

FOR RESTRICTED CIRCULATION ONLY

MANUAL OF INSTRUCTIONS

(Upto 30 June, 1998)

ISSUED BY

**DEPARTMENT OF BANKING OPERATIONS &
DEVELOPMENT**

AND

DEPARTMENT OF BANKING SUPERVISION

AND

**INDUSTRIAL AND EXPORT
CREDIT DEPARTMENT**



**RESERVE BANK OF INDIA
MUMBAI**

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**RESERVE BANK OF INDIA
MUMBAI**

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RETURN / STATEMENT No. 1

Action Plan for banks (April 1998 to March 2000)

Progress Report for the half year ended September 1998/March/ September 1999 and March 2000.

| Name of the bank | | (Amount in Rs. Crores) | | | | | | | | | |
|------------------|--|------------------------|------------|----------------|---|------------|---|----------------|----|------------|----|
| Code No. | Item No. | March 1997 | March 1998 | September 1998 | | March 1999 | | September 1999 | | March 2000 | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1100 | 1. Number of branches (1110+1130) | | | | | | | | | | |
| 1110 | a) In India | | | | | | | | | | |
| 1112 | Rural | | | | | | | | | | |
| 1114 | Semi-urban | | | | | | | | | | |
| 1116 | Urban | | | | | | | | | | |
| 1118 | Metro-politan | | | | | | | | | | |
| 1120 | Specialised branches | | | | | | | | | | |
| 1130 | b) Outside India | | | | | | | | | | |
| 1200 | 2. Other Offices | | | | | | | | | | |
| 1202 | Zonal Offices/Circle Office. | | | | | | | | | | |
| 1206 | Regional Offices /Divisional Offices/Area Offices. | | | | | | | | | | |
| 1212 | Others, if any (Specify) | | | | | | | | | | |
| 1214 | Average Number of branches per R.O./D.O./ A.O. | | | | | | | | | | |

| | | |
|-------------|-----------|--|
| 1216 | | Average Number of branches per Z.O. /Circle Office |
| 1400 | 3 | Total number of staff (including exempted categories) |
| 1402 | a) | Officers |
| 1404 | b) | Award Staff (Clerks / Spl. Asstt.) |
| 1406 | c) | Sub-Staff |
| 1408 | d) | Part-time employees in Class IV |
| 1410 | 4 | No. of staff recruited under exempted categories |
| 1422 | a) | Officers (Please specify category) |
| 1424 | b) | Clerical Staff |
| 1426 | c) | Armed Guards |
| 1428 | d) | Sub-Staff |
| 1430 | e) | Others |
| 1500 | 5. | Business per employee (Rs. in lakhs) |
| 1502 | | Aggregate deposits per employee |
| 1504 | | Gross credit per employee |

**1600 HUMAN
RESOURCES
DEVELOP-
MENT**

1610 6. Total number
of staff trained
by the bank
(cumulative
from April)

1612 Officers

1614 Clerks

1616 Sub-Staff

1618 Others (staff
of RRBs etc.)

1640 % of staff
trained to total
staff strength
in the bank

CUSTOMER SERVICE

1700 7. Number of
branches with
Teller System.

1702 8. Number of
branches with
Customer Service
Committees.

9. Complaints.

1710 No. of complaints
as at end of
previous half year

1712 No. of complaints
received during the
half year.

1714 Total number of
complaints
(1710+1712)

1716 Total number of
complaints dispo-
sed during the half
year.

1718 Number of comp-
laints pending
(1714-1716)

DEPOSITS

| | | |
|------|-----|--|
| 1800 | 10. | Total Deposits |
| 1802 | | Of which interbank |
| 1810 | 11. | Aggregate deposits - Last Friday (Demand + Time) – Vide item II of return under section 42. |
| 1812 | 12. | Average aggregate deposits, cumulative since first fortnight of April of the year. |
| 1814 | 13. | Average growth in deposits (fortnightly) |
| 1900 | 14. | Total Deposits - (Category –wise) (Total of 1902, 1906, 1910 and 1914). |
| 1902 | | Current Deposits |
| 1904 | | % to total |
| 1906 | | Savings Deposits |
| 1908 | | % to total |
| 1910 | | Fixed Deposits |
| 1912 | | % to total |
| 1914 | | Others |
| 1916 | | % to total |
| 1920 | 15. | Total Deposits (Area-wise) (Total of 1922, 1926, 1930 and 1934.) |

| | | |
|------|-----|---|
| 1922 | | Rural |
| 1924 | | % to total |
| 1926 | | Semi -urban |
| 1928 | | % to total |
| 1930 | | Urban |
| 1932 | | % to total |
| 1934 | | Metropolitan |
| 1936 | | % to total |
| 2000 | 16. | Borrowings - |
| 2002 | | From RBI |
| 2004 | | From banks |
| 2006 | | Other institutions |
| 2008 | | Total borrowings in India (Total of 2002, 2004, and 2006) |
| 2010 | | Borrowings outside India |
| 2012 | | Total borrowings (Total of 2008 and 2010) |
| 2014 | | Average aggregate borrowings (Fortnightly Average) |
| 2016 | 17. | Average Amount of call money borrowing |
| 2018 | 18. | Average Amount of call money lending |

| | | |
|-------------|------------|---|
| 2026 | 19. | Outstanding under Certificate of Deposits (CDs) at the beginning of the half year |
| 2030 | | Amount raised by way of CDs during the half year |
| 2034 | | Amount refunded during the half year |
| 2036 | | Outstanding CDs at the end of the half year |
| 2100 | 20. | Compliance with CRR |
| 2102 | a) | No. of fortnights defaulted |
| 2104 | b) | Maximum amount of default |
| 2106 | c) | Penal Interest payable/paid for defaults |
| 2110 | 21. | Compliance with SLR |
| 2112 | a) | No. of fortnights defaulted |
| 2114 | b) | Maximum amount of default |
| 2116 | c) | Penal Interest payable /paid for defaults. |

ADVANCES

| | | |
|------|-----|---|
| 2200 | 22. | Gross credit. |
| 2202 | 23. | Bills Re-discounted |
| 2204 | 24. | Net credit (2200-2202) |
| 2206 | 25. | Gross credit (area - wise) (total of 2208, 2210, 2212 and 2214). |
| 2208 | | Rural |
| 2210 | | Semi-urban |
| 2212 | | Urban |
| 2214 | | Metropolitan |
| 2300 | 26. | Credit-Deposit Ratio (%) Total credit – deposit ratio |
| 2302 | | Rural |
| 2304 | | Semi- urban |
| 2306 | | Urban |
| 2308 | | Metropolitan |
| 2320 | 27. | Food credit |
| 2400 | 28. | Advance to priority sectors |
| 2402 | | % to net credit. |
| 2404 | 29. | Total Agricultural advances |
| 2406 | | % to net credit. |
| 2408 | 30. | Direct Agricultural advances |

| | | |
|------|-----|--|
| 2410 | | % to net credit. |
| 2412 | 31. | Advances to weaker sections |
| 2414 | | % to net credit. |
| 2416 | 32. | DRI advances |
| 2418 | | % to net credit. |
| 2420 | 33. | Advances to SSI |
| 2422 | | % to net credit. |
| 2424 | 34. | Advances to exports |
| 2426 | | % to net credit. |
| 2428 | 35. | Advances against shares/debentures of joint stock companies. |
| 2430 | | % to net credit. |
| 2432 | 36. | Amount of Bills Purchased/ Discounted. |
| 2434 | 37. | Hire Purchase /Lease Finance. |
| 2436 | | % to net credit. |

OVERDUES (As at March and September)

| | | |
|------|-----|--|
| 2500 | 38. | Total overdues (priority & non-priority (2504+2518)) |
| 2502 | | % to net credit. |
| 2504 | | Priority sector overdues |
| 2506 | | % to outstanding |

| | |
|-------------|---|
| 2508 | Agricultural overdues |
| 2510 | a) Demand |
| 2512 | b) Overdues |
| 2514 | c) Overdues as % to Demand |
| 2516 | d) Overdues as % to outstanding |
| 2518 | Non-priority sectors overdues |
| 2520 | % to outstanding. |
| 2600 | 39. Review/Renewal of advances (including back-log, if any, from previous half-year) |
| 2602 | Total number of accounts with limits of Rs.1 Lakh and above due for review/renewal (Total of 2606, 2610, 2614 and 2618) |
| 2604 | Of which reviewed /renewed (Total of 2608,2612,2616 and 2620) |
| 2606 | (i) No. of borro- wers with limits of Rs. 1 lakh to Rs. 10 lakhs due for review/renewal |
| 2608 | Of which reviewed/ renewed. |
| 2610 | (ii) No. of borro- wers with limits of Rs. 10 lakhs to Rs. 50 lakhs due for review/renewal |

| | | |
|-------------|------------|---|
| 2612 | | Of which reviewed/ renewed. |
| 2614 | iii) | No. of borrowers with limits of Rs. 50 lakhs to Rs. 1 crore due for review/ renewal |
| 2616 | | Of which reviewed/ renewed. |
| 2618 | iv) | No. of borrowers with limits of Rs. 1 crore and above due for review/ renewal |
| 2620 | | Of which reviewed/ renewed. |
| 2700 | 40. | Quarterly Information System. |
| 2702 | (i) | No. of borrowers coming under the system |
| 2704 | (ii) | No. of borrowers submitting the quarterly returns in time |
| 2706 | iii) | No. of borrowers not submitting quarterly returns |
| 2708 | iv) | No. of borrowers on whom penalty has been levied for not submitting returns. |

| | | |
|-------------|------------|---|
| 2712 | vi) | No. of cases in which the bank is the leader of consortium. |
| 2714 | vii) | No. of cases in which consortium meetings were not held for |
| 2716 | a) | more than 3 months |
| 2718 | b) | more than 6 months |
| 2800 | 41. | Sick Units (As in September and March) |
| 2802 | A) | Total number of sick units [(i) + (ii) + (iii)] (2806 + 2818 + 2822) |
| 2804 | | Outstanding amount (2808+2820+2824) |
| 2806 | (i) | Number of viable units |
| 2808 | | Outstanding amount of (i) above |
| 2810 | a) | Number of units under nursing |
| 2812 | | Outstanding amount |
| 2814 | b) | Number of units yet to be placed under nursing |
| 2816 | | Outstanding amount |

| | | |
|-------------|------------|---|
| 2818 | ii) | Number of non-viable units |
| 2820 | | Outstanding amount |
| 2822 | iii) | No. of units where viability is yet to be assessed. |
| 2824 | | Outstanding amount |
| 2826 | B) | No. of units nursed back to health (cumulative position) |
| 2828 | | Outstanding amount |
| 2830 | C) | No. of units otherwise de-listed. |
| 2832 | | Outstanding amount |
| 2900 | 42. | Classification of advances (as on March and Sept.) |
| 2902 | i) | Standard |
| 2904 | ii) | Sub-Standard |
| 2906 | iii) | Doubtful |
| 2908 | iv) | Loss |
| 2910 | | Total sticky advances (2904 to 2908) |
| 2912 | i) | Amount |
| 2914 | ii) | % to total advances |

| | | |
|-------------|------------|---|
| 2915 | 43. | Total amount of Non-Performing Assets. |
| 2916 | | Priority Sector (amount) |
| 2918 | | Non-priority sector (amount) |
| 2920 | | Reduction in NPAs during the half-year (Total amount). |
| 2922 | | Under priority sector (amount) |
| 2924 | | % to total amount under priority sector |
| 2926 | | Under non-priority sector. |
| 2928 | | % to total amount under non-priority sector |
| 3000 | 44. | Non-fund Business |
| | | I) Guarantees invoked but not honoured |
| 3002 | i) | Number |
| 3004 | ii) | Amount |
| | | II) Invocation of Govt. Guarantee by bank |
| | | A) Central Government |
| 3010 | i) | Number |
| 3012 | ii) | Amount |
| | | B) State Government (specify State-wise in a footnote) |
| 3014 | i) | Number |
| 3016 | ii) | Amount |

| | | |
|------|-----|---|
| 3100 | 45. | INVESTMENTS |
| | | Investments made at the beginning of the half-year in - |
| 3102 | | i) PSU Bonds |
| 3104 | | ii) Shares |
| 3106 | | iii) Debentures |
| | | Purchases made during half-year of |
| 3108 | | i) PSU Bonds |
| 3112 | | ii) Shares |
| 3114 | | iii) Debentures |
| | | Disinvestments made during half - year in - |
| 3116 | | i) PSU Bonds |
| 3118 | | ii) Shares |
| 3120 | | iii) Debentures |
| | | Outstanding at the end of the half- year |
| 3122 | | i) PSU Bonds |
| 3124 | | ii) Shares |
| 3126 | | iii) Debentures |
| | | Investments in Commercial Papers (CPs) |
| 3128 | | i) At the beginning of the half-year |
| 3130 | | ii) During the half-year |

3132 iii) Matured during
 the half-year

3134 iv) Outstanding at the
 end of the half
 year.

3200 **HOUSEKEEPING**

3202 46. No. of branches not
 regular in submitting
 the various control
 returns.

**3300 47. Inspection and
 Follow-up
 (Cumulative from
 April)**

 a) No. of branches
 subjected to

3302 Regular Inspection

3304 Short inspection

3306 Income/Revenue
 Audit

3308 Concurrent Audit

3312 b) No. of controlling
 offices Inspected.

3314 Zonal /Circle Office.

**3316 Regional /Divisional
 Offices**

3326 c) No. of Depart-
 ments of the HO
 inspected

3330 d) No. of branches
 not submitted
 compliance/ recti-
 fication reports
 for more than 6
 months.

3340 e) No. of controlling
offices not sub-
mitted compli-
ance/rectification
reports for more
than 6 months.

3350 f) No. of branches
with unsatis-
factory ratings.

3400 48 Balancing of books

3402 No. of branches
where balancing of
books is in arrears -

Of which, those with
period of arrears of -

3404 Less than 1 year

3406 1 to 2 years

3408 2 to 3 years

3410 3 years and above.

**49. Inter-branch
Account position of
outstanding entries.**

**(A) Debit entries (in
thousands)**

3500 upto 31.3.1993

3502 1993-94

3504 1994-95

3506 1995-96

3508 1996-97

3510 1997-98

| | |
|------|--|
| 3520 | TOTAL |
| | Amount (Rs. lakhs) |
| 3530 | upto 31-3-1993 |
| 3532 | 1993-94 |
| 3534 | 1994-95 |
| 3536 | 1995-96 |
| 3538 | 1996-97 |
| 3540 | 1997-98 |
| 3550 | TOTAL |
| | B) Credit entries (in thousands). |
| 3560 | Upto 31-3-1993 |
| 3562 | 1993-94 |
| 3564 | 1994-95 |
| 3566 | 1995-96 |
| 3568 | 1996-97 |
| 3570 | 1997-98 |
| 3580 | TOTAL |
| 3590 | Amount (Rs. Lakhs) upto 31.3.1993 |
| 3592 | 1993-94 |
| 3594 | 1994-95 |
| 3596 | 1995-96 |
| 3598 | 1996-97 |
| 3600 | 1997-98 |
| 3610 | TOTAL |

PROFITABILITY
(Yearly as in March)

| | | |
|------|------------|--|
| 3700 | 50. | Operating profit |
| 3702 | | Indian offices |
| 3704 | | Foreign offices |
| 3706 | 51. | Net profit (published) |
| | 52. | A) Provisioning requirements for |
| 3708 | | i) Advances |
| 3710 | | ii) Investments |
| 3712 | | iii) Other assets |
| | | B) Provisions actually made for |
| 3714 | | i) Advances |
| 3716 | | ii) Investments |
| 3718 | | iii) Other assets |
| 3720 | 53. | Average yield on investments |
| 3722 | 54. | Average yield on advances |
| 3724 | 55. | Average yield on funds |
| 3726 | 56. | Average cost of deposits |
| 3728 | 57. | Interest spread |
| 3730 | 58. | Other expenses as a % to Total expenses. |

| | | |
|-------------|------------|---|
| 3734 | 60. | Gross profits (before taxes) as % to working funds. |
| 3736 | 61. | Income from non - fund business |
| 3738 | | % to total income. |
| 3740 | 62 | Establishment costs as % to Total income |
| 3748 | 63. | Loss making branches |
| | i) | Rural |
| 3750 | | No. of branches |
| 3752 | | Amount of Loss |
| | ii) | Semi-urban |
| 3754 | | No.of branches |
| 3756 | | Amount of loss |
| | iii) | Urban |
| 3758 | | No. of branches |
| 3760 | | Amount of loss |
| | iv) | Metropolitan |
| 3762 | | No. of branches |
| 3764 | | Amount of loss |
| | | Total of (i) to (iv) |
| 3766 | | No. of branches (3750+3754 +3758+3762) |

3768 Amount of loss (3752
+3756+3760+3764)
Branches in existence
for 5 years or more
and working in loss
during the last 3
years.

i) Rural

3770 No.of branches

3772 Amount of loss

ii) Semi - urban

3774 No. of branches

3776 Amount of loss

iii) Urban

3778 No. of branches

3780 Amount of loss

iv) Metropolitan

3782 No. of branches

3784 Amount of loss

TOTAL

3786 No. of branches
(3770+3774+3778+
3782)

3788 Amount of loss
(3772+3776+3780+
3784)

COMPUTERISATION AND MECHANISATION

3800 64. No. of branches with
 Ledger Posting
 Machines

| | | |
|------|-----|---|
| 3802 | 65. | No. of machines installed. |
| 3804 | 66. | No. of branches fully computerised. |
| 3805 | | No of branches with A.T.Ms. |
| 3806 | 67. | No. of Controlling offices with mini computers (3808 + 3810+3812) |
| 3808 | | Zonal |
| 3810 | | Regional |
| 3812 | | Head Office (Mini/Main Frames) |
| 3814 | 68. | Total number of staff trained (3816+3818+3820) |
| 3816 | | Officers |
| 3818 | | Clerks |
| 3820 | | Others |
| 3900 | | OVERSEAS OPERATIONS |
| 3902 | 69. | No. of overseas branches |
| 3904 | | No of Controlling Offices outside India. |
| 3910 | 70. | Total Number of Staff (outside India) (3912+3914+3916+ 3918) |
| 3912 | | Officers |
| 3914 | | Clerks |
| 3916 | | Sub-Staff |

| | | |
|------|-----|---|
| 3918 | | Others |
| 3922 | 71. | Deposits of overseas branches |
| 3930 | 72. | Advances of overseas branches |
| | 73. | Problem advances of overseas branches |
| 3932 | | No. of accounts. |
| 3934 | | Amount |
| 3940 | | Gross profit of overseas branches |
| 3942 | | Net Profit (+)/Loss(-) Overseas Branches |
| 3945 | 74. | C) Ratio of Capital to Risk Assets |
| | | a) Capital Funds |
| | | Tier I |
| 3950 | i) | Paid up Capital |
| 3955 | ii) | Reserves |
| | | Tier II |
| 3965 | i) | Undisclosed Reserves |
| 3970 | ii) | Reserves |
| 3980 | | Total |
| 3985 | b) | Risk Weighted assets |
| 3990 | c) | Capital funds to risk weighted assets ratio |

RETURN /STATEMENT NO. 2

Statement showing changes in the constitution of Board of Directors of Private Sector banks (illustrative in nature).

ANNEXURE A

BIODATA

1. Full name
2. Date of birth
3. Qualifications
4. Address
5. Present occupation
6. Special knowledge / practical experience
(Refer. Section 10A(2)(a) of Banking Regulation Act, 1949)_
7. Whether he has special knowledge/practical experience
in agriculture and rural economy, co-operation or SSI.
Furnish details. (Refer proviso to Section 10A(2)(a) ibid.
8. Details of his association with Companies/Firms

(Refer Section 10A(2)(b) of Banking Regulation Act, 1949.)

| Name of the com- pany/firm/concern (indicate whether he is a director/ Chairman/ Partner/proprietor/ employee/manager/ managing agent) | Paid up capital of the com- pany/firm | Details of his shareholdings/ beneficial interest in the company/firm, including that of spouse and minor children. Amount Percentage | Whether he has substa- ntial interest in the com- pany/ firm within the meaning of Section 5(ne) of the B.R. Act, 1949. | Whether the company is registered under Sec- tion 25 of the com- panies Act, 1956. |
|--|--|---|--|---|
|--|--|---|--|---|

(i) Non-Banking Finance Companies

(ii) Companies/Firms carrying on any trade, commerce or industry
(Indicate the activity specifically and whether SSI or not)

(iii) Others

(Indicate the activity specifically and whether SSI or not)

9. Whether he is proprietor of any trading, commercial, or industrial concern, not being a small scale industrial concern. Please give details (Refer Section 10A(2)(b)(2) of Banking Regulation Act, 1949.)
10. Whether on the Board of any bank, if so name of the bank and period (Refer Section 16(1) of Banking Regulation Act, 1949.)
11. Whether he or any of the companies/firms (including NBFCs) with which he is associated as director enjoy financial accommodation (either funded or non-fund based) from the bank, on the Board of which he is proposed to be appointed. (Refer Section 20 of the Banking Regulation Act, 1949) If so, give details
12. Whether any of the companies/firms (including NBFCs) where he holds substantial interest, enjoy financial accommodation (either funded or non-fund based) from the bank, on the Board of which he is proposed to be appointed. (Refer Section 20 of the Banking Regulation Act, 1949) If so, give details.
13. Whether any of the companies where he is director has defaulted in the repayment of loans availed of from the bank or any other bank, if so details, thereof.
14. Whether he suffers from any of the disqualifications envisaged under section 274 of the Companies Act, 1956.

Return/Statement No. 2 (Contd.)

ANNEXURE B

Statement as on _____ (to be submitted as and when the changes take place)

Name of the bank :

Number of directors allowed under the Maximum ()

Articles of Association of the Bank - Minimum ()

Total number of directors, excluding RBI directors.

| Name of the Director | Date of appointment | Whether elected/co-opted | Whether he was on the Board earlier if so, period | Special knowledge/practical experience. | Remarks |
|----------------------|---------------------|--------------------------|---|---|---------|
|----------------------|---------------------|--------------------------|---|---|---------|

Majority sector (Directors as envisaged under section 10A of B. R. Act, 1949).
Also directors under the proviso to section 10A(2) (a).

Minority Sector

RBI Nominees

Whether the constitution of the Board of Directors is in conformity with the provisions of Section 10A of the Banking Regulation Act, 1949.

Yes/No

Whether the Board consists of not less than 2 members who have special knowledge / practical experience in respect of agriculture and rural economy, Co-operation or small scale industry, and belonging to majority sector

Yes/No

Whether the induction of the directors is in conformity with the provisions of Section 16 of the Banking Regulation Act, 1949 and circular No.82/08.95.005/94 dated 1st July 1994.

Yes/No

Whether any of the directors or the companies with which they are associated have been provided credit facilities by the bank. (Refer Section 20 of the Banking Regulation Act, 1949)

Yes/No

The above details have been verified after calling for requisite information from the directors concerned.

(Signature)

(Name)

Designation

Date

RETURN/STATEMENT No. 3

(To be submitted to the Chief General Manager, Department of Banking Operations & Development, Reserve Bank of India, Mumbai - 400 005.)

Name of the Bank :-

Statement showing the number of vacancies filled and reserved for _____
Scheduled Castes/Scheduled Tribes during the half-year ended 30th June/_____ 31st
December in the _____ State _____.

| Category of posts | Total No. of vacancies filled. | No. of vacancies reserved for | | Backlog of reservation brought forward, if any. | | No. of candidates appointed against reserved vacancies | | Backlog of reservation carried forward, if any | | Remarks |
|-------------------|--------------------------------|-------------------------------|------|---|------|--|------|--|------|---------|
| | | S.C. | S.T. | S.C. | S.T. | S.C. | S.T. | S.C. | S.T. | |
| Class I | | | | | | | | | | |
| i) Officers | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| Class II | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| Class III | | | | | | | | | | |
| i) Clerks | | | | | | | | | | |
| ii) Typists | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| Class IV | | | | | | | | | | |
| i) Peons | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

Certified that proper rosters in the register in the form given in Appendix V to the set of instructions issued by Government are maintained for each category of posts.

Signature & Designation

RETURN / STATEMENT NO. 4

(To be submitted to the Regional Office of Department of Banking Operations and Development, Reserve Bank Of India, under whose jurisdiction the bank functions, every half-year ending June/December)

Name of the bank :

Statement showing the progress made by the bank in the implementation of Scheme regarding reservation of posts for Scheduled Castes/Scheduled Tribes. Position as at the end of June/December ...

| | Officers | Clerical | Subordinate | Total |
|---|-----------------|-----------------|--------------------|--------------|
| 1. Number of Staff | | | | |
| 2. Number of SC/ST members forming part of (1) | | | | |
| (a) SC | | | | |
| (b) ST | | | | |
| 3. Percentage of SC/ST staff of the total number of Staff | | | | |
| (a) SC | | | | |
| (b) ST | | | | |
| 4. Particulars of concession in age/ marks / fees, etc. extended to SC/ST candidates. | | | | |

Signature & Designation

RETURN / STATEMENT NO. 5

RESERVE BANK OF INDIA

CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
CENTRE -1, WORLD TRADE CENTRE
CUFFE PARADE, COLABA, MUMBAI - 400 005.

Ref. DBOD.NO. : BP.BC.26/21.04.048/96

19 March 1996.

All commercial banks
(excluding RRBs)

Dear Sir,

Non-performing advances -Reporting to Reserve Bank of India.

In terms of paragraph 6 of our circular No. BP.BC.8/21.04.043/94 dated 8 February 1994 amounts held in interest suspense account should be deducted from the relative advances and provision made on the balances after such deduction, i.e. interest suspense account should not be reckoned as part of provisions. In this connection, we observe that there is no uniformity with regard to application of interest in a non-performing accounts (NPAs). While some banks debit interest in such cases and take to Interest Suspense account, other banks only keep a record of such interest. Though we have no objection to the banks using their own discretion regarding application of interest in an NPA account, wherever they are required to report the figures of NPAs to Reserve Bank of India they should always deduct the amounts held in interest suspense account from such advances as otherwise there will be distortion in the quantum of NPAs being reported to us. It has therefore been decided that banks should report the figure of NPAs in the proforma appended overleaf to ensure uniformity in reporting of NPAs.

The first such statement may be sent for the year ending 31 March 1996.

Please acknowledge receipt.

Yours faithfully,

sd/-

(V.Rangarajan)

Chief General Manager.

RETURN / STATEMENT NO. 5

Reporting format for non-performing assets -

Gross and net position

| | | (Rs. in crores) | | |
|---------|--|------------------|------------------|------------------|
| Sl. No. | Particulars | 31 March 1996 | 31 March 1995 | 31 March 1994 |
| ----- | ----- | ----- | ----- | ----- |
| 1. | Gross Advances | | | |
| 2. | Gross NPAs | | | |
| 3. | Gross NPAs as percentage to Gross advances (%) | | | |
| 4. | Total deductions : | | | |
| | - Balance in Interest Suspense a/c. | | | |
| | - DICGC/ECGC claims received and held pending adjustment | | | |
| | - part payment received and kept in suspense account. | | | |
| 5. | Total provisions held | | | |
| 6. | Net advances (1 minus 4 minus 5) | | | |
| 7. | Net NPAs (2 minus 4 minus 5) | | | |
| 8. | Net NPAs as percentage of net advances (%) | | | |

RETURN/STATEMENT NO. 6

THE THIRD SCHEDULE

(See Section 29)

Form 'A'

FORM OF BALANCE SHEET

Balance Sheet of _____ (here enter name of the Banking Company)

Balance Sheet as on 31 March (Year)

(OOO's omitted)

| CAPITAL & LIABILITIES | SCHEDULE | AS ON 31.3.____ (current year) | As on 31.3.____ (previous year) |
|---|----------|-----------------------------------|------------------------------------|
| Capital | 1 | | |
| Reserve & Surplus | 2 | | |
| Deposits | 3 | | |
| Borrowings | 4 | | |
| Other liabilities and provisions | 5 | | |
| TOTAL : | | ----- | ----- |
| ASSETS | | | |
| Cash and balances with Reserve Bank of India | 6 | | |
| Balances with banks and money at call and short notice | 7 | | |
| Investments | 8 | | |
| Advances | 9 | | |
| Fixed Assets | 10 | | |
| Other Assets | 11 | | |
| TOTAL : | | ----- | ----- |
| Contingent liabilities | 12 | | |
| Bills for Collection | | | |

SCHEDULE - 1

CAPITAL

| | As on 31.3.____ (Current year) | As on 31.3.____ (Previous year) |
|---|-----------------------------------|------------------------------------|
| I. FOR NATIONALISED BANKS | | |
| Capital (Fully owned by Central Government) | _____ _____ | _____ _____ |
| II. FOR BANKS INCORPORATED OUTSIDE INDIA | | |
| CAPITAL | | |
| i) (The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head). | | |
| ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949. | | |
| TOTAL : | _____ _____ | _____ _____ |
| III. FOR OTHER BANKS | | |
| Authorised Capital (shares of Rs. Each) | | |
| Issued Capital (shares of Rs. Each) | | |
| Subscribed Capital (shares of Rs. Each) | | |
| Called-up Capital (shares of Rs. Each) | | |
| Less : Calls unpaid | | |
| Add : Forfeited shares | _____ _____ | _____ _____ |

RESERVES & SURPLUS

32

SCHEDULE - 3

DEPOSITS

| | <u>As on 31.3._____ (current year)</u> | <u>As on 31.3._____ (previous year)</u> |
|--|--|--|
| A. I. Demand Deposits | | |
| i) From banks | | |
| ii) From others | | |
| II. Savings Bank Deposits | | |
| III. Term Deposits | | |
| i) From banks | | |
| ii) From others | | |
| TOTAL : | | |
| (I, II and III) | | |
| B. i) Deposits of branches in India | | |
| ii) Deposits of branches outside India | | |
| TOTAL : | | |

SCHEDULE - 4

BORROWINGS

| | <u>As on 31.3._____</u> (current year) | <u>As on 31.3._____</u> (previous year) |
|---|---|---|
| I. Borrowings in India | | |
| i) Reserve Bank of India | | |
| ii) Other banks | | |
| iii) Other institutions and agencies | | |
| II. Borrowings outside India | | |
| TOTAL : | _____ | _____ |
| (I and II) | _____ | _____ |

Secured borrowings included in I & II above - Rs.

SCHEDULE - 5

OTHER LIABILITIES AND PROVISIONS

| | <u>As on 31.3.____</u> <u>(current year)</u> | <u>As on 31.3.____</u> <u>(previous year)</u> |
|------|---|---|
| I.. | Bills payable | |
| II. | Inter-office adjustments (net) | |
| III. | Interest accrued | |
| IV. | Others (including provisions) | |
| | <u>TOTAL :</u> | |

SCHEDULE - 6

CASH AND BALANCES WITH RESERVE BANK OF INDIA

| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
|--|-----------------------------------|-------------------------------------|
| I. Cash in hand | | |
| (including foreign currency notes) | | |
| II. Balances with Reserve Bank of India | | |
| i) in Current Account | | |
| ii) in Other Accounts | | |
| TOTAL : (I & II) | | |

SCHEDULE - 7

BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
|-------------------------------------|-----------------------------------|------------------------------------|
| I. In India | | |
| i) Balances with banks | | |
| a) in Current Accounts | | |
| b) in Other Deposit Accounts | | |
| ii) Money at call and short notice | | |
| a) With banks | | |
| b) With other institutions | | |
| TOTAL : | | |
| (i & ii) | | |
| II. OUTSIDE INDIA | | |
| i) in Current Accounts | | |
| ii) in other Deposit Accounts | | |
| iii) Money at call and short notice | | |
| TOTAL : | | |
| GRAND TOTAL : | | |
| (I & II) | | |

SCHEDULE - 8

INVESTMENTS

| | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
|--|-----------------------------------|-------------------------------------|
| I. Investments in India in | | |
| i) Government securities | | |
| ii) Other approved securities | | |
| iii) Shares | | |
| iv) Debentures and Bonds | | |
| v) Subsidiaries and/or joint ventures | | |
| vi) Others (to be specified) | | |
| TOTAL : | | |
| II. Investments outside India in | | |
| i) Government securities (Including local authorities) | | |
| ii) Subsidiaries and/or joint ventures abroad | | |
| iii) Other investments (to be specified) | | |
| TOTAL : | | |
| GRAND TOTAL : (I & II) | | |

SCHEDULE - 9

ADVANCES

| | | As on 31.3.____ (current year) | As on 31.3.____ (previous year) |
|----|--|-----------------------------------|------------------------------------|
| A. | i) Bills purchased and discounted | | |
| | ii) Cash credits, overdrafts and loans repayable on demand | | |
| | iii) Term loans | | |
| | TOTAL : | | |
| B. | i) Secured by tangible assets | | |
| | ii) Covered by Bank/ Government Guarantees | | |
| | iii) Unsecured | | |
| | TOTAL : | | |
| C. | I. Advances in India | | |
| | i) Priority Sectors | | |
| | ii) Public Sector | | |
| | iii) Banks | | |
| | iv) Others | | |
| | TOTAL : | | |
| | II. Advances Outside India | | |
| | i) Due from banks | | |
| | ii) Due from others | | |
| | a) Bills purchased and discounted | | |
| | b) Syndicated loans | | |
| | c) Others | | |
| | TOTAL : | | |
| | GRAND TOTAL : | | |
| | (C I & II) | | |

FIXED ASSESTS

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SCHEDULE - 11

OTHER ASSETS

| | | <u>As on 31.3.____</u> <u>(current year)</u> | <u>As on 31.3.____</u> <u>(previous year)</u> |
|------|--|---|---|
| I. | Inter-office adjustments (net) | | |
| II. | Interest accrued | | |
| III. | Tax paid in advance /tax deducted at source | | |
| IV. | Stationery and stamps | | |
| V. | Non-banking assets acquired in satisfaction of claims | | |
| IV. | Others @ | | |
| | TOTAL : | <u> </u> | <u> </u> |

@ In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

CONTINGENT LIABILITIES

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Return/Statement No. 6 (Contd.)

