

**RESERVE BANK OF INDIA
BALANCE SHEET AS ON JUNE 30, 2016**

(Amount in ₹ billion)

Liabilities	Schedule	2014-15	2015-16	Assets	Schedule	2014-15	2015-16
Capital		0.05	0.05	Assets of Banking Department (BD)			
Reserve Fund		65.00	65.00	Notes, rupee coin, small coin	5	0.11	0.14
Other Reserves	1	2.22	2.24	Gold Coin and Bullion	6	578.84	662.23
Deposits	2	5,186.86	5,065.28	Investments-Foreign-BD	7	7,276.29	6,727.84
Other Liabilities and Provisions	3	8,905.03	10,220.38	Investments-Domestic-BD	8	5,174.97	7,022.85
				Bills Purchased and Discounted		0.00	0.00
				Loans and Advances	9	802.32	520.41
				Investment in subsidiaries	10	13.20	23.20
				Other Assets	11	313.43	396.28
Liabilities of Issue Department				Assets of Issue Department (ID)			
Notes issued	4	14,732.43	17,077.16	Gold Coin and Bullion (as backing for Note issue)	6	637.23	729.07
				Rupee coin		1.99	1.71
				Investment-Foreign-ID	7	14,082.75	16,335.92
				Investment-Domestic-ID	8	10.46	10.46
				Domestic Bills of Exchange and other Commercial Papers		0.00	0.00
Total Liabilities		28,891.59	32,430.11	Total Assets		28,891.59	32,430.11

RESERVE BANK OF INDIA
INCOME STATEMENT FOR THE YEAR ENDED JUNE 2016

(Amount in ₹ billion)

INCOME	Schedule	2014-15	2015-16
Interest	12	744.82	749.24
Others	13	47.74	59.46
Total		792.56	808.70
EXPENDITURE			
Printing of Notes		37.62	34.21
Expense on Remittance of Currency		0.98	1.09
Agency Charges	14	30.45	47.56
Interest		0.01	0.01
Employee Cost		40.58	44.77
Postage and Telecommunication Charges		0.91	0.78
Printing and Stationery		0.34	0.33
Rent, Taxes, Insurance, Lighting, etc.		1.14	1.40
Repairs and Maintenance		1.04	1.01
Directors' and Local Board Members' Fees and Expenses		0.03	0.02
Auditors' Fees and Expenses		0.03	0.03
Law Charges		0.04	0.07
Miscellaneous Expenses		7.97	6.42
Depreciation		2.42	2.20
Provisions		10.00	10.00
Total		133.56	149.90
Available Balance		659.00	658.80
Less:			
a) Contribution to:			
i) National Industrial Credit (Long Term Operations) Fund		0.01	0.01
ii) National Housing Credit (Long Term Operations) Fund		0.01	0.01
b) Transferable to NABARD:			
i) National Rural Credit (Long Term Operations) Fund ¹		0.01	0.01
ii) National Rural Credit (Stabilisation) Fund ¹		0.01	0.01
Surplus payable to the Central Government		658.96	658.76

1. These funds are maintained by the National Bank for Agriculture and Rural Development (NABARD).

S. Ramaswamy
Principal Chief General
Manager

N. S. Vishwanathan
Deputy Governor

S. S. Mundra
Deputy Governor

R. Gandhi
Deputy Governor

Urjit R. Patel
Deputy Governor

Raghuram G. Rajan
Governor

SCHEDULES FORMING PART OF BALANCE SHEET AND INCOME STATEMENT

(Amount in ₹ billion)

		2014-15	2015-16
Schedule 1:	Other Reserves		
	(i) National Industrial Credit (Long Term Operations) Fund	0.24	0.25
	(ii) National Housing Credit (Long Term Operations) Fund	1.98	1.99
	Total	2.22	2.24
Schedule 2:	Deposits		
	(a) Government		
	(i) Central Government	1.01	1.00
	(ii) State Governments	0.43	0.42
	Sub total	1.44	1.42
	(b) Banks		
	(i) Scheduled Commercial Banks	3,711.94	4,031.02
	(ii) Scheduled State Co-operative Banks	32.22	33.85
	(iii) Other Scheduled Co-operative Banks	69.97	75.97
	(iv) Non-Scheduled State Co-operative Banks	10.71	13.20
	(v) Other Banks	122.01	140.00
	Sub total	3,946.85	4,294.04
	(c) Others		
	(i) Administrators of RBI Employee PF A/c	40.75	43.80
	(ii) Depositor Education and Awareness (DEA) Fund	78.75	105.85
	(iii) Balances of Foreign Central Banks	14.71	15.21
	(iv) Balances of Indian Financial Institutions	4.33	11.43
	(v) Balances of International Financial Institutions	1.45	3.20
	(vi) Mutual Fund	0.01	0.01
	(vii) Others	1,098.57	590.32
	Sub total	1,238.57	769.82
	Total	5,186.86	5,065.28
Schedule 3:	Other Liabilities and Provisions		
	(i) Contingency Fund (CF)	2,216.14	2,201.83
	(ii) Asset Development Fund (ADF)	217.61	227.61
	(iii) Currency and Gold Revaluation Account (CGRA)	5,591.93	6,374.78
	(iv) Investment Revaluation Account (IRA)-Foreign Securities	32.14	132.66
	(v) Investment Revaluation Account (IRA)-Rupee Securities	0.00	391.46
	(vi) Foreign Exchange Forward Contracts Valuation Account (FCVA)	0.00	0.00
	(vii) Provision for Forward Contracts Valuation Account (PFCVA)	0.39	14.69
	(viii) Provision for payables	16.81	32.33
	(ix) Gratuity and Superannuation Fund	140.05	157.66
	(x) Surplus Transferable to the Government of India	658.96	658.76
	(xi) Bills Payable	0.17	0.20
	(xii) Miscellaneous	30.83	28.40
	Total	8,905.03	10,220.38
Schedule 4:	Notes Issued		
	(i) Notes held in the Banking Department	0.11	0.14
	(ii) Notes in Circulation	14,732.32	17,077.02
	Total	14,732.43	17,077.16

