



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2009-10/368

DBOD.BP.BC No.81/ 21.01.002/2009-10

March 30, 2010

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

Dear Sir

Classification in the Balance Sheet - Capital Instruments

It has been observed that there is no uniformity in the accounting practice followed by banks in classifying the various regulatory capital instruments for the purpose of presentation in the Balance Sheet. We have recently examined the issue and advise that the following classification may be adopted in the balance sheet from the financial year ending March 31, 2010:

Under Schedule 1-Capital

(1) Perpetual Non-Cumulative Preference Share (PNCPS)

Under Schedule 4 – Borrowings

- (2) Innovative Perpetual Debt Instruments (IPDI)
- (3) Hybrid debt capital instruments issued as bonds/debentures
- (4) Perpetual Cumulative Preference Shares (PCPS)
- (5) Redeemable Non-Cumulative Preference Shares (RNCPS)
- (6) Redeemable Cumulative Preference Shares (RCPS)
- (7) Subordinated Debt

Yours faithfully,

(B. Mahapatra)
Chief General Manager

बकिंग परिचालन और विकास विभाग, केन्द्रीय कार्यालय, मुंबई - 400001

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हिन्दी आसान है, इसका प्रयोग बढ़ाइये।