

Annexure I
Schedules forming part of Balance Sheet
Schedule 1 - 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 ₹ ___ each)		
Issued Capital		
(___ Shares of ₹ ___ each)		
Subscribed Capital		
(___ Shares of ₹ ___ each)		
Called-up Capital		
(___ Shares of ₹ ___ each)		
<i>Less:</i> Calls unpaid		
<i>Add:</i> Forfeited shares	_____	_____
Total	_____	_____

Schedule 2 - Reserves and Surplus

	As on 31.3.... (Current year)	As on 31.3.... (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 in 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 and III)	_____	_____
B.	(i) Deposits of branches in India		
	(ii) Deposits of branches outside India	_____	_____
	Total	_____	_____

Schedule 4 - Borrowings

		As on 31.3....	As on 31.3....
		(Current year)	(Previous year)
I.	Borrowings 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 & II above - ₹

Schedule 5 - Other Liabilities and Provisions

		As on 31.3....	As on 31.3....
		(Current year)	(Previous year)
I.	Bills payable		
II.	Inter-office adjustments (net)		

III.	Interest accrued		
IV.	Others (including provisions)	_____	_____
	Total	_____	_____

Schedule 6 - Cash and Balances with Reserve Bank of India

	As on 31.3.... (Current year)	As on 31.3.... (Previous year)
I. Cash in hand (including foreign currency notes)		
II. Balances with Reserve Bank of India		
(i) In Current Account		
(ii) In Other Accounts	_____	_____
Total: (I & II)	_____	_____

Schedule 7 - Balances with Banks & Money at Call & Short Notice

	As on 31.3.... (Current year)	As on 31.3.... (Previous year)
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 & ii)	_____	_____
II. Outside India		
(i) In Current Accounts		
(ii) In other Deposits Accounts		
(iii) Money at call and short notice		
Total	_____	_____
Grand Total (I & II):	_____	_____

Schedule 8 - Investments

	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) 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 & II)	_____	_____

Schedule 9 - Advances

	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	_____	_____
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 & II)****Schedule 10 - Fixed Assets**

As on 31.3....

(Current year)

As on 31.3....

(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 & II)

Schedule 11 - Other Assets

	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. 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 Liabilities

	As on 31.3.... (Current year)	As on 31.3.... (Previous year)
I. Claims against the bank not acknowledged as debts		
II. Liability for partially 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	_____	_____

Annexure II

Schedules forming part of Profit and Loss Account

Schedule 13 - Interest Earned

	Year ended	Year ended
	31.3....	31.3....
	(Current year)	(Previous year)
I. Interest/discount on advances/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	Year ended
	31.3....	31.3....
	(Current year)	(Previous year)
I. Commission, exchange and brokerage		
II. Profit on sale of investments		
<i>Less:</i> Loss on sale of investments		
III. Profit on revaluation of investments		
<i>Less:</i> Loss on revaluation of investments		
IV. Profit on sale of land, building and other assets		
<i>Less:</i> Loss on sale of land, building and other assets		
V. Profit on exchange transactions		
<i>Less:</i> 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 31.3.... (Current year)	Year ended 31.3.... (Previous year)
I. Interest on deposits		
II. Interest on Reserve Bank of India/inter-bank borrowings		
III. Others	_____	_____
Total	_____	_____

Schedule 16 - Operating Expenses

	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. Depreciation on Bank's property		
VI. Director's fees, allowances and expenses		
VII. Auditor's fees and expenses (including branch auditor's fees and expenses)		
VIII. Law Charges		
IX. Postages, Telegrams, Telephones, etc.		
X. Repair and maintenance		
XI. Insurance		
XII. Other expenditure	_____	_____
Total	_____	_____

In 'Notes on Accounts', the following disclosures should be made:

Annexure III

Guidelines of Reserve Bank of India for Compliance of Financial Statements

Given below are the compliance notes of the Reserve Bank of India for balance sheet and profit and loss account as per the revised formats.

Balance Sheet

<i>Item</i>	<i>Schedule</i>	<i>Coverage</i>	<i>Notes and instructions for compilation</i>
Capital	1	<p>Nationalised Banks (Fully Owned by Central Government)</p> <p>Banking companies incorporated outside</p> <p>Other Banks (Indian) Authorised Capital (....Shares or ₹ each) Issued Capital (..Shares of ₹.....each) subscribed Capital (.....Shares of ₹....each) Called up Capital (.....Shares of ₹.....each. Less: Calls unpaid.....Add: Forfeited shares.....Paid up to capital.....</p>	<p>The capital owned by Central Government as on the date of the Balance Sheet including contribution from Government, if any, for participating in World Bank Projects should be shown.</p> <p>(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.</p> <p>(ii) The amount of deposits kept with RBI, under sub-section 2 of section 11 of the Banking Regulation Act, 1949 should also be shown.</p> <p>Authorised, Issued, Subscribed, Called-up Capital should be given separately. Calls-in-arrears will be deducted from 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'.</p> <p>Notes - General</p> <p>The changes in the above items, if any, during the year, say, fresh contribution made by Government, fresh issue of capital, capitalisation of reserves, etc. may be explained in the notes.</p>

