

Consolidated Prudential Return (CPR) 1

(To be submitted every half-year)

General

Reporting Institution	
Address	
For the period ended	Sept/March 200X
Periodicity	Half-yearly
Date of Report	
Validation Status of report	

Section A : Details on subsidiaries/ related entities

Sl. No.	Name of the subsidiary/ related entity	Type of business	Name of CEO & Tel. No	Name of Regulator	Share-holding of parent in the subsidiary/ related entity (%)	Remarks
1						
2						
3						
4						
..						
..						

Note:

1. Consolidation exercise may **exclude** group companies which are engaged in
 - (a) Insurance business and
 - (b) Businesses not pertaining to financial services (Cf. Appendix B-3).

As such, while brief details about **all** subsidiaries/ related entities may be provided in Section A above, the financial data of such subsidiaries may not be included for consolidation in Section D. The fact of exclusion of such entities may be indicated under the 'remarks' column. Relevant details of the control/share holding may also be provided under remarks column.

2. Apart from guidance note provided for compiling the return, please follow the FID's existing and subsequent instructions on Consolidated Financial Statements, Consolidated Prudential Norms, Consolidated Prudential Reporting and Accounting Standards issued from ICAI in the context of consolidated accounting.

Section B : FORM OF CONSOLIDATED BALANCE SHEET OF A FINANCIAL INSTITUTION AND ITS SUBSIDIARIES

Balance Sheet of _____ (name of the non-banking financial group)

Balance Sheet as on 31 March # (Year)

(Rupees in lakhs)

<u>Particulars</u>	Sched- ule	As on 31.3#._____ (current year)	As on 31.3#._____ (previous year)
<i>CAPITAL AND LIABILITIES</i>			
Share Capital			
Equity shares	1		
Preference shares	1A		
Reserves & Surplus	2		
Funds, gifts, grants, donations & benefactions			
Minority Interest	2A		
Secured Borrowings	3		
Unsecured Borrowings	4		
Deferred Tax Liabilities			
Sundry Payables ¹			
Current Liabilities & Provisions	5		
a) Other current liabilities			
b) Provisions			
Total			
<i>ASSETS</i>			
Goodwill on consolidation ²			
Fixed Assets	6		
Investments	7		
Sundry receivables ³			
Deferred Tax Assets			
Current Assets, Loans & Advances:			
a) Current assets	8		
b) Loans & Advances	9		
Miscellaneous Expenditure (to the extent not written off or adjusted)	10		
Debit balance in the profit and loss account			
Total			
Contingent liabilities	11		

1. This head would include payables of the nature of trading items e.g., those arising from purchasing of securities by a subsidiary carrying on the business of purchase and sale of investments, etc., to the extent not covered by the head 'Other Liabilities and Provisions'. A separate schedule may be added to disclose the nature of the various items included in this head.

2. Where there is more than one subsidiary and the aggregation results in Goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 and Assets side after giving separates notes.

3. This head would include receivables of the nature of trading items, e.g., those arising from sale of securities by a subsidiary carrying on the business of purchase and sale of investments, etc., to the extent not covered by the head 'Other Assets'. A separate schedule may be added to disclose the nature of the various items included in this head.

In all the Schedules, 30 June would be the reference date in case of National Housing Bank.

Section C: FORM OF CONSOLIDATED PROFIT AND LOSS ACCOUNT OF A FINANCIAL INSTITUTION AND ITS SUBSIDIARIES

Profit and Loss Account of _____ (name of the non-banking financial group)

Profit & Loss Account for the Year Ended 31st March

(Rupees in lakhs)

<u>Particulars</u>	Schedule	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
<i>I. Income</i>			
Interest			
Dividend			
Share of earnings in Associates			
Other income	12		
Total			
<i>II. Expenditure</i>			
Interest			
Salaries, wages and other employee benefits			
Depreciation:			
a) On other than leased assets			
b) On leased assets			
Other operating expenses	13		
Provisions for:			
a) Loans and advances			
b) Investments			
c) Other Contingencies			
Total			
Profit / (Loss) before Tax			
Income-tax expense			
Profit/ (Loss) after Tax			
Consolidated Net profit/ loss for the year before deducting Minorities' Interest			
Less: Minorities' Interest			
Consolidated profit/(loss) for the year attributable to the group			
Add: Brought forward consolidated profit/ (loss) attributable to the group			
Total			
<i>III. Appropriations</i>			
Transfer to Statutory reserves			
Transfer to other reserves			
Transfer to Government/proposed dividend			
Balance carried over to consolidated balance sheet			
Total			
Earnings per share			
Notes to Accounts	14		

