

Annexure

(Please see paragraph 13 of the Non-Banking Financial
Companies Prudential Norms (Reserve Bank) Directions, 1998)

REPORTING FORMAT

**Half yearly Statement of capital funds, risk
assets/exposures and risk asset ratio etc.,
as at the end of March/September_____**

(Amounts in Rupees - 000 omitted)

Name and address of the
Non-Banking Financial Company -----

Company code number (As given by RBI) -----

Registration number (As given by RBI) -----

Classification of the company (as given by RBI) -----

PART - A

<u>Item Name</u> (1)	<u>Item Code</u> (2)	<u>Amount</u> (3)
<u>Capital Funds - Tier - I</u>		
(i) Paid-up Equity Capital and	111	
(ii) Preference shares to be compulsorily convertible into equity	112	
<u>(iii) Free reserves</u>		
(a) General Reserves	113	
(b) Share Premium	114	
(c) capital Reserves (representing surplus on sale of assets held in separate account)	115	
(d) Debenture Redemption Reserve	116	
(e) Capital Redemption Reserve	117	
(f) Credit Balance in P & L Account	118	
(g) Other free reserves (to be specified)	119	

Total ...(111 to 118)	110	

<u>Item Name</u> (1)	<u>Item Code</u> (2)	<u>Amount</u> (3)
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(iv) Accumulated balance of loss	121	
(v) Deferred Revenue Expenditure	122	
(vi) Other Intangible Assets	123	

Total ... (121 to 123):		120

(vii) Owned Funds : (110 - 120) :	130	

(viii) Investment in shares of :		
(a) Subsidiaries	141	
(b) Companies in the same Group :	142	
(c) Other non-banking financial companies :	143	
(ix) The book value of debentures, bonds, outstanding loans and advances, bills purchased and discounted (including hire-purchase and lease finance) made to, and deposits with		
(a) Subsidiaries	144	
(b) Companies in the same Group :	145	

(x) Total (141 to 145) :	140	

(xi) Amount of Item 140 in excess of 10% of Item 130 above	150	
(xii) Tier I Capital -		
Net owned fund (130 -150)	151	

PART - B

<u>Item Name</u> (1)	<u>Item Code</u> (2)	<u>Amount</u> (3)
<u>Capital Funds - Tier II</u> (Para 2(1)(xx)(b) of directions)		
(i) Preference Share Capital other than those compulsorily convertible into equity	161	
(ii) Revaluation reserves	162	
(iii) General provisions and loss reserves	163	
(iv) Hybrid debt capital instruments	164	
(v) Subordinated debt	165	
(vi) Aggregate Tier II Capital (Items 161 to 165)	160	

Total Capital Funds (151 + 160)	170	

PART - C

Risk Assets and Off-Balance Sheet items

(i) Adjusted value of funded risk assets i.e. on-balance sheet items (To tally with Part D)	181	
(ii) Adjusted value of non-funded and off-balance sheet items (To tally with Part E)	182	

(iii) Total risk weighted assets/ exposures (181 + 182)	180	

(iv) Percentage of capital funds to <u>risk weighted assets/exposures</u>		
(a) Tier I capital (Percentage of Item 151 to Item 180)	191	
(b) Tier II capital (Percentage of Item 160 to Item 180)	192	
(c) Total (Percentage of Item 170 to Item 180)	193	

