

Annex I
Disclosure in Financial Statements - 'Notes to Accounts'

1. General

The items listed in these Directions shall be disclosed in the 'Notes to Accounts' to both solo level financial statements and CFS. AIFIs shall make additional disclosures where material. Unless specifically indicated, the prudential items pertaining to subsidiaries shall be consolidated for the purpose of disclosure in the Notes to Accounts as shown in their books of accounts/financial statements/Notes to accounts (without any adjustments to align them with the prudential norms applicable to the AIFIs).

2. Presentation

A summary of 'Significant Accounting Policies' and 'Notes to Accounts' shall be shown separately.

3. Disclosure Requirements

In addition to the detailed schedules to the balance sheet, AIFIs are required to furnish the following information in 'Notes to Accounts':

3.1 Capital adequacy²

(Amount in ₹ crores)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1) (net of deductions, if any)		
ii)	Additional Tier 1 capital		
iii)	Tier 1 capital (i + ii)		
iv)	Tier 2 capital		
v)	Total capital (Tier 1+Tier 2)		
vi)	Total Risk Weighted Assets (RWAs)		
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)		
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)		

² For the purpose of CFS, the risk weighted assets of the subsidiaries shall be notionally recomputed applying the RBI directions applicable to the AIFIs.

Sr. No.	Particulars	Current Year	Previous Year
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)		
xi)	Leverage Ratio		
xii)	Percentage of the shareholding of a) Government of India b) Other Commercial Banks c) Other Financial Institutions (including other AIFIs)		
xiii)	Amount of paid-up equity capital raised during the year		
xiv)	Amount of non-equity Tier 1 capital raised during the year, <i>of which</i> : Give list ³ as per instrument type (perpetual non-cumulative preference shares, debt capital instruments, etc.). AIFIs shall also specify if the instruments are Basel I or Basel III compliant.		
xv)	Amount of Tier 2 capital raised during the year, <i>of which</i> Give list ⁴ as per instrument type (perpetual cumulative / redeemable non-cumulative preference shares, debt capital instruments, etc.). AIFIs shall also specify if the instruments are Basel I or Basel III compliant.		

³ Example: An AIFI may disclose as under:

	Current Year	Previous Year
Amount of non-equity Tier 1 capital raised during the year of which:	###	###
a. Basel III compliant Perpetual Non-Cumulative Preference Shares.		
b. Basel III compliant Perpetual Debt Instruments	###	###
c.		

⁴ Example: An AIFI may disclose as under:

	Current Year	Previous Year
Amount of Tier 2 capital raised during the year of which:	###	###
a. Basel III compliant Perpetual Non-Cumulative Preference Shares.		
b. Basel III compliant Perpetual Debt Instruments.	###	###
c.		

3.2 Free Reserves and Provisions

3.2.1 Provisions on Standard Assets

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Provisions towards Standard Assets		

3.2.2 Floating Provisions

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
(a) Opening balance in the floating provisions account		
(b) The quantum of floating provisions made in the accounting year		
(c) Amount of draw down made during the accounting year		
(d) Closing balance in the floating provisions account		

Note: The purpose of draw down made during the accounting year shall be mentioned

3.3 Asset Quality and specific provisions

3.3.1 Non-Performing Advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
(i) Net NPAs to Net Advances (%)		
(ii) Movement of NPAs (Gross)		
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iii) Movement of Net NPAs		
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iv) Movement of provisions for NPAs (Excluding provisions on standard assets)		
(a) Opening balance		
(b) Provisions made during the year		
(c) Write of / write back of excess provisions		
(d) Closing balance		

3.3.2 Non-Performing Investments⁵

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
(i) Net NPIs to Net Investments (%)		
(ii) Movement of NPIs (Gross)		
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iii) Movement of Net NPIs		
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iv) Movement of provisions for NPIs (excluding provisions on standard assets)		
(a) Opening balance		
(b) Provisions made during the year		
(c) Write of / write back of excess provisions		
(d) Closing balance		

