

STATEMENT – 1
Statement on Assets and Liabilities

Name of the Bank: _____

For the Quarter ended:

(Rs. in lakh)

| Item | 31.03... |
|--|----------|
| Liabilities | |
| 1. Paid-up Capital: | |
| i) Individuals | |
| ii) State Government | |
| iii) Others | |
| 2. Reserve Fund and other Reserves: | |
| i) Statutory Reserve Fund | |
| ii) Building Fund | |
| iii) Dividend equalization Fund | |
| iv) Revaluation Reserve | |
| (v) Provision for standard assets | |
| vi) General Provisions (other than provision for standard advances) | |
| vii) Other funds and reserves not in the nature of outside liability -(Refer annexure 1) | |
| 3. Profit/ Excess of income over expenditure | |
| i. Surplus Unallocated and Carried over | |
| ii. Accumulated losses of Previous years | |
| iii. Operating Surplus in current year | |
| iv. Operating deficit in current year | |
| 4. Total Capital And Reserves | |
| 5. Subordinated Debt (Tier II Capital) | |
| 6 Deposits and other Accounts: | |
| A. Customer Deposits –Resident | |
| i) Term Deposits (including recurring deposits, cash certificates, staff provident funds, security deposits and matured term deposits) | |
| ii) Savings bank deposits | |
| iii) Current deposits | |

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| B. Non Resident Deposits | |
| NRI Deposits (Other than deposits in NRO Accounts) | |
| i) FCNR Deposits | |
| ii) NRE Deposits | |
| iii) NRO Deposits | |
| C. Deposit of Banks | |
| i) Commercial Banks | |
| ii) Scheduled Cooperative Banks | |
| iii) Other Cooperative Banks | |
| 7. Borrowings from: | |
| i) RBI / NABARD | |
| ii) State/Central Coop. Bank of the State/ District | |
| a) Short-term loans | |
| b) Medium-term loans | |
| c) Cash credits and overdrafts | |
| iii) Other banks (specify) (exclude borrowings from call money market) | |
| iv) Call money market | |
| v) Others (specify) | |
| 8. Bills for collection being bills receivable as per contra | |
| 9. Branch Adjustments* | |
| 10. Overdue Interest Reserve | |
| 11. Interest Payable on: | |
| i) Deposits | |
| ii) Borrowings | |
| 12. Risk Provisions Other than netted off assets (BDDR, Spl BDDR, Depreciation on fixed assets etc.,) | |
| i) For investments (Investment Depreciation Reserve) | |
| ii) BDDR, Spl BDDR | |
| iii) Depreciation on fixed assets | |
| iv) For other impaired assets | |
| v) For contingent / non-funded exposures | |
| 13. Other Liabilities | |
| i) Bills payable | |
| ii) Unclaimed dividends | |
| iii) Provident fund payable to Regional Provident Fund Commissioner | |

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| iv) Others- | |
| 14.Total Outside Liabilities | |
| 15. Total Liabilities (4 to15) | |
| 16. Contingent Liabilities: | |
| i) Claims against the bank not acknowledged as debt | |
| ii) Liabilities for partly paid investments | |
| iii) Letter of Credit Documentary | |
| iv) Guarantees – Financial | |
| v) Guarantees- Others (Indemnity/ Tender/ Bid Bonds) | |
| vi) Sale and Repurchase Agreement /Asset sales with recourse | |
| vii) Liability on account of outstanding forward exchange contracts | |
| viii) Acceptances, endorsements and other obligations | |
| ix) Others | |
| Assets | |
| 1. Cash in Hand | |
| 2. Due From Banks | |
| A. Balances with -banks | |
| i) State/ Central/ Co-operative Bank of the State/ District concerned in: | |
| a) Current | |
| b) Savings | |
| c) Fixed | |
| ii) RBI: | |
| a) Current | |
| b) Others | |
| (iii) SBI and other notified banks: | |
| a) Current | |
| b) Savings | |
| c) Fixed | |
| B. Loans and Advances to Banks (including bills) | |
| i) Call and Short Notice Money to Cooperative banks | |
| ii) Call and Short Notice Money to Other banks | |
| iii) Loans and Advances to Scheduled Cooperative Banks | |
| iv) Loans and advances to Non scheduled Cooperative Banks | |
| v) Loans and Advances to Other Banks | |
| C. Due From Other institutions (including post | |

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| office/treasuries): | |
| a) Current | |
| b) Fixed | |
| c) Others | |
| 3. Investments | |
| A. SLR Investments in Government and Other Approved Securities | |
| Central and State Govt Securities | |
| i) GOI T. Bills | |
| ii) GOI (dated) Securities | |
| iii) State Government Securities | |
| iv) Other trustee/approved securities including Land Development Bank debentures. | |
| B. Non – SLR Investments | |
| I. Other Debt Securities | |
| i) Other State Government Securities | |
| ii) Bonds of PSUs / All India Financial Institutions | |
| II. Equities / Units of Mutual Funds | |
| i) Shares in cooperative institutions | |
| ii) Shares of All India Financial Institutions | |
| iii) Units of UTI | |
| III. Investment in Subsidiaries / Equity Participations | |
| IV) Other investments | |
| 4. Loans and Advances: | |
| A. Gross Loans and Advances: (Other than banks) | |
| i) Short term loans | |
| a) Secured | |
| b) Unsecured | |
| ii) Cash credits and overdrafts: | |
| a) Secured | |
| b) Unsecured | |
| iii) Medium – term loans: | |
| a) Secured | |
| b) Unsecured | |
| iv) Long-term loans: | |
| a) Secured | |
| b) Unsecured | |

