

Second Schedule

(Please see paragraph 6(1) of the Directions)

Area under the jurisdiction of each Regional Office of the

RESERVE BANK OF INDIA

| <u>Name and address of the Office</u> | <u>Area under jurisdiction</u> |
|--|--|
| 1. Ahmedabad Regional Office, La Gajjar Chambers, Ashram Road, Ahmedabad-380 009. | State of Gujarat and Union Territories of Daman and Diu and Dadra and Nagar Haveli |
| 2. Bangalore Regional Office, 10-3-8, Nrupathunga Road, Bangalore-560 002. | State of Karnataka. |
| 3. Bhopal Regional Office, Hoshangabad Road, Post Box No.32, Bhopal-462 011. | ¹ [States of Madhya Pradesh and Chhattisgarh] |
| 4. Bhubaneswar Regional Office PanditJawaharlal Nehru Marg, Post Bag No.16, Bhubaneswar-751 001. | State of Orissa. |
| 5. ² [Kolkata] Regional Office, 15, Netaji Subhas Road, ³ [Kolkata] 700 001. | States of Sikkim, and West Bengal and the Union Territory of Andaman and Nicobar Islands |
| 6. Chandigarh Regional Office, 11, Central Vista, New Office Building Opp. Telephone Bhavan, Sector 17, Chandigarh-160 017. | States of Himachal Pradesh, Punjab and the Union Territory of Chandigarh. |
| 7. Chennai Regional Office, Fort Glacis, Rajaji Salai, | State of Tamil Nadu and Union Territory of Pondicherry. |

¹ Substituted, vide Notification No. 148 dated June 27, 2001

² Substituted, vide Notification No. 148 dated June 27, 2001

³ Substituted, vide Notification No. 148 dated June 27, 2001

Chennai-600 001.

- | | |
|---|--|
| 8. Guwahati Regional Office, Station Road, Pan Bazar, Post Box No.120, Guwahati-781 001. | States of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura. |
| 9. Hyderabad Regional Office, 6-1-56, Secretariat Road, Saifabad, Hyderabad-500 004. | State of Andhra Pradesh. |
| 10. Jaipur Regional Office, Ram Bagh Circle, Tonk Road, P.B.No.12, Jaipur-302 004. | State of Rajasthan. |
| 11. Jammu Regional Office, Rail Head Complex, Post Bag No.1, Jammu-180 012. | State of Jammu and Kashmir. |
| ⁴ [12. Kanpur Regional Office Mahatma Gandhi Marg, Kanpur - 208 001] | ²⁹ [States of Uttar Pradesh and Uttaranchal] |
| 13. Mumbai Regional Office, Garment House, 4th Floor, Dr. Annie Besant Road, Worli, Mumbai-400 018. | States of Goa and Maharashtra |
| 14. New Delhi Regional office, 6, Sansad Marg, New Delhi-110 001. | State of Haryana and National Capital Territory of Delhi. |
| 15. Patna Regional Office, South of Gandhi Maidan, Post Bag No.162, Patna-800 001. | ²⁹ [States of Bihar and Jharkhand] |
| 16. Thiruvananthapuram Regional Office, Bakery Junction, Thiruvananthapuram-695 033. | State of Kerala and Union Territory of Lakshadweep. |

⁴ Substituted, vide Notification No. 148 dated June 27, 2001

⁵Form - NBS 1

Annual Return on Deposits as on 31, March 20. .
(To be submitted by all Non-Banking Financial Companies accepting / holding public deposits, and MNBCs - except Residuary Non-Banking Companies)

| | |
|---------------------------------|--|
| File Number | |
| ID Number | |
| Nature of business | |
| District Code | |
| State Code | |
| (To be filled in by RBI) | |

Name of the Company:

