

**FORM OF CONSOLIDATED BALANCE SHEET OF A NON-BANKING
FINANCIAL ENTITY AND ITS SUBSIDIARIES BEING ENGAGED IN FINANCIAL
ACTIVITIES**

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

(000's omitted)

Balance Sheet as on 31 March (Year)

Particulars	Schedule	As on 31.3. (current year)	As on 31.3. (previous year)
<i>CAPITAL AND LIABILITIES</i>			
Share Capital	1		
Reserves & Surplus	2		
Minorities Interest	2A		
Secured Loans	3		
Unsecured Loans	4		
Deferred Tax Liabilities			
Current Liabilities & Provisions	5		
a) Current liabilities			
b) Provisions			
Total			
<i>ASSETS</i>			
Goodwill on consolidation			
Fixed Assets	6		
Investments	7		
Deferred Tax Assets			
Current Assets, Loans & Advances:			
a) Current Assets	8		
b) Loans & Advances	9		
Miscellaneous Expenditure (to the extent not written off or adjusted)	10		
Debit balance in the profit and loss account			
Total			
Notes to Accounts	11		

FORM OF CONSOLIDATED PROFIT AND LOSS ACCOUNT OF A NON-BANKING FINANCIAL ENTITY AND ITS SUBSIDIARIES BEING ENGAGED IN FINANCIAL ACTIVITIES

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

(000's omitted)

Profit & Loss Account for the Year Ended 31st March____

Particulars	Schedule	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
<i>I. Income</i>			
Sales/ Services rendered			
Dividend			
Interest			
Share of earnings in Associates			
Other income	12		
Total			
<i>II. Expenditure</i>			
Change in inventory of finished goods and work-in-progress			
Raw materials and consumables used			
Salaries, wages and other employee benefits			
Interest			
Depreciation*			
Other operating expenses	13		
Provisions for i) Doubtful Debts ii) Other Contingencies			
Total			
Profit /Loss before Tax			
Income-tax expense			
Profit/ Loss after Tax			
Consolidated Net profit/ loss for the year before deducting Minorities' Interest			
Less: Minorities' Interest			
Consolidated profit/(loss) for the year attributable to the group.			
Total			
<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			

NOTE: *Breakups of depreciation on bank's property (a) other than leased assets and (b) leased assets to be given.

SCHEDULE 1 – CAPITAL

Particulars	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

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
Capital Reserves		
Capital Reserves on Consolidation ²		
Capital Redemption Reserve		
Share Premium		
Other Reserves including Statutory Reserves (specify nature)		
General Reserves		
Less: Debit balance in profit and loss account		
Add: Surplus		
Proposed addition to Reserves		
Sinking Fund		
Total		

SCHEDULE 2A - MINORITIES INTEREST

Equity (...Shares of Rs.each)		
.....% in pre-acquisition Reserves & Surplus		
.....% in post-acquisition Reserves & Surplus		
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.

SCHEDULE 3 – SECURED LOANS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1 Debentures		
2. Loans and advances (borrowings) from:		
(i) Reserve Bank of India		
(ii) Other banks		
(iii) Others		
Total		

**Loans and advances from subsidiaries to be given by way of note.*

SCHEDULE 4 – UNSECURED LOANS

Particulars	As on 31.3.____ (previous year)	As on 31.3.____ (previous year)
1. Fixed/ Term Deposits from		
(i) Banks		
(ii) Others		
2. Saving Bank Deposits		
3. Demand Deposits from:		
(i) Banks		
(ii) Others		
Total (1,2 and 3)		
Loans and advances (borrowings) from		
(i) Reserve Bank of India		
(ii) Other banks		
(iii) Others		
Total		

SCHEDULE 5 – CURRENT LIABILITIES AND PROVISIONS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
A) CURRENT LIABILITIES		
1) Acceptances		
2) Sundry Creditors		
3) Advance payments		
4) Unclaimed Dividend		
5) Other liabilities		
6) Interest accrued but not due on loans		
B) PROVISIONS		
7) Provision for Taxation		
8) Proposed Dividends		
9) For Contingencies		
10) For Provident Fund Scheme		
11) For insurance, pension and similar staff benefit scheme		
12) Other Provisions		
Total		