Form 'B'

(OOO's omitted)

Form of Profit & Loss Account for the year ended 31st March

| | <u>Schedule No.</u> | <u>Year ended 31.3. _____ (current year)</u> | <u>Year ended 31.3. _____ (previous year)</u> |
|--|-------------------------|--|---|
| I. INCOME | | | |
| Interest earned | 13 | | |
| Other income | 14 | | |
| TOTAL : | | | |
| II. EXPENDITURE | | | |
| Interest expended | 15 | | |
| Operating expenses | 16 | | |
| Provisions and Contingencies | | | |
| TOTAL : | | | |
| III. PROFIT/LOSS | | | |
| Net profit/Loss (-) for the year | | | |
| Profit/ Loss (-) brought forward | | | |
| TOTAL : | | | |
| IV. APPROPRIATIONS | | | |
| Transfer to statutory reserves | | | |
| Transfer to other reserves | | | |
| Transfer to Government/ proposed dividend | | | |
| Balance carried over to balance sheet | | | |
| TOTAL : | | | |



SCHEDULE - 13 **INTEREST EARNED**

| | <div> <div>Year ended</div> <div>31.3._____</div> <div>(current year)</div> </div> | <div> <div>Year ended</div> <div>31.3._____</div> <div>(previous year)</div> </div> |
|---|--|---|
| I. Interest / discount on advances/ bills | | |
| II. Income on investments | | |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds | | |
| IV. Others | | |
| TOTAL : | | |

SCHEDULE - 14

OTHER INCOME

| | <u>Year ended</u> 31.3._____ (current year) | <u>Year ended</u> 31.3._____ (previous year) |
|--|---|--|
| I. Commission, exchange and brokerage | | |
| II. Profit on sale of investments | | |
| Less : Loss on sale of investments | | |
| III. Profit on revaluation of investments | | |
| Less : Loss on revaluation of investments | | |
| IV. Profit on sale of land, buildings and other assets | | |
| Less : Loss on sale of land, buildings and other assets. | | |
| V. Profit on exchange transactions | | |
| Less : Loss on exchange transactions | | |
| VI. Income earned by way of dividends etc. from subsidiaries/ companies and/or joint ventures abroad/ in India | | |
| VII. Miscellaneous Income | | |
| | | |
| TOTAL : | | |

NOTE : Under items II to V loss figures may be shown in brackets.

SCHEDULE - 15

INTEREST EXPENDED

| | <u>Year ended</u> <u>31.3._____</u> <u>(current year)</u> | <u>Year ended</u> <u>31.3._____</u> <u>(previous year)</u> |
|--|---|--|
| I. Interest on deposits | | |
| II. Interest on Reserve Bank of India/inter-bank borrowings | | |
| III. Others | | |
| | <hr/> | <hr/> |
| TOTAL : | <hr/> | <hr/> |

OPERATING EXPENSES

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ANNEXURE - I

To Return/Statement No. 6.

SPECIMEN FORM OF ACCOUNTING POLICIES

A specimen form in which accounting policies may be disclosed in the financial statements is given below. The specimen broadly indicate the areas where the accounting policies followed by each bank should be disclosed. The banks could make necessary modifications to suit their individual needs. The accounting policies disclosed should indicate that the regulatory norms prescribed by the Reserve Bank of India have been complied with.

Principal Accounting Policies

1. General

The accompanying financial statements have been prepared on the historical cost basis and conform to the statutory provisions and practices prevailing in India in respect of Indian offices and in various foreign countries in respect of foreign offices.

2. Transactions involving foreign exchange.

- 2.1 Monetary assets and liabilities have been translated at the exchange rates prevailing at the close of the year. Non-monetary assets have been carried in the books at the historical cost.
- 2.2 Income and expenditure items in respect of Indian branches have been translated at the exchange rates ruling on the date of the transaction and in respect of overseas branches at the exchange rates prevailing at the close of the year.
- 2.3 Profit or loss on pending forward contracts has been accounted for.

3. Investments

- 3.1 Investments in Government and other approved securities have been classified under 'Permanent' and 'Current' categories in terms of Reserve Bank of India (RBI) guidelines
- 3.2 Investments in Government and other approved securities classified as 'Permanent' have been accounted for at cost (subject to amortisation detailed under paragraph 3.3 below) as these securities are intended to be held till maturity.
- 3.3 Where the cost price is higher than the face value (redemption value) of securities in the 'Permanent' category, the excess has been amortised over the remaining period of maturity of the security. Where the cost price is less than the face value (redemption value), the difference has been ignored.

- 3.4 Investments in Government securities, other approved securities and other quoted securities classified as 'Current', are accounted for at market value as at the close of the year.
- 3.5 Treasury Bills are valued at carrying cost as per RBI guidelines. Debentures where interest is not serviced for more than two quarters are being valued as per Income Recognition and Assets Classification norms for advances.
- 3.6 Investments in subsidiaries and joint ventures (both in India and abroad) are valued at historical cost after netting-off provisions, if any.
- 3.7 Investments in Regional Rural Banks (RRBs) are accounted for after netting off the provisions held on account of losses incurred by RRBs.
- 3.8 Brokerage/commission received on subscriptions have been deducted from the cost of securities. Brokerage, commission, stamp duty paid in connection with acquisition of securities have been treated as revenue expenses.

4. Advances

Provisions on advances have been arrived at in accordance with RBI guidelines/directives as under :-

4.1 Indian Offices

- 4.1.1 All advances have been classified under four categories, i.e. , (a) Standard Assets, (b) Sub-standard Assets, (c) Doubtful Assets and (d) Loss Assets.
- 4.1.2 Provisions have been arrived on all outstandings net of interest not realised on Non-Performing Assets (NPAs), as under :-
 - (a) Sub-standard Assets at 10% of the outstandings.
 - (b) Doubtful Assets at 20%/30%/50% of the secured portion based on the number of years the account remained as 'Doubtful Asset' (i.e. , upto one year, one to three years and more than three years respectively) and at 100% of the unsecured portion of the outstandings after netting retainable or realisable amount of the guarantee cover under the schemes of Deposit Insurance and Credit Guarantee Corporation (DICGC)/Export Credit Guarantee Corporation (ECGC), if any.
 - (c) Loss Assets at 100% of the outstandings.
- 4.1.3 Unrealised Interest of the previous Year on advances which became non-performing during the year has been provided for.

- 4.1.4 Provisions in respect of NPAs have been deducted from advances to the extent necessary and the excess has been included under “ Other liabilities and provisions”.
- 4.1.5 Provisions have been made on a gross basis. Tax relief which will be available when the advance is written off will be accounted for in the year of write off.

4.2 Foreign Offices

- 4.2.1 The advances have been classified under four categories in line with Indian offices for arriving at the provisions.
 - 4.2.2 Provisions have been made as per the local requirements or as per Reserve Bank of India norms fixed for Indian Offices, whichever is higher.
- 4.3. Provisions in respect of advances and interest not realised on NPAs have been deducted from total advances.

5. Fixed Assets

- 5.1 Premises and other fixed assets have been accounted for on the historical cost basis.
- 5.2 Depreciation has been provided for on the straight line/diminishing balance method.
- 5.3 In respect of leased assets, depreciation has been provided for on capital recovery method.
- 5.4 In respect of lease hold premises, the lease amount paid is being amortised over the period of lease.
- 5.5 Premises which have been revalued are accounted for at the values determined on the basis of such revaluation made by professional valuers. Profit arising on revaluation has been credited to Capital Reserve.
- 5.6 In respect of revalued assets, depreciation is provided for on the revalued figures and an amount equal to the additional depreciation consequent on revaluation is transferred annually from the Capital Reserve to the General Reserve/Profit and Loss Account.

6. Revenue Recognition

6.1 Indian Offices

Income and expenditure are accounted on accrual **basis except in the following cases :**

- 6.1.1 Interest on Non-performing assets is recognised on realisation basis as per RBI guidelines
- 6.1.2 Interest which remains overdue for 2 quarters on securities not covered by Government guarantee is recognised on realisation basis as per RBI guidelines.
- 6.1.3 Commission (other than on Deferred Payment Guarantees and Government Transactions), exchange and brokerage are recognised on realisation basis.
- 6.1.4 Interest on overdue bills is recognised on realisation basis as per RBI guidelines.
- 6.1.5 Encashment of leave is accounted for on payment basis.

6.2 Foreign Offices

Income has been recognised as per the local laws of the country.

7. Staff Benefits

Provisions for gratuity on an actuarial valuation, pension benefits to staff on accrual basis and bonus to staff as per statutory requirements have been made. Separate funds for gratuity/pension have been created.

8. Net Profit

The net profit has been arrived at after : -

- 8.1 Provisions for income tax, wealth tax and interest tax in accordance with the statutory requirements,
- 8.2 Provisions on advances,
- 8.3 Adjustments to the value of investments.
- 8.4 Transfers to contingency funds,
- 8.5 Other usual and necessary provisions.

- 9. Contingency funds have been grouped in the Balance Sheet under the head “Other Liabilities and Provisions”.

ANNEXURE - II

To Return/Statement No. 6

NOTES AND INSTRUCTIONS FOR COMPILATION

General instructions

1. The formats of balance sheet and profit and loss account cover all items likely to appear in these statements. In case a bank does not have any particulars item to report, it may be omitted from the formats.
2. Corresponding comparative figures for the previous year are to be disclosed as indicated in the formats. The words 'current year' and 'previous year' used in the formats are only to indicate the order of presentation and may not appear in the accounts.
3. Figures should be rounded off to the nearest thousand rupees. Thus a sum of Rs.19,75,821.20 will appear in the balance sheet as Rs.19,76.
4. Unless otherwise indicated, the term 'bank/s' in these statements will include banking companies, nationalised banks, State Bank of India, Associate Banks and all other institutions including co-operatives carrying on the business of banking, whether or not incorporated or operating in India.
5. The Hindi version of the balance sheet will be a part of the annual report.

Balance Sheet

| Item | Schedule | Coverage | Notes and instructions for compilation |
|---------------------|----------|--|--|
| Capital | 1 | <p>Nationalised Banks Capital (Fully owned by Central Government)</p> <p>Banking Companies incorporated outside India</p> <p>Other Banks (Indian) Authorised Capital (.....Shares of Rs. each) Issued Capital (.....Shares of Rs. each) Subscribed Capital (.....Shares of Rs. each) Called up Capital (.....Shares of Rs. each) Less : Calls unpaid Add : Forfeited shares Paid up Capital</p> | <p>The capital owned by Central Government as on the date of the Balance Sheet including contribution from Government, if any, for participating in World Bank Projects should be shown.</p> <p>i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.</p> <p>ii) The amount of deposits kept with RBI, under sub-section 2 of section 11 of the banking Regulation Act, 1949 should also be shown.</p> <p>Authorised, Issued, Subscribed, Called-up Capital should be given separately. Calls-in-arrears will be deducted from Called-up Capital while the paid up value of forfeited shares should be added thus arriving at the paid-up capital. Where necessary items which can be combined should be shown under one head for instance 'Issued and Subscribed Capital'.</p> <p>Notes - General The changes in the above items, if any, during the year, say, fresh contribution made by Government, fresh issue of capital, capitalisation of reserves, etc. may be explained in the notes.</p> |
| Reserve and surplus | 2 | I) Statutory Reserves | Reserves created in terms of Section 17 or any other section of Banking Regulation Act must be separately disclosed. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|----------|----------|---|---|
| | | II) Capital Reserves | The expression 'Capital reserves' shall not include any amount regarded as free for distribution through the profit & loss account. Surplus on revaluation should be treated as Capital Reserves. Such reserves will have to be reflected on the face of the Balance Sheet as revaluation reserves. Surplus on translation of the financial statements of foreign branches (which includes fixed assets also) is not a revaluation reserve. |
| | | III) Share Premium | Premium on issue of share capital may be shown separately under this head. |
| | | IV) Revenue and other Reserves | The expression 'Revenue Reserve' shall mean any reserve other than capital reserves. This item will include all reserves other than those separately classified. The expression 'reserve' shall not include any amount written off or retained by way of providing for depreciation, renewals or diminution in value of assets or retained by way of providing for any known liability. |
| | | V) Balance of Profit | Includes Balance of profit after appropriations. In case of loss the balance may be shown as deduction. |
| | | Notes – General | |
| | | Movements in various categories of reserves should be shown as indicated in the schedule. | |
| Deposits | 3 | A. I) Demand Deposits | |
| | | i) from banks | Includes all bank deposits repayable on demand. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|--|---------------------------|---|
| | | ii) from others | Includes all demand deposits of the non—bank sectors. Credit balances in overdrafts, cash credit accounts, deposits payable at call, overdue deposits, inoperative current accounts, matured time deposits and cash certificates, certificates of deposits, etc. are to be included under this category. |
| | | II) Savings Bank Deposits | Includes all savings bank deposits (including inoperative savings bank accounts) |
| | | III) Term Deposits | |
| | | i) from banks | Includes all types of bank deposits repayable after a specified term. |
| | | ii) from others | Includes all types of deposits of the non-bank sector repayable after a specified term. Fixed deposits, cumulative and recurring deposits, cash certificates, certificates of deposits, annuity deposits, deposits mobilised under various schemes , ordinary staff deposits, foreign currency non-resident deposits accounts, etc. are to be included under this category. |
| B. | i) Deposits of branches in India. | } | The total of these two items will agree with the total deposits. |
| | ii) Deposits of branches outside India | | |

Notes - General

- a) Interest payable on deposits which accrued but not due should not be included but shown under other liabilities

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------------|----------|---|--|
| | | | <p>b) Matured time deposits and cash certificates, etc. should be treated as demand deposits.</p> <p>c) Deposits under special schemes should be included under term deposits if they are not payable on demand. When such deposits have matured for payment they should be shown under demand deposits.</p> <p>d) Deposits from banks will include deposits from the banking system in India, co-operative banks, foreign banks which may or may not have a presence in India.</p> |
| Borrowings | 4 | <p>I) Borrowings in India</p> <p>i) Reserve Bank of India</p> <p>ii) Other banks</p> <p>iii) Other institutions and agencies</p> <p>II) Borrowings outside India</p> <p>Secured borrowings included above</p> | <p>Includes borrowings/refinance obtained from Reserve Bank of India.</p> <p>Includes borrowings/refinance obtained from commercial banks (including co-operative banks)</p> <p>Includes borrowings/refinance obtained from Industrial Development Bank of India, Export Import Bank of India, National Bank for Agriculture and Rural Development and other institutions, agencies (including liability against participation certificates, if any).</p> <p>Includes borrowings of Indian branches abroad as well as borrowings of foreign branches.</p> <p>This item will be shown separately. Includes secured borrowings/refinance in India and outside India.</p> |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|----------------------------------|----------|---|--|
| | | | <p>iii) Funds raised by foreign branches by way of certificates of deposits, notes, bonds, etc. should be classified depending upon documentation, as 'deposits' 'borrowings', etc.</p> <p>iv) Refinance obtained by banks from Reserve Bank of India and various institutions are being brought under the head 'Borrowings'. Hence, advance will be shown at the gross amount on the assets side.</p> |
| Other Liabilities and Provisions | 5 | <p>I. Bills payable.</p> <p>II. Inter-Office adjustments (net)</p> <p>III. Interest accrued</p> | <p>Includes drafts, telegraphic transfers, travellers cheques, mail transfers payable, pay slips, bankers cheques and other miscellaneous items.</p> <p>The inter-office adjustments balance, if in credit, should be shown under this lead. Only net position of inter-office accounts, inland as well as foreign should be shown here. While arriving at the Net amount of Inter-branch transactions for inclusion under Schedule 5 or 11 as the case may be, the aggregate amount of Blocked Amount should be excluded and only the amount representing the remaining credit entries should be netted against debit entries. (please see paragraph 19.3 (c) of Volume I of the Manual)</p> <p>Includes interest accrued but not due on deposits and borrowings.</p> |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|----------|----------|--|
|------|----------|----------|--|

IV. Other (including provisions)

- i) Includes net provision for income tax and other taxes like interest tax (less advance payment, tax deducted at source, etc.), surplus in aggregate in provisions for bad debts provision account, surplus in aggregate in provisions for depreciation in securities, contingency funds which are not disclosed as reserves but are actually in the nature of reserves, proposed dividend/transfer to Government, other liabilities which are not disclosed under any of the major heads such as unclaimed dividend, provisions and funds kept for specific purposes, unexpired discount, outstanding charges like rent, conveyance, etc. Certain types of deposits like staff security deposits, margin deposits, etc. where the repayment is not free, should also be included under this head.
- ii) The balance outstanding in the Blocked Account pertaining to the segregated outstanding credit entries for more than 5 years in inter-branch account and transferred to this account should be shown under this head.

Notes - General

- i) For arriving at the net balance of inter-office adjustments all connected inter-office accounts should be aggregated and the net balance only will be shown, representing mostly items in transit and unadjusted items.

| Item | Schedule | Coverage | Notes and instructions for compilation |
|---|----------|---|---|
| | | | <p>ii) The interest accruing on all deposits, whether the payment is due or not, should be treated as a liability.</p> <p>iii) It is proposed to show only pure deposits under this head 'deposits' and hence all surplus provisions for bad and doubtful debts, contingency funds, secret reserves, etc. which are not netted off against the relative assets, should be brought under the head 'Others (including provisions)'.</p> |
| Cash and balances with the Reserve Bank of India | 6 | <p>I. Cash in hand (including foreign currency notes)</p> <p>II. Balances with Reserve Bank of India.</p> <p>i) in Current Account</p> <p>ii) in other Accounts.</p> | Includes cash in hand including foreign currency notes and also of foreign branches in the case of banks having such branches. |
| Balance with banks and money at call and short notice | 7 | <p>I. In India</p> <p>i) Balances with banks</p> <p>a) in Current accounts</p> <p>b) in other Deposit accounts.</p> | Includes all balances with banks in India (including co-operative banks). Balances in current accounts and deposit accounts should be shown separately. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|-------------|----------|---|--|
| | | ii) Money at call and short notice. a) with banks b) with other institutions | Includes deposits repayable within 15 days or less than 15 days notice lent in the inter-bank call money market. |
| | | II. Outside India | |
| | | i) Current accounts | Includes balances held by foreign branches and balances held by Indian branches of the banks outside India. |
| | | ii) Deposits accounts | Balances held with foreign branches by other branches of the bank should not be shown under this head but should be included in inter-branch accounts. The amounts held in 'current accounts' and 'deposit accounts' should be shown separately. |
| | | iii) Money at call and short notice | Includes deposits usually classified in foreign countries as money at call and short notice. |
| Investments | 8 | I. Investments in India | |
| | | i) Government securities | Includes Central and State Government securities and Government treasury bills. These securities should be shown at the book value. However, the difference between the book value and market value should be given in the notes to the balance sheet. |
| | | ii) Other approved securities | Securities other than Government securities, which according to the Banking Regulation Act, 1949 are treated as approved securities, should be included here. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|----------|----------|--|---|
| | | iii) Shares | Investments in shares of companies and corporations not included in item (ii) should be included here |
| | | iv) Debentures and Bonds | Investments in debentures and bonds of companies and corporations not included in item (ii) should be included here. |
| | | v) Investments in subsidiaries/joint ventures | Investments in subsidiaries/joint ventures (including RRBs) should be included here. |
| | | vi) Others | Includes residual investments, if any, like gold, commercial paper and other instruments in the nature of shares/debentures/bonds. |
| | | II. Investments outside India | |
| | | i) Government securities (including local authorities) | All foreign Government securities including securities issued by local authorities may be classified under this head. |
| | | ii) Subsidiaries and /or joint ventures abroad | All investments made in the share capital of subsidiaries floated outside India and /or joint ventures abroad should be classified under this head. |
| | | iii) Others | All other investments outside India may be shown under this head. |
| Advances | 9 | A. i) Bills purchased and discounted | In classification under Section 'A', all outstandings - in India as well as outside - less provisions made, will be classified under three heads as indicated and both secured and unsecured advances will be included under these heads. Including overdue instalments. |
| | | ii) Cash credits, overdrafts and loans repayable on demand | |
| | | iii) Term loans | |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|----------|---|---|
| | B. | <ul style="list-style-type: none"> i) Secured by tangible assets ii) Covered by Bank / Government Guarantee. iii) Unsecured | <p>All advances or part of advances which are secured by tangible assets may be shown here. The item will include advances in India and outside India.</p> <p>Advances in India and outside India to the extent they are covered by guarantees of Indian and foreign governments and Indian and foreign banks and DICGC & ECGC are to be included.</p> <p>All advances not classified under (i) and (ii) will be included here.</p> <p>Total of 'A' should tally with total of 'B'.</p> |
| | | C. I Advances in India | |
| | | <ul style="list-style-type: none"> i) Priority Sectors ii) Public Sector iii) Banks iv) Others | Advances should be broadly classified into 'Advances in India' and 'Advances outside India'. Advances in India will be further classified on the sectoral basis as indicated. Advances to sectors which for the time being are classified as priority sectors according to the instructions of the Reserve Bank are to be classified under the head 'Priority Sector'. Such advances should be excluded from item (ii) i.e. advances to public sector. Advances to Central and State Governments and other Government undertakings including Government companies and corporations which are, according to the statutes, to be treated as public sector companies are to be included in the category "Public Sector". All advances to the banking sector including co-operative bank will come under the head 'Banks'. All the remaining advances will be included under the head 'Others' and typically this category will include non-priority advances to the private, joint and co-operative sectors. |
| | | C II Advances outside India | |
| | | <ul style="list-style-type: none"> i) Due from Banks ii) Due from others <ul style="list-style-type: none"> a) Bills purchased and discounted b) Syndicated loans c) Others | |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|----------|----------|--|
|------|----------|----------|--|

Notes – General

- i) The gross amount of advances including refinance but excluding rediscounts and provisions made to the satisfaction of auditors should be shown as advances.
- ii) Term loans will be loans not repayable on demand.
- iii) Consortium advances would be shown net of share from other participating banks/institutions.

Fixed Assets 10

I. Premises

- i) At cost as on 31st March of the preceding year
 - ii) Additions during the year
 - iii) Deductions during the year
 - iv) Depreciation to date
- Premises wholly or partly owned by the banking company for the purpose of business including residential premises should be shown against 'Premises'. In the case of premises and other fixed assets, the previous balance, additions thereto and deductions therefrom during the year as also the total depreciation written off should be shown. Where sums have been written off on reduction of capital or revaluation of assets, every balance sheet after the first balance sheet subsequent to the reduction or revaluation should show the revised figures for a period of five years with the date and amount of revision made.

II. Other Fixed Assets (including furniture and fixtures)

- i) At cost on 31st March of the preceding year

Motor Vehicles and all other fixed assets other than premises but including furniture and fixtures should be shown under this head

| Item | Schedule | Coverage | Notes and instructions for compilation |
|--------------|----------|--|---|
| | | ii) Additions during the year iii) Deductions during the year iv) Depreciation to date | |
| Other Assets | 11. | I) Inter Office Adjustments (net) | <p>The inter-office adjustments balance, if in debit, should be shown under this head, only net position of inter-office accounts, inland as well as foreign, should be shown here. For arriving at the net balances of inter-office adjustment accounts, all connected inter-office accounts should be aggregated and the net balance, if in debit only should be shown representing mostly items in transit and unadjusted items. While arriving at the Net amount of Inter-branch transactions, for inclusion under Schedule 5 or 11 as the case may be, the aggregate amount of Blocked Account should be excluded and only the amount representing the remaining credit entries should be netted against debit entries. (please see paragraph 19.3(c) of volume I of the Manual)</p> |
| | | II) Interest accrued | <p>Interest accrued but not due on investments and advances and interest due but not collected on investments will be the main components of this item. As banks normally debit the borrowers' account with interest due on the balance sheet date, usually there may not be any amount of interest due on advances. Only such interest as can be realised in the ordinary course should be shown under this head.</p> |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|----------|--|---|
| | | III) Tax paid in advance /tax deducted at source. | The amount of tax deducted at source on securities, advance tax paid, etc. to the extent that these items are not set off against relative tax provisions should be shown against this item. |
| | | IV) Stationery and stamps | Only exceptional items of expenditure on stationery like bulk purchase of security paper, loose leaf or other ledgers, etc. which are shown as quasi-asset to be written off over a period of time should be shown here. The value should be on a realistic basis and cost escalation should not be taken into account, as these items are for internal use. |
| | | V) Non-banking assets acquired in satisfaction of claims | Immovable properties/tangible assets acquired in satisfaction of claims are to be shown under this head. |
| | | VI) Others | This will include items like claims which have not been met, for instance, clearing items, debit items representing addition to assets or reduction in liabilities which have not been adjusted for technical reasons, want of particulars, etc., advances given to staff by a bank as employer and not as a banker, etc. Items which are in the nature of expenses which are pending adjustments should be provided for and the provision netted against this item so that only realisable value is shown under this head. Accrued income other than interest may also be included here. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------------------------|----------|---|---|
| Contingent Liabilities | 12 | <p>I) Claims against the bank not acknowledged as debts.</p> <p>II) Liability for partly paid investments</p> <p>III) Liability on account of outstanding forward exchange contracts.</p> <p>IV) Guarantees given on behalf of constituents. i) In India ii) Outside India</p> <p>V) Acceptances, endorsements and other obligations</p> <p>VI) Other items for which the bank is contingently liable</p> | <p>Liability on partly paid shares, debentures, etc. will be included in this head.</p> <p>Outstanding forward exchange contracts may be included here.</p> <p>Guarantees given for constituents in India and outside India may be shown separately.</p> <p>This item will include letters of credit and bills accepted by the bank on behalf of its customers.</p> <p>Arrears of cumulative dividends, bills rediscounted, commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for etc. are to be included here.</p> |
| Bills for collection | | | <p>Bills and other items in the course of collection and not adjusted will be shown against this item in the summary version only. No separate schedule is proposed.</p> |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|----------|----------|--|
|------|----------|----------|--|

Profit and Loss Account

| | | | |
|-----------------|----|---|---|
| Interest earned | 13 | I. Interest/discount on advances/ bills | Includes interest and discount on all types of loans and advances like cash credit, demand loans, overdrafts, export loans, term loans, domestic and foreign bills purchased and discounted (including those rediscounted), overdue interest and also interest subsidy if any, relating to such advances/bills. |
| | | II. Income on investments | Includes all income derived from the investment portfolio by way of interest and dividend. |
| | | III. Interest on balances with Reserve Bank of India and other inter-bank funds | Includes interest on balances with Reserve Bank and other banks, call loans, money market placements, etc. |
| | | IV. Others | Includes any other interest/discount income not included in the above heads. |
| Other Income | 14 | I. Commission, exchange and brokerage. | Includes all remuneration on services such as commission on collections, commission/exchange on remittances and transfers, commission on letters of credit, letting out of lockers and guarantees, commission on Government business, commission on other permitted agency business including consultancy and other services, brokerage, etc. on securities. It does not include foreign exchange income. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|------|----------|--|---|
| | II | Profit on sale of investments Less : Loss on sale of investments | Includes profit/loss on sale of securities, furniture, land and buildings, motor vehicles, gold, silver, etc. Only the net position should be shown. If the net position is a loss, the amount should be shown as a deduction. The net profit/loss on revaluation of assets may also be shown under this item. |
| | III | Profit on revaluation of investments less : Loss of revaluation of investment | |
| | IV | Profit on sale of land, buildings and other assets. Less : Loss of sale of land, buildings and other assets | |
| | V | Profit on exchange transactions Less : Loss on exchange transactions. | Includes profit/loss on dealing in foreign exchange, all income earned by way of foreign exchange, commission and charges on foreign exchange transactions excluding interest which will be shown under interest. Only the net position should be shown. If the net position is a loss, it is to be shown as a deduction. |
| | VI | Income earned by way of dividends etc. from subsidiaries, companies, joint ventures abroad/in India | |
| | VII | Miscellaneous Income | Includes recoveries from constituents for godown rents, income from bank's properties, security charges, insurance etc. and any other miscellaneous income. In case any item under this head exceeds one percentage of the total income, particulars may be given in the notes. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|--------------------|-----------------|---|---|
| Interest Expended | 15 | I. Interest on deposits | Includes interest paid on all types of deposits including deposits from banks and other institutions. |
| | | II. Interest on Reserve Bank of India/inter-bank borrowings | Includes discount/interest on all borrowings and refinance from Reserve Bank of India and other banks. |
| | | III. Others | Includes discount/interest on all borrowings/refinance from financial institutions. All other payments like interest on participation certificates, penal interest paid, etc. may also be included here. |
| Operating Expenses | 16 | I. Payments to and provisions for employees | Includes staff salaries/wages, allowances, bonus, other staff benefits like provident fund, pension, gratuity, liveries to staff, leave fare concessions, staff welfare, medical allowance to staff, etc. |
| | | II. Rent, taxes and lighting | Includes rent paid by the banks on buildings and other municipal and other taxes paid (excluding income tax and interest tax) electricity and other similar charges and levies. House rent allowance and other similar payments to staff should appear under the head 'Payments to and provisions for employees'. |
| | | III. Printing and Stationery | Includes books and forms and stationary used by the bank and other printing charges which are not incurred by way of publicity expenditure. |
| | | IV. Advertisement and publicity | Includes expenditure incurred by the bank for advertisement and publicity purpose including printing charges of publicity matter. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|-------------|-----------------|--|---|
| | V. | Depreciation on bank's property | Includes depreciation on bank's own property, motor cars and other vehicles, furniture, electric fittings, vaults, lifts, leasehold properties, non-banking assets, etc. |
| | VI. | Directors' fees, allowances and expenses | Includes sitting fees and all other items of expenditure incurred on behalf of directors. The daily allowance, hotel charges, conveyance charges, etc. which though in the nature of reimbursement of expenses incurred may be included under this head. Similar expenses of local committee members may also be included under this head. |
| | VII. | Auditors' fees and expenses (including branch auditors' fees and expenses) | Includes the fees paid to the statutory auditors and branch auditors for professional services rendered and all expenses for performing their duties, even though they may be in the nature of reimbursement of expenses. If external auditors have been appointed by banks themselves for internal inspections and audits and other services the expenses incurred in that context including fees may not be included under this head but shown under 'other expenditure'. |
| | VIII. | Law charges | All legal expenses and reimbursement of expenses incurred in connection with legal services are to be included here. |
| | IX. | Postage, Telegrams, telephone, etc. | Includes all postal charges like stamps, telegram, telephones, teleprinter, etc. |
| | X. | Repairs and maintenance | Includes repairs to bank's property, their maintenance charges, etc. |

| Item | Schedule | Coverage | Notes and instructions for compilation |
|---|----------|-----------------------|---|
| | | XI. Insurance | Includes insurance charges on bank's property, insurance premia paid to Deposit Insurance and Credit Guarantee Corporation, etc. to the extent they are not recovered from the concerned parties. |
| | | XII Other expenditure | All expenses other than those not included in any of the other heads, like, licence fees, donations, subscriptions to papers, periodicals, entertainment expenses, travel expenses, etc. may be included under this head. In case any particular item under this head exceeds one percentage of the total income particulars may be given in the notes. |
| Provi- sions and contin- gencies. | - | - | Includes all provisions made for bad and doubtful debts, provisions for taxation, provisions for diminution in the value of investments, transfers to contingencies and other similar items. |
| Treatment of accumu- lated losses | - | - | While preparing the balance sheet and Profit and Loss Account, accumulated loss should be brought forward under item III of FORM B before appropriation of the balance of profit made. |

Annexure - II

To Return/ Statement No.6 (contd.)

