

Annexure A

FORM OF CONSOLIDATED BALANCE SHEET OF A BANK AND ITS SUBSIDIARIES ENGAGED IN FINANCIAL ACTIVITIES

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

(000's omitted)

Balance Sheet as on March 31 (Year)

| | Schedule | As on 31.3. (current year) | As on 31.3. (previous year) |
|--|----------|-------------------------------|--------------------------------|
| CAPITAL & LIABILITIES | | | |
| Capital | 1 | | |
| Reserves & Surplus | 2 | | |
| Minorities Interest | 2A | | |
| Deposits | 3 | | |
| Borrowings | 4 | | |
| Sundry Payables ¹ | | | |
| Other Liabilities and Provisions | 5 | | |
| Total | | | |
| ASSETS | | | |
| Cash and Balances with Reserve Bank of India | 6 | | |
| Balances with banks and money at call and short notice | 7 | | |
| Investments | 8 | | |
| Loans & Advances | 9 | | |
| Sundry Receivables ² | | | |
| Fixed Assets | 10 | | |
| Other Assets | 11 | | |
| Goodwill on Consolidation ³ | | | |
| Debit Balance of Profit and Loss A/C | | | |
| Total | | | |
| Contingent liabilities | 12 | | |
| Bills for collection | | | |

¹ This head would include payables of the nature of trading items e.g., those arising from purchasing of securities by a subsidiary carrying on the business of purchase and sale of investments, etc., to the extent not covered by the head 'Other Liabilities and Provisions'. A separate schedule may be added to disclose the nature of the various items included in this head.

² This head would include receivables of the nature of trading items, e.g., those arising from sale of securities by a subsidiary carrying on the business of purchase and sale of investments, etc., to the extent not covered by the head 'Other Assets'. A separate schedule may be added to disclose the nature of the various items included in this head.

³ Where there is more than one subsidiary and the aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 and Assets side after giving separates notes.

FORM OF CONSOLIDATED PROFIT AND LOSS ACCOUNT OF A BANK AND ITS SUBSIDIARIES ENGAGED IN FINANCIAL ACTIVITIES

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

(000's omitted)

Profit & Loss Account for the year ended March 31 ____

| | Schedule | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
|---|----------|---|--|
| I. Income | | | |
| Interest and dividend earned ¹ | 13 | | |
| Share of earnings in Associates | | | |
| Other income | 14 | | |
| Total | | | |
| II. Expenditure | | | |
| Interest expended | 15 | | |
| Operating expenses | 16 | | |
| Provisions and contingencies | | | |
| Total | | | |
| Consolidated Net profit/(loss) for the year before deducting Minorities' Interest | | | |
| Less: Minorities' Interest | | | |
| Consolidated profit/(loss) for the year attributable to the group | | | |
| Add: Brought forward consolidated profit/(loss) attributable to the group | | | |
| III. Appropriations | | | |
| Transfer to statutory reserves | | | |
| Transfer to other reserves | | | |
| Transfer to Government/Proposed dividend | | | |
| Balance carried over to consolidated balance sheet | | | |
| Total | | | |
| Earnings per Share | | | |

¹ Interest and dividends earned should be disclosed separately.

| SCHEDULE 1 – CAPITAL | | |
|--|---|--|
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| <i>Authorised Capital</i> (.... Shares of Rs ... each) | | |
| <i>Issued Capital</i> (.... Shares of Rs ... each) | | |
| <i>Subscribed Capital</i> (.... Shares of Rs ... each) | | |
| <i>Called-up Capital</i> (.... Shares of Rs ... each) | | |
| Less: Calls unpaid | | |
| Add: Forfeited shares | | |
| Total | | |
| SCHEDULE 2 – RESERVES & SURPLUS ¹ | | |
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| Statutory Reserves | | |
| Capital Reserves | | |
| Capital Reserve on Consolidation ² | | |
| Share Premium | | |
| Other Reserves (specify nature) | | |
| Revenue and other Reserves | | |
| Balance in Profit and Loss Account | | |
| Total | | |
| SCHEDULE 2A-MINORITIES INTEREST | | |
| Equity (...Shares of Rs.each) | | |
|% in pre-acquisition Reserves & Surplus | | |
|% in post-acquisition Reserves & Surplus ³ | | |
| Balance in Profit and Loss Account | | |
| Total | | |

¹. Opening balances, additions and deductions since the last consolidated balance sheet, shall be shown under each of the specified heads

². Where there is more than one subsidiary aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 or Assets side after giving separates notes.

