



**Reserve Bank of India
Department of Banking Regulation**

**Technical Guidance Note on
XBRL Returns – Harmonization of Banking Statistics**

The Reserve Bank collects data in the form of returns from banks as part of statutory, regulatory, supervisory, policy and research requirements that is used for compilation of certain key banking statistics at aggregate level by the user departments.

2. In view of frequent divergence observed in the data reported by banks for the same item across various returns prescribed by RBI and with an objective to ensure quality and uniformity of the inputs from the banks, the Reserve Bank had constituted an inter-departmental Task-force in December 2014, to provide “harmonised” definitions of major balance sheet/ profit and loss/ off-balance sheet items covered in the banking/ regulatory returns received across RBI departments. Based on the recommendations of the Task-force, the Reserve Bank has formalized harmonized definitions for 107 data elements which are required to be reported in multiple returns.

Harmonised Definitions under Phase I

3. During compilation of the harmonized list, it was observed that a few data elements involve components/sub-components and/or adjustments, the interpretation of which is contextual, depending upon the purpose of the return and the requirements of the user departments. Therefore the definitions provided in the technical guidance note have been kept generic in nature with an objective of ensuring uniformity across banks in data compilation for various returns and thereby improve the data quality. For granular details, relevant master circulars/ directions/ guidance notes need to be referred. However, in the event of conflict between the definition of a term provided in technical guidance note vis-à-vis the statutory/accounting/regulatory (provided in the relevant circulars) definition, the latter would prevail.

Going Forward

4. The issuance of the technical guidance note completes the first phase of the work of the Task Force on Harmonisation of Banking Statistics. The Task Force has also taken up the second phase of the harmonisation exercise and the guidance emanating therefrom will be issued in due course.



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Annex

Banking Statistics - Harmonised Definitions of Data Elements – Phase I

Sl. No.	Data Elements	Harmonised Definitions
Assets		
1.	Cash in India/ Cash in Hand	<p>Consist of (i) total amount of rupee notes and coins held by bank branches / ATMs / Cash deposit machines maintained by banks in India, including transit cash on bank's books as also cash with Business correspondents (BCs), but excluding cash, where physical possession is with outsourced vendors/BCs, which is not replenished in bank's ATM and/or is not reflected on bank's books.</p> <p>(ii) In addition to (i) above, the foreign currency held by a bank would be included under cash in its balance sheet.</p>
2.	Deemed Cash	<p>Consistsof (a) cash deposit/balances by a scheduled bank (including banks incorporated outside India)/ non-scheduled bank with the Reserve Bank, in excess of required CRR balances, (b) securities deposited with the Reserve Bank, to the extent unencumbered, by a bank incorporated outside India and (c) Net balances in current accounts with other banks in India (as defined in the Explanation to sub-section (1) of Section 18 of the BR Act, read with section 56 thereof).</p>
3.	Balances with banks	<p>Balances of banks in their (a) current account/s and (b) other deposit account/s maintained with other banks in India (including cooperative banks) / outside India as per banks' own books.</p> <p>Balances with banks outside India includes debit balances in Nostro accounts, balances held by foreign branches with banks outside India as well as balances held by the Indian branches with banks outside India.</p> <p>Balances held with foreign branches by other branches of the bank should not be shown under this head but should be included in inter-branch accounts.</p> <p>Money at Call and short notices (with banks and others) are shown under separate sub head "money at call and short notice" and not under "balances with banks".</p>

