



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)

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January 07, 2025

## RBI releases Draft Formats of Financial Statements of Co-operative Banks

In terms of Section 29, read with Section 56 of the Banking Regulation Act, 1949, co-operative banks are required to prepare a balance sheet and profit and loss account as on the last working day of the year in the Forms set out in the Third Schedule of the Banking Regulation Act, 1949. These forms were notified in 1981. Since then, there have been several developments in the financial market as well as accounting standards and practices. The Reserve Bank has, accordingly, undertaken a comprehensive review of the formats of the financial statements of the co-operative banks and has released draft formats of the [revised Forms](#) and their [schedules](#) together with [instructions for the compilation](#) of the balance sheet and profit and loss account.

Comments/feedback on the draft formats may be forwarded on or before February 21, 2025, to:

The Chief General Manager-in-Charge  
Department of Regulation, Central Office  
Reserve Bank of India,  
12<sup>th</sup> Floor, Central Office Building  
Shahid Bhagat Singh Marg, Fort,  
Mumbai – 400001

or

by [email](#) with the subject line “Draft Formats of Financial Statements of Co-Operative Banks”.

Press Release: 2024-2025/1869

(Puneet Pancholy)  
Chief General Manager

THE THIRD SCHEDULE  
[See Section 29]  
**Form A**  
**FORM OF BALANCE SHEET**

Balance Sheet of \_\_\_\_\_ (name of the Bank)

(Amounts in ₹ crore/ lakh / thousands<sup>1</sup>)

	Schedule No.	As on March 31, _____ (Current year)	As on March 31, _____ (Previous year)
<b>Capital and Liabilities</b>			
Capital	1		
Reserves and surplus	2		
Deposits	3		
Borrowings	4		
Other liabilities and provisions	5		
<b>Total</b>			
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6		
Balances with banks and money at call and short Notice	7		
Investments	8		
Advances	9		
Property, plant and equipment	10		
Intangible assets	11		
Other assets	12		
<b>Total</b>			
Contingent liabilities	13		
Bills for collection			

<sup>1</sup> Refer general instructions on preparation of balance sheet and profit and loss account for guidance on rounding off.

**Form B**

**Form of Profit and Loss account**

**Profit and Loss Account of \_\_\_\_\_ (name of the Bank)**

(Amounts in ₹ crore/ lakh/ thousands<sup>2</sup>)

	Schedule No.	Year ended on March 31, <u>          </u> (Current year)	Year ended on March 31, <u>          </u> (Previous year)
Interest and discount earned	14		
Interest expenses	15		
<b>Net Interest Income</b>			
Fee and commission income			
Fee and commission expense			
<b>Net fee and commission income</b>			
Other income from investments	16		
Other income	17		
<b>Total income</b>			
Employee benefits	18		
Provision for non-performing assets	19		
Depreciation on property, plant and equipment and amortization of intangible assets			
Other expenses	20		
<b>Total expenses</b>			
<b>Net profit/loss before taxes</b>			
Tax expense:			
Current tax			
Deferred tax			
<b>Net Profit (+)/ Loss (-) for the period</b>			
Appropriations			
i. Transfer to Statutory Reserves			
ii. Proposed dividend			
iii. Other appropriations (to be specified)			
iv. Balance carried over to balance sheet			

<sup>2</sup> Refer general instructions on preparation of balance sheet and profit and loss account for guidance on rounding off.

General instructions for preparation of balance sheet and profit and loss account:

- (i) This Schedule sets out minimum requirements for disclosure on the face of (a) the Balance Sheet as at end of the year, (b) Profit and Loss account (hereinafter referred to as 'financial statements' for purpose of this Schedule).
- (ii) Line items, sub-line items and subtotals shall be presented as an addition or substitution on the face of the financial statements when required for compliance with applicable laws, rules, regulation, accounting standards.
- (iii) Where compliance with the requirements of the laws, rules, directions/guidelines issued by the Reserve Bank of India from time to time or applicable accounting standards require any change in treatment or disclosure including addition, amendment, substitution or deletion in the head/subhead or any changes inter se, in the financial statements, the same shall be made and the requirements of this Schedule shall stand modified accordingly.
- (iv) The presentation and disclosure requirements specified in 'Form A' and 'Form B' of this Schedule are in addition to and not in substitution of the disclosure or presentation requirements specified by Reserve Bank of India from time to time or specified in applicable accounting standards. The Reserve Bank of India may prescribe requirements for any of the components of financial statements including the 'Notes to Accounts' which shall contain information in addition to that presented in 'Form A' and 'Form B'.
- (v) 'Notes to Account' shall contain information in addition to that presented in the financial statements and shall provide where required (a) narrative descriptions or disaggregation of items recognized in those statements and (b) information about items that do not qualify for recognition in those statements.
- (vi) Each item on the face of the financial statements shall be cross-referenced to any related information in the 'Notes to Account'. In preparing the financial statements including the 'Notes to Accounts', a balance shall be maintained between providing excessive detail that may not assist users of financial statements and not providing important information as a result of too much aggregation.
- (vii) Depending upon total income reported by the bank, the unit of measurement for figure in the financial statements shall be rounded off as under:

