# Chapter 4

## Balance Sheet of Banks

<table>
<thead>
<tr>
<th>30 June</th>
<th></th>
<th>30 June</th>
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<th>30 June</th>
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</thead>
<tbody>
<tr>
<td>2008</td>
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<td>2007</td>
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<td>2006</td>
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<tr>
<td>809</td>
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<td>3,262</td>
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<td>1,139</td>
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<td>1,150</td>
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<td>947</td>
<td></td>
<td>740</td>
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<td>958</td>
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<td>60,302</td>
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<td>61,654</td>
<td></td>
<td>52,727</td>
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<td>47,185</td>
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</tbody>
</table>

| 15,876  |  | 6,000   |  | 1,270   |  | 1,148   |  |
| 1,498   |  | 1,033   |  | 2,334   |  | 3,887   |  |
| 1,066   |  | 8,987   |  | 987     |  | 838,799 |  |
| 532     |  | 9,512   |  | 9,298   |  | 952,137 |  |
| 426     |  | 891,757 |  | 889     |  | 853,017 |  |
| 272     |  | 963,425 |  | 963     |  | 952,137 |  |
| 24,976  |  | 11,691  |  | 22,503  |  | 23,315  |  |
| 39,763  |  | 38,018  |  | 38,018  |  | 41,976  |  |

| 57,497  |  | 52,435  |  | 51,694  |  | 45,523  |  |
| 958     |  | 1,223   |  | 1,512   |  | 1,568   |  |
| 58,455  |  | 53,658  |  | 53,206  |  | 47,091  |  |
| 98,218  |  | 93,695  |  | 91,224  |  | 89,067  |  |
| 1,062,510 |  | 869,716 |  | 837,991 |  | 811,245 |  |
CHAPTER 4- BALANCE SHEET OF BANKS

4. I: Introduction: The Banking Regulation Act was passed as the Banking Companies Act 1949 and came into force with effect from 16.3.49. It had originally ten parts, each dealing with a specific topic. Every Banking company incorporated in India, in respect of all business transacted by it and through its branches in India, shall prepare a Balance Sheet and P/L a/c as on the last working day of the a/c ing year in the form “A” and “B’ given in the third schedule to the Act. The amalgamated B/s and P/L should be signed by the CMD and at least three Directors where there are more than three directors, by all the directors. In case of banking companies incorporated outside India. It should be signed by the principal officer of the company in India. The provisions of Companies Act also apply to banking companies in so far as they are not inconsistent with the provisions of the Act Banks also prepare balance sheet on 30th Sept which is not subjected to audit. Subsequently it was changed to Banking Regulations Act 1949 with effect from 01.03.66. The main aspects of the Act relating to final a/cs are:

- Every bank has to publish its balance sheet as on March 31st (Sec29).
- Balance sheet is to be got audited from qualified auditors. Sec (30 (i))
- Publish balance sheet and auditor’s report within 3 months from the end of period to which they refer. RBI may extend the period by further three months. Sec(31)
- Prevents banks from producing any confidential information to any authority under Industrial Disputes Act. (34A).
- RBI authorised to undertake inspection of banks (Sec 35).
- Certain returns are also required to be sent to RBI by banks such as monthly return of liquid assets and liabilities (24-3), quarterly return of assets and liabilities in India (25), return of unclaimed deposits i.e. 10 years and above (26) and monthly return of assets and liabilities (27-1).

In pursuance of the financial sector reforms introduced since 1991, the Reserve Bank has initiated a number of measures for bringing about greater or full disclosure in the published accounts of banks having regard to the need for disclosure, public accountability of banks, maintenance of confidentiality between banker and customer and the requirement of maintaining the reputation of creditworthiness of banks. The Formats of Balance Sheet
and Profit and Loss Accounts of banks were amended in 1991 having regard to (i) the need for greater or full disclosure, (ii) expansion of banking operations both area wise and sector-wise over the period and (iii) the need for improving the presentation of accounts. The thrust of the amendment was to bring the true financial position of banks to pointed focus and to enable the user of financial statements to study and have a meaningful comparison of their positions. Banks were required to disclose the accounting policies regarding key area of operations in one place along with Notes on Accounts in their Financial Statements for the Accounting Year.