4.	Bank Credit	<p>Bank Credit is synonymous with 'Gross loans and Advances' and includes all types of credit facilities such as cash credit, overdrafts, demand loans, term loans, bills discounted/ purchased and factored receivables. It includes money lent by the bank to its borrowers/ customers, interest accrued and due on such monies lent, debit balances in deposits accounts, amount of participation on risk sharing basis under IBPC, outstanding in credit card operations, , interest bearing advances to staff members, amount receivable under any special schemes announced by GOI (e.g., Agricultural Debt Waiver Scheme 2008), any other fund based exposure deemed as loans and advances as per extant regulatory instructions. It also includes recalled assets (other than fraud related receivables) and amount of refinances. For the purpose of Bank Credit, refinancing shall include the loans extended due to swapping /replacing of the outstanding debt with a new debt as per the terms and conditions of the original sanction.</p> <p>However, it excludes amount in Interest Suspense Account as per extant RBI guidelines. Prudential write-offs, securitised loans, loans transferred to asset reconstruction companies (ARCs), bills rediscounted, which are not forming part of banks' balance sheets also do not form part of 'loans and advances'.</p>
5.	Gross Loans and Advances	All outstanding loans and advances as indicated under the definition above of 'Bank Credit'. These are gross of all provisions and netting items as specified under the definition of 'net loans and advances' at Sr.No.6 below.
6.	Net Loans and Advances	<p>To arrive at 'Net Loans and Advances', following items should be netted out from Gross Loans and Advances:</p> <ol style="list-style-type: none"> i. Provisions held in the case of NPA Accounts as per asset classification (including additional Provisions for NPAs at higher than prescribed rates), ii. DICGC / ECGC claims received and held pending adjustment, iii. Part payment received and kept in Suspense Account or any other similar account, iv. Balance in Sundries Account (Interest Capitalization - Restructured Accounts), in respect of NPA Accounts, v. Floating Provisions (to the extent, banks have exercised this option, over utilising it towards Tier II capital), and vi. Provisions in lieu of diminution in the fair value of restructured accounts classified as a) standard assets and b) NPAs.
7.	Cash Credit	A facility, under which a customer is allowed an advance up to the credit limit against the security by way of hypothecation/ pledge of goods, book debts, standing crops, etc. The facility is a running account and 'Drawing Power - DP' is periodically determined with reference to the value of the eligible current assets. The outstanding amount is repayable on demand.
8.	Overdraft	A facility, under which a customer is allowed to draw an agreed sum (credit limit) in excess of credit balance in their account. The overdraft facility may be secured (against fixed/term deposits and other securities, like small saving instruments, surrender value of insurance policies, etc.) or clean (i.e. without any security). The overdraft facility might be granted on their current account, savings deposits account or temporary overdraft on credit accounts.

9.	Term Loans	A loan which has a specified maturity and is payable in instalments or in bullet form. Term loans having maturity in excess of one year should only be reported under this head (term loans with maturity up to one year are to be reported under demand loans).
10.	Demand Loans	All loans repayable on demand (such as cash credit, overdraft, bills purchased and discounted, etc.) and short-term loans with maturity up to one year, whether secured or unsecured, are considered demand loans.
11.	Bills Purchased and Discounted	A negotiable instrument that gives the holder the right to receive stated fixed sums on demand or at a fixed or determinable future time. When a bank negotiates a bill payable on demand (sight bill) and provides funds to the holder, at a fee/ interest, the facility is referred to as bill purchase. When a bank negotiates bill payable after a usance i.e., at a fixed or determinable future time (usance bill) and provides funds to the holder, at a discount, the facility is referred to as bill discounting. Bills purchased and discounted can be Inland Bills and Foreign Bills. Inland Bills are Bills of Exchange drawn in India and paid in India to a person in India.
12.	Advances Fully Secured by Tangible Assets	<p>Advances where all amounts due are covered fully by the value of tangible security (primary as well as collateral security) duly discharged to the bank in respect of those dues and the market value of such security is not, at any time, less than the amount of such advance. Securities in intangible form like guarantees / comfort letters, etc. of the promoter/ others (including State Government guarantees), goodwill etc., are not included. The rights, licenses, authorisations, etc., charged to the banks as collateral in respect of projects (including infrastructure projects) financed by them, should also not be reckoned as tangible security, unless or otherwise, specifically permitted by the RBI.</p> <p>However, banks may treat annuities under build-operate-transfer (BOT) model in respect of road / highway projects and toll collection rights, where there are provisions to compensate the project sponsor if a certain level of traffic is not achieved, as tangible securities subject to the condition that banks' right to receive annuities and toll collection rights is legally enforceable and irrevocable. Similarly, in case of infrastructure project that have been adopted by various Ministries and State Governments for their respective public-private partnership (PPP) projects, the debts due to the lenders may be considered as secured to the extent assured by the project authority in terms of the Model Concession Agreement, subject to prescribed conditions.</p> <p>Further, where the market value of the tangible security is less than all amounts due, the advance is secured only to the extent of the market value of the assets held as security. The residual portion of the advance is unsecured loan/ advance.</p>
13	Unsecured Loans	<p>Where the market value of the tangible security is less than all amounts due, the advance is secured only to the extent of the market value of the assets held as security. The residual portion of the advance is unsecured loan/ advance.</p> <p>Note: For the limited purpose of application of RBI prudential norms on Income Recognition and Asset Classification (IRAC Norms), 'Unsecured Loan/Advance' is, however, defined as an exposure where the</p>

