

## **Annex III**

### **Disclosure in financial statements – ‘Notes to Accounts’**

#### **A. General**

The items listed in these Directions shall be disclosed in the ‘Notes to Accounts’ to the financial statements. Banks shall make additional disclosures where material.

#### **B. Presentation**

In addition to the schedules to the Balance Sheet, a summary of ‘Significant Accounting Policies’ and ‘Notes to Accounts’ shall be disclosed as separate Schedules.

#### **C. Disclosure requirements**

Banks shall, at the minimum, furnish the following information in the ‘Notes to Accounts’. Banks shall note that mere mention of an activity, transaction or item in the disclosure template does not imply that it is permitted, and banks shall refer to the extant statutory and regulatory requirements while determining the permissibility or otherwise of an activity or transaction. These are common templates for commercial banks and Co-operative Banks, unless stated otherwise. RRBs, LABs and Co-operative Banks may omit those line items/disclosures which are not applicable/permitted or with no exposure/transaction both in the current year and previous year. Banks shall disclose comparative information in respect of the previous period for all amounts reported in the current period’s financial statements. Further, banks shall include comparative information for narrative and descriptive information if it is relevant to understanding the current period’s financial statements. Out of disclosure requirements specified in this Annex, disclosures outlined in [Annex III-A](#) shall be mandatory for RCBs from the year ending March 31, 2024.

#### **1. Regulatory Capital**

*a) Composition of Regulatory Capital*

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)		
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@		
iii)	Tier 1 capital (i + ii)		
iv)	Tier 2 capital		
v)	Total capital (Tier 1+Tier 2)		
vi)	Total Risk Weighted Assets (RWAs)		
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)		
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)		
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)		
xi)	Leverage Ratio*		
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) <sup>§</sup> c) Sponsor Bank <sup>§</sup>		
xiii)	Amount of paid-up equity capital raised during the year		
xiv)	Amount of non-equity Tier 1 capital raised during the year, <i>of which</i> : Give list <sup>7</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		
xv)	Amount of Tier 2 capital raised during the year, <i>of which</i> : Give list <sup>8</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		

<sup>7</sup> Example: A commercial bank may disclose as under

	Current year	Previous year
Amount of non-equity Tier 1 capital raised during the year of which:	###	###
a) Basel III compliant Perpetual Non-Cumulative Preference Shares	###	###
b) Basel III compliant Perpetual Debt Instruments	###	###

<sup>8</sup> Example: A Co-operative Bank may disclose as under:

	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	###	###
a) Perpetual Cumulative Preference Shares	###	###
b) Redeemable Non-Cumulative Preference Shares	###	###
c) .....	###	###

\* Applicable for Commercial Banks. Leverage Ratio disclosure is only required by commercial banks where it is applicable.

@ Applicable for Co-operative Banks.

\$ Percentage of shareholding of State Government and Sponsor Bank is applicable only for RRBs.

### ***b) Draw down from Reserves***

Suitable disclosures mentioning the amount and the rationale for withdrawal shall be made regarding any draw down from reserves.

## **2. Asset liability management**

### ***a) Maturity pattern of certain items of assets and liabilities***

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits <sup>9</sup>												
Advances												
Investments												
Borrowings												
Foreign Currency assets												
Foreign Currency liabilities												

### ***b) Liquidity coverage ratio (LCR)***

*(Not Applicable to RRBs, Local Area Banks (LABs), Payment Banks (PBs), and Co-operative Banks)*

i) Commercial Banks (excluding RRBs, LABs, and PBs) shall disclose information on their Liquidity Coverage Ratio (LCR) covering all the four quarters of relevant financial year in the format given below:

<sup>9</sup> Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO

(Amount in ₹ crore)

		Quarter ended (Similarly, there will be column of each of the four quarters)	
		Total Un-weighted <sup>1</sup> Value (average)	Total Weighted <sup>2</sup> Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High-Quality Liquid Assets (HQLA)		
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:		
i)	Stable deposits		
ii)	Less stable deposits		
3	Unsecured wholesale funding, of which:		
i)	Operational deposits (all counterparties)		
ii)	Non-operational deposits (all counterparties)		
iii)	Unsecured debt		
4	Secured wholesale funding		
5	Additional requirements, of which		
i)	Outflows related to derivative exposures and other collateral requirements		
ii)	Outflows related to loss of funding on debt products		
iii)	Credit and liquidity facilities		
6	Other contractual funding obligations		
7	Other contingent funding obligations		
8	<b>Total Cash Outflows</b>		
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)		
10	Inflows from fully performing exposures		
11	Other cash inflows		
12	<b>Total Cash Inflows</b>		
			Total Adjusted <sup>3</sup> Value
13	<b>Total HQLA</b>		
14	<b>Total Net Cash Outflows</b>		
15	<b>Liquidity Coverage Ratio (%)</b>		

1. Un-weighted values shall be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows) except where otherwise mentioned in the circular and LCR template.
2. Weighted values shall be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

3. *Adjusted values shall be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows).*

*Data must be presented as simple averages of daily observations over the previous quarter (i.e., the average is calculated over a period of 90 days). Banks must publish the number of data points used in calculating the average figures in template. The simple average shall be calculated on daily observations over the previous quarters. For most data items, both un-weighted and weighted values of the LCR components shall be disclosed as given in the disclosure format. The un-weighted value of inflows and outflows shall be calculated as the outstanding balances of various categories or types of liabilities, off balance sheet items or contractual receivables. The weighted value of HQLA shall be calculated as the value after haircuts are applied. The weighted value for inflows and outflows shall be calculated as the value after the inflow and outflow rates are applied. Total HQLA and total net cash outflows shall be disclosed as the adjusted value, where the adjusted value of HQLA is the value of total HQLA after the application of both haircuts and any applicable caps on Level 2B and Level 2 assets as indicated in this Framework. The adjusted value of net cash outflows is to be calculated after the cap on inflows is applied, if applicable.*

- ii) Banks shall provide sufficient qualitative discussion<sup>10</sup> around the LCR to facilitate understanding of the results and data provided.

