

THE THIRD SCHEDULE

(See section 29)

¹[FORM A

FORM OF BALANCE SHEET

Balance Sheet of _____ (here enter name of the Banking Company)

Balance Sheet as on 31st March _____ (Year)

(000's omitted)

| Capital and Liabilities | Schedule | As on 31-3- ____ <u>(current year)</u> | As on 31-3- ____ <u>(previous year)</u> |
|----------------------------------|----------|---|--|
| Capital | 1 | | |
| Reserves and surplus | 2 | | |
| Deposits | 3 | | |
| Borrowings | 4 | | |
| Other liabilities and provisions | 5 | _____ | _____ |
| <u>TOTAL:</u> | | _____ | _____ |

1. Subs. by S.O. 240 (E), dated 26th March, 1992 (w.e.f. 26-3-1992).

| Capital and Liabilities | Schedule | As on 31-3-____ (current year) | As on 31-3-____ (previous year) |
|--|----------|-----------------------------------|------------------------------------|
| 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 | _____ | _____ |
| TOTAL: | | _____ | _____ |
| Contingent liabilities | 12 | | |
| Bill for collection | | | |

SCHEDULE I—CAPITAL

_____ _____
As on 31-3-____ As on 31-3-____
(current year) (previous year)

I. FOR NATIONALISED BANKS

Capital (Fully owned by Central Government)

II. FOR BANKS INCORPORATED OUTSIDE INDIA

Capital

(i) (The amount brought in by banks by way of

Start-up capital as prescribed by RBI should be shown under this head)

(ii) Amount of deposit kept with the RBI

under Section 11(2) of the Banking Regulation Act, 1949.

TOTAL:

_____ _____
_____ _____

III. FOR OTHER BANKS

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

SCHEDULE 2—RESERVES AND SURPLUS

| | As on 31-3 | As on 31-3 |
|---------------------------------------|----------------|-----------------|
| | (current year) | (previous year) |
| I. Statutory Reserves | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| II. Capital Reserves | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| III. Share premium | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| IV. Revenue and other Reserves | | |
| Opening Balance | | |
| Additions during the year | | |
| Deductions during the year | | |
| V. Balance of Profit and Loss Account | | |
| TOTAL : (I, II, III, IV and V) | | |

SCHEDULE 3—DEPOSITS

| | As on 31-3 | As on 31-3 |
|---|----------------|-----------------|
| | (current year) | (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, III) | | |
| B. (i) Deposits of branches in India | | |
| (ii) Deposits of branches outside India | | |
| TOTAL | | |

SCHEDULE 4—BORROWINGS

| | <u>As on 31-3</u> | <u>As on 31-3</u> |
|---|-----------------------|------------------------|
| | <u>(current year)</u> | <u>(previous year)</u> |
| I. Borrowing 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—Rs. | | |

SCHEDULE 5 —OTHER LIABILITIES AND PROVISIONS

| | As on 31-3 | As on 31-3 |
|-----------------------------------|-----------------------|------------------------|
| | <u>(current year)</u> | <u>(previous year)</u> |
| I. Bills payable | | |
| II. Inter-office adjustments | | |
| (net) | | |
| III. Interests accrued | | |
| IV. Others (Including provisions) | | |
| | | |
| TOTAL : | | |

SCHEDULE 6—CASH AND BALANCES WITH RESERVE BANK OF INDIA

| | As on 31-3 | As on 31-3 |
|--|-----------------------|------------------------|
| | <u>(current year)</u> | <u>(previous year)</u> |
| I. Cash in hand (Including foreign currency notes) | | |
| II. Balance with Reserve Bank of India | | |
| (i) in Current Account | | |
| (ii) in other Accounts | | |
| | | |
| TOAL : (I and II) | | |

SCHEDULE 7—BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

| | <u>As on 31-3</u> | <u>As on 31-3</u> |
|-------------------------|-----------------------|------------------------|
| | <u>(current year)</u> | <u>(previous year)</u> |
| 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 Accounts | | |
| (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

| | |
|----------------|-----------------|
| _____ | _____ |
| As on 31-3__ | As on 31-3__ |
| (current year) | (previous year) |
| _____ | _____ |

| | | |
|---|-------|-------|
| I. Investments in India in | | |
| (i) Government Securities | | |
| (ii) Other approved securities | | |
| (iii) Shares | | |
| (iv) Debentures and Bonds | | |
| (v) Subsidiaries and/or joint ventures | | |
| (vi) Others (to be specified) | | |
| | | |
| TOTAL : | _____ | _____ |
| | _____ | _____ |
| II. Investments outside India in | | |
| (i) Government securities (Including local authorities) | | |
| (ii) Subsidiaries and/or joint ventures abroad | | |
| (iii) Other investments (to be specified) | | |
| | | |
| Total : | _____ | _____ |
| | _____ | _____ |
| GRAND TOTAL : (I and II) | _____ | _____ |
| | _____ | _____ |