		realisable value of the security, as assessed by the bank / approved valuer / Reserve Bank inspecting officers, is not more than 10 percent of the outstanding exposure in the borrowal accounts. 'Security' here means tangible security properly discharged to the bank and will not include intangible securities like guarantees (including State government guarantees), comfort letters etc.
14	Advances Covered by Bank/ Government Guarantees	Advances guaranteed by Indian and or foreign banks, Indian Central/State/ Local government and or foreign governments, and other recognised institutions [e.g., Export Credit Guarantee Corporation of India Limited (ECGC), Deposit Insurance and Credit Guarantee Corporation (DICGC), Credit Guaranteed Fund Trust for Micro and Small Enterprises (CGTMSE)].
15	Clean Loans/Advances	A loan/advance which is granted without any primary or collateral security.
16	Non-performing Assets	<p>A non-performing Asset (NPA) is an asset, other than investments where; (a) interest and/or instalment of principal remain overdue* for a period of more than 90 days in respect of a term loan, (b) the account remains 'out of order'**, in respect of an Overdraft/ Cash Credit (OD/CC), (c) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted, (d) the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops, the instalment of principal or interest thereon remains overdue for one crop season for long duration crops, (f) the amount of liquidity facility remains outstanding for more than 90 days in respect of a securitisation transaction undertaken in terms of guidelines on securitisation, (g) derivative transactions where the overdue receivables representing positive mark-to-market value of a derivative contract remain unpaid for a period of more than 90 days from the specified due date for payment, (h) In respect of a working capital borrowal account, if irregular drawings are permitted in the account for a continuous period of more than 90 days even though the unit may be working or the borrower's financial position is satisfactory. For this purpose, any outstanding in the account based on drawing power calculated from stock statements older than three months would also be deemed as irregular. (i) an account where the regular / ad hoc credit limits have not been reviewed/ renewed within 180 days from the due date / date of ad hoc sanction.</p> <p>In case of interest payments, banks should, classify an account as NPA only if the interest is due and charged during any quarter is not serviced fully within 90 days from the end of the quarter.</p> <p>If the debits arising out of devolvement of letters of credit or invoked guarantees are parked in a separate account, the balance outstanding in that account also should be treated as a part of the borrower's principal operating account for the purpose of application of prudential norms on income recognition, asset classification and provisioning. However, the bills discounted under LC favouring a borrower may not be classified as a Non-performing assets (NPA), when any other facility granted to the borrower is classified as NPA. However, in case documents under LC are not accepted on</p>

		<p>presentation or the payment under the LC is not made on the due date by the LC issuing bank for any reason and the borrower does not immediately make good the amount disbursed as a result of discounting of concerned bills, the outstanding bills discounted will immediately be classified as NPA with effect from the date when the other facilities had been classified as NPA.</p> <p><i>* 'Overdue' – Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.</i></p> <p><i>** 'Out of Order'-An account should be treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period, these accounts should be treated as 'out of order'.</i></p>
17	Non-Earning Assets	Assets that do not generate income and <i>inter-alia</i> include cash in hand or cash with banks' agents/ service providers, fixed assets (excluding leased assets), balances in current accounts with other banks including the RBI, and other assets including intangible assets.
18	Syndicated Loans	Loan syndication involves participation by a group of lending institutions (banks/ financial institutions) as financiers to a single borrower. The borrower selects a bank or financial institution to act as a nodal agent for syndication which then invites participation of other banks and financial institutions to finance the single borrower. Although the borrower signs a common document, drawn up by the syndicate manager, the borrower has distinct contractual relationship with each of the syndicate members.
19	Technical / Prudential Write-off	The amount of non-performing assets, which are outstanding in the books of the branches (or outstanding at borrowers' loan account level in centralised operations unit), but have been written-off (fully or partially) at Head Office level.
20	Gross Investments	<p>As per Banking Regulation Act, 1949, it comprises investments in India as well as investments outside India.</p> <p>Investments in India comprise investments in Indian government securities (Central/ State Government securities and Government of India Treasury bills at book value), other approved securities (as per Banking Regulation Act, 1949), shares/debentures/bonds (not included under other approved securities) of companies and corporations, investments in subsidiaries/ joint ventures (including those in RRBs), Certificate of Deposits and others (other residual investments), if any, like gold, commercial paper and other instruments in the nature of shares/ debentures/bonds.</p> <p>Investments outside India comprise foreign government securities (including local authorities), shares, debentures & bonds, subsidiaries and/or joint ventures abroad and other investments.</p>

