

Annexure A

FORM OF CONSOLIDATED BALANCE SHEET OF A BANK AND ITS SUBSIDIARIES ENGAGED IN FINANCIAL ACTIVITIES

Balance Sheet of _____ (here enter name of the banking group)

(000's omitted)

Balance Sheet as on March 31 (Year)

	Schedule	As on 31.3. (current year)	As on 31.3. (previous year)
CAPITAL & LIABILITIES			
Capital	1		
Reserves & Surplus	2		
Minorities Interest	2A		
Deposits	3		
Borrowings	4		
Sundry Payables ¹			
Other Liabilities and Provisions	5		
Total			
ASSETS			
Cash and Balances with Reserve Bank of India	6		
Balances with banks and money at call and short notice	7		
Investments	8		
Loans & Advances	9		
Sundry Receivables ²			
Fixed Assets	10		
Other Assets	11		
Goodwill on Consolidation ³			
Debit Balance of Profit and Loss A/C			
Total			
Contingent liabilities	12		
Bills for collection			

¹ This head would include payables of the nature of trading items e.g., those arising from purchasing of securities by a subsidiary carrying on the business of purchase and sale of investments, etc., to the extent not covered by the head 'Other Liabilities and Provisions'. A separate schedule may be added to disclose the nature of the various items included in this head.

² This head would include receivables of the nature of trading items, e.g., those arising from sale of securities by a subsidiary carrying on the business of purchase and sale of investments, etc., to the extent not covered by the head 'Other Assets'. A separate schedule may be added to disclose the nature of the various items included in this head.

³ Where there is more than one subsidiary and the aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 and Assets side after giving separates notes.

FORM OF CONSOLIDATED PROFIT AND LOSS ACCOUNT OF A BANK AND ITS SUBSIDIARIES ENGAGED IN FINANCIAL ACTIVITIES

Profit and Loss Account of _____ (here enter name of the banking group)

(000's omitted)

Profit & Loss Account for the year ended March 31 ____

	Schedule	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
<i>I. Income</i>			
Interest and dividend earned ¹	13		
Share of earnings in Associates			
Other income	14		
Total			
<i>II. Expenditure</i>			
Interest expended	15		
Operating expenses	16		
Provisions and contingencies			
Total			
Consolidated Net profit/(loss) for the year before deducting Minorities' Interest			
Less: Minorities' Interest			
Consolidated profit/(loss) for the year attributable to the group			
Add: Brought forward consolidated profit/(loss) attributable to the group			
<i>III. Appropriations</i>			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/Proposed dividend			
Balance carried over to consolidated balance sheet			
Total			
Earnings per Share			

¹ Interest and dividends earned should be disclosed separately.

SCHEDULE 1 – CAPITAL		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
<i>Authorised Capital</i> (... Shares of Rs ... each)		
<i>Issued Capital</i> (... Shares of Rs ... each)		
<i>Subscribed Capital</i> (... Shares of Rs ... each)		
<i>Called-up Capital</i> (... Shares of Rs ... each)		
Less: Calls unpaid		
Add: Forfeited shares		
Total		
SCHEDULE 2 – RESERVES & SURPLUS ¹		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
Statutory Reserves		
Capital Reserves		
Capital Reserve on Consolidation ²		
Share Premium		
Other Reserves (specify nature)		
Revenue and other Reserves		
Balance in Profit and Loss Account		
Total		
SCHEDULE 2A-MINORITIES INTEREST		
Equity (...Shares of Rs.each)		
.....% in pre-acquisition Reserves & Surplus		
.....% in post-acquisition Reserves & Surplus ³		
Balance in Profit and Loss Account		
Total		

¹. Opening balances, additions and deductions since the last consolidated balance sheet, shall be shown under each of the specified heads

². Where there is more than one subsidiary aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 or Assets side after giving separates notes.

³. Disclose opening balance, additions and closing balance.

SCHEDULE 3 – DEPOSITS		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
A. I. <i>Demand Deposits</i>		
(i) From banks		
(ii) From others		
II. <i>Savings Bank Deposits</i>		
III. <i>Term Deposits</i>		
(i) From banks		
(ii) From others		
Total (I, II and III)		
B. (i) Deposits of subsidiaries in India including foreign offices, if any*		
(ii) Deposits of subsidiaries outside India including Indian offices, if any*		
(iii) Deposits of Parent		
Total (I, II and III)		
C. (i) Deposits of parent in India		
(ii) Deposits of subsidiaries in India		
(iii) Total Deposits in India (I +ii)		
(iv) Deposits of parent outside India		
(v) Deposits of subsidiaries outside India		
(vi) Total Deposits outside India		
Total (iii + vi)		

? **Based on the domicile**

SCHEDULE 4 – BORROWINGS

	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. <i>Borrowings in India</i>		
(i) From the Reserve Bank of India		
(ii) From other banks		
(iii) From other institutions and agencies		
(iv) Debentures		
(v) Other Long-term borrowings (indicate source of borrowing)		
II. <i>Borrowings outside India</i>		
Total (I & II)		
(Secured borrowings included in I & II above – Rs.____ from India and Rs.____ from outside India)		

SCHEDULE 5 – OTHER LIABILITIES AND PROVISIONS

	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
II Subordinated Debt for Tier II Capital		
II. Bills payable		
III. Inter-office (Inter-branch)adjustments (net)		
a) Parent		
b) Subsidiaries		
IV. Intra-Group Adjustment (net)		
V. Interest accrued		
VI. Tax Liabilities		
a) Current tax liabilities		
b) Deferred tax liabilities		
V. Others (including provisions, give details)		
Total		

Note: The net debits of each subsidiary should be aggregated.

