

Format of the Balance Sheet and Profit and Loss Account

(Form A and Form B reproduced from original Government of India Notification
SO 240(E) dated March 26, 1992)

Form A**Form of Balance Sheet**

Balance Sheet of _____ (here enter name of the Banking Company)

Balance as on March 31, _____ (Year)

| | Schedule | As on March 31, _____ (Current year) | As on March 31, _____ (Previous year) |
|---|----------|---|--|
| Capital and Liabilities | | | (000's omitted) |
| Capital | 1 | | |
| Reserves and Surplus | 2 | | |
| Deposits | 3 | | |
| Borrowings | 4 | | |
| Other liabilities and provisions | 5 | | |
| Total | | | |
| Assets | | | |
| Cash and balances with RBI | 6 | | |
| Balance with banks and money at call and short notice | 7 | | |
| Investments | 8 | | |
| Advances | 9 | | |
| Fixed Assets | 10 | | |
| Other Assets | 11 | | |
| Total | | | |
| Contingent liabilities | 12 | | |
| Bills for collection | | | |

Schedule 1 – Capital

| | | As on March 31, (Current year) | As on March 31, (Previous year) |
|------|---|-----------------------------------|------------------------------------|
| I | For Nationalised Banks Capital (Fully owned by Central Government) | _____ | _____ |
| II. | For Banks incorporated outside India <u>Capital</u> | _____ | _____ |
| | (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. | _____ | _____ |
| | (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949. | _____ | _____ |
| | Total | _____ | _____ |
| III. | For Other Banks | | |
| | Authorised (_____ shares of ₹ _____ each) | Capital | |
| | Issued (_____ shares of ₹ _____ each) | Capital | |
| | Subscribed (_____ shares of ₹ _____ each) | Capital | |
| | Called-up (_____ shares of ₹ _____ each) | Capital | |
| | Less: Calls unpaid | | |
| | Add: Forfeited shares | | |

Schedule 2 - Reserves and Surplus

| | As on March 31, (Current year) | As on March 31, (Previous year) |
|---------------------------------------|-----------------------------------|------------------------------------|
| I. Statutory Reserves | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| II. Capital Reserves | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| III. Share Premium | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| IV. Revenue and Other Reserves | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| V. Balance in Profit and Loss Account | _____ | _____ |
| Total (I, II, III, IV and V) | _____ | _____ |

Schedule 3 – Deposits

| | As on March 31, _____ (Current year) | As on March 31, _____ (Previous year) |
|---|--|---|
| A.I. Demand deposits | | |
| (i) From banks | | |
| (ii) From others | | |
| II. Savings Bank Deposits | | |
| III. Term Deposits | | |
| (i) From banks | | |
| (ii) From others | | |
| Total (I, II and III) | _____ | _____ |
| B. (i) Deposits of branches in India | _____ | _____ |
| (ii) Deposits of branches outside India | _____ | _____ |
| Total | _____ | _____ |

Schedule 4 – Borrowings

| | As on March 31, (Current year) | As on March 31, (Previous year) |
|---|-----------------------------------|------------------------------------|
| I. Borrowings in India | | |
| (a) RBI | | |
| (b) Other banks | | |
| (c) Other institutions and agencies | | |
| II. Borrowings outside India | | |
| Total (I and II) | _____ | _____ |
| Secured borrowings included in I and II above -Rs. | | |

Schedule 5 - Other Liabilities and Provisions

| | As on March 31, (Current year) | As on March 31, (Previous year) |
|-----------------------------------|-----------------------------------|------------------------------------|
| I. Bills payable | | |
| II. Inter-office adjustment (net) | | |
| III. Interest accrued | | |
| IV. Others (including provisions) | | |
| Total | _____ | _____ |
| | _____ | _____ |

Schedule 6 - Cash and Balances with RBI

| | As on March 31, (Current year) | As on March 31, (Previous year) |
|--|-----------------------------------|------------------------------------|
| I. Cash in hand (including foreign currency notes) | | |
| II. Balances with RBI | | |
| (i) in Current Account | | |
| (ii) in Other Accounts | | |
| Total (I and II) | _____ | _____ |

Schedule 7 - Balances with Banks and Money at Call and Short Notice

| | As on March 31, (Current year) | As on March 31, (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 and ii) | _____ | _____ |
| II. Outside India | | |
| (i) in Current Accounts | | |
| (ii) in Other Deposit Accounts | | |
| (iii) Money at call and short notice | _____ | _____ |
| Total (i, ii and iii) | _____ | _____ |
| Grand Total (I and II) | _____ | _____ |

Schedule 8 – Investments

| | As on March 31, (Current year) | As on March 31, (Previous year) |
|---|-----------------------------------|------------------------------------|
| I. Investments in India in | | |
| (i) Government Securities | | |
| (ii) Other approved securities | | |
| (iii) Shares | | |
| (iv) Debentures and Bonds | | |
| (v) Subsidiaries and / or joint ventures | | |
| (vi) Others (to be specified) | | |
| Total | _____ | _____ |
| II. Investments outside India in | | |
| (i) Government securities (including local authorities) | | |
| (ii) Subsidiaries and / or joint ventures abroad | | |
| (iii) Others investments (to be specified) | | |
| Total | _____ | _____ |
| Grand Total (I and II) | _____ | _____ |