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<sup>10</sup> For example, where significant to the LCR, banks could discuss:

- a) the main drivers of their LCR results and the evolution of the contribution of inputs to the LCR's calculation over time;
- b) intra period changes as well as changes over time;
- c) the composition of HQLA;
- d) concentration of funding sources;
- e) derivative exposures and potential collateral calls;
- f) currency mismatch in the LCR;
- g) a description of the degree of centralization of liquidity management and interaction between the group's units; and  
other inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile.

**c) Net Stable Funding ratio (NSFR)<sup>11</sup>**

*(Not Applicable to RRBs, LABs, PBs and Co-operative Banks)*

- i) After the guidelines on NSFR become effective, Commercial Banks (excluding RRBs, LABs, and PBs) shall be required to publish their NSFRs as per template given below.
- ii) Banks shall publish this disclosure along with the publication of their financial statements/ results (i.e. typically quarterly or semi-annually), irrespective of whether the financial statements/ results are audited. The NSFR information shall be calculated on a consolidated basis and presented in Indian Rupee.
- iii) Banks shall either include these NSFR disclosures in their published financial reports or, at a minimum, provide a direct and prominent link to the complete disclosure on their websites or in publicly available regulatory reports.
- iv) Data shall be presented as quarter-end observations. For banks reporting on a semi-annual basis, the NSFR shall be reported for each of the two preceding quarters. For banks reporting on an annual basis, the NSFR shall be reported for the preceding four quarters. Both unweighted and weighted values of the NSFR components shall be disclosed unless otherwise indicated. Weighted values are calculated as the values after Available Stable Funding (ASF) or Required Stable Funding (RSF) factors are applied.
- v) Banks shall, in addition to the template prescribed below, provide a sufficient qualitative discussion<sup>12</sup> around the NSFR to facilitate an understanding of the results and the accompanying data.

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<sup>11</sup> These shall be effective from the date of implementation of the NSFR guidelines

<sup>12</sup> For example, where significant to the NSFR, banks could discuss the drivers of their NSFR results and the reasons for intra-period changes as well as the changes over time (e.g. changes in strategies, funding structure, circumstances etc.).

NSFR Disclosure Template						
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital					
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding: (8+9)					
8	Operational deposits					
9	Other wholesale funding					
10	Other liabilities: (11+12)					
11	NSFR derivative liabilities					
12	All other liabilities and equity not included in the above categories					
13	Total ASF (1+4+7+10)					
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					
15	Deposits held at other financial institutions for operational purposes					
16	Performing loans and securities: (17+18+19+21+23)					
17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions					
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:					
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21	Performing residential mortgages, of which:					

NSFR Disclosure Template						
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					
24	Other assets: (sum of rows 25 to 29)					
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
27	NSFR derivative assets					
28	NSFR derivative liabilities before deduction of variation margin posted					
29	All other assets not included in the above categories					
30	Off-balance sheet items					
31	Total RSF (14+15+16+24+30)					
32	Net Stable Funding Ratio (%)					

\* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.



### 3. Investments

#### a) Composition of Investment Portfolio

(i) (Applicable for Commercial banks-excluding RRBs)<sup>13</sup>

(all amounts in ₹ crore)

	Current Year							Previous Year						
	HTM		AFS	FVTPL		Subsidiaries, Associates & JVs		HTM		AFS	FVTPL		Subsidiaries, Associates & JVs	
	At cost	Fair Value		HFT	non-HFT	At cost	Fair Value	At cost	Fair Value		HFT	non-HFT	At cost	Fair Value
I. Investments in India														
(i) Government securities														
(ii) Other approved securities														
(iii) Shares														
(iv) Debentures and Bonds														
(v) Subsidiaries, associates and joint ventures														
(vi) Others														
Total														
Less: Provisions for impairment / NPI														
Net														
II. Investments outside India														
(i) Government securities (including local authorities)														
(i) Subsidiaries, associates and joint ventures														
(iii) Other investments														
Total														
Less: Provisions for impairment/ NPI														
Net														
Total investments (I+II)														

<sup>13</sup> This disclosure requirement shall become effective from the financial year ending March 31, 2026, onwards.

(ii) Applicable for Commercial Banks<sup>14</sup> and UCBs

As at ...(current year balance sheet date)

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
<b>Held to Maturity</b>												
Gross												
Less: Provision for non-performing investments (NPI)												
Net												
<b>Available for Sale</b>												
Gross												
Less: Provision for depreciation and NPI												
Net												
<b>Held for Trading</b>												
Gross												
Less: Provision for depreciation and NPI												
Net												
<b>Total Investments</b>												
Less: Provision for non-performing investments												

<sup>14</sup> Applicable on Commercial banks (excluding RRBs) till the financial year ended March 31, 2025.