<b>Total Income</b>	<b>Rounding off</b>
Less than ₹100 crore	To the nearest hundreds, thousands, lakhs
Equal to or more than ₹100 crore	To the nearest lakhs or crores

The unit of measurement shall be used consistently and uniformly in the entire financial statements and Notes to Account.

- (viii) Financial statements shall disclose all 'material' items i.e., the items that could individually or collectively, influence the economic decisions that users make on the basis of the financial statements. Materiality depends on the size and nature of the item judged in the particular circumstances.

<b>Schedule 1 - Capital</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Authorised share capital ( ___ shares of ₹__ each)		
b) Issued share capital ( ___ shares of ₹__ each)		
c) Subscribed share capital ( ___ shares of ₹__ each)		
d) Called-up share capital ( ___ shares of ₹__ each)		
e) Paid-up share capital ( ___ shares of ₹__ each)		
of (e) above, held by		
i) Individuals		
ii) Cooperative institutions		
iii) State Governments		
iv) Other entities		
The paid-up share-capital linked to linked to borrowings by members may be disclosed by way of a note.		

<b>Schedule 2 - Reserves and surplus</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
<b>a) Statutory Reserve</b>		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
<b>Other reserves and surplus</b>		
<b>b) Capital reserve</b>		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		

<b>Schedule 2 - Reserves and surplus</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
<b>c) Revaluation reserve</b>		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
<b>d) Investment fluctuation reserve</b>		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
<b>e) Other reserves (please specify)</b>		
i) Opening balance		
ii) Additions during the year		
iii) Utilisations during the year		
iv) Closing balance		
<b>f) Balance in profit and loss account</b>		
i) Opening balance		
ii) Additions during the year		
iii) Reduction during the year		
iv) Closing balance		
<b>Total</b>		

<b>Schedule 3 - Deposits</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Term Deposits		
i) Individuals		
ii) Cooperative banks		
iii) Cooperative societies		
iv) Others		
<b>Sub-total (a)</b>		
b) Savings Deposits		
i) Individuals		
ii) Cooperative banks		
iii) Cooperative societies		
iv) Others		
<b>Sub-total (b)</b>		
c) Other Demand Deposits		
i) Individuals		
ii) Cooperative banks		
iii) Cooperative societies		
iv) Others		
<b>Sub-total (c)</b>		
<b>Total (a+b+c)</b>		

<b>Schedule 4 - Borrowings</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) i) Reserve Bank of India		
ii) State Government		
iii) Cooperative banks		
iv) Cooperative societies		
v) Commercial banks		
vi) All India Financial Institutions		
vii) Others		

<b>Schedule 4 - Borrowings</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
<b>Total (a)</b>		
b) i) Loans repayable on demand		
ii) Repo		
iii) Refinancing		
iv) Term loans		
v) Others		
<b>Total (b)</b>		
Total of (a) and (b) should be equal		

<b>Schedule 5 - Other Liabilities and Provisions</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Bills payable		
b) Inter-branch adjustment (net)		
c) Interest accrued		
d) Provisions for standard assets		
e) Deferred tax liabilities (net)		
f) Principal/subsidiary state partnership fund account For share capital of: i) Central cooperative banks ii) Primary agriculture credit societies iii) Other societies		
g) Others (Please specify)		
<b>Total</b>		



<b>Schedule 6 - Cash and Balances with Reserve Bank of India</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Cash		
b) Balances with Reserve Bank of India		
i) In current account		
ii) In reverse repos		
iii) In other accounts		
<b>Total</b>		

<b>Schedule 7 - Balances with Banks and Money at Call and Short Notice</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) With Urban Cooperative Banks		
i) In current account		
ii) In other deposit accounts		
b) With Central and State Cooperative Banks		
i) In current account		
ii) In other deposit accounts		
c) With Commercial Banks		
i) In current account		
ii) In other deposit accounts		
d) Money at Call and Short Notice		
i) With Urban Cooperative Banks		
ii) With Central and State Cooperative Banks		
iii) With commercial banks		
iv) With other entities		
<b>Total</b>		

