

Private & Confidential)

STATEMENT 8

RBI - OSS - Bank Profile

Reporting Bank

Address

Head office

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	Term Since	Term Upto
Chief Executive Officer		
Board of Directors		

Financials and Organisation

Amount (Rs. In Lacs)

Financials.

Paid up Capital	0.00
Net Owned fund	0.00
Total Assets/Working Funds	0.00
Deposits (Excl. Bank deposits)	0.00

Advances (Net)	0.00
Investments	0.00
Total Income	0.00
Operating Profit/(loss)	0.00
Net Profit/(loss)	0.00
Dividend paid (%)	0.00
Return on Assets	0.00
Return on Equity	0.00

Section A

Amount (Rs. In Lacs)

Equity Profile.

Paid up Capital	0.00
Reserves (of which -)	0.00
Statutory Reserve Fund	0.00
Revaluation Reserves	0.00
Unappropriated profit/(Accumulated loss)	0.00
(Intangible assets)	0.00
Net Worth	0.00
General loss	0.00
Provisions	0.00
Own Funds	0.00

Section B

Amount (Rs. In Lacs)

Financial/Portfolio Structure 2002

Customer Deposits	0.00
Fixed Deposits (excl. CDs)	0.00
Current, savings & other dep.	0.00
Deposits - Inter-bank	0.00
Inter-bank market (call) borrowings	0.00
Borrowings from credit institutions (incl. Refinance)	0.00
Total Assets / Liabilities	0.00
Cash, Bank & money at call	0.00
Investments	0.00

Govt. & approved securities (SLR)	0.00
GOI Recapitalisation bonds	0.00
Bonds/debentures of corporates (incl. PSUs)	0.00
Shares (other than in 'Equity investments in subsidiaries and affiliates')	0.00
Other trustee/ approved securities including LDB debentures	0.00

Loans & Advances (Gross)	0.00
Food credit	0.00
Priority sector credit	0.00
Agriculture	0.00
Small scale industries	0.00
Weaker section credit	0.00
Other priority sector	0.00
Real estate	0.00
Loans to individual brokers against shares	0.00
Other priority sector	0.00

Loans & Advances (Net)	0.00
Equity investments in subsidiaries & affiliates	0.00
Fixed assets (Net)	0.00
CONTINGENTS (off-balance sheet)	0.00
Letters of credit (Docy)	0.00
Guarantees (Financial)	0.00
All other contingents	0.00

Ratios -

Credit / deposits (%)	0.00
Deposits / assets (%)	0.00
Investments / assets (%)	0.00
Net loan / assets (%)	0.00
Assets / contingent (%)	0.00
Term / Total deposits (%)	0.00
C.D.s / Total deposits (%)	0.00
SLR securities / Investments (%)	0.00

(PORTFOLIO GROWTH) Year on Year

Growth of deposits (%) (excl. C.D.s & interbank)	0.00
Credit expansion (%)	0.00
Increase in investments (%)	0.00
Increase in contingents (%)	0.00

(Policy related lending)

Priority sector / Total credit (%)	0.00
Agriculture / Total credit (%)	0.00
SSI / Total credit (%)	0.00
Export credit / Total credit (%)	0.00
Weaker section/ Total credit (%)	0.00

Section C -

Amount (Rs. In Lacs)

Financial/Performance Structure.

Interest income	0.00
Interest expense	0.00
Net Interest income	0.00
Non - interest income	0.00
Total income	0.00
Staff / Establishment expense	0.00
Other operating expense	0.00
Net operating income / (loss) (operating or gross profit)	0.00
Write-offs (of assets & losses)	0.00
Provisions for credit losses	0.00
Value adjustments / provisions for other (financial) assets	0.00
Capital gains / (losses) on sale of assets	0.00
PRE-TAX PROFIT (PBT)	0.00
Provisions for taxes	0.00
NET INCOME (PAT) / (loss)	0.00
Dividends declared	0.00
Retained earnings	0.00

PERFORMANCE RATIOS

Average cost of deposits (%p.a.)	0.00
Average cost of funds (%)	0.00
Average yield on advances (%)	0.00
Average yield on investments (%)	0.00
Average yield on funds (%)	0.00

Interest margin / spread (%)	0.00
% Non-interest income / total income	0.00
Cost-Revenue ratio (%)	0.00
% Staff costs / total income	0.00
% Operating profit / average working funds	0.00
Risk provisions and write-offs / Operating profit (%)	0.00
Return on assets (ROA) (%)	0.00
Return on equity (ROE) (%)	0.00
Earnings per share (EPS) (Rs.)	0.00
Business per employee (Rs. Lakhs)	0.00
Net income per staff (Rs. Lakhs)	0.00

0.00

Section D.
Organisational Profile

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

Number of branches

Metro	Urban	Semi urban	Rural	Total	Fully computerised

Total staff (nos.)	0
Officers (nos.)	0
Other staff (nos.)	0
0	

Section E

Amount (Rs. In Lacs)

Supervisory Profile (Solvency).

Core capital	0.00
Supp. (Tier Two) capital	0.00
CAPITAL BASE	0.00
RISK WEIGHTED ASSETS	0.00
OWN FUNDS	0.00

(Ratios - Solvency - %)

Own Funds / Total assets (%)	0.00
CRAR (%)	0.00
Core CRAR (%)	0.00

(ASSET QUALITY - RATIOS - %)

N.P. loan ratio (NPLs to "gross loans and advances")	0.00
Intt. in suspense / "gross" loans	0.00
Loan loss ratio ("Loss provisions" to "gross loans")	0.00
Loss provisions cover ratio (Loss provisions to "classified")	0.00

(Sectoral asset quality)

N.P. ratio (loans to pr. Sect.)	0.00
N.P. ratio (loans to agri.)	0.00
N.P. ratio (loans to SSI)	0.00

N.P. ratio (loans to export sec.)	0.00
N.P. ratio (loans to PSUs)	0.00
N.P. ratio (loans to medium/large industries)	0.00
N.P. ratio (loans to NBFCs)	0.00
N.P. ratio (loans to real estate)	0.00
N.P. ratio (loans to capital market)	0.00

(Liquidity)

Liquid assets - (Rs. Lakhs) (Cash, Bank, Call funds and Treasury Paper)	0.00
SLR assets (Rs. Lakhs)	0.00

(Liquidity Ratios - %)

Liquid assets / Total assets	0.00	
Liquid assets / Deposits		0.00
Loans & Investments / Deposits	0.00	
SLR assets / Deposits	0.00	

Section F

Amount (Rs. In Lacs)

Ratio Denominators Description.

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)	0.00