Less: Provision for depreciation and NPI												
Net												

As at ....(previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
<b>Held to Maturity</b>												
Gross												
Less: Provision for non-performing investments (NPI)												
Net												
<b>Available for Sale</b>												
Gross												
Less: Provision for depreciation and NPI												
Net												
<b>Held for Trading</b>												
Gross												
Less: Provision for depreciation and NPI												
Net												
<b>Total Investments</b>												
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net												

(iii) Applicable for RCBs

(Amount in ₹ crore)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments
<b>Permanent</b>												
Gross												
Less: Provision for non-performing investments (NPI)												
Net												
<b>Current</b>												
Gross												
Less: Provision for depreciation and NPI												
Net												
<b>Total Investments</b>												
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net												

**b) Fair Value Hierarchy of investment portfolio measured at fair value on balance sheet**

(Applicable for Commercial banks-excluding RRBs)<sup>15</sup>

(all amounts in ₹ crore)

	Current Year								Previous Year							
	AFS				FVTPL				AFS				FVTPL			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
I. Investments in India																
(i) Government securities																
(ii) Other approved securities																
(iii) Shares																
(iv) Debentures and Bonds																
(v) Subsidiaries, associates and joint ventures																
(vi) Others																
Total																
II. Investments outside India																
(i) Government securities (including local authorities)																
(i) Subsidiaries, associates and joint ventures																
(iii) Other investments																
Total																
Total investments (I+II)																

<sup>15</sup> This disclosure requirement shall become effective from the financial year ending March 31, 2026, onwards.

**c) Net gains/ (losses) on Level 3<sup>16</sup> financial instruments recognised in AFS-Reserve and Profit and Loss Account**

(Applicable for Commercial banks-excluding RRBs)<sup>17</sup>

	Current Year	Previous Year
Recognised in AFS-Reserve		
Recognised in Profit and Loss Account		

**d) Details of sales made out of HTM**

(Applicable for Commercial banks-excluding RRBs)<sup>18</sup>

(all amounts in ₹ crore)

		Current Year	Previous Year
A	Opening carrying value of securities in HTM		
B	Carrying value of all HTM securities sold during the year		
C	Less: Carrying values of securities sold under situations exempted from regulatory limit		
D	Carrying value of securities sold (D=B-C)		
E	Securities sold as a percentage of opening carrying value of securities in HTM (E=D÷A)		
	Amount transferred to Capital Reserve in respect of HTM securities which were sold at a gain		

<sup>16</sup> Excludes Level 3 assets where the valuation of the asset is the price declared by FBIL/ FIMMDA for that asset.

<sup>17</sup> This disclosure requirement shall become effective from the financial year ending March 31, 2026, onwards.

<sup>18</sup> This disclosure requirement shall become effective from the the financial year ending March 31, 2026, onwards.

**e) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance		
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year		
d) Closing balance		
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance		
b) Add: Amount transferred during the year		
c) Less: Drawdown		
d) Closing balance		
iii) Closing balance in IFR as a percentage of closing balance of investments <sup>19</sup> in AFS and HFT/Current category		

**f) Sale and transfers to/from HTM category / Permanent category<sup>20</sup>**

Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above shall exclude:

- i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.
- ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.
- iii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP).
- iv) Repurchase of Government Securities by Government of India from banks

<sup>19</sup> Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet

<sup>20</sup> RCBs shall make the disclosures for the sale/ transfer from *Permanent* category of their investments.

under buyback / switch operations.

- v) Repurchase of State Development Loans by respective state governments under buyback / switch operations.
- vi) Additional shifting of securities explicitly permitted by the Reserve Bank of India.

**g) Non-SLR investment portfolio**

*i) Non-performing non-SLR investments*

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance		
b)	Additions during the year since 1 <sup>st</sup> April		
c)	Reductions during the above period		
d)	Closing balance		
e)	Total provisions held		

*ii) Issuer composition of non-SLR investments*

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks										
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others										
g)	Provision held towards depreciation										
	Total *										

Note:

1. \* For Commercial Banks, the Total under column 3 shall match with the sum of total of Investments included under the following categories in Schedule 8 to the balance sheet:
  - a) Investment in India in
    - i) Shares
    - ii) Debentures and Bonds
      - a. Subsidiaries and/or Joint Ventures
      - b. Others
  - b) Investment outside India in (where applicable)



- i) Government securities (including local authorities)
- ii) Subsidiaries and/ or joint ventures abroad
- iii) Other investments

2. \*For Co-operative Banks, the total shall match the total of non-SLR investments held by the bank.

3. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

**h) Repo transactions (in face value and market value terms)<sup>21</sup>**

(Amount in ₹ crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV <sup>1</sup>	MV <sup>2</sup>	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities								
b) Corporate debt securities								
c) Any other securities								
ii) Securities purchased under reverse repo								
a) Government securities								
b) Corporate debt securities								
c) Any other securities								

Note: 1 FV: Face Value

2 MV: Market Value

**i) Government Security Lending (GSL) transactions (in market value terms)<sup>22</sup>**

As at ... (current year balance sheet date)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions					
Securities borrowed through GSL transactions					

<sup>21</sup> The disclosure shall be as specified in [Repurchase Transactions \(Repo\) \(Reserve Bank\) Directions, 2018](#) as amended from time to time. For ease of reference the disclosure template as on the date of issuance of this Master Direction has been reproduced here.

<sup>22</sup> The disclosure shall be as specified in [Reserve Bank of India \(Government Securities Lending\) Directions, 2023](#) as amended from time to time. For ease of reference the disclosure template as on the date of issuance of this Direction has been reproduced here.

