default swaps, shall disclose both the proprietary model price and the standard model price, in terms of extant guidelines and shall also include an explanation of the rationale behind using a particular model over another.

**8. Disclosures relating to securitisation**

(Not Applicable to RRBs, LABs, PBs, and UCBs)

(Numbers / Amount in ₹ crore)

| Sr. No       | Particulars   | Current Year | Previous Year |
|--------------|---|--------------|---------------|
| 1.           | No of SPVs sponsored by the bank for securitisation transactions<br><i>(only the SPVs relating to outstanding securitization transactions to be reported here)</i>  |              |               |
| 2.           | Total a) No. and b) amount of securitised assets as per books of the SPVs sponsored by the bank   |              |               |
| 3.           | Total amount of exposures retained by the bank to comply with Minimum Retention Requirement (MRR) as on the date of balance sheet<br><i>(MRR shall be based on the information duly certified by the SPVs auditors obtained by the originating bank from the SPV)</i> |              |               |
|              | a) Off-balance sheet exposures  |              |               |
|              | * First loss  |              |               |
|              | * Others  |              |               |
|              | b) On-balance sheet exposures   |              |               |
|              | * First loss  |              |               |
| 4.           | Amount of exposures to securitisation transactions other than MRR   |              |               |
|              | a) Off-balance sheet exposures  |              |               |
|              | i) Exposure to own securitisations  |              |               |
|              | * First loss  |              |               |
|              | * Others  |              |               |
|              | ii) Exposure to third party securitisations   |              |               |
| * First loss |   |              |               |

| Sr. No | Particulars  |                            |   | Current Year | Previous Year |  |  |
|--------|--|----------------------------|---|--------------|---------------|--|--|
|        |  | *                          | Others                                  |              |               |  |  |
|        | b)   | On-balance sheet exposures |   |              |               |  |  |
|        |  | i)                         | Exposure to own securitisations         |              |               |  |  |
|        |  |                            | *                                       | First loss   |               |  |  |
|        |  |                            | *                                       | Others       |               |  |  |
|        |  | ii)                        | Exposure to third party securitisations |              |               |  |  |
|        |  |                            | *                                       | First loss   |               |  |  |
|        |  |                            | *                                       | Others       |               |  |  |
| 5.     | Sale consideration received for the securitised assets and gain/loss on sale on account of securitisation  |                            |   |              |               |  |  |
| 6.     | Form and quantum (outstanding value) of services provided by way of credit enhancement, liquidity support, post-securitisation asset servicing, etc. |                            |   |              |               |  |  |

**9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)**

*(Not Applicable to RRBs, LABs, PBs, and UCBs)*

| Name of the SPV sponsored |          |
|---------------------------|----------|
| Domestic                  | Overseas |
|                           |          |

**10. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

*(Amount in ₹ crore)*

| Sr. No. | Particulars  | Current Year | Previous Year |
|---------|--|--------------|---------------|
| i)      | Opening balance of amounts transferred to DEA Fund   |              |               |
| ii)     | Add: Amounts transferred to DEA Fund during the year |              |               |
| iii)    | Less: Amounts reimbursed by DEA Fund towards claims  |              |               |
| iv)     | Closing balance of amounts transferred to DEA Fund   |              |               |

**11. Disclosure of complaints**

**a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)**

| Sr. No | Particulars  | Previous year | Current year |
|--------|--|---------------|--------------|
|        | Complaints received by the bank from its customers               |               |              |
| 1.     | Number of complaints pending at beginning of the year            |               |              |
| 2.     | Number of complaints received during the year                    |               |              |
| 3.     | Number of complaints disposed during the year                    |               |              |
|        | 3.1 Of which, number of complaints rejected by the bank          |               |              |
| 4.     | Number of complaints pending at the end of the year              |               |              |
|        | Maintainable complaints received by the bank from OBOs           |               |              |
| 5.     | Number of maintainable complaints received by the bank from OBOs |               |              |

|   |      |   |  |  |
|---|------|---|--|--|
|   | 5.1. | Of 5, number of complaints resolved in favour of the bank by BOs                            |  |  |
|   | 5.2  | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs |  |  |
|   | 5.3  | Of 5, number of complaints resolved after passing of Awards by BOs against the bank         |  |  |
| <b>6.</b>   |      | Number of Awards unimplemented within the stipulated time (other than those appealed)       |  |  |
| Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme. |      |   |  |  |

**b) Top five grounds<sup>27</sup> of complaints received by the bank from customers**

| Grounds of complaints, (i.e. complaints relating to) | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase/ decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 days |
|--|---|---|--|---|---|
| 1  | 2   | 3   | 4  | 5   | 6   |
| Current Year   |   |   |  |   |   |
| Ground - 1   |   |   |  |   |   |
| Ground - 2   |   |   |  |   |   |
| Ground - 3   |   |   |  |   |   |
| Ground - 4   |   |   |  |   |   |
| Ground - 5   |   |   |  |   |   |
| Others   |   |   |  |   |   |
| <b>Total</b>   |   |   |  |   |   |
| Previous Year  |   |   |  |   |   |
| Ground - 1   |   |   |  |   |   |
| Ground - 2   |   |   |  |   |   |
| Ground - 3   |   |   |  |   |   |
| Ground - 4   |   |   |  |   |   |
| Ground - 5   |   |   |  |   |   |
| Others   |   |   |  |   |   |
| <b>Total</b>   |   |   |  |   |   |

<sup>27</sup> As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on ‘Strengthening the Grievance Redress Mechanism of Banks’.

|   |   |  |   |
|---|---|--|---|
| 1.ATM/Debit Cards   | 2. Credit Cards                         | 3.Internet/Mobile/Electronic Banking   | 4. Account opening/ difficulty in operation of accounts                           |
| 5. Mis-selling/Para-banking   | 6. Recovery Agents/ Direct Sales Agents | 7. Pension and facilities for senior citizens/ differently abled   | 8. Loans and advances   |
| 9. Levy of charges without prior notice/ excessive charges/ foreclosure charges | 10. Cheques/ drafts/ bills              | 11. Non-observance of Fair Practices Code  | 12. Exchange of coins, issuance/ acceptance of small denomination notes and coins |
| 13. Bank Guarantees/ Letter of Credit and documentary credits                   | 14. Staff behaviour                     | 15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc | 16. Others  |

**12. Disclosure of penalties imposed by the Reserve Bank of India**

Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.

The defaulting participant in a reverse repo transaction shall make appropriate disclosure on the number of instances of default as well as the quantum of penalty paid to the Reserve Bank of India during the financial year.

**13. Disclosures on remuneration**

*(Applicable to Banking Companies, including Foreign Banks operating in India)*

Banks are required to make disclosure on remuneration of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers on an annual basis at the minimum, in their Annual Financial Statements. Banks shall make the disclosures in table or chart format and make disclosures for previous as well as the current reporting year. Further, private sector banks and foreign banks (to the extent applicable), shall disclose the following information:

| Type of disclosure |     | Information  |
|--------------------|-----|--|
| Qualitative        | (a) | Information relating to the composition and mandate of the Nomination and Remuneration Committee.  |
|                    | (b) | Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.   |
|                    | (c) | Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks. |
|                    | (d) | Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.   |



| Type of disclosure |     | Information   |
|--------------------|-----|---|
|                    | (e) | A discussion of the bank’s policy on deferral and vesting of variable remuneration and a discussion of the bank’s policy and criteria for adjusting deferred remuneration before vesting and after vesting. |
|                    | (f) | Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.                    |

|  |     |   | Current Year | Previous Year |
|--|-----|---|--------------|---------------|
| <b>Quantitative disclosures</b><br><i>(The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)</i> | (g) | Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.  |              |               |
|  | (h) | (i) Number of employees having received a variable remuneration award during the financial year.<br>(ii) Number and total amount of sign-on/joining bonus made during the financial year.<br>(iii) Details of severance pay, in addition to accrued benefits, if any. |              |               |
|  | (i) | (i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.<br>(ii) Total amount of deferred remuneration paid out in the financial year.  |              |               |
|  | (j) | Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.  |              |               |
|  | (k) | (i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.  |              |               |

|                                 |     |   | <b>Current Year</b> | <b>Previous Year</b> |
|---------------------------------|-----|---|---------------------|----------------------|
|                                 |     | (ii) Total amount of reductions during the financial year due to ex post explicit adjustments.<br>(iii) Total amount of reductions during the financial year due to ex post implicit adjustments. |                     |                      |
|                                 | (l) | Number of MRTs identified.  |                     |                      |
|                                 | (m) | (i) Number of cases where malus has been exercised.<br>(ii) Number of cases where clawback has been exercised.<br>(iii) Number of cases where both malus and clawback have been exercised.        |                     |                      |
| General Quantitative Disclosure | (n) | The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.  |                     |                      |

Private sector banks shall also disclose remuneration paid to the non-executive directors on an annual basis at the minimum, in their Annual Financial Statements.

