

Annexure IV**Format of Consolidated Financial Statements****Format of Consolidated Balance Sheet**

Consolidated Balance Sheet of _____

(here enter name of the parent bank)

Balance Sheet as on March 31 (Year)

| (Amount in ₹ crore) | | | |
|--|----------|-----------------------------------|------------------------------------|
| Particulars | Schedule | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| Capital and Liabilities | | | |
| Capital | 1 | | |
| Reserves and Surplus | 2 | | |
| Minority Interest | 2A | | |
| Deposits | 3 | | |
| Borrowings | 4 | | |
| 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 | | |
| Advances | 9 | | |
| Fixed Assets | 10 | | |
| Other Assets | 11 | | |
| Goodwill on Consolidation | | | |
| Total | | | |
| Contingent liabilities | 12 | | |
| Bills for collection | | | |

Format of Consolidated Profit and Loss Account

Consolidated Profit and Loss Account of _____

(here enter name of the parent bank)

Profit and Loss Account for the year ended March 31 ____

| (Amount in ₹ crore) | | | |
|---|----------|---|--|
| Particulars | Schedule | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Income | | | |
| Interest earned | 13 | | |
| Other income | 14 | | |
| Total | | | |
| II. Expenditure | | | |
| Interest expended | 15 | | |
| Operating expenses | 16 | | |
| Provisions and contingencies | | | |
| Total | | | |
| Share of earnings/loss in Associates | | | |
| Consolidated Net profit/(loss) for the year before deducting Minorities' Interest | | | |
| <i>Less:</i> Minorities' Interest | | | |
| Consolidated profit/(loss) for the year attributable to the group | | | |
| <i>Add:</i> 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 Share¹ | | | |

1. Earning per share shall be for both basic and diluted.

| Schedule 1 - Capital | | |
|---|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| Authorised Capital (.... Shares of Rs. ... each) | | |
| Issued Capital (.... Shares of Rs. ... each) | | |
| Subscribed Capital (.... Shares of Rs. ... each) | | |
| Called-up Capital (.... Shares of Rs. ... each) | | |
| Less: Calls unpaid | | |
| Add: Forfeited shares | | |
| Total | | |

| Schedule 2 - Reserves and Surplus¹ | | |
|--|---|--|
| | 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 ³ | | |
| 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 and the aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect shall be shown in Schedule 2 or Assets side after giving separate notes.

3. In case of loss the balance shall be shown as a deduction.

| Schedule 2A - Minority Interest | | |
|---|---|--|
| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| Minority interest at the date on which the parent-subsidiary relationship came into existence | | |
| Subsequent increase/ decrease | | |
| Minority interest on the date of balance sheet | | |

| Schedule 3 - Deposits | | |
|---|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (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 India¹ | | |
| (ii) Deposits of branches outside India ² | | |
| Total (i and ii) | | |

1. Includes deposits of Indian branches of subsidiaries

2. Includes deposits of foreign branches of subsidiaries

| Schedule 4 - Borrowings | | |
|---|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. Borrowings in India | | |
| (i) Reserve Bank of India | | |
| (ii) Other banks | | |
| (iii) Other institutions and agencies | | |
| II. Borrowings outside India | | |
| Total (I and II) | | |
| Secured borrowings included in I and II above | | |

| Schedule 5 - Other Liabilities and Provisions | | |
|--|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. Bills payable | | |
| II. Inter-office adjustments (net) | | |
| III. Interest accrued | | |
| IV. Deferred Tax Liabilities | | |
| V. Others (including provisions) | | |
| Total | | |

| Schedule 6 - Cash and Balances with Reserve Bank of India | | |
|--|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. Cash in hand (including foreign currency notes) | | |
| II. Balances with Reserve Bank of India | | |
| (i) In Current Account | | |
| (ii) In Other Accounts | | |
| Total (I and II) | | |