The banks should make the following additional disclosures in the Notes on Accounts to the balance sheets :

- a) Assessment of capital adequacy ratio so as to enable the auditors to authenticate the CRAR.
 - i) Capital Adequacy Ratio
 - ii) Capital Adequacy Ratio - Tier I Capital
 - iii) Capital Adequacy Ratio - Tier II Capital
- b) Percentage of shareholding of the Government of India in the nationalised banks.
- c) Percentage of net NPAs to net advances.
- d) Amount of provisions made towards NPA, towards depreciation in the value of investments and provisions towards Income Tax during the year. (These provisions alongwith other provisions and contingencies would tally with the aggregate amount held under 'Provisions and Contingencies' in the Profit and Loss Account.)
- e) The amount of subordinated debt raised as Tier-II capital by way of explanatory notes/remarks in the balance sheet as well as in Schedule 5 relating to 'Other Liabilities and Provisions'.
- f) Banks may indicate in Schedule 8, the gross value of investments in India and outside India, the aggregate of provisions for depreciation separately on investments in India and outside India and arrive at the net value of investments in India and outside India, total of which will be carried to the Balance Sheet. The gross value of investments and provisions need not, however, be shown against each of the categories specified in the Schedule. The break-up of net value of investments in India and outside India (gross value of investments less provision) under each of the specified category need only be shown.
- g) Interest income as a percentage to working funds.
- h) Non-interest income as a percentage to working funds.
- i) Operating profit as a percentage to working funds.
- j) Return on assets.
- k) Business (deposits plus advances) per employee
- l) Profit per employee.

Notes :

- a) The 'working funds' should be reckoned as average of total of assets (excluding accumulated losses, if any) as reported to the Reserve Bank of India in Form X under Section 27 of Banking Regulation Act, 1949 during the 12 months of the financial year. However, the ratio of "return on assets" would be with reference to the working funds (i.e. total of assets excluding accumulated losses, if any) on the balance sheet date.
- b) For the purpose of computation of the business per employee (deposits plus advances) inter-bank deposits should be excluded.
- c) The Statutory Auditors are required to certify/authenticate the disclosures in the notes on accounts to the Balance Sheet vide item 1(d) of Chapter No. 8 on Appointment of Auditors.

Till a final decision is taken on the applicability of AS 11 prescribed by ICAI in respect of Indian Commercial Banks, the banks should adopt the following guidelines while finalising the annual accounts :

- i) All foreign exchange transactions in India should be valued as per guidelines issued by the Foreign Exchange Dealers Association of India. This will apply to all commercial banks who are authorised to deal in foreign exchange.
- ii) Indian banks having foreign branches are required to translate the financial statements of their branches abroad for incorporation in the financial statements. These banks should adopt the following procedures.
 - a) all assets and liabilities, both monetary and non-monetary of the foreign entity should be translated at the closing rate.
 - b) income and expense items of the foreign branches should also be translated at the closing rate.
 - c) resulting exchange profits on consolidation should not be taken to Profit and Loss account but kept in a separate account on the liabilities side under Schedule 5 'Other Liabilities'. However, any exchange loss on consolidation should be debited to the Profit and Loss Account.

RETURN/STATEMENT NO. 7

RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
CENTRE -1, WORLD TRADE CENTRE
CUFFE PARADE, COLABA, MUMBAI 400 005.

Ref. DOBD No. Dir. / 13.01.01/97

September 16, 1997.
Bhadra 25, 1919 (s)

All Commercial Banks,

Dear Sir,

Interest Rates on Deposits and Advances

At present commercial banks are required to furnish us their interest rate structure for domestic term deposits and prime lending rate. It is observed that many banks fail to furnish the above information. Further, Banks furnishing the information do not give full details. Banks are, therefore, advised that as and when their deposit rate structures and prime lending rate are revised they should furnish the same in the enclosed proforma only.

Yours faithfully,

(S.P. Padgaonkar)
Deputy General Manager.

RETURN/STATEMENT NO. 7 (Contd.)

Name of the bank :

Interest Rates on Term Deposits and Advances

(per cent per annum)

A. Term Deposits

| | Maturity period | Existing Rate | Revised Rate | Effective Date |
|-------------|-----------------|---------------|--------------|----------------|
| 1. Domestic | | | | |
| 2. NRE | | | | |
| 3. NRRR | | | | |
| 4. FCNR (B) | | | | |

B. Advances

| | Existing Rate | Maximum spread | Revised Rate | Maximum Spread | Effective Date |
|---|---------------|----------------|--------------|----------------|----------------|
| i) Prime Lending Rate | | | | | |
| ii) Loan Component (if prescribed separately) | | | | | |

RETURN/STATEMENT NO. 8

RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
"THE ARCADE ", WORLD TRADE CENTRE, CUFFE PARADE,
COLABA, MUMBAI 400 005.

Ref.DBOD.No.BP.BC25/C.469(59)-89

September 25, 1989.
Ashvina 3, 1911(s)

To,

**The Chairmen of all scheduled
commercial banks (excluding RRBs)**

Dear Sir,

Break -up of deposits and advances according to different interest rate ranges

We invite your attention to our circular DBOD.NO.BP.BC.82/C.469 (59)-86 dated 5th August 1986 requesting you to furnish information to us on a half-yearly basis relating to break-down of deposits and advances (in India) outstanding according to different interest rate ranges in the prescribed proformae. Consequent upon the change in the accounting year of commercial banks, you are now requested to furnish the data to us as per the enclosed revised proformae as at the end of March and September each year, as against the present frequency as at the end of December and June each year. The information as above should positively reach us within two months of the close of each half-year (i.e. by end May for half-year ending March and by end- November for half-year ending September.)

2. Please acknowledge receipt .

Yours faithfully,

(D.R. Gangopadhyay)
Deputy Chief Officer.

RETURN/STATEMENT NO. 8 (Contd.)

Proforma I

Break-up of deposits according to interest rate ranges.

Aggregate deposits in India
(Excluding FCNR & NRE Deposits)

Deposits at
rate of interest

(Rs. in crore)
Amount outstanding as on

| | |
|----|------------------|
| 1. | Free of interest |
| 2. | 3% |
| 3. | 4% |
| 4. | 5% |
| 5. | 6% |
| 6. | 8% |
| 7. | 9% |
| 8. | 10% |
| 9. | 11% |

FCNR AND NRE DEPOSITS

Deposits at rate
of interest

Amount
outstanding as
on

Deposits at rate of
interest

Amount
outstanding
as on

| | | | |
|-----|------|-----|-------|
| 1. | 3.00 | 18. | 9.00 |
| 2. | 4.00 | 19. | 9.25 |
| 3. | 5.25 | 20. | 9.50 |
| 4. | 5.50 | 21. | 9.75 |
| 5. | 5.75 | 22. | 10.00 |
| 6. | 6.00 | 23. | 10.25 |
| 7. | 6.25 | 24. | 10.50 |
| 8. | 6.50 | 25. | 10.75 |
| 9. | 6.75 | 26. | 11.00 |
| 10. | 7.00 | 27. | 11.25 |
| 11. | 7.25 | 28. | 11.50 |
| 12. | 7.50 | 29. | 11.75 |
| 13. | 7.75 | 30. | 12.00 |
| 14. | 8.00 | 31. | 12.25 |
| 15. | 8.25 | 32. | 12.50 |
| 16. | 8.50 | 33. | 12.75 |
| 17. | 8.75 | 34. | 13.00 |

RETURN/STATEMENT NO. 8 (Contd.)

Proforma 2

Break-up of advances according to interest rate ranges

(Rs. crore)

Advances granted at the rate of interest

Amount outstanding as on

1. Free of interest
2. 4%
3. 7.5%
4. 8.65%
5. 9.5%
6. 10.0%
7. 11.5%
8. 12.0%
9. 12.5%
10. 13.0%
11. 13.5%
12. 14.0%
13. 14.5%
14. 15.0%
15. 15.5%
16. 16.0%
17. 16.5%
18. 17.0%
19. 17.5%
20. 18.0%
21. 18.5%
22. 19.0%
23. Above 19.0%

RETURN STATEMENT NO. 9

RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
CENTRE -1, WORLD TRADE CENTRE
CUFFE PARADE, COLABA, MUMBAI 400 005.

Ref.DBOD No. FMC.1095/27.01.002/93

April 15, 1993
Chaitra 25, 1914 (S)

The Chairmen/Chief Executives of all commercial banks.

Dear Sir,

Investments Portfolio of banks - Reconciliation of holdings.

Please refer to our circular No.FMC.477/24.48.001-92 and FMC.686/27.01.002/93 dated 18 December 1992 and 1st February 1993 respectively. It has been decided that the statement about the reconciliation of the Bank's investment (on own a/c as also under PMS) should also be obtained as on 31st March 1993 and at the end of every year thereafter. The reconciliation of statement in the format enclosed to our circular dated 18th December 1992 (copy enclosed for ready reference) should reach us within one month from the close of the year. The requirement of reconciliation may please be stipulated in the letters of appointment which in future may be issued to the auditors of the bank.

2. Please acknowledge receipt

Yours faithfully,

(S.L. Parmar)
Joint Chief Officer.

Encl.:

RETURN/STATEMENT NO. 9 (Contd.)

Proforma

Statement showing the position of Reconciliation of Investment Account as on 31st March

Name of the bank/ Institution : _____

(Face value Rs. in crore)

| Particulars of securities | General Ledger Balance | SGL Balance | | BRs held | SGL forms held | Actual scrips held | Outstanding deliveries |
|---------------------------------------|------------------------|------------------|------------------------------------|----------|----------------|--------------------|------------------------|
| | | As per PDO books | As per bank's/ institution's books | | | | |
| 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| I. Central Government | | | | | | | |
| II. State Government | | | | | | | |
| III. Other approved securities | | | | | | | |
| IV. Public Sector bonds | | | | | | | |
| V. Units of UTI (1964) | | | | | | | |
| VI. Others (Shares & debentures etc.) | | | | | | | |
| TOTAL : | | | | | | | |

Note : Similar statements may be furnished in respect of PMS client's Accounts and other constituents' Accounts (including Brokers). In the case of PMS/other constituents' accounts, the face value and book value of securities appearing in the relevant registers of the bank should be mentioned under Column 2.

Signature of the Authorised
Official with the Name and
Designation.

RETURN/STATEMENT NO. 9 (Contd.)

General instructions for compiling reconciliation statement

a) Column - 2 (GL balances)

It is not necessary to give complete details of securities in the format. Only aggregate amount of face value against each category may be mentioned. The corresponding book value of securities may be indicated in bracket under the amount of **face value** of securities under each category.

b) Column - 3 and 4 (SGL balances)

In the normal course balances indicated against item three and four should agree with each other. In case of any difference on account of any transaction not being recorded either in PDO or in the books of the bank this should be explained giving full details of each transaction.

c) Column - 5 (BRs held)

If the bank is holding any BRs for purchases for more than 30 days from the date of its issue, particulars of such BRs should be given in a separate statement.

d) Column - 6 (SGL forms held)

Aggregate amount of SGL forms received for purchases which have not been tendered with Public Debt Office should be given here.

e) Column - 7

Aggregate amount of all scrips held in the form of bonds, letters of allotments, subscription receipts as also certificates of entries in the books of accounts of the issuer (for other than government securities), etc. including securities which have been sold but physical delivery has not been given should be mentioned.

f) Column - 8 (outstanding deliveries)

This relates to BRs issued by the bank, where the physicals/scrips have not been delivered but the balance in General Ledger has been reduced. If any BR issued is outstanding for more than thirty days the particulars of such BRs may be given in a separate list indicating reasons for not affecting the delivery of scrips.

g) General

Face value of securities indicated against each item in column two should be accounted for under any one of the columns from four to seven. Similarly, amount of outstanding deliveries (BRs issued) which has been indicated in column eight will have to be accounted for under one of the columns four to seven. Thus the total of columns two and eight should tally with total of columns four to seven.

RETURN STATEMENT NO. 10

RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
CENTRE -1, WORLD TRADE CENTRE
CUFFE PARADE, COLABA, MUMBAI 400 005.

DBOD.BC 89/12.01.001/98-99

August 24, 1998.
Bandra 02, 1920 (saka)

**To All Scheduled Commercial Banks
(excluding Regional Rural Banks)**

Dear Sir,

Section 42(2) of Reserve bank of India Act, 1934 - Return in Form A

Please refer to our Circular DBOD No. 71/12.01.001/93 dated January 23, 1993 in terms of which all the Scheduled Commercial Banks in India are required to indicate category wise deposits exempted from maintenance of Cash Reserve Ratio (CRR) by way of an Annexure to form-A. With gradual deregulation of the financial sector and the consequential impact on Balance Sheets of banks, a need has arisen to modify the data reporting system of commercial banks, as the Section 42(2) Returns in the present form do not capture

- i) the total resources flow to the commercial sector and
 - ii) the net foreign currency exposure of the banking system.
2. The 'Working Group on Money Supply: Analytics and Methodology of Compilation' set up by Governor, Reserve Bank of India under the Chairmanship of Dr. Y. V. Reddy, Deputy Governor, has recommended to suitably expand the Section 42(2) Returns without altering the Principal Form A, but by adding.
- i) a memorandum to Form A, incorporating data on paid up capital, reserves, certificates of deposits, and maturity structure of time deposits and two annexures, viz.
 - ii) Annexure A - incorporating data on break up of external liabilities in terms of various schemes e.g. FNC(B) etc., foreign currency assets and bank credit in India in foreign currency, and domestic liabilities subject to differential/zero reserve prescriptions and
 - iii) Annexure B - incorporating detailed data on banks' investments in three categories of securities viz., government securities, other approved securities, and other market instruments.

3. Accordingly, it has been decided that from the **Reporting Friday October 09, 1998** all the Scheduled Commercial Banks in India should submit Form - A. Returns along with the Annexure A & B in the prescribe format, as enclosed. We shall be glad if you will please take necessary action urgently in the matter.

Please acknowledge receipt.

Yours ~~faith~~fully,

(N.K. Sarkar)

General Manager

Encl: as above.

FORM A

(To be submitted by a scheduled bank which is not a state co-operative bank)

Statement of position at the close of business on Friday¹ _____

(Rupees rounded off to the nearest thousand)

Name of the Bank : _____

I. Liabilities to the Banking System in India²

- a) Demand and time deposits from banks
- b) Borrowings from banks³
- c) Other Demand and Time Liabilities⁴

Total of I

II. Liabilities to Others in India

- a) Aggregate Deposits (Other than from banks)
 - i) Demand
 - ii) time
- b) Borrowings⁵
- c) Other demand and time liabilities

Total of II

Total of I + II

III. Assets with the Banking System in India

- a) Balances with banks
 - i) In current account
 - ii) In other accounts
- b) Money at call and short notice
- c) Advances to banks i.e. dues from banks
- d) Other Assets

Total of III

¹ Where Friday is a public holiday under the Negotiable Instruments Act, 1881 (26 of 1881) for one or more offices of a Schedule Bank, the return shall give the preceding working day's figure in respect of such office or offices, but shall nevertheless be deemed to relate to that Friday.

² The expression "Banking System" or "Banks" wherever it appears in the return means the banks and any other financial institutions referred to in sub-clause(I) to (VI) of clause (d) of the Explanation below section 42(1) of the Reserve Bank of India Act, 1934.

³ In case of RRBs, apart from the sponsor bank.

⁴ If it is not possible to provide the figure against separately from II(c) the same may be included in the figure against II(c). In such a case, the net liability to the banking system will be worked out as the excess, if any of the aggregate of I(a) and I(b) over the aggregate of III.

⁵ Other than from Reserve Bank of India, Industrial Development Bank of India, National Bank for agriculture and Rural Development and Export-Import Bank of India.

IV. Cash in India (i.e., cash in hand)

V. Investments in India (at book value)

- a) Central and State Governments securities
including Treasury Bills, Treasury Deposits
Receipts, Treasury Savings Deposit
Certificates and Postal obligations
 - b) Other approved Securities
- Total of V

VI. **Bank Credit in India (excluding inter-bank advances)**

- a) Loans, cash credits and overdrafts
 - b) Inland Bills purchased and discounted
 - i) Bills Purchased
 - ii) Bills Discounted
 - c) Foreign Bills purchased and discounted
 - i) Bills Purchased
 - ii) Bills Discounted
- Total of VI

Total of III + IV + V + VI

- A. Net liabilities for the purpose of Section 42 of the Reserve bank of India Act, 1934 =
Net liability to the Banking system + Liability to Others in India. I.e. (I-III)+II, if (I
- III) is a plus figure or II only, if (I - III) is a minus figure.
- B. Amount of minimum deposit required to be kept with the Reserve bank of India
under the Act (rounded off to the nearest rupee)
- C. Savings Bank Account (vide Regulation 7)
Demand Liabilities in India
Time Liabilities in India

Plase :
Date

Memorandum to Form A

- 1. Paid-up Capital
 - 1.1 Reserves
- 2. Time Deposits
 - 2.1 Short-term
 - 2.2 Long -term

3. Certificates of Deposits
4. Net Demand and Time Liabilities (after deduction of liabilities under zero reserve prescription, Annexure A)
5. Amount of Deposits required to be maintained as per current rate of CRR
6. Any other liability on which CRR is required to be maintained as per current RBI Instructions under section 42 and 42(1A) of the Reserve Bank of India Act, 1934.
7. Total CRR required to be maintained under Section 42 and 42(1A) of the Reserve Bank of India Act, 1934.

ANNEXURE - A

(Amount in Rupees rounded off to the nearest thousand)

Name of the Bank :

| Items | Outstanding at book value | Revolution value | Interest |
|-------|------------------------------|---------------------|----------|
| 1 | 2 | 3 | 4 |

Liabilities

Liabilities to others in India

I. Non-resident Deposits (I.1 + I.2 + I.3 + I.4)

- I.1 Non-Resident External Rupee
Account (NRE)
- I.2 Non-Resident Non Repatriable Rupee
Account (NRNR)
- I.3 Foreign Currency Non-Resident
Banks Scheme (FNCR(B))
(1.3.1+1.3.2)
- I.4 Others (to be specified)

II. Other Deposits/Schemes (II.1+II.2+II.3+II.4+II.5+II.6)

- II.1 Exchange Earner's Foreign Currency
- II.2 Resident foreign Currency Accounts
- II.3 ESCROW Accounts by Indian
Exporters
- II.4 Foreign Credit Line for Pre-shipment
Credit account and Overseas
Rediscounting of Bills
- II.5 Credit Balances in ACU(US dollar)
Account
- II.6 Others (to be specified)

III. Foreign Currency Liabilities to the Banking System in India (III.1 + III.2)

- III.1 Inter-bank Foreign Currency Deposits
- III.2 Inter-bank Foreign Currency
Borrowings

IV. Overseas Borrowings³

Assets

I Assets with the banking system in India

- 1.1 Foreign Currency lending
- 1.2 Others

II. Assets with others in India

- II.1 Bank Credit in India in Foreign Currency⁴
- II.2 Others

III Overseas foreign Currency assets⁵

- V. External Liabilities to Others subject to differential/zero CRR prescription (I + II)
- VI. External Liabilities fully subject to CRR prescription (IV)
- VII. Net Inter-Bank Liabilities (I-III of Form 'A')
- VIII. Any other liabilities coming within the preview of zero prescription.
- IX. Liabilities subject to zero CRR prescription (V + VII + VIII)

Memo Items

- 1. FNCR(B)
Balances as on the Reporting Fortnight
Balance as on 11.04.1997
Increase over 11.04.1997

Signature of Authorised Officials

1. _____
Designation

2. _____
Designation

¹ Of contractual maturity of one year or less.

² Of contractual maturity of more than one year.

³ Pertains to the portion not swapped into Rupees.

⁴ Loans out of FCNR(B) deposits.

⁵ Include balances held abroad (i.e. cash component of Nostro account, debit balances in ACU (US dollar) account and credit balances in the commercial banks of ACU countries ii) short term foreign deposits and investments in eligible securities, iii) foreign money market instruments including Treasury Bills, and iv) foreign shares and bonds.

ANNEXURE - B

Name of the bank:

(Amount in Rupees rounded off to the nearest thousand)

| Items | Outstanding at book value | Revaluation value |
|--|------------------------------|----------------------|
| 1 | 2 | 3 |
| Investments in Approved Securities (I.1+I.2) | | |
| I.1 Investments in Government securities (I.1.1 + I.1.2. = Item V(a) of Form A) | | |
| I.1.1 Short Term ¹ | | |
| I.1.2 Long Term ² | | |
| I.2 Investments in Other Approved Securities (=Item V(b) of form A) | | |
| II. Investments in Non-Approved Securities (II.1 + II.2 + II.3 + II.4) | | |
| Investments in | | |
| II.1 Commercial Paper | | |
| II.2 Units of Unit Trust of India and other Mutual Funds | | |
| II.3 Shares issued by | | |
| II.3.1 Public Sector Undertakings | | |
| II.3.2 Private Corporate Sector | | |
| II.3.3 Public Financial Institutions | | |
| II.4 Bonds/debentures issued by | | |
| II.4.1 Public Sector Undertakings | | |
| II.4.2 Private Corporate Sector | | |
| II.4.3 Public Financial Institutions | | |

Memo Items

1. Subscriptions to shares/debentures/bonds in the Primary market
2. Subscriptions through Private Placements

Signature of Authorised Officials

1. _____
(Designation)

2. _____
(Designation)

¹ Of contractual maturity of one year or less.

² Of contractual maturity of more than one year.

RETURN/STATEMENT NO. 11

THE BANKING REGULATION ACT, 1949

FORM IX

(SECTION 26)

Name of the banking company_____

Name & designation of the officer submitting the return _____

Return of unclaimed deposit accounts in India which have not been operated upon for 10 years or more as on the date of the return.

As on 31st December _____

(To be submitted to the Reserve Bank within thirty days after the close of each calendar year.)

| Particulars | Current Accounts | | Savings Bank Accounts | | Fixed Deposits (Including Cash certificates, recurring deposits, etc) | | T o t a l | |
|-------------|------------------|---------------------|-----------------------|---------------------|---|---------------------|------------|---------------------|
| | No of A/cs | Balance outstanding | No of A/cs | Balance outstanding | No of A/cs | Balance outstanding | No of A/cs | Balance outstanding |
| | | Rs. ps. | | Rs. ps. | | Rs. ps. | | Rs. ps. |

Balance brought forward from the previous return as on 31-12-19

Accounts, if any, inadvertently omitted in the previous returns_____

Additions during 19____*

Total:

** Accounts which have become operative
or were closed during 19_____

Total balance as at 31-12-19_____

Add- Interest credited to the
accounts during the year
Less - Incidental charges levied to
the accounts during the year

Total: _____

Signature -----

Date -----

* This item is intended to denote actual balances in accounts which have, since the date of the immediately previous return become inoperative for ten years . If any of the accounts, which should have been included under this item in the previous returns, have been inadvertently omitted from those returns, they should be shown under the separate sub-head "Accounts, if any, inadvertently omitted from the previous returns" immediately below "Balance brought forward from the previous return as on 31-12-19____".Particulars of such accounts should be given under all columns of the statement.

** This item is intended to denote the outstanding balances in such of the accounts (shown in the previous returns)as have become operative on account of further deposits or withdrawals or were closed during the year, after taking into consideration the additions thereto on account of interest credited and deductions therefrom on account of incidental charges applied. The difference (if any) between the outstanding balance thus reported and that shown in the previous returns should be suitably explained.

RETURN/STATEMENT No. 12

THE BANKING REGULATION ACT, 1949

Form X (Section 27)

Name of the banking company _____

Liabilities and Assets in India as on the Last Friday of the month of _____

Bank Code

PART I

(Rounded off to the nearest thousand Rs.)

| (A) LIABILITIES IN INDIA | Amount | (B) ASSET IN INDIA | Amount |
|------------------------------------|--------|-------------------------------------|--------|
| 1. Pair-up Capital | _____ | | |
| 1. Paid-up Capital | _____ | 1. Cash in hand | _____ |
| (including * forfeited shares) | _____ | 2. Balances with the | _____ |
| | _____ | Reserve Bank of India | _____ |
| 2. Reserve Fund & Other | _____ | 3. Balances with other | _____ |
| Reserves | _____ | banks in India in | _____ |
| | _____ | current account | _____ |
| 2.1 Reserve Fund | _____ | 3.1 State Bank of India | _____ |
| 2.2 Other Reserves | _____ | 3.2 Subsidiaries of the | _____ |
| | _____ | State bank of India | _____ |
| 2.3 Share Premium Account* | _____ | 3.3 Other Commercial | _____ |
| | _____ | Banks | _____ |
| 3. Deposits | _____ | 3.4 Co-operative Banks | _____ |
| 3.1 Current Deposits | _____ | 4. Money at call & short | _____ |
| | _____ | Notice | _____ |
| 3.1.1 From Banks | _____ | 4.1 With Commercial | _____ |
| (including Co-op Banks) | _____ | Banks | _____ |
| 3.1.2 From others | _____ | 4.2 With Co-operative | _____ |
| | _____ | Banks | _____ |
| 3.2 Savings Deposits | _____ | 4.3 With Other Finan- | _____ |
| | _____ | cial Institutions | _____ |
| 3.3 Fixed Deposits | _____ | 5. Investments | _____ |
| (including cash | _____ | 5.1 Treasury Bills | _____ |
| certificates, recurring | _____ | 5.2 Other Central | _____ |
| deposits etc.) | _____ | Government Secu- | _____ |
| | _____ | rities (including | _____ |
| 3.3.1 From banks | _____ | Treasury Savings | _____ |
| (including Co-op. Banks) | _____ | Deposit certificates | _____ |
| 3.3.2 From Others | _____ | & Postal Savings | _____ |
| | _____ | Certificates & | _____ |
| | _____ | Deposits) | _____ |

| (A) LIABILITIES IN INDIA | | Amount | (B) ASSET IN INDIA | | Amount |
|--|--|--------|--|---|--------|
| 4. Borrowings \$ | | | 5.3 | State Government Securities | |
| 4.1 Borrowings from banks in India | | | 5.4 | Other approved securities | |
| 4.1.1 Reserve Bank of India | | | 5.5 | Shares & debentures of companies & corporations not included in 5.4 above | |
| 4.1.2 State Bank of India | | | 5.6 | Fixed deposits with Banks (including Co-operative Banks) | |
| 4.1.3 Subsidiaries of the State Bank of India | | | 5.7 | Other investments in India | |
| 4.1.4 Industrial Development Bank of India | | | | | |
| 4.1.5 NABARD | | | 6. Bills purchased & discounted | | |
| 4.1.6 Other Commercial Banks | | | 6.1 | Inland Bills purchased & discounted | |
| 4.1.7 Co-operative Banks | | | 6.2 | Foreign Bills purchased & discounted | |
| 4.2 Borrowings from Banks Outside India | | | 6.2.1 | Export bills drawn in India | |
| 5. Other Liabilities | | | 6.2.2 | Import bills drawn on & payable in India | |
| 5.1 Bills payable in India | | | 6.2.3 | Other foreign bills purchased & discounted | |
| 5.1.1 Drawn by Indian Offices | | | 6.2.3.1 | Payable in India | |
| 5.1.2 Drawn by Foreign Offices * | | | 6.2.3.2 | Payable outside India | |
| 5.2 Bills payable outside India | | | | | |
| 5.3 Calls received in advance * | | | 7. Loans & advances | | |
| 5.4 Miscellaneous liabilities | | | 7.1 | Loans & advances, cash credits & overdrafts (excluding due from banks vide 7.2 below) | |
| 6. Branch Adjustments @ | | | 7.2 | Due from banks | |
| 6.1 Among offices in India | | | 7.2.1 | Co-operative Banks in India | |
| 6.2 With offices outside India ** | | | 7.2.2 | Commercial Banks in India | |
| 7. Total Demand & Time liabilities i.e. total of items A3, A4, A5 | | | | | |
| 8. Balance of Profit | | | | | |

| (A) LIABILITIES IN INDIA | | Amount | (B) ASSET IN INDIA | | Amount |
|--------------------------|--|--------|---------------------|---|--------|
| | | | | 7.2.3 Banks Out-side India + | |
| | | | 8. | Premises, Furniture, Fixtures & other fixed assets | |
| | | | 9. | Branch adjustments @ | |
| | | | 9.1 | Among offices in India | |
| | | | 9.2 | With offices out-side India ** | |
| | | | 10. | Capitalised Expenses including preliminary expenses, Organisational expenses, shares selling commission, brokerage, loss incurred & any other expenditure not represented by tangible assets *** | |
| | | | 11. | Non-banking assets acquired in satisfaction of claims | |
| | | | 12. | Other tangible assets | |
| Total Liabilities | | | Total Assets | | |

^ Includes borrowings from other financial institutions amounting to Rs.

PART II

| | | | | | |
|--|----------------------|-------|---|---|---|
| Total Advances (Total of items 6 & 7 of assets in Part I above) | | | Percentage of clean (unsecured) advances to total advances (percen- tage of column 2 to column 3) | Total Deposits (item 3 of Liabi- lities in Part I) | Percentage of Total Advan- ces to total Deposits (Per- centage of column 3 to column 5) |
| Secured | Unsecured (clean) | Total | | | |
| (1) | (2) | (3) | (4) | (5) | (6) |

PART III

(Section 25)

(Rounded off to the nearest thousand Rs.)

1. Demand & Time Liabilities in India (Items 7 of liabilities in part I)
(excluding items which banks are at present allowed to exclude
e.g items not in the nature of outside liabilities).
2. Minimum amount of assets required to be held in India under
Section 25 of the Act(75 per cent of item I above)
3. Assets in India
 - 3.1 Total of items B 1 to B 11 & 12 on Assets side in Part I
 - 3.2 Securities approved by the Reserve Bank of India under section 25 (3)
(a) of the Act & not included in 3.1 above.

Date:

Signature
Designation

-
- * Note applicable to foreign banks operating in India
- @ The net balance of branch adjustments should be shown as liabilities or assets as the case may be.
- ** Please give in a foot-note the outstanding borrowings of Indian offices.
- + Comprising rupee loans/overdrafts granted to banks/correspondents outside India.
- *** If the balance in the profit & loss account represents loss, it should be included in this item.

Notes:

- (1) Data under parts I&II may be furnished as at the close of business on the last Friday of every month & under Part III as at the close of business on the last Friday of March, June , September & December.
- (2) Data on foreign liabilities & assets of Indian Offices of banks may please be supplied for the following items:
 - i) Balances held abroad.
 - ii) Investments held abroad
 - iii) Other foreign bills purchased & discounted payable outside India.
 - iv) Any other assets held outside India.
- (3) Co- operative banks comprise state & central Co-operative banks, co-operative land development bank & primary Co-operative banks.
- (4) If the concerned Friday is a public holiday under the Negotiable Instruments Act, 1881 (26 of 1881), then data may be finished as at the close of business on the preceding working day.

RETURN/STATEMENT NO. 13

DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
CENTRAL OFFICE -RETURNS SECTION

Division of Savings Bank Deposits into Demand and Time Liabilities

In terms of the Reserve Bank of India Scheduled Banks' Regulations ,1951 and the circular DBOD. No Ret. BC.72/C. 96(Ret)-78 dated 28th May 1978, every scheduled commercial bank is required to submit the information relating to the proportion between 'demand' and 'time' liabilities of savings bank deposits after working out such proportions as illustrated in the circular DBOD. No Ret BC 127/C.96(Ret)-77 dated the 15th October 1977, twice a year. i.e. for the periods April to Sept and October to March as advised vide RBI circular DBOD No. BC. 142/09.16.001/97-98 dated the 19th November 1997 in the proforma given below.

Name of the bank:

For the half- year ended:

| Average of minimum balance (time liability) | Average of total (weekly) balances | Demand liabilities (2 - 1) | Ratio(%) of 'Time 'to 'Demand' liabilities (1 : 3) |
|---|---|--------------------------------------|--|
| (1) | (2) | (3) | (4) |

RETURN/STATEMENT NO. 13 (Contd.)

DBOD No Ret .BC. 72/ C. 96 (Ret)-78

29 May 1978

All scheduled Commercial Banks

Dear Sirs,

WEEKLY RETURN UNDER SECTION 42(2) OF THE RESERVE BANK OF INDIA ACT ,1934-DIVISION OF SAVINGS BANK DEPOSITS INTO 'DEMAND' AND 'TIME' LIABILITIES

As you are aware, in terms of our circular DBOD. No. Ret BC. 89/C.96 (Ret)-77 dated the 6th July 1977, all the scheduled commercial banks are required to furnish the break-up of demand and time liabilities in respect of savings bank accounts separately for chequeable and non-chequeable accounts by way of footnote to the weekly returns. Since, in terms of our recent circular DBOD.No. DIR .BC.26/C.347-78 dated the 28th February 1978 addressed to all scheduled commercial banks, the distinction between savings bank accounts with cheque facility and those without cheque facility has been removed, the break-up for chequeable and non- chequeable accounts need no longer be furnished .However, the practice of furnishing the information relating to the proportion between 'demand' and 'time' liabilities of savings bank deposits after working out such proportions on the basis of the new method indicated in paragraphs 1(a) and (b) of our circular DBOD. No. Ret. BC.127/C. 96(Ret)-77 dated the 15th October 1977, twice a year, for the periods from January to June ,and July to December to our regional offices will continue . Similarly, the present practice of furnishing the data relating to savings account balances as a whole in the form of a footnote to the weekly return under section 42(2) of the Reserve Bank of India, Act ,1934, will also continue.