## 14. Other Disclosures

### a) *Business ratios*

| <b>Particular</b>  | <b>Current Year</b> | <b>Previous Year</b> |
|--|---------------------|----------------------|
| i) Interest Income as a percentage to Working Funds <sup>28</sup>      |                     |                      |
| ii) Non-interest income as a percentage to Working Funds <sup>28</sup> |                     |                      |
| iii) Cost of Deposits  |                     |                      |
| iv) Net Interest Margin <sup>29</sup>                                  |                     |                      |
| v) Operating Profit as a percentage to Working Funds <sup>28</sup>     |                     |                      |
| vi) Return on Assets <sup>30</sup>                                     |                     |                      |

<sup>28</sup> Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form X for Commercial Banks and Form IX for UCBs., during the 12 months of the financial year.

<sup>29</sup> Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense

<sup>30</sup> Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

| Particular   | Current Year | Previous Year |
|--|--------------|---------------|
| vii) Business (deposits plus advances) per employee <sup>31</sup> (in ₹ crore) |              |               |
| viii) Profit per employee (in ₹ crore)   |              |               |

**b) Bancassurance business**

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.

**c) Marketing and distribution**

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.

**d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

**e) Provisions and contingencies**

(Amount in ₹ crore)

| Provision debited to Profit and Loss Account          | Current Year | Previous Year |
|---|--------------|---------------|
| i) Provisions for NPI                                 |              |               |
| ii) Provision towards NPA                             |              |               |
| iii) Provision made towards Income tax                |              |               |
| iv) Other Provisions and Contingencies (with details) |              |               |

**f) Implementation of IFRS converged Indian Accounting Standards (Ind AS) (not Applicable to RRBs, LABs, PBs and UCBs)**

Banks shall disclose the strategy for Ind AS implementation, including the progress made in this regard. These disclosures shall be made until implementation of Ind AS.

**g) Payment of DICGC Insurance Premium**

(Amount in ₹ crore)

| Sr. No. | Particulars                         | Current Year | Previous Year |
|---------|-------------------------------------|--------------|---------------|
| i)      | Payment of DICGC Insurance Premium  |              |               |
| ii)     | Arrears in payment of DICGC premium |              |               |

<sup>31</sup> For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits shall be excluded.

***h) Disclosure of facilities granted to directors and their relatives***

(Applicable for UCBs)

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested.

**Annexure IV**

**Format of Consolidated Financial Statements**

**Format of Consolidated Balance Sheet**

Consolidated Balance Sheet of \_\_\_\_\_

(here enter name of the parent bank)

Balance Sheet as on March 31 (Year)

| (Amount in ₹ crore)                                    |          |                                   |                                    |
|--|----------|-----------------------------------|------------------------------------|
| Particulars  | Schedule | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| <b>Capital and Liabilities</b>                         |          |                                   |                                    |
| Capital  | 1        |                                   |                                    |
| Reserves and Surplus                                   | 2        |                                   |                                    |
| Minority Interest                                      | 2A       |                                   |                                    |
| Deposits   | 3        |                                   |                                    |
| Borrowings   | 4        |                                   |                                    |
| Other Liabilities and Provisions                       | 5        |                                   |                                    |
| <b>Total</b>   |          |                                   |                                    |
| <b>Assets</b>  |          |                                   |                                    |
| Cash and Balances with Reserve Bank of India           | 6        |                                   |                                    |
| Balances with banks and money at call and short notice | 7        |                                   |                                    |
| Investments  | 8        |                                   |                                    |
| Advances   | 9        |                                   |                                    |
| Fixed Assets   | 10       |                                   |                                    |
| Other Assets   | 11       |                                   |                                    |
| Goodwill on Consolidation                              |          |                                   |                                    |
| <b>Total</b>   |          |                                   |                                    |
| Contingent liabilities                                 | 12       |                                   |                                    |
| Bills for collection                                   |          |                                   |                                    |

**Format of Consolidated Profit and Loss Account**

Consolidated Profit and Loss Account of \_\_\_\_\_

(here enter name of the parent bank)

Profit and Loss Account for the year ended March 31 \_\_\_\_

| (Amount in ₹ crore)   |          |   |  |
|---|----------|---|--|
| Particulars   | Schedule | Year ended<br>31.3.____<br>(current year) | Year ended<br>31.3.____<br>(previous year) |
| <b>I. Income</b>  |          |   |  |
| Interest earned   | 13       |   |  |
| Other income  | 14       |   |  |
| <b>Total</b>  |          |   |  |
| <b>II. Expenditure</b>  |          |   |  |
| Interest expended   | 15       |   |  |
| Operating expenses  | 16       |   |  |
| Provisions and contingencies  |          |   |  |
| <b>Total</b>  |          |   |  |
| Share of earnings/loss in Associates  | 17       |   |  |
| Consolidated Net profit/(loss) for the year before deducting Minorities' Interest |          |   |  |
| <i>Less:</i> Minorities' Interest   |          |   |  |
| Consolidated profit/(loss) for the year attributable to the group                 |          |   |  |
| <i>Add:</i> Brought forward consolidated profit/(loss) attributable to the group  |          |   |  |
| <b>III. Appropriations</b>  |          |   |  |
| Transfer to statutory reserves  |          |   |  |
| Transfer to other reserves  |          |   |  |
| Transfer to Government/Proposed dividend  |          |   |  |
| Balance carried over to consolidated balance sheet                                |          |   |  |
| <b>Total</b>  |          |   |  |
| <b>Earnings per Share<sup>1</sup></b>   |          |   |  |

1. Earning per share shall be for both basic and diluted.

| Schedule 1 - Capital                                |                                   |                                    |
|---|-----------------------------------|------------------------------------|
| Particulars   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| Authorised Capital<br>(.... Shares of Rs. ... each) |                                   |                                    |
| Issued Capital<br>(.... Shares of Rs. ... each)     |                                   |                                    |
| Subscribed Capital<br>(.... Shares of Rs. ... each) |                                   |                                    |
| Called-up Capital<br>(.... Shares of Rs. ... each)  |                                   |                                    |
| Less: Calls unpaid                                  |                                   |                                    |
| Add: Forfeited shares                               |                                   |                                    |
| <b>Total</b>  |                                   |                                    |

| Schedule 2 - Reserves and Surplus <sup>1</sup>  |                                   |                                    |
|---|-----------------------------------|------------------------------------|
|   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| Statutory Reserves                              |                                   |                                    |
| Capital Reserves                                |                                   |                                    |
| Capital Reserve on Consolidation <sup>2</sup>   |                                   |                                    |
| Share Premium                                   |                                   |                                    |
| Other Reserves (specify nature)                 |                                   |                                    |
| Revenue and other Reserves                      |                                   |                                    |
| Balance in Profit and Loss Account <sup>3</sup> |                                   |                                    |
| <b>Total</b>                                    |                                   |                                    |

1. Opening balances, additions and deductions since the last consolidated balance sheet shall be shown under each of the specified heads.