SCHEDULE 9—ADVANCES

| | As on 31-3 | As on 31-3 |
|---|---------------|-----------------|
| | current year) | (previous year) |
| A. (i) Bills purchased and discounted | | |
| (ii) Cash credits, overdrafts and loans repayable on demand | | |
| (iii) Term loans | | |
| TOTAL : | | |
| B. (i) Secured by tangible assets | | |
| (ii) Covered by Bank/Government Guarantees | | |
| (iii) Unsecured | | |
| TOTAL : | | |
| C. I. Advances in India | | |
| (i) Priority sectors | | |
| (ii) Public sector | | |
| (iii) Banks | | |
| (iv) Others | | |
| TOTAL : | | |
| II. Advances Outside India | | |
| (i) Due from banks | | |
| (ii) Due from others | | |
| (a) Bills purchased and discounted | | |
| (b) Syndicated loans | | |
| (c) Others | | |
| TOTAL : | | |
| GRAND TOTAL : (C.I. & C.II) | | |

SCHEDULE 10—FIXED ASSETS

| | As on 31-3 | As on 31-3 |
|--|----------------|-----------------|
| | (current year) | (previous year) |
| I. Premises | | |
| At cost as on 31st March of the preceding year | | |

| | | | |
|--|----------------------------|-------|-------|
| Additions during the year | Deductions during the year | | |
| Depreciation to date | | | |
| II. Other Fixed Assets (including furniture and fixtures) | | | |
| At cost as on 31st March of the preceding year | | | |
| Additions during the year | | | |
| Deductions during the year | | | |
| Depreciation to date | | | |
| TOTAL : (I and II) | | _____ | _____ |

SCHEDULE 11—OTHER ASSETS

| | <u>As on 31-3</u> | <u>As on 31-3</u> |
|--|-------------------|-------------------|
| | (current year) | (previous year) |
| I. Inter-office adjustment (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. Others* | | |
| TOTAL : | | _____ |

*In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

SCHEDULE 12—CONTINGENT AVAILIBILITIES

| | <u>As on 31-3</u> | <u>As on 31-3</u> |
|---|-------------------|-------------------|
| | (current year) | (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 : | | _____ |

FORM B

(000's omitted)

FORM OR PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH (YEAR)

| | Schedule No. | Year ended 31-3_ (current year) | Year ended 31-3_ (previous year) |
|--|--------------|------------------------------------|-------------------------------------|
| I. INCOME | 13 | | |
| Interest earned | 14 | | |
| Other Income | | | |
| TOTAL : | | | |
| II. EXPENDITURE | 15 | | |
| Interest expended | 16 | | |
| Operating expenses | | | |
| Provisions and contingencies | | | |
| TOTAL : | | | |
| III. PROFIT/LOSS | | | |
| Net Profit/Loss (-) for the year | | | |
| Profit/Loss (-) brought forward | | | |
| TOTAL : | | | |
| IV. APPROPRIATIONS | | | |
| Transfer to statutory reserves | | | |
| Transfer to other reserves | | | |
| Transfer to Government/proposed dividend | | | |
| Balance carried over to balance sheet | | | |
| TOTAL : | | | |

SCHEDULE 13—INTEREST EARNED

| | Year ended on 31-3__ | Year ended on 31-3__ |
|--|-------------------------|-------------------------|
| | (current year) | (previous year) |

I. Interest/discount on advance/bills

II. Income on investments

III. Interest on balances with Reserve Bank of India and other inter-bank funds

IV. Others

TOTAL :

SCHEDULE 14—OTHER INCOME

Year ended on Year ended on
31-3__ 31-3__
(current year) (previous year)

I. Commission, exchange and brokerage

II. Profit on sale of investments

Less : Loss on sale of investments

III. Profit on revaluation of investments

Less : Loss on revaluation of investments

IV. Profit on sale of land, buildings and other assets

Less : Loss on sale of land, buildings and other assets

V. Profit on exchange transactions

Less : Loss on exchange transactions

VI. Income earned by way of dividends etc.

from subsidiaries/companies and/or
joint ventures abroad/in India

VII. Miscellaneous Income

TOTAL :

NOTE : Under items II to V loss figures may be shown in brackets.

SCHEDULE 15—INTEREST EXPENDED

Year ended on Year ended on
31-3__ 31-3__
(current year) (previous year)

I. Interest on deposits

II. Interest on Reserve Bank of India/ Inter-back borrowings

III. Others

TOTAL :

SCHEDULE 16—OPERATING EXPENSES

| | Year ended on 31-3..... | Year ended on 31-3..... |
|--|---------------------------------------|---------------------------------------|
| | (current year) | (previous year) |
| | <u> </u> | <u> </u> |
| I. Payments to and provisions for employees | | |
| II. Rent, taxes and lighting | | |
| III. Printing and stationery | | |
| IV. Advertisement and publicity | | |
| V. Depreciation on Bank's property | | |
| VI. Director's fees, allowances and expenses | | |
| VII. Auditors' fees and expenses (Including branch auditors) | | |
| VIII. Law charges | | |
| IX. Postages, Telegrams, Telephones, etc. | | |
| X. Repairs and maintenance | | |
| XI. Insurance | | |
| XII. Other expenditure | | |
| TOTAL : | <u> </u> | <u> </u> |