Yours faithfully

J.V SHAH
Deputy Chief Officer

RETURN/STATEMENT NO. 13 (Contd.)

DBOD. No. Ret. BC. 127/C. 96 (Ret)-77

15 October 1977

All scheduled Commercial Banks

Dear Sirs,

WEEKLY RETURN UNDER SECTION 42(2) OF THE RESERVE BANK OF INDIA ACT, 1934-DIVISION OF SAVINGS BANK DEPOSITS INTO 'DEMAND' AND 'TIME' LIABILITIES

As you are aware, regulation 7 of the Reserve Bank of India Scheduled Banks' Regulations, 1951, indicates the manner in which every scheduled bank should apportion the balances in the savings bank accounts into 'demand' and 'time' liabilities for purposes of the weekly return under section 42(2) of the Reserve Bank of India Act, 1934. The procedure laid down therein does not give us a realistic estimate of the 'demand' liability portion of these deposits, with the result that our data of 'money supply with the public' to that extent becomes notional. We are, therefore, contemplating changing the existing method of apportionment of savings bank balances between 'time' and 'demand' liabilities on the lines indicated below:

- (a) Every scheduled commercial bank should treat the average of the monthly minimum balances which is arrived at by it for crediting interest into savings accounts at the end of June and December every year as the amount representing the 'time' liability portion of a savings account (whether 'chequeable' or 'non-chequeable'). When the sum of such amounts representing the average of monthly minimum balances is deducted from the average of the total weekly savings accounts balances for the branch/bank as a whole, the difference would represent the 'demand' liability portion. The method has been explained with the help of a hypothetical example in the Annexure.
- (b) Every scheduled commercial bank should calculate the proportions between 'demand' and 'time' liabilities twice a year, i.e., as at the end of June and December each year, and the proportions so arrived at should be applied for apportioning the savings account balances between 'demand' and 'time' liabilities for all the subsequent weeks upto December and June respectively.
- (c) The present practice of furnishing the information relating to the proportions between demand and time liabilities of savings bank deposits (but working out such proportions on the basis of the new method as indicated in paragraph 1(a) & (b) above) twice a year, for the periods January to June, and July to December, to our regional offices will continue. The banks will, however, furnish the required information in the proforma given below:

(In crores of rupees)

| Average of minimum balance (time liability) | Average of total (weekly) balances | Demand liabilities (2 - 1) | Ratio(%) of 'Time 'to 'Demand' liabilities (1:3) |
|---|---|--------------------------------------|--|
| (1) | (2) | (3) | (4) |

Chequeable Accounts

Non-chequeable Accounts

Likewise, the present practice of giving the figures relating to savings account balances in a footnote to the weekly return under section 42(2) of the Reserve Bank of India Act, 1934, will also continue.

- The method indicated above has been arrived at after discussions with a representative group of bankers and it is our intention to introduce it from January 1978. For this purpose we are taking steps for carrying out the necessary amendment to the existing provisions of Regulation 7 of the Scheduled Banks' Regulations, 1951. Pending such an amendment, we suggest that your bank take steps to work out the ratio between demand and time liabilities for the half-year ended December 1977 on the basis of the new method indicated above, so that the ratio so arrived at could be used for apportioning the savings account balances between 'demand' and 'time' liabilities for the next six months beginning from January 1978.
- Pending introduction of the new method of working out 'demand' and 'time' liability portions of savings account balances, we request that the relevant information for the period January-June 1977 in respect of *total savings accounts* on the basis of the new method may kindly be furnished to us as *early as possible* in the proforma given below:

(Rupees in crores)

| Average of minimum balance (time liability) | Average of total (weekly) balances | Demand liabilities (2 - 1) | Ratio(%) of 'Time 'to 'Demand' liabilities (1 : 3) |
|---|---|--------------------------------------|--|
| (1) | (2) | (3) | (4) |

Total Savings
Accounts

Yours faithfully,
C. S. KHANDKAR
Deputy Chief Officer

RETURN/STATEMENT NO. 13 (Contd.)

ANNEXURE

to circular DBOD NO. BC 127/C.96(Ret)77 dated 15th Oct 1977

Name of the Bank/Branch:-----

Apportionment of Savings Accounts into Demand and Time Liabilities-An Example

| Savings Account | | |
|--|--|---|
| | 1. Non-chequeable with 5 per cent Interest Per Annum ----- | 2. Chequeable with 3 per cent Interest Per Annum ----- |
| 1. Average Weekly balance in Savings Account for the Branch/Bank as a whole during the six month period (January- June or July-December, as the case may be) | Rs. 200 Crores | Rs. 100 Crores |
| 2. Actual total amount of interest Paid (credited) for the relevant six months period | Rs. 1.2 Crores | Rs. 0.50 Crore |
| 3. Rate of Interest | 5 Percent | 3 Percent |
| 4. Usual Interest Amount Formula | $\frac{P \times r \times t}{100}$ | $= I$ where P = Principal (i.e. Average of Minimum balances) r = rate of interest (5 p.c. or 3 p.c.) t = time period (6 months) I = Interest Amount |
| 5. Amount of Average Minimum Balance (P in the formula) | $P = \frac{1.2 \times 100}{5 \times 0.5}$ = Rs. 48 crores | $P = \frac{0.50 \times 100}{3 \times 0.5}$ = Rs. 33 crores |
| 6. Proportion of time to Demand Liabilities- | | |
| (a) In Amounts | Rs. 48 crores to Rs. 152 crores | Rs. 33 crores to Rs. 67 crores |
| (b) In Percentage | 24 : 76 | 33:67 |

**RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS & DEVELOPMENT
CENTRE -1, WORLD TRADE CENTRE,
CUFFE PARADE, COLABA, MUMBAI-400 005.**

Ref. DBOD. No. BC.142/09.16.001/97-98

November 19, 1997

Kartika 28, 1919(S)

To All Scheduled Commercial Banks

Dear Sir,

Division of savings bank deposits into demand and time liabilities - Amendment to the **Regulation 7 of the Reserve Bank of India Scheduled Banks' Regulations, 1951.**

As you are aware, scheduled banks are required to calculate the proportion of their savings bank deposits as at the close of business on the 30th June and the 31st December of each year, into demand and time liabilities in terms of the Regulation 7 of the Reserve Bank of India, Scheduled Banks' Regulations, 1951.

Consequent upon the change in the accounting year of the banks from 1st January to 31st December to 1st April to 31st March, it is necessary for banks to calculate the proportion of demand and time liabilities in respect of their savings bank deposits on the basis of the position as at the close of business on 30th September and 31st March every year instead of as at the end of June and December as done hitherto.

In order to give effect to the above, Regulation No.7 of the Reserve Bank of India Scheduled Banks' Regulations, 1951 has been amended suitably. The amendment has been notified/published in the official Gazette of Government of India (copy enclosed). Accordingly banks may submit their returns/statements as on the dates revised as above, in future.

Yours faithfully,

(Kum. K.R. Pradhan)
Dy. General Manager

RETURN/STATEMENT NO. 13 (Contd.)

Annexure to DBOD NO. BC.147/09.16.001/97-98

Dated Nov. 19, 1997

**(DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT)
(CENTRAL OFFICE)
Bombay-400005, the 31st March 1995**

Ref. DBOD No. BC. 2294/12-13-001-94-95,-In exercise of the powers conferred by sub-section(1) read with clause (O) of sub-section (2) of Section 58 of the Reserve Bank of India Act, 1934 (2 of 1934), the Central Board of the Reserve Bank of India with the previous sanction of the Central Government, hereby makes the following regulations further to amend the Reserve Bank of India Scheduled Banks' Regulations, 1951, namely:-

1. (1) These regulations may be called the Reserve Bank of India Scheduled Banks' (Amendment) Regulations, 1995.

(2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Reserve Bank of India Scheduled Banks' Regulations, 1951,-
 - (1) In Regulation 7, for the words "30th June and the 31st December" the words "30th September and 31st March" shall be substituted."
 - (2) In Regulation 7, in the proviso, for the words "30th June or 31st December" the words "30th September or the 31st March" shall be substituted.

A. P. AIYER

Executive Director

RETURN/STATEMENT NO. 14

THE BANKING REGULATION ACT, 1949

FORM VIII

(Rule 13A)

(Sections 18 and 24)

Name of the banking company

Name and designation of the officer submitting the return:

Statement of demand and time liabilities and cash, gold and unencumbered approved securities for the month of

(To be furnished to the Reserve Bank not later than 20 days after the end of the month to which it relates)

(Rounded off to the nearest thousand rupees)

As at the close of business on

First alternate
Friday
@

Second alternate
Friday
@

Third alternate
Friday
@

PART A

I Liabilities in India to the Banking System (including any loan taken by a Regional Rural Bank from its sponsor Bank)

(a) Demand Liabilities

(i) Balances in current accounts of the State Bank of India, subsidiary banks and corresponding new banks

(ii) Other demand liabilities

(b) Time liabilities

Total of I

II Liabilities in India to others (excluding borrowings from the Reserve Bank, Industrial Development Bank of India, Export-Import Bank of India and National Bank for

| | | As at the close of business on | | |
|---------------------------------------|---|--------------------------------|---------------------------------|--------------------------------|
| | | First alternate Friday @ | Second alternate Friday @ | Third alternate Friday @ |
| Agriculture and Rural Development) | | | | |
| (a) Demand Liabilities | | | | |
| (b) Time Liabilities | | | | |
| Total of II | | | | |
| III. | Cash in hand | | | |
| IV. | Balances in current account with the Reserve Bank. | | | |
| V. | Assets in India with the Banking System | | | |
| | (a) Balances in current accounts with | | | |
| | (i) The State Bank of India ,subsidiary banks and corresponding new banks. | | | |
| | (ii) Other banks and notified financial institutions | | | |
| | (b) Balances in other accounts with banks and notified financial institutions. | | | |
| | (c) Money at call and short notices. | | | |
| | (d) Advances to banks (i.e. due from banks) | | | |
| | (e) Other assets | | | |
| | Total of V | | | |
| VI. | Net balance in current accounts = V(a) (i)- /I (a) (i) | | | |
| VII. | Net liabilities for the purpose of sections 18 and 24 of the Banking Regulation Act, 1949 = Net liabilities to the Banking System + Other demand and time liabilities = (I-V)+II if (I-V) is a plus figure | | | |
| OR | | | | |
| II only if (I-V) is a minus figure | | | | |

| | | | |
|-----------|--------------------------------|-----------|--|
| | As at the close of business on | | |
| First | Second | Third | |
| alternate | alternate | alternate | |
| Friday | Friday | Friday | |
| @ | @ | @ | |

PART B

(For non-scheduled banks only)

VIII. Minimum amount of cash reserve required to be maintained under section 18 of the Banking Regulation Act ,1949 (3 per cent of VII as on the last Friday of the second preceding fortnight)

IX. Cash reserve actually maintained
= Total of III,IV and VI

X. Excess of IX over VIII

PART C

XI. Minimum amount of assets required to be maintained under section 24 of the Banking Regulation Act ,1949 (25 percent or such other specified percentage of VII as on the last Friday of the second preceding fortnight)

XII. (a) Balance required to be maintained by a scheduled bank under section 42 of the Reserve Bank of India Act, 1934.
(b) Balance actually maintained by a scheduled bank with the Reserve Bank
(c) Excess of (b) over (a)

XIII. Assets actually maintained

(a) Amount in cash deposited with the Reserve Bank by a banking company incorporated outside India under section 11(2) of the Banking Regulation Act,1949
(b) Cash in hand OR in the case of a non-scheduled bank, excess of IX over VIII, if any, shown against X above
(c) Excess balance with the Reserve Bank , if any, shown against XII (b) above

| As at the close of business on | | |
|--------------------------------|-----------|-----------|
| First | Second | Third |
| alternate | alternate | alternate |
| Friday | Friday | Friday |
| @ | @ | @ |

- (d) Net balance in current accounts maintained by a scheduled bank
= VI above
- (e) Balances maintained by a Regional Rural Bank in call or fixed deposit with its Sponsor Bank
- (f) Gold valued at a price not exceeding the current market price
- (g) Unencumbered approved securities valued on the basis of the method of valuation determined by the Reserve Bank
- (h) Approved securities deposited with the Reserve Bank by banking company incorporated outside India under section 11(2) of the Banking Regulation Act 1949, valued on the basis of the method of valuation determined by the Reserve Bank.

Total of (a) to (h) _____

XII-XI

XIV) XI-XII

(Excess + deficit -)

Dated -----

Signature -----

Note: For the purpose of this return, the expression “Banking System” shall mean the State Bank of India, subsidiary banks, corresponding new banks, Regional Rural Banks, other banking companies, co-operative banks and financial institutions notified by the Central Government under clause (d) of the Explanation to section 18 of the Banking Regulation Act 1949.

@ Give dates (where Friday is a public holiday under Negotiable Instruments Act, 1881 (26 of 1881), give the date as on the preceding working day).

RETURN/STATEMENT NO. 15

Name of the Bank : _____

Provisional data on maintenance of Statutory Liquidity Requirement Supplemental information to the Special Return

(Rupees in thousands)

| Daily position during (say) July 18,1998 to July 31,1998 | Net demand and time liabilities as at the end of the second fortnight (i e 3.7.98) | SLR required to be maintained | SLR actually maintained - Of which | | | | Total | Excess (+) of Shortfall(-) in SLR |
|---|--|-------------------------------|------------------------------------|---|---|--|-------|-----------------------------------|
| | | | <u>investments in</u> | <u>Average</u> | <u>Cash</u> | <u>Net</u> | | |
| | | | Gover- nment securi- ties | Other appro- ved securi- ties | excess cash balances maintai- ned with RBI over statutory require- ments* | balances with SBI and notified banks in current accounts | | |
| 1998 | | | | | | | | |
| July 18 | | | | | | | | |
| July 19 | | | | | | | | |
| July 20 | | | | | | | | |
| July 21 | | | | | | | | |
| July 22 | | | | | | | | |
| July 23 | | | | | | | | |
| July 24 | | | | | | | | |
| July 25 | | | | | | | | |
| July 26 | | | | | | | | |
| July 27 | | | | | | | | |
| July 28 | | | | | | | | |
| July 29 | | | | | | | | |
| July 30 | | | | | | | | |
| July 31 | | | | | | | | |

- The average excess cash balance is the difference between the average cash balance actually maintained and the average cash required to be maintained under the Cash Reserve Requirement and the average excess balance figure should be included in the daily SLR position including that reported for alternate Friday (vide Governor's circular No. CPC.BC.69/279(A)-84 October 20,1984)

Signature of the
authorised officer

RETURN/STATEMENT NO. 16

RESERVE BANK OF INDIA

CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT
CENTRE-1, WORLD TRADE CENTRE
CUFFE PARADE, MUMBAI - 4000 005

Ref. DBOD No. BP. BC. 81/21.01.040/95

JULY 28, 1995,
Sravana 6, 1917 (Saka)

**The Chairmen of all
commercial banks**

Dear Sir,

Compromise or negotiated settlements of Non Performing Assets (NPAs)

1. As you are aware following the introduction of income recognition, asset classification and capital adequacy norms, banks are becoming increasingly sensitive to credit risks and there is a growing awareness of the need to keep NPAs at a low level. The banks try to eliminate or reduce the NPAs through persuasion, by way of compromise or negotiated settlements with the borrowers or resorting to legal action .
2. Serious concern has been expressed in different quarters over the increase in quantum of NPAs written off by public sector banks. In this context, we have to advise as under:

The Reserve Bank of India had advised banks to have documents of investment policy, loan policy, loan recovery policy etc. prepared and duly vetted by their Boards of Directors. Thus each bank is now required to have a loan recovery policy which sets down the manner of recovery of dues, targetted level of reduction, (period-wise), norms for permitted sacrifice/waiver, factors to be taken into account before considering waivers, decision levels, reporting to higher authorities and monitoring of write-off/waiver cases. We had advised the banks vide our circular DBOD. No. BC 48/21.01.040-92 dated October 28, 1992 that they should scrupulously adhere to the instructions mentioned therein in this regard.

3. **We have further to advise that banks should observe the following guidelines:**
 - (a) The compromise should be a negotiated settlement under which the bank should ensure to recover its dues to the maximum extent possible at minimum expense.

- (b) Proper distinction needs to be made between wilful defaulters and the borrowers defaulting in the repayments due to circumstances beyond their control.
 - (c) Where security is available for assessing the realisable value, proper weightage has to be given to the location, condition and marketable title and possession thereof.
 - (d) What is important in settlement cases is that the bank could promptly recycle the funds with advantage instead of resorting to expensive recovery proceedings spread over a long period.
 - (e) All compromise proposals approved by any functionary should be promptly reported to the next higher authority for post facto scrutiny.
 - (f) Where staff accountability has not been examined, it should be ensured that the same is completed expeditiously within a time-frame.
 - (g) The proposals for write-off/compromise falling within the authority of ED/CMD/Management Committee/Board of the bank should be first processed by a Committee of senior executives of the bank (i.e. Chief General Manager/General Managers).
 - (h) Recovery officers be appointed at branches having sizeable NPAs and their recovery progress monitored on monthly basis.
 - (i) Special Recovery Cells be set up at all regional /zonal levels.
 - (j) Adequate attention should be paid to upgrade Sub-Standard advances.
4. We urge that bank's top management should ensure that there should not be any significant deviation from the general principles of compromise/ write-off and the write-off decisions should be judicious and in the best interest of the bank.
5. A half yearly statement as at the end of September and March of each year should be forwarded to us as in the enclosed proforma within 30 days of the half year to which the statement relates. The first statement for the year ended 31st March 1995 should reach us within a period of 30 days from the date of this circular.

Yours faithfully

Sd/-

(S. P. Talwar)

Deputy Governor

Statement giving details of compromise or negotiated settlements involving write offs/sacrifice of amount exceeding Rs 25 lakhs entered into during the half year ended 31st March /30th September

(Amount in Rs .lakhs)

| | | |
|----|--|-------|
| a) | Name of the borrower | |
| b) | Amount outstanding in the | |
| | (i) bank's books | |
| | (ii) Interest and other dues, if any, not debited to the borrower's account | |
| | | Total |
| c) | Nature of security held and value thereof | |
| d) | Compromise or negotiated settlement amount | |
| e) | Period of repayment of compromise amount | |
| f) | Amount of sacrifice and waiver involved | |
| g) | Authority approving the compromise/ negotiated settlement | |
| h) | Nature of classification i.e. doubtful, loss, suit filed/decreed, etc. | |
| i) | Reasons for entering into compromise or negotiated settlement | |

RETURN/STATEMENT NO. 17

RESERVE BANK OF INDIA

CENTRAL OFFICE
DEPARTMENT OF SUPERVISION
CENTRE-1 WORLD TRADE CENTRE
CUFFE PARADE BOMBAY 4000 005

Ref. DOS. No. BC.6/16-13-100/94

May 27, 1994

Jyestha 6, 1916(S)

Secret

The chairmen of all Public Sector Banks

Dear Sir,

Writing -off of bad debts -Reporting

1. Please refer to paragraph 3 of our circular letter DBOD. No. Fol. BC 121/C. 581/84 dated 13th December 1984 on the captioned subject .In terms of the above circular, banks were asked to forward to us and to our concerned Regional Offices statements of bad debts written off (Statements I and II) during a year, together with the copies of the relevant notes placed before their competent authorities.
2. In partial modification of the instructions contained therein, it has now been decided that for the year ended 31st March 1994 and onwards, copies of notes and memoranda put up to the Board/other competent authorities relating to write off of individual bad debts for amounts below Rs. 25 lakhs (including unapplied interest) unless specifically called for need not be submitted to us or to our Regional Offices. Notes/memoranda in respect of write off of advances of Rs. 25 lakhs (including unapplied interest) and above may, however, continue to be submitted as hitherto but only to our concerned Regional Offices.
3. Likewise, the following statements/ review (in duplicate) may also be sent only to our Regional Offices:
 - (i) Statements I and II in respect of bad debts written off during the year.
 - (ii) Review showing the comparative position of bad debts written off during the last three years explaining the increase/decrease with brief and relevant comments.
4. Please acknowledge receipt.

Yours faithfully,

(A Somasundaram)
Joint Chief Officer

STATEMENT - I

NAME OF THE BANK (Amount in lakhs of rupees)

Amounts written off during the year ended 31st March _____

| | (Amounts in lakhs of rupees) |
|---|------------------------------|
| Category of bad debts written off | Amount written off |
| (A) Domestic advances: | |
| (a) Advances to priority sectors | |
| i) Agriculture | |
| ii) Small Scale Industries | |
| iii) Transport Operators | |
| iv) Retail Trade and small Business | |
| v) Professionals and self employed | |
| vi) Advances under DRI Scheme | |
| vii) Exports | |
| viii) Housing | |
| ix) Other priority sector | |
| Total of priority sectors (a) | |
| (b) Advances to non-priority sectors | |
| (i) Industry | |
| (ii) Trade and business | |
| (iii) Other non- priority sectors | |
| Total of Non-priority Sector Advances (b) | |
| (c) Total of (a) and (b) | |
| (B) Bad debts written off by overseas branches | |
| (Total of A+B) | |
| (C) Other losses/assets written off | |
| Total of (A) + (B) + (C) | |

Note: The details of individual items referred to in this statement may be given in Statement II against the respective items on the lines indicated therein.

STATEMENT - II

NAME OF THE BANK

(Amount in lakhs of rupees)

Statement of bad debts written off during the year ended 31 March

| Category of bad debts written off | Name of branch | Name of party | Amount due to the bank | Amount written off | Authority sanctioning write off |
|---|-------------------|------------------|---------------------------|-----------------------|---------------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |

(A) Domestic advances:

**(a) Advances to
Priority sector**

(i) Agriculture

Sundries

(ii) Small Scale
Industries

Sundries

(iii) All other priority
sectors

1.

2.

3. etc

Sundries

Total

**(b) Advance to
non-priority
sectors**

(i) Industry
Sundries

(ii) Trade and
business

(iii) Other non-
priority sectors

(B) Bad debts written off
by overseas branches

1.

2.

3. etc

Sundries

(C) Other losses /assets
Written off

- Note: 1) Cases involving write off of Rs. 25,000/- and less in respect of the advances to priority sectors and Rs. 50,000/-and less in the case of advances to non-priority sectors may be grouped and included under 'Sundries'.
- 2) In the case of item C in the Statement I the details of write off of Rs 50,000/- and above need be furnished and the write off below this amount may be grouped under 'Sundries'.

RESERVE BANK OF INDIA

CENTRAL OFFICE
DEPARTMENT OF SUPERVISION
CENTRE-1, WORLD TRADE CENTRE
CUFFE PARADE MUMBAI 4000 005

Ref. DOS. NO. BC.4/22.05.001/97

February 24, 1997
Phalguna 5, 1918(S)

SECRET

**The Chairmen and Managing Directors
of all Public Sector Banks.**

Dear Sir,

Write-off of bad debts-Reporting

Please refer to our circular letter DOS.No.BC.6/16.13.100/94 dated May 27, 1994 on the above subject.

2. As you are aware, the information in regard to bad debts written off by public sector banks is furnished to the Government, Ministry of Finance, Department of Economic Affairs, (Banking Division) to enable them to suitably answer questions on the subject raised in the Parliament. We are often required by the Government to furnish additional information concerning bad debts written off for replying questions raised in the Parliament.
3. We shall, therefore, be glad if you will please arrange to furnish to us and to our Regional Offices the additional information in Statement III (Proforma enclosed) in regard to write-off of bad debts as under for the year 1996-97 and onwards:-
 - (i) The total amount recovered during the year against the advances written off in the previous years.
 - (ii) The amount of provision made for bad and doubtful debts and the amount of bad debts written off during the year.
 - (iii) Cases of bad debts written off for Rs.1.00 crore and above together with the names of borrowers and the concerned branches.

Please acknowledge receipt.

Yours faithfully

sd/-

(V.S.N Murty)

Addl. Chief General Manager

STATEMENT - III

(Amount in lakhs of rupees)

Name of the Bank:

Statement of bad debts written off during the year ended 31 March - Additional information

- i) The total amount recovered during
the year against the advances written
off in the previous years.
- ii) The amount of provision made for
bad and doubtful debts and
- iii) The amount of bad debts written
off during the year.
- iv) Cases of bad debts written off for
Rs.1 crore and above as per
the details given below:-

| Sr. No. | Name of the Borrower | Name of the branch | Amount due to the bank | Amount wri- tten off | Authority sanc- tioning write off |
|------------|-------------------------|-----------------------|---------------------------|-------------------------|--------------------------------------|
| --- | ----- | ----- | ----- | ----- | ----- |

RETURN /STATEMENT NO. 18

Statement of Aggregate Credit Limits of Rs. 1 lakh and above against the security/collateral of shares, debentures and public sector bonds and outstandings thereagainst as on the last Reporting Friday of March/June/September/December

Name of the Bank:

(Amount in lakhs of rupees)

| A | B | C | D | E |
|-----------------------|-----------------------------|-------------------|---|----------------|
| Category of Borrowers | Aggregate limits sanctioned | Total outstanding | Of 'C' Advances extended for further invest-ments in shares, debentures and public sector bonds | Other purposes |
| | No. of parties | Amt. | No. of Parties | No. of Parties |
| | | | Amt. | Amt. |

a) Individuals

b) Investment firms/
companies

c) Share and stock brokers

d) Trust and endowments

e) Industrial and trading concerns

f) Others

Total:

- Note:
1. Only outstandings in respect of limits of Rs. 1 lakh and above need be furnished.
 2. The limits may be by way of loan, overdraft, cash credit etc.
 3. Figures should relate to the last Friday of the month.
 4. Total of columns (D) and (E) should tally with (C).
 5. 'Individual' will include advances to more than one person in their own names.
 6. 'Industrial and Trading concerns' will include proprietorship/ partnership firms and private/public limited companies engaged in trade or industry.

RETURN/STATEMENT NO. 19

DISCLOSURE OF INFORMATION REGARDING DEFAULTERS OF BANKS AND FINANCIAL INSTITUTIONS

I. Objectives

1. To alert banks and financial institutions and to put them on guard against borrowers who have defaulted in their dues to lending institutions.
2. To make public the names of the defaulting borrowers against whom suits have been filed by banks/ financial institutions.

II. Collection of information

1. The source will be banks and financial institutions notified under Chapter III-A of the Reserve Bank of India Act, 1934.
2. The information will be collected in respect of borrowal accounts classified by the institutions under any of the undernoted categories.
 - (a) doubtful assets,
 - (b) Loss assets and
 - (c) Suit Filed accounts
3. The basic unit for the purpose of reporting will be the legal entity i.e. a company (irrespective of whether it is in private, public, co-operative or joint sector), a firm, an individual, etc.
4. For the present, reporting will be required in respect of borrowal accounts with outstanding, both under funded and non-funded facilities, aggregating Rs 1 crore and above.
5. The information to be furnished by the reporting institutions will include the name of the institution, the name of its branch, the name of the party and its registered and corporate office addresses, the names of the directors/ partners/proprietor, the type of facilities, the limits sanctioned under each facility, the outstandings thereagainst, asset classification, date of classification, and the type and value of securities held in the defaulting accounts and, in addition, the date of filing a suit in the case of suit filed accounts.
6. Information is to be submitted to the Reserve Bank of India by the 15th of April and October showing the position of defaulting borrowal accounts as on 31st March and 30th September respectively of every year.

7. Information should be furnished to the Reserve Bank of India in computer compatible media, viz, in floppy diskettes in the format specified as below: (At a latter stage it can also be downloaded on to RBI's computer using dial-up modem facility).

- | | | | |
|-----|----------------------|---|---------------------------|
| (a) | Input Media | : | 5.25" or 3.5" floppy disk |
| (b) | File characteristics | : | ACII |
| (c) | Record Length | : | 256 bytes |
| (d) | Record layout | : | |

(i) Header Record

- | | | |
|-------------------|--------|--|
| Record identifier | 9 (1) | Fixed as `1' for this header record |
| Serial number | 9 (4) | Unique number to be given to the party by the bank |
| Bank Branch name | 9 (14) | As in the case of Basic Statistical Return |
| Party's name | x (45) | The legal name |
| Address 1 | x (96) | Registered office address |
| Address 2 | x (96) | Corporate office address |

ii) Names Record

- | | | |
|--|---------|--|
| Record identifier | 9 (1) | Fixed as `2' for this Names record |
| Serial number | 9 (4) | Unique number to be given to the party by the bank |
| Bank Branch name | 9 (14) | As in the case of Basic Statistical Return |
| Names of directors/ partners/proprietor | x (216) | To be divided into 9 sub fields of 24 bytes each |
| Filler | x (21) | Filler |

iii) Additional Names Record

| | | |
|--|---------|--|
| Record identifier | 9 (1) | Fixed as `3' for this Additional Names record |
| Serial number | 9 (4) | Unique number to be given to the party by the bank |
| Bank Branch name | 9 (14) | As in the case of Basic Statistical Return |
| Names of directors/ partners/proprietor | x (216) | To be divided into 9 sub fields of 24 bytes each |
| Filler | x (21) | Filler |

(iv) Facilities Record

| | | |
|--------------------------------|---------|--|
| Record identifier | 9 (1) | Fixed as `4' for this Facilities Record |
| Serial number | 9 (4) | Unique number to be given to the party by the bank |
| Bank Branch name | 9 (14) | As in the case of Basic Statistical Return |
| Amount of outstandings | 9 (6) | Total amount outstandings in Rs. lakhs |
| Facilities and outstandings | x (224) | to be divided into 14 sub fields of 16 bytes each of x (10) 9 (6) format each for the name of the facility and amount outstanding in Rs. lakhs |
| Filler | x (7) | Filler |

(v) Status record

| | | |
|-------------------|-------|--|
| Record identifier | 9 (1) | Fixed as `5' for this Facilities Record |
| Serial number | 9 (4) | Unique number to be given to the party by the bank |

| | | |
|------------------------|---------|---|
| Bank Branch name | 9 (14) | As in the case of Basic Statistical Return |
| Asset classification | x (5) | Fixed the present status - `DOUBT` for doubtful a/c - `LOSS` for loss a/c - “SUIT” for suit filed a/c |
| Date of classification | x (5) | Quarter in which a/c was classified as DOUBT/LOSS/SUIT in the format of mmmyy where mmm will be `MAR` `JUN` `SEP` or `DEC` as the case may be. |
| Securities | x (220) | Types & value (in Rs lakhs) to be divided into 10 sub fields of x (16) 9 (6) for each type & value |
| Filler | x (7) | Filler |

vi) Reporting of guarantors may be done in the following format

| | | |
|--|---------|--|
| Guarantors record Record identifier | 9 (1) | Fixed as `2` for this Names record |
| Serial number | 9 (4) | Unique number to be given to the party by the bank |
| Bank Branch name | 9 (14) | As in the case of Basic Statistical Return |
| Name of guarantors | x (216) | To be divided into 9 sub fields of 24 bytes each |
| Filler | x 21) | Filler |

8. Information will be furnished to the Reserve Bank of India.

- (a) the Head/Central Office of Indian banks and notified financial institutions.
- (b) the Principal office in the case of Foreign banks.

III DISSEMINATION OF INFORMATION

(1) List of Defaulters;

- (a) Banks and Financial institutions coming under the purview of Chapter III - A of the Reserve Bank of India Act, 1934 will be entitled to receive information on defaulters.
- (b) Reserve Bank of India will furnish to the Head Offices of all the eligible institutions the information on defaulters in floppy diskettes.
- (c) In due course, online access to the database in the computer at the Reserve Bank of India will also be available to the authorised officials of the eligible institutions.
- (d) Banks and financial institutions will not make available to any outside agency, without the prior approval of the Reserve Bank of India, information on defaulters by them from the Reserve Bank of India.

(2) List of suit-filed accounts

Reserve Bank will publish information on suit-filed accounts in a booklet form annually as on 31st March, which will be appropriately priced for sale

RETURN/STATEMENT NO. 20

Name of the bank :

List of suit filed (including decreed) accounts with aggregate outstanding of Rs.1 crore and above for the half -year ended 31st March 19 ____/30th September19 ____.