In the interest of full and complete disclosure, some very useful information is better provided, or can only be provided, by way of notes to the financial statements. The use of notes and supplementary information provides the means to explain and document certain items, which are either presented in the financial statement or otherwise affect the financial position and performance of the reporting enterprise.

4.2 – Explanation of Balance Sheet Items: (table 4.1)

<table>
<thead>
<tr>
<th>Items</th>
<th>Schedule No</th>
<th>As on (Current year) Rs. in Crores</th>
<th>As on (Previous year) Rs. in crores</th>
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<tbody>
<tr>
<td><strong>CAPITAL AND LIABILITIES:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital</td>
<td>1</td>
<td></td>
<td></td>
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<tr>
<td>Reserves &amp; Surplus</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrowings</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Liabilities and Provisions</td>
<td>5</td>
<td></td>
<td></td>
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<tr>
<td><strong>ASSETS:</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Cash and Balances with Reserve Bank of India</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances with Banks and Money at Call and Short Notice</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td>8</td>
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<tr>
<td>Advances</td>
<td>9</td>
<td></td>
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<tr>
<td>Fixed Assets</td>
<td>10</td>
<td></td>
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<tr>
<td>Other Assets</td>
<td>11</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
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<tr>
<td>Contingent liabilities</td>
<td>12</td>
<td></td>
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<tr>
<td>Bills for collection</td>
<td></td>
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</table>
Notes and Instructions for compilation

4.2.1 **Capital**: The Capital owned by Central Government as on the date of the balance sheet should be shown. In the case of other Indian banks, Authorised, Issued, Subscribed, and Called up capital should be given separately. Calls-in- arrears will be deducted from the called-up capital while the paid-up value of forfeited shares should be added thus arriving at the paid-up capital. Where necessary, items which can be combined should be shown under one head for instance ‘Issued and Subscribed Capital’.

In the case of Banking Companies incorporated outside India, the amount of deposit kept with Reserve Bank of India, under sub-section 2 of section 11 of the Banking Regulation Act, 1949 should be shown under the head ‘capital’; the amount, however, should not be extended to the outer column.

Notes – General: The changes in the above items, if any, during the year, say, fresh contribution made by the Government, fresh issue of capital, capitalisation of reserves, etc. may be explained in the notes.

4.2.2 **Reserve**: Reserve created in terms of section 17 or any other section of Banking Regulation Act must be separately disclosed. The expression ‘capital reserves’ shall not include any amount regarded as free for distribution through the profit & loss account. Surplus on revaluation or sale of fixed assets should be treated as capital reserves. Premium on issue of share capital may be shown separately under this head. The expression ‘Revenue Reserves’ shall mean any reserve other than capital reserve. This item will include all reserves, other than those separately classified. The expression ‘reserve’ shall not include any amount written off or retained by way of providing for depreciation, renewals or diminution in value of assets or retained by way of providing for any known liability. Includes balance of profit after appropriations. In case of loss the balance may be shown as a deduction. Notes – General:

Movements in various categories of reserves should be shown as indicated in the schedule.

4.2.3 **Deposits**: Includes all banks deposits repayable on demand. Includes all demand deposits of the non-bank sectors. Credit balances in overdrafts, cash credit accounts
deposits payable at call, overdue deposits, inoperative current accounts, matured time deposits and cash certificates, etc. are to be included under this category. Includes all savings bank deposits (including inoperative savings bank accounts). Includes all types of banks deposits repayable after a specified term. Includes all types of deposits of the non-bank sector repayable after a specified term. Fixed deposits, cumulative and recurring deposits, cash certificates, annuity deposits, deposits mobilised under various schemes, ordinary staff deposits, foreign currency non-resident deposits accounts, etc. are to be included under this category. The total of these two items will agree with the total deposits.

Notes – General
a) Interest payable on deposits (whether accrued and due and accrued but not due) should not be included but shown under other liabilities. Deposits, repayment of which is subject to restrictions by its very nature, like margin deposits, security deposits from staff, etc. also should not be included under deposits but shown under ‘other liabilities.’
b) Matured time deposits and cash certificates, etc. should be treated as demand deposits
c) Deposits under special schemes should be included under term deposits if they are not payable on demand. When such deposits have matured for payment they should be shown under demand deposits
d) Deposits from banks will include deposits from the banking system in India, co-operative banks, foreign banks which may or may not have a presence in India.

