

STATEMENT - 1
Statement on Assets and Liabilities

Name of the Bank :
For the Quarter ended :

(Rs. in lakhs)

Item	31.03...
Liabilities	
1. Paid-up Capital:	
i) Individuals	
ii) State Government	
iii) Others	
2. Reserve Fund and other Reserves:	
i) Statutory Reserve Fund	
ii) Building Fund	
iii) Dividend equalization Fund	
iv) Revaluation Reserve	
(v) Provision for standard assets	
vi) General Provisions (other than provision for standard advances)	
vii) Other funds and reserves not in the nature of outside liability - (Refer annexure 1)	
3. Profit/ Excess of income over expenditure	
i. Surplus Unallocated and Carried over	
ii. Accumulated losses of Previous years	
iii. Operating Surplus in current year	
iv. Operating deficit in current year	
4. Total Capital And Reserves	
5. Subordinated Debt (Tier II Capital)	
6 Deposits and other Accounts:	
A. Customer Deposits –Resident	
i) Term Deposits (including recurring deposits, cash certificates, staff provident funds, security deposits and matured term deposits)	
ii) Savings bank deposits	
iii) Current deposits	
B. Non Resident Deposits	
NRI Deposits (Other than deposits in NRO Accounts)	
i) FCNR Deposits	
ii) NRE Deposits	
2. NRO Deposits	
C. Deposit of Banks	

i) Commercial Banks	
ii) Scheduled Cooperative Banks	
iii) Other Cooperative Banks	
7. Borrowings from:	
i) RBI / NABARD	
ii) State/Central Coop. Bank of the State/ District	
a) Short-term loans	
b) Medium-term loans	
c) Cash credits and overdrafts	
iii) Other banks (specify) (exclude borrowings from call money market)	
iv) Call money market	
v) Others (specify)	
8. Bills for collection being bills receivable as per contra	
9. Branch Adjustments*	
10. Overdue Interest Reserve	
11. Interest Payable on:	
i) Deposits	
ii) Borrowings	
12. Risk Provisions Other than netted off assets (BDDR, Spl BDDR, Depreciation on fixed assets etc.,)	
i) For investments (Investment Depreciation Reserve)	
ii) BDDR, Spl BDDR	
iii) Depreciation on fixed assets	
iv) For other impaired assets	
v) For contingent / non-funded exposures	
13. Other Liabilities	
i) Bills payable	
ii) Unclaimed dividends	
iii) Provident fund payable to Regional Provident Fund Commissioner	
iv) Others-	
14.Total Outside Liabilities	
15. Total Liabilities (4 to15)	
16. Contingent Liabilities:	
i) Claims against the bank not acknowledged as debt	
ii) Liabilities for partly paid investments	
iii) Letter of Credit Documentary	
iv) Guarantees – Financial	
v) Guarantees- Others (Indemnity/ Tender/ Bid Bonds)	

vi) Sale and Repurchase Agreement /Asset sales with recourse	
vii) Liability on account of outstanding forward exchange contracts	
viii) Acceptances, endorsements and other obligations	
ix) Others	
Assets	
1. Cash in Hand	
2. Due From Banks	
A. Balances with -banks	
i) State/ Central/ Cooperative Bank of the State/ District concerned in:	
a) Current	
b) Savings	
c) Fixed	
ii) RBI:	
a) Current	
b) Others	
(iii) SBI and other notified banks:	
a) Current	
b) Savings	
cb) Fixed	
B. Loans and Advances to Banks (including bills)	
i) Call and Short Notice Money to Cooperative banks	
ii) Call and Short Notice Money to Other banks	
iii) Loans and Advances to Scheduled Cooperative Banks	
iv) Loans and advances to Non scheduled Cooperative Banks	
v) Loans and Advances to Other Banks	
C. Due From Other institutions (including post office/treasuries):	
a) Current	
b) Fixed	
c) Others	
3. Investments	
A. SLR Investments in Government and Other Approved Securities	
Central and State Govt Securities	
i) GOI T. Bills	
ii) GOI (dated) Securities	
iii) State Government Securities	

iv) Other trustee/approved securities including Land Development Bank debentures.	
B. Non – SLR Investments	
I. Other Debt Securities	
ii) Other State Government Securities	
iii) Bonds of PSUs / All India Financial Institutions	
II. Equities / Units of Mutual Funds	
i) Shares in cooperative institutions	
ii) Shares of All India Financial Institutions	
iii) Units of UTI	
III. Investment in Subsidiaries / Equity Participations	
IV) Other investments	
4. Loans and Advances:	
A. Gross Loans and Advances: (Other than banks)	
i) Short term loans	
a) Secured	
b) Unsecured	
ii) Cash credits and overdrafts:	
a) Secured	
b) Unsecured	
iii) Medium – term loans:	
a) Secured	
b) Unsecured	
iv) Long-term loans:	
a) Secured	
b) Unsecured	
v) Bills/hundies purchased/ discounted:	
a) Documentary	
b) Clean	
B. Netting items on Loans and Advances	
i) Unrealised interest in Suspense	
ii) Credit Recoveries in Suspense	
iii) Provisions for Credit Losses (funded credits)	
C. Loans and Advances (Net)	
5. Interest receivable on:	
i) Investments	
ii) Loans and advances	
(Of 5 (ii) above, overdues)	
6. Bills receivable being bills for collection as per contra	
7. Premises (less depreciation)	