(Rs. in crores)

| Sr. No. | Borrower's name and address | Name of directors/ partners/proprietor |
|------------|--------------------------------|---|
| (1) | (2) | (3) |

(Rs. in crores)

| Balance outstanding | Assets classification | Date of classification | Name of branch |
|------------------------|--------------------------|---------------------------|-------------------|
| (4) | (5) | (6) | (7) |

RETURN/STATEMENT NO. 21

August 20, 1991

Ref. IECD. No. 16/PMD/87(CP)-91/92

To

All Scheduled Commercial Banks

Dear Sirs

Issue of Commercial Paper (CP)

As you are aware, in terms of instructions contained in our Circular IECD. No. PMD. 57/87(CP) 90/91 dated May 30, 1991 the requirement of Reserve Bank's prior approval for issue of commercial Paper (CP) by eligible companies has been dispensed with effective from May 30, 1991 and the proposals for issue of CP are now required to be scrutinised by the financing banking company/leader and taken on record before an issue is placed in the market. In view of the change in the procedure for issue of CP, banks are advised to take actions as under:

- i) The banks should forward to us a copy of the proposal after the same is taken on their record for issue of CP by the eligible company
- (ii) Once the issue is actually placed in the market and necessary adjustment in the account of the concerned company is made in terms of paragraph 11 (v) of the amended guidelines, banks should advise us the adjusted working capital limits that will be available to the company. Similarly, on payment of CP by a company, banks should advise us about the restoration or otherwise of the limits to such company.
- iii) In case of issue of CP by FERA companies, it should be ensured that the deposits raised by way of CP by such companies are "for the activities approved under Sections 28&29 of the Foreign Exchange Regulation Act, 1973".

- 2 The format of the return, prescribed vide our circular IECD No PMD 19/87 (CP)-89/90 dated January 23, 1990, in which the company issuing CP is required to advise the Reserve Bank of India through the financing banking company/the leader of the consortium of lending banks, the amount of CP actually issued within three days from the completion of issue, has been modified as per the annexure. Please ensure that the return is submitted to Reserve Bank of India in time.
- 3 Please acknowledge receipt.

Yours faithfully

Sd/-
(P .K Biswas)
Joint Chief Officer

Return relating to Commercial Paper (CP) issued in terms of a Directions of the Reserve Bank of India, notification No IECD 1/87(CP) 89/90 dated December 11, 1989 (as amended from time to time)

1 Name and address of the issuing company :

2 Name and address of the banking company/
leader of the consortium arrangement :

3 **Amount proposed to be issued** :

(i) Date on which the proposal was taken
on record by the financing banking
company/leader :

(ii) **Total amount of CP issued**

(a) Face - Value :

(b) Discounted value :

(iii) Date of issue :

(iv) Minimum and maximum effective
rates of interest (percent per annum) :

(v) Date of maturity of CP :

(vi) **Particulars of investors**

a) Name :

b) Amount invested
(Face -value of CP issued) :

Place:

Date:

Authorised signatory of
the issuing company.

Note : The above return should be submitted by the issuing company through the concerned banking /the leader of the consortium within *3 days of the completion of issue of CP* to the Chief General Manager, RBI,IECD,CO., Mumbai - 400 023.

RETURN/STATEMENT NO. 22

Data on variation in credit limits (i.e. reduction or enhancements) to large borrowers (i.e. those enjoying working capital credit limits or term loans (including deferred payment guarantees) of Rs 10 crores or above from the banking system) during the fortnight ended _____

(Amount rounded off to nearest lakh of Rs)

- | | | Code No |
|----|---|----------|
| 1 | Name of reporting bank _____ | [] |
| 2. | Name of borrower _____ | [] |
| 3 | Mode of financing Sole Banking(1), Multiple Banking (2), Consortium (3), Syndication (4) | [] |
| 4. | Sector to which borrower belongs Public sector(10),Coop. Sector(20), Private Sector (30),Joint Sector(40) | [] |
| 5. | Date of sanction of limit | |
| 6. | Activity financed under this reporting (indicate industry) | |
| 7. | If finance is for more than one activity indicate major activity financed | |
| 8. | Details of existing/revised credit limits: | |

Facility

Existing Limit

Revised Limit

A Working Capital Finance

1 Export credit

(a) Packing Credit

(b) Post-shipment credit

Total (a)& (b)

| | |
|-------|-------|
| ----- | ----- |
| ----- | ----- |

II Non-export credit

(a) Inland bills purchased/ discounted

(b) Others

| | | | |
|-----|----------------------------|-------|-------|
| | Total (a) & (b) | ----- | ----- |
| | | ----- | ----- |
| III | Total of I and II | ----- | ----- |
| B | Term loan | ----- | ----- |
| C | Deferred payment Guarantee | ----- | ----- |

Notes:

1. The report is to be submitted in respect of each of those borrowers whose credit limits have undergone a change during the week i.e. when they are either reduced or enhanced.
2. Return is to be submitted by each of the banks based on their own sanctions even if the borrower is under consortium financing.
3. Code number in respect of item 2 will be filled up at RBI end. Code number in respect of items 3 and 4 would be one of those indicated in brackets.

RETURN/STATEMENT NO. 22 (Contd.)

RESERVE BANK OF INDIA

INDUSTRIAL & EXPORT CREDIT DEPARTMENT
CENTRAL OFFICE BUILDING
POST BAG 10030
MUMBAI-400001

IECD.NO 23/08.12.01/97-98

December 8, 1997

**The Chairmen/Chief Executives
of Commercial Banks.**

Dear Sir,

Reporting of credit sanctions in lieu of CMA

As banks are aware, the system of credit monitoring arrangement (CMA) was introduced in October 1988, consequent on the withdrawal of prior authorisation under the Credit Authorisation Scheme (CAS), as announced by the Governor in our circular No. CPC. BC. 95/279 A-88 dated October 8, 1988 {para 13(d)}. In terms of the instructions contained in circular IECD. No.PMD.225/C.446 (PL)-88/89 dated November 7, 1988, as modified from time to time, banks are required to report to RBI, for post sanction scrutiny, credit facilities sanctioned to large borrowers, i.e. those enjoying term loans of Rs.5 crore or above including Deferred Payment Guarantees and working capital limits of Rs. 10 crore or above from the banking system, along with relevant data in the prescribed CMA forms. The reporting under CMA was basically to serve the same objective as was being served under CAS, viz. compliance with the norms relating to lending discipline laid down by the Reserve Bank in order to ensure that credit sanctioned is need based and there has been no unnecessary pre-emption of bank credit especially by large borrowers. The reporting under CMA also helped the Reserve Bank to know deviations, if any, from the guidelines issued by it in relation to consortium (mandatory or voluntary) lending.

2. The guidelines relating to lending discipline were reviewed by the Reserve Bank through three groups set up by it. On the basis of the recommendations of these groups and internal reviews in the Bank, banks were given the discretion to decide on the levels of holding of inventories as also of receivables on the basis of the production/ processing cycle of the industry as well as financial and other relevant parameters of the borrower. Industry-wise norms on holding of inventories/receivables eligible for finance earlier prescribed for good number of industries by the Reserve Bank were to be treated only as indicative norms. The guidelines relating to the mandatory formation of consortium were withdrawn and banks were given the discretion to adopt the consortium/syndication or multiple banking route. Even where consortium has been formed on a voluntary basis, the ground rules relating to various aspects of the consortium arrangement were left to the member banks

of the consortium and the guidelines laid down by the Reserve Bank in this regard were withdrawn. The cash credit system, which facilitated to some extent pre-emption of credit, has been replaced by the loan system in the case of large borrowers.

3. As a part of the financial sector reforms introduced in 1992, prudential regulations in relation to capital adequacy, income recognition, provisioning for advances and valuation of investments have been introduced in the case of banks and interest rates on deposits/advances have been progressively deregulated. Consistent with these measures, operational freedom to banks in more and more areas has been granted. It was in this context that in April 1997, full operational freedom was granted to banks in the assessment of working capital requirements of borrowers and the earlier prescription of MPBF, laid down by the Reserve Bank, on the basis of a minimum current ratio of 1.33:1, was also withdrawn. Banks are thus free to decide on the minimum current ratio as per the lending policy approved by their Boards.
4. In the context of the developments outlined in the earlier paragraphs, the existing system of reporting under CMA is no longer considered necessary and it has, therefore, been decided to discontinue it with immediate effect. In order, however to have a data base in relation to the flow of bank credit to borrowers in various industries, banks should report to the Reserve Bank, in respect of borrowers availing of working capital credit or term loan including deferred payment guarantee limit of Rs. 10 crores or above from the banking system, on a weekly basis (beginning from the week ending January 3, 1998) additional/enhancement in credit limits or reductions therein effected, as in the proforma enclosed (Annexure 1). In respect of borrowers availing of working capital credit or term loan limit including deferred payment guarantee of Rs. 1 crore or above but less than Rs. 10 crore from the banking system, banks should report on a monthly basis as in the proforma given in Annexure II, giving industry -wise break-up of net additional credit limits sanctioned. The weekly statement covering sanctions made during the week should be sent so as to reach the Reserve Bank of India (IECD) positively by the end of the following week. The monthly statement (beginning from the month of January 1998) should be sent so as to reach the Reserve Bank of India (IECD) before the 15th of the month following the month to which the report relates. Please note that the reporting is to be done by each bank based on the sanctions accorded by it.

Yours faithfully,

(A. Chandramouliswaran)
Chief General Manager

Note: Please see further circular IECD No 39/08.12.01/97-98 dated 6th March 1998 and IECD No 44/07.05.02/97-98 dated 3 June 1998.

RESERVE BANK OF INDIA
INDUSTRIAL & EXPORT CREDIT DEPARTMENT
CENTRAL OFFICE
CENTRAL OFFICE BUILDING
.POST BAG 10030
MUMBAI-400001

REF. IECD.NO. 39/08.12.01/97-98

March 6, 1998

**The Chairmen/chief Executives
of all Commercial Banks**

Dear Sir,

Reporting of credit sanctions in lieu of CMA

Please refer to our circular IECD. NO. 23/08/12.01./97-98 dated December 8,1997 in terms of which banks are required to submit to us a weekly statement (beginning from the week ended January 3,1998) furnishing data on variation (i.e. enhancement or reduction) in the credit limits, **sanctioned during the week**, to the borrowers enjoying working capital credit limits or term loans (including deferred payment guarantees) of Rs. 10 crore or above from the banking system and a monthly statement (beginning from the month of January 1998) furnishing data on industry-wise net additional credit limits **sanctioned during the month** to the borrowers enjoying working capital credit limits or term loans (including deferred payment guarantees) of Rs.1 crore or above but less than Rs 10. crore from the banking system, in the proforma (Annexure I & II) enclosed to the above referred circular .In this connection, banks are hereby advised to send a nil return in case they have no information/data to report in any week/month in the prescribed statements.

2. Incidentally, a scrutiny of returns received at our end has revealed certain deficiencies in their compilation. These are listed in the Annexure to this letter. These may be kept in mind while compiling the returns in future.

Yours faithfully

(V.G Damle)
General Manager

RETURN/STATEMENT NO. 22 (Contd.)

Annexure

Deficiencies noticed in the compilation of weekly /monthly statements

- i) In a large number of cases, fund-based limits which were not sanctioned during the period under report are also included in the weekly statements.
- ii) In some cases, dates of sanction of credit limits are not indicated in the weekly statements.
- iii) In a number of cases against item A.II(b) of the weekly statement, details/break-up of other non-export credit (i.e. cash credit, working capital demand loan) have not been furnished.
- iv) In some cases, the requisite data is not furnished in the formats prescribed by us.
- v) Non-fund based limits (other than deferred payment guarantees) are also included in the weekly statements.
- vi) In some cases, the existing credit limits as reported by banks in the weekly statements do not match with the limits earlier reported to us.

RETURN/STATEMENT NO. 22 (Contd.)

RESERVE BANK OF INDIA
INDUSTRIAL & EXPORT CREDIT DEPARTMENT
CENTRAL OFFICE BUILDING
POST BAG 10030
MUMBAI-400001

REF. IECD. NO. 44/07.05.02/97-98

3 June, 1998

**The Chairmen/Chief Executives
of all Commercial Banks**

Dear Sir,

Reporting of credit sanctions on fortnightly basis instead of weekly

In terms of our circular IECD. NO. 23/0812.01/97-98 dated December 8, 1997, (paragraph 4), banks are required to report to RBI(IECD) particulars of additional /enhancement in credit limits or reduction therein effected in respect of borrowers availing of working capital credit or term loan including deferred payment guarantee limit of Rs. 10 crore or above from the banking system on a weekly basis in the proforma prescribed therein .The periodicity of this return has been reviewed and it has been decided that banks will henceforth be required to report, in the prescribed proforma, only on a fortnightly basis i.e. from 1st to 15th and 16th to the last date of the month and the return should reach us before the end of the following week. Accordingly, banks are advised to commence submitting this return beginning from the fortnight of 1st to 15th June 1998.

Please acknowledge receipt

Yours faithfully,

(C. V. Amalnerkar)
General Manager

RETURN/STATEMENT NO. 23

Data on industry-wise net additional credit limits sanctioned to borrowers enjoying working capital credit limits or term loans (including deferred payment guarantees) of Rs 1 crore or above but less than Rs. 10 crore from the banking system during the month of

(Amounts rounded off to nearest lakh of rupees)

| Sr No. | Name of industry | Amount of net additional credit limits sanctioned |
|--------|--|---|
| (1) | (2) | (3) |
| 1. | Coal | |
| 2. | Mining | |
| 3. | Iron and Steel | |
| 4. | Other Metals & Metal Products | |
| 5. | All Engineering of which :Electronics | |
| 6. | Electricity (Gen & Trans) | |
| 7. | Cotton Textiles | |
| 8. | Jute Textiles | |
| 9. | Other Textiles | |
| 10. | Sugar | |
| 11. | Tea | |
| 12. | Food Processing | |
| 13. | Vegetable Oils(including Vanaspati) | |
| 14. | Tobacco & Tobacco Products | |
| 15. | Paper & Paper products | |
| 16. | Rubber & Rubber products | |

| (1) | (2) | (3) |
|-----|--|-----|
| 17. | Chemicals, Dyes, Paints, Drugs & Pharmaceuticals | |
| | Of which : | |
| | i) Fertilizers | |
| | ii) Petro-Chemicals | |
| | iii) Drugs & Pharamaceuticals | |
| 18 | Cement | |
| 19 | Leather & Leather Products | |
| 20 | Gems & Jewellery | |
| 21 | Construction | |
| 22 | Petroleum | |
| 23 | Non -banking financial companies | |
| 24 | Financial & Development Institution | |
| 25 | Others | |

Notes: The amount in column No(3) would be arrived at by deducting from aggregate additional/enhancements in credit limits sanctioned, the reductions in credit limits effected.

If the facilities enjoyed by a borrower from the banking system exceed Rs. 1 crore either under working capital credit limit or term loans including deferred payment guarantees, all the credit facilities enjoyed by him will be taken into account for computing the net additional credit limits.

Please see circular Annexed to Return/Statement (No. 22)

RETURN/STATEMENT NO. 24

Form 'A'

Statement showing limit sanctioned and balance outstanding as on _____ (last Friday of the quarter ended March/ June/ September/ December) in the borrowal accounts of parties having working capital credit limits of Rs. 10 crore or above from the entire banking system.

(Rs. In thousand)

| Sr. No. | Full Name of the party (Party Code) in case of new party (NEW *) | Asset classification ** | Cash Credit/ Over-draft 01 | Working capital Demand Loan 07 | Inland Bills 05 | Packing Credit 02 |
|--------------------|--|-------------------------|----------------------------|--------------------------------|-----------------|-------------------|
| | | | Limit sanctioned | | | |
| | | | Balance outstanding | | | |
| Total for the Bank | | | | | | |

(Rs. in thousands)

| Sr. No. | Full name of the party (Party code) in case of new party (NEW*) | Asset classification ** | Export Bills | Term loan | Bill dis-counted in respect of sales on deferred payment basis | Letter of Credit | Gua-rantee | Acce-ptance | Remarks (Please see Note 1) |
|--------------------|---|--------------------------|--------------|-----------|--|------------------|------------|-------------|-----------------------------|
| | | | 03 | 04 | 06 | 51 | 52 | 53 | |
| | | Limit sanctioned | | | | | | | |
| | | Balance outst- anding | | | | | | | |
| Total for the Bank | | | | | | | | | |

Furnish as per the format give in the Annexure

** Standard/substandard/Doubtful/loss

- Notes : (1) If the balance outstanding as on the date of the statement shows large variation as compared to the position as on the last Friday of the previous quarter, the reason therefor should be explained (e.g. increase in production, increase in inventory/receivables, non-payment of dues by Governments/ public sector units, etc.) (these reasons are only illustrative and not exhaustive)
- (2) In the case of a consortium advance, the data called for in this statement should be furnished by each consortium member in respect of its share in the total advance and a suitable remarks shall be given in the remarks column regarding the existence of a consortium arrangement.
- (3) If certain parties have availed of term loans of Rs. 10 crore or above, the details of borrowal accounts of such parties should also be included regardless of whether the working the working capital limits are Rs. 10 crore or above less

ANNEXURE - I
(TO RETURN/STATEMENT NO. 24)

Guidelines for compilation of the quarterly statement

1. The statement should be forwarded to us within 15 days from the close of the quarter to which it relates.
2. If a bank has no account to report in any quarter, a 'Nil' statement should be furnished to us.
3. For the purpose of inclusion of a party in the statement, the limit sanctioned at the bank level need not necessarily be Rs.10 crore or above, as long as the aggregate limit (Working Capital) sanctioned to the party from the entire banking system (i.e. consortium/syndicate or multiple banking arrangement) is Rs.10 crore or above. Each bank should report facility-wise limits sanctioned to such a party alongwith the outstandings.
4. Wherever the limits sanctioned are inter-changeable under different facilities and the bifurcation of the overall limit is not feasible, the bank should ensure that the overall limit is reported under the main facility i.e. cash credit and not repeated under any other facility. However, the outstanding should be shown against the relative facility depending upon its utilisation.
5. Party code numbers furnished by RBI should be indicated in respect of all parties reported in the statement. If new party/parties is/are included in the statement and banks could not obtain the party code (s) from RBI, the word "New" should be written below the name of the party and party particulars should be furnished as under:

Particulars relating to new parties enjoying aggregate working capital limits of Rs.10 crore or above from the entire banking system

- | | | |
|----|---|---|
| a. | Full name of the party | : |
| b. | Method of lending | : |
| c. | Location of the party (Name of the district) | : |
| d. | Name of the Industry | : |
| e. | Sector (Public/Private/ Co-operative/joint) | : |
| f. | Whether MRTP If so, name of the group | : |

- g. In case of consortium/Syndicate :
 Name of the lead bank
 In case of multiple banking arrangement,
 Name of the major bank
 - h. Review month
6. The statement should be in the prescribed format indicating facility codes on all pages.
 7. A party having different divisions should be treated as one party for the purpose of this statement even if they have been sanctioned limits separately.
 8. The amount should be indicated in **thousands of rupees** (i.e. with 000 omitted).
 9. The statement should be submitted by the head office in one lot and not in parts or branch-wise or office-wise. Where a party enjoys limits at more than one branch of a bank, the aggregate limit /balance outstanding should be consolidated and reported.
 10. Total for the bank (facility-wise) should be reported at the end of the statement. This will help to cross check the total generated at our end.
 11. The statement should be typed or it should be original computer printout.
 12. A certificate should be appended to each quarterly statement to the effect that the statement covers all borrowers enjoying aggregate working capital limit of Rs.10 crore or above from the entire banking system.
 13. The envelope containing the statement should be addressed to the Chief General Manager, Industrial and Export Credit Department (Management information Division), Reserve Bank of India, Central Office, Mumbai-400 001.

ANNEXURE - II
(TO RETURN/STATEMENT NO. 24)

INDUSTRIAL & EXPORT CREDIT DEPARTMENT
Management Information Division

Set of Instructions for running the Form 'A' Program on floppies

This package is developed in-house, which runs on your PC standalone system with DOS. Efforts have been made to reduce the recurrence of errors, redundancy of data and to create a user-friendly environment. To run this package, you require to have minimum 8 MB RAM on your PC. If your PC has less than 8 MB RAM, kindly upgrade your PC with 8 MB RAM. This package is developed in dBASE-V. The executable file is provided, so that you need not have dBASE on your PC. You are requested to read each and every instruction appearing on the monitor, and act accordingly. You are requested to press the enter-key only after you have scanned the data appearing on the screen, otherwise you may, in the process, skip some data entry and end-up in wasting time for its recovery. Italic-bold and capital letters are the commands, which you will be typing to execute the program. Two floppies are provided herewith, which contain the entire package. Once the package is installed on your PC, keep these floppies in a safe place, so that in case of any failure you can reinstall the package.

First time Installation Procedure:

Follow the Instructions given below to install the package for the first time.

- Make directory "CMA" by typing the following command at c:\ prompt.

MD CMA and press Enter-key

- Change directory, type at C:

CD CMA and press Enter-key
(you will get C:\CMA> on the screen)

- Insert RBI's floppy-1 into floppy drive (A : of B:) and type

COPY B:*. * (in case of B drive) or COPY A:*. * (in case of A drive) and press Enter-key

This will copy '**file1.exe**' on your PC.

- Insert RBI's floppy-2 into floppy drive (A:or B:) and type

COPY B:*. * (in case of B drive) or COPY A:*. * (in case of A drive) and press Enter-Key

This will copy '**file2.exe**' on your PC.

Now remove both floppies and keep them in a safe place.

- Type **file1** and press Enter-key

This will scatter 19 files as indicated below:

FAMAIN.EXE
FAD.DBF
PTY.DBF
NEWPTY.DBF
PTBANK.DBF
PTMRTP.DBF
PTDIST.DBF
PTIND.DBF
PTREVMTH.DBF
PTHEALTH.DBF
FAD.MDX
PTY.MDX
NEWPTY.MDX
PTBANK.MDX
PTMRTP.MDX
PTDIST.MDX
PTIND. MDX
PTREVMTH.MDX
PTHEALTH.MDX

- Type **file 2** and press Enter-key

This will **scatter 7 Six dBase resource files** on your PC as shown below:

DBL32.RTL
DBASE32.RTL
DBINFO.RES
DBSETUP.RES
DBASE1.RES
DBASE2.RES
DBASE3.RES

Now you are ready to work on the package

This package has the following features:-

1. Maintenance of party-master file
2. Viewing party-master file by code or name
3. Adding new party-details in party master file
4. Adding record in Form- 'A' database
5. Editing record of Form- 'A' database
6. Deleting record of Form- 'A' database
7. Printing of Form- 'A' return
8. Display status of your Form- 'A' database
9. Display the summary of all Form- 'A' database
10. Display the particular record of Form- 'A' database

Once it is installed, always use the following commands to get to the main menu.

- **CD CMA** and press enter key (if you are already on the **CMA** directory do not use this command)
- **FAMAIN** and press enter-key

The Main Menu is as follows :

| CREDIT MONITORING ARRANGEMENT-FORM- 'A' | |
|---|--------|
| MAIN MENU | |
| Activity | Choice |
| Add New Party details----- | (1) |
| View of Party Master file-submenu----- | (2) |
| Form 'A' Database Maintenance----- | (3) |
| Quit----- | (0) |
| "Feed Choice-----" | |
| <input type="text"/> | |

Choice '1': **'Add new party details'** - gives you the screen for entering the details of borrowers for which you are not getting the code from the computer. Record will be added in **NEWPTY.DBF & PTY.DBF**

Choice '2': **'View of Party Master file-submenu'** - this choice will allow you to find out the details of the party for a given code and the code for a given detail through another sub-menu.

Choice '3': **Form 'A' - Database Maintenance'** - The data for the current quarter as well as the previous/later quarters can be maintained in the "complete-current-data-file" (FAD.DBF). The data in this file is stored and maintained using various options of Database Maintenance-Sub Menu. You are going to use this option regularly, as it provides you several screens for data entry. If you select this choice it will allow you to rebuild your index files (all>MDX files) by asking :
"Do you want to reindex database ? Press Y/N & Enter."

Type "Y" to rebuild the index file. It is advisable to rebuild the index file every time before you add any records.

The sub-menu for Choice '2' - 'View of Party Master file-submenu' is as follows

| PARTY MASTER FILE-REPORTS ETC. | |
|--------------------------------|--|
| B. | LIST FOR GIVEN PARTY CODE |
| C. | LIST FOR GIVEN PARTY-NAME/PART OF NAME |
| X | RETURN |
| "ENTER CHOICE .." | |
| <input type="text"/> | |

- Choice **B- 'LIST FOR GIVEN PARTY CODE'** - you want to know the details, such as name, location etc., for a given party code, use this choice. Enter the code and you will get details of that party code.
 - Choice **C - 'LIST FOR GIVEN PARTY-NAME/PART OF NAME'** - If you do not have the party code, use this choice to get the code. If the code is available in our Party Master file you will get the code, since the computer can find the code if your name exactly tallies with the existing computer party master name. To overcome this problem, you can find the code by giving part of the party' name.
- e.g if you want to know the party code for say, "Geeta computers ltd" either type 'Geeta' or 'computers', to view all codes bearing the party name consisting 'Geeta' or 'computer'. Some times 'Geeta' might have been spelt as 'Getha/Githa', you may try all combinations to find the code. It is advisable to use part of the name for finding the code. If you do not get the code inspite of all your efforts, add record in new party master-file, by selecting first option from main menu.

The submenu for choice '3' : 'Form `A' - Database Maintenance' is as follows:

| <u>C M A-FORM A</u> | |
|--|------------------------|
| <u>Data base maintenance - SUB MENU</u> | |
| Activity ***** | Choice ***** |
| Add a new record to the file | (A) |
| Edit Existing record | (E) |
| Delete an existing record | (D) |
| Summary Report-total of all records | (S) |
| Sub-menu to Print/list of Form - `A'----- | (P) |
| Copy of data on floppy for RBI | (F) |
| Back to Main Menu | (x) |
| <p>"FEED CHOICE" <input type="text"/></p> | |

- Choice (A)- 'Add a new record to the file' - helps you to add a record. If the party code is not found, it will not allow you to add the record. In such a case, go to the

main menu and use choice `1` for adding new party-details. After adding a record in the new party master file, you can add the record for form 'A' data. Sometimes you may observe that it is not a new party and you know the party code, but due to some error, you are not able to add the record. In that case, go to the main menu, select choice '2' for a view of the party master file and then give your party code and find out the exact name of the party as per our list. If you find there is a major error in the name of a party, consider your party as a new party and add the record in both party data and form - 'A' data. If a record already exists, duplicate record entry will not be allowed. In such a case, use Choice- (E) **"Edit existing record"** - and merge the record with the existing record. Amount fields must be greater than or equal to zero, if all the amount fields are fed as zeros the record cannot be added and the message will be given as under:-

"Record not created"

- Choice- (E) **"Edit existing record"** - facilitates you to edit a record, which is already entered.
- Choice-(D) **"Delete an existing record"** - facilitates you to delete a form - 'A' record.
- Choice- (S) **"Summary Report-total of all records"** - facilitates you to give the total number of records, and facility-wise total credit and outstanding, for the given quarter ended, which you are furnishing at the end of the return. Using this facility you can verify the accuracy of the data entry, it gives you the following output.

| C M A - FORM A for Given period total of all Records | | |
|--|-----------|---------------------------|
| ***** | | |
| Year month | Bank Code | |
| ***** | | |
| Facility | Limits | Balance o/s (Rs. in 000s) |
| ----- | | |
| CC/OD (01) | | |
| WC Dmd Loan (07) | | |
| Inland Bills (05) | | |
| Packing Credit (02) | | |
| Foreign Bills (03) | | |
| Term Loan (04) | | |
| Bills discounted (06) | | |
| Letters of credit (51) | | |
| Guarantee (52) | | |
| Acceptance (53) | | |
| ----- | | |
| TOTAL NO. OF RECORDS | | |
| ----- | | |

- Choice - (P) **“sub- menu to Print/list of Form- ‘A’**

The sub-menu is as shown below :

C M A - FORM A

| Choice ----- | Listings, etc, sub-menu ----- |
|--|---|
| 1. | List quarters available in the complete current data file |
| 2. | Given YYYY, MM, Bank and Party List record |
| 3. | Print return for given YYYY, MM & BANK |
| X. | RETURN |
| “ENTER CHOICE ... “ <input type="text"/> | |

- CHOICE 1- **“List quarters available in the complete current data file”**- facilitates you to know the status of your data-base. It will list entire **data-base**, for all available quarters.
- CHOICE 2- **“Given YYYY,MM & Bank and Party - List record”**- facilitates you to find out details of a particular record.
- CHOICE 3 **“Print return for given YYYY, MM & BANK**- facilitates you to print a hard copy of your return.
- CHOICE - (F) **“Copy of data on floppy for RBI”**- facilitates you to copy data-file on the floppy which you are going to send to us. Two files will be copied on the floppy, where one is form-‘A’ data file and will be copied as “FADXXX” - where XXX indicates that data pertains to the quarter ended March 1997. This period will change according to period of the data, so that it is easy to identify the data. The second file will be “NEWPTY”, Where you will be entering the details of a borrower, who does not have a code number.

We wish you best of luck before you use this package. We would like to have a feed-back on this package. If any modification/addition is required, you are free to call us on T. N. 2625926

RETURN/STATEMENT NO. 25

RESERVE BANK OF INDIA

INDUSTRIAL & EXPORT CREDIT DEPARTMENT
CENTRAL OFFICE
CENTRAL OFFICE BUILDING
POST BAG 10030
MUMBAI - 400023.

REF. IECD. NO.EFD.30/04:02: 02/97-98

December 31, 97

THE CHAIRMEN/CHIEF EXECUTIVES OF ALL COMMERCIAL BANKS

Dear Sir,

Statistics relating to Export Credit

Please refer to our circular IECD No. EFD. 27/04:02:02/95-96 dated June 5, 1996 on the above subject. We have recently reviewed the system of reporting of export credit data by banks and accordingly simplified the reporting format. Banks are advised to submit the export credit data on a quarterly basis in the new format (enclosed) commencing from the quarter ending March 1998. It is our experience that the quarterly statement prescribed for reporting export credit data is not being submitted by banks within the time limit prescribed. With the simplification of reporting format, you are advised to ensure that the statement reach us positively by the end of the month following the quarter to which it relates.

Please acknowledge receipt.

yours faithfully,
sd/-

(M. T. Pabari)
General Manager.

RETURN/STATEMENT NO. 25

Export finance-quarterly data of export credit disbursements and
balance outstanding (as on last Friday of the quarter)

Name of the bank

Bank code

Quarter Ended

(Rs. crore)

(Rounded off 2 decimals)

I. Disbursement during the quarter

| Pre-shipment Credit | | | Post-shipment Credit | | | | | |
|---------------------|------|------------------|----------------------|--------------------|---------------------|---------------------------------------|--------------------|-------------------------|
| Rupee Credit | PCFC | Total (1 + 2) | Rupee Credit | EBR Sche- me | Deferred Payment | Others (Govt. Recei- vables) | Total (4+5+6+7) | Grand Total (3+8) |
| 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | 9. |

II. Balance Outstanding as of last Friday of the quarter

| Pre-shipment Credit | | | Post-shipment Credit | | | | | |
|---------------------|------|------------------|----------------------|--------------------|---------------------|---------------------------------------|------------------------|---------------------------|
| Rupee Credit | PCFC | Total (10+11) | Rupee Credit | EBR Sche- me | Deferred Payment | Others (Govt. Recei- vables) | Total (13+14+15+16) | Grand Total (12+17) |
| 10. | 11. | 12. | 13. | 14. | 15. | 16. | 17. | 18. |

- A. The amount of bills discounted/rediscounted under EBR scheme on “without recourse basis” should be excluded from the balance outstanding.
- B. If the last Friday of the quarter happens to be not the last day of the particular month say March, June etc. have to include the disbursement of the broken period in the next quarter. Illustration-Last Friday of the quarter 25th March. The disbursement from 26th March to 31st March should be included in the June quarter.

RETURN/STATEMENT NO. 26

March 23, 1993

Ref. IECD. NO. 24/06.01.03/92-93

To,

**Chief Executive Officers of
All Scheduled Commercial Banks**

Dear Sirs,

Half-yearly reporting system in respect of SSI sick and non-SSI sick/weak industrial units

Please refer to our circular IECD. NO. 7/IR. 73/89-90 dated September 22, 1989. According to the revised instruction, the Banks are required to furnish data in respect of SSI sick units in statements IA, IB and IC and in respect of non-SSI sick and weak units in statement II alongwith an addition/deletion list as per format in Annexure 'G' referred to in the aforesaid circular. Again in terms of paragraph 4 of our Circular IECD.No. IRD 31/IR-A/90-91 dated December 29, 1990, *inter alia*, banks are required to furnish information in a prescribed format on a quarterly basis on their individual performance in rehabilitation of non-SSI sick and weak units.

2. Based on the experience gained in analysing and collating the aforementioned returns submitted by the banks and certain suggestions received from the Govt. of India, it has been decided to revise both the statements so as to consolidate the data on sick/weak industrial units in one half yearly statement. The major objectives in making these revisions are to make it easier for banks to furnish without delay the required data and to make available current and upto-date information to the higher authorities for formulating relevant policies in rehabilitating sick/weak units. The revised instructions which take effect immediately, are given in the following paragraphs.

