

Annex IV - Notes to Financial Statements

The following are the suggested formats of the information to be presented by way of Notes to the Financial Statements.

1. Summarised classification of assets and liabilities

	As at September 30, 2016							As at April 01, 2016 (Deemed date of transition)						
	Amortised cost	At Fair Value				Others*	Total	Amortised cost	At Fair Value				Others*	Total
		Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal				Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6)	(7=1+5+6)	(8)	(9)	(10)	(11)	(12=9+10+11)	(13)	(14=8+12+13)
Assets														
Cash in hand and balances with Reserve Bank of India														
Balances with other central banks														
Balances with other banks, Financial Institutions and money at call and short notice														
Derivative financial instruments														
Investments														
Advances														
Property, plant and equipment														
Goodwill														
Other intangible assets														

	As at September 30, 2016							As at April 01, 2016 (Deemed date of transition)						
	Amortised cost	At Fair Value				Others*	Total	Amortised cost	At Fair Value				Others*	Total
		Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal				Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6)	(7=1+5+6)	(8)	(9)	(10)	(11)	(12=9+10+11)	(13)	(14=8+12+13)
Current tax assets														
Deferred tax assets														
Other assets														
Total assets														
Liabilities														
Deposits														
Borrowings														
Derivative financial instruments														
Other liabilities and provisions														
Current tax liabilities														
Deferred tax liabilities														
Debt securities														
Subordinated liabilities														
Total liabilities														

* Other basis of measurement such as cost may be explained as a footnote

2. Cash in hand and balances with Reserve Bank of India

		As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
I.	Cash in hand (including foreign currency notes)		
II.	Balances with Reserve Bank of India		
	(a) In Current Accounts		
	(b) In Reverse Repo		
	(c) In Other Accounts*		
	Subtotal (a, b and c)		
	Total (I and II)		

* Restrictions, if any, on utilisation of balances should be disclosed

3. Balances with other central banks*

		As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
I	In Current Accounts		
II	In Reverse Repo		
III	In Other Accounts		
	Total (I, II and III)		

* Restrictions, if any, on utilisation of balances should be disclosed

4. Balances with other banks, Financial Institutions and money at call and short notice

		As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
I.	Balances with other Banks		
	(a) in Current Accounts		
	(b) In Reverse Repo		
	(c) in Other deposit accounts		
	Subtotal (a, b and c)		
II	Balances with Financial Institutions		
	(a) Deposits in lieu of shortfall in priority sector lending targets		
	(b) In Reverse Repo		
	(c) Other deposits		
	Subtotal (a, b and c)		
III.	Money at Call and Short Notice		
	(a) with Banks		
	(b) with other institutions		
	Subtotal (a and b)		
	Total (I, II and III)		
	Balances in India		
	Balances outside India		
	Total		

5. Derivative financial instruments

- 1 Explain use of derivatives
- 2 Cross-reference to *Financial Risks* section for management of risks arising from derivatives

	As at September 30, 2016			As at April 01, 2016 (Deemed date of transition)		
	Notional amounts	Fair Value - Assets	Fair Value - Liabilities	Notional amounts	Fair Value - Assets	Fair Value - Liabilities
Currency derivatives						
Spot and forwards						
Currency Futures						
Currency swaps						
Options purchased						
Options sold (written)						
Others						
Total						
Interest rate derivatives						
Forward Rate Agreements and Interest Rate Swaps						
Options purchased						
Options sold (written)						
Futures						
Others						
Total						
Credit derivatives						
Equity linked derivatives						
Other derivatives (Please specify)						
Total derivatives						
Included in above are derivatives held for hedging and risk management purposes as follows:						
Fair value hedging:						
- Currency derivative						
- Interest rate derivative						
- Credit derivative						
- Equity linked derivative						
- Others						
Subtotal (A)						
Cash flow hedging:						
- Currency derivative						
- Interest rate derivative						
- Credit derivative						
- Equity linked derivative						
- Others						
Subtotal (B)						
Net investment hedging:						
- Currency derivative						
- Interest rate derivative						
- Credit derivative						

	As at September 30, 2016			As at April 01, 2016 (Deemed date of transition)		
	Notional amounts	Fair Value - Assets	Fair Value - Liabilities	Notional amounts	Fair Value - Assets	Fair Value - Liabilities
- Equity linked derivative						
- Others						
Subtotal (C)						
Total (A+B+C)						

With respect to hedges and hedge accounting, AIFIs may provide a description in accordance with the requirements of Indian Accounting Standards, of how derivatives are used for hedging, explain types of hedges recognised for accounting purposes and their usage/application by the entity.