2. Where there is more than one subsidiary and the aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect shall be shown in Schedule 2 or Assets side after giving separate notes.

3. In case of loss the balance shall be shown as a deduction.

| Schedule 2A - Minorities Interest   |                                   |                                    |
|---|-----------------------------------|------------------------------------|
|   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| Minority interest at the date on which the parent-subsidiary relationship came into existence |                                   |                                    |
| Subsequent increase/ decrease   |                                   |                                    |
| Minority interest on the date of balance sheet  |                                   |                                    |

| Schedule 3 - Deposits                                   |                                   |                                    |
|---|-----------------------------------|------------------------------------|
| Particulars   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| <b>A. I. Demand Deposits</b>                            |                                   |                                    |
| (i) From banks  |                                   |                                    |
| (ii) From others  |                                   |                                    |
| <b>II. Savings Bank Deposits</b>                        |                                   |                                    |
| <b>III. Term Deposits</b>                               |                                   |                                    |
| (i) From banks  |                                   |                                    |
| (ii) From others  |                                   |                                    |
| <b>Total (I, II and III)</b>                            |                                   |                                    |
| <b>B. (i) Deposits of branches in India<sup>1</sup></b> |                                   |                                    |
| (ii) Deposits of branches outside India <sup>2</sup>    |                                   |                                    |
| <b>Total (i and ii)</b>                                 |                                   |                                    |
| <b>Grand Total (A and B)</b>                            |                                   |                                    |

1. Includes deposits of Indian branches of subsidiaries

2. Includes deposits of foreign branches of subsidiaries

| Schedule 4 - Borrowings                       |                                   |                                    |
|---|-----------------------------------|------------------------------------|
| Particulars                                   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| <b>I. Borrowings in India</b>                 |                                   |                                    |
| (i) Reserve Bank of India                     |                                   |                                    |
| (ii) Other banks                              |                                   |                                    |
| (iii) Other institutions and agencies         |                                   |                                    |
| <b>II. Borrowings outside India</b>           |                                   |                                    |
| <b>Total (I and II)</b>                       |                                   |                                    |
| Secured borrowings included in I and II above |                                   |                                    |

| Schedule 5 - Other Liabilities and Provisions |                                   |                                    |
|---|-----------------------------------|------------------------------------|
| Particulars                                   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| <b>I. Bills payable</b>                       |                                   |                                    |
| <b>II. Inter-office adjustments (net)</b>     |                                   |                                    |
| <b>III. Interest accrued</b>                  |                                   |                                    |
| <b>IV. Deferred Tax Liabilities</b>           |                                   |                                    |
| <b>V. Others (including provisions)</b>       |                                   |                                    |
| <b>Total</b>                                  |                                   |                                    |

| Schedule 6 - Cash and Balances with Reserve Bank of India |                                   |                                    |
|---|-----------------------------------|------------------------------------|
| Particulars   | As on 31.3.____<br>(current year) | As on 31.3.____<br>(previous year) |
| <b>I. Cash in hand (including foreign currency notes)</b> |                                   |                                    |
| <b>II. Balances with Reserve Bank of India</b>            |                                   |                                    |
| (i) In Current Account                                    |                                   |                                    |
| (ii) In Other Accounts                                    |                                   |                                    |
| <b>Total (I and II)</b>                                   |                                   |                                    |



| <b>Schedule 7 - Balances with Banks and Money at Call and Short Notice</b> |                                    |                                     |
|--|------------------------------------|-------------------------------------|
| <b>Particulars</b>   | <b>As on 31.3.__(current year)</b> | <b>As on 31.3.__(previous year)</b> |
| <b>I. In India</b>   |                                    |                                     |
| (i) Balances with banks  |                                    |                                     |
| (a) In Current accounts  |                                    |                                     |
| (b) In Other Deposit accounts  |                                    |                                     |
| (ii) Money at call and short notice  |                                    |                                     |
| (a) With banks   |                                    |                                     |
| (b) With other institutions  |                                    |                                     |
| <b>Total (i and ii)</b>  |                                    |                                     |
| <b>II. Outside India</b>   |                                    |                                     |
| (i) In Current Account   |                                    |                                     |
| (ii) In Other Deposit Accounts   |                                    |                                     |
| (iii) Money at call and short notice                                       |                                    |                                     |
| <b>Total (i, ii and iii)</b>   |                                    |                                     |
| <b>Grand Total (I and II)</b>  |                                    |                                     |

| <b>Schedule 8 - Investments</b>                         |                                    |                                     |
|---|------------------------------------|-------------------------------------|
| <b>Particulars</b>                                      | <b>As on 31.3.__(current year)</b> | <b>As on 31.3.__(previous year)</b> |
| <b>I. Investments in India in</b>                       |                                    |                                     |
| (i) Government securities                               |                                    |                                     |
| (ii) Other approved securities                          |                                    |                                     |
| (iii) Shares  |                                    |                                     |
| (iv) Debentures and Bonds                               |                                    |                                     |
| (v) Investment in Associates                            |                                    |                                     |
| (vi) Others (to be specified)                           |                                    |                                     |
| <b>Total</b>  |                                    |                                     |
| <b>II. Investments outside India in</b>                 |                                    |                                     |
| (i) Government securities (including local authorities) |                                    |                                     |
| (ii) Investment in Associates                           |                                    |                                     |
| (iii) Other investments (to be specified)               |                                    |                                     |
| <b>Total</b>  |                                    |                                     |
| <b>Grand Total (I and II)</b>                           |                                    |                                     |
| <b>III. Investments in India</b>                        |                                    |                                     |
| (i) Gross value of investments                          |                                    |                                     |
| (ii) Aggregate of provisions for depreciation           |                                    |                                     |
| (iii) Net investment                                    |                                    |                                     |
| <b>IV. Investments outside India</b>                    |                                    |                                     |
| (i) Gross value of investments                          |                                    |                                     |
| (ii) Aggregate of provisions for depreciation           |                                    |                                     |
| (iii) Other investments (to be specified)               |                                    |                                     |

| <b>Schedule 9 - Advances</b>   |                                    |                                     |
|--|------------------------------------|-------------------------------------|
| <b>Particulars</b>   | <b>As on 31.3.__(current year)</b> | <b>As on 31.3.__(previous year)</b> |
| A. (i) Bills purchased and discounted                                    |                                    |                                     |
| (ii) Cash credits, overdrafts and loans repayable on demand              |                                    |                                     |
| (iii) Term loans   |                                    |                                     |
| <b>Total (i, ii and iii)</b>   |                                    |                                     |
| B. (i) Secured by tangible assets (includes advances against book debts) |                                    |                                     |
| (ii) Covered by Bank/Government Guarantees                               |                                    |                                     |
| (iii) Unsecured  |                                    |                                     |
| <b>Total (i, ii and iii)</b>   |                                    |                                     |
| <b>C. I. Advances in India</b>   |                                    |                                     |
| (i) Priority sector  |                                    |                                     |
| (ii) Public sector   |                                    |                                     |
| (iii) Banks  |                                    |                                     |
| (iv) Others  |                                    |                                     |
| <b>Total (I, ii, iii and iv)</b>   |                                    |                                     |
| <b>C.II. Advances outside India</b>                                      |                                    |                                     |
| (i) Due from banks   |                                    |                                     |
| (ii) Due from others   |                                    |                                     |
| (a) Bills purchased and discounted                                       |                                    |                                     |
| (b) Syndicated Loans   |                                    |                                     |
| (c) Others   |                                    |                                     |
| <b>Total (i and ii)</b>  |                                    |                                     |
| <b>Grand Total (C.I. and C.II.)</b>                                      |                                    |                                     |