Half -yearly statement on sick units

3. The existing statement-II format for furnishing particulars of individual sick/weak non-SSI units (i.e. other than SSI) will be modified as given in annexure designated as Part-I to this circular containing sections A,B and C. With these modifications, it will be easier to classify individual sick/weak non-SSI units into those coming under Industries (Development and Regulation) Act, 1951 Schedule I and others; expanding the categories of industries to 18 from existing 11 and generating 'age-wise' classification of the units concerned. It will be observed that very few additions have been made to the old Statement II. At the end of Part-I statement, we are enclosing a copy of the list of Industries covered under industries (Development and Regulation) Act, 1951. Schedule I for ready reference.

4. There is no change in the instructions relating to code numbers given in paragraph 4 of circular IECD. NO. 7/IR-73/89-90 dated September 22, 1989 read with our circular IECD. No. 16/IR-73/89-90 dated January 5, 1990.
5. The statements on sick SSI units (Statement IA, IB and IC) will be renamed as Part-II containing Sections A, B and C. The erstwhile statement IB (i. e. New Part II Section 'B') will be revised to cover 8 categories of industries (including 'miscellaneous' category) in place of existing II.
6. Since the number of sick/weak non-SSI units are much smaller than sick SSI units, banks will be able to compile Part I Statements, much earlier than Part II Statements. The banks will, therefore be required to submit Part I Statements within one month and Part II statements within two months following the half year to which the statements relate.
7. Banks are advised to devise suitable software package to store and retrieve data in the revised formats. This will not only help them to submit statements to Reserve Bank without delay, but also serve their Industrial Rehabilitation Cells/Divisions at their Head Offices to monitor more effectively their sick/weak units.
8. Instead of submitting quarterly progress reports, banks will henceforth be required to submit half-yearly reports giving only qualitative aspects of the individual bank's performance in rehabilitation of non-SSI sick and weak units. The revised formats now renamed as Part III is also given in Annexure. The revised formats which give only qualitative assessments will be based on the statistical data in part I statements. In other words part III will not contain detailed statistical data unless the bank itself decides that such details are required in a particular context. It is preferable that the revised Part III statement is submitted to Reserve Bank after being taken on record by the Board of Directors of the bank concerned. Nevertheless, Part-III Statements, should be submitted **within two months** succeeding the half-year to which it relates. Needless to add, the Reserve Bank attaches utmost importance to the correct and timely submission of the aforesaid statements. The banks should take immediate steps to ensure that the data on the revised formats, are collected from their Zonal/Regional Offices/Branches well in time and submitted to Reserve Bank within the prescribed time schedule.
9. The above instructions will apply to the statements to be submitted commencing as at end of half year March 1993.
10. Please acknowledge receipt.

yours faithfully,

SD/-

(R. N. VERMA)
Additional Chief Officer

RETURN/STATEMENT NO. 26 (Contd.)

IECD. No. 6/06. 31. 03/95-96

September 8, 1995

The Chairmen/Chief Executives of all commercial banks

Half-yearly reporting system in respect of SSI sick and non-SSI sick/weak industrial units-Parts I& II-Revision of Periodicity

In terms of our circular IECD. NO. 24/06.01.03/92-93 dated March 23, 1993, banks are required to furnish statistical information in respect of non-SSI sick/weak and SSI Sick units financed by them in prescribed statements Parts I, II and III as at the end of March and September each year.

2. With a view to reducing their workload in preparing and submitting statements on sick industrial units every half year and in the process help them to adhere to the time schedule prescribed for submission of these statements, it has been decided that banks should henceforth submit only Parts I and II statements as at the end of March every year i.e. annually. Banks are, therefore, no longer required to submit Parts I and II statements as at the end of September every year.
3. However, banks will continue to furnish to us information in the proforma set out in **part III statement** on half yearly basis viz. as at the end of March and September every year as hitherto. To illustrate, for the half-year ended September, 1995 banks are required to furnish only Part III statement and for the year ended March 1996, all the three Parts I, II and III.
4. The above instructions take effect immediately. Other instructions contained in the aforementioned circular remain unchanged. Suitable amendment in this regard may also be incorporated in our Circular IECD. NO. 51/08.12.01/94-95 dated June 5, 1995.
5. As advised in paragraph 7 of the circular dated March 23, 1993 banks are once again requested to devise suitable software package to store and retrieve data in the formats provided in parts I and II. This will not only ensure timely submission of the statements concerned to Reserve Bank of India but also facilitate the monitoring efforts of the banks' respective Industrial Rehabilitation Cells/Divisions.
- 6 Please acknowledge receipt

Yours faithfully,

Sd/-
(R. Venkatesan)
Chief General Manager

RETURN/STATEMENT NO. 26 (Contd.)

RESERVE BANK OF INDIA
INDUSTRIAL & EXPORT CREDIT DEPARTMENT
CENTRAL OFFICE
CENTRAL OFFICE BUILDING
POST BAG 10030
BOMBAY-400023

Ref. IECD No 24/06.01.03/92-93.

March 23, 1993.
Chaitra 2, 1915.

To

Chief Executive Officers of All Scheduled Commercial Banks

Dear Sirs,

Half -yearly reporting system in respect of SSI sick and non -SSI sick/weak industrial units

Please refer to our circular IECD.No 7/IR.73/89-90 dated 22 September 1989. According to the revised instructions, the banks are required to furnish data in respect of SSI sick units in statement IA, IB and IC and in respect of non-SSI sick and weak units in statement II alongwith an addition /deletion list as per format in annexure 'G ' referred to in the aforesaid circular. Again in terms of paragraph 4 of our circular IECD.No. IRD .31/IR-A/90-91 dated 29 December 1990, inter alia, banks are required to furnish information in a prescribed format on a quarterly basis on their individual performance in rehabilitation of non -SSI sick and weak units.

- 2 Based on the experience gained in analysing and collating the aforementioned returns submitted by the banks and certain suggestions received from the Govt of India, it has been decided to revise both the statements so as to consolidate the data on sick/weak industrial units in one half yearly statement .The major objectives in making these revisions are to make it easier for banks to furnish without delay the required data and to make available current and up to date information to the higher authorities for formulating relevant policies in rehabilitating sick/weak units. The revised instructions which take effect immediately, are given in the following paragraphs.

Half-yearly statement on sick units

3. The existing statement II format for furnishing particulars of individual sick/weak non-SSI units (i.e. other than SSI) will be modified as given in Annexure designated as Part-I to this circular containing sections A, B and C. With these modifications, it will be easier to classify individual sick/weak non-SSI units into those coming under Industries (Development and Regulation)

Act, 1951 Schedule I and others; expanding the categories of industries to 18 from existing 11 and generating 'age-wise' classification of the units concerned. It will be observed that very few additions have been made to the old Statement II. At the end of Part-I statement, we are enclosing a copy of the list of industries covered under Industries (Development and Regulation) Act, 1951, Schedule I for ready reference.

4. There is no change in the instructions relating to code numbers given in paragraph 4 of circular IECD. No. 7/IR-73/89-90 dated 22 September 1989 read with our circular IECD. No. 16/IR-73/89-90 dated 5 January 1990.
5. The statements on sick SSI units (Statement IA, IB and IC) will be renamed as Part II containing Sections A, B and C. The erstwhile statement IB (i.e. New part II Section 'B') will be revised to cover 18 categories of industries (including 'miscellaneous' category) in the place of existing 11.
6. Since the number of sick/weak non-SSI units are much smaller than sick SSI units, banks will be able to compile Part-I statement, much earlier than Part II statements. The banks will, therefore, be required to submit Part I statements within one month and Part II statements within two months following the half year to which the statements relate.
7. Banks are advised to devise suitable software package to store and retrieve data in the revised formats. This will not only help them to submit statements to Reserve Bank without delay, but also serve their Industrial Rehabilitation Cells/Divisions at their Head Offices to monitor more effectively their sick/weak units.
8. Instead of submitting quarterly progress reports, banks will henceforth be required to submit half-yearly reports giving only qualitative aspects of the individual bank's performance in rehabilitation of non-SSI sick and weak units. The revised formats now renamed as Part III is also given in annexure. The revised formats which give only qualitative assessments will be based on the statistical data in Part I statements. In other words Part III will not contain detailed statistical data unless the bank itself decides that such details are required in a particular context. It is preferable that the revised part III statement submitted to Reserve Bank after being taken on record by the Board of Directors of the bank concerned. Nevertheless, Part-III statements, should be submitted within two months succeeding the half-year to which it relates. Needless to add, the Reserve Bank attaches utmost importance to the correct and timely submission of the aforesaid statements. The banks should take immediate steps to ensure that the data on the revised formats, are collected from their Zonal/Regional Offices/Branches well in time and submitted to Reserve Bank within the prescribed time schedule.

9. The above instructions will apply to the statements to be submitted commencing as at end of half year March 93.
10. Please acknowledge receipt.

Yours faithfully

(R. N. Verma)
Additional Chief Officer.

Part - I

(Sections A,B & C)

(To be submitted within one month for the year ended 31st March.)

Particulars of individual sick/weak industrial companies (other than small scale industrial units)

(TO BE FURNISHED AS AT END OF MARCH EVERY YEAR)

NAME OF THE BANK :

YEAR 19

MONTH _____

(March -03)

Source bank code :

(to be filled in RBI)

SECTION A

1. Name of the Unit _____

2. RBI Code number for the unit

3. Is the unit a 'weak' unit or a 'sick' industrial company (and code i.e. weak - 1, sick - 2)

4. Whether the unit is closed
(Yes/No.)

If Yes,

(A) The date from which it is closed
(MM/DD/YY)

(B) The reasons for closure (and code)

i)

ii)

iii)

5. Total number of persons employed in the unit (i.e. workers + staff + supervisors, indicate break-up within brackets)

6. Location of the unit

| | | |
|--------|---|---|
| (a) | Complete Address : | <hr/> <hr/> <hr/> District _____ State _____ (and code) <input type="text"/> |
| (b) | Whether the factory is situated in the backward area (Yes / No) | <input type="text"/> |
| (c) | Complete address of the company's registered office | <hr/> <hr/> <hr/> District _____ State _____ (and code) <input type="text"/> |
| 7. | Date of Registration (MM/DD/YY) | <input type="text"/> |
| 8. (a) | Year of establishment of the unit | <input type="text"/> |
| (b) | Date of commencement of production (MM/DD/YY) | <input type="text"/> |
| 9. | Category of industry _____ (and code-give sub-industry code also, wherever applicable) | <input type="text"/> |
| 10. | Sector (and code i.e. Public Cent. Govt. - 11; Public State Govt. - 12 Co-op. 20; Private - 30 Joint - 40) | <input type="text"/> |
| 11. | Whether the unit is covered under IDR Act, Schedule I (Yes /No) (Copy of schedule enclosed) _____ | |
| 12. | Constitution of the unit and code i.e. Proprietor-ship-1; Partnership-2; Private Ltd. -3; Public Ltd.-4; Others - 9. | <input type="text"/> |
| 13. | Whether subsidiary of another company (Yes /No) _____ | |
| 14. | If Yes, Name and complete address of holding company | <hr/> <hr/> <hr/> |

| | | |
|------|--|--|
| 15. | Whether MRTTP House/Undertaking (Yes/No) | _____ |
| 16. | If yes, indicate the Group Name, if any (and code) | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| 17. | What are the main reasons indicated for sickness of the unit (and code) | |
| i) | _____ | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| ii) | _____ | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| iii) | _____ | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| iv) | _____ | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| v) | _____ | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| 18. | Whether the unit is reported to BIFR : If Yes, indicate (and code) | (Yes/No) |
| | Whether the case is in progress | -1 |
| | Scheme of rehabilitation sanctioned but not implemented | -2 |
| | Scheme of rehabilitation sanctioned and implemented | -3 |
| | Recommended for winding up | -4 |
| (a) | If recommended for winding up: Date of BIFR order (MM/DD/YY) | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| (b) | Date of High Court Order for winding up (MM/DD/YY) | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| (c) | Date of appointment of Official Liquidator /Receiver by High Court (MM/DD/YY) | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| (d) | If appeal made to AIFR against BIFR Order, date of such appeal (MM/DD/YY) | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| (e) | If no winding up order has been issued by High Court, date of filing petition by the bank (MM/DD/YY) | <div style="border: 1px solid black; width: 150px; height: 20px;"></div> |
| 19. | Has the viability study been undertaken : (Yes/No.) _____ If no, state reason for not conducting viability study (any code) | |

- i) _____
- ii) _____
- iii) _____

20. A) Indicate, Whether the unit is potentially viable - 1, non-viable -2 , viability not decided - 3.

B) If potentially viable, whether under nursing programme : (Yes/No)
If yes, indicate

a) Date of implementation (MM/DD/YY)

b) Probable date of turning corner
(MM/DD/YY)

c) Details of reliefs and concessions (and code)

i) _____

ii) _____

iii) _____

iv) _____

v) _____

etc.

(C) If non-viable, action taken to recover bank's dues (and code)

21. Name of operating agency (and code)

22. Name of lead bank/major financing bank (and code)

i) _____

Other banks (and code)

ii) _____

iii) _____

iv) _____

v) _____

vi) _____

vii) _____

viii) _____

| | | |
|-----|--|-------------|
| | ix) _____ | <div></div> |
| | x) _____ | <div></div> |
| | xi) _____ | <div></div> |
| 23. | Name of Lead Financial Institution (and code) | |
| | i) _____ (Other financial institutions and code) | <div></div> |
| | ii) _____ | <div></div> |
| | iii) _____ | <div></div> |
| | iv) _____ | <div></div> |
| | v) _____ | <div></div> |
| | vi) _____ | <div></div> |
| | vii) _____ | <div></div> |
| | viii) _____ | <div></div> |
| | ix) _____ | <div></div> |
| | x) _____ | <div></div> |
| | xi) _____ | <div></div> |
| 24. | Names of Promoters, Directors, Partners, Proprietors. | |
| | i) _____ | <div></div> |
| | ii) _____ | <div></div> |
| | iii) _____ | <div></div> |
| | iv) _____ | <div></div> |
| | v) _____ | <div></div> |
| | vi) _____ | <div></div> |
| | vii) _____ | <div></div> |
| | viii) _____ | <div></div> |
| | ix) _____ | <div></div> |
| | x) _____ | <div></div> |
| | xi) _____ | <div></div> |
| | xii) _____ | <div></div> |
| | xiii) _____ | <div></div> |
| | xiv) _____ | <div></div> |
| 25 | Names of guarantors and their network | |
| | i) _____ | <div></div> |

- ii) _____
- iii) _____
- iv) _____

| |
|--|
| |
| |
| |

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Any other relevant information (and code)

- i) _____
- ii) _____
- iii) _____
- iv) _____
- v) _____
- vi) _____
- vii) _____
- viii) _____
- ix) _____
- x) _____

| |
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| |

SECTION B

1. Name of the bank _____ Bank code _____
2. Year 19____ Month _____ (March 03)
3. Name of the unit _____
4. RBI Code No. for the unit _____
5. Involvement of the bank

| (Amount in '000s) | | | | | | |
|-------------------|-------------------------------------|--------------------------|----------------------------|-----------------------------|--|----------------------------|
| | Fund based | Sanc- tioned limit | Amount Outst- anding | Rate of inte- rest | Non-Fund based | Sanc- tioned limit |
| | | | | | | Amount Outstan- ding |
| i) | W.C. - C/C | | | | ix) L/C(In- land) | |
| ii) | W.C. - Bills | | | | x) L/C (Foreign) | |
| iii) | W.C. - others | | | | xi) Guarantees | |
| iv) | W.C.T.L. | | | | xii) M/T bills acceptance | |
| v) | Funded Interest | | | | xii) Bills co- acceptance | |
| vi) | Term loan | | | | xiv) Not specified above | |
| vii) | Not sepecified above | | | | | |
| vii) | Total (i) + (ii) +(vii) | | | | xv) Total (ix) + (x) + ... (xiv) | |

SECTION C
(Addition /Deletion List)

**‘Sick’ Industrial Companies/ ‘Weak’ Industrial units (other than SSI units) -
Addition/Deletion list.**

(to be furnished as at the end of March)

Bank's Name _____ Bank Code _____

Year 19 _____ Month _____ (March -03)

| | Name of the unit | RBI Code number for the unit (if allotted) | Reasons for addition, deletion etc. |
|---|---------------------|--|---|
| 1 | 2 | 3 | 4 |

A. Addition (other than transferred as at (C) below)

i) Newly added to ‘sick’
units during the year

1. _____
2. _____
3. _____

ii) Newly added to ‘weak’
units during year

1. _____
2. _____
3. _____

B. Deletion (other than transferred as at (C) below)

i) Complete deletion (from the list of ‘sick’ units
at the end of previous year)

1. _____
2. _____
3. _____

ii) Complete deletion (from the list of ‘weak’ units
at the end of previous year)

1. _____
2. _____
3. _____

C) Transferred

- i) Transferred (from the list of 'weak' units as at the end of previous year to 'sick' units.

1. _____
2. _____
3. _____

- ii) Transferred (from the list of 'sick' units as at the end of previous year) to 'weak' units.

1. _____
2. _____
3. _____

(Ref : Paragraph 1 (b) of Circular letter IECD No. IFD241/IR-A-88/89 dated 2-3-1989)

(See item 11, PART - I Section A)

(THE FIRST SCHEDULE)

(See Sections 2 and 3 (i))

Any industry engaged in the manufacture or production of any of the articles mentioned under each of the following headings or sub-heading namely :

1. Metallurgical Industries

A. Ferrous

- (1) Iron and Steel (Metal)
- (2) Ferro alloys
- (3) Iron and Steel castings and forgings
- (4) Iron and Steel structurals
- (5) Iron and Steel Pipes
- (6) Special steels
- (7) Other products of iron and steel

B. Non- Ferrous

- (1) Precious metals, including gold and silver, and their alloys
- (1A) Other non-ferrous metals and their alloys
- (2) Semi-manufactures and manufactures.

2. Fuels

- (1) Coal, lignite, coke and their derivatives.
- (2) Mineral oil (crude oil), motor and aviation spirit, diesel oil, kerosene oil, fuel oil, diverse hydrocarbon oils and their blends including synthetic fuels, lubricating oils and the like.
- (3) Fuel gases (coal gas, natural gas and the like)

3. Boilers and Steam Generating Plants

Boilers and steam generating plants

4. Prime Movers other than Electrical Generators.

- (1) Steam engines and turbines
- (2) Internal combustion engines.

5. Electrical Equipment

- (1) Equipment for generation, transmission and distribution of electricity including transformers.
- (2) Electrical motors.
- (3) Electrical fans
- (4) Electrical lamps

- (5) Electrical furnaces
- (6) Electrical cables and wires
- (7) X-ray equipment
- (8) Electronic equipment
- (9) Household appliances such as electric irons, heaters and the like.
- (10) Storage batteries
- (11) Dry cells.

6. Telecommunications

- (1) Telephones
- (2) Telegraph equipment
- (3) Wireless communication apparatus
- (4) Radio receivers, including amplifying and public address equipment.
- (5) Television sets
- (6) Teleprinters

7. Transportation

- (1) Aircraft
- (2) Ships and other vessels drawn by power
- (3) Railway locomotives
- (4) Railway rolling stock
- (5) Automobiles (motor cars, buses, trucks, motors, scooters and the like)
- (6) Bicycles
- (7) Others, such as fork lift trucks and the like.

8. Industrial Machinery

A. Major items of specialised equipment used in specific industries.

- (1) Textiles machinery (such as spinning frames, carding machines, powerlooms and the like) including textile accessories.
- (2) Jute machinery
- (3) Rayon machinery
- (4) Sugar machinery
- (5) Tea machinery
- (6) Mining machinery
- (7) Metallurgical machinery
- (8) Cement machinery
- (9) Chemical machinery
- (10) Pharmaceuticals machinery
- (11) Paper machinery

B. General items of machinery used in several industries such as the equipment required for various 'Unit processes'.

- (1) Size reduction equipment - crushers, ball mills and the like.
- (2) Conveying equipment, bucket elevators, skip hoists, cranes, derricks and the like.

- (3) Size separation units-screens, classifiers and the like.
- (4) Mixers and reactors - kneading mills, turbo mixers and the like.
- (5) Filtration equipment - filter presses, rotary filters and the like.
- (6) Centrifugal machines
- (7) Evaporators
- (8) Distillation equipment
- (9) Crystallisers
- (10) Driers
- (11) Power driven pumps-reciprocating, centrifugal and the like.
- (12) Air and gas compressors and vacuum pipes (excluding electrical furnances)
- (13) Refrigeration plants for industrial use.
- (14) Fire fighting equipment and appliances including fire engines

C. Other items of industrial Machines.

- (1) Ball, roller and tapered bearings
- (2) Speed reduction units
- (3) Grinding wheels and abrasives

9. Machine Tools

- (1) Machine tools.

10. Agricultural Machinery

- (1) Tractors, harvesters and the like
- (2) Agricultural implements

11. Earth Moving Machinery

- (1) Bulldozers, dumpers, scrapers, loaders, shovels, drag lines, bucket wheel excavators, road rollers and the like.

12. Miscellaneous Mechanical and Engineering Industries.

- | | |
|---|---|
| <ol style="list-style-type: none"> (1) Plastic moulded goods (2) Hand tools, small tools and the like (3) Razor blades (4) Pressure Cookers (5) Cutlery (6) Steel furniture | Add vide (D&R) Amendment Act, 1979 (i) of 1979 w.e.f. 30.12.78 |
|---|---|

13. Commercial, office and Household Equipment

- (1) Typewriters
- (2) Calculating machines
- (3) Air conditioners and refrigerators
- (4) Vacuum cleaners
- (5) Sewing and knitting machines
- (6) Hurricane lanterns

14. Medical and Surgical Appliances

- (1) Surgical Instruments - sterilisers, incubators and the like

15. Industrial instruments

- (1) Water meters, steam meters, electricity meters and the like.
- (2) Indicating, recording and regulating devices for pressure, temperature, rate of flow weights, levels and the like
- (3) Weighing machines

16. Scientific Instruments

- (1) Scientific instruments

17. Mathematical, Surveying and Drawing Instruments

- (1) Mathematical, Surveying and drawing instruments.

18. Fertilisers

- (1) Inorganic fertilisers
- (2) Organic fertilisers
- (3) Mixed fertilisers

19. Chemicals (Other than Fertilisers)

- (1) Inorganic heavy chemicals
- (2) Organic heavy chemicals
- (3) Fine chemicals including photographic chemicals
- (4) Synthetic resins and plastics
- (5) Paints, varnishes and enamels
- (6) Synthetic rubbers
- (7) Man-made fibres including regenerated cellulose rayon, nylon and the like
- (8) Coke oven by products
- (9) Coaltar distillation products like a naphthalene, anthracene and the like
- (10) Explosives including gun powder and safety fuses.
- (11) Insecticides, fungicides, weedicides and the like
- (12) Textile auxiliaries
- (13) Sizing materials including starch
- (14) Miscellaneous chemicals

20. Photographic Raw Film and Paper

- (1) Cinema film
- (2) Photographic amateur film
- (3) Photographic printing paper

21. Dye-stuffs

- (1) Dye-stuffs

22. Drugs and Pharmaceuticals

- (1) Drugs and Pharmaceuticals

23. Textiles (Including those dyed, printed or otherwise processed) :

- (1) Made wholly or in part of cotton, including cotton yarn, hosiery and rope.
- (2) Made wholly or in part of jute, including jute, twine and rope.
- (3) Made wholly or in part of wool, including wool tops, woolen yarn, hosiery, carpets and druggets.
- (4) Made wholly or in part of silk, including silk yarn and hosiery.
- (5) Made wholly or in part of synthetic, artificial man-made fibres, including yarn and hosiery of such fibres.

24. Paper and Pulp including Paper Products.

- (1) Paper-writing, printing and wrapping
- (2) Newsprint
- (3) Paper Board and straw board
- (4) Paper for packaging (corrugated paper, kraft paper, paper bags, paper containers and the like)
- (5) Pulp-wood pulp, mechanical, chemical including dissolving pulp.

25. Sugar

- (1) Sugar

26. Fermentation Industries

- (1) Alcohol
- (2) Other products of fermentation industries

27. Food Processing Industries

- (1) Canned fruits and fruit products
- (2) Milk foods
- (3) Malted foods
- (4) Flour
- (5) Other processed foods

28. Vegetable Oils and Vanaspathi

- (1) Vegetable oils, including solvent extracted oils
- (2) Vanaspathi

29. Soaps, Cosmetics and Toilet Preparations

- (1) Soaps
- (2) Glycerine
- (3) Cosmetics
- (4) Perfumery
- (5) Toilet preparations

30. Rubber Goods

- (1) Tyres and tubes
- (2) Surgical and medical products including prophylactics
- (3) Footwear
- (4) Other rubber goods

31. Leather, Leather Goods and Pickers

- (1) Leather, leather goods and pickers

32. Glue and Gelatin

- (1) Glue and gelatin

33. Glass

- (1) Hollow ware
- (2) Sheet and plate glass
- (3) Optical glass
- (4) Glass wool
- (5) Laboratory ware
- (6) Miscellaneous ware



34. Ceramics

- (1) Fire bricks
- (2) Refractories
- (3) Furnace lining bricks-acidic, basic and neutral
- (4) China ware and pottery
- (5) Sanitary ware
- (6) Insulators
- (7) Tiles
- (8) Graphite Ceramics (from 30.12.78 Amendment Act, 17 of 1979.)

35. Cement and Gypsum Products.

- (1) Portland cement
- (2) Asbestos cement
- (3) Insulating boards
- (4) Gypsum boards, wall boards and the like

36. Timber Products

- (1) Plywood
- (2) Hardboard, including fibre-board, chip-board and the like
- (3) Matches
- (4) Miscellaneous (furniture components, bobbins, shuttles and the like)

37. Defence Industries

- (1) Arms and ammunition

38. Miscellaneous Industries

- | | | |
|-----|---|--------------------|
| (1) | Cigarettes | by 17 of 1979 from |
| (2) | Linoleum, whether felt based or jute based | 30.12.78 |
| (3) | Zip fasteners, | |
| (4) | Oil stoves | |
| (5) | Printing including litho printing industry | |

Explanation 1-The articles specified under each of the headings Nos. 3,4,5,6,7,8,10,11 and 13 shall include their component parts and accessories.

Explanation 2 - The articles specified under each of the headings Nos.18,19,21. and 22 shall includes the intermediates required for their manufacture.

PART - II

(Section A, B, & C)

(To be submitted within two months for the year ended 31 March)

Part -II-Section -A -State-wise classification of sick small scale industrial (SSI)
units financed by the bank as at end of March (Rs. '000s)

Bank's name:_____ Bank code:_____ Year:_____ Month _____March 03)

| State/ Union Territories Name and Code | Finance provided to SSI sector | | Sick-SSI units financed at the beginning of the year | | Sick SSI units deleted from the list of sick units during the year Having been rehabilita- ted | | on account of other reasons | |
|--|---|-------------|--|------------|--|-------------|-----------------------------------|---------------|
| | No. of Units | O/S Amt. | No of Units | O/S Amt | No. of Units | O/S Amt. | No. of Units | O/S Amount |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

| SSI units identified as sick during the year | | Sick SSI units as at the end of year | | | | | | | |
|---|-------------|--------------------------------------|-------------|-----------------|-------------|-----------------|-------------|--|-------------|
| | | Total | | Viable | | Nonviable | | Those in respect of which bank has yet to take decision on viability | |
| No. of Units | O/S Amt. | No. of Units | O/S Amt. | No. of Units | O/S Amt. | No. of Units | O/S Amt. | No. of Units | O/S Amt. |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |

All-India
(Total)

**PART -II Section -A (Contd.) State-wise classification of
sick small scale industrial (SSI) units**

financed by the bank as at the end of March (Last Friday)

Bank's Name _____ Bank Code _____ Year 19____ Month _____ (March 03)
(Amount in Rs. 000's)

| State/Union Territory Name & Code | Viable units | | | |
|--------------------------------------|--------------------------------------|-------------|-----------------|-------------|
| | Those put under nursing programme | | Others | |
| | No. of Units | O/S Amt. | No. of Units | O/S Amt. |
| | 20 | 21 | 22 | 23 |

Non-viable units in respect of which @

| DICGC claims have been filed | | Suit-filed/Compromise reached | | Proposed to be written of | |
|---------------------------------|-------------|----------------------------------|-------------|---------------------------|-------------|
| No. of Units | O/S Amt. | No. of Units | O/S Amt. | No. of Units | O/S Amt. |
| 24 | 25 | 26 | 27 | 28 | 29 |

All-India
(Total)

@ Break- up need not necessarily be mutually exclusive

Notes:

- (1) Part -II-Section A and B relate to units other than those which have gone out of existence or are not traceable and/or have no tangible assets left. Such units including those from the tiny and decentralised sector as well as those assisted under scheme like SEEUY, and which have gone out of existence or are not traceable and/or have no tangible assets left should be reported in Part-II-Section-C and the same may not be included in Part-II. Section A and B.
- (2) In case the units are financed by more than one bank, only the lead bank (in case of consortium advances) or the bank having the largest share among financing banks will include them under the column relating to 'Number of units' to ensure that the same unit is not reckoned by all the financing banks resulting in multiple counting. The 'Outstanding amount' against such units should, however, be included in order to ascertain the total amount involved in financing such units .

(3) The arithmetical checks are

(i) Sum of data for States/Industries should tally with 'Total' for every column

(ii) Columns 4+6+8+10 = Column 12,

(iii) Columns 14+16+18 = Column 12,

(iv) Columns 15+17+19 = Column 13,

(v) Columns 20+22 = Column 14,

(vi) Columns 21+28 = Column 15.

Part -II-Section -B- Industry-Wise classification of sick small scale industrial (SSI) units financed by the bank as at the end of March

Bank's name: _____ Bank code: _____ Year: _____ Month _____ (March 03)
(Amount in Rs. '000s)

| Ind- ust- ry Gr- oup Na- me & Co- de | Finance provided to SSI sector | | Sick SSI units financed at the beginning of half year | | Sick SSI units deleted from the list of sick units <u>during</u> <u>the year</u> Having on account been of other rehabili- reasons tated | | | | SSI units identified as sick during the year | | <u>Sick SSI units as at the end of year</u> Total Viable Non - Those viable in respect of which bank has yet to take decision on viabi- lity | | | | | | | |
|---|---|------------|---|------------|---|------------|----------------|------------|--|------------|--|------------|----------------|------------|----------------|------------|-----------------|------------|
| | No of Units | O/S Amt | No of Units | O/S Amt | No of Units | O/S Amt | No of Units | O/S Amt | No of Units | O/S Amt | No of Units Amt | O/S Amt | No of Units | O/S Amt | No of Units | O/S Amt | No. of Units | O/S Amt |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 1 | Engineering | | 01 | | | | | | | | | | | | | | | |
| 2 | Electrical | | 02 | | | | | | | | | | | | | | | |
| 3 | Textiles | | 03 | | | | | | | | | | | | | | | |
| 4 | Jute textile | | 04 | | | | | | | | | | | | | | | |
| 5 | Paper, paper products & printing | | 05 | | | | | | | | | | | | | | | |
| 6 | Rubber & rubber products | | 06 | | | | | | | | | | | | | | | |
| 7 | Cement | | 07 | | | | | | | | | | | | | | | |
| 8 | Iron & Steel | | 08 | | | | | | | | | | | | | | | |
| 9 | Sugar | | 09 | | | | | | | | | | | | | | | |
| 10 | Chemicals | | 10 | | | | | | | | | | | | | | | |
| 11 | Dyes, Paints, etc.Metals & Metal products | | 11 | | | | | | | | | | | | | | | |
| 12 | Vegetable Oils & Vanaspati | | 12 | | | | | | | | | | | | | | | |
| 13 | Tobacco & Tobacco products | | 13 | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | |
|-----|--|---|---|----|---|---|---|---|----|----|----|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 14. | Leather & Leather products | | | 14 | | | | | | | | | | | | | | |
| 15. | Gems & Jewellery | | | 15 | | | | | | | | | | | | | | |
| 16. | Food processing & manufacture | | | 16 | | | | | | | | | | | | | | |
| 17. | Vehicles, vehicle parts and transport equipment | | | 17 | | | | | | | | | | | | | | |
| 18. | Miscellaneous | | | 18 | | | | | | | | | | | | | | |

| | |
|----------------------|--|
| All-India (Total) | |
|----------------------|--|

PART -II Section -B(Contd.) Industry -wise classification of sick small scale industrial (SSI) units financed by the bank as at the end of March (Last Friday)

Bank's Name _____ Bank Code _____ Year 19____ Month _____ (March 03)

(Amount in Rs 000's)

| Industry Group Name & Code | Variable Units | | | | Non-variable units in respect of which @ | | | | | |
|--|---|-------------|-----------------|-------------|--|-------------|--------------------------------------|-------------|-------------------------------|-------------|
| | Those put under nursing programme | | Others | | DICGS claims have been filed | | Suit filed/ compromise reached | | Proposed to be written off | |
| | No. of units | O/S Amt. | No. of units | O/S Amt. | No. of units | O/S Amt. | No. of units | O/S Amt. | No. of units | O/S Amt. |
| | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 1. Engeineering | 01 | | | | | | | | | |
| 1. Electrical | 02 | | | | | | | | | |
| 1. Textiles | 03 | | | | | | | | | |
| 1. Jute textile | 04 | | | | | | | | | |
| 1. Paper,paper products & printing | 05 | | | | | | | | | |
| 1. Rubber & rubber products | 06 | | | | | | | | | |
| 1. Cement | 07 | | | | | | | | | |
| 1. Iron & Steel | 08 | | | | | | | | | |
| 1. Sugar | 09 | | | | | | | | | |
| 1. Chemicals | 10 | | | | | | | | | |
| Dyes, Paints ,etc | | | | | | | | | | |
| 1. Metals & Metal products | 11 | | | | | | | | | |
| 1. Vegetable | 12 | | | | | | | | | |
| Oils & Vanaspati | | | | | | | | | | |
| 1. Tobacco & | 13 | | | | | | | | | |
| Tobacco products | | | | | | | | | | |
| 14. Leather & | 14 | | | | | | | | | |
| Leather products | | | | | | | | | | |
| 15. Gems & | 15 | | | | | | | | | |
| Jeweller | | | | | | | | | | |
| 16. Food | 16 | | | | | | | | | |
| processing & manufacture | | | | | | | | | | |
| 17. Vehicles | 17 | | | | | | | | | |
| vehicle parts and transport equipment. | | | | | | | | | | |
| 18. Miscellaneous | 18 | | | | | | | | | |
| <hr/> | | | | | | | | | | |
| All-India | | | | | | | | | | |
| (Total) | | | | | | | | | | |

@ Break- up need not necessarily be mutually exclusive

Notes:

- (1) Part -II-Section A and B relate to units other than those which have gone out of existence or are not traceable and/or have no tangible assets left. Such units including those from the tiny and decentralised sector as well as those assisted under schemes like SEEU, and which have gone out of existence or are not traceable and/or have no tangible assets left should be reported in Part-II-Section-C and the same may not be included in Part-II-Section A and B.
- (2) In case the units are financed by more than one bank, only the lead bank (in case of consortium advances) or the bank having the largest share among financing banks will include them under the column relating to 'Number of units' to ensure that the same unit is not reckoned by all the financing banks resulting in multiple counting . The 'Outstanding amount' against such units should, however, be included in order to ascertain the total amount involved in financing such units .
- (3) The arithmetical checks are
 - (i) Sum of data for States/Industries should tally with 'Total' for every column
 - (ii) Columns 4+6+8+10 = Column 12,
 - (iii) Columns 14+16+18 = Column 12,
 - (iv) Columns 15+17+19 = Column 13,
 - (v) Columns 20+22 = Column 14,
 - (vi) Columns 21+28 = Column 15.