<b>Schedule 8 – Investments</b> <b>[Net of specific provisions for non-performing investments]</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Government securities		
b) Other approved securities		
c) Investments out of the “Principal/Subsidiary State Partnership Fund”  In share capital of: i) Central cooperative banks ii) Primary agriculture credit societies iii) Other societies		
d) Shares i) In other cooperative institutions ii) In other entities		
e) Mutual fund units		
f) Commercial paper		
g) Certificate of deposit		
h) Debentures and bonds		
i) Others		
<b>Total</b>		

<b>Schedule 9 - Advances</b> <b>[Net of specific provisions for non-performing advances]</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) i) Bill purchased and bills discounted		
ii) Cash credits, overdrafts and loans repayable on demand		
iii) Reverse repos a. With cooperative banks b. With commercial banks c. With other institutions		
iv) Term loans		
v) Others		
<b>Total (a)</b>		
b) i) Secured by tangible assets (including book debts)		
ii) Secured by bank/government guarantee		
iii) Unsecured		
<b>Total (b)</b>		

<b>Schedule 9 - Advances</b> [Net of specific provisions for non-performing advances]		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
Total of (a) and (b) should be equal		

<b>Schedule 10 - Property, Plant and Equipment</b>										
	Gross Block				Accumulated Depreciation				Net Block	
	As at March 31, (Previous Year)	Additions/ Adjustments	Deductions/ Adjustments	As at March 31, (Current Year)	As at March 31, (Previous Year)	Deductions/ Adjustments	For the year	As at March 31, (Current Year)	As at March 31, (Previous Year)	As at March 31, (Current Year)
a. Land										
b. Building										
c. Computers										
d. Office Equipment										
e. Furniture and fixtures										
f. Vehicles										
g. Others										
Total										

<b>Schedule 11 – Intangible Assets</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Goodwill		
b) Deferred tax asset (net)		
c) Other intangible assets		
<b>Total</b>		

<b>Schedule 12 - Other Assets</b>		
	<b>As at March 31, _____ (Current Year)</b>	<b>As at March 31, _____ (Previous Year)</b>
a) Inter-branch adjustments (net)		
b) Interest accrued		
c) Deposits in lieu of shortfall in priority sector lending targets		
d) Non-banking assets acquired in satisfaction of claims		
e) Current tax assets (net)		
f) Others (to be specified)		
<b>Total</b>		

<b>Schedule 13: Contingent Liabilities</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Claims against the bank not acknowledged as debts		
b) Guarantees given on behalf of constituents		
c) Acceptances, endorsements, and other obligations		
d) Amount transferred to Depositor Education and Awareness (DEA) Fund		
e) Other items for which the bank is contingently liable (to be specified)		
<b>Total</b>		

<b>Schedule 14 - Interest and Discount</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Interest and discount earned on advances (including bills)		
b) Interest and discount earned on investments		
c) Interest earned on balances with RBI and other Inter-bank funds		
d) Other interest and discount earned		
<b>Total</b>		

<b>Schedule 15 - Interest Expenses</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Interest paid on deposits		
b) Interest paid on RBI and inter-bank borrowings		
c) Interest paid on other borrowings		
d) Other interest expenses		
<b>Total</b>		

<b>Schedule 16 – Other Income from Investments</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Dividend received on investments		
b) Profit on sale of Investments Less: loss on sale of investments		
c) Revaluation of investments		
<b>Total</b>		

<b>Schedule 17 - Other Income</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Profit on sale of property, plant, and equipment and other assets Less: Loss on sale of property, plant, and equipment and other assets		
b) Foreign exchange gains/(loss)		
c) Other income (to be specified)		
<b>Total</b>		

<b>Schedule 18 - Employee Benefits</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Salaries and wages (including allowances and bonus)		
b) Post-employment benefits		
c) Others		
<b>Total</b>		

<b>Schedule 19 - Provision for Non-Performing Assets</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Provision for non-performing advances		
b) Provisions on non-performing investments		
c) Others		
<b>Total</b>		

<b>Schedule 20 - Other Expenses</b>		
	<b>As at March 31, ____ (Current Year)</b>	<b>As at March 31, ____ (Previous Year)</b>
a) Provisions on standard assets		
b) Rent, taxes, and energy cost		
c) Printing and stationery		
d) Communication cost		
e) Advertisement and publicity		
f) Directors' fees, allowances, and expenses		
g) Auditor's fees and expenses (including branch auditors' fees)		
h) Legal and professional charges		
i) Repairs and maintenance		
j) Insurance		
k) Donations		
l) Other expenditure (to be specified)		
<b>Total</b>		