SCHEDULE - 1 – EQUITY CAPITAL

Particulars	As on 31.3. (current year)	As on 31.3. (previous year)
<i>Authorised Capital</i> (... Shares of Rs ... each)		
<i>Issued Capital</i> (... Shares of Rs ... each)		
<i>Subscribed Capital</i> (... Shares of Rs ... each)		
<i>Called-up Capital</i> (... Shares of Rs ... each)		
Less: Calls unpaid		
Add: Forfeited shares		
Total		

SCHEDULE - 1A – PREFERENCE CAPITAL

Particulars	As on 31.3. (current year)	As on 31.3. (previous year)
<i>Authorised Capital</i> (... Shares of Rs ... each)		
<i>Issued Capital</i> (... Shares of Rs ... each)		
<i>Subscribed Capital</i> (... Shares of Rs ... each)		
<i>Called-up Capital</i> (... Shares of Rs ... each)		
Less: Calls unpaid		
Add: Forfeited shares		
Total		

Schedule - 2 – Reserves & Surplus¹

Particulars	As on 31.3. (current year)	As on 31.3. (previous year)
Statutory Reserves		
Capital Reserves		
Capital Reserves on Consolidation ²		
Capital Redemption Reserve		
Share Premium		
Other Reserves (specify nature)		
General Reserves		
Sinking Fund		
Total		

1. Opening balances, additions and deductions since the last consolidated balance sheet, shall be shown under each of the specified heads.
2. Where there is more than one subsidiary aggregation results in goodwill in some cases and Capital Reserves in other cases, net effect to be shown in Schedule 2 or Assets side after giving separates notes.
3. Disclose opening balance, additions and closing balance

SCHEDULE 2A - MINORITY INTEREST

<u>Particulars</u>	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
Equity (...Shares of Rs.each)		
.....% in pre-acquisition Reserves & Surplus		
.....% in post-acquisition Reserves & Surplus ³		
Balance in Profit and Loss Account		
Total		

SCHEDULE 3 – SECURED BORROWINGS

<u>Particulars</u>	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
<u>Borrowings in India</u>		
1 Debentures		
2. Loans and advances * (borrowings) from:		
(i) Reserve Bank of India		
(ii) Other banks		
(iii) Others		
<u>Borrowings outside India</u> (Specify)		
Total		

**Loans and advances (borrowings) from subsidiaries to be given by way of a note.*

SCHEDULE 4 – UNSECURED BORROWINGS

<u>Particulars</u>	As on 31.3.____ (previous year)	As on 31.3.____ (previous year)
<u>A. Borrowings in India:</u>		
1. UNDER "UMBRELLA LIMIT":		
(i) Certificate of Deposits		
(ii) Inter-corporate deposits		
(iii) Term Money borrowings		
(iv) Commercial Paper		
(v) Term deposits from public		
2. THROUGH BONDS		
- Of which subordinated debt for Tier 2		
3. LOANS AND ADVANCES * (BORROWINGS) FROM		
(i) Reserve Bank of India		
(ii) Other banks		
(iii) Others		
Total (1, 2 and 3)		
<u>B. Borrowings outside India</u> (Specify)		
Total (A + B)		

**Loans and advances (borrowings) from subsidiaries to be given by way of a note.*

SCHEDULE 5 – CURRENT LIABILITIES AND PROVISIONS**

<u>Particulars</u>	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
A) CURRENT LIABILITIES		
1) Acceptances		
2) Sundry Creditors		
3) Advance payments		
4) Unclaimed Dividend		
5) Other liabilities		
6) Interest accrued but not due on loans		
B) PROVISIONS		
7) Provision for Taxation		
8) Proposed Dividends		
9) For Contingencies		
10) Other Provisions (Specify)		
Total		