3.3.3 Non-Performing Assets (3.3.1+3.3.2)

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
(i) Net NPAs to Net Assets (Advances + investments) (%)		
(ii) Movement of NPAs (Gross Advances + Gross investments)		
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iii) Movement of Net NPAs		
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iv) Movement of provisions for NPAs (Excluding provisions on standard assets)		
(a) Opening balance		
(b) Provisions made during the year		
(c) Write of / write back of excess provisions		
(d) Closing balance		

3.3.4 Particulars of resolution plan and restructuring

a) AIFIs covered by the 'Prudential Framework for Resolution of Stressed Assets' issued vide [circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019](#), shall make

⁵ For the purpose of reporting non-performing investments, the total investments would exclude the investment that are assigned zero risk weight under the capital adequacy framework.

appropriate disclosures in their financial statements relating to resolution plans implemented. As per paragraph 30 of the above-mentioned circular, acquisition of shares due to conversion of debt to equity during a restructuring process shall be exempted from regulatory ceilings / restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, details of the same shall be disclosed by AIFIs in the Notes to Accounts to their Annual Financial Statements.

b) Disclosure under Reserve Bank of India (Project Finance) Directions, 2025

Lender shall make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to resolution plans implemented. The format for disclosure is given below:

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.		
2	Projects under implementation accounts sanctioned during the quarter.		
3	Projects under implementation accounts where DCCO has been achieved during the quarter		
4	Projects under implementation accounts at the end of the quarter. (1+2-3)		
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.		
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.		
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.		

5.3	Out of '5' – accounts in respect of which Resolution plan has failed.		
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.		
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded		
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously		
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously		
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.		
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.		
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.		
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.		

3.3.5 Movement of Non-performing assets

(Amount in ₹ crore)

Particulars	Current year	Previous year
Gross NPAs ⁶ as on opening date of accounting period (Opening Balance)		
Additions (Fresh NPAs) during the year		
Sub-total (A)		
Less :-		
(i) Upgradations		
(ii) Recoveries (excluding recoveries made from upgraded accounts)		
(iii) Technical / Prudential ⁷ Write offs		
(iv) Write offs other than those under (iii) above		
Sub-total (B)		
Gross NPAs as on 31 st March of following year (closing balance) (A-B)		

3.3.6 Write-offs and recoveries

(Amount in ₹ crore)

Particulars	Current year	Previous year
Opening balance of Technical / Prudential written off accounts as at April 1		
Add : Technical / Prudential write offs during the year		
Subtotal (A)		
Less : Recoveries made from previously technical / prudential written off accounts during the year (B)		
Closing balance as at March 31 (A-B)		

⁶ Gross NPAs as specified in [Master Circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to advances dated April 2, 2024](#) as amended from time to time

⁷ Technical write-off as defined in the [circular DOR.STR.REC.20/21.04.048/2023-24 'Framework for Compromise Settlements and Technical Write-offs' dated June 8, 2023](#).

3.3.7 Overseas Assets, NPAs and Revenue

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total Assets		
Total NPAs		
Total Revenue		

3.3.8 Depreciation and provisions on investments

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
(1) Investments		
(i) Gross Investments		
(a) In India		
(b) Outside India		
(ii) Provisions for Depreciation		
(a) In India		
(b) Outside India		
(iii) Net Investments		
(a) In India		
(b) Outside India		
(2) Movement of provisions held towards depreciation on investments		
(i) Opening balance		
(ii) Add: Provisions made during the year		
(iii) Appropriation, if any, from Investment Fluctuation Reserve Account during the year		
(iv) Less: Write off / write back of excess provisions during the year		
(v) Less: Transfer, if any, to Investment Fluctuation Reserve Account		
(vi) Closing balance		

3.3.9 Provisions and Contingencies

(Amount in ₹ crore)

Break up of 'Provisions and Contingencies' shown under the head Expenditure in Profit and Loss Account	Current Year	Previous Year
Provisions for depreciation on Investment		
Provision towards NPA		
Provision made towards Income tax		
Other Provision and Contingencies (with details)		

3.3.10 Provisioning Coverage Ratio (PCR)

PCR (ratio of provisioning to gross non-performing assets) as at close of business for the current year and previous year shall be disclosed.