4.2.4 Borrowings: Includes borrowings/refinance and rediscount obtained from Reserve Bank of India. Includes borrowings/refinance and rediscount obtained from commercial banks (including co-operative banks). Includes borrowings/refinance and rediscount from Industrial Development Bank of India, Export-Import Bank of India, National Bank for Agricultural and Rural Development and other institutions, agencies (including liability against participation certificates, if any) Includes borrowings and rediscounts of Indian branches abroad as well as borrowings of foreign branches. Includes secured borrowings/refinance in India and outside India.

Notes – General
i) Inter-office transactions should not be shown as borrowings.
ii) Funds raised by foreign branches by way of certificates of deposits, notes, bonds, etc. should be classified, depending upon documentation, as ‘Deposits’, ‘borrowings’ etc.
iii) Refinance obtained by banks from Reserve Bank of India and various institutions are being brought under the head ‘Borrowings’. Hence advances will be shown at the gross amount on the asset side.

4.2.5 Other Liabilities and Provisions: Includes drafts, telegraphic transfers, mail transfers payable, pay slip, bankers cheques, other miscellaneous items, etc. The inter-office adjustments balance, if in credit, should be shown under this head. Only net position of inter-office accounts, inland as well as foreign should be shown here. Includes interest due and payable and interest accrued but not due on deposits and borrowings. Includes net provision for income tax and other taxes like interest tax (less advance payment, tax deducted at source, etc.), surplus provisions in bad debts provision account, surplus provisions for depreciation in securities, contingency funds which are not disclosed as reserves but are actually in the nature of reserves, proposed dividend/transfer to Government, other liabilities which are not disclosed under any of the major heads such as unclaimed dividend, provisions and funds kept for specific purposes, unexpired discount, outstanding charges like rent, conveyance, etc. certain types of deposits like staff security deposits, margin deposits, etc. where the repayment is not free, should also be included under this head.

Notes – General
i) For arriving at the net balance of inter-office adjustments all connected inter-office accounts should be aggregated and the net balance only will be shown, representing mostly items in transit and unadjusted items.

ii) The interest accruing on all deposits, whether the payment is due or not, should be treated as a liability.

iii) It is proposed to show only pure deposits under the head ‘deposits’ and hence all surplus provisions for bad and doubtful debts contingency funds, secret reserves, etc. which are not netted off against the relative assets should be brought under the head ‘Others’ (including provisions).

4.2.6 Cash and balances with the Reserve Bank of India:
I. Cash in hand (including foreign currency notes) and also of foreign branches in the case of banks having such branches

II. In Current Account with Reserve Bank Of India.(Includes the balance maintained with the Reserve Bank of India in Current Account.)
4.2.7 Balances with banks in India and Money at call and short notice;

A) In India
i) Balances with Reserve Bank of India (other than in current account) Includes balances held with the Reserve Bank of India other than in current accounts, if any
ii) Balances with other banks in India Current accounts Deposit accounts. Includes all balances with banks in India (including co-operative banks). Balances in current accounts and deposit accounts should be shown separately
iii) Money at call and short notice with banks and other institutions. Includes deposits repayable within 15 days or less than 15 days’ notice lent in the inter-bank call money market

B) Outside India
Usually classified in foreign countries as money at call
Includes balances held by foreign branches and balances held by Indian branches of the banks outside India. Balances held with foreign branches by other branches of the bank should not be shown under this head but should be included in inter branch accounts. The amounts held in ‘current accounts’ and ‘deposit accounts’ should be shown separately.
Includes deposits and short notice.

4.2.8 Investments:
I. Investments in India (Includes Central and State Government securities and Government treasury bills. Securities other than Government securities, which according to the Statutes are treated as approved securities, should be included here).
   i) Government securities
   ii) Other approved Securities Investments in shares of companies and corporations not included in item (ii) should be included here
   iii) Shares
   iv) Debentures and Bonds, Investments in debentures and bonds of companies and corporations not included in item (ii) should be included here
   v) Investments in subsidiaries/ Associate companies: Investments in subsidiaries/associate companies should be included here. A company will be considered as an associate company for the purpose of this classification if more than 25% of the share capital of that company is held by the bank. Includes residual investments, if any, like gold.
   vi) Others
II. Investments outside India

i) Government securities (including local authorities)

ii) Others

All foreign Government securities including securities issued by local authorities may be classified under this head. All other investments outside India may be shown under this head.

