

Balance Sheet of Banks- Disclosure of Information

Ref. No. UBD. CO. BP. PCB. 20 /16. 45. 00/ 2002-03

Date: October 30, 2002.

To All primary (urban) co-operative banks

Dear Sir,

Balance Sheet of Banks- Disclosure of Information

In terms of Section 29 of the Banking Regulation Act,1949 (As Applicable to Co-operative Societies), every co-operative bank is required to prepare a Balance Sheet and Profit and Loss account in respect of all business transacted by it as on the last working day of 31st March every year. It has been decided to introduce certain disclosure standards for primary (urban) co-operative banks (UCBs) having deposits of Rs.100 crore or more. Accordingly, UCBs having deposits of Rs.100 crore, should disclose the following information as 'Notes on Accounts' to their Balance Sheet, effective from the year ending 31 March, 2003

i) Capital to Risk Asset Ratio (to be calculated as per guidelines given in UBD. Circular No. POT.PCB. No. 45/09.116.00/2000-01 dated April 25, 2001)

ii) Movement of CRAR [i.e., CRAR as on Balance Sheet date for the current year (e.g., as on 31 March, 2003) vis-a vis previous year (e.g., as on 31 March, 2002)]

iii) Investments:

- a) Book value and Face value of investments
- b) Market value of investments

iv) Advances against real estate, construction business, housing

v) Advances against shares & debentures

vi) Advances to directors, their relatives, companies / firms in which they are interested :

- a) Fund-based
- b) Non-fund based (Guarantees, L/C, etc.)

vii) Cost of Deposits: Average cost of deposits

viii) NPAs:

- a) Gross NPAs
- b) Net NPAs

ix) Movement in NPAs [i.e., Gross and net NPAs as on Balance Sheet date for the current year (e.g., as on 31 March, 2003) vis -a- vis previous year

(e.g., as on 31 March, 2002)]. Net NPAs should be arrived at after deducting provisions held, interest suspense account etc.

x) Profitability:

- a) Interest income as a percentage of working funds
- b) Non-interest income as a percentage of working funds
- c) Operating profit as a percentage of working funds
- d) Return on Assets
- e) Business (Deposits + Advances) per employee
- f) Profit per employee

xi) Provisions made towards NPAs, depreciation in investments

xii) Movement in provisions: (i.e., Provisions as on Balance Sheet date for the current year vis - a- vis previous year, e.g., as on 31 March, 2003 and as on 31 March, 2002)

- a) Towards NPAs
- b) Towards depreciation on investments
- c) Towards standard assets

xiii) Foreign currency assets & liabilities: (if applicable)

2. Please acknowledge receipt to our respective Regional Offices.

Yours faithfully,

(K.V. Rajan)
Chief General Manager.