

Below is the **prescribed Balance Sheet Proforma for Co-operative Banks** as per the **Third Schedule of the Banking Regulation Act, 1949**, as substituted by clause (zl) of Section 56.

This is the **statutory format** to be used by **Urban / State / District Co-operative Banks**.

BALANCE SHEET

(As on _____)

(Applicable to Co-operative Banks under BR Act, 1949)

CAPITAL AND LIABILITIES

Schedule Particulars		Current Year (₹)	Previous Year (₹)
1	Capital		
2	Reserves and Surplus		
3	Deposits		
4	Borrowings		
5	Other Liabilities and Provisions		
TOTAL			

ASSETS

Schedule Particulars		Current Year (₹)	Previous Year (₹)
6	Cash and Balances with Reserve Bank of India and Other Banks		
7	Investments		
8	Advances		
9	Fixed Assets		
10	Other Assets		
TOTAL			

SCHEDULES TO BALANCE SHEET

(These Schedules are mandatory under Third Schedule)

Schedule 1 – Capital

Particulars	Amount (₹)
-------------	------------

Authorised Capital

Issued Capital

Subscribed Capital

Called-up Capital

Paid-up Capital

Less: Calls in Arrears

Total

Schedule 2 – Reserves and Surplus

Particulars	Amount (₹)
-------------	------------

Statutory Reserves

Capital Reserves

Share Premium

Revenue and Other Reserves

Balance in Profit & Loss Account

Total

Schedule 3 – Deposits

Particulars	Amount (₹)
-------------	------------

Demand Deposits

Savings Bank Deposits

Term Deposits

Total

Schedule 4 – Borrowings

Particulars	Amount (₹)
-------------	------------

RBI / NABARD

Particulars	Amount (₹)
-------------	------------

Other Banks	
-------------	--

Other Institutions	
--------------------	--

Total	
--------------	--

Schedule 5 – Other Liabilities and Provisions

Particulars	Amount (₹)
-------------	------------

Bills Payable	
---------------	--

Inter-office Adjustments	
--------------------------	--

Interest Accrued	
------------------	--

Others (including Provisions)	
-------------------------------	--

Total	
--------------	--

Schedule 6 – Cash and Balances with RBI and Other Banks

Particulars	Amount (₹)
-------------	------------

Cash in Hand	
--------------	--

Balance with RBI	
------------------	--

Balance with Other Banks	
--------------------------	--

Money at Call and Short Notice	
--------------------------------	--

Total	
--------------	--

Schedule 7 – Investments

Particulars	Amount (₹)
-------------	------------

Government Securities	
-----------------------	--

Approved Securities	
---------------------	--

Shares	
--------	--

Debentures/Bonds	
------------------	--

Subsidiaries / Joint Ventures	
-------------------------------	--

Particulars	Amount (₹)
-------------	------------

Other Investments	
-------------------	--

Total	
--------------	--

Schedule 8 – Advances

Particulars	Amount (₹)
-------------	------------

Bills Purchased & Discounted	
------------------------------	--

Cash Credits / Overdrafts	
---------------------------	--

Term Loans	
------------	--

Total	
--------------	--

Schedule 9 – Fixed Assets

Particulars	Amount (₹)
-------------	------------

Premises	
----------	--

Other Fixed Assets	
--------------------	--

Less: Depreciation	
--------------------	--

Net Total	
------------------	--

Schedule 10 – Other Assets

Particulars	Amount (₹)
-------------	------------

Interest Accrued	
------------------	--

Tax Paid in Advance	
---------------------	--

Stationery & Stamps	
---------------------	--

Non-banking Assets	
--------------------	--

Others	
--------	--

Total	
--------------	--



IMPORTANT NOTES

- ✓ This format is **mandatory** for: Urban Co-operative Banks

- Below is the **statutory Profit & Loss Account format for Co-operative Banks** as prescribed in the **Third Schedule of the Banking Regulation Act, 1949**, as substituted by clause (zl) of Section 56.
- This is the **mandatory format** for all Co-operative Banks.



PROFIT AND LOSS ACCOUNT

(For the year ended _____)

(Applicable to Co-operative Banks under BR Act, 1949)

INCOME

Schedule	Particulars	Current Year (₹)	Previous Year (₹)
13	Interest Earned		
14	Other Income		
	TOTAL INCOME		

EXPENDITURE

Schedule	Particulars	Current Year (₹)	Previous Year (₹)
15	Interest Expended		
16	Operating Expenses		
	- Payments to and Provisions for Employees		
	- Other Operating Expenses		
17	Provisions and Contingencies		
	TOTAL EXPENDITURE		

PROFIT / LOSS

Particulars	Current Year (₹)	Previous Year (₹)
Operating Profit		
Add: Non-Recurring Income		
Less: Non-Recurring Expenses		
Profit Before Tax		
Less: Provision for Tax		
Net Profit / (Loss)		



SCHEDULES TO PROFIT & LOSS ACCOUNT

(As per Third Schedule – Mandatory)

Schedule 13 – Interest Earned

Particulars	Amount (₹)
Interest / Discount on Advances / Bills	
Income on Investments	
Interest on Balances with RBI / Banks	
Others	
Total	

-
- **Schedule 14 – Other Income**

Particulars	Amount (₹)
Commission, Exchange & Brokerage	
Profit on Sale of Investments	
Exchange Transactions	
Recovery of Written-off Assets	
Miscellaneous Income	
Total	

-
- **Schedule 15 – Interest Expended**

Particulars	Amount (₹)
Interest on Deposits	
Interest on Borrowings	
Others	
Total	

-
- **Schedule 16 – Operating Expenses**
- **(a) Payments to and Provisions for Employees**

Particulars	Amount (₹)
Salaries	
Provident Fund	
Gratuity	
Staff Welfare	
Total	

- **(b) Other Operating Expenses**

Particulars	Amount (₹)
Rent, Taxes & Lighting	
Printing & Stationery	
Advertisement	
Postage & Telephone	

Particulars	Amount (₹)
Insurance	
Law Charges	
Auditor's Fees	
Depreciation	
Others	
Total	

-
- **Schedule 17 – Provisions and Contingencies**

Particulars	Amount (₹)
Provision for Bad & Doubtful Debts	
Provision for Tax	
Provision for Investments	
Others	
Total	

-
-  **IMPORTANT COMPLIANCE POINTS**
- ✓ Must show **Current Year & Previous Year** figures
- ✓ Schedules 13 to 17 are **compulsory**
- ✓ Must match Balance Sheet totals