

Schedule 1 - Capital		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Authorised share capital (___ shares of ₹__ each)		
b) Issued share capital (___ shares of ₹__ each)		
c) Subscribed share capital (___ shares of ₹__ each)		
d) Called-up share capital (___ shares of ₹__ each)		
e) Paid-up share capital (___ shares of ₹__ each)		
of (e) above, held by		
i) Individuals		
ii) Cooperative institutions		
iii) State Governments		
iv) Other entities		
The paid-up share-capital linked to linked to borrowings by members may be disclosed by way of a note.		

Schedule 2 - Reserves and surplus		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Statutory Reserve		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
Other reserves and surplus		
b) Capital reserve		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		

Schedule 2 - Reserves and surplus		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
c) Revaluation reserve		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
d) Investment fluctuation reserve		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
e) Other reserves (please specify)		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
f) Balance in profit and loss account		
i) Opening balance		
ii) Additions during the year		
iii) Reduction during the year		
iv) Closing balance		
Total		

Schedule 3 - Deposits		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Term Deposits		
i) Individuals		
ii) Cooperative banks		
iii) Cooperative societies		
iv) Others		
Sub-total (a)		
b) Savings Deposits		
i) Individuals		
ii) Cooperative banks		
iii) Cooperative societies		
iv) Others		
Sub-total (b)		
c) Other Demand Deposits		
i) Individuals		
ii) Cooperative banks		
iii) Cooperative societies		
iv) Others		
Sub-total (c)		
Total (a+b+c)		

Schedule 4 - Borrowings		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) i) Reserve Bank of India		
ii) State Government		
iii) Cooperative banks		
iv) Cooperative societies		
v) Commercial banks		
vi) All India Financial Institutions		
vii) Others		

Schedule 4 - Borrowings		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
Total (a)		
b) i) Loans repayable on demand		
ii) Repo		
iii) Refinancing		
iv) Term loans		
v) Others		
Total (b)		
Total of (a) and (b) should be equal		

Schedule 5 - Other Liabilities and Provisions		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Bills payable		
b) Inter-branch adjustment (net)		
c) Interest accrued		
d) Provisions for standard assets		
e) Deferred tax liabilities (net)		
f) Principal/subsidiary state partnership fund account For share capital of: i) Central cooperative banks ii) Primary agriculture credit societies iii) Other societies		
g) Others (Please specify)		
Total		

Schedule 6 - Cash and Balances with Reserve Bank of India		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Cash		
b) Balances with Reserve Bank of India		
i) In current account		
ii) In reverse repos		
iii) In other accounts		
Total		

Schedule 7 - Balances with Banks and Money at Call and Short Notice		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) With Urban Cooperative Banks		
i) In current account		
ii) In other deposit accounts		
b) With Central and State Cooperative Banks		
i) In current account		
ii) In other deposit accounts		
c) With Commercial Banks		
i) In current account		
ii) In other deposit accounts		
d) Money at Call and Short Notice		
i) With Urban Cooperative Banks		
ii) With Central and State Cooperative Banks		
iii) With commercial banks		
iv) With other entities		
Total		

Schedule 8 – Investments [Net of specific provisions for non-performing investments]		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Government securities		
b) Other approved securities		
c) Investments out of the “Principal/Subsidiary State Partnership Fund” In share capital of: i) Central cooperative banks ii) Primary agriculture credit societies iii) Other societies		
d) Shares i) In other cooperative institutions ii) In other entities		
e) Mutual fund units		
f) Commercial paper		
g) Certificate of deposit		
h) Debentures and bonds		
i) Others		
Total		

Schedule 9 - Advances [Net of specific provisions for non-performing advances]		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) i) Bill purchased and bills discounted		
ii) Cash credits, overdrafts and loans repayable on demand		
iii) Reverse repos a. With cooperative banks b. With commercial banks c. With other institutions		
iv) Term loans		
v) Others		
Total (a)		
b) i) Secured by tangible assets (including book debts)		
ii) Secured by bank/government guarantee		
iii) Unsecured		
Total (b)		

Schedule 9 - Advances [Net of specific provisions for non-performing advances]		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
Total of (a) and (b) should be equal		

Schedule 10 - Property, Plant and Equipment										
	Gross Block				Accumulated Depreciation				Net Block	
	As at March 31, (Previous Year)	Additions/ Adjustme nts	Deductio s/ Adjustme nts	As at March 31, (Current Year)	As at March 31, (Previou s Year)	Deducti ons/ Adjustm ents	For the year	As at March 31, (Current Year)	As at March 31, (Previous Year)	As at March 31, (Current Year)
a. Land										
b. Building										
c. Computers										
d. Office Equipment										
e. Furniture and fixtures										
f. Vehicles										
g. Others										
Total										

Schedule 11 – Intangible Assets		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Goodwill		
b) Deferred tax asset (net)		
c) Other intangible assets		
Total		

Schedule 12 - Other Assets		
	As at March 31, _____ (Current Year)	As at March 31, _____ (Previous Year)
a) Inter-branch adjustments (net)		
b) Interest accrued		
c) Deposits in lieu of shortfall in priority sector lending targets		
d) Non-banking assets acquired in satisfaction of claims		
e) Current tax assets (net)		
f) Others (to be specified)		
Total		

Schedule 13: Contingent Liabilities		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Claims against the bank not acknowledged as debts		
b) Guarantees given on behalf of constituents		
c) Acceptances, endorsements, and other obligations		
d) Amount transferred to Depositor Education and Awareness (DEA) Fund		
e) Other items for which the bank is contingently liable (to be specified)		
Total		

Schedule 14 - Interest and Discount		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Interest and discount earned on advances (including bills)		
b) Interest and discount earned on investments		
c) Interest earned on balances with RBI and other Inter-bank funds		
d) Other interest and discount earned		
Total		

Schedule 15 - Interest Expenses		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Interest paid on deposits		
b) Interest paid on RBI and inter-bank borrowings		
c) Interest paid on other borrowings		
d) Other interest expenses		
Total		

Schedule 16 – Other Income from Investments		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Dividend received on investments		
b) Profit on sale of Investments Less: loss on sale of investments		
c) Revaluation of investments		
Total		

Schedule 17 - Other Income		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Profit on sale of property, plant, and equipment and other assets Less: Loss on sale of property, plant, and equipment and other assets		
b) Foreign exchange gains/(loss)		
c) Other income (to be specified)		
Total		

Schedule 18 - Employee Benefits		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Salaries and wages (including allowances and bonus)		
b) Post-employment benefits		
c) Others		
Total		

Schedule 19 - Provision for Non-Performing Assets		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Provision for non-performing advances		
b) Provisions on non-performing investments		
c) Others		
Total		

Schedule 20 - Other Expenses		
	As at March 31, ____ (Current Year)	As at March 31, ____ (Previous Year)
a) Provisions on standard assets		
b) Rent, taxes, and energy cost		
c) Printing and stationery		
d) Communication cost		
e) Advertisement and publicity		
f) Directors' fees, allowances, and expenses		
g) Auditor's fees and expenses (including branch auditors' fees)		
h) Legal and professional charges		
i) Repairs and maintenance		
j) Insurance		
k) Donations		
l) Other expenditure (to be specified)		
Total		