Reserves and Surplus	2	<p>(I) Statutory Reserves</p> <p>(II) Capital Reserves</p> <p>(III) Share Premium</p> <p>(IV) Revenue and other Reserves</p>	<p>Reserves created in terms of Section 17 or any other section of Banking Regulation Act must be separately disclosed.</p> <p>The expression 'capital reserves' shall not include any amount regarded as free for distribution through the profit and loss account. Surplus on revaluation should be treated as Capital Reserves. Such reserves will have to be reflected on the face of the balance sheet as revaluation reserves. Surplus on translation of the financial statements of foreign branches (which includes fixed assets also) is not a revaluation reserve.</p> <p>Premium on issue of share capital may be shown separately under this head.</p> <p>The expression 'Revenue Reserve' shall mean any reserve other than capital reserve. This item created will include all reserves other than those separately classified. The expression Reserve shall not include any amount retained by way of providing renewals or diminution in value of assets 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.</p> <p>Excess provision towards depreciation on investments should be transferred to 'Investment Fluctuations Reserve Account' which should be shown as a separate item under the head 'Revenue and Other Reserves'. The amount held in 'Investment Fluctuation Reserve Account' could be utilized to meet the depreciation requirement on investment in securities in future. Extra provision needed in the event of depreciation in the value of the investment should be</p>
----------------------	---	--	---

			<p>debited to the Profit and Loss Account and if required, an equivalent amount may be transferred from the 'Investment Fluctuation Reserve Account' to the Profit and Loss Account as a 'below the line' item after determining the profit for the year.</p> <p>Includes balance of profit after appropriations. In case of loss the balance may be shown as a deduction.</p> <p>Notes – General</p> <p>Movements in various categories of Reserves should be shown as indicated in the schedule.</p>
Deposits	3	<p>A.</p> <p>(I) Demand Deposits</p> <p>(i) from banks</p> <p>(ii) from others</p> <p>(II) Saving Bank Deposits</p> <p>(III) Term Deposits</p> <p>(i) from banks</p> <p>(ii) from others</p>	<p>Includes all bank deposits repayable on demand.</p> <p>Includes all demand deposits of the non-bank sectors. Credit balances in over-drafts, cash credit accounts, deposits payable at call, overdue deposits, inoperative current accounts, matured time deposits and cash certificates, certificates of deposits, etc. are to be included under this category.</p> <p>Includes all savings bank deposits (including inoperative savings bank account).</p> <p>Includes all types of bank deposits repayable after a specified term.</p> <p>Includes all types of deposits of the non-bank sector repayable after a specified term. Fixed deposits, cumulative and recurring deposits, cash certificates, certificates of deposits, annuity deposits, deposits mobilised under various schemes, ordinary staff deposits, foreign currency non-resident deposits</p>

		<p>B. (i) Deposits of branches in India</p> <p>(ii) Deposits of branches outside India</p>	<p>accounts, etc. are to be included under this category.</p> <p>The total of these two items will agree with the total deposits.</p> <p>Notes – General</p> <p>(a) Interest payable on deposits which is accrued but not due should not be included but shown under other liabilities.</p> <p>(b) Matured time deposits and cash certificates, etc. should be treated as demand deposits.</p> <p>(c) Deposits under special schemes should be included under term deposits if they are not payable on demand. When each deposits have matured for payments they should be shown under demand deposits.</p> <p>(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.</p>
Borrowings	4	<p>(I) Borrowings in India</p> <p>(i) Reserve Bank of India</p> <p>(ii) Other banks</p> <p>(iii) Other institutions and agencies</p> <p>(II) Borrowings</p>	<p>Includes borrowings/refinance obtained from Reserve Bank of India.</p> <p>Includes borrowings/refinance obtained from commercial banks (including cooperative banks).</p> <p>Includes borrowings/refinance obtained from Industrial Development Bank of India.</p> <p>Export-Import Bank of India, National Bank for Agriculture and Rural Development and other institutions, agencies (including liability against participation certificates, if any)</p> <p>Includes borrowings of India branches</p>

		<p>outside India</p> <p>Secured borrowings included above</p>	<p>abroad as well as borrowings of foreign branches.</p> <p>This item will be shown separately. Includes secured borrowings/refinance in India and outside India.</p> <p>Notes – General</p> <p>(i) The total of I & II will agree with the total borrowings shown in the balance sheet.</p> <p>(ii) Inter-office transactions should not be shown as borrowings.</p> <p>(iii) Funds raised by foreign branches by way of certificates of deposits, notes, bonds, etc. should be classified depending upon documentation, as 'deposits' 'borrowings', etc.</p> <p>(iv) 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 assets side</p>
Other liabilities and provisions	5	<p>I. Bills payable</p> <p>II. Inter-office adjustment (net)</p>	<p>Includes drafts, telegraphic transfers, travellers' cheques, mail transfers payable, pay slips, bankers cheques and other miscellaneous items.</p> <p>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. In working out the net position, credit entries outstanding for more than five years in inter-branch accounts should be segregated and transferred to a separate Blocked Account. While arriving at the net amount of inter-branch transactions for inclusion under Schedule 5 or 11 as the case may be, the aggregate amount of Blocked Account</p>

			should be excluded and only the amount representing the remaining credit entries should be netted against debit entries.
		<p>III. Interest accrued</p> <p>IV. Others (including provisions)</p>	<p>Includes interest accrued but not due on deposits and borrowings.</p> <p>(i) Includes the net provision for income tax and other taxes like interest tax (less advance payment tax deducted at source etc.), surplus in aggregate in provisions for bad debts provision account, surplus in aggregate in provisions for depreciation in securities, contingency funds which are not disclosed as a reserve 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 fund 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.</p> <p>(ii) Provisions towards standard assets should be shown separately as 'Contingent Provisions against Standard Assets' under this ahead.</p> <p>(iii) Amount of subordinated debt raised as Tier II capital should be shown in Schedule 5 as well as by way of explanatory notes/remarks in the balance sheet. The Blocked Account arising from transfer of credit entries in inter-branch accounts outstanding for more than five years should be shown under this head. Any adjustment from the Blocked Account should be</p>