6. Investments

	As at September 30, 2016							As at April 01, 2016 (Deemed date of transition)						
	Amortised cost	At Fair Value				Others*	Total	Amortised cost	At Fair Value				Others*	Total
		Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal				Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6)	(7=1+5+6)	(8)	(9)	(10)	(11)	(12=9+10 +11)	(13)	(14=8+12 +13)
Investments														
A) In India														
Government securities														
Other approved securities														
Debt securities														
Equity instruments														
Mutual fund units														
Subsidiaries, associates and joint ventures														
Others (specify)														
Total – Gross														
Less: Impairment loss allowance														
Total – Net														
B) Outside India														
Government securities														
Debt securities														
Equity instruments														
Mutual fund units														

	As at September 30, 2016							As at April 01, 2016 (Deemed date of transition)						
	Amortised cost	At Fair Value				Others*	Total	Amortised cost	At Fair Value				Others*	Total
		Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal				Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6)	(7=1+5+6)	(8)	(9)	(10)	(11)	(12=9+10 +11)	(13)	(14=8+12 +13)
Subsidiaries, associates and joint ventures														
Others (specify)														
Total – Gross														
Less: Impairment loss allowance														
Total – Net														
Total Investments – Gross (C) = (A) + (B)														
Less: Impairment loss allowance														
Total – Net														

* Other basis of measurement such as cost may be explained as a footnote

7. Advances

	As at September 30, 2016						As at April 01, 2016 (Deemed date of transition)							
	Amortised cost	At Fair Value			Others*	Total	Amortised cost	At Fair Value			Others*	Total		
		Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account				Subtotal	Through other comprehensive income	Through profit and loss account			Designated at fair value through profit and loss account	Subtotal
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6)	(7=1+5+6)	(8)	(9)	(10)	(11)	(12=9+10+11)	(13)	(14=8+12+13)
Advances														
A (i) Bills Purchased and Bills Discounted														
(ii) Cash Credits, Overdrafts, Loans repayable on Demand														
(iii) Term Loans														
Gross														
Less: Impairment loss allowance														
Net														
B.(i) Secured by tangible assets														
(ii) Covered by Bank/ Government Guarantees														
(ii) Unsecured														
Gross														
Less: Impairment loss allowance														
Total														
C.I Advances in India														
(i) Priority Sectors														
(ii) Public Sectors														
(iii) Banks														
(iv) Others														

	As at September 30, 2016							As at April 01, 2016 (Deemed date of transition)						
	Amortised cost	At Fair Value				Others*	Total	Amortised cost	At Fair Value				Others*	Total
		Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal				Through other comprehensive income	Through profit and loss account	Designated at fair value through profit and loss account	Subtotal		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6)	(7=1+5+6)	(8)	(9)	(10)	(11)	(12=9+10+11)	(13)	(14=8+12+13)
Gross														
Less: Impairment loss allowance														
Net														
II. Advances outside India														
(i) Banks														
(ii) Others														
Gross														
Less: Impairment loss allowance														
Net														
Total: (C I and C II)														

* Other basis of measurement such as cost may be explained as a footnote

8. Property, plant and equipment

	As at September 30, 2016				As at April 01, 2016 (Deemed date of transition)			
	Property*	Equipment / Furniture and Fittings	Assets on lease	Total	Property*	Equipment / Furniture and Fittings	Assets on lease	Total
At cost or fair value at the beginning of the year								
Additions								
Acquisitions #								
Revaluation adjustment, if any								
Disposals								
Reclassification from/to held for sale								
Other adjustments (please specify)								
At cost or fair value at the end of the year								
Accumulated depreciation and impairment as at the beginning of the year								
Depreciation for the year								
Disposals								
Impairment/(reversal) of impairment								
Reclassification from/to held for sale								
Other adjustments (please specify)								
Accumulated depreciation and impairment as at the end of the year								
Net carrying amount as at the end of the year								
Capital Work in Progress including advances for capital assets								

