

Appendix A

**FORMAT OF CONSOLIDATED BALANCE SHEET OF A BANK AND ITS
SUBSIDIARIES**

Consolidated Balance Sheet of _____ (here enter name of
the parent bank)

(Rs.in crore)

Balance Sheet as on March 31 (Year)

Particulars	Schedule	As on 31.3. (current year)	As on 31.3. (previous year)
<i>CAPITAL & LIABILITIES</i>			
Capital	1		
Reserves & Surplus	2		
Minorities Interest	2A		
Deposits	3		
Borrowings	4		
Other Liabilities and Provisions	5		
<i>Total</i>			
<i>ASSETS</i>			
Cash and Balances with Reserve Bank of India	6		
Balances with banks and money at call and short notice	7		
Investments	8		
Loans & Advances	9		
Fixed Assets	10		
Other Assets	11		
Goodwill on Consolidation ¹			
Debit Balance of Profit and Loss A/C			
<i>Total</i>			
Contingent liabilities	12		
Bills for collection			

¹ Where there is more than one subsidiary and the aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 and Assets side after giving separates notes.

**FORM OF CONSOLIDATED PROFIT AND LOSS ACCOUNT OF A BANK AND ITS
SUBSIDIARIES**

Consolidated Profit and Loss Account of _____ (here enter name of the parent bank)

(Rs. in crore)

Profit & Loss Account for the year ended March 31 ____

Particulars	Schedule	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
<i>I. Income</i>			
Interest earned	13		
Other income	14		
<i>Total</i>			
<i>II. Expenditure</i>			
Interest expended	15		
Operating expenses	16		
Provisions and contingencies			
<i>Total</i>			
Share of earnings/loss in Associates	17		
Consolidated Net profit/(loss) for the year before deducting Minorities' Interest			
Less: Minorities' Interest			
Consolidated profit/(loss) for the year attributable to the group			
Add: Brought forward consolidated profit/(loss) attributable to the group			
<i>III. Appropriations</i>			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/Proposed dividend			
Balance carried over to consolidated balance sheet			
<i>Total</i>			
<i>Earnings per Share¹</i>			

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

SCHEDULE 1 – CAPITAL

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

SCHEDULE 2 – RESERVES & SURPLUS¹

	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
Statutory Reserves		
Capital Reserves		
Capital Reserve on Consolidation ²		
Share Premium		
Other Reserves (specify nature)		
Revenue and other Reserves		
Balance in Profit and Loss Account		
Total		

SCHEDULE 2A-MINORITIES INTEREST

Minority interest at the date on which the parent-subsidary relationship came into existence		
Subsequent increase/ decrease		
Minority interest on the date of balance sheet		

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 aggregation results in goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 or Assets side after giving separate notes.

SCHEDULE 3 – DEPOSITS

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

SCHEDULE 4 – BORROWINGS

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

SCHEDULE 5 – OTHER LIABILITIES AND PROVISIONS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Bills payable		
II. Inter-office adjustments (net)		
III. Interest accrued		
IV. Deferred Tax Liabilities		
V. Others (including provisions)		
Total		

SCHEDULE 6 – CASH AND BALANCES WITH RESERVE BANK OF INDIA

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

¹ Includes deposits of Indian branches of subsidiaries

² Includes deposits of foreign branches of subsidiaries

**SCHEDULE 7 – BALANCES WITH BANKS AND MONEY AT
CALL & SHORT NOTICE**

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
<i>I. In India</i>		
(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 & ii)		
<i>II. Outside India</i>		
(i) In Current Account		
(ii) In Other Deposit Accounts		
(iii) Money at call and short notice		
Total		
Grand Total (I & II)		

SCHEDULE 8 – INVESTMENTS

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

SCHEDULE 9 – ADVANCES

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

SCHEDULE 10 – FIXED ASSETS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
<i>I. Premises</i>		
At cost as on 31 st March of the preceding year		
Additions during the year		
Deductions during the year		
Depreciation to date		
<i>IA. Premises under construction</i>		
<i>II. Other Fixed Assets (including furniture and fixtures)</i>		
At cost (as on 31 March of the preceding year)		
Additions during the year		
Deductions during the year		
Depreciation to date		
<i>IIA. Leased Assets</i>		
At cost as on 31 st March of the preceding year		
Additions during the year including adjustments		
Deductions during the year including provisions		
Depreciation to date		
Total (I, IA, II & IIA)		
<i>III. Capital-Work-in progress (Leased Assets) net of Provisions</i>		
Total (I, IA, II, IIA & III)		

SCHEDULE 11 – OTHER ASSETS

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

SCHEDULE 12 – CONTINGENT LIABILITIES

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (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		
(a) In India		
(b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable		
Total		

SCHEDULE 13 – INTEREST AND DIVIDENDS EARNED

Particulars	Year ended 31.3.____ (current year)	Year ended 31.3.____ (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		
Total		

SCHEDULE 14 – OTHER INCOME

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

SCHEDULE 15 – INTEREST EXPENDED

Particulars	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Interest on deposits		
II. Interest on Reserve Bank of India/ inter-bank borrowings		
III. Others		
Total		

SCHEDULE 16 – OPERATING EXPENSES

Particulars	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
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 (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		
Total		

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 should be separately disclosed.
2. Additional line items, headings and sub-headings should 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 consolidated financial statements Accounting Standards issued by the ICAI, to the extent applicable to banks, and the guidelines issued by RBI should be followed.