Instructions for filling in the Return - General

1. This Return should be submitted by a Non-Banking Financial Company covered by Para 8(3) of Notification No.DFC.118/DG(SPT)-98 dated January 31, 1998 and by a Miscellaneous Non-Banking Company covered by para 11 of the Notification No.DNBC.39 / DG (H)-77 dated June 20, 1977 to the Regional Office of Department of Non-Banking Supervision, Reserve Bank of India where its Registered Office is situated, once a year, 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 as per format furnished herewith. However, only in respect of **Part-3**, the information should be furnished as per the latest balance sheet but preceding the date of the return.
N.B. In terms of Notification No.DNBS.135/CGM(VSNM)-2000, dated 13-1-2000, NBFCs shall prepare their balance sheets and profit and loss accounts as on March 31, every year with effect from its accounting year ending with 31st March 2001. Therefore with effect from accounting year ending 31st March 2001, the information in Part 3 of the return shall be as on the date of current balance sheet thus coinciding with the date of 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 accounts of the company and should be certified by its Statutory Auditors.
3. **The number of accounts** should be given in actual figures while **the amounts of deposits should be shown in lakhs of rupees**. The amount should be rounded off to the nearest lakh. Illustratively, an amount of Rs.4,56,100 should be shown as 5 and not as 4.6 or 5,00,000. Similarly, an amount of Rs.61,49,500 is to be shown as 61 and not as 61.5 or 61,00,000.
4. The Return should be signed by a 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

⁵ Substituted, vide Notification No.141 for NBFCs and 145 for MNBCs both dated June 30, 2000

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.

5. In case there is nothing to report in any part / item of the Return, the relevant part/ item may be marked '**Nil**' in the column meant for "*No. of accounts*" and **00s** may be indicated in the column meant for "*Amount*".
6. '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 as appearing prior to amendment to the Companies Act dated 31st October 1998.
7. In case this return is being filed through electronic media(internet), to the specified Web Server, a hard -copy of the same may be submitted to the concerned Regional Office duly signed .

Company Profile

| | | | | | | |
|----|--|-----|---------|--|----------------|--|
| 1. | Name of the Company | | | | | |
| 2. | Address of the Registered Office | | | | | |
| | | PIN | | | | |
| | Phone Nos. | | Fax No. | | e-mail address | |
| 3. | Name of the State in which the company is registered | | | | | |
| 4. | Address of the Corporate/ Head Office | | | | | |
| | | PIN | | | | |
| | Phone Nos. | | Fax No. | | e-mail address | |
| 5. | Date of Incorporation | | | | | |
| 6. | Date of Commencement of Business | | | | | |
| 7. | Name and Residential Address of : | | | | | |
| | i) Chairman | | | | | |
| | ii) Managing Director/ CEO | | | | | |

| | | | | | |
|-----|---|--------------------|--|--------------------|--|
| 8. | Is it a Government Company (Please tick) : | Yes | | No | |
| 9. | Status of the company (Please tick) : | | | | |
| | | (i) Public Ltd. | | (ii) Deemed Public | |
| | | (iii) Private Ltd. | | (iv) Joint Venture | |
| 10. | Financial Year of the Company | | | | |
| 11. | Nature of business | | | | |
| 12. | Status of registration with RBI | | | | |
| | i) Number and Date of Certificate of Registration if issued by RBI | | | | |
| | ii) If not registered, indicate whether the application submitted for registration is rejected/ pending | | | | |
| 13. | Classification of the Company (if given by Reserve Bank as HP / Leasing / Loan / Investment/ MBC etc. and reference number and date of such classification) | | | | |
| 14. | Credit rating : | | | | |
| | i) Rating assigned | | | | |
| | ii) Date of rating | | | | |
| | iii) Name of the Rating Agency | | | | |
| | iv) Whether any change has occurred since the last rating (details) | | | | |
| 15. | Number of Branches / Offices. (Please enclose a list of names and addresses thereof in the format given below as per Note 1) | | | | |
| 16. | If a subsidiary company, please indicate the name and address of the holding company | | | | |
| 17. | If the company is having subsidiaries / associate companies, number thereof. (Please enclose a list of names, addresses, Names of Directors and particulars of business activities thereof in the format given below as per Note 2) | | | | |
| 18. | If a Joint Venture, name and address of the promoting institution(s) | | | | |
| 19. | Name of the Company's statutory auditors with address and phone numbers | | | | |
| 20. | Name(s) of the company's Bankers with addresses and phone numbers. | | | | |