4.2.9 Advances: The item will include advances in India and outside India. Advances should be broadly classified into ‘Advances in India’ and ‘Advances outside India’.

Advances in India will be further classified on the sectoral basis as indicated. Advances to sectors which for the time being are classified as priority sectors according to the instructions of the Reserve Bank is to be classified under the head ‘Priority sectors’. Advances to Central and State Governments and other Government undertakings including Government companies and corporations which are, according to the statutes, to be treated as ‘public sector’. All advances to the banking sector including co-operative banks will come under the head ‘Banks’. All the remaining advances will be included under this head ‘Others’ and typically this category will include non-priority advances to the private, joint and co-operative sector:

A bank lends advances for various activities. Broadly, the advances it lends can be classified into priority segment lending; public segment lending and non priority segment lending. The priority segment consists of agriculture, MSMEs and others. The following will give us an idea about the various heads under which a bank lends.

Broadly, the activities/purposes financed by banks included in priority sector are:

a. Agriculture
b. Small scale industry
c. Small road and water transport operators
d. Retail traders and small business operators
e. Professional and self-employed persons
f. State-sponsored organizations for Scheduled Caste/Scheduled Tribe,
g. Educational loans, up to Rs. 0.75 million for studies within the country and Rs. 1.5 million for studies abroad.
h. Housing up to Rs. 1.5 million in all areas for acquisition by individual. Rs. 0.1 million in rural/semi urban areas and Rs. 0.2 million in urban/metropolitan areas for repairing of existing unit)

i. Consumption loans for weaker sections,

j. Self Help Groups/ Non Governmental Organizations,

k. Software industry (having credit limits up to Rs 10 million from the banking system)

l. Food and agro based processing sector.

**Weaker Sections**

The categories of borrowers included under weaker sections are:

i. Small and marginal farmers with land holdings of five acres and less, landless labourers, tenant farmers and sharecroppers;

ii. Artisans, village and cottage industries where individual credit requirements do not exceed Rs. 50,000 ;

iii. Beneficiaries of Swarnjayanti Gram Swarozgar Yojana (SGSY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and Scheme for Liberation and Rehabilitation of Scavangers (SLRS);

iv. Scheduled castes and scheduled tribes;

v. Beneficiaries under the Differential Rate of Interest (DRI) scheme; and self help groups

**Notes – General**

i) The gross amount of advances including refinance but excluding provisions made to the satisfaction of auditors should be shown as advances.

ii) Term loans will be loans not repayable on demand.

iii) Consortium advances would be shown net of recoveries from other participating banks/ institutions.

A. i) Bills purchased and discounted: In classification under Section ‘A’, all outstanding – in India as well as outside – less provisions made, will be classified under three heads as indicated and both secured and unsecured advances will be included under these heads.

ii) Cash credits, overdrafts and loans repayable on demand
iii) Term loans (All advances or part of advances which are secured by tangible assets may be shown here)

B.i) Secured by tangible assets
li) Covered by Bank/ Government Guarantee
iii) Unsecured C.I. Advances in India

c. Sector wise advances:
i) Priority sectors
ii) Public sector
iii) Banks
iv) Others

II. Advances outside India
i) Due from banks
ii) Due from others

4.2.10 Fixed Assets:

I. Premises

II. Other Fixed Assets (including furniture and fixtures)

III. Capital work-in-progress or premises under construction

Premises wholly or partly owned by the banking company for the purpose of business including residential premises should be shown against ‘Premises’. In the case of premises and other fixed assets, the previous balance, additions thereto and deductions therefrom during the year as also the total depreciation written off should be shown. Where sums have been written off on reduction of capital or revaluation of assets, every balance sheet after the first balance sheet subsequent to the reduction or revaluation should show the revised figures with the date and amount of revision made.

Motor vehicles and all other fixed assets other than premises but including furniture and fixtures should be shown under this head

4.2.11 Other assets:

Inter-office adjustments (net): The inter-office adjustments balance, if in debt, should be shown under this head. Only net position of inter-office accounts, inland as well as foreign, should be shown here. For arriving at the net balance of inter-office adjustment accounts,
all connected inter-office accounts should be aggregated and the net balances, if in debit, only should be shown representing mostly items in transit and unadjusted items.

