

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)	(000's omitted) As on March 31, ____ (Previous year)
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 March 31 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 March 31 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 March 31 (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	_____	_____