Note: Payable for purchase of securities by subsidiary: amount to be disclosed by way of a note

SCHEDULE 6 – FIXED ASSETS

Particulars	Land	Premises	Plant & Machinery	Motor Vehicles	Furniture & Fixtures	Computer Equipment	Other Assets	Total
Cost as on 1 April --								
Additions								
Disposals								
As on 31 March --								
Depreciation								
As on 1 April --								
Provided in the year								
Eliminated on Disposals								
As on 31 March --								
(i) Net Book Amount								
Leased Assets								
At cost as on 31 st March of the preceding year								
Additions during the year								
Deductions during the year								
Depreciation to date								
(ii) Net Book Amount								
TOTAL (I & II)								

SCHEDULE 7– INVESTMENTS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. INVESTMENTS IN INDIA IN		
i) Government or Trustee securities		
ii) Other approved securities		
iii) Shares		
iv) Debentures and Bonds		
v) Others (to be specified)		
Total		
II. INVBESTMENTS OUTSIDE INDIA IN		
I) Government Securities (including local authorities)		
ii) Other investments (to be specified)		
Total		
Grand Total (I +II)		

Note: Investments in associates may be given by way of a note disclosing goodwill/ capital reserve arising on acquisition of the associate as per the requirements of AS 23.

SCHEDULE 8 – CURRENT ASSETS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1) Interest accrued on Investments		
2) Stores and Spare Parts		
3) loose tools		
4) Inventory of materials		
5) Stock in Progress (work in progress)		
6) Inventory of finished goods		
7) sundry debtors		
A) Debts outstanding for a period exceeding 6 months		
B) Other Debts		
Less: provisions		
8) Cash balance on hand		
9) Bank balances		
A) With Scheduled Banks		
B) With Others		
Total		

SCHEDULE 9 – LOANS & ADVANCES

Particulars	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		
B. (i) Secured by Tangible Assets		
ii) Covered by bank/ Government guarantees		
iii) Unsecured		
C. (1) Advances in India		
i) Priority Sector		
ii) Public Sector		
iii) Banks		
iv) Others		
C. (2) Advances outside India		
(i) Due from banks		
(ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
D. Advances Recoverable in cash or in kind or for value to be received		
i) Interest accrued		
ii) Prepaid expenses		
iii) Others		
E. Balances with Customs, Port Trust, etc. (where payable on demand)		
Total (A+B+C+D+E)		

SCHEDULE 10 – MISCELLANEOUS EXPENDITURE**(to the extent not written off or adjusted)**

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1. Preliminary Expenses		
2. Commission / Brokerage on underwriting or subscription of shares or debentures		
3. Discount allowed on issue of shares / debentures		
4. Interest paid out of capital during construction		
5. Other items		
Total		

SCHEDULE 11- FOOT NOTES TO THE BALANCE SHEET

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1. Claims not acknowledged as debts		
2. Liability for partly paid investments		
3. Arrears of fixed cumulative dividends		
4. Estimated amount of contracts remaining to be executed on Capital Account and not provided for.		
5. Liability on account of outstanding forward exchange contracts		
6. Guarantees given on behalf of constituents		
(a) In India		
(b) Outside India		
7. Other items for which the Group is contingently liable		
Total		
i) Bills receivables being bills for collection as per contra		
ii) Constituents' liabilities for acceptance, endorsements & other obligations as per contra		
Total (i + ii)		

SCHEDULE 12- OTHER INCOME

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1. Profit on sale or revaluation of Investments Less: Loss on sale or revaluation of Investments		
2, Other Income (please give details)		
Total		

SCHEDULE 13- OTHER OPERATING EXPENSES

	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Rent, taxes and lighting		
II. Printing and stationery		
III. Advertisement and publicity		
IV. Directors' fees, allowances and expenses		
V. Auditors' fees and expenses (including branch auditors' fees and expenses)		
VI. Law charges		
VII. Postage, telegrams, telephones, etc.		
VIII. Repairs and maintenance		
IX. Insurance		
X Amortisation of Goodwill, if any		
XI 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.