** Amount payable for purchase of securities by subsidiary may be disclosed by way of a note.

SCHEDULE 6 – FIXED ASSETS

<u>Particulars</u>	Land	Premises	Plant & Machinery	Motor Vehicles	Furniture & Fixtures	Computer Equipment	Other Assets	Total
A. Other than leased assets								
Cost as on 1 April # --								
Additions								
Disposals								
As on 31 March # --								
Depreciation:								
As on 1 April # --								
Provided in the year								
Eliminated on disposals								
As on 31 March # --								
(i) Net Book Amount								
B. Leased Assets								
At cost as on 31 st March# of the preceding year								
Additions during the year								
Deductions during the year								
Depreciation to date								
(ii) Net Book Amount								
TOTAL (I & II)								

1 July and 30 June in case of National Housing Bank

SCHEDULE 7 – INVESTMENTS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. INVESTMENTS IN INDIA IN		
i) Government or Trustee securities		
ii) Other approved securities		
iii) Shares		
iv) Debentures and Bonds		
v) Others (to be specified)		
Total (i to v)		
II. INVESTMENTS OUTSIDE INDIA IN		
i) Government Securities (including local authorities)		
ii) Other investments (to be specified)		
Total (i + ii)		
Grand Total (I +II)		
III. Gross value of investments		
Less : Aggregate provision for depreciation		
Net Investments		
Classification of investments as per RBI Guidelines		
I. Held to Maturity		
II. Held for Trading		
III. Available for Sale		
TOTAL		

Details of Investments

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
I. Investment in Associates **		
II. Other investments		
TOTAL		

** Investments in associates may be given by way of a note disclosing goodwill / capital reserve arising on acquisition of the Associate as per the requirements of AS 23.

SCHEDULE 8 – CURRENT ASSETS

Particulars	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1) Interest accrued on loans and Investments		
2) Tax paid in advance / deducted at source		
3) Securities held as stock-in-trade		
4) Sundry debtors		
a) Debts outstanding for more than 6 months		
b) Other Debts		
Less: provision for doubtful debts		
Considered good		
5) Advances Recoverable in cash or in kind or for value to be received		
6) Cash balance on hand		
7) Bank balances		
a) With Scheduled Banks		
b) With Others		
8) Others (Specify)		
Total		

SCHEDULE 9 – LOANS & ADVANCES

Particulars	As on 31.3. (current year)	As on 31.3. (previous year)
A. (i) Bills purchased and discounted / rediscounted		
(ii) Loans repayable on demand		
(iii) Term loans		
(iv) Lease receivables		
Total (i to iv)		
B. (i) Secured by Tangible Assets		
(ii) Covered by bank/ Government guarantees		
(iii) Unsecured		
Total (i to iii)		
C. (I) Advances in India		
i) Private Sector		
ii) Public Sector		
iii) Banks		
iv) Others		
C. (II) Advances outside India		
i) Due from banks		
ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
Total [C (I) + C (II)]		

SCHEDULE 10 – MISCELLANEOUS EXPENDITURE

(to the extent not written off or adjusted)

Particulars	As on 31.3. (current year)	As on 31.3. (previous year)
1. Preliminary Expenses		
2. Commission / brokerage on underwriting or subscription of shares or debentures		
3. Discount allowed on issue of shares / debentures		
4. Interest paid out of capital during construction		
5. Other items (Specify)		
Total		

SCHEDULE 11 - CONTINGENT LIABILITIES

<u>Particulars</u>	As on 31.3.____ (current year)	As on 31.3.____ (previous year)
1. Claims not acknowledged as debts		
2. Liability for partly paid investments		
3. Arrears of fixed cumulative dividends		
4. Estimated amount of contracts remaining to be executed on Capital Account and not provided for.		
5. Liability on account of outstanding forward exchange contracts		
6. Guarantees given on behalf of constituents		
(a) In India		
(b) Outside India		
7. Other items for which the Group is contingently liable		
Total (1 to 7)		
i) Bills receivables being bills for collection as per contra		
ii) Constituents' liabilities for acceptance, endorsements & other obligations as per contra		
Total (i + ii)		

SCHEDULE 12 - OTHER INCOME

<u>Particulars</u>	Year ended 31.3.____ (current year)	Year ended 31.3.____ (previous year)
I. Commission, exchange and brokerage		
II. Profit on sale of land, buildings and other assets		
Less: Loss on sale of land, buildings and other assets		
III. Profit on exchange transactions		
Less: Loss on exchange transactions		
IV. Profit on sale of investments(net)		
Less: Loss on sale of investments		
V. Profit on revaluation of investments		
Less: Loss on revaluation of investments		
VI. a) Lease finance income		
b) Lease management fee		
c) Overdue charges		
d) Interest on lease rent receivables		
VII. Miscellaneous income		
Total		