		<p>As repo/ reverse repo transactions are now accounted as lending/ borrowing obligations (and not as sale/purchase agreements), securities sold under repo transactions (both under market repo as well as RBI LAF window) should continue to be included under investments. However, securities bought under reverse repo transactions (both market reverse repo as well as RBI LAF window) should not be included under investments.</p> <p>Investments are to be shown gross of provisions made for depreciation and provision for non-performing investments.</p> <p>Note: For reporting of investments for the purpose of SLR (such as in Form VIII and Statement on daily maintenance of SLR), the securities (including margins) sold under market repo transactions should not be accounted for SLR by the borrower of funds. The securities (including margins) acquired under market reverse repos as well as RBI LAF window will be reckoned for SLR purpose by the lender of funds.</p>
21	Net Investments	Gross investments less aggregate of provisions for non-performing investments and depreciation for diminution in value of investments.
22	Non-performing Investment (NPI)	<p>An NPI, similar to a non performing advance (NPA), is one where; (i) Interest/ instalment (including maturity proceeds) is due and remains unpaid for more than 90 days. (ii) The above would apply mutatis-mutandis to preference shares where the fixed dividend is not paid. (iii) In the case of equity shares, in the event the investment in the shares of any company is valued at Re.1 per company on account of the non-availability of the latest balance sheet would also be reckoned as NPI. (iv) If any credit facility availed by the issuer is NPA in the books of the bank, investment in any of the securities, including preference shares issued by the same issuer would also be treated as NPI and vice versa. However, if only the preference shares are classified as NPI, the investment in any of the other performing securities issued by the same issuer may not be classified as NPI and any performing credit facilities granted to that borrower need not be treated as NPA. (v) The investments in debentures/ bonds, which are deemed to be in the nature of advance, would also be subjected to NPI norms as applicable to investments. (vi) In case of conversion of principal and / or interest into equity, debentures (including zero coupon bonds or other instruments which seek to defer the liability of the issuer), such instruments should be treated as NPI, <i>ab initio</i>, in the same asset classification category as the restructured loan.</p> <p>The prudential treatment for Central Government Guaranteed bonds has to be identical to Central Government guaranteed advances. Hence, bank's investments in bonds guaranteed by Central Government need not be classified as NPI until the Central Government have repudiated the guarantee when invoked. However, this exemption from classification as NPI is not for the purpose of recognition of income.</p>
23	Leased Assets	Assets which are subject of a lease arrangement.

24	Interest Receivable/ Accrued	The amount of interest accrued but not due on advances and investments and interest due but not collected on investments. Only such interest accrued in respect of assets where banks are allowed to recognise income on accrual basis should be shown under this head.
25	Tax Deducted at Source (TDS)	Tax Deducted at Source (TDS) refers to the deduction in payment made by the person responsible for making the payment as per the relevant provisions of the Income Tax Act, 1961.
26	Advance tax paid and TDS	The amount of tax deducted at source on income, and taxes (advance income tax, wealth tax, fringe benefit tax, or other applicable taxes) paid in advance or self-assessment tax paid, etc. to the extent that these items are not set off against relative tax provisions.
27	Inter-office Adjustments Assets	Inter-office adjustments represent items in transit and unadjusted items. The inter-office adjustments balance, if in debit, is considered inter-office adjustments assets. Only net position of inter-office accounts, inland as well as foreign, should be shown here. For arriving at the net balance of inter-office adjustment accounts, all connected inter-office accounts should be aggregated and the net balance, if in debit only should be shown here.
Liabilities		
28	Equity/ Ordinary Share	A share, which is not a preference share, is called equity/ ordinary share.
29	Local Capital Funds	Interest free funds remitted from Head Office (Overseas Parent) for meeting capital adequacy norms of foreign bank branch (es) in India. These are kept in a separate account in Indian books.
30	Preference Share Capital	That part of the share capital, which enjoys preferential rights in respect of payments of fixed dividend and repayment of capital. Preference shares may also have full or partial participating rights in surplus profits or surplus capital.
31	Paid-up Capital	That part of the <i>subscribed share capital</i> for which consideration in cash or otherwise has been received. Paid up capital comprises of equity share capital and preference share capital subject to RBI prescriptions as regards preference shares (Presently, only perpetual non-cumulative preference shares are advised to be included). <i>Bonus shares</i> allotted by the bank are also included. Foreign banks should report their local capital funds here.
32	Paid-up Equity Capital	That part of the subscribed equity share capital for which consideration in cash or otherwise has been received. Accordingly, calls-in-arrears is not part of paid-up equity capital, but paid up value of forfeited shares is included here. Also bonus shares allotted by the enterprise are included. In case of foreign banks, their local capital funds should be included here.
33	Reserves and Surplus	The portion of earnings, receipts or other surplus (including balances in profit/ loss account) of an enterprise (whether capital or revenue) appropriated by the management for a general or a specific purpose other than a provision for depreciation or diminution in the value of assets or for a known liability. 'Reserve' shall not include any amount written-off or retained by way of providing for depreciation, renewals or diminution in value of assets or retained by way of