			<p>permitted only with the authorization of two officials one of whom should be from outside the branch concerned, preferably from the Controlling/Head Office if the amount exceeds Rupees one lakh.</p> <p>Notes – General</p> <p>(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.</p> <p>(ii) The interest accruing on all deposits, whether the payment is due or not, should be treated as a liability.</p> <p>(iii) It is proposed to show only pure deposits under this 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)'.</p> <p>(iv) The amount of subordinated debt raised against Tier II capital should be indicated.</p>
Cash and Balances with the Reserve Bank of India	6	<p>I. Cash in hand (including foreign currency notes)</p> <p>II. Balances with Reserve Bank of India</p> <p>(i) in Current Account</p> <p>(ii) in other Accounts</p>	<p>Includes cash in hand including foreign currency notes and also of foreign branches in case of banks having such branches.</p>
Balances with banks and money at call and	7	<p>I. In India</p> <p>(i) Balances with banks (a) in current</p>	<p>Includes all balances with banks in India (including co-operative banks). Balances in current accounts and deposit accounts should be shown separately.</p>

short notices		<p>accounts (b) in other Deposit accounts (ii) Money at call and short notice (a) with banks (b) with other institutions</p> <p>II. Outside India</p> <p>(i) Current accounts (ii) Deposits accounts</p> <p>(iii) Money at call and short notice</p>	<p>Includes deposits repayable within 15 days or less than 15 days' notice lent in the inter-bank call money market.</p> <p>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.</p> <p>Includes deposits usually classified in foreign countries as money at call and short notice.</p>
Investments	8	<p>I. Investments in India</p> <p>(i) Government securities</p> <p>(ii) Other approved securities</p> <p>(iii) Shares</p>	<p>Includes Central and State Government securities and Government treasury bills. These securities should be shown at the book value. However, the difference between the book value and market value should be given in the notes to the balance sheet.</p> <p>Securities other than Government securities, which according to the Banking Regulation Act, 1949 are treated as approved securities*, should be included here.</p> <p>Investments in debentures and bonds of companies and corporations not</p>

* "Approved Securities" mean the securities issued by the Central Govt. or such securities as prescribed by RBI from time to time.

		<p>(iv) Debentures and Bonds</p> <p>(v) Investments in subsidiaries/joint ventures</p> <p>(vi) Others</p>	<p>included in item (ii) should be included here.</p> <p>Investments in debentures and bonds of and corporations not included in item (ii) should be included here.</p> <p>Investments in subsidiaries/joint ventures (including RRBs) should be included here.</p> <p>Includes residual investments, if any, like gold, commercial paper and other instruments in the nature of shares/ debentures/ bonds.</p>
		<p>II. Investments outside India</p> <p>(i) Government securities (including local authorities)</p> <p>(ii) Subsidiary and/ or joint ventures abroad</p> <p>(iii) Others</p>	<p>All foreign Government securities including securities issued by local authorities may be classified under this head.</p> <p>All investments made in the share capital of subsidiaries floated outside India and/or joint ventures abroad should be classified under this head.</p> <p>All other investments outside India may be shown under this head.</p> <p><i>Notes-General</i></p> <p>Indicate the gross value of investments in India and outside India, the aggregate of provisions for depreciation separately on investments in India and outside India, and the net value of investments in India and outside India, the total of which will be carried to balance sheet. The gross value of investments and provisions need not, however, be shown against each of the categories specified in the Schedule. The break-up of net value of investments in India and outside India (gross value of investments less provision) under each</p>

			of the specified category need only be shown.
Advances	9	<p>A.</p> <p>(i) Bills purchased and discounted</p> <p>(ii) Cash credits, over-drafts and loans repayable on demand</p> <p>(iii) Term loans</p> <p>B.</p> <p>(i) Secured by tangible assets (includes advances against book debts)</p> <p>(ii) Covered by Bank/Government Guarantee</p> <p>(iii) Unsecured</p> <p>C.</p> <p>I. Advances in India</p> <p>(i) Priority sectors</p> <p>(ii) Public sector</p> <p>(iii) Banks</p> <p>(iv) Others</p> <p>II. Advances outside India</p> <p>(i) Due from banks</p> <p>(ii) Due from others</p> <p>(a) Bills purchased and discounted</p> <p>(b) Syndicate loans</p>	<p>In classification under section 'A'. All out standings 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.</p> <p>Including overdue installments.</p> <p>All advances or part of advances which are secured by tangible assets may be shown here. The item will include advances in India and outside India.</p> <p>Advances in India and outside India to the extent they are covered by guarantees of Indian and foreign governments and Indian and foreign banks and DICGC & ECGC are to be included.</p> <p>All advances not classified under (i) and (ii) will be included here.</p> <p>Total of 'A' should tally with the total of 'B'.</p> <p>Advances should be broadly classified into 'Advances in India, and 'Advances outside India'.</p> <p>Advances in India will be further classified on the sectoral basis as indicated. Advances on sectors which for the time being are classified as priority sectors according to the instructions of the Reserve Bank are to be classified under the head 'Priority sector'. Such advances should be excluded from item (ii) i.e., advances to public sector.</p> <p>Advances to Central and State Governments and other Government undertaking including Government companies and corporations which are,</p>