SCHEDULE 13 - OTHER OPERATING EXPENSES

<u>Particulars</u>	Year ended 31.3.____ (current year)	Year ended 31.3._____ (previous year)
I. Rent, taxes and lighting		
II. Printing and stationery		
III. Advertisement and publicity		
IV. Directors' fees, allowances and expenses		
V. Auditors' fees and expenses (including branch auditors' fees and expenses)		
VI. Law charges		
VII. Postage, telegrams, telephones, etc.		
VIII. Repairs and maintenance		
IX. Insurance		
X. Amortisation of Goodwill, if any		
XI. Other expenditure (give details)		
Total		

Notes:

- Additional line items, headings and sub-headings should be presented in the consolidated balance sheet and consolidated profit and loss account and schedules thereto when required by a statute, Accounting Standards or when such a presentation is necessary to present the true and fair view of the group's financial position and operating results. In the preparation and presentation of consolidated financial statements Accounting Standards issued by the ICAI, to the extent applicable to the FIs, should be followed.
- In case of joint ventures, separate disclosures of line items as per proportionate consolidation should be made both in the consolidated balance sheet and consolidated profit and loss account.

Section D : **Select data on financial / risk profile of the group**

Part (i): **Consolidated Financials for the Group**

Position as at the end of September/ March 200X

(Rs. in crore)

<u>Sl. No.</u>	<u>Parameters</u>	<u>Amount</u>
1	Total Assets (Prepared on the lines of CFS)	
2	Capital & Reserves (Prepared on the lines of CFS)	
3	Regulatory Capital (Actual/ Notional) – after netting for consolidation	
4	Risk-weighted assets(Actual/ Notional)	
5	Capital Adequacy Ratio(Actual/ Notional) (%)	
6	Total Deposit Funds	
7	Total Borrowings	
8	Total Advances (Gross)	
9	Total Non-performing Advances (Gross)	
10	Total Investments (Book Value)	
11	Total Investments (Market Value)	
12	Total Non-performing Investments	
13	Total Non-performing Assets (incl. Advances & Investments which are non-performing) (Items 9 & 12)	
14	Provision held for Non-performing Advances	
15	Provisions held for Non-performing Investments	
16	Profit before Tax (for Half-year/ Year ended Sept./March)	
17	Profit after Tax (for Half-year/ Year ended Sept./March)	
18	Return on Assets (For Half-year / Year ended Sept./ March)	
19	Return on Equity (For the Half-year / Year ended Sept./ March)	
20	Total Off-balance sheet exposures (contingent credits)	
21	Total Dividends paid (for Half-year/ Year ended Sept./March)	

Part (ii) : Large Exposures

(a) Large Exposures to **Individual Borrowers** (Exposures which are in excess of 10% of Capital Funds of the Group)

<u>Sl. No.</u>	<u>Name of the Borrower</u>	<u>Amount</u> (Rs. in crore)

(b) Large Exposures to **Borrower Groups** (Exposures which are in excess of 30% of Capital Funds of the Group)

<u>Sl. No.</u>	<u>Name of the Borrower Group</u>	<u>Amount</u> (Rs. in crore)

Part (iii) : Forex Exposures

<u>Total of Overnight Open Position Limits for the Group*</u>	<u>Amount</u> (Rs. in crore)

* **Note:** Wherever Overnight Open Position Limits are not prescribed for certain entities in the group, the **maximum Overnight Open Position held** by such entities during the period may be taken.

Part (iv) : Connected Lending in the Group

<u>Sl. No.</u>	<u>Name of the (i) Directors (ii) Significant shareholders (iii) Key Management Personnel (iv) Relatives of (i, ii and iii) and (v) Enterprises of interest (where i, ii and iii have interest) # #</u>	<u>Exposure Amount</u> (Rs. in crore)	<u>Remarks</u>

#:

Directors are members of Board of Directors (or local Boards/ Advisory Committees, if any) of different entities of the group.

Significant shareholder is defined as a corporate or individual which/who individually or as controller of a group of shareholders, holds 5 percent or more of share capital or exercises 5 percent or more of voting power.

