

File Number	
ID Number	
Nature of business	
District Code	
State Code	
<i>(To be filled in by RBI)</i>	

**FIRST SCHEDULE**  
Return as on March 31, 1999  
(Please see Instructions on page 2)

[Also see paragraph 8(3) of the Notification No.DFC 118/ DG(SPT)-98 dated January 31, 1998 and paragraph 11 of the Notification No.DNBC 39 / DG(H)-77 dated June 20 1977]  
[The completed Return is to be submitted by the Non-Banking Financial Company (including Miscellaneous Non-Banking Company but excluding Residuary Non-Banking Company) at the concerned Regional Office of the Department of Non-Banking Supervision, as specified in paragraph 8(5) and paragraph 11 of the above mentioned Notifications, as the case may be.]

1.Name of the Company :						
	Income-tax PAN:					
2. Full address :						
(i)Registered Office						
						PIN
	Phone Nos.		Telex No.		Fax No.	
(ii)Head / Administrative /Corporate Office @						
						PIN
	Phone No.		Telex No.		Fax No.	

3. Whether a Government Company :	Yes		No	
4. Name of the State in which the Company is registered :				
5. Status: #	(i) Public Ltd.		(ii) Deemed Public Company	
	(iii) Private Ltd.		(iv) Branch of a Foreign Company	
6. Date of :	(i) Incorporation :		(ii) Commencement of business :	
7. Financial Year of the Company				
8. Nature of business				
9. Classification of the Company if given by RBI :	Loan		Investment	
			Hire Purchase Finance	
	Equipment Leasing		Mutual Benefit Financial Co.	
	Miscellaneous Non-Banking Co.			
10. Has the Company been Registered with the RBI under Section 45IA of RBI Act? If yes, please furnish the Registration No. If no, please furnish the status of the Application for Registration.				

11. Whether the Half-Yearly Return on Prudential Norms as on the date of this Return has been submitted to the RBI? If yes, give the date of submission.		
12(a) . Whether the company was holding a Credit Rating at the beginning of the current financial year? If yes, give the name of the Rating Agency, date and the Rating awarded.		
12(b) Whether Credit Rating at the beginning of the financial year has undergone any change (newly rated,upgraded or downgraded) within the reporting period ? If yes, give the name of the Rating Agency,date and the latest Rating.		
13. Number of branches/offices # #		
14. Whether a Holding Company or a Subsidiary \$		
15. If a Joint Venture, the names of the promoting institutions:		
16. Name(s) of the Company's auditors and address(es)		
17. Name(s) of the Company's bankers and address(es)		

@ If it is at a place other than the Registered Office.

# Tick the box which is applicable

# # A list showing the names and addresses of the places where the branches / offices of the Company are situated should be enclosed.

\$ If it is a Subsidiary, the name of the Holding Company may be indicated.

#### INSTRUCTIONS FOR FILLING IN THE RETURN

1. This Return should be submitted by a Non-Banking Financial Company covered by Notification No.DFC.118/ DG(SPT)-98 dated January 31, 1998 and by a Miscellaneous Non-Banking Company covered by Notification No. DNBC.39 / DG(H)-77 dated 20<sup>th</sup> June, 1977 once a year, as early as possible after March 31 and latest **by September 30**, with reference to its position as on March 31, irrespective of the date of closing of the financial year of the Company concerned. A Certificate from the Auditors of the Company should be appended to the Return.
2. Submission of the Return should not be delayed for any reason such as the finalisation / completion of the Audit of the Annual Accounts. The compilation of the Return should be on the basis of the figures available in the books of account of the Company.
3. The return, wherever possible, should be sent in a floppy diskette (floppy size 3.5", data structure dbase IV+), together with a hard copy, duly signed.
4. **The number of accounts** should be given in actual figures while **the amounts of deposits should be shown in thousands of rupees**. Amount should be rounded off to the nearest thousand. For example, an amount of Rs.4,560 should be shown as 5 and not as 4.6 or 5,000. Similarly, an amount of Rs.61,495 is to be shown as 61 and not as 61.4 or 61,000.
5. The period-wise classification of Deposits should be made against the various Heads under item No.6 of Part 1 of the Return according to the periods for which these have been originally received/last renewed and not according to the periods these have to run as from the 31<sup>st</sup> March, i.e. the date of the Return.
6. The Return should be signed by Manager (as defined in Section 2 of the Companies Act 1956) and if there is no such Manager, by Managing Director or any official of the Company who has been duly authorised by the Board of Directors and whose Specimen Signature has been furnished to the Reserve Bank of India for the purpose. In case the Specimen Signature has not been furnished in the prescribed card, the Return must be signed by the authorised official and his Specimen Signature furnished separately.
7. In case there is nothing to report in any part / item, of the Return, the relevant part/ item may be marked 'NIL'.
8. 'Subsidiaries' and 'Companies in the same group' mentioned in this Return have the same meanings assigned to them in Section 4 and Section 372 (11) respectively, of the Companies Act, 1956.