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| v) Bills/hundies purchased/ discounted: | |
| a) Documentary | |
| b) Clean | |
| B. Netting items on Loans and Advances | |
| i) Unrealised interest in Suspense | |
| ii) Credit Recoveries in Suspense | |
| iii) Provisions for Credit Losses (funded credits) | |
| C. Loans and Advances (Net) | |
| 5. Interest receivable on: | |
| i) Investments | |
| ii) Loans and advances | |
| (Of 5 (ii) above, overdues) | |
| 6. Bills receivable being bills for collection as per contra | |
| 7. Premises (less depreciation) | |
| 8. Furniture and Fixtures (less depreciation) | |
| 9. Branch adjustments * | |
| 10. Other assets | |
| i) Advance Tax Paid and TDS (net) | |
| ii) Amounts due from RBI | |
| iii) Sundry Debtors | |
| iv) Intangible assets | |
| v) All Other | |
| 11. Non-banking assets acquired in satisfaction of claims | |
| 12. Loss/excess of expenditure over income | |
| Total Assets (1 to 12) | |

Note:

* Branch adjustments: Net position to be shown as an item of liability/ assets, as the case may be.

1. Break-up of Other Funds and Reserves**Rs. in lakh**

| | | | |
|--|------------------|----------|----------|
| | 31.03.... | - | - |
| (i) Gratuity Fund | | | |
| (ii) Staff Welfare Fund | | | |
| (iii) Silver Jubilee Fund | | | |
| (iv) Development Fund | | | |
| v) Charity fund | | | |
| (vi) Any other Fund/ Disclosed reserves | | | |
| vii) Undisclosed reserves created out of PAT and included in B/S under heads like other liabilities and provisions | | | |
| Total | | | |

2.Particulars of top 10 deposits accepted from other banks / and institutions as on the date of review
(Rs in lakhs)

| Name of bank / <u>Institution</u> | Amount of deposit | Rate of interest | Date of receipt | Period | Maturity date |
|--|-------------------|------------------|-----------------|--------|---------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

3. Age-wise analysis of Inter Branch Adjustment Account - Position as on 31.03... -

| Time period | Debit entries | | Credit entries | |
|--------------------------|----------------|--------|----------------|--------|
| | No. of entries | Amount | No. of entries | Amount |
| 3 months to 6 months | | | | |
| Above 6 months to I year | | | | |
| Above 1 year to 2 years | | | | |
| Above 2 years | | | | |
| Total | | | | |

**4. Age-wise analysis of Inter Bank Reconciliation -
Position as on 31.03... -**

| Time period | Debit entries | | Credit entries | |
|--------------------------|----------------|--------|----------------|--------|
| | No. of entries | Amount | No. of entries | Amount |
| 3 months to 6 months | | | | |
| Above 6 months to 1 year | | | | |
| Above 1 year to 2 years | | | | |
| Above 2 years | | | | |
| Total | | | | |

5. Unsecured guarantees issued by the bank

| S.No | Name of borrower | Name of beneficiary* | Outstanding as on 31.03.----- |
|-------|------------------|----------------------|-------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| Total | | | |

* Give name if borrower / beneficiary is director / top management / related entity. Other guarantees may be consolidated and reported against Others.

ANNEXURE**Sundry Debtors Account -1****Long Outstanding Large Amounts**

Outstanding for over 6 months but less than 1 year*

| S. No | Due From – Name | Amount Due (Rs. Lakhs) | Provision Made (Rs. Lakhs) |
|-------|-----------------|------------------------|----------------------------|
| | | | |

*Large Amounts: Rs. 2 lakhs for banks having total assets of Rs. 100 lakhs and over____Rs. 50,000 for other banks

Sundry Debtors Account-2**Long Outstanding Large Amounts**

Outstanding for over 1 year but less than 3 years*

| S. No | Due From – Name | Amount Due (Rs. Lakhs) | Provision Made (Rs. Lakhs) |
|-------|-----------------|------------------------|----------------------------|
| | | | |

*Large Amounts: Rs. 2 lakhs for banks having total assets of Rs. 100 lakhs and over Rs. 50,000 for other banks

Sundry Debtors Account-3**Long Outstanding Large Amounts**

Outstanding for over 3 years*

| S. No | Due From - Name | Amount Due (Rs. Lakhs) | Provision Made (Rs. Lakhs) |
|-------|-----------------|------------------------|----------------------------|
| | | | |

*Large Amounts: Rs. 2 lakhs for banks having total assets of Rs. 100 lakhs and over Rs. 50,000 for other banks

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