8. Furniture and Fixtures (less depreciation)	
9. Branch adjustments *	
10. Other assets	
i) Advance Tax Paid and TDS (net)	
ii) Amounts due from RBI	
iii) Sundry Debtors	
iv) Intangible assets	
v) All Other	
11. Non-banking assets acquired in satisfaction of claims	
12. Loss/excess of expenditure over income	
Total Assets (1 to 11)	

Note:

* Branch adjustments: Net position to be shown as an item of liability/ assets, as the case may be.

Annexure I

1. Break-up of Other Funds and Reserves

(Rs. in lakhs)

	31.03....
(i) Gratuity Fund	
(ii) Staff Welfare Fund	
(iii) Silver Jubilee Fund	
(iv) Development Fund	
v) Charity fund	
(vi) Any other Fund/ Disclosed reserves	
vii) Undisclosed reserves created out of PAT and included in B/S under heads like other liabilities and provisions	
Total	

2. Particulars of top 10 deposits accepted from other banks / and institutions as on the date of review

(Rs. in lakhs)

Name of bank / Institution	Amount of deposit	Rate of interest	Date of receipt	Period	Maturity date

3. Age-wise analysis of Inter Branch Adjustment Account -**Position as on 31.03.....**

Time period	Debit entries		Credit entries	
	No. of entries	Amount	No. of entries	Amount
3 months to 6 months				
Above 6 months to 1 year				
Above 1 year to 2 years				
Above 2 years				
Total				

4. Age-wise analysis of Inter Bank Reconciliation -**Position as on 31.03.....**

Time period	Debit entries		Credit entries	
	No. of entries	Amount	No. of entries	Amount
3 months to 6 months				
Above 6 months to 1 year				
Above 1 year to 2 years				
Above 2 years				
Total				

5. Unsecured guarantees issued by the bank

Sl.No.	Name of borrower	Name of beneficiary*	Outstanding as on 31.03.-----
Total			

- Give name if borrower / beneficiary is director / top management / related entity.
Other guarantees may be consolidated and reported against Others.

ANNEXURE – II**Sundry Debtors Account - 1****Long Outstanding Large Amounts****Outstanding for over 6 months but less than 1 year***

S. No	Due From – Name	Amount Due (Rs. Lakhs)	Provision Made (Rs. Lakhs)

*Large Amounts: Rs. 2 lakhs for banks having total assets of Rs. 100 lakhs and over Rs. 50,000 for other banks.

Sundry Debtors Account-2**Long Outstanding Large Amounts****Outstanding for over 1 year but less than 3 years***

S. No	Due From – Name	Amount Due (Rs. Lakhs)	Provision Made (Rs. Lakhs)

*Large Amounts: Rs. 2 lakhs for banks having total assets of Rs. 100 lakhs and over Rs. 50,000 for other banks

Sundry Debtors Account-3**Long Outstanding Large Amounts****Outstanding for over 3 years***

S. No	Due From - Name	Amount Due (Rs. Lakhs)	Provision Made (Rs. Lakhs)

*Large Amounts: Rs. 2 lakhs for banks having total assets of Rs. 100 lakhs and over Rs. 50,000 for other banks

STATEMENT-2**Statement on Earnings****Name of the bank :****For the quarter ended :**

(Rs in lakhs)

Item	31.03.
1. Interest/discount received (2+3+4+5)	
2. Interest/discount received on loans and advances (other than from banks)	
i) Actually received	
ii) Accrued interest on Standard advances	
3. Interest on market lending (to banks, if any)	
4. Interest on investments	
i) Interest received /accrued on Standard Investments	
5. Interest on additional balance with RBI, inter-bank deposits, placements and credits	
6. Other Operating income	
i) <u>Commission, exchange and brokerage</u>	
ii) <u>Dividend Income</u>	
iii) Miscellaneous Income	
7. Total Operating Income	
8. <u>Non operating Income (Capital gains / (losses) (+)/ (-)</u>	
i) <u>Profit / (Loss)on sale of fixed assets (+)/ (-)</u>	
ii) <u>Profit / (loss) on sale of other assets (+)/ (-)</u>	
iii) Other Non-operating income / (expenses) (+)/ (-)	
9. Total income	
10. Interest Expense	
i) <u>On Customer deposits</u>	
ii) <u>On Inter-bank deposits</u>	
iii) <u>On Inter-bank borrowings (including from RBI/FIs)</u>	
iv) <u>Others</u>	
11. Operating Expenses	
i). Staff expenses	
ii) . Directors fees	