**Notes and instructions for compilation**

**Balance Sheet**

<b>Item</b>	<b>Schedule</b>		<b>Coverage</b>	<b>Notes and instructions for compilation</b>
Capital	1	a)	Authorised share capital (__ shares of ₹__ each)	<p>Authorised, issued, subscribed, called-up and paid-up share capital shall be given separately. Where necessary, items which can be combined shall be shown under one head (for example, 'Issued, subscribed, called-up and paid-up capital').</p> <p><u>Notes - General:</u></p> <p>i) The changes in the above items, if any, during the year (for example, fresh issue of capital) shall be explained in the notes to accounts.</p> <p>ii) Perpetual Non-Cumulative Preference Shares (PNCPS) included as part of Tier 1 regulatory capital shall be included here and shown separately.</p> <p>iii) Special shares included as part of paid-up share capital shall also be shown separately.</p>
		b)	Issued share capital (__ shares of ₹__ each)	
		c)	Subscribed share capital (__ shares of ₹__ each)	
		d)	Called-up share capital (__ shares of ₹__ each)	
		e)	Paid-up share capital (__ shares of ₹__ each)	
Reserves and surplus	2	a)	Statutory reserve	It includes reserves created out of the profits in compliance with section 17(1) read with Section 56 of the Banking Regulation Act, 1949 or in compliance with any other applicable statute.
		<b>Other reserves and surplus</b>		
		b)	Capital reserve	The 'capital reserve' shall include an amount that is not regarded as free for distribution. Profit on the sale of investments from the HTM category (permanent category) by UCBs (RCBs) shall also be included in the capital reserve.
		c)	Revaluation Reserve	It includes surplus from changes in the carrying amount of a bank's property, plant, and equipment as a result of revaluation.
		d)	Investment Fluctuation Reserve	It includes investment fluctuation reserve created in terms of applicable guidelines.

Item	Schedule		Coverage	Notes and instructions for compilation
		e)	Other Reserves	Other reserves or funds created voluntarily or in accordance with any applicable regulatory or statutory instructions may be included here. The nature, purpose and the movement in amount of each reserve included here shall be shown separately.
		f)	Balance in Profit and Loss Account	It includes balance of profit after all appropriations. In case of loss the balance shall be shown as a deduction. In case of accumulated losses, 'Balance in profit and loss account' shall be shown as negative figure.
				<u>Notes - General:</u> Movements in various categories of reserves shall be shown as specified in the schedule.
Deposits	3	a)	Term Deposits	It includes all types of deposits repayable after a specified period of time. Illustratively, fixed deposits, cumulative and recurring deposits, cash certificates, certificates of deposit, annuity deposits, deposits mobilised under various schemes, foreign currency non-resident deposits shall be included under this category.
		b)	Savings Deposits	It includes balances in deposit accounts (including inoperative accounts) designated as 'Savings Account', 'Savings Bank Account', 'Savings Deposit Account' or other account by whatever name called.
		c)	Other Demand Deposits	It includes all the deposits, other than savings deposits, repayable on demand. Illustratively, current account balances (including inoperative current accounts), credit balances in overdrafts, cash credit accounts, deposits payable at call, overdue deposits, matured term deposits, matured cash certificates and matured certificates of deposit shall be included under this category.
				<u>Notes - General:</u>



Item	Schedule		Coverage	Notes and instructions for compilation
				The above categories of deposits shall be further disaggregated as given in the schedule viz., individuals, co-operative banks, cooperative societies, others.
Borrowings	4	<b>a)</b>		
		i)	Reserve Bank of India	It includes borrowings or refinances obtained from various sources. It shall also include borrowings through repo.
		ii)	State Government	
		iii)	Cooperative banks	
		iv)	Cooperative societies	
		v)	Commercial banks	
		vi)	All India Financial Institutions	
		vii)	Others	
		<b>b)</b>		
		i)	Loans repayable on demand	Amount presented as borrowings shall be suitably disaggregated as per its nature.
		ii)	Repo	
		iii)	of which Treasury Bills Repurchase Agreements (TREPS)	<u>Notes - General:</u> i) Inter-branch transactions shall not be shown as borrowings. ii) Borrowings through following instruments shall also be included here: a) Perpetual Debt Instruments (PDI) eligible for inclusion in Tier I capital b) Perpetual Cumulative Preference Shares (PCPS) eligible for inclusion in Tier II capital c) Redeemable Non-Cumulative Preference Shares (RNCPS) eligible for inclusion in Tier II capital d) Redeemable Cumulative Preference Shares (RCPS) eligible for inclusion in Tier II capital e) Long Term Subordinated Bonds (LTSB) eligible for inclusion in Tier II capital
		iii)	Refinancing	
		iv)	Terms loans	
		v)	Others (please specify)	

