

Annex VII
(Para 3.8.4 of Section I)

Format - PDR IV Return

Name of the Primary Dealer :				
Quarterly return on select Financial & Balance Sheet indicators for quarter ended				
				(Rs. in crore)
<u>I. BALANCE SHEET INDICATORS</u>			Quarter ended	Previous
			(cumulative)	Quarter
<i>SOURCES OF FUNDS</i>				
Share Capital				
Reserves & Surplus				
Deposits, if any				
Secured loans				
Unsecured loans				
TOTAL				
<i>APPLICATION OF FUNDS</i>				
Fixed Assets				
Gross Block				
less Depreciation				
Net block				
Add Capital work in progress				
Investments				
a. Govt. Securities				
1. Dated GOI securities				
2. State Govt. Securities				
3. T-bills				
b. Others (Specify)				
Current Assets, Loans and Advances				
(A) Current Assets				
Accrued Interest				
Stock-in-Trade				
Cash & Bank balance				
(B) Loans & Advances				
Less:				
Current Liabilities				
Provisions				
Net Current Assets				
Deferred Tax				
Miscellaneous Expenses not written off				

	Others (specify)			
	TOTAL			
			Quarter ended (cumulative)	Previous Quarter
II. P & L INDICATORS				
INCOME				
	Discount Income			
		1. G-sec		
		2. Others		
	Interest Income			
		1. G-sec		
		2. Call/Term		
		3. Repo		
		4. Others		
	Trading Profits			
		1. G-sec		
		2. Others		
	Other Income			
		1. G-sec		
		2. Others (specify)		
	TOTAL INCOME			
EXPENDITURE				
	Interest Expenses			
		1. Call/Term		
		2. Repo		
		3. Borrowing from RBI		
		4. Others		
	Operating Expenses			
	Establishment & Administrative Expenses			
	Provisions against doubtful assets			
	Depreciation on Fixed Assets			
	Other expenses (specify)			
	TOTAL EXPENDITURE			
	PROFIT BEFORE TAX			
	Less provision for taxation and deferred tax			
	PROFIT AFTER TAX			
III. FINANCIAL INDICATORS				

	Certain Key Figures			
	Dividend paid/proposed			
	Retained earnings			
	Average Earning assets			
	Average Non-earning assets			
***	Average total assets			
		1. Average dated G-sec (Central and State)		
		2. Average T-Bills		
		3. Other average assets		
****	Average Interest bearing liabilities			
		1. Call borrowing		
		2. Repo		
		3. Borrowing from RBI		
		4. Others		
	Average yield on assets			
		(Total interest income/Average Earning Assets)		
	Average cost of funds			
		(Total interest expended/Average interest bearing liabilities)		
	Net interest income			
	Non-interest income			
	Non-interest expenditure			
	Net total income			
	Measures of Return			
	Return on Assets			
	Before tax	(PBT/Ave.Total Assets)		
	After tax	(PAT/Ave.Total Assets)		
	Return on average Equity			
	Before tax (PBT/Ave.Equity)			
	After tax	(PAT/Ave.Equity)		
	Return on Capital Employed			
	Before tax (PBT/(Owners' Equity+Total Debt))			
	After Tax (PAT/(Owners' Equity+Total Debt))			
	Net Margin Analysis			
	Net Margin (PAT/Total Income)			
	Interest expenses/Total income			
			Quarter ended (cumulative)	Previous Quarter
IV. PERFORMANCE INDICATORS				

	NOF (Rs. in crore)			
	CRAR (as %)			
	Average duration of the Portfolio (in years)			
	Average leverage (as ratio)			
	Effect of 1% shock in yields on portfolio value			
	(Rs. in crore)			
*****	MTM value of all securities (Rs. in crore)			

Notes:

1. The details of share capital, reserves, etc. may be enclosed as Annexes.
2. Where average figures are involved, it may be taken to mean as average of month end balances.

*** Average assets refer to the simple average of month end book balance.

**** Average liabilities refer to the simple average of month end book balance.

***** Before adjusting Repo transactions and MTM depreciation on IRS transactions.

Signature