**Part -1- (A)**

**Particulars of Public Deposits outstanding as on March 31, 199**

(as defined in sub-paragraph {1}{xii} of paragraph 2 of the Notification No DFC 118/DG(SPT).-98 dated January 31, 1998)

**(Amount in thousands of Rupees)**

Item No.	Particulars	Item Code Number	Number of Accounts	Amount
(1)	(2)	(3)	(4)	(5)
1.	Deposits from public in the form of Fixed Deposits, Recurring Deposits etc.	111		
2.	Deposits received from shareholders by a Public Limited Company(other than Nidhis)	112		
3.	Deposits received from the shareholders by a Company declared as Nidhi under Section 620A of the Companies Act, 1956	113		
4.	<b>Total (1 to 3)</b>	115		
5.	Money received by issue of Non-convertible Unsecured Debentures (see Note 1 below)	116		
6.	<b>Total (4+5)</b>	110		
7.	Of the total Deposits at item 6 above, those			
	i) repayable on demand	121		
	ii) for a period up to 1 year	122		
	iii) for a period exceeding 1 year but up to 2 years	123		
	iv) for a period exceeding 2 years but up to 3 years	124		
	v) for a period exceeding 3 years but up to 5 years and	125		
	vi) for a period of more than 5 years	126		
8.	Total [7(i) to (vi)] should tally with item 6 above	120		
9.	Of the total deposits at item 6 above, those free of interest and bearing interest (excluding brokerage, if any) (see note 4 below)			
	i) Free of interest	131		
	ii) Below 10%	132		
	iii) 10% or more but less than 12%	133		
	iv) 12% or more but less than 14%	134		
	v) 14% or more but less than 16%	135		
	vi) At 16%	136		
	vii) More than 16% but up to 18%	137		
	viii) More than 18%	138		
10.	<b>Total [9(i) to (viii)] should tally with item 6 above</b>	130		

(Amount in thousands of rupees)

Item No.	Particulars	Item Code Number	Number of Accounts	Amount
(1)	(2)	(3)	(4)	(5)
11.	Break-up of Deposits at item 4 above according to the size of the deposits (see note 2 below)			
	i) upto Rs.10,000	141		
	ii) Rs.10,001 to Rs.25,000	142		
	iii) Over Rs.25,000	143		
12.	<b>Total [11(i) to (iii)] should tally with item 4 above</b>	140		
13.	Break-up of Deposits at item 5 above according to the size of the Deposits (see note 2 below)			
	i) upto Rs.10,000	146		
	ii) Rs.10,001 to Rs.25,000	147		
	iii) Over Rs.25,000	148		
14.	<b>Total [13(i) to (iii)] should tally with item 5 above</b>	145		
15.	Of total deposits at item 6 above (see note 3 below)			
	i) those which have matured but not claimed	151		
	ii) those which have matured and claimed but not paid,			
	a) outstanding at the beginning of the year	152		
	b) out of (a) above, repaid during the year	153		
	c) matured deposits claimed during the year but not paid i.e. addition during the year	154		
	d) outstanding at the end of the year and	155		
	e) of (d) above, those involved in litigation	156		
16.	In respect of the Deposits at item 4 above			
	i) Deposits outstanding at the beginning of the year,	161		
	ii) Deposits accepted/renewed during the year,	162		
	iii) Deposits repaid during the year and	163		
	iv) Deposits outstanding at the end of the year (This figure should be the same as at item 4 above)	164		
17.	In respect of the Deposits at item 5 above,			
	i) Deposits outstanding at the beginning of the year,	165		
	ii) Deposits accepted/renewed during the year,	166		
	iii) Deposits repaid during the year and	167		
	iv) Deposits outstanding at the end of the year (This figure should be the same as at item 5 above)	168		