3.4 Investment portfolio: constitution and operations

3.4.1 Repo Transactions

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	Outstanding as on March 31
Securities sold under repo i. Government securities ii. Corporate debt securities				
Securities purchased under reverse repo i. Government securities ii. Corporate debt securities				

3.4.2 Disclosure of Issuer Composition for Investment in Debt Securities

(Amount in ₹ crore)

Sr. No.	Issuer	Total Amount	Amount of			
			Investment made through Private Placement	'Below Investment Grade' Securities Held	'Unrated' Securities Held	'Unlisted' Securities Held
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	PSUs					
2.	FIs					
3.	Banks					
4.	Private Corporates					
5.	Subsidiaries / Joint Ventures					
6.	Others					
7.	Provision held towards depreciation					
	Total *					
#	Only aggregate amount of provision held to be disclosed in column 3.					

Note: (1) Total under column 3 shall tally with the total of Investments included under the following categories in the balance sheet:

- a) Shares
- b) Debentures & Bonds
- c) Subsidiaries / Joint Ventures
- d) Others

(2) Amounts reported under columns 4, 5, 6, and 7 above may not be mutually exclusive.

3.4.3 Sale and Transfers to / from HTM Category

If the value of sales and transfers of securities to / from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, FI should disclose the market value of the investments held in the HTM category and indicate the excess of book value over market value for which provision is not made.

This disclosure is required to be made in 'Notes to Accounts' in FI's audited Annual Financial Statements.

3.4.4 Government Security Lending (GSL) transactions (in market value terms)⁸

As at ...(current year balance sheet date)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31	Total volume of transactions during the year
Securities lent through GSL transactions					
Securities borrowed through GSL transactions					
Securities placed as collateral under GSL Transactions					
Securities received as collateral under GSL Transactions					

⁸ The disclosure shall be as specified in [Reserve Bank of India \(Government Securities Lending\) Directions, 2023](#) as amended from time to time. For ease of reference the disclosure template as on the date of issuance of this Direction has been reproduced here.

As at ...(previous year balance sheet date)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31	Total volume of transactions during the year
Securities lent through GSL transactions					
Securities borrowed through GSL transactions					
Securities placed as collateral under GSL Transactions					
Securities received as collateral under GSL Transactions					

3.5 Disclosure of transfer of loan exposures⁹

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis:

- (i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating-wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans

⁹ These disclosures are originally specified in the [Reserve Bank of India \(Transfer of Loan Exposures\) Directions, 2021](#) and have merely been reproduced here for ease of reference. In case of any conflict between these Directions and the [Reserve Bank of India \(Transfer of Loan Exposures\) Directions, 2021](#) on disclosure requirements, the latter will prevail. While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.

- (ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts			
Aggregate principal outstanding of loans transferred			
Weighted average residual tenor of the loans transferred			
Net book value of loans transferred (at the time of transfer)			
Aggregate consideration			
Additional consideration realized in respect of accounts transferred in earlier years			

Details of loans acquired during the year		
(all amounts in ₹ crore)	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired		
Aggregate consideration paid		
Weighted average residual tenor of loans acquired		

The transferor(s) should also make appropriate disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans. Also, the lenders should disclose the distribution of the SRs held by them across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies.