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities placed as collateral under GSL transactions					
Securities received as collateral under GSL Transactions					

As at ... (previous year balance sheet date)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions					
Securities borrowed through GSL transactions					
Securities placed as collateral under GSL Transactions					
Securities received as collateral under GSL Transactions					

#### 4. Asset quality

##### a) *Classification of advances and provisions held*<sup>23</sup>

	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances
<b>Gross Standard Advances and NPAs</b>					
Opening Balance					
Add: Additions during the year					
Less: Reductions during the year*					
Closing balance					
*Reductions in Gross NPAs due to:					
i) Upgradation					
ii) Recoveries (excluding recoveries from upgraded accounts)					
iii) Technical/ Prudential <sup>24</sup> Write-offs					
iv) Write-offs other than those under (iii) above					
<b>Provisions (excluding Floating Provisions)</b>					
Opening balance of provisions held					
Add: Fresh provisions made during the year					
Less: Excess provision reversed/ Write-off loans					
Closing balance of provisions held					

<sup>23</sup> While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

<sup>24</sup> Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches, but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors. (Defined in our circular reference [DBOD.No.BP.BC.64/21.04.048/2009-10 dated December 1, 2009](#) on Provisioning Coverage for Advances)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Net NPAs<sup>25</sup></b>						
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down <sup>26</sup> during the year						
Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance						

Ratios <sup>27</sup> (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances		
Net NPA to Net Advances		
Provision coverage ratio		

<sup>25</sup> To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

<sup>26</sup> Rationale for drawdown may be explained by way of a note below the table.

<sup>27</sup> To be computed as per applicable regulatory instructions.

**b) Sector-wise Advances and Gross NPAs**

(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector<sup>28</sup></b>						
a)	Agriculture and allied activities						
b)	Advances to industries sector eligible as priority sector lending						
c)	Services						
d)	Personal loans						
	Subtotal (i)						
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans						
	Sub-total (ii)						
	<b>Total (I + ii)</b>						
<p>*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.</p>							

<sup>28</sup> RCBs are not required to segregate between priority and non-priority sector.

**c) Overseas assets, NPAs and revenue<sup>29</sup>**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Assets		
Total NPAs		
Total Revenue		

**d) Particulars of resolution plan and restructuring**

*i) Particulars of resolution plan*

(Not applicable to RRBs, LABs, PBs and Co-operative Banks)

Banks covered by the 'Prudential Framework for Resolution of Stressed Assets' issued vide [circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019](#) shall make appropriate disclosures in their financial statements relating to resolution plans implemented. As per paragraph 30 of the referenced circular, acquisition of shares due to conversion of debt to equity during a restructuring process shall be exempted from regulatory ceilings / restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, details of the same shall be disclosed by banks in the Notes to Accounts to their Annual Financial Statements.

*ii) Details of accounts subjected to restructuring<sup>30</sup>*

(Applicable to LABs, RRBs and Co-operative Banks)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Sub-standard	Number of borrowers										
	Gross Amount (₹ crore)										

<sup>29</sup> If a bank does not have any overseas assets, NPAs and revenues, in both the current and previous year it may omit this disclosure.

<sup>30</sup> Restructuring as defined as per applicable regulations.

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	Provision held (₹ crore)										
Doubtful	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Total	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										

LABs, RRBs and Co-operative Banks shall 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.

**e) Divergence in asset classification and provisioning**  
(Not applicable to RRBs and RCBs)

Banks<sup>31</sup> shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

- the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds five per cent of the reported profit before provisions and contingencies<sup>32</sup> for the reference period, and
- the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed five per cent of the reported<sup>33</sup> incremental Gross NPAs for the reference period.

<sup>31</sup> Disclosure to be made in the financial statements of UCBs for year ending March 31, 2023 and onwards.

<sup>32</sup> To determine this threshold, UCBs should add back (a) tax expense, and (b) provisions for standard and non-performing assets (recognised as expenses in their Profit and Loss Account) to their reported net profits for the year.

<sup>33</sup> Reported incremental Gross NPAs refers to additions during the reference year to the Gross NPAs as disclosed in the Notes to the Financial Statements of the reference period.

Provided that in the case of UCBs, the threshold for the reported incremental Gross NPAs shall be 15 per cent for the present. This threshold shall be reduced progressively in a phased manner, after review

(Amount in ₹ crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 20XX* as reported by the bank	
2.	Gross NPAs as on March 31, 20XX as assessed by Reserve Bank of India	
3.	Divergence in Gross NPAs (2-1)	
4.	Net NPAs as on March 31, 20XX as reported by the bank	
5.	Net NPAs as on March 31, 20XX as assessed by Reserve Bank of India	
6.	Divergence in Net NPAs (5-4)	
7.	Provisions for NPAs as on March 31, 20XX as reported by the bank	
8.	Provisions for NPAs as on March 31, 20XX as assessed by Reserve Bank of India	
9.	Divergence in provisioning (8-7)	
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 20XX	
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX	
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 20XX after considering the divergence in provisioning	

\* March 31, 20XX is the close of the reference period in respect of which divergences were assessed

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

**f) Disclosure of transfer of loan exposures<sup>34</sup>**

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis starting from the quarter ending on December 31, 2021:

- (i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average

<sup>34</sup> These disclosures are originally specified in the [Reserve Bank of India \(Transfer of Loan Exposures\) Directions, 2021](#) and have merely been reproduced here for ease of reference. In case of any conflict between these Directions and the [Reserve Bank of India \(Transfer of Loan Exposures\) Directions, 2021](#) on disclosure requirements, the latter will prevail. While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.



maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating-wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.