³. Disclose opening balance, additions and closing balance.

| SCHEDULE 3 – DEPOSITS | | |
|---|-----------------------------------|------------------------------------|
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| A. I. <i>Demand Deposits</i> | | |
| (i) From banks | | |
| (ii) From others | | |
| II. <i>Savings Bank Deposits</i> | | |
| III. <i>Term Deposits</i> | | |
| (i) From banks | | |
| (ii) From others | | |
| Total (I, II and III) | | |
| B. (i) Deposits of subsidiaries in India including foreign offices, if any* | | |
| (ii) Deposits of subsidiaries outside India including Indian offices, if any* | | |
| (iii) Deposits of Parent | | |
| Total (I, II and III) | | |
| C. (i) Deposits of parent in India | | |
| (ii) Deposits of subsidiaries in India | | |
| (iii) Total Deposits in India (I + ii) | | |
| (iv) Deposits of parent outside India | | |
| (v) Deposits of subsidiaries outside India | | |
| (vi) Total Deposits outside India | | |
| Total (iii + vi) | | |

? **Based on the domicile**

| SCHEDULE 4 – BORROWINGS | | |
|---|-----------------------------------|------------------------------------|
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. <i>Borrowings in India</i> | | |
| (i) From the Reserve Bank of India | | |
| (ii) From other banks | | |
| (iii) From other institutions and agencies | | |
| (iv) Debentures | | |
| (v) Other Long-term borrowings (indicate source of borrowing) | | |
| II. <i>Borrowings outside India</i> | | |
| Total (I & II) | | |
| (Secured borrowings included in I & II above – Rs.____ from India and Rs.____ from outside India) | | |
| SCHEDULE 5 – OTHER LIABILITIES AND PROVISIONS | | |
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| II Subordinated Debt for Tier II Capital | | |
| II. Bills payable | | |
| III. Inter-office (Inter-branch)adjustments (net) | | |
| a) Parent | | |
| b) Subsidiaries | | |
| IV. Intra-Group Adjustment (net) | | |
| V. Interest accrued | | |
| VI. Tax Liabilities | | |
| a) Current tax liabilities | | |
| b) Deferred tax liabilities | | |
| V. Others (including provisions, give details) | | |
| Total | | |
| Note: The net debits of each subsidiary should be aggregated. | | |
| SCHEDULE 6 – CASH AND BALANCES WITH RESERVE BANK OF INDIA | | |
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. <i>Cash in hand</i> (including foreign currency notes) | | |
| II. <i>Balances with Reserve Bank of India</i> | | |
| (i) in Current Account | | |
| (ii) in other Accounts | | |
| Total (I & II) | | |

| SCHEDULE 7 – BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE | | |
|--|---|--|
| | As on 31.3.____ (current year) | As on 31.3.____ (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 & II) | | |
| II. Outside India | | |
| (i) in Current accounts | | |
| (ii) in other Deposit accounts | | |
| (iii) Money at call and short notice | | |
| Total | | |
| Grand Total (I & II) | | |
| SCHEDULE 8 – INVESTMENTS | | |
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. Investments in India in | | |
| (i) Government securities | | |
| (ii) Other approved securities | | |
| (iii) Shares | | |
| (iv) Debentures and Bonds | | |
| (v) Others (to be specified) | | |
| Total | | |
| II. Investments outside India in | | |
| (i) Government securities (including local authorities) | | |
| (ii) Other investments (to be specified) | | |
| Total | | |
| Grand Total (I & II) | | |
| III. Gross value of Investments | | |
| Aggregate of Provisions for Depreciation | | |
| Net Investment | | |
| Classification of Investments as per RBI Guidelines | | |
| I. Held for Trading | | |
| II. Held to Maturity | | |
| III. Available for Sale | | |
| Total | | |

Details of investments

| | | |
|---|--|--|
| I. Investments in associates (disclose goodwill/ capital reserves separately as per AS 23) | | |
| II. Other investments | | |
| Total | | |

| SCHEDULE 9 – LOANS & ADVANCES | | |
|---|---|--|
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| A. (i) Bills purchased and discounted | | |
| (ii) Cash credits, overdrafts and loans repayable on demand | | |
| (iii) Term loans | | |
| (iv) Lease Receivables | | |
| Total | | |
| B. (i) Secured by tangible assets | | |
| (ii) Covered by Bank/Government Guarantees | | |
| (iii) Unsecured | | |
| Total | | |
| C.I <i>Advances in India</i> | | |
| (i) Priority sectors | | |
| (ii) Public sector | | |
| (iii) Banks | | |
| (iv) Others | | |
| Total | | |
| C.II <i>Advances outside India</i> | | |
| (i) Due from banks | | |
| (ii) Due from others | | |
| (a) Bills purchased and discounted | | |
| (b) Syndicated loans | | |
| (c) Others | | |
| Total | | |
| Grand Total (C.I. & C.II) | | |