		(c) Others	<p>according to the statutes, to be treated as public sector companies are to be included in the category "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 the head 'Others' and typically this category will include non-priority advances to the private, joint and co-operative sectors.</p> <p>Notes – General</p> <p>(i) The gross amount of advances including refinance but excluding rediscounts provisions made to the satisfaction of auditors should be shown as advances.</p> <p>(ii) Term loans will be loans not repayable on demand.</p> <p>(iii) Consortium advances would be shown net of share from other participating banks/ institutions.</p>
Fixed Assets	10	<p>I. Premises</p> <p>(i) At cost as on 31st March of the preceding year</p> <p>(ii) Additions during the year</p> <p>(iii) Deductions during the year</p> <p>(iv) Depreciation to date</p> <p>II. Other Fixed Assets (including furniture and</p>	<p>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 for a period of five years with the date and amount of the revision made.</p> <p>Motor vehicles and other fixed assets other than premises but including</p>

		<p>fixtures)</p> <p>(i) At cost on 31st March of the preceding year</p> <p>(ii) Additions during the year</p> <p>(iii) Deductions during the year</p> <p>(iv) Depreciation to date</p>	<p>furniture and fixtures should be shown under this head.</p>
Other Assets	11	<p>I. Inter-office adjustments (net)</p>	<p>The inter-office adjustments balance, if in debit, 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 balances of inter-office adjustment accounts, all connected inter-office accounts should be aggregated and the net balance, if in debit, only should be shown representing mostly items in transit and unadjusted items.</p> <p>In working out the net position, credit entries outstanding for more than five years in inter-branch accounts should be segregated and transferred to a separate Blocked Account. While arriving at the net amount of inter-branch transactions for inclusion under Schedule 5 or 11, as the case may be, the aggregate amount of Blocked Account should be excluded and only the amount representing the remaining credit entries should be netted against debit entries.</p>

		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' accounts 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 on 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 securities 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. Non-banking assets acquired in satisfaction of claims.	Immovable properties/tangible assets acquired in satisfaction of claims are to be shown under this head.
		VI. Others	This will include items like claims which have not been met, for instance, clearing items, debit items representing addition to asset or reduction in liabilities which have not been adjusted for technical reasons, want of particulars, etc., non-interest bearing loans and 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

			<p>adjustments should be provided for and the provision netted against this item so that only realizable value is shown under this head. Accrued income other than interest may also be included here.</p> <p>Outstanding in credit card operations should be shown as part of "advances" (Schedule instead of clubbing these under "Other Assets")</p>
Contingent Liabilities	12	<p>I. Claims against the bank not acknowledged as debts</p> <p>II. Liability for partly paid investments</p> <p>III. Liability on account of outstanding forward exchange contracts</p> <p>IV. Guarantees given on behalf of constituents (i) In India (ii) Outside India</p> <p>V. Acceptances endorsements and other obligations</p> <p>VI. Other items for which the Bank is contingently liable</p>	<p>Liability on partly paid shares, debentures, etc. will be included under this head.</p> <p>Outstanding forward exchange contracts may be included here.</p> <p>Guarantees given for constituents in India and outside India may be shown separately.</p> <p>This item will include letters of credit and bills accepted by the bank on behalf of customers.</p> <p>Arrears of cumulative dividends, bills rediscounted, commitments under under-writing contracts, estimated amounts of contracts remaining to be executed on capital account and not provided for, etc. are to be included here.</p> <p>Bills and other items in the course of collection and not adjusted will be shown against this item in the summary version only. No separate schedule is proposed.</p>
Bills for Collection			

Profit and Loss Account

Interest earned	13	<p>I. Interest/discount on advances/bills</p> <p>II. Income on Investments</p> <p>III. Interest on balances with Reserve Bank of India and other Interbank funds</p> <p>IV. Others</p>	<p>Includes interest and discount on all types of loans and advances like cash credit, demand loans, overdraft, export loans, term loans, domestic and foreign bills purchased and discounted (including those rediscounted), overdue, interest and also interest subsidy, if any, relating to such advances/bills.</p> <p>Includes all income derived from the investment portfolio by way of interest and dividend</p> <p>Includes interest on balances with Reserve Bank and other banks, call loans, money market placements, etc.</p> <p>Includes any other interest/discount income not included in above heads.</p>
Other Income	14	<p>I. Commission, exchange and brokerage</p> <p>II. Profit on sale of investments Less Loss on sale of investments</p>	<p>Includes all remuneration on services such as commission on collections, commission/exchange on remittances and transfers, commission on letter of credit and guarantees, commission on Government business commission on other permitted agency business including consultancy and other services, broke-rage, etc. on securities. It does not include foreign exchange income.</p> <p>Includes profit/loss on sale of securities, furniture land and buildings, motor of vehicle, gold, silver etc. Only the net position should be shown. If the net position is a loss, the amount should be shown as deduction.</p>