Item	Schedule		Coverage	Notes and instructions for compilation
				iii) The total of (b) shall tally with total of (a).
Other Liabilities and Provisions	5	a)	Bills payable	It includes instruments issued by banks against money received from customers, which are to be paid to the customers or as per their orders. Bills payable could include demand drafts, traveller's cheques/ cards, pay-orders, banker's cheques, and other similar instruments issued by banks but not presented for payment.
		b)	Inter-branch adjustments (net)	The inter-branch adjustment balance, if in credit, shall be shown under this head. The bank should first segregate the credit entries outstanding for more than 5 years in the inter-branch account and transfer them to a separate 'Blocked Account' which should be shown under 'Other Liabilities and Provisions - Others'. While arriving at the net amount of inter-branch transactions for inclusion here, or Schedule 12, as the case may be, the aggregate amount of 'Blocked Account' should be excluded and only the amount representing the remaining credit entries should be netted against debit entries. Only net position of inter-branch accounts shall be shown here.
		c)	Interest accrued	It includes interest accrued but not due on deposits and borrowings.
		d)	Provisions for standard assets	Provisions towards standard assets shall not be netted from gross advances and shown separately here.
		e)	Deferred tax liabilities (net)	In terms of applicable accounting standards, if deferred tax liability net of deferred tax asset is liability, it shall be included here.
		f)	Principal/Subsidiary State Partnership Fund	Balances of "Principal/State Partnership Fund" shall be shown here.
		g)	Others (to be specified)	<ul style="list-style-type: none"> <li>Other liabilities, which are not disclosed under any of the above major heads shall be</li> </ul>

Item	Schedule		Coverage	Notes and instructions for compilation
				<p>included here. Illustratively, unclaimed dividend, unexpired discount, outstanding charges like rent, conveyance shall be included here. Certain types of deposits like staff security deposits, margin deposits where the repayment is not free, shall also be included under this head.</p> <ul style="list-style-type: none"> <li>• Aggregate net credit in the clearing differences transferred to a separate 'Blocked Account' shall be shown here. Outstanding credit entries in nostro accounts transferred to 'Blocked Account' shall also be shown here.</li> <li>• Where any item included under this head exceeds one per cent of the total assets, particulars of all such items shall be disclosed.</li> </ul> <p><u>Notes - General:</u></p> <p>For arriving at the net balance of inter-branch adjustments all connected inter-branch accounts shall be aggregated and the net balance only will be shown, representing mostly items in transit and unadjusted items.</p>
Cash and balances with Reserve Bank of India	6	a)	Cash	It includes cash in hand including foreign currency notes. Cash in hand also includes balances of ATM/ Cash deposit machines and cash in transit but excludes any balances in physical possession of outsourced vendors including Business Correspondents.
		b)	Balances with Reserve Bank of India i) In current account ii) In reverse repos iii) In other accounts	All type of reverse repos with the Reserve Bank including those under Liquidity Adjustment Facility shall be presented under sub-item (ii) 'in reverse repo'.

Item	Schedule		Coverage	Notes and instructions for compilation
Balances with banks and money at call and short notice	7	a)	With Urban Cooperative Banks i) In current account ii) In other accounts	It includes balances in current accounts and other deposit account maintained with other cooperative and commercial banks.
		b)	With Central and State Cooperative Banks i) In current account ii) In other accounts	
		c)	With Commercial Banks i) In current account ii) In other accounts	
		d)	Money at call and short notice i) With urban cooperative banks ii) With central and state cooperative banks ii) With commercial banks iii) With other entities	It includes the following if they are for original tenors up to and inclusive of 14 days: i) Money lent in the call and short notice ii) Reverse Repo
Investments	8	a)	Government securities	It includes investments in Central and State Government Securities and Government Treasury Bills.
		b)	Other approved Securities	Investments in securities other than Government Securities, which have been specified by the Reserve Bank as 'approved securities' under section 5(a) read with Section 56 of the Banking Regulation Act, 1949 shall be included here.
		c)	Investment out of the Principal/Subsidiary Partnership Fund	Investment made from principal/subsidiary partnership fund in share capital of cooperative banks and societies shall be included here.
		d)	Shares i) Of co-operative banks and institutions ii) Of other institutions	Investment in shares of other co-operative banks, societies (except those included in item (c) above) and other entities shall be included here.