iii) Auditors' fees	
12. Other Operating Expenses	
i. Rent, taxes, insurance and lighting	
ii. Law charges	
iii. Postage, telegrams and stamps	
iv. Stationery, printing and advertising	
v. Depreciation on and repairs to bank's property	
13 Total operating expenses	
14. Profit / Loss on Other Operations	
i. Profit / (Loss) on forex operations	
ii. Profit / (Loss) on trading and sale of securities	
15. Operating Profit/ Loss	
16. Value adjustment of Securities (HFT)	
17. Write off	
i). Bad Debts written off	
ii). Other assets written off	
iii). Capitalised expenditure written off	
18. Provision against risks/ contingencies	
i). Provision for loan losses (BDDR, Spl. BDDR, etc.)	
ii). Provision for depreciation in investments including AFS	
iii). Other risk provisions towards losses on account of frauds, misappropriations, robberies, claims against the bank, etc.	
iv). Other provisions (specify)	
19 . Net Operating Profit (+)/Loss (-)	
20. Profit (+) on sale of assets (other than investments)	
21. Loss (-) on sale of assets (other than investments)	
22. Net Profit (+)/ Loss (-) before taxes - (EBPT)	
23. Provisions for taxes (if any)	
24. Net Profit (+)/ Loss (-) after taxes	
25. Balance of previous year's profit (+)/ Accumulated losses (-)	
26. Net distributable profit (+)/ Accumulated Losses (-)	
27. Appropriation of profits	
i)Appropriation towards Statutory Reserves	
ii)Appropriation towards Building Fund	
iii)Appropriation towards Dividend Equalisation Fund	

iv) Appropriation towards Other Reserves/ Provisions	
v) Dividend	
28. Net interest income	
29. Non-interest income	
30. Non-interest expenditure	
31. Earning Assets	
32. Average Earning Assets	
33. Working Fund	
34. Number of Employees	

NOTE

(i) Working Capital (working funds)	Total of Liabilities (Total Assets) (-) contra items (-) Overdue Interest Receivable on NPAs (-) Revaluation Reserves (-) Accumulated Losses- Intangible assets
(ii) Average	Monthly average to be taken wherever "average" is indicated in Productivity Analysis
(iii) No. of employees	Total number of employees including Officers.
(iv) Earning Assets	Includes loans and advances, investments of all types, interest earning deposits with banks/ others and market lending to banks
(v) Return on Assets	Net Profit/ Net Assets* as per balance sheet *Net Assets = Total Assets (-) Contra items (-) Revaluation Reserve (-) Overdue interest receivable on NPAs (-) Accumulated losses
(vi) Other provisions (item no.18 iv)	Include provisions which are to be made by the bank as per any law irrespective of the position whether the bank is showing profit in its working results or not, provision made to meet any item of deferred payments which is to be charged to P&L account, etc.

(Rs. In lakhs)

Earnings Before Profit and Tax (EBPT) from April to Date	
Total Write offs	
Provision for loan losses (BDDR, Spl. BDDR etc.)	
Provision for depreciation in investments	
Provision for non-performing loans and advances	
Provision for standard advances	
For contingent credit exposures	
Other Risk Provisions	
Net Operating Profit / (loss) during the year	
Profit on sale of assets (other than investments)	
Loss on sale of assets (other than investments)	
Provision for taxes	
Net Profit Loss After Tax during the year	

*(Memorandum Item)		
Interest receivable on NPAs not recognized as income	Current Quarter	From April till date
i. Interest receivable not recognized during the quarter / year		
ii. Balance at the beginning of the quarter /year		
iii. Interest received and reversed to income from (i) in the quarter /year on NPAs upgraded to Performing / accrual basis		
Balance at the end of the quarter (i)+(ii)-(iii)		

Ratio Analysis

(a) Net Margin	
(b) Interest expenses/total income	
(c) Interest paid on deposits/total income	
(d) Interest paid on borrowings/ total income	
(e) Staff costs/total income	
(f) Other overheads/total income	
(g) Interest received on loans and advances and discount/ total income	
(h) Interest/ dividend received on investments to total income	
(i) Risk provisions /total income	
(j) Total income/ Working capital	
(k) Return on Average Assets (Net Profit)	
(l) Bad debts written off/ Total NPAs x 100	
(m) Interest income/ Average Earning Assets x 100	
(n) Total income/ Total Assets x 100	
(o) Employee productivity (Average business/ Number of employees)	
(i) Deposits per employee	
(ii) Advances per employee	
(iii) Coverage ratio	
(iv) Borrowings per employee	
(v) Profit per employee	

STATEMENT-3**Statement on ASSET QUALITY**

Name of the bank :

For the quarter ended :

PORTFOLIO ANALYSIS

Period of Delinquency	Loans	Overdrafts & Cash Credits	Bills Purchased and Discounted	Total Loan Assets
A. PERFORMING (i+ii)				
i) Current				
ii) Overdue less than				

one quarters				
ii) of which overdue less than 2 months				
B. NON-PERFORMING@ (iii+iv)				
iii) Less than 12 months				
iv) 18 months and above				
TOTAL (A+B)				

* Last Date of portfolio review....