		<p>III. Profit on revaluation of investments Less: Loss on revaluation of investments</p> <p>IV. Profit on sale of land, building and other assets Less : Loss on sale of land, buildings and other assets</p> <p>V. Profit on exchange transactions Less : Loss on exchange transactions</p> <p>VI. Income earned by way of dividends etc. from subsidiaries, companies and/or joint ventures abroad/in India</p> <p>VII. Miscellaneous income</p>	<p>The net profit/loss on revaluation of assets may also be shown under this item.</p> <p>Includes profit/loss on dealing in foreign exchange all income earned by way of foreign exchange commission and charges on foreign exchange, transactions excluding interest which will be shown under interest. Only the net position should be shown. If the net position is a loss, it is to be shown as a deduction.</p> <p>Includes recoveries from constituents for the godown rents, income from bank's properties, security charges, insurance etc. and any other miscellaneous income. In case any item under this head exceeds one percentage of the total income, particulars may be given in the notes.</p>
Interest Expended	15	<p>I. Interest on deposits</p> <p>II. Interest on Reserve Bank of India/inter-bank borrowings</p> <p>III. Others</p>	<p>Includes interest paid on all types of deposits including deposits from banks and others institutions.</p> <p>Includes discount/interest on all borrowings and refinance from Reserve Bank of India and other banks.</p> <p>Includes discount/interest on all borrowings/refinance from financial institutions. All other payments like interest on participation certificates, penal</p>

			interest paid, etc. may also be included here.
Operating expenses	16	<p>I. Payments to and Provisions for employees</p> <p>II. Rent, taxes and lighting</p> <p>III. Printing and Stationery</p> <p>IV. Advertisement and publicity</p> <p>V. Depreciation on Bank's property</p> <p>VI. Directors' fees, allowances and expenses</p>	<p>Includes staff salaries / wages, allowances, bonus, other staff benefits like provident fund, pension, gratuity liveries to staff, leave fare concessions, staff welfare, medical allowance to staff etc.</p> <p>Includes rent paid by the banks on building and other municipal and other taxes paid (excluding income tax and interest tax) electricity and other similar charges and levies. House rent allowance and other similar payments to staff should appear under the head 'Payments to and provisions for employees'.</p> <p>Includes books and forms and stationery used by the bank and other printing charges which are not incurred by way of publicity expenditure.</p> <p>Includes expenditure incurred by the bank for advertisement and publicity purposes including printing charges of publicity matter.</p> <p>Includes depreciation on bank's own property: motor cars and other vehicles, furniture, electric fittings, vaults, lifts, leasehold properties, non-banking assets, etc.</p> <p>Includes sitting fees and all other items of expenditure incurred on behalf of directors. The daily allowances, hotel charges, conveyance charges, etc. which though in the nature of reimbursement of expenses incurred may be included under this head. Similar expenses of local Committee</p>

			members may also be included under this head.
		VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	Includes fees paid to the statutory auditors and branch auditors for professional services rendered and all expenses for performing their duties, even though they may be in the nature of reimbursement of expenses. If external auditors have been appointed by banks themselves for internal inspections and audits and other services the expenses incurred in that context including fees may not be included under this head but shown under 'other expenditure'.
		VIII. Law charges	All legal expenses and reimbursement of expenses incurred in connection with legal services are to be included here.
		IX. Postage, telegrams, telephones, etc.	Includes all postal charges like stamps, tele-gram, telephones, tele-printer etc.
		X. Repairs and maintenance	Includes repairs to banks' property, their maintenance charges, etc.
		XI. Insurance	Includes insurance charges on bank's property, insurance premium paid to Deposit Insurance & Credit Guarantee Corporation, etc. to the extent they are not recovered from the concerned parties.
		XII. Other expenditure	All expenses other than those not included in any of the other heads like, licence fees, donations, subscriptions to papers, periodicals, entertainment expenses, travel expenses, etc. may be included under this head. In case any particular item under this head

Provisions and contingencies		exceeds one percentage of the total income particulars may be given in the notes.
Treatment of accumulated losses		Includes all provisions made for bad and doubtful debts, provisions for taxation, provisions for diminution in the value of investments, transfers to contingencies and other similar items. While preparing the Balance Sheet and Profit and Loss Account accumulated losses should be brought forward under Item III or Form "B" before appropriation of the balance profit made.