Item	Schedule	Coverage	Notes and instructions for compilation
		e) Mutual Fund Units	Investment in units of mutual fund shall be included here.
		f) Commercial Papers	It includes investment in Commercial Papers.
		g) Certificates of Deposit	In includes investment in Certificates of Deposit.
		h) Debentures and Bonds	Investments in debentures <sup>1</sup> and bonds, not included in item (b) above, shall be included here.
		i) Others	Residual investments, if any, shall be shown under this head.
Advances	9	a)	Under section (a), all outstanding advances (net of provisions made) shall be classified under five heads as indicated and shall include both secured and unsecured advances as well as overdue instalments.
		i) Bills purchased and discounted	Advances by way of bill purchase and discounting shall be reported here.
		ii) Cash credits, overdrafts and loans repayable on demand	All loans repayable on demand and short-term loans with original maturity up to one year shall be reported here. Outstanding balances on credit cards shall be included under this category. Other balances pertaining to credit operations, even if they are dues from other banks/ organisations shall be shown as part of advances. However, where such dues are in the nature of fee or other revenue receivable the same may be shown as "Other assets".
		iii) Reverse Repo a) With cooperative banks b) With commercial banks c) With other institutions	Reverse Repo with banks and other institutions having original tenors more than 14 days shall be reported here.
		iv) Term loans	A 'Term Loan' is a loan which has a specified maturity and is payable in instalments or in bullet form. All term loans with original maturity

<sup>1</sup> As defined by the Companies Act, 2013

Item	Schedule	Coverage	Notes and instructions for compilation
			in excess of one year shall be classified under this category whereas as explained above short term loans with original maturity up to one year shall be categorised as loans repayable on demand.
		v) Others	Advances in other forms not included in heads above shall be included here.
		b)	All outstanding advances (net of provisions made) shall be classified under secured and unsecured as indicated below. The total of (b) shall tally with total of (a).
		i) Secured by tangible assets (including book debts)	All advances or part of thereof which are secured by tangible assets (including advances against book debts) shall be shown here.
		ii) Secured by bank/Government guarantee	Advances to the extent they are covered by guarantees of Governments, banks, Deposit Insurance and Credit Guarantee Corporation (DICGC) and Export Credit Guarantee Corporation of India (ECGC) shall be included here.
		iii) Unsecured	<p>All advances or part thereof not classified under (i) and (ii) above shall be included here. For instance, if an advance is secured by tangible assets to the extent of 75 per cent, the secured component would be reflected under secured advance while the balance 25 per cent unsecured component would be included in this head.</p> <p><u>Notes - General:</u></p> <p>i) Advances shall be reported net of provisions made thereon (other than provisions towards Standard Assets). To the extent that floating provisions have not been treated as Tier 2 capital, they shall also be netted off from advances.</p>

Item	Schedule		Coverage	Notes and instructions for compilation
				<p>ii) Consortium advances shall be reported net of share of other participating banks/ institutions.</p> <p>iii) All interest-bearing loans and advances granted to bank's own staff shall be included here.</p> <p>iv) Advances to other banks / organisations shall be included here.</p> <p>v) Interest accrued and due shall only be included here.</p> <p>vi) Items like rights, licenses and authorisations, charged to the banks as security/collateral in respect of projects (including infrastructure projects) financed by them, shall not be reckoned as tangible security. Such advances shall be reckoned as unsecured.</p>
Property, plant and equipment	10	a.	Land	Premises, including land, wholly or partly owned by the bank for the purpose of business including residential premises shall be shown here. It also includes equipment (for example, items like computers, ATMs, money handler) owned by bank. Furniture and fixtures, vehicles and all other fixed assets shall also be shown under this head.
		b	Building	
		c	Computers	
		d	Office equipment	
		e	Furniture and fixtures	
		f	Vehicles	
		g	Others	
Intangible assets	11	a)	Goodwill	It includes goodwill recognised in terms of applicable accounting standards.
		b)	Deferred tax assets (net)	In terms of applicable accounting standards, if deferred tax asset net of deferred tax liability is asset, it shall be included here.
		c)	Other intangible assets	It includes other intangible asset, if any, such as expenses capitalised by the bank.
Other assets	12	a)	Inter-branch adjustments (net)	The inter-branch adjustments balance, if in debit, shall be shown under this head. Only net position of inter-branch accounts shall be

Item	Schedule	Coverage	Notes and instructions for compilation
			shown here. For arriving at the net balance of inter-branch adjustment accounts, all connected inter-branch accounts shall be aggregated and the net balance, if in debit only shall be shown representing mostly items in transit and unadjusted items.
		b) Interest accrued	Interest accrued but not due on investments and advances and interest due but not collected on investments will be the main components of this item. Only such interest accrued in respect of assets where banks are allowed to recognise income on accrual basis should be shown under this head.
		c) Deposits in lieu of shortfall in priority sector lending targets	It includes deposits made with NABARD, SIDBI, NHB, Mudra Ltd. to meet shortfalls in priority sector lending targets.
		d) Non-banking assets acquired in satisfaction of claims	It includes immovable properties and other tangible assets acquired in satisfaction of claims are to be shown under this head.
		e) Current Tax Assets (Net)	If amount of tax already paid in respect of current and prior periods exceeds the amount of tax due for those periods (assessment year-wise and not cumulative unless tax laws allow) then such excess tax shall be recognised as an asset.
		f) Others	<ul style="list-style-type: none"> <li>• This will include items like claims which have not been met, for instance, clearing items, debit items representing addition to assets or reduction in liabilities which have not been adjusted for technical reasons, want of particulars, prepaid expenses, GST receivable. Accrued income other than interest shall also be included here.</li> <li>• All non-interest-bearing loans and advances granted to the bank's staff shall be reported here. Cash Margin Deposit with The Clearing</li> </ul>