| SCHEDULE 10 – FIXED ASSETS | | |
|--|-----------------------------------|------------------------------------|
| | As on 31.3.____ (current year) | As on 31.3.____ (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 | | |
| IA. Premises under construction | | |
| II. Other Fixed Assets (including furniture and fixtures) | | |
| At cost (as on 31 March of the preceding year) | | |
| Additions during the year | | |
| Deductions during the year | | |
| Depreciation to date | | |
| IIA. Leased Assets | | |
| At cost as on 31 st March of the preceding year | | |
| Additions during the year | | |
| Deductions during the year | | |
| Depreciation to date | | |
| Total (I, IA,II &IIA) | | |
| III. Capital-Work-in progress (Leased Assets) net provisions | | |
| Total (I, IA, II, IIA & III) | | |
| SCHEDULE 11 – OTHER ASSETS | | |
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. Inter-office (Inter-branch) adjustments (net)* | | |
| a) Parent | | |
| b) Subsidiaries | | |
| II. Intra-Group Adjustments (net) | | |
| III. Interest accrued | | |
| IV. Tax paid in advance/tax deducted at source | | |
| V. Stationery and stamps | | |
| VI. Non-banking assets acquired in satisfaction of claims | | |
| VI. Prepaid expenses | | |
| VII. Deferred Tax assets | | |
| VIII. Others | | |
| Total | | |

Note: *The net credits of each subsidiary should be aggregated.

| SCHEDULE 12 – CONTINGENT LIABILITIES | | |
|---|--|---|
| | As on 31.3.____ (current year) | As on 31.3.____ (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 (give details) | | |
| VI. Other items for which the Group is contingently liable | | |
| Total | | |
| SCHEDULE 13 – INTEREST AND DIVIDENDS EARNED | | |
| | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Interest/discount on advances/bills | | |
| II. Interest and dividends on investments | | |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds | | |
| IV. Others (give details) | | |
| Total | | |
| SCHEDULE 14 – OTHER INCOME | | |
| | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Commission, exchange and brokerage | | |
| II. Profit on sale of land, buildings and other assets | | |
| Less: Loss on sale of land, buildings and other assets | | |
| III. Profit on exchange transactions | | |
| Less: Loss on exchange transactions | | |
| IV. Profit on sale of investments(net) | | |
| Less: Loss on sale of investments | | |
| V. Profit on revaluation of investments | | |
| Less: Loss on revaluation of investments | | |
| VI. a) Lease finance income | | |
| b) Lease management fee | | |
| c) Overdue charges | | |
| d) Interest on lease rent receivables | | |
| VII Miscellaneous income | | |
| Total | | |

| SCHEDULE 15 – INTEREST EXPENDED | | |
|---|--|---|
| | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Interest on deposits | | |
| II. Interest on Reserve Bank of India/ inter-bank borrowings | | |
| III. Others (give details) | | |
| Total | | |
| SCHEDULE 16 – OPERATING EXPENSES | | |
| | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Employees' costs | | |
| II. Rent, taxes and lighting | | |
| III. Printing and stationery | | |
| IV. Advertisement and publicity | | |
| V. Depreciation on bank's property a) Other than Leased Assets b) Leased Assets | | |
| VI. Directors' fees, allowances and expenses | | |
| VII. Auditors' fees and expenses (including branch auditors' fees and expenses) | | |
| VIII. Law charges | | |
| IX. Postage, telegrams, telephones, etc. | | |
| X. Repairs and maintenance | | |
| XI. Insurance | | |
| XII Amortisation of Goodwill, if any | | |
| XIII Other expenditure (give details) | | |
| Total | | |

Notes:

1. Additional line items, headings and sub-headings should be presented in the consolidated balance sheet and consolidated profit and loss account and schedules thereto when required by a statute, Accounting Standards or when such a presentation is necessary to present the true and fair view of the group's financial position and operating results. In the preparation and presentation of consolidated financial statements Accounting Standards issued by the ICAI, to the extent applicable to banks, should be followed.
2. In case of joint ventures, separate disclosures of line items as per proportionate consolidation should be made both in the consolidated balance sheet and consolidated profit and loss account.