Bank's Name _____ Bank Code _____ Year 19____ Month _____ (March 03)

| State /Union Territories Name and Code | Number of units | Out standing Amount (in Rs '000s) |
|---|-----------------|---|
|---|-----------------|---|

All- India
(Total)

178

PART - III

(To be submitted to RBI within two months following the half year
ended 31st March/30th September)

I. **BIFR Cases** (In respect of all BIFR accounts with the bank)

1. **General**

(Rs. lakhs)

| Sl.No. | Particulars | Cumulative total upto half year ended 31 st March/ 30 th September | | Of which during the half year | |
|--------|-------------|--|------|----------------------------------|------|
| | | No. | Amt. | No. | Amt. |
| 1 | 2 | 3 | 4 | 5 | 6 |

i) Cases where schemes have
already been implemented

ii) Cases where schemes have
been sanctioned by
BIFR but not implemented

iii) Cases where winding up
orders have been
recommended by BIFR.

iv) Hearing in progress

Total :

2. Please furnish details in Format A in respect of each of only those accounts listed under columns 5 and 6 against items (i) to (iv) of table in paragraph I.1 above.
3. Please furnish details in Format C in respect of packages mentioned under columns (5) and (6) against items (i) and (ii) of paragraph I.1 above.

II. Non-BIFR cases - Non-SSI weak units

(Rs. lakhs)

1. General

| Sl.No. | Particulars | Cumulative total upto half-year ended 31 st March/ 30 th September | | During the half-year | |
|--------|-------------|---|------|----------------------|------|
| | | No. | Amt. | No. | Amt. |
| 1 | 2 | 3 | 4 | 5 | 6 |

(1) i) Cases where rehabilitation packages have been implemented

ii) Cases where rehabilitation package formulated but yet to be implemented

iii) Cases where unit found viable after study but no package drawn.

iv) Cases where units found non- viable and recovery measures initiated.

v) Cases where viability study yet to be done.

Total :

(2) Please furnish details, in Format B, of each of only those accounts listed under columns (5) and (6) against items (i) to (v) in table in paragraph II.1 above.

(3) Please furnish details in Format C in respect of only those accounts listed under columns 5 and 6 against item (i) and (ii) of table in paragraph II.1 above.

III. General Comments of Head Office of the bank

Please give brief comments in Format D in respect of only those cases reported in the current half-year.

Note : The information in this section is not to be coded.

FORMAT - 'A'

(a) For cases where BIFR schemes are approved/ implemented.

1. Name of the sick non-SSI unit.
2. Date of BIFR hearing where the unit has been declared sick and O.A. is appointed.
3. Date of submission of report to BIFR by O.A. (if available).
4. Date of sanction of rehabilitation package by BIFR
5. Date of implementation of package by the bank.
6. If not implemented, reasons therefor.

(b) Where BIFR has given recommendation for winding up.

1. Name of sick non-SSI unit.
2. Date of BIFR's recommendation for winding up.
3. If bank has not filed petition with the High Court for winding up on the basis of BIFR order reasons therefor.

FORMAT - 'B'

(Applicable only to weak non-SSI unit)

1. Name of non-SSI weak unit
2. Date when the bank identified the unit as 'weak' as per RBI definition.
3. Date of completion of viability study.
4. Does viability study indicate that the unit is potentially viable. Yes / No.
5. If yes, date of approval of rehabilitation package by Board
6. Date of implementation of rehabilitation package.
7. If answer is 'No' to item 4, date of commencement of recovery measures (give details where relevant)

FORMAT - 'C'

(Applicable to both sick/weak non-SSI units)

1. Name of sick/weak non-SSI unit (Specify sick or weak)
2. Quantification of sacrifices by the bank only

(Rs. lakhs)

| | Approved | Implemented |
|--|----------|-------------|
| i) Write off (principal amount, penal charges, liquidated damages) | | |
| ii) Waiver of Interest (past) (Interest, compound Interest etc.) | | |
| iii) Loss of Income on account of interest rate concession | | |
| Total : | | |

3. Whether 1st package or 2nd package etc.

4. Rehabilitation strategy :
 1. Technical updating
 2. Labour rationalisation
 3. Management changes
 4. Management revamping
 5. Amalgamation / Leasing
 6. Sale of assets / land
 7. Formation of workers
co-operative society
 8. Conversion of debt into equity
 9. Any other reason.
- (Describe items like 1 to 9)

5. Details of Package :

(Rs. lakhs)

| | Cost of scheme | Means of finance |
|----------------------------|--|------------------|
| Capital expenditure | Promoters' contribution | |
| Pressing creditors | Terms loan -financial institutions / banks | |
| Statutory liabilities | Others (specify) | |
| Margin for working capital | | |
| Rationalisation of labour | | |
| Any other | _____ | _____ |
| | _____ | _____ |
| | If excise loan is available then amount of excise loan | |

6. Details of concessions/reliefs :

(Rs. lakhs)

| | Approved Amt. Rate of int- erest | Implemented Amt. Rate of int- erest |
|--------------------------------|--|---|
| Banks | | |
| i) Funding of interest | | |
| ii) Working capital term loan | | |
| iii) Fresh term loan | | |
| iv) Write off /waiver, if any. | | |
| Financial Institutions | | |
| i) Funding of interest. | | |
| ii) Write off/waiver, if any. | | |

Others

Central Government
 State Government
 Promoters
 Labour
 Share holders
 Debenture holders
 Others

7. Details of reliefs/concessions :
beyond RBI parameters.
8. Specific reasons for giving :
reliefs / concessions beyond
RBI parameters
9. Period of current package :
(show extension , if any of
earlier package)
10. Average DSCR :
11. Amount of sacrifices for all
banks and institutions
(If available-only lead bank
to give this information)

(Rs.lakhs)

| Write off | | Waiver of interest (past) | | Loss of income on account of concession in interest. | |
|-----------|---|---------------------------------|---|--|---|
| A | B | A | B | A | B |

Banks**Financial Institutions****Others**

Central Government

State Government

Promoters

Labour

Share holders

Depositors /Debenture holders (if any)

Foot Note :

· A ' means approved

· B ' means actually implemented

FORMAT - 'D'

(Comments to be furnished by the Industrial Rehabilitation Cell, at Head Office of the bank relating to only those cases pertaining to the current half-year)

- | | | |
|----|--|--------------------------|
| 1) | Incipient sickness | Names of the unit |
| | a) Cases where incipient sickness detected | |
| | b) Corrective steps taken, if any. | |
| 2) | Identification of 'weak' units | Names of the unit |
| | Cases of non-SSI weak units where, as lead bank, packages have been formulated by the bank on its own initiative. | |
| 3) | Implementation of (i) BIFR and (ii) Non-BIFR rehabilitation packages | |
| 4) | Right of recompense exercised | Names of the unit |
| | | Amt. recovered |
| 5) | In case of failure of packages formulated for weak and sick non-SSI units | |
| | Reasons for failure of the package | |
| 6) | In case of non-viable units / BIFR winding up order cases | |
| | a) Please give the major reasons for units being found non-viable /leading to winding up orders of BIFR. | |
| | b) Give details of recoveries effected during the half-year in respect of each of the non-viable sick/weak unit (specify name of each such unit) | Names of the unit |
| | | Amt. recovered |

7) Review note put up to Board

Review note of all packages
for sick/weak non-SSI units
put up to the competent
authority /Board.

(If done, please furnish the
date thereof and forward a
copy to RBI in terms of
circular IECD.No.IRD.243
/IR-54/88-89 dated 2-3-1989).

Signature : _____

Name of
In-charge
of IRD _____

Designation _____

Stamp of
the bank

Place :

Date :

RETURN/STATEMENT No. 27

Statement showing state-wise classification of loss making branches.

Name of the Bank _____

(Rs. in lakhs)

| State/Union Territory (Please enumerate here State/Union territories in which bank has branches). | RURAL | | |
|---|-----------------------|-----------------------------------|----------------|
| | Total No. of branches | Total No. of loss making branches | Amount of loss |
| (1) | (2) | (3) | (4) |

TOTAL :

| SEMI-URBAN | | | URBAN | | |
|--------------------------|--------------------------------------|-------------------|--------------------------|--------------------------------------|----------------|
| Total No. of branches | Total No. of loss making branches | Amount of loss | Total No. of branches | Total No. of loss making branches | Amount of loss |
| (5) | (6) | (7) | (8) | (9) | (10) |

TOTAL

| METROPOLITAN | | | TOTAL | | |
|-----------------------------|---|-------------------|--------------------------|---|----------------|
| Total No. of branches | Total No. of loss making branches | Amount of loss | Total No. of branches | Total No. of loss making branches | Amount of loss |
| (11) | (12) | (13) | (14) | (15) | (16) |

TOTAL

RETURN /STATEMENT No. 28

Statement showing the number of branches in existence for 5 years or more and have been working at a loss for 3 years or more.

Name of the Bank _____

(Rs. in lakhs)

| State/Union | RURAL | | SEMI-URBAN | |
|-------------|-----------------------------------|----------------|-----------------------------------|----------------|
| Territory | Total No. of loss making branches | Amount of loss | Total No. of loss making branches | Amount of loss |
| (1) | (2) | (3) | (4) | (5) |

TOTAL :

| URBAN | | METROPOLITAN | | TOTAL | |
|-----------------------------------|----------------|-----------------------------------|----------------|-----------------------------------|----------------|
| Total No. of loss making branches | Amount of loss | Total No. of loss making branches | Amount of loss | Total No. of loss making branches | Amount of loss |
| (6) | (7) | (8) | (9) | (10) | (11) |

TOTAL :

RETURN/STATEMENT No. 29

RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF BANKING OPERATIONS & DEVELOPMENT
CENTRE - 1, WORLD TRADE CENTRE,
CUFFE PARADE, COLABA, MUMBAI - 400 005.

DBOD No. BL.BC.115/22.06.001/97

21 October 1997
29 Ashwina 1919(s)

To All Commercial Banks
(including RRBs and Foreign Banks)

Dear Sir,

Section 23 of Banking Regulation Act, 1949, Branch Banking Statistics - Submission of Monthly Returns - Revision of Proformae II & III

1. With a view to streamlining and updating the system of compilation of data on branch banking maintained by our Department of Statistical Analysis and Computer Services (DESACS), Bandra - Kurla complex and our Regional Offices, it has been decided to revise the Proformae II and III in respect of new offices/branches opened and changes in status/merger/closure, etc. of existing office/branch respectively. The specimen formats of the revised Proformae II and III are enclosed.
2. As the Uniform Part I and Part II codes are assigned to bank offices/branches by DESACS on the basis of the data received in the proformae, banks are advised to strictly follow the Instructions appended thereto while filling and submitting them. The Proforma II and III in respect of offices/branches which are administratively independent (submitting separate returns to RBI), must be forwarded to DESACS and the concerned Regional Offices of DBOD whereas those relating to temporary offices, as indicated in Note 2 of the Instructions, may be sent only to the concerned Regional Offices. The proformae, however, need not be sent to Central DBOD. Similarly, no other formats /endorsements/ copies etc. other than the revised Proformae II/III need be sent to DESACS.
3. First such Returns in the revised Proformae II and III should relate to the month of January 1998 and should be submitted by February 7, 1998. You may please ensure that the subsequent monthly Returns are submitted within 7 days of the next month succeeding to the month to which they relate. 'Nil' Returns must be sent to DESACS and our Regional Offices in case there is nothing to report on opening/closing/change in

status, etc. of any office/branch during a month. While submitting the current month's Returns, the previous month's reference must be quoted in the forwarding letter.

4. In view of what is stated above, the statements/advice in the existing format, prescribed vide our circulars DBOD No.BL.BC.15/22.01.001/92 dated August 10, 1992 and DBOD No. BL.BC.80/22.05.012/95 dated July 27, 1995 need be submitted upto the month of December 1997 only.
5. Please acknowledge receipt.

Yours faithfully,

(O.P. Agarwal)
General Manager

Encl.: Proforma II & III and Instructions.

PROFORMA - II (Revised)

Statement of New office / Branch opened during the Month :

(Please read the instructions before filling the Proformae)

Items.

1. (a) Name of the bank / Co-operative institution :
(b) Uniform Codes : Part - I (7 digits) :
(See instructions 1,2,3)
Part- II (7 digits) :
(to be allotted by DESACS, C.O., RBI)
2. (a) Name of the New Branch / Office :
(b) Reference No. and Date of Authorisation
(c) Licence Number :
(as obtained from RBI)
(d) Date of Licence :
3. Date of Opening of the New Office /Branch :
- 4.1 Name /Municipal Number of the building (if any):
- 4.2 Name of the Road (if any) :
- 4.3 (a) Name of the Post Office :
(b) PIN Code :
(c) Tel. No. / Telex No. Fax No. (if any) :
(including STD code)
- 4.4 Name of the Locality within the
centre (See explanation) :
- 4.5 Name of the Centre (revenue village/city/
town /Municipal Corporation) within the limits
of which office is located (See explanation) :
- 4.6 Name of Tehsil/Taluka/Sub-Division :
- 4.7 Name of Development Block :
- 4.8 Name of the District :
- 4.9 Name of the State :

5. Population as per latest Census of the Centre (See explanation) :
6. Is/are there any other bank branch/es other than your office/branch : Yes : () No: ()
(See explanation and put tick mark in appropriate box)
7. (a) Status of the new office/branch (See explanation) :
Code : - Status : -
- (b) Is this an administratively independent office/branch required to submit returns to RBI ? Yes: () No : ()
(See explanation and put tick mark in appropriate box)
- (c) If answer in 7(b) is no, then supply following :
- (i) Name of the base office /branch :
- (ii) Uniform code numbers of the base office/branch :
- Part - I (7 digits) :**
Part - II (7 digits) :
- (iii) type of the temporary office (satellite/extension counter/mobile office/cash counter/.....): _____ (Write type of office)
8. (i) Whether this office/branch conducts
- (a) Government business ? Yes () No ()
- (b) Treasury/Sub-treasury business ? Yes () No ()
- (ii) Whether there is a currency chest attached to this branch/office : Yes () No ()
- (iii) If “Yes”, then state
- (a) The type of currency chest : A() B() C()
- (b) Date of establishment of currency chest :
- (c) Currency chest code Number :
- (d) Mention type of area in which chest is located :
(State “type of area”, code. See explanation)

- (iv) If “No”, then supply particulars of the nearest branch/office having currency chest:
- | | | | |
|----|----------------------|----|---------------|
| a) | Bank name : | b) | Branch name : |
| b) | Distance (in Km.): - | d) | Centre name : |
- (v) Whether there is a repository attached to this branch/office? Yes () No ()
- (vi) Whether a small coin-depot is attached to this branch/office? Yes () No ()
- (put a tick mark in appropriate box)
9. Nature of Business conducted by the office/branch :
(See explanation)
10. (a) Authorised Dealer’s Category of the office/branch :
A () B () C ()
(Put a tick mark in appropriate box)
- (b) Date of authorisation :
- (c) In the case of ‘C’ Category office/branch, write uniform code numbers of ‘A’ or ‘B’ Category office/branch through which its foreign exchange transactions are settled :
- (i) Name of the ‘A’ or ‘B’ category branch/office :
- (ii) Uniform code numbers of the said A/ B category branch /office at 10 (c)(i) :

Part - I (7 digits) :

Part - II (7 digits) :

11. Technological Status :- Code:- _____
(See explanation)
12. Software/Hardware Communication Facilities :
(See explanation)
13. Any other particular :

14. For RBI use only :
- (a) AD Region Office Code :
- (b) Census Classification Code :
- (c) Full Postal Address :

PROFORMA - III (Revised)

Statement of Change in Status /Merger/Closure etc. of Existing Office /Branch during the Month: _____

(Please read all instructions before filling the Proformae)

Name of the Bank/Co-operative institution : -

A. Change in Status /A.D. Category / Nature of Business / Postal address of Office/ Branch .

1. Name of the Branch / Office :
2. Uniform Code (existing) :
 - a) Part-I (7 digits) :
 - b) Part-II (7 digits) :
3. Status of the Office /Branch :
 - a) Old Status :
 - b) Present Status :
4. Nature of Business of the Office/Branch :
 - a) Nature of Business (Erstwhile) :
 - b) Nature of Business (Present) :
5. Technological Status :- Code : _____
6. Change (if any) in Communication facilities :
(Hardware/Software)
7. Authorised Dealer Category of the Office /Branch :
 - a) Old Category (if any)
 - b) New Category (if Upgraded / Degraded / Newly Authorised) :
 - c) Date of Upgradation /Degradation/ Authorisation :
 - d) If present category is 'C' , then give uniform code number of the Link Office/Branch through which its transactions are settled :

Part - I (7 digits) : Part - II (7 digits) :
8. Details in respect of change, if any, in the status of currency chest / repository / coin-depot / govt. business, etc. (including opening /shifting / conversion / closure). In case of shifting / conversion/ closure please mention the date also:
 - a) Government business :
 - b) Treasury / Sub-treasury business :
 - c) Currency chest :
 - d) Repository :
 - e) Coin - depot :

If authorised newly for currency chest, then state details in respect of Items 8 (iii) & 8 (iv) of Proforma - II here.

9. Full postal address (including name of the P.O., PIN Code, Tehsil/Block, Telephone No. & STD code No.) :

Erstwhile

Present

10. If relocated give reasons for relocation :
11. If the branch /office is relocated to a different Centre, furnish details of the present Centre :
- a) Branch /Office Name :
 - b) Name of the Locality :
 - c) Revenue Unit (Centre Name) :
 - d) Tehsil /Block Name :
 - e) District Name :
 - f) State Name :
 - g) Population (as per latest census) of the Centre :
12. Licence No. & Date :
13. Licence suitably amended on _____ by RBI,
Regional Office at _____
14. Ref.No. & Date of RBI's approval
15. Any other particular.

B. Closure /Merger /Conversion of the Office /Branch.

1. Advice for : Merger /Closure /Conversion
(Put tick mark against appropriate one)
2. Branch /Office Name :
3. Uniform Codes : i) Part - I (7 digits) :
 ii) Part - II (7 digits) :
4. a) Postal address Branch/Office :
b) Centre name :
c) District name :

- d) State name :
- e) Population category of the Centre :
- 5. Date of Closure/Merger/Conversion :
- 6. Ref.No. & Date of RBI's approval :
- 7. Reason for Closure/Merger / Conversion :
- 8. Licence surrendered for _____ on _____ to RBI, Regional
(Closure /Merger/Conversion)
office at _____ .
- 9. Present Type (if not closed) of the Branch /Offices :
(Satellite Office, Extension Counter etc.)
- 10. Particulars of the Absorbing (Base) Office/Branch (in case of Conversion
/Merger) :
 - a) Branch /Office Name :
 - b) Uniform Codes :
 - i) Part - I (7 digits) :
 - ii) Part - II (7 digits) :
 - c) Full postal address :

- Note :
- 1) For explanation of status, nature of business, etc. of the office/branch instructions under item nos 7 (a), 9, 11 etc. of Proformae II are to be seen.
 - 2) **No action will be taken unless part-I and part-II of Uniform Code are mentioned in this Proforma.**

Instructions for filling proformae II & III

NOTE : PLEASE READ ALL INSTRUCTIONS BEFORE FILLING THE PROFORMAE

1. a) Proforma II is meant for all types of newly opened/upgraded bank branches / offices and Proforma III is meant for reporting change in status/postal address, closure/ merger/ conversion/ relocation, etc. of existing bank branches/offices.
b) Uniform code numbers are meant for offices/branches which are **administratively independent offices /branches** , submitting separate returns to Reserve Bank of India (See explanation at 7(b)).
2. Banks may please note that in respect of newly opened/existing extension counter/satellite office/representative office/cash counter/ inspectorate/ collection counter/mobile office/stand-alone ATMs / currency chest attached to the branches/Airport counter/ Hotel counter /Exchange Bureau /Temporary office opened at the site of Fairs (exhibitions), etc., Proformae II & III **need not be sent to Department of Statistical Analysis and Computer Services (DESACS) whereas the same must be submitted to the concerned Regional Offices of RBI.**
3. Banks which have been allowed to assign Part I code to their new branches /offices should strictly follow instruction at 1(b) mentioned above at the time of forwarding Proformae II to RBI.
4. Proformae II & III will not be accepted for allotment of Part I & II/revision of Part II code unless **all items** in the proformae are filled up properly.

EXPLANATION OF ITEMS IN PROFORMA II

- | | |
|-----------------|--|
| Item No.1 (b) : | Public sector banks (SBI and its Associates & Nationalised Banks) are allowed to assign only Part - I code Numbers to their branches /offices and for other banks RBI (DESACS) allots both Part I & Part II codes. |
| Item No.2(a): | The name of the Branch /Office is to be written. |
| Item No.2(b): | Reference No. and date of allotment /authorisation/approval letter issued by RBI is to be mentioned. |
| Item No.2(c): | The Licence No., if already available (as obtained from concerned Regional Office of RBI) is to be written, otherwise the same should be communicated later on alongwith Uniform Codes. |
| Item No.2 (d): | The exact date of licence including month & year is to be indicated. |

- Item No.3: The exact date of opening including month & year is to be mentioned.
- Item No.4.1 to 4.3 (c): The name/number/codes are to be written against the appropriate item number.
- Item No.4.4: The name of the locality i.e. the exact place, where the branch/office is located, is to be mentioned. The name of the locality may be the name of a village in case the branch /office is opened in a village.
- Item No.4.5: The name of the City/Town/Municipal Corporation under the jurisdiction of which the locality mentioned at item no.4.4 is included is to be written. The name of the village is to be written if the branch /office is opened in a village which is a revenue unit /centre.
- Note : If the name in item no.4.5 is not indicated correctly, the branch/office may get wrongly classified with incorrect Part II code. The name of Panchayat/Block /Tehsil /District should not appear against Item Nos. 4.4 & 4.5 unless the office/branch is exactly located in the head quarter of Panchayat /Block/ Tehsil/ District.
- Item 4.6 & 4.7: The names of the Tehsil/Taluka/Sub-division and the Community Development Block of the place mentioned against item no.4.5 are to be indicated at Item Nos.4.6 & 4.7 respectively.
- This may not be applicable in the cases of Metropolitan cities.
- Item No.5: Latest Census population figure of the Centre/revenue unit (not of whole Panchayat/Block/Tehsil/District) should be obtained from Census Handbook/Local Census Authority/District Collector/Tehsildar and a certificate to this effect should be attached.
- Item No.6: If there is no branch /office of a regional rural bank or of any commercial/co-operative bank in the revenue unit within the limit of which the new office is located, then put tick mark against “No”, otherwise put tick mark against “Yes”.
- Item No.7 (a): The names & respective codes of different types of possible status (type of branch /office) of a branch /office are listed below. The appropriate name and corresponding code are to be written. The list is not exhaustive & hence exact status of the office/branch may be written under “Any other branch/office” mentioning the name :

IN CASE OF NON-SPECIALISED BRANCH

| CODE | STATUS |
|-------------|--|
| (01) | Branch |
| (02) | Sub-Branch |
| (03) | Sub-Office |
| (04) | Pay-Office |
| (07) | Foreign Department |
| (08) | Foreign Exchange Branch |
| (10) | Commercial Branch |
| (11) | Small-Business Development Office |
| (60) | Any other branch (not included above) |

IN CASE OF ADMINISTRATIVE OFFICE

| CODE | STAUTS |
|-------------|---|
| (21) | Registered Office |
| (22) | Central Office |
| (23) | Head Office |
| (24) | Local Head Office |
| (25) | Regional Office |
| (26) | Area Office |
| (27) | Zonal Office |
| (28) | Administrative Office |
| (29) | Divisional Office |
| (30) | District Dev. Office |
| (31) | Development Office |
| (32) | Training Centre |
| (42) | Service Br./ Clearing Cell |
| (61) | Any other administrative office (not included above) |

IN CASE OF SPECIALISED BRANCH

| CODE | NAME |
|------|--|
| (05) | Agricultural Development Branch (A.D.B) |
| (06) | International Banking Department (I.B.D.) |
| (09) | Overseas Branch |
| (12) | Industrial Finance Branch (I.F.B.) |
| (13) | Specialised Agricultural Finance Branch -Hi-Tech. (S.A.F.B. Hi-Tech) |
| (14) | Small Scale Industrial Branch (S.S.I) |
| (15) | Capital Market Service Branch (C.M.S) |
| (16) | Asset Recovery Management Services (A.R.M.S.) |
| (17) | Corporate Finance Branch |
| (18) | N.R.I. Branch |
| (19) | Housing Finance Branch |
| (20) | Leasing Finance Branch |
| (34) | Personal Banking Services Branch |
| (35) | Consumer Finance Branch |
| (36) | Custodial Services Branch |
| (37) | Treasury Branch |
| (38) | Specialised Savings Branch |
| (39) | Stock Exchange Branch |
| (40) | Auto-Tech Branch |
| (41) | Fund Transfer services Branch |
| (43) | Agricultural Finance Branch (A.F.B.) |
| (44) | Merchant Banking Branch |
| (45) | Hire-Purchase and Leasing Branch |
| (46) | Commercial and Personal Banking Branch |
| (47) | Specialised Commercial Branch |
| (48) | Weaker Sections Branch |
| (49) | Industrial Rehabilitation Branch |
| (50) | Draft Paying Branch |
| (52) | Collection and Payment Services Branch |
| (53) | Industrial Accounts Branch |
| (54) | Mercantile Banking Branch |
| (55) | International Exchange Branch |
| (62) | Any other specialised branch /office (not included above) |

Item No. 7(b) : An office is administratively independent if it maintains separate book of accounts and /or is required to submit any one or more returns specified in “Annexure” and note thereto in the “Handbook of Instruction - Basic Statistical Return -1& 2” (Revised edition - March 1996)

Item No.7(c) : Name of the base office and its Uniform Code Numbers are to be written if answer to 7(b) is “No” . The name of temporary office (illustrated in instruction (2)) is to be mentioned.

Item No. 8(iii) (d): The appropriate Code among the options listed below is to be indicated.

| Code | Type of area |
|------|--|
| (0) | Normal area |
| (1) | Border area |
| (2) | Disturbed area (High risk) |
| (3) | Area affected by natural calamities (flood /earth quake prone area , etc.) |
| (4) | Inaccessible due to inadequate transport facility because of snowfall, heavy storm, etc. |

Item No. 9: The appropriate nature of business (a list of which is given below) conducted by the branch / office is to be mentioned.

NATURE OF BUSINESS

| CODE | NAME |
|------|---|
| (0) | Only banking businesss |
| (1) | Banking & foreign exchange business |
| (2) | Administration, banking & foreign exchange business |
| (3) | Administration & banking |
| (4) | Administration & foreign exchange business |
| (5) | Only foreign exchange business |
| (6) | Only administration /training etc. |
| (7) | Non-scheduled banks doing banking business |
| (8) | Other institution viz. Thomas Cook (India) Ltd., IDBI, ICICI, RBI dealing in foreign exchange. |

Item No.11: The appropriate Code among the options listed below is to be indicated.

| Code | Technological Status |
|------|---|
| (1) | Fully Computerised with ATM facility |
| (2) | Fully Computerised without ATM facility |
| (3) | Partially Computerised |
| (4) | Not yet Computerised |
| (5) | Stand - alone ATMs |

Item No.12: The detailed particulars regarding Communication Hardware and Software, if installed in the office/branch, are to be written . (For example , RBINET, NICNET, VSAT, MainFrame etc.)

Note: **For further clarification contact or write to**

The Director
Banking Statistics Division
Department of Statistical Analysis & Computer Services
Reserve Bank of India, C.O.,
C-9 Building (6th Floor).,
Bandra -Kurla Complex, Bandra (East)
Mumbai - 400 051.
Phone :- (022) 640 2668, (022) 640 0880
Fax :- (022) 644 1707.

RETURN/STATEMENT No. 30
THE BANKING REGULATION ACT, 1949

FORM VII (SCHEDULE 13)

(SECTION 23)

(To be submitted within one month after the end of the quarter to which it relates)

Name of the banking company :

Name and designation of the
Officer submitting the return :

- a) @Statement of office /s*
in India as on the last
day of the quarter ended :

Name of place where the banking
company has an office (may be grouped
Statewise and arranged Districtwise and in
alphabetical order)

- b) Statement of Offices *
opened in India during
the quarter ended:

| Name of the Place | Name of | | | | Date of opening the office |
|-------------------|---------|---------------|-------|-------|-------------------------------------|
| | Block | Taluka/Tehsil | Dist. | State | |
| 1 | 2 | 3 | 4 | 5 | 6 |

c) Statement of offices * in India closed during the quarter ended

| Name of the Place | Name of | | | | Date of closing the office |
|-------------------|---------|--------------|----------|-------|----------------------------|
| | Block | Taluk/Tehsil | District | State | |
| 1 | 2 | 3 | 4 | 5 | 6 |

Date

Signature

@ Information under this head may be furnished only in the return as on the last day of the quarter ended December.

- Includes the registered office and all places of business at which deposits are received, cheques cashed, money lent or any other form of business referred to in sub-section (1) of Section 6 of the Act is transacted.