PART - D

Weighted assets i.e. on - balance Sheet items

Item name	Item code	Book value	Risk weight	Adjusted value
----- (1) -----	----- (2) -----	----- (3) -----	----- (4) -----	----- (5) -----
I. Cash and bank balances including fixed deposits & certificates of deposits	210		0	0
-----	-----	-----	-----	-----
II. Investments [see Para 6 of the Directions]				
(a) Approved securities as defined in Reserve Bank of India Act, 1934	221		0	0
-----	-----	-----	-----	-----
(b) Bonds of public sector banks and FDs/CDs/bonds of public financial institutions				
(i) Amounts deducted in part `A' item (x) (Item code 150)	222		0	0
-----	-----	-----	-----	-----
(ii) Amounts not deducted in part `A' item (x) (Item code 150)	223		20	
-----	-----	-----	-----	-----
(c) Units of Unit Trust of India	224		20	
-----	-----	-----	-----	-----
(d) Shares of all companies and debentures/bonds/commercial papers of companies other than in (b) above/units of mutual funds other than in (c) above				
(i) Amounts deducted in Part `A' Item (xi) (Item code 150)	225		0	0
-----	-----	-----	-----	-----
(ii) Amounts not deducted in Part A	226		100	
-----	-----	-----	-----	-----

Item name	Item code	Book value	Risk weight	Adjusted value
(1)	(2)	(3)	(4)	(5)
IV. Fixed Asset (net of depreciation)				
(a) <u>Assets leased out</u>				
(i) Amounts deducted in Part A [Item (xi) item code 150]	251		0	0
(ii) Amounts not deducted in Part A	252		100	
(b) Premises	253		100	
(c) Furniture & Fixtures	254		100	
V. Other assets				
(a) Income-tax deducted at source (net of provisions)	255		0	0
(b) Advance tax paid (net of provision)	256		0	0
(c) Interest due on Government securities	257		0	0
(d) Others (to be specified)	258		100	
Total weighted assets (Items 210 to 258)	200			

Notes

1. Netting may be done in respect of assets where provisions for depreciation or for bad and doubtful debts have been made.
2. Stock on hire should be shown net of finance charges i.e. interest and other charges recoverable.
3. Assets which have been deducted (item code 150) from owned fund to arrive at net owned fund will have a weightage of '0'.

PART - E

Weighted non-funded exposures/off-balance sheet items

Item	Item Code	Book value	Conversion factor	Equivalent value	Risk weight	Adjusted value
-----	----	----	-----	-----	-----	-----
(1)	(2)	(3)	(4)	(5)	(6)	(7)
-----	----	----	-----	-----	-----	-----
1. Financial & Other guarantees	310		100		100	
-----	----	----	-----	-----	-----	-----
2. Share/debenture underwriting obligations	320		50		100	
-----	----	----	-----	-----	-----	-----
3. Partly paid shares/debentures	330		100		100	
-----	----	----	-----	-----	-----	-----
4. Bills discounted/rediscounted	340		100		100	
-----	----	----	-----	-----	-----	-----
5. Lease contracts entered into but yet to be executed.	350		100		100	
-----	----	----	-----	-----	-----	-----
6. Other contingent liabilities (To be specified)	360		50		100	
-----	----	----	-----	-----	-----	-----
Total non-funded exposures (Items 310 to 360)	300		--		--	
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Note: Cash margin/deposits shall be deducted before applying the conversion factor.

PART - F

Asset Classification

I. Aggregate of credit exposures categorised into:

Item name	Item code	A m o u n t
(i) Standard assets	411	
(ii) <u>Sub-standard assets</u> :		
(a) Lease and hire purchase assets	412	
(b) Other credit facilities	413	
(iii) Doubtful assets	414	
(iv) Loss assets	415	
Total	410	

II. Aggregate provisioning in respect of I above as per the Directions prescribed

Item name	Item code	Provision required	Actual provision made
(1)	(2)	(3)	(4)
(A) <u>Loans, advances and other credit facilities</u>			
(i) <u>Sub-standard assets</u> :			
(a) entire amount taken to the credit of profit and loss account before the asset became NPA and remaining unrealised [Para 3(2) of the directions]	421		
(b) 10% of the balance of outstanding dues	422		
(ii) <u>Doubtful assets</u> :			
(a) entire amount taken to the credit of profit and loss account before the asset became NPA and remaining unrealised [Para 3(2) of the directions]	423		