3.6 Operating Results

Particulars	Current year	Previous Year
(i) Interest Income as a percentage to Working Funds		
(ii) Non-interest income as a percentage to Working Funds ^{\$}		
(iii) Operating Profit as a percentage to Working Funds ^{\$}		
(iv) Return on Assets [@]		

(v) Return on Equity ¹⁰		
(vi) Net Profit per employee (₹ in crore)		

^{\$}Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India

[@]Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

¹⁰ Return on Equity will be calculated with reference to average of the opening balance of equity in the beginning of the year and closing balance at the end of the year. Return on Assets would be with reference to average working funds (i.e. total of assets excluding accumulated losses, if any) calculated as the average of the figures as at the end of the previous accounting year, the end of the succeeding half year and the end of the accounting year under report.

3.7 Credit Concentration risk

3.7.1 Capital market exposure¹¹

Particulars	Current Year	Previous Year
(i) direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		
(ii) advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
(iii) advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
(iv) advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds `does not fully cover the advances;		
(v) secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		
(vi) loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on		

¹¹ For restructuring of dues in respect of listed companies, lenders may be *ab initio* compensated for their loss / sacrifice (diminution in fair value of account in net present value terms) by way of issuance of equities of the company upfront, subject to the extant regulations and statutory requirements. If such acquisition of equity shares results in exceeding the extant regulatory Capital Market Exposure (CME) limit, the same shall be disclosed in the 'Notes to Accounts' in the Annual Financial Statements. AIFs shall separately disclose details of conversion of debt into equity as part of a strategic debt restructuring which are exempt from CME limits

Particulars	Current Year	Previous Year
clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		
(vii) bridge loans to companies against expected equity flows / issues;		
(viii) underwriting commitments taken up by the AIFI in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		
(ix) financing to stockbrokers for margin trading;		
(x) all exposures to Venture Capital Funds (both registered and unregistered)		
Total Exposure to Capital Market		

3.7.2 Exposure to Country risk

(Amount in ₹ crore)

Risk Category*	Exposure (net) as at March... (Current Year)	Provision held as at March... (Current Year)	Exposure (net) as at March... (Previous Year)	Provision held as at March... (Previous Year)
Insignificant				
Low				
Moderate				
High				
Very High				
Restricted				
Off-credit				
Total				

* The AIFIs may use the seven-category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to the AIFIs, on request, quarterly updates of their country classifications and shall also inform all banks in case of any sudden major changes in country classification in the interim period.

3.7.3 Prudential Exposure Limits - Single Counterparty / Group of Connected Counterparties exceeded by the AIFI

(i) The number and amount of exposures¹² in excess of the prudential exposure limits during the year.¹³

(Amount in ₹ crore)

Sl. No.	PAN Number	Borrower Name	Industry Code	Industry Name	Sector	Amount Funded	Amount Non-Funded	Exposure as percentage to Tier I capital
1.								
					Total	0.00	0.00	0.00%

(ii) Credit exposure as percentage to Tier 1 Capital and as percentage to total assets, in respect of:

- * The largest single counterparty;
- * The largest group of connected counterparties;
- * The 20 largest single counterparties;
- * The 20 largest groups of connected counterparties;

(iii) Credit exposure to the five largest industrial sectors (if applicable) as percentage to total loan assets.

(iv) Total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral. The disclosure shall be made under a separate head to differentiate such loans from other entirely unsecured loans.

¹² An exposure shall be determined in terms of para 22 of Chapter III to the [Reserve Bank of India \(Prudential Regulations on Basel III Capital Framework, Exposure Norms, Significant Investments, Classification, Valuation and Operation of Investment Portfolio Norms and Resource Raising Norms for All India Financial Institutions\) Directions, 2023](#)

¹³ Please indicate whether the limit has been exceeded with RBI's prior approval or otherwise.

(Amounts in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank		
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		
Estimated value of such intangible securities		

(v) Factoring exposures

Factoring exposures shall be separately disclosed.