		providing for any known liability. Reserves could be of many types, for eg., statutory reserves, capital reserve, share premium, revenue and other reserves, revaluation reserves, etc.
34	Capital and Reserves	Paid up capital + all reserves and surplus (e.g., statutory reserves, capital reserve, share premium, revenue and other reserves, revaluation reserves, and balance carried forward from profit and loss account), net of accumulated losses/debit in the P& L Account.
35	Statutory Reserves	Reserves created out of the profits in compliance with the Section 17 (c) and 11(2)(b) of the Banking Regulation Act, 1949.
36	Revaluation Reserve	A reserve created on the revaluation of assets or net assets represented by the surplus of the estimated replacement cost or estimated market values over the book values thereof.
37	Capital Reserves	Capital reserves arise on account of sale of land and premises, revaluation of fixed assets, sale investments held under 'Held to Maturity' category or investment in subsidiaries/ associates, joint ventures (or other strategic partners), on amalgamations/ mergers, consolidation of financials of subsidiary, etc. In respect of foreign banks, it also includes funds held in a separate account which (a) are interest-free and remitted from abroad for the purpose of acquisition of property and (b) arise out of sale of assets in India, and not eligible for repatriation so long as the bank functions in India. These reserves are not available for distribution as dividend.
38	Share Premium	The excess of the issue price of shares over their face value.
39	Revenue Reserves	Any reserve other than Capital Reserve.
40	Investment Reserve/ Investment Depreciation Reserves	In the event of provisions created on account of depreciation in the 'Available for Sale' or 'Held for Trading' categories being found to be in excess of the required amount in any year, the excess should be credited to the Profit & Loss account and an equivalent amount (net of taxes, if any and net of transfer to Statutory Reserves as applicable to such excess provision) should be appropriated to an Investment Reserve Account.
41	Unallocated Surplus	Balance amount remaining in profit and loss account after making all appropriations. These are shown as balances of profit/ loss carried to the balance sheet under 'Reserves and Surplus'.
42	Net Worth	The excess of the <i>book value</i> of <i>assets</i> of a bank over its <i>liabilities</i> . Net worth comprises of paid-up capital plus Free Reserves including Share Premium but excluding Revaluation Reserves plus Investment Fluctuation Reserve/ and credit balance in Profit & Loss account, less debit balance in Profit and Loss account, Accumulated Losses, Intangible Assets and Deferred Revenue Expenditure. No general or specific provisions should be included in computation of net worth.
43	Free Reserve	A reserve, the utilisation of which is not restricted in any manner.

44	Borrowings	Borrowings by a bank may be from the RBI/ Government (in form of LAF overnight/ term fixed/ variable rate repo, from Government owned institutions, etc.), borrowings from other banks, from non-depository institutions (such as insurance companies and pension funds), from refinancing institutions (EXIM Bank, NABARD etc.), from other financial institutions, from public, etc. Borrowings may be through inter-bank/ money/ capital markets either in the form of, simple borrowing/ lending arrangements, or by way of refinancing, participation certificates, or through markets (such as repo), or by issuing capital/ debt instruments (such as preference shares excluding PNCPS). Borrowings will also include borrowing from head offices in respect of branches of foreign banks. Inter-office transactions are not borrowings. Borrowings in India as well as outside India will be as per RBI's circular on "Revised Format of the Balance Sheet and Profit & Loss Account".
45	Refinancing	Financing of a loan asset of a bank through liability raised from refinancing agencies. Government of India, RBI, EXIM Bank, NABARD and SIDBI are major agencies that provide refinance to banks for loans extended to specified sectors. The refinance obtained by a bank from refinancing agencies (including other institutions notified by the RBI or Government of India) represents borrowings of the bank.
46	Inter-bank Borrowings	A subset of total borrowings of a bank. Borrowings by one bank from another bank. It includes borrowings by banks in inter-bank markets such as Repo, Call money, etc. for specified period. Inter-office transactions are not borrowings and hence should not be included under the item.
47	Commercial Paper	A short-term unsecured money market instrument issued in the form of promissory note by companies, PDs and FIs, satisfying stipulated eligibility criteria. It is issued at a discount on the face value and can have tenure of 7 days to one year from the date of issue. It is freely tradable. Individuals, banks, other corporate bodies (registered or incorporated in India), unincorporated bodies and non-resident Indians are also eligible to invest in Commercial Paper.
48	Secured Borrowings	Borrowings contracted in India or abroad against securities. The security (tangible assets) may be forfeited by the lender if the borrower fails to make the necessary payments.