| Schedule 7 - Balances with Banks and Money at Call and Short Notice | | |
|--|---|--|
| Particulars | 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 and ii) | | |
| II. Outside India | | |
| (i) In Current Account | | |
| (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 | | |
|---|---|--|
| Particulars | 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) Associates | | |
| (vi) Others (to be specified) | | |
| Total | | |
| II. Investments outside India in | | |
| (i) Government securities (including local authorities) | | |
| (ii) Associates | | |
| (iii) Other investments (to be specified) | | |
| Total | | |
| Grand Total (I and II) | | |
| III. Investments in India | | |
| (i) Gross value of investments | | |
| (ii) Aggregate of provisions for depreciation | | |
| (iii) Net investment | | |
| IV. Investments outside India | | |
| (i) Gross value of investments | | |
| (ii) Aggregate of provisions for depreciation | | |
| (iii) Net investment | | |

| Schedule 9 - Advances | | |
|--|---|--|
| Particulars | 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 | | |
| Total (i, ii and iii) | | |
| B. (i) Secured by tangible assets (includes advances against book debts) | | |
| (ii) Covered by Bank/Government Guarantees | | |
| (iii) Unsecured | | |
| Total (i, ii and iii) | | |
| C. I. <i>Advances in India</i> | | |
| (i) Priority sector | | |
| (ii) Public sector | | |
| (iii) Banks | | |
| (iv) Others | | |
| Total (I, ii, iii and iv) | | |
| 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 (i and ii) | | |
| Grand Total (C.I. and C.II.) | | |

| Schedule 10 - Fixed Assets | | |
|--|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| I. <i>Premises</i> | | |
| At cost as on 31 st March of the preceding year | | |
| Additions during the year | | |
| Deductions during the year | | |
| Depreciation to date | | |
| IA. <i>Premises under construction</i> | | |
| II. <i>Other Fixed Assets</i> (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. <i>Leased Assets</i> | | |
| At cost as on 31 st March of the preceding year | | |
| Additions during the year including adjustments | | |
| Deductions during the year including provisions | | |
| Depreciation to date | | |
| Total (I, IA,II and IIA) | | |

| Schedule 10 - Fixed Assets | | |
|---|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
| III. Capital-Work-in progress (including Leased Assets) net of Provisions | | |
| Total (I, IA, II, IIA and III) | | |

| Schedule 11 - Other Assets | | |
|--|---|--|
| Particulars | As on 31.3.____ (current year) | As on 31.3.____ (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. Deferred Tax assets | | |
| VII. Others | | |
| Total | | |

| Schedule 12 - Contingent Liabilities | | |
|---|---|--|
| Particulars | 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 | | |
| VI. Other items for which the bank is contingently liable | | |
| Total | | |

| Schedule 13 - Interest Earned | | |
|---|--|---|
| Particulars | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Interest/discount on advances/bills | | |
| II. Income on investments (including dividend) | | |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds | | |
| IV. Others | | |
| Total | | |

| Schedule 14 - Other Income | | |
|---|--|---|
| Particulars | 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 | | |
|---|--|---|
| Particulars | 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 | | |
| Total | | |

| Schedule 16 - Operating Expenses | | |
|---|--|---|
| Particulars | Year ended 31.3.____ (current year) | Year ended 31.3.____ (previous year) |
| I. Payments to and provisions for employees | | |
| II. Rent, taxes and lighting | | |
| III. Printing and stationery | | |
| IV. Advertisement and publicity | | |
| V. (a) Depreciation on bank's property other than Leased Assets | | |
| (b) Depreciation on 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 | | |
| Total | | |

Notes:

1. The format prescribed above is primarily for banking subsidiaries. In case of non-banking subsidiaries if any item of income/expenditure or assets/ liabilities is not similar to those of the bank, these items shall be separately disclosed.

2. Additional line items, headings and sub-headings shall 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 CFS Accounting Standards issued by the ICAI, to the extent applicable to banks, and the guidelines issued by Reserve Bank of India shall be followed.