**Part -1-(B)**Particulars of Deposits mobilized [ **Item 16(ii) and 17(ii)**] during the reporting period**(Amount in thousands of rupees)**

Item No.	Particulars	Item Code Number	Number of Accounts	Amount
(1)	(2)	(3)	(4)	(5)
18.	Of the total Deposits at item <b>16{ii}</b> above those i) repayable on demand ii) for a period up to 1 year iii) for a period exceeding 1 year but up to 2 years iv) for a period exceeding 2 years but up to 3 years v) for a period exceeding 3 years but up to 5 years vi) for a period of more than 5 years	171 172 173 174 175 176		
19.	<b>Total [18(i) to (vi)] should tally with Item 16{ii} above</b>	170		
20.	Of the total Deposits at item <b>17{ii}</b> above, those i) repayable on demand ii) for a period up to 1 year iii) for a period exceeding 1 year but up to 2 years iv) for a period exceeding 2 years but up to 3 years v) for a period exceeding 3 years but up to 5 years vi) for a period of more than 5 years	181 182 183 184 185 186		
21.	<b>Total [20(i) to (vi)] should tally with item 17{ii} above</b>	180		
22.	Of the total Deposits at item <b>16{ii}</b> above, (excluding brokerage, if any) those which are i) free of interest ii) below 10% iii) 10% or more but less than 12% iv) 12% or more but less than 14% v) 14% or more but less than 16% vi) at 16% vii) more than 16% but up to 18% and viii) more than 18%	191 192 193 194 195 196 197 198		
23.	<b>Total [22(i) to (viii)] should tally with item 16{ii} above</b>	190		
24.	Of the total Deposits at item <b>17{ii}</b> above, (excluding brokerage, if any) those which are i) free of interest ii) below 10% iii) 10% or more but less than 12% iv) 12% or more but less than 14% v) 14% or more but less than 16% vi) at 16% vii) more than 16% but up to 18% viii) more than 18%	201 202 203 204 205 206 207 208		
25.	<b>Total [24(i) to (viii)] should tally with item 17{ii} above</b>	210		
26.	Amount of Brokerage paid	211		
27.	Amounts of Deposits mobilised by payment of brokerage	212		

**NOTES:**

1. In the case of Partly Convertible Debentures/Bonds, the Convertible Portion should be shown against item 9 of Part - 2. The Non-convertible Unsecured debentures should be included under this item.
2. Number of Accounts and the amounts should be calculated in respect of each range of Deposits.
3. The reasons for non-payment of each Deposit and the steps taken for repayment should be indicated in an annexure.
4. A statement showing the rates of interest offered as also the rates of brokerage paid on different types of deposits according to their period i.e. for one year, two years, etc. should also be submitted along with this part of the Return.

## PART - 2

**Particulars of other borrowings as mentioned below, as on March 31, 1999**

[In terms of paragraphs 2{1}(xii) of Notification Nos.DFC. 118 / DG(SPT)-98 and paragraph 11 of the Notification No.DNBC 39 / DG(H)-77 dated January 31, 1998 and June 20, 1977 respectively ]

(Amount in thousands of rupees)

Item No.	Particulars	Item Code Number	Number of Accounts	Amount
(1)	(2)	(3)	(4)	(5)
1.	Money borrowed from the Central or State Government (s) or Local Authority or from others, for which the repayment is guaranteed by the Central or State Government(s)	221		
2.	Money borrowed from:			
	a) Foreign Government	222		
	b) Foreign Authority	223		
	c) Foreign Citizen or person	224		
	d) Total [(a)+(b)+© ]	225		
3.	Borrowings from :			
	a) Banks	226		
	b) Other Specified Financial Institutions	227		
4.	Money borrowed from any other Company .	228		
5.	Money borrowed from Directors	230		
6.	Money borrowed by a private Company from its shareholders	231		
7.	Money received from employees of the Company by way of security deposit and kept in joint accounts in the name of the Company and the employees with a scheduled bank or a post office	232		
8.	Money received by way of caution money, margin money from the borrowers, lessee, hirers or by way of security or advance from purchasing, selling or other agents in the course of company's business or advance received against orders for supply of goods or properties or for rendering of services	233		
9.	Money received by issue of convertible or secured debentures/bonds(see Note 1 below)	234		
	Of the above, debentures subscribed by the banks	235		
10.	Money received by way of subscription to any shares ,bonds or debentures <u>pending allotment</u> or money received by way of <u>calls in advance</u> on shares, in accordance with the Articles of Association of the Company so long as such amount is not refundable to the applicants under the Articles of Association.	236		
11.	Amount brought in by the Promoters by way of unsecured loans in pursuance of stipulations of Lending Instituions.	237		