II. Interest accrued: Interest accrued but not due on investments and advances and interest due but not collected on investments will be the main components of this item. As banks normally debit the borrowers’ account with interest due on the balance sheet date, usually there may not be any amount of interest due on advances. Only such interest as can be realised in the ordinary course should be shown under this head.

III. Tax paid in advance/tax deducted at source: The amount of tax deducted at source on securities, advance tax paid, etc. to the extent that these items are not set off against relative tax provisions should be shown against this item.

IV. Stationery and stamps: Only exceptional items of expenditure on stationery like bulk purchase of security paper, loose leaf or other ledgers, etc. which are shown as quasi-asset to be written off over a period of time should be shown here. The value should be on a realistic basis and cost escalation should not be taken into account, as these items are for internal use.

V. Others: This will include non-banking assets and items like claims which have not been met, for instance, clearing items, debit items representing addition to assets or reduction in liabilities which have not been adjusted for technical reasons, want of particulars, etc. advances given to staff by a bank as employer and not as a banker, etc. Items, which are in the nature of expenses, which are pending adjustments, should be provided for and the provision netted against this item so that only realisable value is shown under this head. Accrued income other than interest may also be included here.

4.2.12 Contingent liabilities:

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. Guarantee 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
Bills for collection: Bills and other items in the course of collection and not adjusted will be shown against this item in the summary

### 4.3 Profit & Loss Accounts (Table 4.2)

<table>
<thead>
<tr>
<th>Item</th>
<th>Schedule</th>
<th>Coverage</th>
</tr>
</thead>
</table>
| Interest earned       | 13       | I. Interest /discount on advances/bills.  
|                       |          | II. Income on investments  
|                       |          | III. Interest on balances with Reserve Bank of India and other interbank funds, Others |
| Other Income          | 14       | I. Commission, Exchange & brokerage  
|                       |          | II. Net Profit on sale of Investments (net pft on sale - net loss on sale)  
|                       |          | III. Net Profit on revaluation of investments  
|                       |          | IV. Net Profit on sale of land, building & other assets  
|                       |          | V. Profit (net of 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                                                   |
| Interest Expended     | 15       | I. Interest on deposits  
|                       |          | II. Interest on RBI/ Inter-Bank borrowings  
|                       |          | III. Others                                                                |
| Operating Expenses    | 16       | I. Payments to and provisions for employees  
|                       |          | II. Rent, Taxes & Lighting  
|                       |          | III. Printing & Stationery  
|                       |          | IV. Advertisement and Publicity  
|                       |          | V. Depreciation on Banks’ property, VI. Directors’ fees, allowances and Expenses  
|                       |          | VII. Auditors’ fees & expenses (including branch auditors)  
|                       |          | VIII. Law charges  
|                       |          | IX. Legal and other expenses debited in respect of PB Accounts, X. Postage, Telegram, Telephones, etc. XI. Repairs and Maintenance  
|                       |          | XII. Insurance  
|                       |          | XIII. Other Expenditure                                                      |
| Provisions & Contingencies | 15  | I. Transfer to Statutory Reserves  
|                       |          | II. Transfer to Capital                                                      |
4.4 Notes to a/cs:
The Reserve Bank has recognised the need for improving the disclosure requirements prescribed for banks. Keeping in view factors like computerisation and the level of MIS in banks, development of the market, etc.

It has been agreed that the level of transparency needs to be brought on par with international best practices. In line with the above approach, the disclosure standards of banks have gradually been enhanced. In addition to the 16 detailed schedules to their Balance Sheet, banks are required to furnish in the "Notes to Account" details such as:

• Capital Adequacy Ratio; Tier I capital; Tier II capital;
• Percentage of share holding of the Government of India in the nationalised banks;
• Amount of subordinated debt rose as Tier-II capital;
• The gross value of investments separately on investments in India and outside India and the net value of investments in India and outside India;
• Provisions made towards depreciation in the value of investments and the movement of such provisions;
• Percentage of net NPAs to net advances; Provisions made towards NPAs and the movement of such provisions;
• Details of loan assets subjected to restructuring; restructuring under CDR; details of financial assets sold to an SC/RC for Asset Reconstruction; details of nonperforming asset purchased/sold;
• Details of 'Provisions and Contingencies'; provisions made during the year towards income-tax, standard asset, floating provisions, etc.;
Disclosures of business ratios such as interest income as a percentage of working funds; operating profit as a percentage to working funds; return on assets; business (deposits plus advances) per employee, and profit per employee;