3.7.4 Concentration of borrowings /lines of credit, credit exposures and NPAs (to be shown separately both at solo and consolidated level, if applicable)¹⁴

(a) Concentration of borrowings and lines of credit

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total borrowings from twenty largest lenders		
Percentage of borrowings from twenty largest lenders to total borrowings of the AIFI		

(b) Concentration of credit exposures*

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total exposures to twenty largest borrowers		
Percentage of exposures to twenty largest borrowers to Total Advances of the AIFI		

¹⁴ "Credit exposure" shall include funded and non-funded credit limits, underwriting and other similar commitments. The sanctioned limits or outstanding, whichever is higher, shall be reckoned for arriving at exposure limit. In case of term loans, however, the exposure limit should be reckoned on the basis of actual outstanding plus undisbursed or undrawn commitments. However, in cases where disbursements are yet to commence, exposure limit should be reckoned on the basis of the sanctioned limit or the extent upto which the AIFI has entered into commitments with the borrowing companies in terms of the agreement. The AIFIs should include in the non-funded credit limit, the credit equivalent amounts of forward contracts in foreign exchange and other derivative products like currency swaps, options, etc. as per the extant exposure norms.

Total Exposure to twenty largest borrowers / customers		
Percentage of exposures to twenty largest borrowers / customers to Total Exposure of the AIFI on borrowers / customers		
In the case of EXIM Bank, percentage of total of top ten country exposures to total exposures		

* Credit Exposure include derivatives as per RBI Directions.

(c) Sector-wise concentration of exposures and NPAs

AIFIs shall also disclose, in the following formats, sub sectors where the outstanding advances exceed 10 percent of the outstanding total advances to that sector. For instance, if outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

EXIM Bank

(Amount in ₹ crore)

Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A	Domestic Sector						
1	Total Export finance						
	Agricultural sector						
	Industrial sector						
	Services sector						
2	Total Import finance						
	Agricultural sector						

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Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
	Industrial sector						
	Services sector						
3.	Of (A), exposures guaranteed by the Government of India						
B	External Sector						
1	Total Export finance						
	Agricultural sector						
	Industrial sector						
	Services sector						
2	Total Import finance						
	Agricultural sector						
	Industrial sector						
	Services sector						
3.	Of (B), exposures guaranteed by the Government of India						
C	Other exposures						

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Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
D	Total exposures (A+B+C)						

NABARD

(Amount in ₹ crore)

Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
1.	Agricultural sector including allied agricultural activities						
1.	Central Government						
2.	Central PSUs						
3.	State Governments						
4.	State PSUs						
5.	Scheduled Commercial Banks						
6.	Regional Rural Banks						
7.	Co-operative banks						

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Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
8.	Private sector (excluding banks)						
II.	Others (Please specify)						
	Total (I+II)						

NHB

(Amount in ₹ crore)

Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I.	Housing Sector						
1.	Central Government						
2.	Central PSUs						
3.	State Governments						
4.	State PSUs						
5.	Scheduled Commercial Banks						
6.	Regional Rural Banks						
7.	Co-operative banks						
8.	HFCs						
8.	Private sector (excluding banks and HFCs)						
II.	Commercial Real Estate, if any ¹⁵						
III.	Others (Please specify)						

¹⁵ Exposure to Commercial Real Estate includes direct including securitised exposures secured by mortgages on commercial real estate (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include no-fund based (NFB) limits.

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Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
III	Total (I+II+III)						

SIDBI

(Amount in ₹ crore)

Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I.	Industrial sector						
1.	Central Government						
2.	Central PSUs						
3.	State Governments						
4.	State PSUs						
5.	Scheduled Commercial Banks						
6.	Regional Rural Banks						
7.	Co-operative banks						
8.	Private sector (excluding banks)						

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Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
II.	Micro-finance sector						
III.	Others						
	Total (I+II+III)						

NaBFID

(Amount in ₹ crore)

Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I.	Infrastructure Projects in India						
1.	Central Government						
2.	Central PSUs						
3.	State Governments						
4.	State PSUs						
5.	Financial Institutions						
6.	Private Sector (other than FIs)						
7.	Others						

Sr. No.	Sector	Current year			Previous year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
	(Please specify)						
II.	Infrastructure Projects outside India (including projects located partly in India)						
III.	Other Development Projects						
	Total (I+II+III)						

3.7.5 Unhedged Foreign Currency Exposure

AIFIs shall disclose their policies to manage currency induced credit risk. It shall also disclose the incremental provisioning and capital held by them towards this risk.