Note (1) : Format for furnishing details of branches:

| Sr.No. | Name of the branch | Date of opening | Address | City | District | State | Amount of public deposit |
|--------|-----------------------|-----------------|---------|------|----------|-------|---|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | Total No. of Branches | | | | | | Total Public Deposits of all the branches (Amount) |
| | | | | | | | Total Public Deposits as per balance sheet dated(Amount) |

Note (2) : Format for furnishing details of the subsidiaries:

| Sr. No. | Name of the subsidiary | Address | Name of the Directors | Business Activity |
|---------|------------------------|---------|-----------------------|-------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Details of Assets and Liabilities (as on March 31, 200--)

Part - 1

Public Deposits

(Amount in lakhs of Rupees)

| Item No. | Particulars | Item Code | Number of Accounts | Amount |
|----------|---|------------|--------------------|--------|
| 1. | Deposits received from public in the form of Fixed Deposits, Recurring Deposits etc. | 111 | | |
| 2. | (i) Deposits received from shareholders by a Public Limited Company (other than Nidhis). | 112 | | |
| | (ii) Deposits received from Joint shareholders other than the first named shareholder by a Private Limited Company. | 113 | | |
| 3. | (i) Money received by issue of Non-convertible unsecured debentures (please see instruction No.1 given below) | 114 | | |
| | (ii) Any other type of public deposits (Please Specify) | 115 | | |
| 4. | Total (111 to 115) | 110 | | |
| 5. | Of the total Deposits at item 4 above, those repayable | | | |
| | (i) within 1 year | 121 | | |
| | (ii) after 1 year but up to 2 years | 122 | | |
| | (iii) after 2 years but up to 3 years | 123 | | |
| | (iv) after 3 years but up to 5 years and | 124 | | |
| | (v) after 5 years | 125 | | |
| 6. | Total (121 to 125) | 120 | | |
| 7. | Break up of public deposits at item 4 above, as per rate of interest (excluding brokerage, if any) | | | |
| | (i) Below 10% | 131 | | |
| | (ii) 10% or more but less than 12% | 132 | | |
| | (iii) 12% or more but less than 14% | 133 | | |
| | (iv) 14% or more but less than 16% | 134 | | |
| | (v) At 16% | 135 | | |
| | (vi) More than 16% but up to 18% | 136 | | |
| | (vii) More than 18% | 137 | | |
| 8. | Total (131 to 137) | 130 | | |

| | | | | |
|-----|--|------------|--|--|
| 9. | Break-up of Public Deposits according to the size | | | |
| | i) Fixed deposits etc received from public (vide item No. 1 above) | | | |
| | a) upto Rs.10,000 | 141 | | |
| | b) over Rs.10,000 | 142 | | |
| | ii) Deposits from share holders in case of public limited companies (vide item No. 2 above) | | | |
| | a) upto Rs.10,000 | 143 | | |
| | b) over Rs.10,000 | 144 | | |
| | iii) Non-convertible unsecured debentures (vide item No.3 above) | | | |
| | a) upto Rs.10,000 | 145 | | |
| | b) over Rs.10,000 | 146 | | |
| 10. | Total of (141 to 146) [should tally with the amount shown against item 110] | 140 | | |
| 11. | Of the deposits at item 4 above : | | | |
| | i) Those which have matured but not claimed. | 151 | | |
| | ii) Those which have matured, claimed but not paid (please see instruction No.2 given below) | 152 | | |
| | a) From public (vide item No.1 above) | 153 | | |
| | b) From shareholders (vide item No. 2 above) | 154 | | |
| | c) From debenture holders (vide item No. 3 above) (Please furnish details of (a) (b) and (c) in Annexure No.....) | 155 | | |
| | iii) Those shown against item (ii) above where CLB has passed the orders for repayment | 156 | | |
| 12. | Public Deposits mobilised during the year by payment of brokerage | 157 | | |
| 13. | Brokerage paid | 158 | | |
| 14. | % of 13 to 12 | 159 | | |
| 15. | Public deposits matured but remaining unclaimed for 7 years including the year in which they have matured | 160 | | |

Instructions:

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. The reasons for non-payment of each Deposit and the steps taken for repayment including compliance of CLB Order (if any) should be indicated in an Annexure.

