

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 the Regulator	Shareholding of the parent in the subsidiary/ related entity (%)	Remarks
1						
2						
3						
4						
..						
..						

Note:

1. Consolidation exercise for the CPR purposes 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 the subsidiaries of the type at (a) and (b) above 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 in the 'Remarks' column in Section A above.

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 the Accounting Standards issued by the 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 or the Assets side after giving separate 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			
<u>Depreciation:</u>			
a) On other than leased assets			
b) On leased assets			
Other operating expenses	13		
<u>Provisions for:</u>			
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			
<i>Less:</i> Minorities' Interest			
Consolidated profit/(loss) for the year attributable to the group			
<i>Add:</i> 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		

- Opening balances, additions and deductions since the last consolidated balance sheet, shall be shown under each of the specified heads.
- 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 or the Assets side after giving separates notes.

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)
A. <u>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. OTHER DEPOSITS		
3. THROUGH BONDS		
- Bonds eligible for Tier 1 capital		
- Subordinated debt for Tier 2 capital		
4. LOANS AND ADVANCES * (BORROWINGS) FROM		
(i) Reserve Bank of India		
(ii) Other banks		
(iii) Others		
Total (1, 2, 3 and 4)		
B. <u>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 borrowings		
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:

1. 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, the Accounting Standards issued by the ICAI, to the extent applicable to the FIs, and the guidelines issued by the RBI should be followed.
2. 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)

Sl. No.	<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 Investments which are not serviced regularly	
13	Total Non-performing Assets (incl. Non-performing advances & Investments not serviced) (Items 9 & 12)	
14	Provision held for Non-performing Advances	
15	Provisions held for Investments not regularly serviced	
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)	

** To be computed as per the guidelines at para 4.2 of Appendix B of these guidelines.

Part (ii) : Large Exposures**(a) Large Exposures to Individual Borrowers**

<u>Sl. No.</u>	<u>Name of the Borrower</u>	<u>Amount (Rs. in crore)</u>			<u>%ge to group capital funds</u>		
		Non-infra-structure	Infrastructure	Total	Non-infra-structure	Infrastructure	Total

Note: Total exposures which are in excess of 10% of Capital Funds of the Group should be reported here. However, a minimum of 20 large exposures of the group to individual borrowers may be reported irrespective of the actual level of exposures.

(b) Large Exposures to Borrower Groups

<u>Sl. No.</u>	<u>Name of the Borrower Group</u>	<u>Amount (Rs. in crore)</u>			<u>%ge to group capital funds</u>		
		Non-infra-structure	Infrastructure	Total	Non-infra-structure	Infrastructure	Total

Note: Total exposures which are in excess of 30% of Capital Funds of the Group should be reported here. However, a minimum of 20 large exposures of the group to borrower-groups may be reported irrespective of the actual level of exposures.

Part (iii) : Forex Exposures : Overnight Open Position Limits for the Group

(Rs. in crore)

<u>Name of the entity (Parent / related entity)</u>	<u>Overnight open position limit approved **</u>	<u>Maximum overnight open position held</u>

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