SCHEDULE 6 – CASH AND BALANCES WITH RESERVE BANK OF INDIA

	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. <i>Cash in hand</i> (including foreign currency notes)		
II. <i>Balances with Reserve Bank of India</i>		
(i) in Current Account		
(ii) in other Accounts		
Total (I & II)		

SCHEDULE 7 – BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. In India		
(i) Balances with banks		
(a) in Current accounts		
(b) in other Deposit accounts		
(ii) Money at call and short notice		
(a) with banks		
(b) with other institutions		
Total (I & II)		
II. Outside India		
(i) in Current accounts		
(ii) in other Deposit accounts		
(iii) Money at call and short notice		
Total		
Grand Total (I & II)		

SCHEDULE 8 – INVESTMENTS		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Investments in India in		
(i) Government securities		
(ii) Other approved securities		
(iii) Shares		
(iv) Debentures and Bonds		
(v) Others (to be specified)		
Total		
II. Investments outside India in		
(i) Government securities (including local authorities)		
(ii) Other investments (to be specified)		
Total		
Grand Total (I & II)		
III. Gross value of Investments		
Aggregate of Provisions for Depreciation		
Net Investment		
Classification of Investments as per RBI Guidelines		
I. Held for Trading		
II. Held to Maturity		
III. Available for Sale		
Total		

Details of investments		
I. Investments in associates (disclose goodwill/ capital reserves separately as per AS 23)		
II. Other investments		
Total		

SCHEDULE 9 – LOANS & ADVANCES		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
A. (i) Bills purchased and discounted		
(ii) Cash credits, overdrafts and loans repayable on demand		
(iii) Term loans		
(iv) Lease Receivables		
Total		
B. (i) Secured by tangible assets		
(ii) Covered by Bank/Government Guarantees		
(iii) Unsecured		
Total		
C.I <i>Advances in India</i>		
(i) Priority sectors		
(ii) Public sector		
(iii) Banks		
(iv) Others		
Total		
C.II <i>Advances outside India</i>		
(i) Due from banks		
(ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
Total		
Grand Total (C.I. & C.II)		

SCHEDULE 10 – FIXED ASSETS		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Premises		
At cost as on 31 st March of the preceding year		
Additions during the year		
Deductions during the year		
Depreciation to date		
IA. Premises under construction		
II. Other Fixed Assets (including furniture and fixtures)		
At cost (as on 31 March of the preceding year)		
Additions during the year		
Deductions during the year		
Depreciation to date		
IIA. Leased Assets		
At cost as on 31 st March of the preceding year		
Additions during the year		
Deductions during the year		
Depreciation to date		
Total (I, IA,II & IIA)		
III. Capital-Work-in progress (Leased Assets) net provisions		
Total (I, IA, II, IIA & III)		
SCHEDULE 11 – OTHER ASSETS		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Inter-office (Inter-branch) adjustments (net)*		
a) Parent		
b) Subsidiaries		
II. Intra-Group Adjustments (net)		
III. Interest accrued		
IV. Tax paid in advance/tax deducted at source		
V. Stationery and stamps		
VI. Non-banking assets acquired in satisfaction of claims		
VI. Prepaid expenses		
VII. Deferred Tax assets		
VIII. Others		
Total		

Note: *The net credits of each subsidiary should be aggregated.

SCHEDULE 12 – CONTINGENT LIABILITIES		
	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Claims against the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents		
(a) In India		
(b) Outside India		
V. Acceptances, endorsements and other obligations (give details)		
VI. Other items for which the Group is contingently liable		
Total		
SCHEDULE 13 – INTEREST AND DIVIDENDS EARNED		
	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Interest/discount on advances/bills		
II. Interest and dividends on investments		
III. Interest on balances with Reserve Bank of India and other inter-bank funds		
IV. Others (give details)		
Total		
SCHEDULE 14 – OTHER INCOME		
	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Commission, exchange and brokerage		
II. Profit on sale of land, buildings and other assets		
Less: Loss on sale of land, buildings and other assets		
III. Profit on exchange transactions		
Less: Loss on exchange transactions		
IV. Profit on sale of investments(net)		
Less: Loss on sale of investments		
V. Profit on revaluation of investments		
Less: Loss on revaluation of investments		
VI. a) Lease finance income		
b) Lease management fee		
c) Overdue charges		
d) Interest on lease rent receivables		
VII Miscellaneous income		
Total		

SCHEDULE 15 – INTEREST EXPENDED		
	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Interest on deposits		
II. Interest on Reserve Bank of India/ inter-bank borrowings		
III. Others (give details)		
Total		
SCHEDULE 16 – OPERATING EXPENSES		
	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Employees' costs		
II. Rent, taxes and lighting		
III. Printing and stationery		
IV. Advertisement and publicity		
V. Depreciation on bank's property a) Other than Leased Assets b) Leased Assets		
VI. Directors' fees, allowances and expenses		
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)		
VIII. Law charges		
IX. Postage, telegrams, telephones, etc.		
X. Repairs and maintenance		
XI. Insurance		
XII Amortisation of Goodwill, if any		
XIII Other expenditure (give details)		
Total		

Notes:

1. Additional line items, headings and sub-headings should be presented in the consolidated balance sheet and consolidated profit and loss account and schedules thereto when required by a statute, Accounting Standards or when such a presentation is necessary to present the true and fair view of the group's financial position and operating results. In the preparation and presentation of consolidated financial statements Accounting Standards issued by the ICAI, to the extent applicable to banks, should be followed.
2. In case of joint ventures, separate disclosures of line items as per proportionate consolidation should be made both in the consolidated balance sheet and consolidated profit and loss account.