**Annexure II**

**Format for submitting the half yearly financial results by banks and NBFCs**

(Rs. In lacs**)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **6 months**  **ended**  **(dd/mm/yyyy)** | **Correspondin**  **g 6 months**  **ended in the**  **previous year**  **(dd/mm/yyyy)** | **Year to Date**  **Figurs for**  **Current Period**  **Ended**  **(dd/mm/yyyy)** | **Previous**  **accounting**  **year ended**  **(dd/mm/yyyy)** |
| **Audited/**  **Unaudited\*** | **Audited/**  **Unaudited\*** | **Audited/**  **Unaudited\*** | **Audited/**  **Unaudited\*** |
| 1. Interest earned (a)+(b)+(c)+(d) |  |  |  |  |
| (a) Interest/disc. On advances/ bills |  |  |  |  |
| (b) Income on investments |  |  |  |  |
| (c) Interest on balances with Reserve Bank of India and other interbank funds |  |  |  |  |
| (d) Others |  |  |  |  |
| 2. Other Income |  |  |  |  |
| 3. Total Income (1+2) |  |  |  |  |
| 4. Interest Expended |  |  |  |  |
| 5. Operating Expenses (i)+(ii) |  |  |  |  |
| (i) Employees cost |  |  |  |  |
| (ii) Other operating expenses  (All items exceeding 10% of the total expenditure excluding interest  expenditure may be shown separately) |  |  |  |  |
| 6. Total Expenditure ((4+5) excluding provisions and contingencies |  |  |  |  |
| 7. Operating Profit before Provisions and Contingencies (3-6) |  |  |  |  |
| 8. Provisions (other than tax) and Contingencies |  |  |  |  |
| 9. Exceptional Items |  |  |  |  |
| 10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9) |  |  |  |  |
| 11. Tax expense |  |  |  |  |
| 12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11) |  |  |  |  |
| 13. Extraordinary items (net of tax expense) |  |  |  |  |
| 14. Net Profit (+)/ Loss (–) for the period (12-13) |  |  |  |  |
| 15. Paid-up equity share capital (Face Value of the Share shall be indicated) |  |  |  |  |
| 16. Reserves excluding Revaluation Reserves (as  per balance sheet of previous accounting year) |  |  |  |  |
| 17. Analytical Ratios |  |  |  |  |
| (i) Capital Adequacy Ratio |  |  |  |  |
| (ii) Earnings Per Share (EPS) |  |  |  |  |
| 18) NPA Ratios  a) Gross/Net NPA  b) % of Gross/Net NPA  c) Return on Assets |  |  |  |  |

\*strike off whichever is not applicable

**Notes (as per RBI requirements)**

1. Employee cost under Operating expenses to include all forms of consideration given by the bank in Exchange for services rendered by employees. It should also include provisions for post-employment benefits such as gratuity, pension, other retirement benefits, etc.
2. Extraordinary items as defined in Accounting Standard 5 as income or expenses that arise from the ordinary activities of the enterprise and therefore, are not expected to recur frequently or regularly.