* Includes Land Rs.XXX (Previous Year Rs.XXX)

Represents assets acquired in a business combination during the year

9. Goodwill

	As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
At cost, beginning of the year		
Additions		
Acquisitions		
Disposals		
Other adjustments		
Total cost		
Accumulated impairment:		
At beginning of the year		
Disposals		
Impairment/(reversal) of impairment		
Other adjustments		
Total impairment		
Net carrying amount		

10. Other intangible assets

	As at September 30, 2016			As at April 01, 2016 (Deemed date of transition)		
	Software	Other Intangible assets	Total	Software	Other Intangible Assets	Total
At cost, beginning of the year						
Additions						
Acquisitions						
Fair value adjustments						
Disposals						
Other adjustments						
Total cost						
Accumulated amortization and impairment:						
At beginning of the year						
Amortization						
Disposals						
Impairment/(reversal) of impairment						
Other adjustments						
Total amortization and impairment						
Net carrying amount						

11. Other assets

	As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
Interest accrued		
Assets held for sale		
- Out of the above, non-banking assets acquired in satisfaction of claims		
Security and other Deposits		
Acceptances and endorsements		
Others		
Total		

12. Deposits

	As at September 30, 2016			As at April 01, 2016 (Deemed date of transition)		
	At Amortised Cost	At Fair Value Through profit and loss	Total	At Amortised Cost	At Fair Value Through profit and loss	Total
	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6)=(4)+(5)
Demand deposits						
(i) From Banks						
(ii) From Others						
Savings deposits						
Term deposits						
(i) From Banks						
(ii) From Others						
(iii) Certificate of Deposits						
Total						
Deposits of branches in India						
Deposits of branches outside India						
Total						
Deposits -non-interest bearing						
Deposits - interest bearing						
Total						

13. Borrowings

	As at September 30, 2016			As at April 01, 2016 (Deemed date of transition)		
	At Amortised Cost	At Fair Value Through profit and loss	Total	At Amortised Cost	At Fair Value Through profit and loss	Total
	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6)=(4)+(5)
Reserve Bank of India						
Other Banks						
Others						
Total						
Borrowings in India						
Borrowings outside India						
Total						

14. Other liabilities and provisions

	As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
Interest accrued		
Bills payable		
Acceptances and endorsements		
Provisions for employee benefits		
Share application money pending allotment		
Others		
Total		

15. Debt Securities

	As at September 30, 2016				As at April 01, 2016 (Deemed date of transition)			
	At Amortised Cost	At Fair Value Through profit and loss	Designated at fair value through profit and loss	Total	At Amortised Cost	At Fair Value Through profit and loss	Designated at fair value through profit and loss	Total
	(1)	(2)	(3)	(4)=(1) +(2)+ (3)	(4)	(5)	(6)	(7)=(4) +(5)+ (6)
Liability component of compound financial instruments								
Others (Bonds/ Debenture etc.)								
Total								
Debt securities in India								
Debt securities outside India								
Total								

16. Subordinated Liabilities

	As at September 30, 2016			As at April 01, 2016 (Deemed date of transition)		
	At Amortised Cost	At Fair Value Through profit and loss	Total	At Amortised Cost	At Fair Value Through profit and loss	Total
	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6)=(4)+(5)
Perpetual Debt Instruments other than those that qualify as equity						
Preference Shares other than those that qualify as Equity						
Others (specifying the nature and type of instrument issued)						
Total						
Subordinated Liabilities in India						
Subordinated Liabilities outside India						
Total						

17. Equity

An AIFI shall disclose the following in the notes to accounts:

1. Share Capital

- for each class of share capital:

- (a) the number and amount of shares authorized;
- (b) the number of shares issued, subscribed and fully paid, and subscribed but not fully paid;
- (c) par value per share;
- (d) a reconciliation of the number of shares outstanding at the beginning and at the end of the period; separately disclosing the shares held by the Central Government and the percentage thereof
- (e) the terms and conditions of the main features of each class of shares including rights, preferences and restrictions attaching to each class of shares and restrictions on the distribution of dividends and the repayment of capital;
- (f) shares in respect of each class in the company held by its holding company or its ultimate holding company including shares held by or by subsidiaries or associates of the holding company or the ultimate holding company in aggregate;
- (g) shares in the AIFI held by each shareholder holding 5 percent or more shares specifying the number of shares held and the percentage thereof;
- (h) shares reserved for issue under options and contracts/commitments for the sale of shares, including the terms and amounts;
- (i) Terms of any securities convertible into equity shares issued along with the earliest date of conversion in descending order
- (j) Calls unpaid (showing aggregate value of calls unpaid by directors and officers)
- (k) Forfeited shares (amount originally paid up)

