



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2013-14/531

UBD CO BPD (PCB) Cir. No.52/12.05.001/2013-14

March 25, 2014

Chief Executive Officer of  
All Primary (Urban) Co-operative Banks

Madam / Dear Sir,

**Balance Sheet of Banks - Disclosure of Information**

Please refer to our [Circular UBD.CO.BPD. \(PCB\) No. 20/16.45.00/2002-03 dated October 30, 2002](#) on the captioned subject.

2. In terms of the above circular, urban co-operative banks (UCBs) having deposits of Rs.100 crore, were advised to disclose certain information as 'Notes on Accounts' to their Balance Sheet prepared in terms of Section 29 of the Banking Regulation Act,1949 (As Applicable to Co-operative Societies) effective from the year ending March 31, 2003. Subsequently, certain additional disclosures were also prescribed by circulars listed in the appendix.

3. It has now been decided to extend these disclosure requirements to all UCBs including tier I UCBs. Accordingly, all UCBs should disclose the information as detailed in Annex I as 'Notes on Accounts' to their Balance-Sheet effective from the year ending March 31, 2014.

Yours faithfully,

(A.K.Bera)  
Principal Chief General Manager

Encl: Annex

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बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं माँगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



RESERVE BANK OF INDIA

Annex

**Details regarding disclosure norms prescribed for UCBs**

- i) Capital to Risk Weight Asset Ratio.(CRAR)
- ii) Movement of CRAR i.e., CRAR as on Balance Sheet date for the current year vis-a vis previous year
- iii) Investments:
  - a) Book value and Face value of investments
  - b) Market value of investments
  - c) Details of Issuer composition of non- SLR investments and non performing non- SLR Investments. ([UBD.CO.BPD.\(PCB\) Cir. No.45/16.20.00/2003-04 dated April 15, 2004](#), and [UBD.\(PCB\).BPD.Cir.No.14/16.20.00/2007-08\) dated September 18, 2007](#))

• **Issuer Composition of Non SLR Investments**

(₹ in Crore)

No.	Issuer	Amount	Extent of 'below investment grade Securities'	Extent of 'unrated Securities'	Extent of 'unlisted Securities'
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs				
2	FIs				
3	Public Sector Banks				
4	Mutual Funds				
5	Others				
6	Provision Held towards Depreciation				

• **Non-performing Non SLR Investment**

Particulars	Amount (₹ in Crore)
Opening Balance	
Additions during the year since 1 <sup>st</sup> April	
Reduction during the above period	
Closing Balance	
Total Provisions held	

- 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 vis-a-vis previous year. 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, Standard Assets
- xii) Movement in provisions: [i.e., Provisions as on Balance Sheet date for the current year (e.g. March 31, 2014 vis-a-vis previous year (e.g. March 31, 2013).]
  - a) Towards NPAs
  - b) Towards depreciation on investments
  - c) Towards standard assets
- xiii) Foreign currency assets & liabilities: (if applicable)
- xiv) Payment of DICGC Insurance Premium:

UCBs are required to disclose whether insurance premium has been paid up to date to DICGC, indicating arrears, if any. (UBD.No.BP .38/16.45.00/2002-03 dated March 06, 2003)
- xv) Penalty imposed by RBI: ([UBD.PCB.Cir.No.40/16.45.00/2004-05 dated March 01, 2005](#))

UCBs are also required to disclose the penalty imposed by RBI in the 'Notes on Accounts' to their Balance Sheet
- xvi) Restructured Accounts

UCBs are required to disclose in their published annual Balance Sheets, under "Notes on Accounts", information relating to number and amount of advances restructured, and the amount of diminution in the fair value of the restructured advances as per the format given below



(₹ In lakh)

Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Sub Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Total	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			

UCBs are also required to disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved. ([UBD.PCB.BPD.No.53 /13.05.000/2008-09 dated March 06, 2009](#) and [UBD.PCB.BPD.60/13.05.000/2008-09 dated April 20, 2009](#))

xvii) Fixed Assets- Valuation/ Revaluation

UCBs are required to have in place comprehensive policy for revaluation of fixed assets owned by them. UCBs are required to disclose regarding the details of revaluation such as the original cost of the fixed assets subject to revaluation and accounting treatment for appreciation / depreciation etc. Banks are advised to make proper disclosure regarding changing the frequency of revaluation / method of depreciation for a particular class of asset. ([UBD.PCB.MC.No.26/13.05.000/2006-07 dated January 09, 2007](#))



## Appendix

### List of Circulars Issued on Disclosure norms

No	Circular No.	Date	Subject
1	<a href="#">UBD.CO.BPD.(PCB) Cir. No.20/16.45.00/2002-03</a>	30.10.2002	Balance- Sheet of Banks- Disclosure of Information
2	UBD.No.BP .38/16.45.00/2002-03	06.03.2003	Balance- Sheet of Banks- Disclosure of Information- Insurance Premia
3	<a href="#">UBD.CO.BPD.(PCB) Cir. No.45/16.20.00/2003-04</a>	15.04.2004	Investment in Non SLR debt securities by Primary Co-operative Banks (UCBs)
4	<a href="#">UBD.CO.BPD.(PCB) Cir. No.5/16.20.00/2004-05</a>	22.07.2007	List of All India Financial Institutions
5	<a href="#">UBD.(PCB).BPD.Cir.No.14/16.20.000/2007-08</a>	18.09.2007	Investments in Non-SLR Securities by Primary (Urban) Cooperative Banks
6	<a href="#">UBD.PCB. Cir. No.40/16.45.000/2004-05</a>	01.03.2005	Enhancement of Transparency on Bank's Affairs through Disclosure- UCBs
7	<a href="#">UBD.PCB. Cir. No.26/13.05.000/2006-07</a>	09.01.2007	Valuation of Properties – Empanelment of Valuers
8	<a href="#">UBD.PCB. BPD.Cir. No.53/13.05.000/2008-09</a>	06.03.2009	Prudential Guidelines for Restructuring of Advances by UCBs.
9	<a href="#">UBD.PCB. BPD.Cir. No.60/13.05.000/2008-09</a>	20.04.2009	Prudential Guidelines on Restructuring of Advances by UCBs.