49	Deposits	<p>Acceptance of Money, repayable on demand or otherwise, and withdrawable by cheque or otherwise.</p> <p>Aggregate deposits comprise deposits of branches in India and outside India; It comprises of (a) demand deposits from banks and from others (including credit balances in overdrafts, cash credit accounts, deposits payable at call, overdue deposits, inoperative current accounts, matured time deposits and cash certificates, certificates of deposits, etc.), (b) savings bank deposits (including inoperative saving bank accounts) and (c) term deposits from banks and others (including 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.).</p> <p>However, overdraft accounts (i.e. negative balances in deposits accounts) should be excluded and be treated as credit/ loans. Bankers' cheques, demand drafts, telegraphic transfers etc., which are issued but not presented, are not part of deposits, but should be treated as "Other liabilities".</p> <p>Deposits of offshore banking units (OBUs) may be treated as deposits outside India.</p>
50	Business in India	<p>Business in India means all transactions done through branches of banks located in India. The term excludes transactions done by offshore banking units (OBUs) of Indian banks located in India, except with regard to their transactions in respect of the SEZs and units in the Domestic Tariff Area. Further, credit given (or any other business) by International Finance Service Centres (IFSC) Banking Units (IBUs) should also be excluded.</p>
51	Inter-bank Deposits	<p>Deposits placed by other banks with the bank.</p>
52	Customer Deposits	<p>Deposits other than inter-bank deposits, which are repayable on demand or otherwise and withdrawable by cheque or otherwise.</p>
53	Current Account	<p>A form of demand deposit account wherefrom withdrawals are allowed any number of times depending upon the balance in the account or up to a particular agreed amount, and shall also be deemed to include other deposit accounts which are neither Savings nor Term deposit account.</p>
54	Current Deposits	<p>Current/demand deposits comprise of balances in current accounts (including inoperative accounts) and other deposits payable on demand, excluding savings account deposits, but including cash certificates, matured term deposits (that are not auto-renewed), credit balances in overdrafts, cash credit accounts, and sundry deposits identifiable as relating to deposits accounts.</p>
55	Savings Deposits	<p>A deposit account whether designated as "Savings Account", "Savings Bank Account", "Savings Deposit Account" or other account by whatever name called which is subject to the restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the bank during any specified period.</p>
56	Term Deposits	<p>Deposits received by the bank for a fixed period and which are withdrawable after the expiry of the said fixed period and shall also include deposits such as recurring/ cumulative/ annuity/ reinvestment deposits, cash certificates, etc. The</p>

		<p>minimum tenor of term deposits is seven days. Certificates of deposits are also treated as term deposits.</p>
57	Demand Deposits	<p>A deposit received by the bank which is withdrawable on demand. This includes current deposits, demand portion of savings deposits, credit balances in overdrafts, cash credit accounts, deposits payable at call, overdue deposits, cash certificates, etc.</p> <p>For calculating "demand liability" and "time liability" portions of saving deposits, the average of the minimum balances maintained (in each account) in each of the month during the half year period shall be treated by the bank as the amount representing the "time liability" portion of the savings bank deposits. When such an amount is deducted from the average of the actual balances maintained during the half year period, the difference would represent the "demand liability" portion. The proportions of demand and time liabilities so obtained for each half year shall be applied for arriving at demand and time liabilities components of savings bank deposits for all reporting fortnights during the next half year. Note: 'As per Form 'A' Schedule 3 (Form of Balance Sheet) of RBI circular No. DBOD.No.BP.BC.78/C.686/91-92 on the <u>'Revised Format of the Balance Sheet and Profit & Loss Account' dated February 6, 1992</u>, deposits are classified into three types, namely, Demand, Savings and Term deposits.</p> <p>As such, 'demand deposits' are akin to 'current deposits' in the prescribed Balance Sheet Format.</p>
58	Time Deposits	Deposits, which are not demand deposits.
59	Certificates of Deposits	<p>A negotiable money market instrument issued in dematerialised form or as a Usance Promissory Note against funds deposited at a bank or other eligible financial institution for a specified time period.</p> <p>CDs can be issued by scheduled commercial banks (excluding Regional Rural Banks and Local Area Banks) and select All-India Financial Institutions (AIFIs) that have been permitted by the RBI to raise short-term resources within the umbrella limit fixed by the RBI. The maturity period of CDs issued by banks should not be less than 7 days and not more than one year, from the date of issue. FIs can issue CDs for a period not less than 1 year and not exceeding 3 years from the date of issue. CDs are freely tradable and can be held by Individuals, corporations, companies (including banks and PDs), trusts, funds, associations, etc. and Non-Resident Indians (on non-repatriable basis).</p>
60	Margin Deposits	A security in the form of deposits that the bank requires its customers to place with it when it takes current/ potential exposure on their account. Margin deposits, which are not free deposits, must be treated as "Other liabilities".
61	Bulk Deposit	Rupee term deposits of Rs. 1 Crore and above (present threshold), on which banks are permitted to offer differential rates of interest.