(Amount in thousands of rupees)

12.	Amounts received by way of subscriptions to conventional chit fund / kuri as defined in Clause(b) of Section 2 of the Chit Funds Act, 1982. [Total of items (a) +(b) + ©] of which (a) Subscriptions from subscribers (b) Advance subscriptions © Money received from prized subscribers as security for future subscriptions	238 239 240 241		
13.	Commercial Papers	242		
14.	<b>Total (1 to 13)</b>	<b>250</b>		

**Notes:**

1. Those amounts which have already been shown in Part -1-(A) should not be included here.

**PART - 3**

Statement showing the "Net Owned Fund"

(Amount in thousands of rupees)

Item No.	Particulars	Item Code No.	Amount
(1)	(2)	(3)	(4)
1.	Net owned fund [Figures to be furnished as per the latest balance sheet preceding the date of the Return – Balance sheet as of .....] i) Paid-up Equity Capital ii) Preference Shares which are compulsorily convertible to Equity iii) Free Reserves (see Note 2 below)	311 312 313	
2.	<b>Total (i + ii +iii) = A</b>	<b>310</b>	
3.	(i) Accumulated balance of loss (ii) Balance of deferred revenue expenditure (iii) Other intangible assets (please specify)	321 322 323	
4.	<b>Total (i + ii + iii) = B</b>	<b>320</b>	
5.	<b>C = (A - B)</b>	<b>330</b>	
6.	Book value of investments in shares of (i) subsidiaries of the Company (ii) Companies in the same group (iii) all other Non-Banking Financial Companies (Details in Annexure No. )	341 342 343	
7.	Book value of investments in debentures and bonds of (i) subsidiaries of the Company (ii) Companies in the same group (Details in Annexure No. )	344 345	
8.	Outstanding loans and advances [including inter-corporate deposits, hire purchase and lease finance (see Note 3 below)] made to, and deposits with (i) subsidiaries of the Company (ii) Companies in the same group	346	

	(Details in Annexure No. )	347	
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9.	<b>Aggregate of 6 + 7+ 8 = D</b>	<b>340</b>	
10.	Amount of 9 in excess of 10% of C = E	351	
11.	<b>Net Owned Fund (5 - 10) F = (C - E)</b>	<b>350</b>	

**Notes:**

1. Furnish the following particulars as per the latest balance sheet preceding the date of Return and as on the date of Return :

**(Amount in thousands of rupees)**

Item No.	Particulars	Item Code No.	Amount
12.	Preference Share Capital not compulsorily convertible, as per latest balance sheet	361	
13.	Preference Share Capital not compulsorily convertible, as on the date of this Return	362	
14.	Total liabilities as per the latest balance sheet preceding the date of Return	363	
15.	Total liability as on the date of this Return	364	

2. "Free Reserves" mentioned under item 1 of Part 3 shall include the balance in the Share Premium Account, Capital and Debenture Redemption Reserves and any other Reserve shown or published in the Balance Sheet and created through an allocation of Profits (including credit balance of Profit & Loss Account) but not being :

- (i) a Reserve created for repayment of any future liability or for Depreciation of Assets or for Provision against non-performing assets / bad debts; or
- (ii) a Reserve created by Revaluation of the Assets of the Company.

3. Hire Purchase and Lease Finance mean

- (i) in the case of hire purchase asset, the amount of future instalments received as reduced by the balance of the unmatured finance charges; and
- (ii) in the case of lease assets, the depreciated book value of the lease asset plus/minus the balance in the lease adjustment account:

Amount due but not received should be added in both the cases.