Item name	Item code	Provision required	Actual provision made
(1)	(2)	(3)	(4)
(b) 100% to the extent not covered by realisable value of security + 20 to 50% of the secured portion for the period the asset has remained doubtful	424		
(iii) <u>Loss assets</u> :			
(a) entire amount taken to the credit of profit and loss account before the asset became NPA and remaining unrealised [Para 3(2) of the directions]	425		
(b) 100 % of the outstanding balance	426		
(B) <u>Hire purchase and Leased assets</u>			
(i) <u>Sub-standard assets</u> : [Para 8(2) of the directions]			
<u>Hire Purchase assets</u>			
(a) entire amount taken to the credit of profit and loss account before the asset became NPA and remaining unrealised [Para 3(3) of the directions]	427		
(b) deficit between total dues and depreciated value or the net realisable value of the underlying asset, whichever is lower [Para 8(2)(i) of the directions]	428		
(c) 10% of net book value [Para 8(2)(ii) of the directions]	429		
<u>Leased Assets</u>			
(a) net lease rentals credited to profit and loss account before the asset became NPA and remaining unrealised [Para 3(4) of the directions]	430		

Item name	Item code	Provision required	Actual provision made
(1)	(2)	(3)	(4)
(b) 10% of the net book value [Para 8(2)(ii) of the directions]	431		
(ii) <u>Doubtful assets</u>			
<u>Hire Purchase assets</u>			
(a) entire amount taken to the credit of profit and loss account before the asset became NPA and remaining unrealised [Para 3(3) of the directions]	432		
(b) deficit between total dues and depreciated value or the net realisable value of the underlying asset, whichever is lower [Para 8(2)(i) of the directions]	433		
(c) 50% of net book value [Para 8(2)(ii) of the directions]	434		
<u>Leased Assets</u>			
(a) net lease rentals credited to profit and loss account before the asset became NPA and remaining unrealised [Para 3(4) of the directions]	435		
(b) 50% of the net book value [Para 8(2)(ii) of the directions]	436		
(iii) <u>Loss assets</u>			
<u>Hire Purchase assets</u>			
(a) entire amount taken to the credit of profit and loss account before the asset became NPA and remaining unrealised [Para 3(3) of the directions]	437		

Item name	Item code	Provision required	Actual provision made
(1)	(2)	(3)	(4)
(b) deficit between total dues and depreciated value or the net realisable value of the underlying asset whichever is lower [Para 8(2)(i) of the directions]	438		
(c) 100% of net book value [Para 8(2)(ii) of the directions]	439		
<u>Leased Assets</u>			
(a) net lease rentals credited to profit and loss account before the asset became NPA and remaining unrealised [Para 3(4) of the directions]	440		
(b) 100% of the net book value [Para 8(2)(ii) of the directions]	441		
Total	420		

III. Other provisions in respect of :

(i) Depreciation in fixed assets	451		
(ii) Depreciation in investments	452		
(iii) Loss/intangible assets	453		
(iv) Provision for taxation	454		
(v) Gratuity/provident fund	455		
(vi) Others (to be specified)	456		
Total	450		

PART-G

Particulars regarding investments in and advances to companies/firms in the same group and other NBFCs

Item name (1)	Item code (2)	Amount (3)
i) Book value of bonds and debentures and outstanding loans and advances to and deposits with subsidiaries and companies in the same group (Details to be enclosed in Appendix No.).	510	
ii) Investments in shares of subsidiaries and companies in the same group and all non-banking financial companies (Details to be enclosed in Appendix No.).	520	
iii) Investments by way of shares, debentures, loans and advances, leasing, hire purchase finance, deposits etc. in other companies, firms and proprietary concerns where directors of the company hold substantial interest (Details to be enclosed in Appendix No.).	530	

PART - H

Particulars regarding concentration of advances including off balance sheet exposure and investments to parties including those in Part G above