Part - 2

Particulars of other borrowings

| Item No. | Particulars | Item Code | Number of Accounts | Amount |
|----------|--|------------|--------------------|--------|
| 1. | Money borrowed from the Central/State Government/Local Authority/ others the repayment of which is guaranteed by the Central/ State Governments | 221 | | |
| 2. | Money borrowed from: | | | |
| | i) Foreign Government | 222 | | |
| | ii) Foreign Authority | 223 | | |
| | iii) Foreign Citizen or person | 224 | | |
| | Total (222 to 224) | 225 | | |
| 3. | Borrowings from : | | | |
| | (i) Banks | 226 | | |
| | (ii) Other Specified Financial Institutions | 227 | | |
| 4. | Money borrowed from any other Company | 228 | | |
| 5. | Unsecured loans from Directors / Promoters | 229 | | |
| 6. | Money borrowed by a private Company from its shareholders | 230 | | |
| 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 | 231 | | |
| 8. | Money received by way of caution money, margin money from the borrowers, lessee, hirers or by way of security or advance from agents in the course of company's business or advance received against orders for supply of goods or properties or for rendering of services | 232 | | |
| 9. | Money received by issue of convertible or secured debentures/bonds (please see the instruction given below) | 233 | | |
| 10. | Of the above, debentures subscribed by the banks/ other NBFCs. | 234 | | |

| | | | | |
|-----|--|------------|--|--|
| 11. | Money received by way of subscription to shares, bonds or debentures pending allotment or money received by way of calls in advance on shares (not due for refinance). | 235 | | |
| 12. | Commercial Papers | 236 | | |
| 13. | Deposits received from relatives of Directors | 237 | | |
| 14. | Borrowings from Mutual Funds | 238 | | |
| 15. | Any others (Not treated as public deposits - Please specify) | 239 | | |
| 16. | Total (221 + 225 + 226 to 233+235 to 239) | 250 | | |

Instruction:

In the case of Partly Convertible Debentures/Bonds, only the convertible portion should be shown against item 9 of Part -2 above.

Part - 3

Net Owned Fund

[Figures to be furnished as per the latest balance sheet preceding the date of the Return or as per balance sheet as on the date of return]

[Balance sheet as on]

| Item No. | Particulars | Item Code | Amount |
|----------|--|------------|--------|
| 1. | Capital Funds : | | |
| | (i) Paid-up Equity Capital | 311 | |
| | (ii) Paid-up preference shares which are compulsorily convertible to Equity | 312 | |
| | (iii) Free Reserves (please see instruction No.1 given below) | 313 | |
| 2. | Total (311 +312 +313) = A | 310 | |
| 3. | (i) Accumulated balance of loss | 321 | |
| | (ii) Balance of deferred revenue expenditure | 322 | |
| | (iii) Other intangible assets (please specify) | 323 | |
| 4. | Total (321+322 +323) = B | 320 | |
| 5. | Owned Fund (A - B) i.e.(310-320) = C | 330 | |
| 6. | Book value of investments in shares of : | | |
| | (i) Subsidiaries of the Company | 341 | |
| | (ii) Companies in the same group | 342 | |
| | (iii) all other Non-Banking Financial Companies (Details in Annexure No.....) | 343 | |
| 7. | Book value of investments in debentures and bonds of : | | |
| | (i) Subsidiaries of the Company | 344 | |
| | (ii) Companies in the same group (Details in Annexure No.....) | 345 | |
| 8. | Outstanding loans and advances including bills purchased/ discounted, inter-corporate deposits, hire purchase and lease finance, CPs with: | | |
| | (i) Subsidiaries of the Company | 346 | |
| | (ii) Companies in the same group (Details in Annexure No.....) [please see instruction No.2 given below] | 347 | |
| 9. | Total (341 to 347) = D | 340 | |
| 10. | D in excess of 10% of C (340 in excess of 10% of 330) = E | 351 | |
| 11. | Net Owned Fund (330 - 351) = (C - E) | 350 | |
| 12. | Paid-up preference Share Capital not compulsorily convertible, as per latest balance sheet | 361 | |
| 13. | Paid-up 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 | |

Instructions:

1. “**Free Reserves**” mentioned under item 1(iii) above 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.