Annexure IV

Risk Weights for Calculation of Capital charge for Credit Risk

The following table shows the weights to be assigned to the value of different assets and off-balance sheet items:

I. Domestic Operations

A. Funded Risk Assets

Sr. No.	Item of asset or liability	Risk Weight %
I	Balances	
1.	Cash, balances with RBI	0
2.	i. Balances in current account with other banks	20
	ii. Claims on Bank	20
II	Investments (Applicable to securities held in HTM)	
1.	Investments in Government Securities.	0
2.	Investments in other approved securities guaranteed by Central/State Government.	0

	<p>Note:</p> <p>If the repayment of principal I interest in respect of State Government Guaranteed securities included in item 2, 4 and 6 has remained in default, for a period of more than 90 days banks should assign 100% risk weight. However the banks need to assign 100% risk weight only on those State Government guaranteed securities issued by the defaulting entities and not on all the securities issued or guaranteed by that State Government.</p>	
3.	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central Govt. (This will include investments in Indira/Kisan Vikas Patra (IVP/KVP) and investments in Bonds and Debentures where payment of interest and principal is guaranteed by Central Govt.)	0
4.	Investments in other securities where payment of interest and repayment of principal are guaranteed by State Governments.	0
5.	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20
6.	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme.	20
7.	<p>Claims on commercial banks.</p> <p>Note:</p> <p>The exposure of Indian branches of foreign banks, guaranteed/counter-guaranteed by overseas Head Offices or the bank's branch in other country, would amount to a claim on the parent foreign bank and the risk weight of such exposure would depend upon the rating (assigned by the international rating agencies) of the overseas parent of the Indian branch.</p>	20
8.	Investments in bonds issued by other banks	20
9.	Investments in securities which are guaranteed by banks	20

	as to payment of interest and repayment of principal.	
10.	Investments in subordinated debt instruments and bonds issued by other banks or Public Financial Institutions for their Tier II capital.	100
11.	Deposits placed with SIDBI/NABARD in lieu of shortfall in lending to priority sector.	100
12.	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing Finance Companies (HFCs) which are recognised and supervised by National Housing Bank	50
13	Investment in Mortgage Backed Securities (MBS) which are backed by housing loan qualifying for 50% risk weight.	50
14.	Investment in securitised paper pertaining to an infrastructure facility.	50
15	Investments in debentures/ bonds/ security receipts/ Pass Through Certificates issued by Securitisation Company / SPVs/ Reconstruction Company and held by banks as investment	100
16.	All other investments including investments in securities issued by PFIs.	100
	Note: Equity investments in subsidiaries, intangible assets and losses deducted from Tier I capital should be assigned zero weight	
17	Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds	125
18	Investment in Mortgaged Backed Securities and other securitized exposures to Commercial Real Estate	150
19	Investments in Venture Capital Funds	150
20	Investments in Securities issued by SPVs (in respect of securitisation of standard assets) underwritten and devolved on originator banks during the stipulated period of three months	100

21	Investments in Securities issued by SPVs in respect of securitisation of standard asset underwritten and devolved on bank as third party service provider during the stipulated period of three months	100
22	NPA Investment purchased from other banks	100
23	Investments in instruments issued by NBFC-ND-SI	100
III	Loans & Advances including bills purchased and discounted and other credit facilities	
1.	Loans guaranteed by Govt. of India Note: The amount outstanding in the account styled as "Amount receivable from Government of India under Agricultural debt Waiver Scheme 2008" shall be treated as a claim on the Government of India and would attract zero risk weight for the purpose of capital adequacy norms. However, the amount outstanding in the accounts covered by the Debt Relief Scheme shall be treated as a claim on the borrowers and risk weighted as per the extant norms.	0
2.	Loans guaranteed by State Govts. Note: If the loans guaranteed by State Govts. have remained in default for a period of more than 90 days a risk weight of 100 percent should be assigned.	0
3.	Loans granted to public sector undertakings of Govt. of India	100
4.	Loans granted to public sector undertakings of State Govt.	100
5.	(i) For the purpose of credit exposure, bills purchased/discounted /negotiated under LC (where payment to the beneficiary is not under reserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-bank exposures. (ii) Bills negotiated under LCs 'under reserve', bills purchased/discounted/negotiated without LCs, will be reckoned as exposure on the borrower constituent.	20

	Accordingly, the exposure will attract a risk weight appropriate to the borrower. (i) Govt. (ii) Banks (iii) Others	00 20 100
6.	Others including PFIs	100
7.	Leased Assets	100
8.	SSI Advances Guaranteed by Credit Guarantee Fund Trust for Small Industries (CGTSI) up to the guaranteed portion. Note: Banks may assign zero risk weight for the guaranteed portion. The balance outstanding in excess of the guaranteed portion would attract a risk-weight as appropriate to the counter-party.	0
9.	Insurance cover under Business Credit Shield, the product of New India Assurance Company Ltd. Note: The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.	50
10.	Advances against term deposits, Life policies, NSCs, IVPs and KVPs where adequate margin is available.	0
11.	Loans and Advances granted to staff of banks which are fully covered by superannuation benefits and mortgage of flat/house.	20
12.	Housing loans above ₹30 lakh sanctioned to individuals against the mortgage of residential housing properties having LTV ratio equal to or less than 75% Note: If restructured	75 100
13.	Housing loans upto ₹30 lakhs sanctioned to individuals against the mortgage of residential housing properties having LTV ratio equal to or less than 75%.	50