**PART - 4**

**Statement showing outstanding loans and advances, including inter-corporate deposits / loans as on March 31, 199**

**(Amount in thousands of rupees)**

Item No.	Particulars	Item Code No.	Amount
(1)	(2)	(3)	(4)
1.	Subsidiaries of the Company (Details in Annexure No. )	411	
2.	Companies in the same group (Details in Annexure No. )	412	
3.	Companies, Firms and Proprietary Concerns where Directors of the Company hold substantial interest (See note 1 below).	420	

(Details in Annexure No. )		
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4.	Others: (i) Companies not in the same Group (ii) Directors (iii) Shareholders (iv) Chief Executive Officer and other employees (v) Purchasing, Selling and other Agents (vi) Depositors (vii) Others	431 432 433 434 435 436 437	
5.	<b>Total [4 (i) to (vii)]</b>	<b>430</b>	
6.	<b>Grand Total (1 + 2 + 3 + 5)</b>	<b>400</b>	

**NOTES:**

- (1) "Substantial interest" shall have the same meaning as assigned to it in Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 1998.
- (2) Sundry Debtors, Tax paid in advance and other Recoverable items not in the nature of loans and advances should NOT be shown in this Statement.
- (3) Fixed Deposits with other Companies should be included under item 1, 2, 3 and 4 (i) , as the case may be.
- (4) Investment in unquoted debentures shall be treated as credit and not investment.

**PART - 5**

**Statement showing investments at book value as on March 31, 199**

(Amount in thousands of rupees)

Item No.	Particulars	Item Code No.	Amount
(1)	(2)	(3)	(4)
1.	Investments in shares of i) Subsidiaries of the Company ii) Companies in the same group iii) Other Non-Banking Financial Companies	511 512 513	
2.	Investments in debentures, bonds and commercial papers of (i) subsidiaries of the company (ii) companies in the same group	515 516	
3.	Investments in shares of and debentures/bonds and commercial papers issued by companies and contribution to the capital of firms and proprietary concerns where directors of the company hold substantial interest. (See Note 1 of Part- 4) (Details in Annexure No. )	520	
4.	Shares, debentures/bonds and commercial papers of other companies (See Note 3 below).	530	
5.	Other Investments (i) Fixed deposits with banks/certificates of deposits issued by banks (ii) Balances in any other deposit accounts with bank/s (iii) Securities of Central/State Govts. And bonds guaranteed by Central/State Govts. (iv) Units of Unit Trust of India (v) Others	541 542 543 544 545	

6.	<b>Total [5(i) to (v)]</b>	<b>540</b>	
7.	<b>Grand Total (1 + 2 +3+ 4 + 6)</b>	<b>500</b>	

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**NOTES:**

1. Details of shares, debentures and commercial papers held in investment account or by way of stock-in-trade should be included in this part.
2. Fixed deposits with other companies should not be included here but should be shown in Part 4.
3. Quoted shares/debentures/bonds/commercial papers :

	Item Code	(Amount in Rs. thousands)
Book value	: 551	
Market value	: 552	

4. Investment in unquoted debentures/bonds shall be treated as credit and not investment.

**PART – 6**

**Statement showing Hire Purchase Business as on March 31, 199**

(Amounts in thousands of rupees)

Item No.	Nature of goods on hire	Item Code No.	Number of Accounts	Amounts (See note 3 of Part-3)
(1)	(2)	(3)	(4)	(5)
1.	Automobiles : (i) Heavy Commercial Vehicles (ii) Light Commercial Vehicles (iii) Cars/Jeeps (iv) Two wheelers/Three wheelers (v) Others	611 612 613 614 615		
2.	<b>TOTAL [1(i) to (v)]</b>	<b>610</b>		
3.	Household durables : (i) Electrical items like fans, radio, etc. (ii) Electronic items like TV, video, music systems etc. (iii) Cooking range, storage and other appliances like refrigerator, washing machine, micro oven, etc. (iv) Others	621 622 623 624		
4.	<b>TOTAL [3(i) to (iv)]</b>	<b>620</b>		
5.	Data processing / office automation equipment	630		
6.	Agricultural implements (Tractors, Bulldozers, etc.)	640		
7.	Industrial machinery or tools or equipment for use in industries	650		
8.	All others	660		
9.	<b>TOTAL (2 + 4 + 5 + 6 + 7 + 8)</b>	<b>600</b>		

The total amount of stock-on-hire against item No.9 above includes dues from the following:

10.	Subsidiaries of the company	691		
11.	Companies in the same group	692		
12.	Companies, firms and proprietary concerns where	693		

	directors of the company hold substantial interest			
13.	<b>TOTAL (10 + 11 + 12)</b>	<b>690</b>		