| <b>Schedule 10 - Fixed Assets</b>                                |                                    |                                     |
|--|------------------------------------|-------------------------------------|
| <b>Particulars</b>   | <b>As on 31.3.__(current year)</b> | <b>As on 31.3.__(previous year)</b> |
| <b>I. Premises</b>   |                                    |                                     |
| At cost as on 31 <sup>st</sup> March of the preceding year       |                                    |                                     |
| Additions during the year  |                                    |                                     |
| Deductions during the year                                       |                                    |                                     |
| Depreciation to date   |                                    |                                     |
| IA. Premises under construction                                  |                                    |                                     |
| <b>II. Other Fixed Assets (including furniture and fixtures)</b> |                                    |                                     |
| At cost (as on 31 March of the preceding year )                  |                                    |                                     |
| Additions during the year  |                                    |                                     |
| Deductions during the year                                       |                                    |                                     |
| Depreciation to date   |                                    |                                     |
| <b>IIA. Leased Assets</b>  |                                    |                                     |
| At cost as on 31 <sup>st</sup> March of the preceding year       |                                    |                                     |
| Additions during the year including adjustments                  |                                    |                                     |
| Deductions during the year including provisions                  |                                    |                                     |
| Depreciation to date   |                                    |                                     |
| <b>Total (I, IA,II and IIA)</b>                                  |                                    |                                     |

| <b>Schedule 10 - Fixed Assets</b>   |   |  |
|---|---|--|
| <b>Particulars</b>  | <b>As on 31.3.____<br/>(current year)</b> | <b>As on 31.3.____<br/>(previous year)</b> |
| III. Capital-Work-in progress (including Leased Assets) net of Provisions |   |  |
| <b>Total (I, IA, II, IIA and III)</b>                                     |   |  |

| <b>Schedule 11 - Other Assets</b>                        |   |  |
|--|---|--|
| <b>Particulars</b>                                       | <b>As on 31.3.____<br/>(current year)</b> | <b>As on 31.3.____<br/>(previous year)</b> |
| I. Inter-office adjustments (net)                        |   |  |
| II. Interest accrued                                     |   |  |
| III. Tax paid in advance/tax deducted at source          |   |  |
| IV. Stationery and stamps                                |   |  |
| V. Non-banking assets acquired in satisfaction of claims |   |  |
| VI. Deferred Tax assets                                  |   |  |
| VII. Others  |   |  |
| <b>Total</b>   |   |  |

| <b>Schedule 12 - Contingent Liabilities</b>                         |   |  |
|---|---|--|
| <b>Particulars</b>  | <b>As on 31.3.____<br/>(current year)</b> | <b>As on 31.3.____<br/>(previous year)</b> |
| I. Claims against the bank not acknowledged as debts                |   |  |
| II. Liability for partly paid investments                           |   |  |
| III. Liability on account of outstanding forward exchange contracts |   |  |
| IV. Guarantees given on behalf of constituents                      |   |  |
| (a) In India  |   |  |
| (b) Outside India   |   |  |
| V. Acceptances, endorsements and other obligations                  |   |  |
| VI. Other items for which the bank is contingently liable           |   |  |
| <b>Total</b>  |   |  |

| <b>Schedule 13 - Interest Earned</b>  |  |   |
|---|--|---|
| <b>Particulars</b>  | <b>Year ended 31.3.____<br/>(current year)</b> | <b>Year ended 31.3.____<br/>(previous year)</b> |
| I. Interest/discount on advances/bills  |  |   |
| II. Income on investments (including dividend)                                  |  |   |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds |  |   |
| IV. Others  |  |   |
| <b>Total</b>  |  |   |

| <b>Schedule 14 - Other Income</b>   |  |   |
|---|--|---|
| <b>Particulars</b>  | <b>Year ended 31.3.____<br/>(current year)</b> | <b>Year ended 31.3.____<br/>(previous year)</b> |
| I. Commission, exchange and brokerage   |  |   |
| II. Profit on sale of land, buildings and other assets<br>Less: Loss on sale of land, buildings and other assets      |  |   |
| III. Profit on exchange transactions<br>Less: Loss on exchange transactions   |  |   |
| IV. Profit on sale of investments (net)<br>Less: Loss on sale of investments  |  |   |
| V. Profit on revaluation of investments<br>Less: Loss on revaluation of investments                                   |  |   |
| VI. a) Lease finance income<br>b) Lease management fee<br>c) Overdue charges<br>d) Interest on lease rent receivables |  |   |
| VII. Miscellaneous income   |  |   |
| <b>Total</b>  |  |   |

| <b>Schedule 15 - Interest Expended</b>                      |  |   |
|---|--|---|
| <b>Particulars</b>  | <b>Year ended 31.3.____<br/>(current year)</b> | <b>Year ended 31.3.____<br/>(previous year)</b> |
| I. Interest on deposits                                     |  |   |
| II. Interest on Reserve Bank of India/inter-bank borrowings |  |   |
| III. Others   |  |   |
| <b>Total</b>  |  |   |

| <b>Schedule 16 - Operating Expenses</b>  |  |   |
|--|--|---|
| <b>Particulars</b>   | <b>Year ended 31.3.____<br/>(current year)</b> | <b>Year ended 31.3.____<br/>(previous year)</b> |
| I. Payments to and provisions for employees  |  |   |
| II. Rent, taxes and lighting   |  |   |
| III. Printing and stationery   |  |   |
| IV. Advertisement and publicity  |  |   |
| V. (a) Depreciation on bank's property other than Leased Assets<br>(b) Depreciation on Leased Assets |  |   |
| VI. Directors' fees, allowances and expenses   |  |   |
| VII. Auditors' fees and expenses (including branch auditors' fees and expenses)                      |  |   |
| VIII. Law charges  |  |   |
| IX. Postage, telegrams, telephones, etc.   |  |   |
| X. Repairs and maintenance   |  |   |
| XI. Insurance  |  |   |
| XII. Amortisation of Goodwill, if any  |  |   |
| XIII. Other expenditure  |  |   |
| <b>Total</b>   |  |   |

**Notes:**

1. The format prescribed above is primarily for banking subsidiaries. In case of non-banking subsidiaries if any item of income/expenditure or assets/ liabilities is not similar to those of the bank, these items shall be separately disclosed.

2. Additional line items, headings and sub-headings shall be presented in the consolidated balance sheet and consolidated profit and loss account and schedules thereto when required by a statute, Accounting Standards or when such a presentation is necessary to present the true and fair view of the group's financial position and operating results. In the preparation and presentation of CFS Accounting Standards issued by the ICAI, to the extent applicable to banks, and the guidelines issued by Reserve Bank of India shall be followed.