THE RESERVE BANK'S ACCOUNTS FOR 2015-16

		2014-15	2015-16
Schedule 5:	Notes, Rupee Coin, Small Coin (with RBI)		
	(i) Notes	0.11	0.14
	(ii) Rupee coin	0.00	0.00
	(iii) Small coin	0.00	0.00
	Total	0.11	0.14
Schedule 6:	Gold Coin and Bullion		
	(i) Banking Department	578.84	662.23
	(ii) Issue Department as backing for Note issue	637.23	729.07
	Total	1,216.07	1,391.30
Schedule 7:	Investments - Foreign		
	(i) Investments - Foreign - BD	7,276.29	6,727.84
	(ii) Investments - Foreign - ID	14,082.75	16,335.92
	Total	21,359.04	23,063.76
Schedule 8:	Investments-Domestic		
	(i) Investments - Domestic -BD	5,174.97	7,022.85
	(ii) Investments - Domestic - ID	10.46	10.46
	Total	5,185.43	7,033.31
Schedule 9:	Loans and Advances		
	(a) Loans and Advances to :		
	(i) Central Government	0.00	0.00
	(ii) State Governments	25.77	19.86
	Sub total	25.77	19.86
	(b) Loans and Advances to:		
	(i) Scheduled Commercial Banks	732.03	450.92
	(ii) Scheduled State Co-operative Banks	0.00	0.00
	(iii) Other Scheduled Co-operative Banks	0.45	0.00
	(iv) Non-Scheduled State Co-operative Banks	0.00	0.00
	(v) NABARD	0.00	0.00
	(vi) Others	44.07	49.63
	Sub total	776.55	500.55
	Total	802.32	520.41
Schedule 10:	Investment in Subsidiaries/Associates		
	(i) Deposit Insurance and Credit Guarantee Corporation	0.50	0.50
	(ii) National Housing Bank	4.50	14.50
	(iii) National Bank for Agriculture and Rural Development	0.20	0.20
	(iv) Bhartiya Reserve Bank Note Mudran (P) Ltd.	8.00	8.00
	Total	13.20	23.20
Schedule 11:	Other Assets		
	(i) Fixed Assets (net of accumulated depreciation)	3.92	3.49
	(ii) Accrued income (a + b)	206.26	228.91
	a. on loans to employees	3.16	3.15
	b. on other items	203.10	225.76
	(iii) Swap Amortisation Account	94.33	154.97
	(iv) Revaluation of Forward Contracts Account (RFCA)	0.00	0.00
	(v) Miscellaneous	8.92	8.91
	Total	313.43	396.28

		2014-15	2015-16
Schedule 12:	Interest (a) Domestic Sources (i) Interest on holding of Domestic Securities (ii) Net Interest on LAF Operations (iii) Interest on MSF Operations (iv) Profit on Sale of Domestic Securities (v) Depreciation (vi) Interest on Loans and Advances (vii) Premium /Discount on Amortisation of Domestic Securities (b) Foreign Sources (i) Interest on holding of Foreign Securities Total	 436.30 28.29 1.88 139.15 -98.28 14.06 0.00 223.42 744.82	 430.79 5.06 1.32 21.68 0.00 3.98 42.58 243.83 749.24
Schedule 13:	Income-Others (i) Discount from Foreign Assets (ii) Exchange from Foreign Exchange Transactions (iii) Commission (iv) Rent Realised (v) Profit/loss on sale of Bank's property (vi) Provision no longer required and miscellaneous income Total	 4.40 29.62 13.38 0.05 0.02 0.27 47.74	 4.94 38.36 15.31 0.05 0.02 0.78 59.46
Schedule 14:	Agency Charges (i) Agency Commission on Government Transactions (ii) Underwriting Commission paid to the Primary Dealers (iii) Sundries (Handling charges paid to banks for Relief/Savings Bonds subscriptions) (iv) Fees paid to the Custodians Total	 29.63 0.33 0.00 0.49 30.45	 46.93 0.35 0.01 0.27 47.56