@ Non Performing Advances as defined in RBI (UBD) Circular issued from time to time and in force at time of review

Memorandum Item

Interest in arrears on Non Performing loans and advances (i.e. interest suspended / not recognized as income)	End of last quarter	Current quarter

Portfolio Analysis-Other Interest bearing assets (OIBA)

(Rs. in Lakhs)

Period of delinquency	Commercial Paper	Notes & bonds of corporates @	Inter- Bank Assets	Lease receivables +	Others	Total OIBA *
A. PERFORMING						
1) Current						
2) Overdue less than one quarters						
2a) Of which Overdue less than two months						
B. NON-PERFORMING						
3) Less than 18 months						
4) 18 months and above						
C TOTAL(A+B)						

@ including those of PSUs (owned by central and state governments)

+if not included in Portfolio Analysis for loans and Advances

Of which grouped under:

- (a) Treasury bills
- (b) GOI Securities(Bonds)
- (c) State Govt. securities
- Total**

Consolidated data from Columns of previous two tables taken directly i.e. Total Loan Assets & Total OIBA

Period of delinquency	Loans and Advances	Other Interest Bearing Assets (OIBA)
A. PERFORMING		
1) Current		
2) Overdue less than one quarter		
2a) Of which Overdue less than two months		
B. NON-PERFORMING		
3) Less than 18 months		
4) 18 months and above		
C TOTAL(A+B)		

PART A. CLASSIFICATION OF LOANS AND ADVANCES (including Bill Credit)

Risk Category	Outstanding Amount	% to Total
1. Standard		
2. Of which Restructured Standard		
3. Sub-standard*		
4. Of which restructured Sub- Standard		
5. Doubtful* upto 1 year		
6. Doubtful* more than 1 and upto 3 years		
7. Doubtful* more than 3 years		
8. Loss*		
TOTAL		

Memorandum Item

* of which total NPAs in loans and advances to government or carrying government guarantee which are non-performing	
Amount of interest not recognized on the above govt. and govt. guaranteed loans	
a. Upto one year	
b. More than one year and upto 3 years	
c. More than 3 years	

Part B - Other risk assets and exposures

ON BALANCE SHEET

Item	Standard	Sub-Standard	Doubtful	Loss	Total
1 Inter-bank assets					
Amount					
(Loss provision)					
2 SLR Securities					
Amount					
(Loss provision)					
3 Receivables					
Amount					
(Loss provision)					
Sub-total(1 to 5)					

(Amount)						
(Loss Provision)						
OFF BALANCE SHEET						
<u>Item</u>	Invoked	<u>Not invoked</u>	Invoked			
			Sub standard	Doubtful	Loss	Total
4. Guarantee outstanding						
Amount						
(Loss provision)						
5. Letters of credit outstanding						
Amount						
(Loss provision)						
6. Other contingent credit exposures						
Amount						
(Loss provision)						
Sub-total(4 to 6)						
Amount						
(Loss provision)						
Grand-total(1 to 6)						
Amount						
(Loss provision)						

QUALITY OF SECURITY PORTFOLIO

Quality of Investment Portfolio

(Rs. in Lakhs)

	Book Value			Market Value	
	Held to Maturity	Available for Sale	Held for Trading	Available for Sale	Held for Trading
A. SLR Investments Total					
i. GOI Treasury bills					
ii. GOI Securities(Dated)					
iii. State Govt. Securities(Dated)					
iv. Other approved Securities					
B. Debt Securities - Total(Ba + Bb)					
Ba Debt Securities - Quoted - Total					
(i) PSU bonds					
(ii) Mutual funds(debt oriented)					

(iii) Bank Certificate of Deposits					
(iv) All others excluding equities					
Bb Debt Securities - Unquoted - Total					
(i) PSU bonds					
(ii) Mutual funds(debt oriented)					
(iii) Bank Certificate of Deposits					
(iv) All others excluding equities					
C. Equities - Total					
(i) Quoted					
(ii) Unquoted					
Out of C Equities - Total - investments in equity - oriented mutual funds					
TOTAL Investments (A+B+C)					

Other Details of Non-SLR Securities

Category of Securities	Rating wise details of Total Holdings		Category wise details of Total Holdings		Amount Acquired through Private Placement		Total NPAs	Total Provision Held
	Rated	Unrated	Borrowers	Non-Borrowers	Rated	Unrated		
Item								
1.PSU Bonds								
2.Mutual funds(Including Units)								
3.Others								
Total(Quoted) - I								
1.Mutual funds(Including Units)								
2.Others								
Total (Unquoted) - II								
Equities of AIFIs: - III								