- (ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:

<b>Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)</b>			
(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts			
Aggregate principal outstanding of loans transferred			
Weighted average residual tenor of the loans transferred			
Net book value of loans transferred (at the time of transfer)			
Aggregate consideration			
Additional consideration realized in respect of accounts transferred in earlier years			
<b>Details of loans acquired during the year</b>			
(all amounts in ₹ crore)	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired			
Aggregate consideration paid			
Weighted average residual tenor of loans acquired			

The transferor(s) should also make appropriate disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans. Also, the lenders should disclose the distribution of the SRs held by them across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies.

**g) Fraud accounts**

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year	Previous year
Number of frauds reported		
Amount involved in fraud (₹ crore)		
Amount of provision made for such frauds (₹ crore)		
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)		

**h) Disclosure under Resolution Framework for COVID-19-related Stress**

A special window under the Prudential Framework was extended vide [circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020](#) to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year<sup>35</sup>, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

**Format for disclosures to be made half yearly starting September 30, 2021**

(Amounts in ₹ crore)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans					
Corporate persons*					

<sup>35</sup> Banks that are not required by the listing requirements or otherwise to publish quarterly/ half-yearly statements, shall make the disclosures for the full year in the annual financial statements.

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Of which MSMEs					
Others					
Total					

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

## 5. Exposures

### a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
<p><i>i) Direct exposure</i></p> <p>a) Residential Mortgages –</p> <p>Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.</p> <p>b) Commercial Real Estate –</p> <p>Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;</p> <p>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</p> <p>i. Residential</p> <p>ii. Commercial Real Estate</p> <p><i>ii) Indirect Exposure</i></p> <p>Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.</p>		
<b>Total Exposure to Real Estate Sector</b>		

**b) Exposure to capital market**

(Amount in ₹ crore)

Particulars <sup>36</sup>	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		
vii) Bridge loans to companies against expected equity flows / issues;		
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		
ix) Financing to stockbrokers for margin trading;		

<sup>36</sup> RRBs, LABs and Co-operative Banks may omit those line items which are not applicable/ permitted or have nil exposure both in current and previous year.

Particulars <sup>36</sup>	Current Year	Previous Year
x) All exposures to Venture Capital Funds (both registered and unregistered)		
<b>Total exposure to capital market</b>		

*For restructuring of dues in respect of listed companies, lenders may be ab initio compensated for their loss / sacrifice (diminution in fair value of account in net present value terms) by way of issuance of equities of the company upfront, subject to the extant regulations and statutory requirements. If such acquisition of equity shares results in exceeding the extant regulatory Capital Market Exposure (CME) limit, the same shall be disclosed in the 'Notes to Accounts' in the Annual Financial Statements. Banks shall separately disclose details of conversion of debt into equity as part of a strategic debt restructuring which are exempt from CME limits.*

**c) Risk category-wise country exposure<sup>37</sup>**

(Amount in ₹ crore)

Risk Category*	Exposure (net) as at March... (Current Year)	Provision held as at March... (Current Year)	Exposure (net) as at March... (Previous Year)	Provision held as at March... (Previous Year)
Insignificant				
Low				
Moderately Low				
Moderate				
Moderately High				
High				
Very High				
<b>Total</b>				

*\*Till such time, as banks move over to internal rating systems, banks shall use the seven-category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to banks, on request, quarterly updates of their country classifications and shall also inform all banks in case of any sudden major changes in country classification in the interim period.*

**d) Unsecured advances**

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amounts in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank		

<sup>37</sup> If a bank has no exposure to country risk in both the current and previous year, it may omit disclosure of the table while mentioning that it has no exposure to country risk.

Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		
Estimated value of such intangible securities		

**e) Factoring exposures**

Factoring exposures shall be separately disclosed.

**f) Intra-group exposures (not applicable to Co-operative Banks)**

Commercial Banks shall make the following disclosures for the current year with comparatives for the previous year:

- i) Total amount of intra-group exposures
- ii) Total amount of top 20 intra-group exposures
- iii) Percentage of intra-group exposures to total exposure of the bank on borrowers/customers
- iv) Details of breach of limits on intra-group exposures and regulatory action thereon, if any.

**g) Unhedged foreign currency exposure (not applicable to RCBs)**

Banks shall disclose their policies to manage currency induced credit risk. Commercial Banks (excluding RRBs, LABs and PBs) shall also disclose the incremental provisioning and capital held by them towards this risk.

**h) Exposure of RCBs**

RCBs shall disclose details of their exposure as per the template specified below:

**(i) State Co-operative Banks**

Sl. No	Exposure to	Current year			Previous year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1.	Central Co-operative banks						
2.	Apex Societies						
3.	Primary Agricultural Credit Societies (PACS) – on lending						
4.	PACS- other exposure						
5.	Other credit societies						

Sl. No	Exposure to	Current year			Previous year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
6.	Other non-credit co-operative societies						
7.	Companies						
8.	Public Sector Undertakings						

(ii) Central Co-operative Banks

Sl. No	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1.	Primary Agricultural Credit Societies (PACs) – on lending						
2.	PACs- other exposure						
3.	Other credit societies						
4.	Other non-credit co-operative societies						
5.	Companies						
6.	Public Sector Undertakings						

**6. Concentration of deposits, advances, exposures and NPAs**

**a) Concentration of deposits**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors		
Percentage of deposits of twenty largest depositors to total deposits of the bank		

**b) Concentration of advances\***

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers		
Percentage of advances to twenty largest borrowers to total advances of the bank		

\*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

**c) Concentration of exposures\*\***

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers		
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers		

\*\*Exposures shall be computed as per applicable RBI regulation.