62	Floating Rate Deposits	A deposit whose interest rate is periodically adjusted upwards or downwards on the basis of a clearly linked benchmark interest rate or an index. Only market-based benchmark rates, which are directly observable and transparent to the customer, should be used by banks for pricing their floating rate deposit.
63	Bills Payable	Instruments issued by banks against money received from customers, which are to be paid to the customers or as per their orders (usually at different bank branches). Bills payable include demand drafts, telegraphic transfers, traveller's cheques/ cards, pay-orders, banker's cheques and similar other instruments issued by banks but not presented for payment.
64	Inter-office Adjustments Liabilities	The inter-office adjustments balance, if in credit, should be shown under this head. However, the bank should first segregate the credit entries outstanding for more than 5 years in the inter-office account and transfer them to a separate Blocked Account which should be shown under 'Other Liabilities & Provisions - Others'. While arriving at the net amount of inter-office transactions for inclusion here, 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, should be shown here.
65	Interest Payable/ Interest Accrued Payable Provision	Interest accrued but not due for payment on various deposits and borrowings.
66	Provisions/ Provisions Held	An amount held in the balance sheet towards depreciation or diminution in value of assets or towards any known liability and the amount of which cannot be determined with substantial accuracy. This would include general provisions, specific provisions and any other provision made by the banks.
67	General Provision	General provisions are provisions routed through profit and loss account but not attributable to any actual diminution in value or identifiable potential loss in any specific asset. This would include floating provision, counter cyclical provisioning buffer, provisions for unhedged foreign currency exposure, provision made in respect of standard assets, etc.
68	Specific Provision	An amount held in the balance sheet, which is attributable to actual diminution in value or identifiable potential loss in a specific asset. This would include provisions made towards non-performing assets (including additional provisions made on them over and above the regulatory requirements), provisions made towards restructured assets (including assets classified as restructured standard asset), fraud accounts etc.
69	Floating Provision	A provision which is not made in respect of specific non-performing asset/s or made, in excess of regulatory requirement for provisions for standard assets.
70	Counter Cyclical Provisioning Buffer	A provisioning buffer created during good times i.e. when the profits are good, which can be used for absorbing losses in a downturn

Miscellaneous

71-82	Capital/ Fixed Assets/ Lease/ Financial Lease/ Operating Lease/ Advance Tax Paid/ Goodwill/ Goodwill on Consolidation/ Intangible Assets/ Deferred Tax Assets/ Deferred Tax Liabilities/ Minority Interest/ Contingencies/ Contingent Liabilities (12 Items)	As per applicable accounting standards and explanations issued thereon.
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Off-Balance Sheet Items

83	Claims not Acknowledged as Debts	Claims not acknowledged as debt represent present obligations that arise from past events or transactions but are not recognised due to the fact that either it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligations, or a reliable estimate of the amount of obligations cannot be made.
84	Bank Guarantee	Financial and performance guarantees issued by banks on behalf of their clients. A financial guarantee assures payment of money in the event of non-fulfilment of contractual obligations by the client. A performance guarantee provides assurance of compensation if there is delayed or inadequate performance on a contract. A deferred payment guarantee assures payment of instalments due to a supplier of goods.
85	Letter of Credit (LC)	Any arrangement, how so ever named or described, that is irrevocable and thereby constitutes a definite undertaking of the issuing bank to honour a complying presentation. An LC confirmed by a bank based and operating in another country is payable by the confirming bank.