Asset Liability Management - maturity pattern of loans and advances; investment securities; deposits; borrowings; and foreign currency assets and liabilities;

Lending to sensitive sectors, which are sensitive to asset price fluctuations. These should include advances to sectors such as capital market, real estate, etc., and such other sectors to be defined as sensitive by the Reserve Bank from time to time;

Exposure to country risk;

Details of single borrower/group borrower limit exceeded by the bank;

Disclosures relating to repo transactions; non-SLR investment portfolio; forward rate agreement/interest rate swaps; exchange traded interest rate derivatives; and risk exposure in derivatives.

Banks are required to comply with the disclosure norms stipulated under the various Accounting Standards issued by the Institute of Chartered Accountants of India.

Notes to a/cs pertaining to NPA

| Movement of NPAS | 17 | I) Gross NPAs, Net NPAS |

1. Non-performing Assets (NPA)

The banks have to classify their advances into four broad groups (1) standard assets, (ii) sub-standard assets, (iii) doubtful assets and (iv) loss assets. Broadly speaking, classification of assets into the above categories should be done taking into account the degree of well defined credit weaknesses and extent of dependence on collateral security for realisation of dues. Banks should therefore, keep the following definitions in mind while classifying the assets.

(i) Standard Assets - Standard asset is one which does not disclose any problems and which does not carry more than normal risk attached to the business. Such an asset is not a NPA.

(ii) Sub-standard Assets - Sub-standard asset is one which has been classified as NPA for a period not exceeding 12 months. In such cases, the current net worth of the borrower guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the bank in full. In other words, such an asset will have well-defined credit weaknesses that jeopardize the liquidation of the debt and are characterized by the
distinct possibility that the bank will sustain some loss, if deficiencies are not corrected. A loan classified as doubtful has all the weaknesses inherent in that classified as substandard with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of currently known facts, conditions and values, highly questionable and improbable.

(iv) Loss Assets - A loss asset is or where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off, wholly or partly. In other words, such an asset is considered uncollectible and of such little value that its continuance as a bank asset is not warranted although there may be some salvage or recovery value.

It may be noted that the above classification is meant for the purpose of computing the amount of provision to be made in respect of advances and not for the purpose of presentation of advances in the balance sheet. The balance sheet presentation of advances is governed by the Third Schedule to the Banking Regulation Act, 1949, which requires classification of advances altogether differently.

Taking into account the time lag between an accounts becoming doubtful of recovery, its recognition as such, the realization of the security and the erosion over time in the value of security charged to the banks, it has been decided that banks should make provision against sub-standard assets. Some select details of notes to a/cs are provided underneath:

**Movement of Provisions (Table 4.3)**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As on 31.3 current year</th>
<th>As on 31-03 previous year</th>
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<tr>
<td>Opening balance</td>
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</tr>
<tr>
<td>Add; Provisions made during the year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less; Write off of bad debts/write back of excess provision;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Closing Balance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Other items of notes to a/cs (Table 4.4)

<table>
<thead>
<tr>
<th>Item</th>
<th>Schedule</th>
<th>Coverage</th>
</tr>
</thead>
</table>
| Lending to Sensitive Sectors | 17 | I) Advances to Capital Market Sector  
   II) Advances to Real Estate Sector  
   III) Advances to Commodity Sector |
| Maturity Profile of Selected items of Liabilities & Assets | 17 | I) Deposits, II) Borrowings, III) Loans & Advances  
   IV) Investments, V) Foreign Currency Assets and  
   VI) Foreign Currency Liabilities |
| Loans subjected to Restructuring And Corporate Debt Re-structured | 17 | I) Standard Assets during the year  
   II) Sub Standard Assets during the year  
   III) Doubtful Assets during the year |
| Capital adequacy Ratios | 17 | I) Capital Adequacy Ratio  
   II) Capital Adequacy Ratio – Tier I and  
   III) Capital Adequacy Ratio – Tier II |
| Business Ratios | 17 | I) Return on Assets  
   II) Business (Deposits+Advances) per employee  
   III) Profit per employee |

Thus, the banks have to follow a systematic pattern of presenting their documents.