1.Quoted								
2.Unquoted								
Grand Total (I + II + III)								

STATEMENT – 4

STATEMENT ON NON PERFORMING ASSETS

Name of the bank :

For the quarter ended :

(Rs. in lakhs)

A. NPA (GROSS & NET)

Category	
A. Gross NPAS	
i. Sub standard assets	
ii. Doubtful assets	
a) upto one year	
b) one to three years	
c) above three years	
iii. Loss Assets	
B. Deductions	
i. Balance in interest suspense account/ OIR in respect of unrealized interest capitalized and included in loans and advances shown as outstanding	
ii. DICGC/ECGC claims received and pending adjustment	
iii. Part payment of NPA amounts received and pending adjustment	
iv. Total NPA provisions held (under BDDR, special BDDR, etc.)	
C. Net NPAs (A-B)	

B. Movement of NPAs during the past three quarters

(Rs. in lakhs)

Year (1)	Amount of NPAs as at the beginning of the year (2)	Recoveries effected out of NPAs during the year (3)	Additions to NPAs during the year(4)	Amount of NPAs as at the end of the year (2-3+4) (5)

Part II

A. Extensions granted -

(Rs. in lakhs)

During current quarter		From April till date		Total Extensions granted (of which still outstanding)	
No. of accounts	Amount involved	No. of accounts	Amount involved	No. of Accounts	Amount Involved

B. Other than Compromise Settlement:

(Rs. In lakhs)

During current quarter		From April till date	
No. of accounts	Amount involved	No. of accounts	Amount involved

C. Compromise Settlements:

(Rs. in lakh)

[illegible]

D. TOP FIFTY IMPAIRED CREDIT OR MORE THAN 100 lakhs

[illegible]

PART III**A. STATEMENT ON LARGE EXPOSURE – SINGLE BORROWER**

S. No	Name of beneficiary	Type of facility		Limit sanctioned	% to total advance	Outstanding balance	Capital fund	% to capital fund	Asset classification
		Funded	Non funded						

B. STATEMENT ON LARGE EXPOSURE – GROUP BORROWER

S. No	Name of beneficiary	Type of facility		Limit sanctioned	% to total advance	Outstanding balance	Capital fund	% to capital fund	Asset classification
		Funded	Non funded						

Top Ten Credit Exposure to Banks

Sr. No.	Counter Party Bank	Funded Exposure	Non – Funded Exposure	Total Credit

STATEMENT - 5**Statement on segment/sector wise advances**

Name of the bank:

For the quarter:

A. Segment-wise analysis of advances

(Rs in lakhs)

Category	Total amount outstanding			NPA		
	No. of Account	Amount	% to total	Amount	% to total	Loss Provision
i. Retail trade						
ii. Small business						
iii. Small scale industries						
iv. Construction and / or repairs to buildings etc., (housing upto Rs 10 lakhs)						

v. Agriculture & Allied Activities						
vi. Small Road Transport Operators						
vii. Professional and Self Employed artisans and craftsmen						
viii. Education						
ix. Other priority sector						
TOTAL PRIORITY SECTOR						
i. Medium and large industries						
ii. Export trade						
iii. Banks						
iv. Non Bank Financial Institution						
v. Governments (Central/ States)						
vi. Food Credit (FCI consortium)						
vii. Real Estate						
viii. Other PSUs						
ix. All Other						
TOTAL NON-PRIORITY SECTOR						
Total (Priority + Non-Priority)						

B.Details on Industry-Wise Exposures

Rs Lakhs

Industry Code	Industry Name	Total Credit O/S	<u>Of which Impaired</u>				Provisions held for			
			SS	Doubtful	Loss	Total	SS	Doubtful	Loss	Total

C.Exposure to Sensitive Sector

Category

A. Advances to Capital Market

A1. Fund Based

1. Individuals	
2. Market Makers	
3. All Other Borrowers against Security of Shares	
4.Total -	

A2. Non Fund based

1. Financial Guarantees issued	
2 Other Guarantees	
3. Total Guarantees	

B. Investment in Capital Market

1.Convertible Bonds and Debentures	
2.Equities of AIFI	
3- Units of UTI	

Total Investment in Capital Market

Total Capital Market Exposure (A+B)

C. Advances to Real Estate Sector

1. Commercial Property	
2. Land & Buildings Developers	
3. Mortgages other than Individual Housing Loans	
4. Individual housing loans	
5. Others	
Total Exposure to the Real Estate Sector (Total of 1 to 4)	

STATEMENT-6**STATEMENT ON CONNECTED LENDING**

Name of the Bank :

Quarter ended :

Names of Directors: & Qualifications:

Name	Qualifications

Date of formation/ constitution of Audit Committee:

Members of Audit Committee and their qualifications:

Name	Qualifications

Credit / Exposures -to directors relatives and firms, concerns and companies in which directors, managers of the Bank or their relatives are interested and the nature of interest:

(Rs. in lakh)

Name of director/	Name of Relative/Company/Firm	Nature of interest of Director/S. Manager	Relationship with Director	Type of Exposure	Date and amount of Exposure		Nature and value of security and margin			Amount outstanding	Asset classification @	Provisions, if any
					Date	Amount	Nature	Value	Margin			

Total unsecured advances to the related entities:

Total secured advances to the Dire

@ Please indicate whether Standard, Sub-standard, Doubtful1, Doubtful2, Doubtful 3 or Loss Asset.