Item	Schedule		Coverage	Notes and instructions for compilation
				<p>Corporation India Limited (CCIL) and clearing houses of exchanges registered with Securities and Exchange Board of India shall be shown here.</p> <ul style="list-style-type: none"> <li>• Where any item included under this head exceeds one per cent of the total assets, particulars of all such items shall be disclosed.</li> </ul>
Contingent Liabilities	13	a)	Claims against the bank not acknowledged as debts	--
		b)	Guarantees given on behalf of its constituents and customers	--
		c)	Acceptances, endorsements and other obligations	This item will include letters of credit and bills accepted or endorsed by the bank on behalf of its customers.
		d)	Amount transferred to Depositor Education and Awareness (DEA) Fund	All unclaimed liabilities (where amount due has been transferred to the Depositors Education and Awareness Fund established under the Depositor Education and Awareness Fund Scheme 2014) shall be shown here.
		e)	Other items for which the bank is contingently liable	<p>Items like arrears of cumulative dividends, bills rediscounted, commitments of underwriting contracts, estimated amount of contracts remaining to be executed on capital account and not provided for, disputed tax liabilities, are to be included here.</p> <p>When Issued ('WI') securities should be recorded in books as an off-balance sheet item till issue of the security. The off-balance sheet net position in the 'WI' market should be marked to market scrip-wise on daily basis at the day's closing price of the 'WI' security. In case the price of the 'WI' security is not</p>

Item	Schedule		Coverage	Notes and instructions for compilation
				<p>available, the value of the underlying security determined as per extant regulations may be used instead. Depreciation, if any, should be provided for and appreciation, if any, should be ignored. On delivery, depending upon the intent of holding, UCBs may classify the underlying security in any of the three categories, viz; 'Held to Maturity', 'Available for Sale' or 'Held for Trading', and RCBs may classify underlying securities in any of the two categories viz. permanent and current. The recognitions shall take place on the balance sheet at the contracted price.</p>
Bills for collection	--		--	<p>Bills and other items in the course of collection and not adjusted will be shown against this item in the summary version only.</p>

**Notes and instructions for compilation**

**Profit and Loss Account**

<b>Item</b>	<b>Sch.</b>		<b>Coverage</b>	<b>Notes and Instructions for compilation</b>
Interest and discount	14	a)	Interest and discount earned on advances (including bills)	It includes interest and discount on all type advances like cash credit, demand loans, overdrafts, export loans, term loans (including bills purchased, discounted and rediscounted), overdue interest and interest subsidy, if any, relating to such advances/bills.
		b)	Interest and discount earned on investments	It includes interest and discount income from bank's investment portfolio. The amount of premium amortised in respect of HTM (permanent category) securities by UCBs (RCBs) shall be shown here as a deduction. Such deduction need not be disclosed separately. The book value of the security shall continue to be reduced to the extent of the amount amortised during the relevant accounting period.
		c)	Interest earned on balances with RBI and other inter-bank funds	It includes items like interest or discount on balances with Reserve Bank of India and balances with other banks, interest on money lent in call and short notice and reverse repos with banks.
		d)	Other interest and discount earned	It includes any other interest and discount income not included in the above heads. Illustratively, it shall include interest income on reverse repos with institutions other than banks.
Interest expenses	15	a)	Interest paid on deposits	It includes interest paid on all types of deposits including deposits from banks and other entities.
		b)	Interest paid on RBI and inter-bank borrowings	It includes interest and discount on all borrowings and refinance from RBI and other banks. Interest expenses on repo with Reserve Bank and other banks shall also be included here.
		c)	Interest paid on other borrowings	It includes interest and discount on all borrowings and refinance from financial institutions (other than banks), State Government and other sources. Interest expense on repos with entities other than banks shall be included here.