Schedule 9 – Advances

| | As on March 31, _____ (Current year) | As on March 31, _____ (Previous year) |
|--|--|---|
| A. (i) Bills purchased and discounted | | |
| (ii) Cash credits, overdrafts and loans repayable on demand | | |
| (iii) Term loans | | |
| Total | _____ | _____ |
| B. (i) Secured by tangible assets | | |
| (ii) Covered by Bank / Government Guarantees | | |
| (iii) Unsecured | | |
| Total | _____ | _____ |
| C.I. Advances in India | | |
| (i) Priority Sectors | | |
| (ii) Public Sector | | |
| (iii) Banks | | |
| (iv) Others | | |
| Total | _____ | _____ |
| C.II. Advances outside India | | |
| (i) Due from banks | | |
| (ii) Due from others | | |
| (a) Bills purchased and discounted | | |
| (b) Syndicated loans | | |
| (c) Others | | |
| Total | _____ | _____ |
| Grand Total (C.I and II) | _____ | _____ |

Schedule 10 - Fixed Assets

| | As on March 31, (Current year) | As on March 31, (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 | | |
| II. Other Fixed Assets (including furniture and fixtures) | | |
| At cost as on 31 st March of the preceding year | | |
| Additions during the year | | |
| Deductions during the year | | |
| Depreciation to date | | |
| Total (I and II) | _____ | _____ |

Schedule 11 - Other Assets

| | As on March 31, (Current year) | As on March 31, (Previous year) |
|---|-----------------------------------|------------------------------------|
| I. Inter-office adjustments (net) | | |
| II. Interest accrued | | |
| III. Tax paid in advance / tax deducted at source | | |
| IV. Stationery and stamps | | |
| V. Non-banking assets acquired in satisfaction of claims | | |
| VI. Others * | | |
| Total | | |

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Schedule 12 - Contingent Liabilities

| | As on March 31, (Current year) | As on March 31, (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 | | |
| VI. Other items for which the bank is contingently liable | _____ | _____ |
| Total | _____ | _____ |

Form B

Form of Profit and Loss Account for the year ended on 31st March (Year)

| | (000's omitted) | Schedule | Year ended on March 31, ____ (Current year) | Year ended on March 31, ____ (Previous year) |
|--|-----------------|----------|---|--|
| I. Income | | | | |
| Interest earned | 13 | | | |
| Other income | 14 | | | |
| Total | | | | |
| II. Expenditure | | | | |
| Interest expended | 15 | | | |
| Operating expenses | 16 | | | |
| Provisions and contingencies | | | | |
| Total | | | | |
| III. Profit / Loss | | | | |
| Net profit / loss(-) for the year | | | | |
| Profit / loss(-) brought forward | | | _____ | _____ |
| Total | | | _____ | _____ |
| IV. Appropriations | | | | |
| Transfer to statutory reserves | | | | |
| Transfer to other reserves | | | | |
| Transfer to Government / proposed dividend | | | | |
| Balance carried over to balance sheet | | | | |

Schedule 13 - Interest Earned

| | Year ended on March 31, ____ (Current year) | Year ended on March 31, ____ (Previous year) |
|--|---|--|
| I. Interest / discount on advances / bills | | |
| II. Income on investments | | |
| III. Interest on balances with RBI and other inter-bank funds | | |
| IV. Others | _____ | _____ |
| V. Total | _____ | _____ |

Schedule 14 - Other Income

| | Year ended on March 31, ____ (Current year) | Year ended on March 31, ____ (Previous year) |
|---|---|--|
| I. Commission, exchange and brokerage | | |
| II. Profit on sale of investments | | |
| <i>Less:</i> Loss on sale of investments | | |
| III. Profit on revaluation of investments | | |
| <i>Less:</i> Loss on revaluation of investments | | |
| IV. Profit on sale of land, buildings and other assets | | |
| <i>Less:</i> Loss on sale of land, buildings and other assets | | |
| V. Profit on exchange transactions | | |
| <i>Less:</i> Loss on exchange transactions | | |
| VI. Income earned by way of dividends, etc. from subsidiaries / companies and / or joint ventures abroad / in India | | |
| VII. Miscellaneous Income | _____ | _____ |
| Total | _____ | _____ |

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended

| | Year ended on March 31, ____ (Current year) | Year ended on March 31, ____ (Previous year) |
|---|---|--|
| I. Interest on deposits | | |
| II. Interest on RBI / Inter-bank borrowings | | |
| III. Others | _____ | _____ |
| Total | _____ | _____ |

Schedule 16 - Operating Expenses

| | Year ended on March 31, ____ (Current year) | Year ended on March 31, ____ (Previous year) |
|--|---|--|
| I. Payments to and provisions for employees | | |
| II. Rent, taxes and lighting | | |
| III. Printing and stationery | | |
| IV. Advertisement and publicity | | |
| V. Depreciation on bank's property | | |
| VI. Director's fees, allowances and expenses | | |
| VII. Auditors' fees and expenses (including branch auditors) | | |
| VIII. Law charges | | |
| IX. Postages, Telegrams, Telephones, etc. | | |
| X. Repairs and maintenance | | |
| XI. Insurance | | |
| XII. Other expenditure | _____ | _____ |
| Total | _____ | _____ |