	Note: If restructured	75
14.	Housing loans of ₹ 75 lakhs and above sanctioned to individuals (irrespective of LTV ratio)	125
15.	Consumer credit including personal loans and credit cards	125
16.	Educational Loans	100
17.	Loans up to ₹.1 lakh against gold and silver ornaments	50
18.	Takeout Finance	
	(i) Unconditional takeover (in the books of lending institution)	20
	(a) Where full credit risk is assumed by the taking over institution	
	(b) Where only partial credit risk is assumed by taking over institution	
	(i) the amount to be taken over	20
	(ii) the amount not to be taken over	100
	(ii) Conditional take-over (in the books of lending and Taking over institution)	100
19	Advances against shares to individuals for investment in equity shares (including IPOs/ESOPs), bonds and debentures, units of equity oriented mutual funds, etc.	125
20	Secured and unsecured advances to stock brokers	125
21	Fund based exposures commercial real estate*	100
22	Funded liquidity facility for securitisation of standard asset transactions	100
23	NPA purchased from other banks	100
24	Loans & Advances NBFC-NO-SI (other than Asset Finance Companies (AFCs)) &	100
25	All unrated claims on corporate, long term as well as short term, regardless of the amount of the claim	100

IV	Other Assets	
1.	Premises, furniture and fixtures	100
2.	Income tax deducted at source (net of provision)	0
	Advance tax paid (net of provision)	0
	Interest due on Government securities	0
	Accrued interest on CRR balances and claims on RBI on account of Government transactions (net of claims of Government/RBI on banks on account of such transactions)	0
	All other assets #	100

(i) The exposures to CCPs on account of derivatives trading and securities financing transactions (e.g. CBLOs, Repos) outstanding against them, will be assigned zero exposure value for counterparty credit risk, as it is presumed that the CCPs' exposures to their counterparties are fully collateralised on a daily basis, thereby providing protection for the CCP's credit risk exposures;

(ii) The deposits / collaterals kept by banks with the CCPs will attract risk weights appropriate to the nature of the CCP. In the case of CCIL, the risk weight will be 20 per cent and for other CCPs, it will be according to the ratings assigned to these entities as per the New Capital Adequacy Framework.

& As regards claims on AFCs, there is no change in the risk weights, which would continue to be governed by the credit rating of the AFC, except the claims that attract a risk weight of 150 per cent under the New Capital Adequacy Framework, which shall be reduced to a level of 100 per cent.

* It is possible for an exposure to get classified simultaneously into more than one category, as different classifications are driven by different considerations. In such cases, the exposure would be reckoned for regulatory / prudential exposure limit, if any, fixed by RBI or by the bank itself, for all the categories to which the exposure is assigned. For the purpose of capital adequacy, the largest of the risk weights applicable among all the categories would be applicable for the exposure.

Securitisation exposures not meeting the requirements prescribed in the securitisation guidelines dated May 7, 2012 will be risk weighted at the rates prescribed therein.

**The LTV ratio should not exceed the prescribed ceiling in all fresh cases of sanction. In case the LTV ratio is currently above the ceiling prescribed for any reasons, efforts should be made to bring it within limits.

@: Commercial Real Estate – Residential Housing (CRE-RH) would consist of loans to builders/developers for residential housing projects (except for captive consumption) under CRE segment. Such projects should ordinarily not include non-residential commercial real estate. However, integrated housing projects comprising of some commercial space (e.g. shopping complex, school, etc.) can also be classified under CRE-RH, provided that the commercial area in the residential housing projects does not exceed 10% of the total Floor Space Index (FSI) of the project. In case the FSI of the commercial area in the predominantly residential housing complex exceeds the ceiling of 10%, the project loans should be classified as CRE and not CRE-RH. Banks' exposure to third dwelling unit onwards to an individual will also be treated as CRE exposures.

Off-Balance Sheet Items

The credit risk exposure attached to off-Balance Sheet items has to be first calculated by multiplying the face value of each of the off-Balance Sheet items by 'credit conversion factor' as indicated in the table below. This will then have to be again multiplied by the weights attributable to the relevant counter-party as specified above.

Sl. No.	Instruments	Credit conversion factor
1.	Direct credit substitutes e.g. general guarantees of indebtedness*	100
(i)	Guarantees for credit facilities	
(ii)	Guarantees in lieu of repayment of financial securities;	
(iii)	Guarantees in lieu of margin requirements of exchanges;	
(iv)	Guarantees for mobilisation advance, advance money before the commencement of a project and for money to be received in various stages of project implementation;	

(v)	Guarantees towards revenue dues, taxes, duties, levies etc. in favour of Tax/ Customs / Port / Excise Authorities and for disputed liabilities for litigation pending at courts;	
(vi)	Credit Enhancements;	
(vii)	Liquidity facilities for securitisation transactions;	
(viii)	Acceptances (including endorsements with the character of acceptance);	
(ix)	Deferred payment guarantees.	
2.	Certain transaction-related contingent items (performance Guarantees)*	50
(i)	Bid bonds;	
(ii)	Performance bonds and export performance guarantees;	
(iii)	Guarantees in lieu of security deposits / earnest money deposits (EMD) for participating in tenders;	
(iv)	Retention money guarantees;	
(v)	Warranties, indemnities and standby letters of credit related to particular transaction.	
3.	Short-term self-liquidating trade-related contingencies (such as documentary credits collateralized by the underlying shipments).	20
4.	Sale and repurchase agreement and asset sales with recourse the credit risk remains with the bank., where	100
5.	Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain drawdown.	100
6.	Note issuance facilities and revolving underwriting facilities.	50
7.	Other commitments (e.g., formal standby facilities and credit lines) with an original maturity of over one year.	50
8.	Similar commitments with an original maturity upto one year, or which can be unconditionally cancelled at any time.	0

* An indicate list of financial and performance guarantees given under circular no. DBOD. No. BP. BC.89.21.04.009 dated April 2, 2013.