For Type of Exposure report as under

- Loans & Advances
- / Loans against equity of the firm
- Investment in debt paper of the company
- Receivables for funded exposures

For Contingent or Non Funded Exposure report as

- Guarantees (Financial)
- Guarantees (Non-Financial)
- Letters of Credit
- Other

Exposure in / against equity of firms, companies, concerns in which directors, Managers of the Bank or their specified relatives are interested and the nature of interest

S.No.	Name of Director /Manager	Type of Exposure*	Amount of Exposure	% of bank's exposure in firm's equity

*For Type of exposure report as under

- Loans & Advances against equity
- Investment in Equity / Loans of the firm

CREDITS / EXPOSURES TO DIRECTORS, THEIR SPECIFIED RELATIVES / MANAGERS# OF THE BANK*

Name of Assisted Director / Manager	Name of Assisted Relation of Director / Manager	Type of Exposure	Amount of Outstanding Exposure	Terms of Credit	Securities / Collateral			Asset Classification @	Provision, If any
					Nature	Value	Margin		

@ Please indicate whether Standard, Sub-standard, Doubtful1, Doubtful2, Doubtful 3 or Loss Asset

* Directors are members of Boards of directors / Advisory Committees)

Senior Managers include Chief Executive Officer and members of the (executive) management team (Sr. Executives or top management i.e. those in charge of functions and territories)

STATEMENT-7**Statement on CRAR**

Name Of The Bank _____ :

Quarter ended _____ :

Part A - Capital Funds and Risk Assets Ratio:

(Rs. In Lakh)

I	Capital Funds	
A	Tier I Capital elements	
	(a) Paid-up Capital	
	Less: Intangible assets and losses	
	Net Paid-up Capital	
	(b) Reserves & Surplus	
	1. Statutory reserves :	
	2. Capital reserves (see note below)	
	3. Other reserves	
	4. Surplus in Profit & Loss Account*	
	Total Reserves & Surplus	
	1. Total Capital Funds (a + b)	
Notes : Capital reserves representing surplus on sale of assets and held in a separate account will be included		
Revaluation reserves, general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds.		
*Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose utilization is defined and asset loss, if any etc.		
B	Tier II capital elements	
(i)	Undisclosed reserves	
(ii)	Revaluation reserves	
(iii)	General provisions and loss reserves #	
(iv)	Investment Fluctuation Reserves / Funds	
(v)	Hybrid debt capital instruments	
(vi)	Subordinated debts	
	Total	
	HEAD ROOM DEDUCTION	
	2. Net Supplementary Capital	
	Total (1+ 2)	
II	Risk Assets	
(a)	Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part `B')	
(b)	Adjusted value of non-funded and off-Balance Sheet items (to tally with Part `C')	
(c)	Total risk-weighted assets (a+b)	
III	Percentage of capital funds to risk-weighted assets I / II x 100	

Includes General Provision on standard assets

Risk Weight Assets and Exposures (Domestic)					
ASSET ITEM	Book value (i)	Margins and provisions (ii)	Book value (Net) (i)-(ii)	Risk weight (%) (iv)	Risk adjusted value (v)
I.BALANCES					
i. Cash, Balances with RBI				0	
ii. Balances in current account with UCBs				20	
iii. Balances in current account with other banks				20	
II. INVESTMENTS					
i. Investment in Central Government Securities				2.5	
ii. Investment in Other Approved Securities guaranteed by Central Government				2.5	
iii. Investment in Other Approved Securities guaranteed by State Government				2.5	
iv. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by Central Govt. (include investment in Indira/Kisan Vikas Patras and investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)				2.5	

v.	<i>Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (include investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)</i>				2.5 OR 100 (if State Govt. is in default)	
vi.	<i>Investment in Other Approved Securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt. /s</i>				22.5	
vii.	<i>Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Program</i>				22.5	
viii.	<i>Claims on commercial banks, District Central Cooperative Banks</i>				20	
ix.	<i>Claims on other Urban Cooperative Banks</i>				20	
x.	<i>Investments in bonds issued by All India Public</i>				22.5	