2. Hire Purchase and Lease Finance mean :

- (i) in the case of hire purchase asset, the amount of future instalments receivable reduced by the balance of the unmaturing 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

Outstanding loans and advances, including Inter-Corporate Deposits/ Commercial Papers

| Item No. | Particulars | Item Code | Amount |
|----------|---|------------|--------|
| 1. | Loans and advances etc. in subsidiaries of the company | 411 | |
| 2. | Companies in the same group | 412 | |
| 3. | Companies, Firms and Proprietary Concerns where Directors of the Company hold substantial interest / are interested. (please see instruction No.1 given below). [Details in Annexure No.....] | 420 | |
| 4. | Others: | | |
| | (i) Companies not in the same Group | 431 | |
| | (ii) Directors / Promoters | 432 | |
| | (iii) Shareholders | 433 | |
| | (iv) Members of Staff | 434 | |
| | (v) Depositors | 435 | |
| | (vi) Others | 436 | |
| 5. | Total (411 +412 +420 +431 to 436) | 400 | |

Instructions:

- (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 Part-4 above.
- (3) Fixed Deposit 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 (i)
Investments (at book value)

| Item No. | Particulars | Item Code | Amount |
|----------|---|------------|--------|
| 1. | Investments in - | | |
| | (i) Fixed deposits with banks/certificates of deposits issued by banks | 541 | |
| | (ii) Balances in any other deposit accounts with bank(s) | 542 | |
| | (iii) Securities of Central/State Govts. and bonds guaranteed by Central/State Govts. | 543 | |
| | (iv) Units of Unit Trust of India | 544 | |
| | (v) Others (Please specify.....) | 545 | |
| 2. | Investments in shares: | | |
| | (i) Quoted | 511 | |
| | (ii) Unquoted | 512 | |
| 3. | Investments in debentures and bonds | 515 | |
| 4. | Investments in shares of and debentures/bonds of companies where directors of the company hold substantial interest.(Please see the instruction No.1 of Part-4). (Details in Annexure No.....) | 520 | |
| 5. | Total [541 to 545 + 511 + 512 + 515 + 520] | 500 | |

Instructions:

- (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 deposit with other companies should not be included here but should be shown in Part-4
- (3) Investment in unquoted debentures / bonds shall be treated as credit and not investment.

Part - 5 (ii)
Quoted shares/debentures/bonds/commercial papers

| Item No. | Particulars | Item Code | Amount |
|----------|--------------|-----------|--------|
| 1. | Book value | 551 | |
| 2. | Market value | 552 | |

Part - 6
Hire Purchase Business

| Item No. | Nature of goods on hire | Item Code | Number of Accounts | Amount |
|----------|---|-----------|--------------------|--------|
| 1. | Automobiles : | | | |
| | (i) Heavy Commercial Vehicles | 611 | | |
| | (ii) Light Commercial Vehicles including two wheelers | 612 | | |

| | | | | |
|----|---|------------|--|--|
| | (iii) Others | 613 | | |
| 2. | Total [611+612+613] | 610 | | |
| 3. | Household durables | 621 | | |
| 4. | Data processing / office automation equipment | 622 | | |
| 5. | Agricultural implements (Tractors, Bulldozers, etc.) | 623 | | |
| 6. | Industrial machinery or tools or equipment for use in industries | 624 | | |
| 7. | All others | 625 | | |
| 8. | Total [610+ 621 to 625] | 600 | | |
| 9. | Of 8 above, dues from - Subsidiaries / Companies in the same group / Companies, firm and proprietary concerns where directors of the company hold substantial interest | 691 | | |

Part - 7

Equipment Leasing business

| Item No. | Nature of Equipment on Lease | Item Code | Gross Leased Assets | Accumulated depreciation +/- Lease Adjustment Account | Net Leased Assets plus amounts due but not received |
|----------|---|------------|---------------------|---|---|
| 1. | Plant & Machinery | 701 | | | |
| 2. | Data Processing/office equipment | 702 | | | |
| 3. | Vehicles | 703 | | | |
| 4. | Others | 704 | | | |
| 5. | Total (701+702+703+704) | 700 | | | |
| 6. | Of 5 above, dues from Subsidiaries / companies in the same group / companies, firms and proprietary concerns where directors of the company hold substantial interest / or are interested | 791 | | | |