9.	Aggregate outstanding foreign exchange contracts of original maturity -	
	• less than one year	2
	• for each additional year or part thereof	3
10.	Take-out Finance in the books of taking-over institution	
	(i) Unconditional take out finance	100
	(ii) Conditional take out finance	50
	Note: As the counter-party exposure will determine the risk weight, it will be 100 percent in respect of all borrowers or zero percent if covered by Government guarantee.	
11.	Non-Funded exposures to commercial real estate	150
12.	Guarantees issued on behalf of stock brokers and market makers	125
13.	Commitment to provide liquidity facility for securitisation of standard asset transactions	100
14.	Second loss credit enhancement for securitisation of standard asset transactions provided by third party	100
15.	Non-funded exposure to NBFC-ND-SI	125

NOTE: In regard to off-balance sheet items, the following transactions with non-bank counterparties will be treated as claims on banks and carry a risk-weight of 20%

Guarantees issued by banks against the counter guarantees of other banks.

Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank.

In all the above cases banks should be fully satisfied that the risk exposure is in fact on the other bank.

Risk weights for Open positions

Sr. No.	Item	Risk weight (%)
1.	Foreign exchange open position.	100
2.	Open position in gold	100
	Note: The risk weighted position both in respect of foreign exchange and gold open position limits should be added to the other risk weighted assets for calculation of CRAR	

I.D. Risk weights for Forward Rate Agreement (FRA) / interest Rate Swap (IRS)

For reckoning the minimum capital ratio, the computation of risk weighted assets on account of FRAs/IRS should be done as per the two steps procedure set out below:

Step 1

The notional principal amount of each instrument is to be multiplied by the conversion factor given below:

Original Maturity	Conversion Factor
Less than one year	0.5 per cent
One year and less than two years	1.0 per cent
For each additional year	1.0 per cent

Step 2

The adjusted value thus obtained shall be multiplied by the risk weightage allotted to the relevant counter-party as specified below:

Counter party	Risk weight
Banks	20 per cent
Central & State Govt.	0 per cent
All others	100 per cent

II. Overseas operations (applicable only to Indian banks having branches abroad)**A. Funded Risk Assets**

Sr. No.	Item of asset or liability	Risk Weight %
(i)	Cash	0
(ii)	Balances with Monetary Authority	0
(iii)	Investments in Government securities	0
(iv)	Balances in current account with other banks	20
(v)	All other claims on banks including but not limited to funds loaned in money markets, deposit placements, investments in CDs/FRNs. Etc.	20
(vi)	Investment in non-bank sectors	100

(vii)	Loans and advances, bills purchased and discounted and other credit facilities	
(a)	Claims guaranteed by Government of India.	0
(b)	Claims guaranteed by State Governments	0
(c)	Claims on public sector undertakings of Government of India.	100
(d)	Claims on public sector undertakings of State Governments	100
(e)	Others	100
(viii)	All other banking and infrastructural assets	100

B. Non-funded risk assets

Sr. No.	Instruments	Credit Conversion Factor (%)
(i)	Direct credit substitutes, e.g. general guarantees of indebtedness (including standby letters of credit serving as financial guarantees for loans and securities) and acceptances (including endorsements with the character of acceptances)	100
(ii)	Certain transaction-related contingent items (e.g. performance bonds, bid bonds, warranties and standby letters of credit related to particular transactions)	50
(iii)	Short-term self-liquidating trade related contingencies-such as documentary credits collateralised by the underlying shipments	20
(iv)	Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank.	100
(v)	Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down	100
(vi)	Note issuance facilities and revolving underwriting facilities	50
(vii)	Other commitments (e.g. formal standby facilities and credit lines) with an original maturity of over one year.	50
(viii)	Similar commitments with an original maturity up to one year, or which can be unconditionally cancelled at any time.	0

MSE Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) - Risk weights and Provisioning norms

Risk-weight Example I

CGTMSE Cover: 75% of the amount outstanding or 75% of the unsecured amount or ₹18.75 lakh, whichever is less

Realisable value of Security	:	₹1.50 lakh
(a) Balance outstanding	:	₹10.00 lakh
(b) Realisable value of security	:	₹ 1.50 lakh
(c) Unsecured amount (a) - (b)	:	₹8.50 lakh
(d) Guaranteed portion (75% of (c))	:	₹6.38 lakh
(e) Uncovered portion (8.50 lakh - 6.38 lakh)	:	₹2.12 lakh
Risk-weight on (b) and (e)		Linked to the counter party
Risk-weight on (d) -		Zero

Example II

CGTMSE cover: 75% of the amount outstanding or 75% of the unsecured amount or ₹ 18.75 lakh whichever is less

Realisable value of Security	:	₹ 10.00 lakh.
(a) Balance outstanding	:	₹ 40.00 lakh
(b) Realisable value of security	:	₹ 10.00 lakh
(c) Unsecured amount (a) - (b)	:	₹ 30.00 lakh
(d) Guaranteed portion (max.)	:	₹ 18.75 lakh
(e) Uncovered portion (₹ 30 lakh-18.75 lakh)	:	₹ 11.25 lakh
Risk-weight (b) and (e)		Linked to the counter party
Risk-weight on (d)		- Zero