<i>financial Institutions</i>					
<i>xi. Investments in bonds issued by Public Financial Institutions for their Tier-II Capital</i>				102.5	
<i>xii. All Other Investments</i>				102.5	
III. LOANS AND ADVANCES					
<i>i. Loans guaranteed by Govt of India</i>				0	
<i>ii. Loans guaranteed by State Govt</i>				0	
<i>iii. Loans guaranteed by State Govts. Where guarantee has been invoked and the concerned State Govt has remained in default</i>				100	
<i>iv. Loans granted to PSUs of GOI</i>				100	
<i>v. Others</i>				100	
<i>vi. Leased Assets</i>				100	
<i>vii. Advances covered by DICGC / ECGC (only for amount covered by DICGC /ECGC not for entire amount outstanding)</i>				50	
<i>viii. Advances for term depots, Life policies, NSCs, Ivps and KVPs where adequate margin is available</i>				0	
<i>ix. Loans to Staff of banks, which are fully covered by superannuation benefits and mortgage of flat / house</i>				20	
IV. MONEY AT CALL AND SHORT NOTICE				20	

V. OTHER ASSETS					
<i>Premises, furniture and fixture</i>				100	
Other Assets					
<i>i) Interest Due on Govt. Securities</i>				0	
<i>ii) Accrued Interest on CRR</i>				0	
<i>iii) All Other Assets</i>				100	
VI. Market Risk on Open Positions					
<i>i. Market Risk on Foreign Exchange Open Position (For Authorised Dealers only)</i>				100	
<i>ii. Market Risk on Gold Open Position</i>				100	

OFF -BALANCE SHEET ITEMS

Credit Contingent / OBS Items	Client / Obligor or guarantor	Gross Book Exposure	Margin & Provisions	Net Exposure	CCF for Contingent	RW for Obligor	Risk Adjusted Value of Exposure
Letter of Credit (Doc)	Govt.				20	0	
	Banks				20	20	
	Others				20	100	
Total LCs							
Guarantees Financial –	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
Total Guarantees Financial							
Guarantees Others –	Govt.				50	0	
	Banks				50	20	
	Others				50	100	
Total Guarantees Others							
Acceptances & Endorsements	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
Total A&E							
TOTAL							
Undrawn Committed Credit Lines	Govt.				100	0	
	Banks				100	20	
	Others				100	100	

TOTAL							
Transactions / Assets Sales with Recourse	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
TOTAL							

Credit Contingent / OBS Items	Client Obligor or guarantor	Gross Book Exposure	Margin Provisions	Net Exposure	CCF for Contingent	RW for Obligor	Risk Adjusted Value of Exposure
Liability on a/c of partly paid shares							
Others							
	Govt.					0	
	Banks					20	
	Others					100	
TOTAL CONTINGENT CREDIT EXPOSURE							
Claims against bank not acknowledged as debt							

Part C - Weighted Non Funded Exposures /Off Balance Sheet Items
(Rs in lakhs)

Nature of Item	Book value	Conversion factor	Equivalent value	Risk weights	Adjusted value

Note: Netting may be done only for advances collateralized by cash margins or deposits and in respect of assets where provisions for depreciation or for bad and doubtful debts

CONTRACTS AND DERIVATIVES

Item	Notional Amount	Principal	Risk Value	Adjusted
Forward Forex Contract				
Others				
Total				
Less Provisions				
Total for Derivatives				

STATEMENT 8**Statement on Bank Profile**

Reporting Bank	
Head office Address	
Schedule / Non scheduled	
Bank Category (Licenced / Unlicenced)	
Sub Category (Salary Earners/ Mahila / SC / ST / Tribal area)	
Date of registration	
Date of licence	
Licence number	
Date of last inspection	
Date of Annual General Body	

Management:

Name	Designation	Term Since	Term Upto

Bank Employees:

No. of Total Staff of the Bank	
No. of Officers of the Bank	
No. of other Staff of the Bank	

Financials and Organisation:

(Rs. In lakhs)

Financials	
Paid up Capital	
Total Assets/Working Funds	
Deposits(Excl. Bank deposits)	
Advances(Net)	
Investments	
Total Income	
Operating Profit/(loss)	
Net Profit/(loss)	
Dividend paid(%)	
Return on Assets	
Return on Equity	

Section A - Equity Profile:

(Rs. In lakhs)

Paid up Capital	
Reserves (of which -)	
Statutory Reserve Fund	
Revaluation Reserves	
Unappropriated profit/(Accumulated loss)	
Intangible assets	
Net Worth	
General loss	
Provisions	
Own Funds	

Section B - Financial/Portfolio Structure:

(Rs. In lakhs)

Customer Deposits	
Fixed Deposits(excl. CDs)	
Current, savings & other dep.	
Inter-bank Deposits	
Borrowings	
Inter-bank market (call) borrowings	
Borrowings from credit institutions (incl. Refinance)	
Total Assets / Liabilities	
Cash, Bank & money at call	

