

Annex I

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)	(000's omitted)
Capital and Liabilities				
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, (<u>Current</u> year)	As on March 31, (<u>Previous</u> 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: Loss on sale of investments</i>		
III. Profit on revaluation of investments		
<i>Less: Loss on revaluation of investments</i>		
IV. Profit on sale of land, buildings and other assets		
<i>Less: Loss on sale of land, buildings and other assets</i>		
V. Profit on exchange transactions		
<i>Less: Loss on exchange transactions</i>		
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	_____	_____