86	Acceptances Endorsements and other Obligations	<p>This item will include Letters of Credit to which the bank has added its confirmation, bills accepted/ co-accepted and such other items that have the character of acceptance. These are to be reported on gross basis.</p> <p>Acceptance is the drawee's acknowledgement of the liability on bills of exchange, in writing on the instrument itself. A bill may also bear a co-acceptance by a bank, which is guarantee to honour, the instrument in the event of default by the drawee.</p>
87	Committed Lines of Credit	A commitment to provide credit under pre-specified terms and conditions.
88	Bills Rediscounted DUPN (Derivative Usance Promissory Note)	Negotiable instruments drawn by banks for suitable maturities up to 90 days on the strength of underlying commercial bills discounted by the banks' respective branches. Through this instrument, the underlying commercial bills can be rediscounted multiple times (through secondary market) with other banks and approved financial institutions. The minimum rediscounting period is 15 days.
89	Liability on Account of Outstanding Forward Foreign Exchange Contracts	Higher of sum of negative mark to market (MTM) amounts of contracts having negative MTM and exposure amount computed as per current exposure method for computing default risk capital charge.
90	Current credit exposure	The sum of the positive mark-to-market value of market related off-balance sheet transactions.
91	Potential Future Credit Exposure	Potential future credit exposure is determined by multiplying the notional principal amount of each of the underlying contracts irrespective of whether the contract has a zero, positive or negative mark-to-market value by the relevant add-on factor prescribed by RBI, according to the nature and residual maturity of the instrument. However, in the case of CDS contracts, the protection seller's exposure on protection buyer cannot exceed the amount of the premium unpaid.
92	Credit Equivalent Amount	<p>The credit equivalent amount in relation to a non-market related off-balance sheet item is determined by multiplying the contracted amount of that particular transaction by the relevant credit conversion factor.</p> <p>The credit equivalent amount of a market related off-balance sheet transaction is calculated using the Current Exposure Method and is the sum of current credit exposure and potential future credit exposure of these contracts.</p>
93	Current Exposure Method	Current Exposure Method is used to calculate the exposure amount for the purpose of computing default risk capital charge for counterparty credit risk.

94	Contingent Credit Exposures	Possible credit exposure that may arise in the future depending on the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank.
95	Bills for collection	Bills held by a bank for collection on behalf of its customers. These bills are generally bills of exchange accompanied by documents of title to goods.
96	PV01/ Price value basis point	Measures the change in market value of the security/ derivative contract on account of one basis point change in the yield.
Profit and Loss Account		
97	Interest earned/ interest income	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), interest on debt instruments (including Government securities), overdue interest and also penal interest, interest subsidy, etc., if any, relating to such advance/bills. Note: Dividend on equity/ preference shares is other operating income. Interest on advance income tax, etc. are to be considered as miscellaneous income.
98	Income from off balance sheet operations	Income earned from contingent facilities (such as fee income earned for issue of LCs, BGs, acceptances, endorsements and committed lines of credit) and positive marked to market (MTM) valuations of derivative transactions or gains recorded on derivative transactions due to favourable movements of market variables (such as yields, exchange rates).
99	Other operating income	Income earned from regular activities of banks other than from the core operations of lending and investing of funds, which yield interest income. It includes commission, exchange and brokerage (such as commission on bills for collection, commission / exchange on remittances / transfers, commission on LCs / guarantees, processing charges, syndication fees, credit / debit card fee income, locker rent, commission on government business, brokerage on securities, fee on insurance / mutual fund referral and banking service charges), profit on exchange transactions (revaluation gains / losses on forward foreign exchange contracts and other derivative contracts, premium income / expenses on options, etc),dividends from subsidiaries and joint ventures abroad/ in India.
100	Non-operating Income	Non-operating income is income earned by banks from other than their core/ regular activities and which are not their regular source of income, e.g., profit (and losses) on sale of fixed assets/ HTM category investments, revaluation of HTM category investments, recovery of written-off assets, etc.
101	Recovery from written off accounts	The amount a bank receives in part or full against the previously written off assets. It is considered as non-operating income.

102	Operating expenses	Expenses other than interest expenses, provisions & contingencies. It includes payments to and provisions for employees, rent/ taxes & lighting, printing & stationery, advertisement & publicity, depreciation on bank's property, directors' fees/ allowances & expenses, auditors' fees & expenses (including branch auditors' fees and expenses), law charges, postages/ telegrams & telephones, repairs & maintenance, insurance and other expenditure.
103	Interest expenses/ expended	These are interest paid on deposits and borrowings. It includes interest paid on all types of deposits including deposits from individuals, banks and other institutions, discount/ interest on all borrowings and refinance (including those from the RBI, other banks and financial institutions). All other payments like interest on participation certificates, penal interest paid, etc. also form part of interest expenses.
104	Write-off	Write-off, complete or partial, is the reduction in the gross carrying amount of an asset, when the entity has no reasonable expectations of recovering the asset in its entirety or a portion thereof.
105	Net interest income	The difference between the interest income and the interest expenses.
106	Return on assets	A profitability ratio which indicates the profits (i.e. income) generated on average working funds (i.e. total of assets excluding accumulated losses, if any). It is computed by dividing net income (i.e., profits after tax) by average working funds. Average working funds is derived from the monthly average total assets as reported to RBI in Form X under Section 27 of the Banking Regulation Act, 1949 during the year.