

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

Balance Sheet of _____ (name of the Bank)

(Amounts in ₹ crore/ lakh / thousands¹)

	Schedule No.	As on March 31, _____ (Current year)	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 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		
Total			
Contingent liabilities	13		
Bills for collection			

¹ 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/ thousands²)

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

² 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:

Total Income	Rounding off
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.