



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2009-10/347

DBOD.BP.BC.No. 79 /21.04.018/2009-10

March 15, 2010

The Chairmen/Chief Executives of
All Commercial Banks
(excluding RRBs)

Dear Sir,

Additional Disclosures by banks in Notes to Accounts

The Reserve Bank has been taking several steps from time to time to enhance the transparency in the operations of banks by stipulating comprehensive disclosures in tune with the international best practices.

On a review of the existing disclosures, it has been decided to prescribe the following additional disclosures in the 'Notes to Accounts' in the banks' balance sheets, from the year ending March 2010:

- I. Concentration of Deposits, Advances, Exposures and NPAs
- II. Sector-wise NPAs
- III. Movement of NPAs
- IV. Overseas assets, NPAs and revenue
- V. Off-balance sheet SPVs sponsored by banks

The prescribed formats are furnished in Annex.

Yours faithfully

(B.Mahapatra)
Chief General Manager

I. Concentration of Deposits, Advances, Exposures and NPAs**Concentration of Deposits**

(Amount in Rupees Crores)

Total Deposits of twenty largest depositors	
Percentage of Deposits of twenty largest depositors to Total Deposits of the bank	

Concentration of Advances*

(Amount in Rupees Crores)

Total Advances to twenty largest borrowers	
Percentage of Advances to twenty largest borrowers to Total Advances of the bank	

*Advances should be computed as per definition of Credit Exposure including derivatives furnished in our Master Circular on Exposure Norms DBOD.No.Dir.BC.15/13.03.00/2009-10 dated July 1, 2009

Concentration of Exposures**

(Amount in Rupees Crores)

Total Exposure to twenty largest borrowers/customers	
Percentage of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	

**Exposures should be computed based on credit and investment exposure as prescribed in our Master Circular on Exposure Norms DBOD.No.Dir.BC.15/13.03.00/2009-10 dated July 1, 2009

Concentration of NPAs

(Amount in Rupees Crores)

Total Exposure to top four NPA accounts	
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II: Sector-wise NPAs

Sl. No.	Sector	Percentage of NPAs to Total Advances in that sector
1	Agriculture & allied activities	
2	Industry (Micro & small, Medium and Large)	
3	Services	
4	Personal Loans	

III. Movement of NPAs

Particulars	Amount in Rs. Crores
Gross NPAs* as on 1 st April of particular year (Opening Balance)	
Additions (Fresh NPAs) during the year	
Sub-total (A)	
Less:-	
(i) Upgradations	
(ii) Recoveries (excluding recoveries made from upgraded accounts)	
(iii) Write-offs	
Sub-total (B)	
Gross NPAs as on 31 st March of following year (closing balance) (A-B)	

***Gross NPAs as per item 2 of Annex to DBOD Circular DBOD.BP.BC.No. 46/21.04.048/2009-10 dated September 24, 2009**

IV. Overseas Assets, NPAs and Revenue

Particulars	Amount (in Rupees Crores)
Total Assets	
Total NPAs	
Total Revenue	

V. Off-balance Sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

Name of the SPV sponsored	
<u>Domestic</u>	<u>Overseas</u>