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**PART – 7**

**Statement showing Equipment Leasing business as on March 31, 199**

**(Amounts in thousands of rupees)**

Item No.	Nature of Equipment on Lease	Item Code No.	Gross Leased Assets	Accumulated depreciation +/- Lease Adjustment Account	Net Leased Assets plus amounts due but not received
(1)	(2)	(3)	(4)	(5)	(6)
1.	Plant & Machinery	701			
2.	Construction/Earth moving equipment	702			
3.	Material Handling Equipment	703			
4.	Data Processing Equipment	704			
5.	Vehicles	705			
6.	Office Equipment	706			
7.	Others	707			
8.	<b>Total</b>	<b>700</b>			

The total amount of equipment on lease against item No.8 above includes dues from the following:

9.	Subsidiaries of the company	791			
10.	Companies in the same group	792			
11.	Companies, firms and proprietary concerns where directors of the company hold substantial interest	793			
12.	<b>TOTAL (9 + 10 + 11)</b>	<b>790</b>			

**PART – 8**

**Statement showing bills business as on March 31, 199**

**(Amounts in thousands of rupees)**

Item No.	Particulars	Item Code No.	Amount outstanding as on March 31,199
(1)	(2)	(3)	(4)
1.	Bills purchased/discounted where the drawers, drawees or any endorsers are: i) Subsidiaries of the company. ii) Companies in the same group. iii) Companies or firms or proprietary concerns in which any director of the company holds substantial interest.	801 802 803	
2.	Other bills purchased / discounted.	820	
3.	<b>Total</b>	<b>800</b>	

**Particulars about other assets as on the date of this return**

4.	Fixed assets	851	
5	Other assets excluding intangibles	852	
<b>6.</b>	<b>Total assets [ excluding intangibles]</b>	<b>850</b>	

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**PART - 9**

**Business statistics / information for the financial year ended 199**  
(Please see note 1 below)

**( Amounts in thousands of Rupees)**

Item No.	Particulars	Item Code No.	Amounts
(1)	(2)	(3)	(4)
	<b><u>I.Disbursements (Fund based activities)</u></b>		
1	Equipment leasing (Total volume)	901	
2	Hire purchase (Total volume)	902	
3	Loans		
	(a) Inter-corporate loans / deposits (Total volume)	903	
	(b) Others (Total volume)	904	
4	Bills discounted (Total volume )	905	
5	Of 4, bills rediscounted (Total volume)	906	
	<b><u>II.Trading in shares / securities (quoted ,other than SLR)</u></b>		
6	Purchases / sales of shares / debentures / commercial papers:		
	a) Purchases (Total volume)	907	
	b) Sales (Total volume)	908	
	<b><u>III. Status of overdues</u></b>		
7	Lease overdues more than 12 months	909	
8	Lease overdues up to 12 months	910	
9	Hire purchase overdues more than 12 months	911	
10	Hire purchase overdues up to 12 months	912	
11	Other overdues more than 6 months	913	
12	Other overdues up to 6 months	914	
	<b><u>IV.Fee-based activities</u></b>		
13	Lease / hire purchase syndicated (Total amount)	921	
14	Loans / ICDs syndicated (Total amount)	922	

( Amounts in thousands of Rupees)

Item No.	Particulars	Item Code No.	Amounts
(1)	(2)	(3)	(4)
15	Bills syndicated (Total amount)	923	
16	Underwriting :		
	(a) Total amount underwritten	924	
	(b) Amount devolved	925	
	(c) Outstanding commitments	926	
	<b><u>V. Selected Income and Expenditure particulars</u></b>		
	<b><u>Fund-based income :</u></b>		
17	Gross lease income (See Note 2 below)	931	
18	<u>Less</u> Depreciation on Assets on Lease + / - Lease Equalisation (See Note 3 below)	932	
19	Net lease income (17 – 18)	933	
20	Hire purchase income (See Note 4 below )	934	
21	Bills discounting income	935	
22	Investment income		
	(a) Dividend / interest	936	
	(b) Profit / Loss (+ / - ) on sale of shares / debentures / commercial papers	937	
23	Interest income		
	(a) Inter-corporate deposits / loans	938	
	(b) Other loans and advances	939	
24	Other fund based income	940	
25	Total fund based income [19+20+21+22(a +/-b)+23(a+b)+24]	930	
	<b><u>Fee based income</u></b>		
26	Income from merchant banking activities	951	
27	Underwriting commission	952	
28	Income from syndication of bills, loans, ICDs, lease & hire purchase	953	
29	Miscellaneous income	954	
30	<b>Total fee-based income (26 to 29)</b>	<b>955</b>	
31	<b>Total Income (25 + 30)</b>	<b>950</b>	