Part - 8

Bills business

| Item No. | Particulars | Item Code | Amount |
|----------|---|------------|--------|
| 1. | Bills purchased/discounted where the drawers, drawees or any endorsers are: | | |
| | (i) Subsidiaries of the company | 801 | |
| | (ii) Companies in the same group | 802 | |
| | (iii) Companies or firms in which any director of the company holds substantial interest or proprietary concerns owned by him | 803 | |
| 2. | Bills purchased / discounted other than 1 above | 820 | |
| 3. | Total (801 + 802 + 803 + 820) | 800 | |

Part - 9

Particulars about other fixed assets

| Item No. | Particulars | Item Code | Amount |
|----------|--|------------|--------|
| 1. | Fixed assets | | |
| | (i) Land and Buildings for own use | 901 | |
| | (ii) Land and Buildings – others | 902 | |
| | (iii) Furniture and Fixtures | 903 | |
| | (iv) Vehicles | 904 | |
| 2. | Other assets excluding intangibles | 905 | |
| 3. | Total of other assets (901 + 902 + 903 + 904+905) | 910 | |
| 4. | Total assets [excluding intangibles] (400 + 500 + 600 + 700 + 800 + 910] | 900 | |

Part - 10

Business statistics / information for the year ended 31 March, 200--

| Item No. | Particulars | Item Code | Amount |
|----------|--|-----------|--------|
| | <u>I. Disbursements (Fund based activities)</u> | | |
| 1 | Equipment leasing: | | |
| | (a) Outstanding balances as on the date of the return | 1001 | |
| | (b) Total disbursement during the year | 1002 | |
| 2 | Hire purchase: | | |
| | (a) Outstanding balances as on the date of the return | 1003 | |
| | (b) Total disbursement during the year | 1004 | |
| 3 | <u>Loans</u> | | |
| | (a) Loans against shares to corporates: | | |
| | (i) Outstanding balances as on the date of the return | 1005 | |
| | (ii) Total disbursement during the year | 1006 | |
| | (b) Loans against shares to individuals: | | |
| | (i) Outstanding balances as on the date of the return | 1007 | |
| | (ii) Total disbursement during the year | 1008 | |
| | (c) Loans against shares to brokers: | | |
| | (i) Outstanding balances as on the date of the return | 1009 | |
| | (ii) Total disbursement during the year | 1010 | |
| | (d) Loans to finance Initial Public Offerings (IPOs): | | |
| | (i) Outstanding balances as on the date of the return | 1011 | |
| | (ii) Total disbursement during the year | 1012 | |
| | (e) Inter-corporate loans / deposits: | | |
| | (i) Outstanding balances as on the date of the return | 1013 | |
| | (ii) Total disbursement during the year | 1014 | |
| | (f) Others | 1015 | |
| 4 | Bills Purchased/Discounted : | | |
| | (a) Outstanding balances as on the date of the return | 1016 | |
| | (b) Total disbursement during the year | 1017 | |
| 5 | Of 4, bills rediscounted : | | |
| | (a) Outstanding balances as on the date of the return | 1018 | |
| | (b) Total volume during the year | 1019 | |
| | <u>II. Trading in shares / securities (quoted other than SLR)</u> | | |
| 6 | Purchases / sales of shares / debentures / commercial papers: | | |
| | (a) Purchases | 1020 | |
| | (b) Sales | 1021 | |
| | <u>III. Fee based activities</u> | | |
| 7. | Guarantees issued for Capital Market Operations: | | |
| | (a) Outstanding balances as on the date of the return | 1022 | |
| | (b) Total volume during the year | 1023 | |
| 8. | Guarantees issued for other purposes: | | |
| | (a) Outstanding balances as on the date of the return | 1024 | |
| | (b) Total volume during the year | 1025 | |
| 9 | Lease / Hire purchase syndicated during the year | 1026 | |

| | | | |
|-----|--|------|--|
| 10. | Loan / ICDs syndicated during the year | 1027 | |
| 11 | Bills syndicated during the year | 1028 | |
| 12 | Underwriting : | | |
| | (a) Total amount underwritten | 1029 | |
| | (b) Amount devolved | 1030 | |
| | (c) Outstanding commitments | 1031 | |