3.8 Derivatives

3.8.1 Forward Rate Agreement / Interest Rate Swap

(Amount in ₹ crore)

Particulars	Current year	Previous year
i) The notional principal of swap agreements		
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements		
iii) Collateral required by the AIFI upon entering into swaps		

Particulars		Current year	Previous year
iv)	Concentration of credit risk arising from the swaps ^{\$}		
v)	The fair value of the swap book [@]		

Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps shall also be disclosed.

^{\$} Examples of concentration could be exposures to particular industries or swaps with highly geared companies.

[@] If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the AIFI would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value.

3.8.2 Exchange Traded Interest Rate Derivatives

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
(i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)		
(ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 st March (instrument wise)		
(iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		
(iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		

3.8.3 Disclosures on risk exposure in derivatives

(i) Qualitative disclosures

AIFs shall discuss their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served. The discussion shall also include:

- a) the structure and organization for management of risk in derivatives trading,
- b) the scope and nature of risk measurement, risk reporting and risk monitoring systems,
- c) policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- d) accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.

(ii) Quantitative disclosures

(Amount in ₹ crore)					
Sr. No	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
(i)	Derivatives (Notional Principal Amount)				
	a) For hedging				
	b) For trading				
(ii)	Marked to Market Positions ^[1]				
	a) Asset (+)				
	b) Liability (-)				
(iii)	Credit Exposure ^[2]				
(iv)	Likely impact of one percentage change in interest rate (100*PV01)				
	a) on hedging derivatives				

Sr. No	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
	b) on trading derivatives				
(v)	Maximum and Minimum of 100*PV01 observed during the year				
	a) on hedging				
	b) on trading				

Notes:

1. The net position may be shown either under asset or liability, as the case may be, for each type of derivatives.
2. The AIFs may adopt the Current Exposure Method on Measurement of Credit Exposure of Derivative Products as per extant RBI instructions.

3.9 Disclosure of Letters of Comfort (LoCs) issued by AIFs

AIFs shall disclose the full particulars of all the Letters of Comfort (LoCs) issued by them during the year, including their assessed financial impact, as also their assessed cumulative financial obligations under the LoCs issued by them in the past and outstanding.

3.10. Asset Liability Management

(Amount in ₹ crore)

	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 month & up to 6 month	Over 6 Month & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits									
Advances									
Investments									
Borrowings									
Foreign Currency assets									

	1 to 14 days	15 to 28 days	29 days to 3 month	Over 3 month & up to 6 month	Over 6 Month & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Foreign Currency liabilities									

4. Draw Down from Reserves

Suitable disclosures shall be made regarding any draw down of reserves.

5. Disclosure of Penalties imposed by RBI

Penalties, if any, imposed by the Reserve Bank of India under the Reserve Bank of India Act, 1934, for contraventions of any of the provisions of the Act or noncompliance with any other requirements of the Act, order, rule or condition specified by Reserve Bank of India under the Act shall be disclosed as below:

- (a) A Press Release will be issued by the Reserve Bank of India giving details of the circumstances under which the penalty is imposed on the AIFI along with the communication on the imposition of penalty in public domain.
- (b) The penalty shall be disclosed in the "Notes on Accounts" to the balance sheet in the concerned AIFI's next Annual Report.
- (c) In the case of foreign branch, the penalty shall be disclosed in the "Notes on Accounts" to the next balance sheet for its Indian operations.