**d) Concentration of NPAs**

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts		
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.		

**7. Derivatives<sup>38</sup>**

**a) Details of derivative portfolio<sup>39</sup>** (Applicable for Commercial banks-excluding RRBs)

(all amounts in ₹ crore)

	Current year			Previous Year		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
<b>Interest Rate Derivatives</b>						
MTM – Assets						
MTM – Liabilities						
Net Gain/ Loss recognised in Profit & Loss Account						
<b>Exchange Rate Derivatives</b>						
MTM – Assets						
MTM – Liabilities						
Net Gain/ Loss recognised in Profit & Loss Account						
<b>Credit Risk Derivatives</b>						
MTM – Assets						
MTM – Liabilities						
Net Gain/ Loss recognised in Profit & Loss Account						

<sup>38</sup> RRBs, LABS, PBs and Co-operative Banks that have not entered into any derivative transactions, both in the current and previous year may omit these disclosures and instead disclose that they have not entered into any transactions in derivatives in the current and previous years.

<sup>39</sup> This disclosure requirement shall become effective from the financial year ending March 31, 2026, onwards.



	Current year			Previous Year		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
<b>Other Derivatives (specify)</b>						
MTM – Assets						
MTM – Liabilities						
Net Gain/ Loss recognised in Profit & Loss Account						

**b) Forward rate agreement/Interest rate swap**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) The notional principal of swap agreements		
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements		
iii) Collateral required by the bank upon entering into swaps		
iv) Concentration of credit risk arising from the swaps <sup>40</sup>		
v) The fair value of the swap book <sup>41</sup>		

Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps shall also be disclosed.

**c) Exchange traded interest rate derivatives**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)		
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 <sup>st</sup> March ....(instrument wise)		
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		

<sup>40</sup> Examples of concentration could be exposures to particular industries, or swaps with highly geared companies.

<sup>41</sup> If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value.

**d) Disclosures on risk exposure in derivatives**

*i) Qualitative disclosures*

Banks shall disclose their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served. The disclosure shall also include:

- a) the structure and organization for management of risk in derivatives trading,
- b) the scope and nature of risk measurement, risk reporting and risk monitoring systems,
- c) policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- d) accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.

*ii) Quantitative disclosures*

(Amount in ₹ crore)

Sr. No	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)				
	i) For hedging				
	ii) For trading				
b)	Marked to Market Positions <sup>[1]</sup>				
	i) Asset (+)				
	ii) Liability (-)				
c)	Credit Exposure <sup>[2]</sup>				
d)	Likely impact of one percentage change in interest rate (100*PV01)				
	i) on hedging derivatives				
	ii) on trading derivatives				
e)	Maximum and Minimum of 100*PV01 observed during the year				
	i) on hedging				
	ii) on trading				

1. The net position shall be shown either under asset or liability, as the case may be, for each type of derivatives.
2. Banks may adopt the Current Exposure Method on Measurement of Credit Exposure of Derivative Products as per extant Reserve Bank of India instructions.

### **e) Credit default swaps**

Banks using a proprietary model for valuation of Credit default swaps (CDS) positions, shall disclose the valuation as per the proprietary model, including the rationale for using that model and an explanation of the valuation methodology in the Notes to Accounts in their financial statements. The disclosure shall also include the valuation as per the CDS curve published by Fixed Income Money Market and Derivatives Association of India (FIMMDA) or a benchmark recommended by FIMMDA<sup>42</sup>.

### **8. Disclosures relating to securitisation<sup>43</sup>**

*(Applicable to all SCBs, SFBs but excluding RRBs)*

In the annual Notes to Account, the originators should indicate the outstanding amount of securitised assets as per books of the Special Purpose Entities (SPEs) and total amount of exposures retained by the originator as on the date of balance sheet to comply with the MRR. These figures should be based on the information duly certified by the SPE's auditors obtained by the originator from the SPE. These disclosures should be made in the format given in the table<sup>44</sup> below.

*(Number/ Amounts in ₹ crore)*

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
1.	No of SPEs holding assets for securitisation transactions originated by the originator (only the SPVs relating to outstanding securitization exposures to be reported here)		
2.	Total amount of securitised assets as per books of the SPEs		
3.	Total amount of exposures retained by the originator to comply with MRR as on the date of balance sheet		

<sup>42</sup> The requirement to disclose valuation as per the CDS curve published by FIMMDA or a benchmark recommended by FIMMDA shall be effective once FIMMDA starts publishing the CDS curve or recommends a valuation benchmark.

<sup>43</sup> These disclosures are originally specified in the [Reserve Bank of India \(Securitisation of Standard Assets\) Directions, 2021](#) and have merely been reproduced here for ease of reference. In case of any conflict between these Directions and [Reserve Bank of India \(Securitisation of Standard Assets\) Directions, 2021](#), 2021 on disclosure requirements, the latter will prevail.

<sup>44</sup> Please provide table separately for 'Simple, Transparent and Comparable' (STC) and non-STC transactions.