Item name (1)	Item Code (2)	Amount (3)
i) Loans and advances including off-balance sheet exposures to any single party in excess of 15 per cent of owned fund of the NBFC. (Details to be enclosed in Appendix No.)	610	
ii) Loans and advances including off-balance sheet exposures to a single group of parties in excess of 25 per cent of owned fund of the NBFC. (Details to be enclosed in Appendix No.)	620	

Item name (1)	Item Code (2)	Amount (3)
iii) Investments in a single company in excess of 15 per cent of the owned fund of the NBFC. (Details to be enclosed in Appendix No.)	630	
iv) Investments in the shares issued by a single group of companies in excess of 25 per cent of the owned fund of the NBFC	640	
v) Loans, advances to (including debentures/ bonds and off-balance sheet exposures) and investment in the shares of single party in excess of 25 per cent of the owned fund of the NBFC	650	
vi) Loans, advances to (including debentures/ bonds and off-balance sheet exposures) and investment in the shares of single group of parties in excess of 40 per cent of the owned fund of the NBFC	660	

Notes : (1) All these exposure limits are applicable to the NBFC's own group as well as to the borrower/investee company's group.

(2) Investment in debentures for this purpose shall be treated as credit and not investment.

Part - I

Particulars regarding Investments in premises and unquoted shares

Item name	Item code	Amount
"(i) Investments in Premises, (Land and buildings) except for own use, (out of item code 253 in the return) held by the company in excess of 10 percent of the owned fund		
(a) Acquired by the company independently	710	

Item name	Item code	Amount
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(b) Acquired in satisfaction of its debts.	720
(ii) Investments in unquoted shares except those held in the subsidiaries and companies in the same group (vide item code 141 and 142) in excess of	
(a) 10 percent of the owned fund in case of equipment leasing and hire purchase finance companies	730
(b) 20 percent of the owned fund in case of loan and investment companies"	740

CERTIFICATE

Certified that

(1) the data/information furnished in this statement are in accordance with the directions issued by the Reserve Bank of India relating to income recognition, accounting standards, asset classification, provisioning for bad and doubtful debts, capital adequacy and concentration of credit and investments. The statement has been compiled from the books of account and other records of the company and to the best of my knowledge and belief they are correct;

(2) Reserve Bank's classification of the company as aon the basis of its principal business as evidenced from its asset and income pattern continues/does not continue to hold good (delete whatever is not applicable);

(3) The company has accepted public deposit and the quantum of such deposit is within the limits applicable to the company;

(4) the company has not paid interest/brokerage on deposit beyond the ceiling prescribed under the directions;

(5) the company has not defaulted in repayment of matured deposit;

(6) the credit rating for fixed deposits assigned by the Credit Rating Agency viz.------(Name of the Agency) at -----(rating level) is valid;

(7) the capital adequacy as disclosed in part C of the return after taking into account the particulars contained in part D, E and F has been correctly worked out;

(8) classification of assets as disclosed in part F of the return has been verified and found to be correct. No rollover/rephasing of loans, lease and hire purchase transactions and bills discounted beyond due dates has been observed. The sub-standard or doubtful or loss asset, if up-graded, has been done so, in conformity with the Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions 1998;

(9) investments in group companies as disclosed in part G of the return and exposures to individuals/firms/other companies exceeding the credit/investment concentration norms as disclosed in part H of the half-yearly return and classification of such assets is correct;

(10) net owned fund as per tier-I capital of the company has been correctly worked out.

Place : For and on behalf of
(Name of the company)

Date :
Managing Director/Chief
Executive Officer

Auditor's Report

We have examined the books of accounts and other records maintained by..... Limited in respect of the capital funds, risk assets/exposures and risk asset ratio etc. as on19... and statements hereinabove made by the Managing Director/Chief Executive Officer of the company or his authorised representative. We report that to the best of our knowledge and according to the information and explanations given to us and as shown by the record examined by us the figures shown in Parts A, B, C, D, E, F, G and H of the statement hereinabove are correct.

Place :
Date :

Statutory Auditors