

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 RBI	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			
Less: Minorities' Interest			
Consolidated profit / (loss) for the year attributable to the group			
Add: Brought forward consolidated profit / (loss) attributable to the group			
III. Appropriations			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government / Proposed dividend			
Balance carried over to consolidated balance sheet			
Total			
Earnings per Share¹			

¹Earning 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 ₹ ... each)		
Issued Capital (... Shares of ₹ ... each)		
Subscribed Capital (... Shares of ₹ ... each)		
Called-up Capital (... Shares of ₹ ... 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		

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

²Where 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.

³In 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		

Schedule 3 – Deposits		
Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
(ii) From others		
II. <i>Savings Bank Deposits</i>		
III. <i>Term Deposits</i>		
(i) From banks		
(ii) From others		
Total (I, II and III)		
B. (i) Deposits of branches in India ¹		
(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) RBI		
(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 RBI		
Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Cash in hand (including foreign currency notes)		
II. Balances with RBI		
(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. <i>In India</i>		
(i) Balances with banks		
(a) In Current accounts		
(b) In Other Deposit accounts		

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)
(ii) Money at call and short notice		
(a) With banks		
(b) With other institutions		
Total (i and ii)		
II. <i>Outside India</i>		
(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. Advances in India		

Schedule 9 – Advances		
Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
(i) Priority sector		
(ii) Public sector		
(iii) Banks		
(iv) Others		
Total (i, ii, iii and iv)		
C.II. Advances outside India		
(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. Premises		
At cost as on March 31 of the preceding year		
Additions during the year		
Deductions during the year		
Depreciation to date		
IA. Premises under construction		
II. Other Fixed Assets (including furniture and fixtures)		
At cost (as on 31 March of the preceding year)		
Additions during the year		
Deductions during the year		
Depreciation to date		
IIA. Leased Assets		
At cost as on March 31 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)		
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 RBI 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 RBI / 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		

Note:

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 RBI shall be followed.