**Annexure V**

**List of Circulars repealed by these directives**

| Sr. No. | Circular No.   | Date              | Subject   | Reference Chapter/Paragraph/ Annexure    |
|---------|--|-------------------|---|--|
| 1.      | Paragraph 6 of RPCD.ADM.Cir.No.4/Adm-1-82/83   | July 26, 1982     | Rural Planning and Credit Department  | -  |
| 2.      | RPCD.No.PS.B.3/C.464(M)-83   | August 11, 1983   | Banks' Annual Report  | -  |
| 3.      | DBOD.No.BP.BC.57/62-88<br>December 31, 1988<br><br>(Only instruction related to presentation of Inter-Bank Participations on balance sheet by issuing and participating bank contained in paragraphs I.5 and II.4) | December 31, 1988 | Inter-Bank Participations   | Annexure II – Part A<br>Schedule 4 and 9 |
| 4.      | RPCD.No.RF.BC.70/330-89/90   | December 26, 1989 | Regional Rural Banks - Exemption from the Provisions of Section 31 of the Banking Regulation Act, 1949  | -  |
| 5.      | DBOD.No.BP.BC.91/C.686-91  | February 28, 1991 | Accounting Policies - Need for Disclosure in the Financial Statements of Banks                          | Annexure III (B Presentation)            |
| 6.      | DBOD.No.BP.BC.78/C.686/91-92   | February 6, 1992  | Revised Format of the Balance Sheet and Profit & Loss Account   | Annexure I and Annexure II – Part A      |
| 7.      | DBOD.No.BP.BC.82/C.686-92  | February 12, 1992 | Revised Format of the Balance Sheet and Profit and Loss Account   | Annexure II -Part A<br>Schedule 9        |
| 8.      | RPCD.No.RF.DIR.BC.92/A.12(29-31)-91/92   | February 24, 1992 | Revised Format of the Balance Sheet and Profit and Loss Account   | Annexure III -B                          |
| 9.      | DBOD.No.BC.114/16.01.001/93  | April 28, 1993    | Report of the Working Group to look into the System of Reconciliation of Inter-Branch Accounts of Banks | -  |
| 10.     | RPCD.No.BC.119/07.07.08/93-94  | March 18, 1994    | Regional Rural Banks - Exemption from the provisions of Section 31 of the Banking Regulation Act, 1949  | -  |

| Sr. No. | Circular No.                                   | Date             | Subject  | Reference Chapter/Paragraph/ Annexure  |
|---------|--|------------------|--|--|
| 11.     | DBOD.No.BP.BC.57/21.04.0 18/96                 | April 23, 1996   | Capital to Risk Asset Ratio (CRAR) - Disclosure in the Notes on Accounts                               | Annex III-C.1  |
| 12.     | DBOD.No.BP.BC.68/21.04. 018/96                 | June 5, 1996     | Accounting Standard 11 (Revised)   | -  |
| 13.     | DBOD.No.BP.BC.25/21.04.0 18/97                 | March 26, 1997   | Accounting Standard 11 (Revised)   | -  |
| 14.     | DBOD.No.BP.BC.59/21.04.0 48/97                 | May 21, 1997     | Balance Sheets of Banks -Disclosures   | Paragraph 1(i) -Annexure III - C.1(xii)<br>Paragraph 1(ii) and (iii) - Annexure III C.4<br>Paragraph 2 - Annexure III.C.1(xv)<br>Paragraph 3- Annexure III.C.3(a)<br>Instruction in paragraph 4 have become infructuous after issuance of updated instruction in the matter. |
| 15.     | DBOD.No.BP.BC.9/21.04. 018 /98                 | January 27, 1998 | Balance Sheet of Banks – Disclosures   | Paragraph 1 – Annexure III-C.1(a), 4(a), 3(a)<br>Paragraph 2 – Annexure III-C.1 and C.13(a)  |
| 16.     | Paragraph ii of DBOD.No.BP.BC.32/21.04.0 18/98 | April 29, 1998   | Capital Adequacy - Disclosures in Balance Sheets   | Annexure III – C.13(a)   |
| 17.     | DBOD.No.BP.BC.42/21.04.0 18/98                 | May 19, 1998     | Accounting Standard 11 (Revised)   | -  |
| 18.     | DBOD.No.BP.BC.73/21.04.0 18/98                 | July 27, 1998    | Inter-branch Accounts - Old Outstanding Credit Entries   | Chapter VI (Paragraph 12)<br>Annexure II (Schedule 5 and 11)   |
| 19.     | DBOD.No.FSC.BC.75/21.04. 048/98                | August 4, 1998   | Acquisition of Government and Other Approved Securities -Broken Period Interest - Accounting Procedure | Annexure II (Schedule 15)  |

| Sr. No. | Circular No.   | Date               | Subject  | Reference Chapter/Paragraph/ Annexure  |
|---------|--|--------------------|--|--|
| 20.     | DBOD.No.BP.BC.9 /21.04.018/ 99                         | February 10, 1999  | Balance Sheet of Banks - Disclosure of Information   | Annexure III.C.2(a)<br>Annexure III.C.4(a)<br>Annexure III.C.5   |
| 21.     | DBOD.No.BP.BC.22/21.04.018/99                          | March 24, 1999     | Inter-branch Accounts - Provisioning for Net Debit Balance   | Chapter VI- Paragraph 13 and 14  |
| 22.     | Paragraph 3, 4, and 5 of DBOD.No.BP.BC.24/21.04.048/99 | March 30, 1999     | Prudential Norms - Capital Adequacy - Income Recognition, Asset Classification and Provisioning      | 3 - Annexure II – Part B.3<br>4 and 5 - Schedule 9   |
| 23.     | DBOD.No.BP.BC.67/21.04.048/99                          | July 1, 1999       | Reconciliation of Nostro Accounts  | Chapter VI - Paragraph 15  |
| 24.     | DBOD.No.BP.BC.133/21.04.018/2000                       | January 10, 2000   | Inter-branch Accounts - Provisioning for Net Debit Balance   | Chapter VI- Paragraph 13 and 14  |
| 25.     | DBOD.No.BP.BC.170/21.04.018/2000                       | May 04, 2000       | Accounting Standard – 11 (Revised)   | -  |
| 26.     | Paragraph 4 of BP. BC.164/21.04.048/2000               | April 24, 2000     | Prudential norms on Capital Adequacy, Income Recognition, Asset Classification and Provisioning etc. | Annexure II – Part A: Schedule 9 (B)   |
| 27.     | DBOD.No.BP.BC.24/21.04.018/2000-2001                   | September 23, 2000 | Sections 17(1) and 11(2)(b)(ii) of Banking Regulation Act, 1949 - Transfer to Reserve Funds          | Chapter VI Paragraph 17  |
| 28.     | Paragraph (ii) of DBOD.No.BP.BC.15 /21.01.002/2000     | August 7, 2000     | Loans and Advances to Staff - Assignment of Risk-weight & Treatment in the Balance Sheet             | Paragraph (ii) updated vide paragraph (b) of circular DBOD.No.BP.BC.83/21.01.002/2000/2001 dated February 28, 2001 |
| 29.     | DBOD.No.BP.BC.37/21.04.018/2000                        | October 20, 2000   | Charging of Depreciation on Computers - Method and Rate thereof                                      | -  |
| 30.     | RPCD.RRB.BC.34/03.05.29/ 2000-01                       | November 4, 2000   | Copies of Audited Annual Accounts of RRBs  | -  |
| 31.     | DBOD.No.BP.BC.88/21.04.018/2000-01                     | March 13, 2001     | Accounting Standard – 11 (Revised)   | -  |