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
	a) Off-balance sheet exposures • First loss • Others		
	b) On-balance sheet exposures • First loss • Others		
4.	Amount of exposures to securitisation transactions other than MRR		
	a) Off-balance sheet exposures i) Exposure to own securitisations • First loss • Others ii) Exposure to third party securitisations • First loss • Others		
	b) On-balance sheet exposures i) Exposure to own securitisations • First loss • Others ii) Exposure to third party securitisations • First loss • Others		
5.	Sale consideration received for the securitised assets and gain/loss on sale on account of securitisation		
6.	Form and quantum (outstanding value) of services provided by way of, liquidity support, post-securitisation asset servicing, etc.		
7.	Performance of facility provided. Please provide separately for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Mention percent in bracket as of total value of facility provided. (a) Amount paid (b) Repayment received (c) Outstanding amount		
8.	Average default rate of portfolios observed in the past. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans etc		(may mention average default rate of previous 5 years)
9.	Amount and number of additional/top up loan given on same underlying asset. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans, etc.		
10.	Investor complaints (a) Directly/Indirectly received and; (b) Complaints outstanding		

**9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)**

*(Not Applicable to RRBs, LABs, PBs, and Co-operative Banks)*

Name of the SPV sponsored	
Domestic	Overseas

**10. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund		
ii)	Add: Amounts transferred to DEA Fund during the year		
iii)	Less: Amounts reimbursed by DEA Fund towards claims		
iv)	Closing balance of amounts transferred to DEA Fund		
Banks shall specify here that the closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable' or 'Contingent Liabilities - Others,' as the case may be.			

**11. Disclosure of complaints**

**a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman<sup>45</sup>**

Sr. No		Particulars	Current year	Previous Year
		Complaints received by the bank from its customers		
1.		Number of complaints pending at beginning of the year		
2.		Number of complaints received during the year		
3.		Number of complaints disposed during the year		
	3.1	Of which, number of complaints rejected by the bank		
4.		Number of complaints pending at the end of the year		
		Maintainable complaints received by the bank from Office of Ombudsman		
5.		Number of maintainable complaints received by the bank from Office of Ombudsman		
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman		
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman		
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank		
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)		
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				

<sup>45</sup> Previously Offices of Banking Ombudsman

**b) Top five grounds<sup>46</sup> of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
Previous Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					

## 12. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations.

<sup>46</sup> As per Master List for identifying grounds of complaints as provided in Appendix 1 to [circular CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21 dated January 27, 2021](#) on 'Strengthening the Grievance Redress Mechanism of Banks'.

1. ATM/Debit Cards	2. Credit Cards	3. Internet/Mobile/Electronic Banking	4. Account opening/ difficulty in operation of accounts
5. Mis-selling/Para-banking	6. Recovery Agents/ Direct Sales Agents	7. Pension and facilities for senior citizens/ differently abled	8. Loans and advances
9. Levy of charges without prior notice/ excessive charges/ foreclosure charges	10. Cheques/ drafts/ bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance/ acceptance of small denomination notes and coins
13. Bank Guarantees/ Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc	16. Others

Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.

The defaulting participant in a reverse repo transaction shall make appropriate disclosure on the number of instances of default as well as the quantum of penalty paid to the Reserve Bank of India during the financial year.

### 13. Disclosures on remuneration

*(Applicable to Banking Companies, including Foreign Banks operating in India)*

Banks are required to make disclosure on remuneration of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers on an annual basis at the minimum, in their Annual Financial Statements. Banks shall make the disclosures in table or chart format and make disclosures for previous as well as the current reporting year. Further, private sector banks and foreign banks (to the extent applicable), shall disclose the following information:

Type of disclosure		Information
<b>Qualitative</b>	(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.
	(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.
	(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.
	(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.
	(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.
	(f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.

			Current Year	Previous Year
<b>Quantitative disclosures</b> <i>(The quantitative disclosures should only cover Whole Time Directors/ Chief</i>	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.		
	(h)	(i) Number of employees having received a variable remuneration award during the financial year.		

			Current Year	Previous Year
Executive Officer/ Material Risk Takers)		(ii) Number and total amount of sign-on/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any.		
	(i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. (ii) Total amount of deferred remuneration paid out in the financial year.		
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.		
	(k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments. (ii) Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.		
	(l)	Number of MRTs identified.		
	(m)	(i) Number of cases where malus has been exercised. (ii) Number of cases where clawback has been exercised. (iii) Number of cases where both malus and clawback have been exercised.		
General Quantitative Disclosure	(n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.		

Private sector banks shall also disclose remuneration paid to the non-executive directors on an annual basis at the minimum, in their Annual Financial Statements.

Share-linked instruments should be fair valued on the date of grant by the bank using Black-Scholes model. The fair value thus arrived at should be recognised as an expense beginning with the accounting period for which approval has been granted.



## 14. Other Disclosures

### **a) Business ratios**

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds <sup>47</sup>		
ii) Non-interest income as a percentage to Working Funds <sup>39</sup>		
iii) Cost of Deposits		
iv) Net Interest Margin <sup>48</sup>		
v) Operating Profit as a percentage to Working Funds <sup>39</sup>		
vi) Return on Assets <sup>49</sup>		
vii) Business (deposits plus advances) per employee <sup>50</sup> (in ₹ crore)		
viii) Profit per employee (in ₹ crore)		

### **b) Bancassurance business**

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.

### **c) Marketing and distribution**

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.

### **d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)** (not applicable to RCBs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

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<sup>47</sup> Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form X for Commercial Banks and Form IX for Co-operative Banks, during the 12 months of the financial year.

<sup>48</sup> Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense

<sup>49</sup> Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

<sup>50</sup> For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits shall be excluded.