( Amounts in thousands of Rupees)

Item No.	Particulars	Item Code No.	Amounts
(1)	(2)	(3)	(4)
	<b><u>VI. Interest and other financing costs</u></b>		
32	Interest paid on fixed deposits	961	
33	Interest paid on ICDs	962	
34	Brokerage	963	
35	Reimbursement of expenses to brokers	964	
36	Other financing costs	965	
37	Bills rediscounting charges	966	
<b>38</b>	<b>Total financing costs (32 to 37)</b>	<b>960</b>	
	<b><u>VII. Operating expenses</u></b>		
39	Employee costs	971	
40	Other administrative costs	972	
41	<b>Total operating costs (39 + 40)</b>	<b>973</b>	
42	Depreciation on own assets	974	
43	Intangible assets amortised	975	
44	Provision for diminution in value of investments	976	
45	Provision against bad and doubtful assets / against non-performing Assets/depreciations in investments	977	
46	<b>Total expenses (38 + 41 to 45)</b>	<b>970</b>	
<b>47</b>	<b>Profit before tax (31 – 46)</b>	<b>980</b>	
<b>48</b>	<b>Tax</b>	<b>985</b>	
49	<b>Profit after tax (47 – 48)</b>	<b>900</b>	

**Notes :**

1. Particulars in this part should be for a full financial year. If the company closes its books on any date other than on 31<sup>st</sup> March, the date of closing of the books and the period should be indicated.
2. “Gross lease income” includes lease rentals (net of rebate), lease management fees, lease service charges, up-front fees, profit on sale of leased assets and delayed / late payment charges relating to lease business (including interest/compensation charges on advance payment for purchase of assets in respect of lease agreements entered into / finalised).
3. ‘Lease equalisation account’ has the same meaning as in the Guidance Note on Accounting for Lease (revised) issued by ICAI.
4. ‘Hire purchase income’ includes finance charges(net of rebate), hire service charges, delayed / late payment charges, up-front fees and other income relating to hire purchase business (including interest earned on advance payment for acquisition of hire purchase assets for identified hirers).

## C E R T I F I C A T E

Manager's / Managing Director's / Authorised Official's @ Certificate :

1. Certified that the directions contained in the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 or Miscellaneous Non-Banking Companies (Reserve Bank) Directions, 1977, as the case may be, are being complied with.
2. Further certified that the particulars / information furnished in this Return have been verified and found to be correct and complete in all respects.

Signature of Manager / Managing Director /  
Authorised Official

Date :

Place:

### Auditor's Report

We have examined the books of account and other records maintained by \_\_\_\_\_ Co. Ltd. in respect of the data furnished in this return and report that to the best of our knowledge and according to the information and explanations given to us and shown by the records examined by us, the data furnished in this return are correct.

Place :

Date:

Chartered Accountants

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@ Strike off whichever is not applicable.

Enclosures to the return :

1. The following documents should be submitted along with the return in case they have not already been sent. Please tick in the box against the item for the documents enclosed and state the date of submission in other cases.
  - (i) A copy of the audited balance sheet and profit and loss account dated nearest to the date of return.
  - (ii) Specimen signature card.
  - (iii) A copy of application form referred to in paragraph 4(12) of the Notification No.DFC.118/DG(SPT)-98 dated January 2, 1998 or paragraph 6 of the Notification No.DNBC.39/DG(H)-77 dated the 20<sup>th</sup> June 1977.
2. A list of Principal officers and the names and addresses of directors in the form enclosed is to be sent with this return.

**List of principal officers and directors of**  
**I.Principal Officers**

**Co. Ltd. as on March 31, 19**

Sr. No.	Name	Designation	Address & Tel. No.	If director in any company / ies, name / s of the company / ies
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**II.Directors**

Sr. No.	Name	Address	% of equity shares of the company held by the director, his spouse and minor children	Names of other companies where he is a director
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Signature of Manager / Managing Director / \_\_\_\_\_  
Authorised Official

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

Place:

Date :