| Sr. No. | Circular No.  | Date               | Subject  | Reference Chapter/Paragraph/Annexure  |
|---------|---|--------------------|--|---|
| 32.     | Paragraph (b) of DBOD.No.BP.BC.83/21.01.02/2000/2001      | February 28, 2001  | Loans and Advances to Staff - Assignment of Risk Weight and Treatment in the Balance Sheet               | Annexure II- Part A <ul style="list-style-type: none"> <li>Schedule 9 - Paragraph 4 of Notes - General</li> <li>Schedule 11 - (VI)</li> </ul> |
| 33.     | DBOD.No.BP.BC.17/21.04.018/2001-02                        | August 24, 2001    | Inter-branch Accounts - Provisioning for Net Debit Balance   | Chapter VI- Paragraphs 13 and 14  |
| 34.     | Paragraph 2 and 5 of DBOD.No.BP.BC.25/21.04.048/2000-2001 | September 11, 2001 | Prudential Norms on Income Recognition, Asset Classification and Provisioning                            | Annexure II-Part A- <ul style="list-style-type: none"> <li>Schedule 9 A (ii)</li> <li>Schedule 15</li> </ul>                                  |
| 35.     | Paragraph 6 of DBOD.BP.BC.27/21.04.137-2001               | September 22, 2001 | Bank Financing for Margin Trading  | Annexure III – C.5(b)(ix)   |
| 36.     | <u>DBOD.BP.BC.38/21.04.018/2001-2002</u>                  | October 27, 2001   | Monetary and Credit Policy Measures - Mid-Term Review for the year 2001-2002 - Balance Sheet Disclosures | Annexure III (Paragraph C.4 Asset Quality) &<br>Annexure III (Paragraph C.3 Investments)  |
| 37.     | <u>DBOD.No.BP.BC.69/21.04.018/2001-2002</u>               | March 02, 2002     | Accounting Standard – 11 (Revised) on Accounting for the Effects of Changes in Foreign Exchange Rates    | Annexure II Part B (Paragraph 3)  |
| 38.     | <u>DBOD.No.BP.BC.84/21.04.018 /2001-02</u>                | March 27, 2002     | Balance Sheet of Banks – Disclosure of Information   | Annexure III (Paragraph C.2)  |
| 39.     | <u>DBOD.No.BP.BC.109/21.04.018/2001-02</u>                | May 29, 2002       | Compliance by banks with Accounting Standards (AS) - Applicability of AS 17,18, 21 and 22                | Annexure II Part B  |
| 40.     | <u>UBD.CO.BP.PCB.20/16.45.00/2002-03</u>                  | October 30, 2002   | Balance Sheet of Banks – Disclosure of Information   | Annexure III  |

| Sr. No. | Circular No.   | Date              | Subject  | Reference Chapter/Paragraph/ Annexure               |
|---------|--|-------------------|--|---|
| 41.     | Paragraph 24 of Annexure to DBOD.BP.BC.71/ 21.04.103/2002-03<br><br>(Following instruction shall continue<br><br>The Statutory Auditors should look into and comment on the country risk exposures and the adequacy of provisions held.) | February 19, 2003 | Risk Management Systems in Banks - Guidelines on Country Risk Management   | Annexure III - C.5                                  |
| 42.     | All the instruction pertaining to consolidated financial statement specified under circular<br><br>DBOD.No.BP.BC.72/21.04.0 18/2001-02<br><br>( Instruction related to consolidated prudential report is not repealed)                   | February 25, 2003 | Guidelines for Consolidated Accounting and Other Quantitative Methods to Facilitate Consolidated Supervision   | Chapter V   |
| 43.     | DBOD.No.BP.BC.73/21.04.0 18/2002-03  | February 26, 2003 | Inter-branch Accounts - Provisioning for Net Debit Balance   | Chapter VI- Paragraph 13 and 14                     |
| 44.     | UBD.No.BP.38/16.45.00/200 2-03   | March 06, 2003    | Balance Sheet of Banks - Disclosure of Information - Insurance Premia  | Annexure III -C.13(g)                               |
| 45.     | <u>DBOD.No.BP.BC.89 /21.04.018/2002-03</u>   | March 29, 2003    | Guidelines on compliance with Accounting Standards (AS) by banks   | Annexure II Part B (Paragraph 1, 2, 4, 5, 6, 8, 10) |
| 46.     | <u>DBOD. No. BP. BC. 93/ 21.04.018/ 2002-2003</u>  | April 08, 2003    | Accounting Standard – 11 (Revised) on accounting for 'The effects of changes in foreign exchange rates.  | Annexure II Part B (Paragraph 3)                    |
| 47.     | Paragraph 6 of Annexure to DBOD.No.BP.BC.96/21.04.0 48/2002-03   | April 23, 2003    | Guidelines on Sale of Financial Assets to Securitisation Company (SC) /Reconstruction Company (RC) (Created under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002) and Related Issues | Annexure III – C.4(f)                               |

| Sr. No. | Circular No.                                       | Date              | Subject  | Reference Chapter/Paragraph/Annexure                               |
|---------|--|-------------------|--|--|
| 48.     | Paragraph 4(x) of IDMC.MSRD.4801/06.01.03/2002-03  | June 3, 2003      | Guidelines on Exchange Traded Interest Rate Derivatives  | Annexure III – C.6(e)(b)   |
| 49.     | RPCD.RRB.BC.103/03.05.29/2002-03                   | June 21, 2003     | Copies of Audited Annual Accounts of RRBs  |  |
| 50.     | Paragraph 14 of DBOD.BP.BC.44/21.04.141/2003-04    | November 12, 2003 | Prudential Guidelines on Banks' Investment in Non-SLR Securities   | Annexure III – C.3(d)  |
| 51.     | Paragraph 15 of RPCD.CO.RRB.BC.66/03.05.34/2003-04 | February 23, 2004 | Prudential Guidelines on Investment in Non-SLR Debt Securities   | Annexure III – C.3(d)  |
| 52.     | <u>DBOD.No.BP.BC.71/21.04.018/2003-2004</u>        | March 31, 2004    | Accounting Standard 11 – on accounting for 'the effects of changes in foreign exchange rates'                              | Annexure II Part B (Paragraph 3)                                   |
| 53.     | <u>DBOD.No.BP.BC.82 /21.04.018/2003-04</u>         | April 30, 2004    | Guidelines on compliance with Accounting Standards (AS) by banks   | Annexure II Part B (Paragraph 7, 9, 11)                            |
| 54.     | <u>DBOD.BP.BC.49/21.04.018/2004-2005</u>           | October 19, 2004  | Enhancement of Transparency on Bank's Affairs through Disclosures  | Annexure III – C.11(a)   |
| 55.     | <u>UBD(PCB).CIR.40/16.45.00/2004-2005</u>          | March 1, 2005     | Enhancement of Transparency on Bank's Affairs through Disclosures - UCBs   | Annexure III – C.11  |
| 56.     | <u>DBOD.No.BP.BC.72 /21.04.018/ 2004-05</u>        | March 03, 2005    | Disclosures on risk exposure in derivatives  | Annexure III (Paragraph 7)   |
| 57.     | Mailbox Clarification                              | March 05, 2005    | Term Loan Classification   | Annexure I (Schedule 9 (A)) & Annexure II Part A (Schedule 9.A.ii) |
| 58.     | <u>DBOD.No.BP.BC.76/21.04.018/2004-05</u>          | March 15, 2005    | Guidelines on compliance with Accounting Standard (AS) 11(revised 2003) 'The Effects of Changes in Foreign Exchange Rates' | Annexure II Part B (Paragraph 3)                                   |