**e) Provisions and contingencies**

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI		
ii) Provision towards NPA		
iii) Provision made towards Income tax		
iv) Other Provisions and Contingencies (with details)		

**f) Implementation of IFRS converged Indian Accounting Standards (Ind AS) (not Applicable to RRBs, LABs, Co-operative Banks)**

Banks shall disclose the strategy for Ind AS implementation, including the progress made in this regard. These disclosures shall be made until implementation of Ind AS.

**g) Payment of DICGC Insurance Premium**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium		
ii)	Arrears in payment of DICGC premium		

**h) Disclosure of facilities granted to directors and their relatives**

(Applicable to Co-operative Banks)

Co-operative Banks shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested.

**i) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks**

(Applicable for banks covered under the 11<sup>th</sup> Bipartite Settlement and Joint Note dated November 11, 2020)

Banks may take the following course of action to provide for additional liability on account of revision in family pension consequent to the 11<sup>th</sup> Bipartite Settlement and Joint Note dated November 11, 2020.

- i) The liability for enhancement of family pension shall be fully recognised as per applicable accounting standards.

- ii) The expenditure, if not fully charged to the Profit and Loss Account during the financial year 2021-22, be amortised over a period not exceeding five years beginning with the financial year ending March 31, 2022, subject to a minimum of 1/5<sup>th</sup> of the total amount involved being expensed every year.
- iii) Appropriate disclosure of the accounting policy followed in this regard shall be made in the 'Notes to Accounts' to the financial statements. Banks shall also disclose the amount of unamortised expenditure and the consequential net profit if the unamortised expenditure had been fully recognised in the Profit & Loss Account.

**(j) Disclosure of Letters of Comfort (LoCs) issued by banks**

[Applicable to all commercial Banks excluding RRBs)

Banks should disclose the full particulars of all the Letters of Comfort (LoCs) issued by them during the year, including their assessed financial impact, as also their assessed cumulative financial obligations under the LoCs issued by them in the past and outstanding, in its published financial statements, as part of the 'Notes to Accounts'.

**(k) Portfolio-level information on the use of funds raised from green deposits**

(Applicable to all scheduled commercial banks excluding RRBs, LABs and PBs)

(Amount in ₹ crore)			
Particulars	Current Financial Year	Previous Financial Year	Cumulative*
Total green deposits raised (A)			
Use of green deposit funds**			
(1) Renewable Energy			
(2) Energy Efficiency			
(3) Clean Transportation			
(4) Climate Change Adaptation			
(5) Sustainable Water and Waste Management			
(6) Pollution Prevention and Control			
(7) Green Buildings			
(8) Sustainable Management of Living Natural Resources and Land Use			
(9) Terrestrial and Aquatic Biodiversity Conservation			
Total Green Deposit funds allocated (B = Sum of 1 to 9)			
Amount of Green Deposit funds not allocated (C = A – B)			
Details of the temporary allocation of green deposit proceeds pending their allocation to the eligible green activities/projects			
* This shall contain the cumulative amount since the RE started offering green deposits. For example, if a bank has commenced raising green deposits from June 1, 2023, then the annual financial statement for the			

period ending March 31, 2025, would contain particulars of deposits raised and allocated from June 1, 2023, till March 31, 2025. Further, the actual amount of green deposits raised during the year and use of such funds shall be given under this disclosure.

\*\*Under each category, REs may provide sub-categories based on the funds allocated to each sub-sector. For example, REs may provide sub-categories like solar energy, wind energy, etc. under "Renewable Energy".

***(I) Disclosure on amortisation of additional pension liability on account of implementation of Pension Scheme in RRBs with effect from November 1, 1993***

(Applicable to all RRBs)

RRBs which are required to implement the RRB (Employee) Pension Scheme with effect from November 1, 1993 may take the following course of action in the matter:

- a) The liability on account of applicability of pension scheme shall be fully recognised as per the applicable accounting standards.
- b) The expenditure, on account of revision in the pension, may, if not fully charged to the Profit and Loss Account during the financial year ended 2024-25, be amortised over a period not exceeding five years beginning with the financial year ending March 31, 2025, subject to a minimum of 20 per cent of the total pension liability involved being expensed every year.
- c) Appropriate disclosure of the accounting policy followed in this regard shall be made in the 'Notes to Accounts' to the financial statements. Banks shall also disclose the amount of unamortised expenditure and the consequential net profit if the unamortised expenditure had been fully recognised in the Profit & Loss Account.
- d) Pension related unamortised expenditure would not be reduced from Tier 1 Capital of the RRBs.

**Annex III – A**

(Applicable only to RCBs)

List of disclosure requirements specified in Annex III, which are mandatory from the year ending March 31, 2024.

<b>Sr. No.</b>	<b>Disclosure requirement</b>	<b>Reference to the respective clause in Annex III to MD</b>
1.	Asset liability management Maturity pattern of certain items of asset and liabilities	C.2(a)
2.	Movement of Provisions for Depreciation and Investment Fluctuation Reserve	C.3(b)
3.	Sale and transfer to/from HTM category	C.3(c)
4.	Sector-wise advances and gross NPAs	C.4(b)
5.	Details of accounts subjected to restructuring	C.4(d)(ii)
6.	Fraud accounts	C.4(g)
7.	Exposure to real estate sector	C.5(a)
8.	Exposure to capital market	C.5(b)
9.	Unsecured exposures	C.5(d)
10.	Factoring exposures	C.5(e)
11.	Exposures of RCBs	C.5(h)
12.	Concentration of deposits, advances, exposures and NPAs	C.6
13.	Disclosure of complaints	C.11
14.	Provisions and contingencies	C.14(e)