Item	Sch.		Coverage	Notes and Instructions for compilation
		d)	Other interest expenses	All other interest expenses not included in heads above and all other payments like penal interest paid shall be included here.
				<u>Notes: General</u> While acquiring government and other approved securities, banks should not capitalise the broken period interest paid to seller as part of cost of the investment, but instead book it as an expense.
Fee and commission income				It includes all remuneration on services such as commission on collections, commission/ exchange on remittances and transfers, commission on letters of credit, and guarantees, commission on other permitted agency business including consultancy, distribution of third-party products and other services, brokerage, rental on lockers.
Fee and commission expense				It includes all expenses on services such as commission on documents sent on collection, commission/ exchange on remittances and transfers, commission on letters of credit, and guarantees, commission on other permitted agency business including consultancy and other services, brokerage.
Other income from investments	16	a)	Dividend received on investments	It includes income received from the bank's investment portfolio by way of dividend.
		b)	Profit on sale of Investments Less: Loss on sale of investments	It includes profit (net of loss) on sale of securities. If the net position is a loss, the amount shall be shown as a deduction.
		c)	Revaluation of investments	The net loss or reversal of excess depreciation on the bank's investment portfolio shall be shown here. The net loss amount shall be shown as a deduction.
Other Income	17	a)	Profit on sale of property, plant, and equipment and other assets	It includes profit (net of loss) on sale of land, buildings, and sale of items like furniture, motor vehicles, gold and silver. If the net position is a loss, the amount shall be shown as a deduction.

Item	Sch.		Coverage	Notes and Instructions for compilation
			Less: Loss on sale of property, plant, and equipment and other assets	
		b)	Foreign exchange gains/(loss)	It includes profit (net of loss) arising out of change in exchange rates. If the net position is a loss, it is to be shown as a deduction.
		c)	Other income (to be specified)	It includes recoveries from constituents for godown rents, income from bank's properties, security charges, insurance, fee received from the sale of Priority Sector Lending Certificates (PSLCs), and any other miscellaneous income. Where any item included under this head exceeds one per cent of the total income, particulars of all such items shall be disclosed.
Employee benefits	18	a)	Salaries and wages (including allowances and bonus)	It includes staff salaries, wages, allowances, and bonus.
		b)	Post-employment benefits	It includes staff benefits like provident fund, pension, gratuity, and other post-employment benefits.
		c)	Others	It includes expenditure on staff such as on account of liveries to staff, leave fare concessions, staff welfare, medical allowance, House rent allowance and other similar payments.
Provision for non-performing assets	19	a)	Provision for non-performing advances	Provisions for non-performing assets shall be suitably disaggregated and shown under respective heads.
		b)	Provisions on non-performing investments	
		c)	Others	
Other Expenses	20	a)	Provisions on standard assets	It includes provisions created for standard assets.

Item	Sch.	Coverage	Notes and Instructions for compilation
		b) Rent, taxes, and energy cost	It includes rent paid by the banks on property, plant and equipment, municipal and other taxes (excluding income tax), electricity and other similar charges and levies.
		c) Printing and stationery	It includes cost of books, forms and stationery items used by the bank and other printing charges which are not incurred by way of publicity expenditure.
		d) Communication cost	It includes items like postal charges (like stamps), telephones, courier costs, facsimile, e-mail, internet, SWIFT charges.
		e) Advertisement and publicity	It includes expenditure incurred by the bank for advertisement and publicity purposes including printing charges of publicity material.
		f) Directors' fees, allowances, and expenses	Includes sitting fees, allowances and all other expenses incurred on behalf of directors. Items like daily allowance, hotel charges, conveyance charges, which are in the nature of reimbursement of expenses incurred, shall be included under this head. Similar expenses of local committee members, committees of the Board, etc. shall also be included under this head.
		g) Auditors' fees and expenses (including branch auditors' fees)	Includes the fees paid to the statutory auditors and branch auditors for professional services rendered and all expenses for performing their duties, even though they may be in the nature of reimbursement of expenses. If external auditors have been appointed by banks themselves for internal inspections and audits and other services, the expenses incurred in that context including fees should not be included under this head but shall be shown under 'other expenditure'.
		h) Legal and professional charges	All legal expenses and reimbursement of expenses incurred in connection with legal services shall be included here. Professional charges could include items like fee paid for consultancy, valuations.
		i) Repairs and maintenance	It includes items like repairs to bank's property, plant and equipment and their maintenance charges.

Item	Sch.	Coverage	Notes and Instructions for compilation
		j) Insurance	It includes items like insurance charges on bank's property, insurance premia paid to DICGC to the extent they are not recovered from the concerned parties.
		k) Donations	It includes donations made by the bank.
		l) Other expenditures (to be specified)	All expenses other than those not included in any of the other heads like licence fees, subscriptions to papers, periodicals, entertainment expenses, travel expenses, fees paid for the purchase of the PSLCs shall be included under this head. Where any item included under this head exceeds one per cent of the total income, particulars of all such items shall be disclosed.