Part - 10(A)

Status of overdues

| Item No. | Particulars | Item Code | Amount |
|----------|--|-------------|--------|
| 1 | Lease overdues more than 12 months | 1041 | |
| 2 | Lease overdues up to 12 months | 1042 | |
| 3 | Hire purchase overdues more than 12 months | 1043 | |
| 4 | Hire purchase overdues up to 12 months | 1044 | |
| 5 | Other overdues more than 6 months | 1045 | |
| 6 | Other overdues up to 6 months | 1046 | |
| 7 | Total (1041 to 1046) | 1040 | |

Part - 11

Particulars of selected Income and Expenditure

(Please see instructions given below).

| | | | |
|----|--|-------------|--|
| | <u>Fund-based income :</u> | | |
| 1 | Gross lease income | 1101 | |
| 2 | Less : Depreciation on Assets on Lease + / - Lease Equalisation | 1102 | |
| 3 | Net lease income (1101-1102) | 1103 | |
| 4 | Hire purchase income | 1104 | |
| 5 | Bills discounting income | 1105 | |
| 6 | Investment income | | |
| | (a) Dividend / interest | 1106 | |
| | (b) Profit / Loss (+ / -) on sale of shares / debentures / commercial papers | 1107 | |
| 7 | Interest income | | |
| | (a) Inter-corporate deposits / loans | 1108 | |
| | (b) Other loans and advances | 1109 | |
| 8 | Other fund based income | 1110 | |
| 9 | Total fund based income (1103 to 1110) | 1111 | |
| | <u>Fee based income</u> | | |
| 10 | Income from merchant banking activities | 1112 | |
| 11 | <u>Underwriting commission</u> | 1113 | |
| 12 | <u>Income from syndication of bills, loans, ICDs, lease & hire purchase</u> | 1114 | |
| 13 | Miscellaneous income | 1115 | |
| 14 | Total fee-based income (1112 to 1115) | 1116 | |
| 15 | Total Income (1111 + 1116) | 1100 | |
| | <u>Interest and other financing costs</u> | | |
| 16 | Interest paid on fixed deposits | 1117 | |
| 17 | Interest paid on ICDs | 1118 | |
| 18 | Brokerage | 1119 | |

| | | | |
|-----------|---|-------------|--|
| 19 | Reimbursement of expenses to brokers | 1120 | |
| 20 | Other financing costs | 1121 | |
| 21 | Bills rediscounting charges | 1122 | |
| 22 | Total financing costs (1117 to 1122) | 1123 | |
| | Operating expenses | | |
| 23 | Employee costs | 1124 | |
| 24 | Other administrative costs | 1125 | |
| 25 | Total operating costs (1124 + 1125) | 1140 | |
| 26 | Depreciation on own assets | 1126 | |
| 27 | Intangible assets amortised | 1127 | |
| 28 | Provision for diminution in value of investments | 1128 | |
| 29 | Provision against Non-Performing Assets | 1129 | |
| 30 | Other Provisions if any | 1130 | |
| 31 | Total expenses (1123 +1140 + 1126 to 1130) | 1150 | |
| 32 | Profit before tax (1100 – 1150) | 1160 | |
| 33 | Tax | 1170 | |
| 34 | Profit after tax (1160 - 1170) | 1180 | |

Instructions :

- (1) Particulars in this part should be for a full financial year. If the company closes its books on any date other than on 31st 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

1. Certified that the directions contained in the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998* (as amended from time to time)/ 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.

(* Please delete whichever is not applicable)

Signature of Manager / Managing
Director /
Authorised Official

Date:
Place:

A u d i t o r ' s R e p o r t

We have examined the books of account and other records maintained by -----
----- Company 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:

Signature:

Date:

Name of the Chartered Accountants

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 20th 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.

Part - 12

List of principal officers and directors of ----- Ltd.

I. Principal Officers

| Sr.No. | Name | Designation | Address & Tel. No. | If director in any company / ies, name(s) of the company / ies |
|--------|------|-------------|--------------------|--|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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/she is a director |
|--------|------|---------|---|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Signature of Manager / Managing Director
/ Authorised Official

Name :

Designation :

Place:

Date :