6. Disclosure of customer complaints

		Current year	Previous year
(a)	No. of complaints pending at the beginning of the year		
(b)	No. of complaints received during the year		
(c)	No. of complaints redressed during the year		
(d)	No. of complaints pending at the end of the year		

7. Disclosures relating to securitisation¹⁶

In the annual Notes to Account, the originators should indicate the outstanding amount of securitised assets as per books of the Special Purpose Entities (SPEs) and total amount of exposures retained by the originator as on the date of balance sheet to comply with the minimum retention requirement (MRR). These figures should be based on the information duly certified by the SPE's auditors obtained by the originator from the SPE. These disclosures should be made in the format given in the table¹⁷ below.

(Number/ Amounts in ₹ crore)

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
1.	No of SPEs holding assets for securitisation transactions originated by the originator (only the SPVs relating to outstanding securitization exposures to be reported here)		
2.	Total amount of securitised assets as per books of the SPEs		
3.	Total amount of exposures retained by the originator to comply with MRR as on the date of balance sheet		
	a) Off-balance sheet exposures		
	• First loss		
	• Others		
	b) On-balance sheet exposures		
	• First loss		
	• Others		
4.	Amount of exposures to securitisation transactions other than MRR		

¹⁶ These disclosures are originally specified in the [Reserve Bank of India \(Securitisation of Standard Assets\) Directions, 2021](#) and have merely been reproduced here for ease of reference. In case of any conflict between these Directions and [Reserve Bank of India \(Securitisation of Standard Assets\) Directions, 2021](#) on disclosure requirements, the latter will prevail.

¹⁷ Separate table separately for 'Simple, Transparent and Comparable' (STC) and non-STC transactions shall be provided

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
	a) Off-balance sheet exposures i) Exposure to own securitisations • First loss • Others ii) Exposure to third party securitisations • First loss • Others		
	b) On-balance sheet exposures i) Exposure to own securitisations • First loss • Others ii) Exposure to third party securitisations • First loss • Others		
5.	Sale consideration received for the securitised assets and gain/loss on sale on account of securitisation		
6.	Form and quantum (outstanding value) of services provided by way of, liquidity support, post-securitisation asset servicing, etc.		
7.	Performance of facility provided. Please provide separately for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Mention percent in bracket as of total value of facility provided. (a) Amount paid (b) Repayment received (c) Outstanding amount		
8.	Average default rate of portfolios observed in the past. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans etc		<i>(may mention average default rate of previous 5 years)</i>

Sl. No.	Particulars	Mar 31 (Current Year)	Mar 31 (Previous Year)
9.	Amount and number of additional/top up loan given on same underlying asset. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans, etc.		
10.	Investor complaints (a) Directly/Indirectly received and; (b) Complaints outstanding		

8. Off-Balance Sheet SPVs Sponsored (which are required to be consolidated as per accounting norms)

Name of the SPV sponsored	
Domestic	Overseas

9. Disclosure as per specific accounting standards

9.1 Accounting Standard 5 – Net Profit or Loss for the period, prior period items and changes in accounting policies.

These disclosures, wherever warranted, shall, be made in the 'Notes to Accounts'. AIFIs shall ensure compliance with AS 5 in respect of any item of prior period income or prior period expenditure which exceeds one percent of the total income/ total expenditure of the AIFI if the income/ expenditure is reckoned on a gross basis or one percent of the net profit before taxes or net losses as the case may be if the income is reckoned net of costs.

9.2 Accounting Standard 17 – Segment Reporting

The indicative formats for disclosure under 'AS 17 – Segment Reporting' are as below:-

Format

Part A: Business segments

(Amounts in ₹ crore)

Business Segments ↘	Treasury		Wholesale Operations (Refinance)		Wholesale Operations (Direct Lending)		Other Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue										
Result										
Unallocated expenses										
Operating profit										
Income taxes										
Extraordinary profit / loss										
Net profit										
Other information:										
Segment assets										
Unallocated assets										
Total assets										
Segment liabilities										
Unallocated liabilities										
Total liabilities										

Note: No disclosure need be made in the shaded portion

Part B: Geographic segments

(Amount in ₹ crore)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue						
Assets						

Note:

- The business segment shall ordinarily be considered as the primary reporting format and geographical segment would be the secondary reporting format.
- The business segments will be 'Treasury', 'Wholesale operations (Refinance)', 'Wholesale operations (Direct lending)', 'Other Business'.