2. Other Equity

- (i) A description of the nature and purpose of each reserve under 'Other Reserves' shall be made in the notes.
- (ii) Debit balance of Profit and Loss account shall be shown as a negative figure under the head 'retained earnings'.

- (iii) In case the sum of 'Other Equity' in the Statement of Changes in Equity is negative, it shall continue to be presented as a negative amount under 'Other Equity'.
3. Share application money pending allotment shall be classified into equity or liability in accordance with relevant Indian Accounting Standards. Share application money to the extent not refundable shall be shown under the head Equity and share application money to the extent refundable shall be separately shown under the head 'Other liabilities and provisions'.
 4. Preference shares including premium received on issue shall be classified and presented as 'Equity' or 'Liability' in accordance with the requirements of the relevant Accounting Standards. Accordingly, the disclosure and presentation requirements in this regard applicable to the relevant class of equity or liability shall be applicable *mutatis mutandis* to the preference shares. For instance, redeemable preference shares shall be classified and presented under 'Subordinated Liabilities' and the disclosure requirements in this regard applicable to such borrowings shall be applicable *mutatis mutandis* to redeemable preference shares.
 5. Compound financial instruments such as convertible debentures, where split into equity and liability components, as per the requirements of the relevant Accounting Standards, shall be classified and presented under the relevant heads in 'Equity' and 'Liabilities'.
 6. The amount of dividends proposed to be distributed to equity and preference shareholders for the period and the related amount per share shall be disclosed separately. Arrears of cumulative dividends on preference shares shall also be disclosed separately.

18. Contingent liabilities and commitments

	As at September 30, 2016	As at April 01, 2016 (Deemed date of transition)
Claims against bank not acknowledged as debts		
Liability for partly paid investments		
Guarantees given on behalf of constituents - in India		
Guarantees given on behalf of constituents - outside India		
Letters of Credit issued on behalf of constituents		
Others		
Total		

19. Interest income

	Half year ended September 30, 2016
Interest on balances with and dues from banks	
Interest on advances	
Interest income from investments	
Other interest income	
Total	

20. Interest expense

	Half year ended September 30, 2016
Interest on deposits	
Interest on borrowings	
Interest on debt securities	
Interest on subordinated liabilities	
Other interest expense	
Total	

21. Net gain/ (loss) on fair value changes

	Half year ended September 30, 2016
A. Net gain/ (loss) on financial instruments at fair value through profit and loss account :-	
a) On trading portfolio	
- Investments	
- Derivatives	
- Others	
b) On financial instruments designated at fair value through profit and loss account B. Others	
Total	

22. Other income

	Half year ended September 30, 2016
Net gain/(loss) on derecognition of financial assets at amortised cost	
Net gain/(loss) on ineffective portion of hedges	
Net gain/(loss) on derecognition of property, plant and equipment	
Dividend	
Foreign exchange gain/ (loss)	
Others*	
Total	

* Any item under the subhead 'Others' which exceeds one per cent of the total income to be presented separately

23. Impairment losses on financial instruments

	Half year ended September 30, 2016
On advances	
On investments	
On off Balance Sheet Items	
On other assets	
Total	

24. Employee benefits

	Half year ended September 30, 2016
Salaries and wages including bonus	
Post employment benefits	
Employee Share Based Payments	
Others	
Total	

25. Other expenses

	Half year ended September 30, 2016
Rent, taxes and energy costs	
Repairs and maintenance	
Communication Costs	
Printing and stationery	
Advertisement and publicity	
Director's fees, allowances and expenses	
Auditor's fees and expenses	
Legal and Professional charges	
Insurance	
Other expenditure*	
Total	

* Any item under the subhead 'other expenditure' which exceeds one percent of the total income to be presented separately.