

**RBI / 2005-06 / 178**

**RPCD.CO.RF.BC.No. 44 / 07.38.03 / 2005-06**

October 10, 2005  
Ashwina 18, Saka 1927

All State Co-operative Banks (SCBs) and  
District Central Co-operative Banks (DCCBs)

Dear Sir,

**Balance sheets of co-operative banks – Disclosure of additional 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 March 31 every year. With a view to ensuring transparency in the annual financial statements (i.e. Balance Sheets and Profit and Loss Accounts) of the SCBs / DCCBs, it has been decided to introduce certain disclosure standards in the form of "Notes on Accounts" to their Balance Sheets. Accordingly, the particulars of information to be disclosed by SCBs / DCCBs have been furnished in the Annexure. The SCBs / DCCBs are advised to furnish the information as "Notes on Accounts" to their Balance Sheets effective from the year ending March 31, 2006.

2. The contents of this circular may be placed before the Board of your bank.
3. Please acknowledge receipt to our concerned Regional Office.

Yours faithfully

(K.Bhattacharya)  
General Manager  
Encls : 2

## Annexure

Sr. No.	Particulars
1.	Investments – (only SLR) – with break-up under permanent and current category – Under current category with the following break-up (a) Book value and face value of Investments (b) Market value of Investments [Further, as regards <u>non-SLR</u> investment, instructions for disclosure already issued vide RBI circular RPCD. CO. RF. BC. No. 65 / 07.02.03 / 2003-04 dated February 23, 2004 should be strictly adhered to.]
2.	Advances to directors, their relatives, companies / firms in which they are interested. (a) Fund-based (b) Non-fund based (Guarantees, L/C, etc.)
3.	Cost of Deposits – Average cost of Deposits.
4.	NPAs. (a) Gross NPAs (b) Net NPAs (c) Percentage of gross NPAs to total advances and (d) Percentage of net NPAs to net advances
5.	Movement of NPAs
6.	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
7.	Provisions (a) Provisions on NPAs required to be made (b) Provisions on NPAs actually made (c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc. (d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund and arrears in reconciliation of inter-branch account. (e) Provisions required to be made on depreciation in Investments. (f) Provisions actually made on depreciation in Investments.
8.	Movement in Provisions (a) Towards NPAs (b) Towards depreciation on investments. (c) Towards standard assets.

	(d) Towards all other items under 7 above
<b>9.</b>	Payment of insurance premia to the DICGC, including arrears, if any.
<b>10.</b>	Penalty imposed by RBI for any violation.
<b>11.</b>	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.