| Sr. No. | Circular No.  | Date               | Subject  | Reference Chapter/Paragraph/ Annexure  |
|---------|---|--------------------|--|--|
| 59.     | Mailbox Clarification   | June 09, 2005      | Deposits placed with SIDBI / NABARD for meeting shortfall in Priority Sector Lending by banks – Reporting in Balance Sheet               | Annexure II Part A [Schedule 11-Other Assets<br><br>(Mailbox clarification was modified by circular dated July 16, 2015) |
| 60.     | Paragraph 3 of <u>DBS.CO.PP.BC.21/11.01.00 5/2004-05</u>  | June 29, 2005      | Exposure to Real Estate Sector   | Annexure III – C.5(a)  |
| 61.     | Paragraph 7 of Annexure of <u>DBOD.No.BP.BC.16/21.04.0 48/2005-06</u>                           | July 13, 2005      | Guidelines on Purchase/Sale of Non Performing Assets   | Annexure III – C.4(g)  |
| 62.     | Mailbox Clarification   | March 23, 2006     | Classification of Collateralised Borrowing and Lending Obligation (CBLO) Transactions in Bank's Balance Sheet                            | Annexure II Part A [Schedule 8(vi)]<br><br>Annexure II Part A [Schedule 11 (VI)]   |
| 63.     | <u>DBOD.BP.BC.No.76/21.04.0 18/2005-06</u>  | April 05, 2006     | Guidelines on compliance with Accounting Standard (AS) 11 (revised 2003) - 'The Effects of Changes in Foreign Exchange Rates'            | Annexure II - Part B [Paragraph 3(II)(e)], Paragraph 3(III)]   |
| 64.     | <u>DBOD.BP.BC.86/ 21.04.018/2005-06</u>   | May 29, 2006       | Disclosure in Balance Sheets – Provisions and Contingencies  | Annexure III - C.13(e)   |
| 65.     | Paragraph 2(iv) of <u>DBOD.NO.BP.BC.89/21.04. 048/2005-06</u>                                   | June 22, 2006      | Prudential Norms on Creation and Utilisation of Floating Provisions  | Annexure III – C.4(a)  |
| 66.     | <u>DBOD.BP.BC.No.31/21.04. 018/ 2006-07</u>   | September 20, 2006 | Section 17 (2) of Banking Regulation Act, 1949 – Appropriation from Reserve Fund   | Chapter VI Paragraph 17-18   |
| 67.     | Paragraph 3(A) and 3(B) of circular DBOD.No.Leg BC.60/09.07.005/2006-07 dated February 22, 2007 | February 22, 2007  | Analysis and Disclosure of Complaints -Disclosure of Complaints / Unimplemented Awards of Banking Ombudsmen along with Financial Results | Annexure III - C.10(a) and (b)   |
| 68.     | <u>DBOD.No.BP.BC.81/ 21.04. 018/ 2006-07</u>  | April 18, 2007     | Guidelines - Accounting Standard 17 (Segment Reporting) – Enhancement of disclosures   | Annexure II Part B [Paragraph 4]   |

| Sr. No. | Circular No.   | Date               | Subject  | Reference Chapter/Paragraph/Annexure                              |
|---------|--|--------------------|--|---|
| 69.     | Mailbox Clarification  | July 11, 2007      | Prudential Norms – Accounting of Amortization of Premium   | Annexure II Part A [Schedule 13 (ii)]                             |
| 70.     | Paragraph 5 of <u>UBD.(PCB).BPD.Cir.No.14/16.20.000/2007-08</u>        | September 18, 2007 | Investment in Non-SLR Debt Securities by Primary (Urban) Co-operative Banks (UCBs)                 | Annexure III – C.3(d)   |
| 71.     | Mailbox Clarification  | October 9, 2007    | Prudential Norms – Utilisation of Share Premium Account  | Chapter VI Paragraph 19   |
| 72.     | DBOD No.BP.698/21.04.018/2007-08                                       | December 18, 2007  | Outstanding Entries / Amount held in Unclaimed Nostro Account as on March 31, 2007                 | -   |
| 73.     | RPCD.CO.RRB.No.BC.45/03.05.98/2007-08                                  | January 8, 2008    | Section 17(2) of the Banking Regulation Act, 1949 - Appropriation from the Reserve Fund            | Chapter VI - Paragraph 18   |
| 74.     | <u>DBOD.No.BP.BC.84/21.04.018/2007-08</u>                              | May 21, 2008       | Consolidated Financial Statement   | Chapter V – Paragraph 12  |
| 75.     | Paragraph 9 of enclosure of <u>UBD.PCB.BPD.No.53/13.05.000/2008-09</u> | March 6, 2009      | Prudential Guidelines on Restructuring of Advances by UCBs   | Annexure III -C.4(d)  |
| 76.     | <u>DBOD.No.BP.BC.125/21.04.048/2008-09</u>                             | April 17, 2009     | Prudential Norms on Unsecured Advances   | Annexure I (Schedule 9.B.iii)<br>Annexure III [Paragraph C.5 (d)] |
| 77.     | Paragraph 6 of <u>UBD.PCB.BPD.Cir.No.60/13.05.000/2008-09</u>          | April 20, 2009     | Prudential Guidelines on Restructuring of Advances by UCBs   | Annexure III – C.4(d)   |
| 78.     | <u>DBOD.BP.BC.No.133/21.04.018/2008-09</u>                             | May 11, 2009       | Reconciliation of NOSTRO Account and Treatment of Outstanding Entries                              | Chapter VI - Paragraph 15 and 16                                  |
| 79.     | Paragraph 5 of <u>DBOD.No.BP.BC.64/21.04.048/2009-10</u>               | December 1, 2009   | Second Quarter Review of Monetary Policy for the Year 2009-10 - Provisioning Coverage for Advances | Annexure III – C.4(a)   |
| 80.     | Mailbox Clarification  | December 23, 2009  | Treatment for Investment in Rural Housing Development Fund of National Housing Bank                |   |

| Sr. No. | Circular No.   | Date               | Subject   | Reference Chapter/Paragraph/ Annexure                     |
|---------|--|--------------------|---|---|
| 81.     | <u>DBOD.No.FSD.BC.67/24.01.001/ 2009-10</u>                    | January 07, 2010   | Disclosure in Balance Sheet – Bancassurance Business  | Annexure III [Paragraph C.14 (b)]                         |
| 82.     | <u>DBOD.BP.BC.79/21.04.018/ 2009-10</u>                        | March 15, 2010     | Additional Disclosures by banks in Notes to Accounts  | Annexure III [C.6, C.4(b), C.4(a), C.4(c), C.9]           |
| 83.     | <u>DBOD.BP.BC.No.81/21.01.02/2009-10</u>                       | March 30, 2010     | Classification in the Balance Sheet - Capital Instruments   | Annexure II Part A (Schedule 1 & 4 (Notes: General))      |
| 84.     | <u>DBOD.No.BP.BC.80/21.04.018/2010-11</u>                      | February 9, 2011   | Re-opening of Pension Option to Employees of Public Sector Banks and Enhancement in Gratuity Limits - Prudential Regulatory Treatment | -   |
| 85.     | Paragraph 5 of <u>DBOD.No.BP.BC.87/21.04.048/2010-11</u>       | April 21, 2011     | Provisioning Coverage Ratio (PCR) for Advances  | Annexure III - C.4(a)                                     |
| 86.     | <u>RPCD.CO.RRB.BC.No.70/03.05.33/2010-11</u>                   | May 16, 2011       | Enhancement in Gratuity Limits - Prudential Regulatory Treatment  | -   |
| 87.     | <u>UBD.BPD.(PCB).CIR.No.49/09.14.000/2010-11</u>               | May 24, 2011       | Enhancement in Gratuity Limits - Prudential Regulatory Treatment  | -   |
| 88.     | Paragraph 1.6.2 of <u>DBOD.No.BP.BC-103/21.04.177/2011-12</u>  | May 7, 2012        | Revisions to the Guidelines on Securitisation Transactions  | Annexure III – C.7  |
| 89.     | <u>DBOD.BP.BC.No.49/21.04.018/2013-14</u>                      | September 03, 2013 | Disclosure of customer complaints and unreconciled balances on account of ATM transactions  | Chapter VI (Paragraph 21) & Annexure III (Paragraph C.11) |
| 90.     | <u>DBOD.No.BP.BC.77/21.04.018/2013-14</u>                      | December 20, 2013  | Deferred Tax Liability on Special Reserve created under Section 36(1) (viii) of the Income Tax Act, 1961                              | Chapter VI - Paragraph 22                                 |
| 91.     | Paragraph 8 of <u>DBOD.No.BP.BC.85/21.06.200/2013-14</u>       | January 15, 2014   | Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure                               | Annexure III -C.5(g)                                      |
| 92.     | Paragraph 8 of Annex <u>DBOD.No.BP.BC.96/21.06.102/2013-14</u> | February 11, 2014  | Guidelines on Management of Intra-Group Transactions and Exposures  | Annexure III – C.5(f)                                     |