Key Management Personnel include Chief Executive Officer and members of the (executive) management team (senior executive or top management, i.e. those in charges of functions and territories) of different entities of the group.

The **directors/ significant shareholders/ key management personnel** are said to have **interests** if any of them is a director, manager, managing agent, employee, guarantor, partner, proprietor or holding substantial interest in any trading, commercial or industrial concern or any other business or vocation to which credits are granted by entities of the group.

In case facilities are provided to an **interested / related enterprise**, then the name of the concerned **director/ significant shareholder/ key management personnel** should also be reported. Nature of interest of the shareholder should be reported in terms of the types of interest defined above.

Part (v) - A : Statement of Liquidity in Indian Rupees

A. OUTFLOWS

<u>Items/ Time buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 mon- ths	Over 3 to 6 mon- ths	Over 6 mon- ths to 1 year	Over 1 year to 3 years	O t y
1. Capital							
a) Equity							
b) Non-perpetual preference shares							
2. Reserves & surplus							
3. Gifts, grants, donations & benefactions							
4. <u>Notes, bonds & debentures</u>							
a) Plain vanilla bonds/debentures							
b) Bonds/debentures with embedded options							
c) Fixed rate notes							
5. <u>Deposits</u>							
a) Term deposits from public							
b) ICDs							
c) CDs							
6. <u>Borrowings</u>							
a) Term money borrowings							
b) From RBI, Govt, & others							
7. <u>Current Liabilities & provisions:</u>							
a) Sundry creditors							
b) Expenses payable							
c) Advance income received							
d) Interest payable on bonds/ deposits							
e) Provisions (other than for NPAs)							
8. <u>Contingent outflows</u>							
a) Letters of credit/guarantees							
b) Loan commitments pending disbursal							
c) Lines of credit committed to other institutions							

d) Outflows due to fwd. exchange contracts, rupee/ Forex swap & bills rediscounted							
9. Others (specify)							
A. TOTAL OUTFLOWS (A)							

B. INFLOWS

<u>Items/ Time buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 yr	Over 1 year to 3 years	O t y
1. Cash							
2. Remittance in transit							
3. Balances with RBI							
4. Balances with other banks							
a) Current account							
b) Deposit /short-term deposits							
c) Money at call & short notice							
5. Investments - under various categories as enumerated in Appendix I of ALM guidelines (net of provisions)							
6. Advances (performing)							
a) Bills of exchange and promissory notes discounted & rediscounted							
b) Term loans (only rupee loans)							
c) Corporate loans/short term loans							
7. Non-performing loans under various categories enumerated in Appendix I of the ALM Guidelines (net of provisions and ECGC claims received)							
8. Inflows from assets on lease							
9. Fixed assets (excluding assets on lease)							
10. Other assets							
a) Intangible assets & other non-cash flow items							
b) Interest and other income receivable							
c) Others							

11. Contingent inflows							
a)	Lines of credit committed by other institutions						
b)	Bills rediscounted						
c)	Forward exchange contracts, forex / rupee swaps (sell/buy)						
d)	Repayments against undisbursed commitments						
12. Others							
B. TOTAL INFLOWS (B)							
C. Mismatch (B - A)							
D. Cumulative mismatch							
E. C as %ge of A							

Part (v) - B: Statement of Liquidity in foreign currency**Name of the Currency :****Name of the FI ::****B. OUTFLOWS**

<u>Items/ Time buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 years
1. Bonds & notes issued	ITEM-WISE DETAILS MAY BE FURNISHED UNDER EACH CATEGORY IN THE F							
2. Other Borrowings								
3. Interest payable on bonds/ notes/ borrowings								
4. Contingent outflows								
5. Others (specify)								
A. TOTAL OUTFLOWS (A)								

B. INFLOWS

<u>Items/ Time-buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years
1. Balances with other banks	<p align="center">ITEM-WISE DETAILS MAY BE FURNISHED UNDER EACH CA RESPECTIVE TIME-BUCKETS.</p>						
2. Investments - (if any)							
3. Advances (performing)							
4. Non-performing loans under various categories enumerated in Appendix I - (net of provisions and ECGC claims received)							
5. Other assets							
6. Contingent inflows							
7. Others (specify)							
B. TOTAL INFLOWS (B)							
C. Mismatch (B - A)							
D. Cumulative mismatch							
E. C as %ge of A							