- c) 'Domestic' and 'International' segments will be the geographic segments for disclosure.
- d) The AIFIs may adopt their own methods, on a reasonable and consistent basis, for allocation of expenditure among the segments.
- e) 'Treasury' shall include the entire investment portfolio.
- f) Other Business includes all other financial operations not covered under the three major heads. It shall also include all other residual operations including any para banking transactions/activities.
- g) Besides the above mentioned segments, AIFIs shall report additional segments which meet the quantitative criterion prescribed in the AS 17 for identifying reportable segments.

9.3 Accounting Standard 18 – Related Party Disclosures

Format

(Amount in ₹ crore)

Items / Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel [@]	Relatives of Key Management Personnel	Total
Borrowings [#]						
Deposit [#]						
Placement of deposits [#]						
Advances [#]						
Investments [#]						
Non funded commitments [#]						
Leasing arrangements availed [#]						
Leasing arrangements provided [#]						
Purchase of fixed assets						
Sale of fixed assets						
Interest paid						
Interest received						
Rendering of services [*]						
Receiving of services [*]						
Management contracts [*]						

[@]Whole time directors of the Board

[#]The outstanding at the year end and the maximum during the year are to be disclosed

^{*}Contract services etc. and not services like remittance facilities, locker facilities etc.

Note:

- i) Where there is only one entity in any category of related party, the AIFI need not disclose any details pertaining to that related party other than the relationship with that related party.
- ii) Related parties for an AIFI are its parent, subsidiary (ies), associates/ joint ventures, Key Management Personnel (KMP) and relatives of KMP. KMP are the whole-time directors for an AIFI. Relatives of KMP would be on the lines indicated in Section 45 S of the R.B.I. Act, 1934.
- iii) The name and nature of related party relationship shall be disclosed, irrespective of whether there have been transactions, where control exists within the meaning of the Standard. Control would normally exist in case of parent-subsidiary relationship. The disclosures may be limited to aggregate for each of the above related party categories and would pertain to the year-end position as also the maximum position during the year.
- iv) The accounting standard exempts state-controlled enterprises from making any disclosures pertaining to their transactions with other related parties which are also state controlled enterprises. Thus, the AIFIs need not disclose their transactions with their subsidiaries or other state-controlled entities. However, they will be required to disclose their transactions with other related parties.
- v) Secrecy provisions: If in any of the above category of related parties there is only one related party entity, any disclosure would tantamount to infringement of the general secrecy laws or the specific provisions, if any, relating to secrecy set out in the relevant statutes governing functioning of the AIFIs. In terms of AS 18, the disclosure requirements do not apply in circumstances when providing such disclosures would conflict with the reporting enterprise's duties of confidentiality as specifically required in terms of statute, by regulator or similar competent authority. Further, in case a statute or regulator governing an enterprise prohibits the enterprise from disclosing certain information which is required to be disclosed, non-disclosure of such information would not be deemed as non-compliance with the Accounting Standards. On account of the judicially recognized common law

duty of the AIFIs to maintain the confidentiality of the customer details, they need not make such disclosures. In view of the above, where the disclosures under the Accounting Standards are not aggregated disclosures in respect of any category of related party i.e., where there is only one entity in any category of related party, the AIFIs need not disclose any details pertaining to that related party other than the relationship with that related party.

10. Unamortised Pension and Gratuity Liabilities

Appropriate disclosures of the accounting policy followed in regard to amortization of pension and gratuity expenditure may be made in the Notes to Accounts to the financial statements