| Sr. No. | Circular No.  | Date             | Subject   | Reference Chapter/Paragraph/ Annexure |
|---------|---|------------------|---|---------------------------------------|
| 93.     | <u>UBD.CO.BPD.(PCB)Cir.No.52/12.05.001/2013-14</u>                            | March 25, 2014   | Balance Sheet of banks- Disclosure of Information   | Annexure III                          |
| 94.     | Paragraph 6 of Annex of <u>UBD.BPD.(PCB).Cir.No.53/13.05.000/2013-14</u>      | March 28, 2014   | Guidelines on Sale of Financial Assets to Securitisation Company/ Reconstruction Company (SC / RC) by Multi State Urban Cooperative Banks | Annexure III – C.4(f)(i)              |
| 95.     | Paragraph 8 of <u>DBOD.No.DEAF.Cell.BC.114/30.01.002/2013-14</u>              | May 27, 2014     | The Depositor Education and Awareness Fund Scheme, 2014 - Section 26A of Banking Regulation Act, 1949 - Operational Guidelines            | Annexure III – C.9                    |
| 96.     | <u>UBD.CO.BPD.PCB.Cir.No.67/09.50.001/2013-14</u>                             | May 30, 2014     | Deferred Tax Liability on Special Reserve created under Section 36(1) (viii) of the Income Tax Act, 1961 - UCBs                           | Chapter VI – Paragraph 22             |
| 97.     | Paragraph 9 of Annex of <u>DBOD.BP.BC.No.120/21.04.098/2013-14</u>            | June 9, 2014     | Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards | Annexure III – C.2(b)                 |
| 98.     | <u>DBOD.No.BP.BC.121/21.04.018/2013-14</u>                                    | June 18, 2014    | Disclosure of sector-wise advances  | Annexure III - Paragraph 4(b)         |
| 99.     | <u>RPCD.CO.RRB.BC.No.17/03.05.33/2014-15</u>                                  | July 28, 2014    | Additional disclosures by Regional Rural Banks in Notes to Accounts   | Annexure III - C.6, C.4(b), C.4(a)    |
| 100.    | Paragraph 6(b) of Annex of circular <u>DBR.No.FSD.BC.62/24.01.018/2014-15</u> | January 15, 2015 | Entry of Banks into Insurance Business  | Annexure III-C.13(b)                  |
| 101.    | Paragraph 3 of <u>DBR.No.BP.BC.75/21.04.048/2014-15</u>                       | March 11, 2015   | Guidelines on Sale of Financial Assets to Securitisation Company (SC) / Reconstruction Company (RC) and Related Issues                    | Annexure III – C.4(f)(i)              |
| 102.    | <u>DBR.No.BP.BC.78/21.04.048/2014-15</u>                                      | March 20, 2015   | Guidelines on Sale of Financial Assets to Securitisation Company / Reconstruction Company and Related Issues                              | Annexure III – C.4(f)(ii)             |

| Sr. No. | Circular No.  | Date               | Subject   | Reference Chapter/Paragraph/ Annexure                            |
|---------|---|--------------------|---|--|
| 103.    | Paragraph 3 of <u>DCBR.BPD.(MSCB).Cir.No.1/13.05.000/2014-15</u>  | May 14, 2015       | Guidelines on Sale of Financial Assets to Securitization Company (SC) / Reconstruction Company (RC) - Reversal of Excess provision on Sale of NPAs to SC / RC | Annexure III – C.4(f)(i)   |
| 104.    | Paragraph 4 of Annex of <u>DBR.No.BC.97/29.67.001/2014-15</u>     | June 1, 2015       | Guidelines on Compensation of Non-executive Directors of Private Sector Banks   | Annexure III-C.12  |
| 105.    | <u>DBR.BP.BC.No.23/21.04.018/2015-16</u>                          | July 1, 2015       | Master Circular - Disclosure in Financial Statements - 'Notes to Accounts'  | Annexure III   |
| 106.    | <u>DBR.BP.BC.No.31/21.04.018/2015-16</u>                          | July 16, 2015      | Deposits placed with NABARD/SIDBI/NHB for meeting shortfall in Priority Sector Lending by Banks-Reporting in Balance Sheet                                    | Annexure II Part A - Schedule 11 (VI)                            |
| 107.    | Paragraph 8 of Annex of <u>DBR.No.FSD.BC.32/24.01.007/2015-16</u> | July 30, 2015      | Provision of Factoring Services by Banks – Review   | Annexure II – Part A – Schedule 9(A)(i)<br>Annexure III – C.5(e) |
| 108.    | Paragraph 18 of Annex of <u>DBR.BP.BC.No.40/21.04.142/2015-16</u> | September 24, 2015 | Partial Credit Enhancement to Corporate Bonds   | Annexure II – Part A<br>Schedule 12                              |
| 109.    | Paragraph 7 of circular <u>DBR.BP.BC.No.76/21.07.001/2015-16</u>  | February 11, 2016  | Implementation of Indian Accounting Standards (Ind AS)  | Annexure III-C.13(f)   |
| 110.    | Paragraph 1(d) of <u>DBR.No.BP.BC.92/21.04.048/2015-16</u>        | April 18, 2016     | Provisioning pertaining to Fraud Accounts   | Annexure III – C.4(h)  |
| 111.    | Paragraph 5 of <u>DBR.No.BP.BC.9/21.04.048/2016-17</u>            | September 1, 2016  | Guidelines on Sale of Stressed Assets by Banks  | Annexure III – C.4(f)(ii)  |
| 112.    | <u>DBR.BP.BC.No.61/21.04.018/2016-17</u>                          | April 18, 2017     | Guidelines on Compliance with Accounting Standard (AS) 11 - [The Effects of Changes in Foreign Exchange Rates] by Banks - Clarification                       | Annexure II - Part B - Paragraph 3(IV)                           |



| Sr. No. | Circular No.  | Date             | Subject   | Reference Chapter/Paragraph/ Annexure |
|---------|---|------------------|---|---------------------------------------|
| 113.    | <u>DBR.BP.BC.No.63/21.04.01 8/2016-17</u>   | April 18, 2017   | Disclosure in the "Notes to Accounts" to the Financial Statements – Divergence in the asset classification and provisioning     | Annexure III A - Paragraph C.4(e)     |
| 114.    | Paragraph 12 of <u>DBR.BP.BC.No.106/21.04.0 98/2017-18</u>  | May 17, 2018     | Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines                                 | Annexure III – C.2(b)                 |
| 115.    | <u>DBR.BP.BC.No.32/21.04.01 8/2018-19</u>   | April 1, 2019    | Disclosure in the "Notes to Accounts" to the Financial Statements - Divergence in the asset classification and provisioning     | Annexure III - Paragraph C.4(e)       |
| 116.    | Paragraph 24 of <u>DBR.No.BP.BC.45/21.04.04 8/2018-19</u>   | June 7, 2019     | Prudential Framework for Resolution of Stressed Assets  | Annexure III – 4(d)(i)                |
| 117.    | Paragraph 3.1 and 3.2 (only part related to disclosure in Annual Financial Statements) of Annex of circular <u>DOR.Appt.BC.No.23/29.67.0 01/2019-20</u> | November 4, 2019 | Guidelines on Compensation of Whole Time Directors / Chief Executive Officers / Material Risk Takers and Control Function staff | Annexure III-C.12                     |
| 118.    | Paragraph 52 and 53 of Annex of <u>DOR.No.BP.BC./3/ 21.04.048/2020-21</u>   | August 6, 2020   | Resolution Framework for COVID-19 - Related Stress  | Annexure III-C.4(i)                   |
| 119.    | Paragraph 4 of Annex of <u>CEPD.CO.PRD.Cir.No.01/13 .01.013/2020-21</u>   | January 27, 2021 | Strengthening of Grievance Redress Mechanism in Banks   | Annexure III – C.10                   |