Investments:

(Rs. In lakhs)

Govt. & approved securities(SLR)	
GOI Recapitalisation bonds	
Bonds/debentures of corporates (incl. PSUs)	
Shares(other than in 'Equity investments in subsidiaries and affiliates')	
Other trustee/ approved securities including LDB debentures	

Loans & Advances (Gross):

(Rs. In lakhs)

Food credit	
Priority sector credit	
Agriculture	
Small scale industries	
Weaker section credit	
Other priority sector	
Real estate	
Loans to individual brokers against shares	
Other priority sector	

Loans & Advances (Net):

Equity investments in subsidiaries & affiliates	
Fixed assets (Net)	
CONTINGENTS (off-balance sheet)	
Letters of credit (Docy)	
Guarantees (Financial)	
All other contingents	

Ratios:

Credit / deposits (%)	
Deposits / assets (%)	
Investments / assets (%)	
Net loan / assets (%)	
Assets / contingent (%)	
Term / Total deposits (%)	
C.D.s / Total deposits (%)	
SLR securities / Investments(%)	

PORTFOLIO GROWTH - Year on Year:

Growth of deposits (%) (excl. C.D.s & interbank)	
Credit expansion (%)	
Increase in investments(%)	
Increase in contingents (%)	

Policy related lending:

Priority sector / Total credit(%)	
Agriculture / Total credit (%)	
SSI / Total credit (%)	
Export credit / Total credit (%)	
Weaker section/ Total credit (%)	

Section C - Financial/Performance Structure:

(Rs. In lakhs)

1. Interest income	
2. Interest expense	
3. Net Interest income	
4. Non - interest income	
5. Total income	
6. Staff / Establishment expense	
7. Other operating expense	
8. Net operating income / (loss) (operating or gross profit)	
9. Write-offs (of assets & losses)	
10. Provisions for credit losses	
11. Value adjustments / provisions for other (financial) assets	
12. Capital gains / (losses) on sale of assets	
13. PROFIT Before Tax(PBT)	
14. Provisions for taxes	
15. NET INCOME (PAT) / (loss)	
16. Dividends declared	
17. Retained earnings	

PERFORMANCE RATIOS:

Average cost of deposits (%p.a.)	
Average cost of funds (%)	
Average yield on advances (%)	
Average yield on investments (%)	
Average yield on funds (%)	

Interest margin / spread (%):

Non-interest income / total income (%)	
Cost-Revenue ratio (%)	
Staff costs / total income (%)	
Operating profit / average working funds (%)	
Risk provisions and write-offs / Operating profit (%)	
Return on assets (ROA) (%)	
Return on equity (ROE) (%)	
Earnings per share(EPS) (Rs.)	

Business per employee (Rs. Lakhs)	
Net income per staff (Rs. Lakhs)	

Section D - Organisational Profile

S.No	Name of branch	Area of operation		Profit after tax is positive	Metro /Urban /Semi urban /rural	Fully Computersied
		State	District			
				Yes/No		

Section E - Supervisory Profile (Solvency)

Core capital	
Supp. (Tier II) capital	
CAPITAL BASE	
RISK WEIGHTED ASSETS	
OWN FUNDS	

Ratios - Solvency - %

Own Funds / Total assets (%)	
CRAR (%)	
Core CRAR (%)	

ASSET QUALITY - RATIOS - %

N.P. loan ratio (NPLs to "gross loans and advances")	
Intt. in suspense / "gross" loans	
Loan loss ratio ("Loss provisions" to "gross loans")	
Loss provisions cover ratio (Loss provisions to "classified")	

Sectoral Asset Quality:

N.P. ratio (loans to Priority Sector)	
N.P. ratio (loans to agriculture)	
N.P. ratio (loans to SSI)	
N.P. ratio (loans to export sector)	
N.P. ratio (loans to PSUs)	
N.P. ratio (loans to medium/large industries)	
N.P. ratio (loans to NBFCs)	
N.P. ratio (loans to real estate)	
N.P. ratio (loans to capital market)	

Liquid assets (Cash, Bank, Call funds and Treasury Paper)	
SLR assets	

Liquidity Ratios - %

Liquid assets / Total assets	
Liquid assets / Deposits	
Loans & Investments / Deposits	
SLR assets / Deposits	

Section F - Ratio Denominators:

Average total assets	Fortnightly Average of Total Assets
Net Bank Credit	As per RPCD circular for the purpose of verifying the compliance to priority sector lending
Average Deposits	Fortnightly Average of (Customer deposits + CDs + Bank deposits)
Average Borrowings	Fortnightly average of borrowings
Average funds mobilized	Fortnightly Average of (Customer deposits + CDs + Bank deposits + Borrowings)
Average Advances	Fortnightly average of gross loans and advances
Average Investments	Fortnightly average of investments
Average funds deployed	Fortnightly average of (Loans and Advances + Investments)