RETURN/STATEMENT NO. 31

Details of remittance of profit/surplus retained in India – Yearwise Position

| Year | Net Profit | Prov. for Tax | Actual Tax paid after assessment | H. O. Expen -ses | Amount transfe- rred to Statu- tory Reserve | Amount of remit- table surplus/ Amount remitted, as the case may be | Amount retained, if any, in India for capital adequacy requirement |
|-------------------------|---------------|---------------------|--|------------------------|--|--|---|
| Years prior to | | | | | | | Consoli- dated position to be given |
| Year ended 1991 @ | | | | | | | |
| Year ended 31.3.1991 | | | | | | | |
| Year ended 31.3.1992 | | | | | | | |
| Year ended 31.3.1993 | | | | | | | |
| Year ended 31.3.1994 | | | | | | | |
| Year ended 31.3.1995 | | | | | | | |
| Year ended 31.3.1996 | | | | | | | |

@ Only position of unremitted profit retained in India for earlier years need to be indicated. Other details need not be furnished

RETURN/STATEMENT No. 32

FORM - A

(For the year ended_____)

1. Name & Address of the bank
2. (a) Deposits as on the last Friday
of the quarter

(b) Advances as on the last
Friday of the quarter
3. No. of Expatriate Officers
4. No. of Indian Officers
5. Total number of branches in India

| Branches having deposits | No. of branches | No. of Indian Officers | No. of Expatriate Officers | No. of branches managed by Indian Officers | No. of branches managed by Expatriate Officers |
|-----------------------------|--------------------|------------------------------|----------------------------------|--|--|
| Upto Rs.1 crore | : | | | | |
| Between Rs. 1 – 2 crores | : | | | | |
| Between Rs. 2 – 3 crores | : | | | | |
| Between Rs. 3 – 4 crores | : | | | | |
| Between Rs. 4 – 5 crores | : | | | | |
| Above Rs. 5 crores | : | | | | |
| Total | | | | | |

| 6. | Pay Groups (including allowances, etc) | Persons in Officers' Posts | |
|-------|---|----------------------------|-------------|
| | | Indians | Expatriates |
| I. | For branches having deposits of Rs. 5 crores and above | | |
| (i) | Rs. 1,000/- to Rs. 2,000/- | | |
| (ii) | Rs. 2,001/- to Rs. 3,000/- | | |
| (iii) | Rs. 3,001/- to Rs. 4,000/- | | |
| (iv) | Rs. 4,001/- to Rs. 5,000/- | | |
| (v) | Above Rs. 5,000/- | | |
| | Total (A) | _____ | _____ |
| | | _____ | _____ |
| | | Persons in Officers' Posts | |
| | | Indian | Expatriates |
| II. | For Other branches | | |
| (i) | Rs. 1,000/- to Rs. 2,000/- | | |
| (ii) | Rs. 2,001/- to Rs. 3,000/- | | |
| (iii) | Rs. 3,001/- to Rs. 4,000/- | | |
| (iv) | Rs. 4,001/- to Rs. 5,000/- | | |
| (v) | Above Rs. 5,000/- | | |
| | Total (B) | _____ | _____ |
| | | _____ | _____ |
| | Total (A) + (B) | | |

RETURN/STATEMENT NO. 32 (Contd.)

PART - I

Particulars of Expatriate Officers as at the end of

| Name of the Officer | Nationality | Date of arrival in India | Period for which R.B.I's approval has been obtained |
|---------------------------------------|---|-------------------------------|---|
| (1) | (2) | (3) | (4) |
| | | | |
| Date of expiry of R.B.I's approval | Designation or post held | Branch to which posted | Basic pay per mensem |
| (5) | (6) | (7) | (8) |
| | | | |
| Scale of pay, if any | Total monthly emoluments (i.e. basic pay plus amounts or equivalent money value of allowances and benefits in kind such as Dearness Allowance, House Rent Allowance, Family Allowance, Over-seas Allowa- nces, bank's free house, free conveyance and other perquisites) | Nature of duties performed | Remarks |
| (9) | (10) | (11) | (12) |

(a) For branches having deposits of Rs. 5 crores and above

(b) For other branches

RETURN/STATEMENT NO. 32 (Contd.)

PART - II

Particulars of Indian Officers as at the end of

| Name of the officer | Designation or post held | Age | Educational qualification | Branch to which posted |
|----------------------|--------------------------|---|---------------------------|------------------------|
| (1) | (2) | (3) | (4) | (5) |
| | | | | |
| Basic pay per mensem | Scale of pay | Total monthly emoluments (i.e. basic pay plus amounts or equivalent money value of allowances and benefits in kind such as Dearness Allowance, House Rent Allowance, Family Allowance, bank's free house, free conveyance and other perquisites | | Remarks |
| (6) | (7) | (8) | | (9) |

(a) For branches having deposits of Rs. 5 crores and above

(b) For other branches

RETURN/STATEMENT No. 33 (i)

Name of the Subsidiary/Joint Venture _____ (Amount in US \$ mn)
Exchange Rate

Name of the Country _____ U. S. \$ = Local Currency
 No. of branches _____ U. S. \$ = Rupees

(A) Statement of Liabilities and Assets for the quarter ended

| LIABILITIES | | ASSETS | |
|-------------|--|--------|--|
| 1. | Shareholders' Equity _____ | 1. | Cash and due from banks _____ |
| | i. Capital Stock _____ | 2. | Interest bearing deposits with banks _____ |
| | ii. Contributed surplus _____ | 3. | Investments in securities _____ |
| | iii. Undivided profits/loss _____ | | i) Guaranteed by host Government _____ |
| | | | ii) Others _____ |
| 2. | Deposits _____ | 4. | Loans _____ |
| | i. Demand deposits including deposits payable after notice _____ | 5. | Premises and equipment _____ |
| | ii. Time Deposits _____ | 6. | Other Assets _____ |
| | a) Less than 6 months _____ | | Total _____ |
| | b) More than 6 months _____ | | _____ |
| 3. | Borrowings from banks (other than the Indian parent Bank) _____ | | |
| | a) Less than 6 months _____ | | |
| | b) More than 6 months _____ | | |
| 4. | Borrowings from the Indian Parent Bank including those through overseas branches _____ | | |

| LIABILITIES | | ASSETS | |
|-------------|--|--------|--|
| 5. | Other Borrowings | | |
| i. | Issue of CDS/ Commercial Paper/ FRN etc. | | |
| | (a) Less than 6 months | _____ | |
| | (b) More than 6 months | _____ | |
| ii. | Other short term debt | _____ | |
| iii. | Other long term debt | _____ | |
| | | _____ | |
| 6. | Other liabilities | _____ | |
| | TOTAL | ===== | |

(B) Details of Contingent Liability

(Amount in US \$ mn)

| | Exposure on | | TOTAL |
|----------------------|-------------|------------------------|-------|
| | India | Other countries | |
| 1. Letters of Credit | _____ | _____ | _____ |
| 2. Guarantees | _____ | _____ | _____ |
| 3. Others | _____ | _____ | _____ |
| | | GRAND TOTAL | ===== |

RETURN/STATEMENT No. 33 (ii)

Analysis of Customer Credit (Item No. 4 under Assets)

For the quarter ended 31st March/ 30th June/30th September/ 31st December

Amounts to be
expressed only
in U.S. \$ mn

Outstanding

- | | | |
|-----|--|--|
| 1. | Commercial loans and Industrial Loans | |
| 2. | Real Estate Loans | |
| 3. | Loans against FCNR Deposits | |
| 4. | Loans to Indian Public Sector Units | |
| (a) | Short term facilities i.e. less than 6 months including B.A. facilities | |
| (b) | Other facilities/ Loans of less than one year's maturity | |
| (c) | Syndicated Loans | |
| 5. | Other India related exposures | |
| 6. | Sovereign loans * | |
| (a) | Loans to problem countries | |
| (b) | Other than problem countries | |
| 7. | Bills purchased and discounted | |
| 8. | Other advances including consumer loans | |
| | TOTAL | |

* Please attach a list giving country-wise funded and non-funded exposures under 6(a) and 6(b)

RETURN/STATEMENT No. 33 (iii)

Details of large exposures over U.S. \$ 2 mn.

| Sr. No. | Corporate Name of the borrower | Group to which the borrower belongs | Credit Exposure in U.S. \$ mn | | Classification of advances |
|------------|-----------------------------------|---|----------------------------------|------------|-------------------------------|
| | | | Funded | Non-Funded | |
| (1) | (2) | (3) | (4) | (5) | (6) |

**** Borrowers belonging to the same group to be clubbed together**

RETURN/STATEMENT No. 33 (iv)

Amount to be expressed
only in U.S.\$ mn.

ACCOUNT-WISE DETAILS OF PROBLEM EXPOSURES WHERE OUTSTANDING AMOUNT IN U.S.\$ 2 MN. OR MORE AND AGGREGATE DETAILS OF PROBLEM EXPOSURES WHERE OUTSTANDINGS ARE LESS THAN U.S. \$ 2 MN. FOR THE QUARTER ENDING 31ST MARCH/30TH JUNE/30TH SEPTEMBER/31ST DECEMBER

| Category and Name of the Borrower | Limits sanctioned/ Funded/ Non-funded | Date of sanction | Balance Outstanding | Security held | Realisable value of security | Provision Held | | | Provisions required by R.A. | Short-fall | Development in the quarter |
|-----------------------------------|---|------------------|---------------------|---------------|------------------------------|----------------|-------|-------|-----------------------------|------------|----------------------------|
| | | | | | | Over-seas | H. O. | Total | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |

Category I

Sovereign exposures

- 1)
- 2)
- 3)
- 4)
- 5)

Category I.A

Sovereign exposures
having outstanding of less
than

US\$ 2 mn.

No. of accounts

TOTAL :

Category II

Non-Sovereign Exposures

- 1)
- 2)
- 3)
- 4)
- 5)

Category II.A

Non- Sovereign
exposures having
outstanding of less than
the US\$ 2 mn.

No. of accounts

TOTAL :

GRAND TOTAL

RETURN/STATEMENT No. 33 (v)

Amount in US \$ mn)

Operational Results for the quarter ended

| | | | |
|-----|--|--|--|
| 1. | Interest Income | | |
| | - Income from Loans | | |
| | - Income from Securities | | |
| | - Income from deposits with banks | | |
| 2. | Interest Expense | | |
| | - On deposits from customers | | |
| | - On borrowings from banks | | |
| | - Others | | |
| 3. | Net Interest Income | | |
| 4. | Allowance for Credit Losses | | |
| 5. | Net Interest Income (Loss) after allowance for credit losses | | |
| 6. | Other Income | | |
| 7. | Non-Interest Expenses | | |
| 8. | Income (Loss) before Tax | | |
| 9. | Provision for Taxation | | |
| 10. | Net Income (Loss) for the year | | |

RETURN/STATEMENT No. 34

RESERVE BANK OF INDIA

Central Office
Department of Banking Operations and Development
Centre – 1, World Trade Centre
Cuffe Parade, Mumbai – 400 005

Ref. DBOD No. 824/23.53.001/92-93

February 16, 1993
Magha 27, 1914 (Saka)

The Chairmen of Indian Scheduled Commercial banks having Overseas Operations,

Dear Sirs,

Report of Assets & Liabilities of Overseas Offices (RALOO) Revision of the reporting System

Currently, we are receiving the following information from the banks on the assets and liabilities of the overseas branches.

- (1) Position of assets and liabilities of overseas offices on quarterly basis vide Circular letter DBOD.No. IBS 1293/C 212 (Mon) 83 dated 30 September, 1983 (PALOO Return)
- (2) Information with amounts denominated in U.S. \$ in Annexures I to V, vide D. O. letter No. DBOD. No. IBS 462/C.212 (Mon 91) dated 22nd April, 1991.
- (3) Maturity wise position of assets and liabilities on ad-hoc basis
- (4) Statement of problem credits of Rs. 5 crores and above vide D. O. letter DBOD No. IBS. 1293/C. 212 – (Mon) 84 dated 10th October, 1984

In view of the predominant use of the U.S. Dollar in the international business of our banks and as the reporting system as indicated in item (2) above has stabilised, it has been decided to prescribe a new reporting system modelled on those formats and discontinue the PALOO and other returns indicated above. The revised reporting system will also assist in better monitoring of overseas branches by the banks.

Besides, as banks are aware, RBI has introduced revised standards on income recognition, asset classification and provisioning vide circular DBOD No. BP.BC 129/21.04.043-92 dated 27th April, 1992. These instructions would apply to overseas assets also unless the prescriptions of the host country are more stringent. We have, therefore, slightly modified the

statement of problem credits also and simplified the reporting system. However, banks should not upgrade credits classified as problem credits under the earlier definition. Accordingly, banks should in future submit to us information as per details given below.

| Nature of Information | Statement No. | Periodicity |
|--|---------------|-------------|
| 1. Report on Assets & Liabilities | | |
| (a) Statement of Assets & Liabilities | I – “A” | Quarterly |
| (b) Details of Off Balance sheet items | I – “B” | Quarterly |
| (c) Analysis of Customer Credit | I – “C” | Quarterly |
| 2. Summary of problem credits and provisions | II | Quarterly |
| 3. Account-wise details of credits which have been classified as non-performing during the quarter (New problem credits) | III | Quarterly |
| 4. Maturity pattern of liabilities and assets | IV | Quarterly |
| 5. List of large borrowers to whom credit exposure (including non- funded) of U.S. \$ 2 mn and above sanctioned during the quarter | V | Quarterly |
| 6. Currency position | VI | Quarterly |
| 7. Account-wise details of problem credits of US \$ 2mn & above | VII | Annual |
| 8. Country-exposure and maturity | VIII | Annual |
| 9. List of large borrowers with funded and non-funded facilities of US \$2mn. and above | IX | Annual |
| 10. Operational results for the year | X | Annual |

It may please be noted that the information has to be furnished to us country-wise. On receipt of statements from the respective branches, the International Division should check and satisfy itself about the correctness and completeness of the data furnished by the individual branches.

The International Division should also forward to us alongwith the country-wise statements a consolidated position for the entire overseas sector using the same formats.

The first set of such statements should be compiled for the quarter/ year ending 31st March, 1993 and forwarded to us so as to reach us on or before 15th May, 1993. Please ensure timely submission of these statements within the prescribed period i.e. 45 days from the close of the quarter/ year to which these relate.

Please acknowledge receipt.

Yours faithfully,

(N. D. Parameswaran)
Chief Officer

RETURN/STATEMENT No. 34 (A) (i)

Report on Assets & Liabilities of Overseas Officers (RALQO)

STATEMENT - I (PART-A) QUARTERLY

Name of the Bank : Code No. :
Name of the Country : Code No. :
Total no. of Branches : For the Quarter ending

Assets – Distribution

(In US \$ millions)
rate of exchange
1 US \$ = Local cy.

70100 Cash on hand and balance with
banks/Monetary authority

70200 Investment in Securities (Net of
Depreciation)

70300 Inter-branch deposits/ placements

70310 Indian Offices :

***** 70320 In Current Account

70330 Other deposits upto 6 months

70340 do above 6 months

70350 Other Offices

***** 70360 In Current Account

70370 Other deposits upto 6 months

70380 do above 6 months

70400 Interbank placements/deposits

***** 70410 In Current Account

70420 Other deposits upto 6 months

70430 do above 6 months

70500 Customer Credit (A)

70510 Loans/Overdrafts

| | |
|-------|---|
| 70520 | Bills Purchased and discounted |
| 70530 | Term loans (including syndicated loans) |
| | Less : (B) |
| 70550 | Specific Provisions |
| 70560 | Interest suspense |
| 70600 | Customer Credits (A – B) |
| 70700 | Accumulated Loss |
| 70800 | Other Assets |
| 71000 | Total Assets |

Report on Assets & Liabilities of Overseas Offices (RALOO)

STATEMENT - I (PART-A)

Name of the Bank : Code No. :
 Name of the Country : Code No. :
 Total no. of Branches : For the Quarter ending

Liabilities – Composition

(In US \$ millions)
 Rate of Exchange
 1 US \$ = Local currency

71100 Head Office funds
 71110 Assigned Capital
 71120 Support Funds
 71130 Retained Earnings
 71140 Others

71200 Customer deposits

***** 71210 In Current Accounts
 71220 Other deposits upto 6 months
 71230 do above 6 months

71300 Inter-branch borrowings/deposits

 71310 Offices in India :

***** 71320 In Current Account :-
 71330 Other deposits upto 6 months
 71340 do above 6 months
 71350 Overseas Offices

***** 71360 In Current Account
 71370 Other deposits upto 6 months
 71380 do above 6 months

71400 Inter-bank borrowings/ deposits

***** 71410 In Current Account
 71420 Other deposits upto 6 months
 71430 do above 6 months

71500 Other Debt instruments
 (Please specify i.e. ECP/FRCDs etc)

71600 Other Liabilities

71610 General Provisions

71620 Others

72000 Total Liabilities

Note : *** Please include Nostro Account Balances in Current Account

RETURN/STATEMENT No. 34 (A) (ii)
Report on Assets & Liabilities of Overseas Officers (RALOO)
STATEMENT - I (PART- B) QUARTERLY

Name of the Bank : Code No. :

Name of the Country : Code No. :

Total no. of Branches : As on quarter ending (In US \$ mn)

Details of Off Balance Sheet items

| | | | Exposures on India (Where applicable) | Others | Total |
|-----|-------|---|---|--------|-------|
| 1. | 73010 | Commitment under Documentary Credits | | | |
| | 73020 | (a) Documentary credits issued on behalf and for the account of non-bank clients | | | |
| | 73030 | (b) Documentary credits issued or confirmed on behalf and for the account of bank | | | |
| 2. | 73050 | Payment Guarantees/ Acceptances | | | |
| 3. | 73060 | Performance guarantees issued | | | |
| 4. | 73070 | Loan Commitments | | | |
| 5. | 73080 | Outstanding foreign exchange contracts | | | |
| 6. | 73090 | Notional value of all outstanding interest rate swaps | | | |
| 7. | 73200 | All other future and forward contracts (excluding contracts involving foreign exchange) | | | |
| 8. | 73210 | Currency options bought | | | |
| 9. | 73220 | Current options written | | | |
| 10. | 73230 | Others (Please specify) | | | |
| | 73300 | TOTAL | | | |

RETURN/STATEMENT No. 34 (A) (iii)
Report on Assets & Liabilities of Overseas Officers (RALOO)
STATEMENT - I (PART- C) QUARTERLY

Name of the Bank : Code No. :
Name of the Country : Code No. :
Total no. of Branches : For the Quarter ending

Analysis of Customer Credit

(In US \$ millions)

Rate of Exchange

1 US \$ = Local currency

OUTSTANDING

72100 Loans against FCNR deposits

72200 Loans to Indian Public Sector units

72210 Short term facilities
(i.e. less than 6 months)
excluding BA facilities

72220 BA Facilities

72230 Syndicated loans

72240 Others

72300 Other India related funded exposure

72310 Upto 6 months

72320 more than 6 months

72400 Sovereign Loans **

72410 Loans to problem countries

72420 Other sovereign loans

72500 Bills purchased and discounted
(excluding 72300)

72600 Real Estate exposures

72700 Commercial Loans

72800 Others

73000 Total Customer Credit @

Note : ** Please attach a list giving country-wise exposures
@ This figure should agree with Customer Credit (A) – 70500 of Part – A

RETURN/STATEMENT No. 34 (B)
Report on Assets & Liabilities of Overseas Officers (RALOO)
STATEMENT - II (QUARTERLY)

Name of the Bank : Code No. :
 Name of the Country : Code No. : (In US \$mn)
 Total no. of Branches : For the Quarter ending

Summary of Problem Credits & Provisions

| Category | Amount Out- standing | Secu- rity reali- sable value, if any | Provision held at Branch | H. O. | Interest Suspense | Total (4+5+6) | Provi- sion re- quired by regu- latory authori- ties/audi- tors | Short- fall (8-7) | Head Office support funds held |
|----------|----------------------------|--|--------------------------------|-------|----------------------|------------------|--|-------------------------|--|
| | 85100 | 85200 | 85310 | 85320 | 85330 | 85300 | 85400 | 85500 | 85600 |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |

Part - I

Sovereign
TOTAL

Part - II

Non-
Sovereign
TOTAL

GRAND
TOTAL

Note : While assessing realisable value of the security, care should be taken to see that the securities are enforceable legally and realisable value of the securities is given.
 Again in case of personal guarantees the bank should objectively assess and quantify the value of guarantee.

RETURN/STATEMENT No. 34 (C)
Report on Assets & Liabilities of Overseas Officers (RALOO)
STATEMENT - III (QUARTERLY)

Name of the Bank : Code No. :
 Name of the Country : Code No. :
 Total no. of Branches : For the Quarter ending
(In US \$ mn)

**Account-wise details of credits which have been classified
 'Non-Performing' during the quarter, irrespective of value**

| Name of Borrower/ Code No | Group to which the borrower belongs/ Code No. | Limit sanctio- ned | Date of sanc- tion | Balance outstan- ding | Value of any non- funded facility sanc- tioned | Asset classifi- -cation %%% | Status of the account including comments on pre- sanction appraisal, reasons for the asset being non- performing, recoverability etc. |
|---------------------------------|---|--------------------------|--------------------------|-----------------------------|---|--------------------------------------|--|
| @ | | | | | | | |

Note : @ Please indicate the category of the borrower (i.e. SOVEREIGN/ NON-SOVEREIGN)

%%% The classification indicated should be as per RBI's norm except where host Country's norms are more stringent in which case the classification should be as per host Country regulations.

RETURN/STATEMENT No. 34 (D)
Report on Assets & Liabilities of Overseas Officers (RALOO)
STATEMENT - IV (QUARTERLY)

Name of the Bank : Code No. :
Name of the Country : Code No. :
Total no. of Branches : For the Quarter ending
(In US \$ mn)

| Maturity time band | Liabilities (Schedule A) ** | Assets (Schedule B) ** | Net exposed position | Tolerance level of mismatch permitted | Correction required |
|---|-----------------------------------|------------------------------|----------------------------|--|------------------------|
| | 74100 | 74200 | | | |
| A) Short-term 1 month (re-payable in 6 months)2 months 3 months 6 months | | | | | |
| B) Medium-term a) repayable after 6 months but within 1 year b) after 1 year but within 3 years | | | | | |
| C) Long-term a) repayable after 3 years but less than 5 years b) repayable after 5 years | | | | | |
| TOTAL | | | | | |

Note :Please indicate tolerance level of mismatch permitted by host monetary authorities, the time bands and actual mismatch correction required

** As per details on next page

Return Statement No. 34 (D) (Contd)

Schedule - "A"

(In U S \$ millions)

| Sources of funds | Repayable within (months) | | | | Beyond 6 months but within 1 year | Beyond 1 year but within 3 years | Beyond 3 years but within 5 years | Beyond 5 years |
|---|------------------------------|-----|-----|-----|--|--|---|-------------------|
| | 1 | 1-2 | 2-3 | 3-6 | | | | |
| 74010 Head Office Funds | | | | | | | | |
| 74020 Customer Deposits | | | | | | | | |
| 74030 Inter Office Deposits/ Borrowings | | | | | | | | |
| 74040 Inter Bank Borrowings | | | | | | | | |
| 74050 Other debt instruments | | | | | | | | |
| 74100 TOTAL | | | | | | | | |

SCHEDULE - "B"

| Deployment of Funds | Realisable within (months) | | | | Beyond 6 months but within 1 year | Beyond 1 year but within 3 years | Beyond 3 years but within 5 years | Beyond 5 years |
|----------------------------------|-------------------------------|-----|-----|-----|--|--|---|-------------------|
| | 1 | 1-2 | 2-3 | 3-6 | | | | |
| 74110 Investments | | | | | | | | |
| 74120 Inter branch Placements | | | | | | | | |
| 74130 Inter-bank placements | | | | | | | | |
| 74140 Customer Credit | | | | | | | | |
| 74150 Other assets | | | | | | | | |
| 74200 TOTAL | | | | | | | | |

RETURN/STATEMENT No. 34 (E)

Report on Assets & Liabilities on Overseas Offices (RALOO)

STATEMENT - V (QUARTERLY)

For the quarter ending

Name of the Bank : Code No. :
Name of the Country : Code No. : (In US \$mn)
Total no. of Branches : For the Quarter ending

List of Large Borrowers to whom credit exposure (including Non-Funded) of U.S. \$ 2 mn and above sanctioned during the quarter

| Sl.No. | Name of Borrower | Borr. Code No. | Borr. Group Code No. | Assets Classification | Credit Exposure |
|--------|---------------------|-------------------|-------------------------|--------------------------|--------------------|
|--------|---------------------|-------------------|-------------------------|--------------------------|--------------------|

RETURN/STATEMENT No. 34(F)
Report on Assets & Liabilities of Overseas Offices (RALOO)
STATEMENT - VI (QUARTERLY)

Name of the Bank : Code No. :
Name of the Country : Code No. :
Total no. of Branches : For the Quarter ending

Currency position in respect of 4 major International currencies
(Stg. Pds, U.S. \$, D.M., Yen) and Indian Rupee

| Sl. No | Name of Currency | Currency Code | Maximum position during the quarter | | Head office limit, if any | | If limit exceeded | |
|--------|------------------|---------------|-------------------------------------|---------|---------------------------|---------|-------------------|-------------------|
| | | | O B (+) | O S (-) | O B (+) | O S (-) | No. of times | Total No. of days |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

RETURN/STATEMENT No. 34 (G)
Report on Assets & Liabilities of Overseas Offices (RALOO)
STATEMENT - VII (ANNUAL)

Account-wise details of problem credits having outstanding
of U.S.\$ 2 mn. or more and aggregate of problem exposures
where outstandings are less than U.S. \$ 2 mn. i.e Sundries

Name of the Bank : Code No. :
Name of the Country : Code No. :
Total no. of Branches : For the year ending
(In US \$ millions)

CATEGORY – I (SOVEREIGN)

| Name of Group to the Borr. / which Borr. (Code No.) | Belong (Code No.) | Limits sanctioned funded/ non-funded | Date of sanction | Balance outstanding | Securities held, if any | Asset classification |
|---|----------------------|---|---------------------|------------------------|-------------------------------|-------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | |

1.
2.
3.

Sundries

Total (to agree with total in Part I of Statement II)

GRAND TOTAL

| <u>Provision</u> Branch | <u>held at</u> H.O. | Int. Suspense | Total | Provision required by regulatory authorities/ auditors | Short- fall | Developments during the year |
|----------------------------|------------------------|---------------|-------|---|----------------|---------------------------------|
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |

1.
2.
3.

Sundries

Total (to agree with total in Part I of Statement II)

CATEGORY II - NON-SOVEREIGN

1.
2.
3.

Sundries

Total (to agree with total in Part II of Statement II)

GRAND TOTAL

Note :Sundries :-Indicate aggregate amount in respect of all Sovereign/ Non-Sovereign exposures having outstanding of less than U.S. \$ 2 mn. with number of accounts

While assessing realisable value of security care should be taken to see that the securities are enforceable legally and realisable value of the securities given. Again in case of personal guarantees the bank should objectively assess and quantify the value of guarantee

Account wise details of problem credit may be furnished under the following heads

1. Advances to Indian Joint-Venture/Project abroad
2. Advances against Real-Estate
3. Advances to entities in India
4. Others

RETURN/STATEMENT No. 34 (H)
Report on Assets & Liabilities of Overseas Offices (RALOO)
STATEMENT - VIII (ANNUAL)

Name of the Bank : Code No. :

Name of the Country : Code No. :

No. of Branches : For the year ending

Country Exposure and Maturity

(In U. S. \$ millions)

(Loan to borrowers in India to be classified under "INDIA" and
those in the country of location of branch under that country)

| Sl. No. | Country | Code No. | Country classifi- cation (FIDI) | Due within 6 months | Due after 6 months and within 1 year | Due in 1 to 5 years | Due after 5 years | Total |
|------------|---------|-------------|--|---------------------------|---|---------------------------|-------------------------|-------|
| ## | | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

Please see attached list for country code number

RETURN/STATEMENT No. 34 (H) (Contd.)

| COUNTRY | CODE NO. |
|-----------------|-----------------|
| ALGERIA | 426 |
| ALL COUNTRIES | *** |
| ARGENTINA | 400 |
| AUSTRALIA | 180 |
| BAHAMA ISLANDS | 100 |
| BAHRAIN | 171 |
| BANGLADESH | 195 |
| BELGIUM | 602 |
| BOLIVIA | 201 |
| BRAZIL | 401 |
| BULGARIA | 412 |
| CANADA | 202 |
| CAYMAN ISLANDS | 902 |
| CHANNEL ISLANDS | 901 |
| CHILE | 402 |
| COLUMBIA | 203 |
| CUBA | 205 |
| CZECHOSLOVAKIA | 413 |
| EGYPT | 457 |
| ETHIOPIA | 434 |
| FIJI ISLANDS | 186 |
| FRANCE | 604 |
| GAMBIA | 155 |
| GERMANY, EAST | 421 |
| GERMANY, WEST | 605 |
| GHANA | 154 |
| GUYANA (S.A.) | 103 |
| HONG KONG | 187 |
| HUNGARY | 415 |
| INDIA | 188 |
| INDONESIA | 485 |
| IRAN | 469 |
| IRAQ | 470 |
| ITALY | 670 |
| JAPAN | 486 |
| JORDAN | 166 |
| KENYA | 140 |
| KOREA (SOUTH) | 494 |

| | |
|-------------------|-----|
| KUWAIT | 174 |
| LIBYA | 460 |
| LUXEMBOURG | 609 |
| MALAYSIA | 182 |
| MALDIVES | 189 |
| MAURITIUS | 146 |
| MEXICO | 301 |
| MOROCCO | 442 |
| NEPAL | 479 |
| NETHERLANDS | 607 |
| NIGERIA | 144 |
| OMAN, SULT. OF | 176 |
| PAKISTAN | 164 |
| PANAMA | 303 |
| PERU | 406 |
| PHILLIPINES | 280 |
| POLAND | 416 |
| QATAR | 173 |
| REST OF THE WORLD | 900 |
| ROMANIA | 417 |
| SAUDI ARABIA | 467 |
| SEYCHELLES | 149 |
| SINGAPORE | 194 |
| SOUTH AFRICA | 151 |
| SRI LANKA | 185 |
| SUDAN | 453 |
| SWITZERLAND | 613 |
| TAIWAN | 484 |
| TANZANIA | 139 |
| THAILAND | 496 |
| TOTALS | 999 |
| TURKEY | 614 |
| U.A.E. | 170 |
| U.S.A. | 200 |
| U.S.S.R. | 418 |
| UGANDA | 142 |
| UNITED KINGDOM | 111 |
| URUGUAY | 407 |
| VENEZUELA | 305 |
| YUGOSLAVIA | 420 |
| ZAIRE REPUBLIC | 431 |
| ZAMBIA | 158 |

RETURN/STATEMENT No. 34 (I)
Report on Assets & Liabilities of Overseas Offices (RALOO)
STATEMENT - IX (ANNUAL)

For the year ended

Name of the Bank : Code No. :

Name of the Country : Code No. :

No. of Branches: (In U. S. \$ millions)

List of large borrowers with credit exposure
(including non-funded) of U.S. \$ 2 mn. and above

| Sl. No. | Name of Borrower | Borrower Code No. | Borrower Group Code No. | Asset classification | Credit exposure |
|------------|------------------|----------------------|-------------------------------|-------------------------|--------------------|
|------------|------------------|----------------------|-------------------------------|-------------------------|--------------------|

RETURN/STATEMENT No. 34 (J)
Report on Assets & Liabilities of Overseas Offices (RALOO)
STATEMENT - X (ANNUAL)
Operational results for the year ending

Name of the Bank : Code No. :
Name of the Country : Code No. :
No. of Branches:

(In U. S. \$ millions)

| | | | |
|-------|-----|---|-------|
| 75100 | 1. | Gross Income | ..... |
| 75110 | 2. | Total Expenditure | ..... |
| 75120 | 3. | Operational Surplus/Deficit | ..... |
| 75130 | 4. | Bad Debts written off [@] | |
| 75140 | 5. | Extra ordinary loss (other write off) | ..... |
| 75150 | 6. | Net Surplus (+)/Deficit (-) | ..... |
| 75160 | 7. | Head Office administration charges | ..... |
| 75170 | 8. | Provisions (other than tax) | ..... |
| 75180 | 9. | Profit (+)/Loss (-) before Tax | ..... |
| 75190 | 10. | Provision for Tax | ..... |
| 75300 | 11. | Net Profit (+)/Net Loss (-) | ..... |
| 75400 | 12. | Remittances effected to Head Office ** | ..... |
| 75500 | 13. | Remittances effected from Head Office to offices for the purposes of provisioning/ support funds/ assigned capital etc. | ..... |
| 75600 | 14. | Remittances effected from one overseas office to other office for the purpose of provisioning support fund/ assigned capital etc. | ..... |

Notes : ** Indicate the nature of remittances such as Head Office Administration Charges, Remittable Profits etc.

@ Please attach a list showing details of bad debts charged off to income account and bad debts written off from provisions.

RETURN/STATEMENT No. 35

Particulars of provisions held or required to be held against problem credits
(including bills purchased and discounted)

| Sr. No. | Name of Country/ location of branch | Name of Borrower | Group, if any, to which the borrower belongs | Balance outstanding (to be indicated facility wise and currency- wise) Funded Non- funded | | Country-wise exposure in respect of balance outstanding | Nature & value of security |
|------------|--|---------------------|--|---|-----|---|----------------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |

| Specific provisions held | | Amount held in Interest Suspense | Total (9+10 +11) | Provisions called for/ suggested by host supervising authorities | Statutory Auditors | Remarks (Indicate the nature of problems in the account and steps taken to realise the dues. If there is short fall in provisions made, the proposals for rectification may also be indicated). |
|-----------------------------|--------------------------|---|------------------------|---|-----------------------|---|
| In India | At overseas branch | | | | | |
| (9) | (10) | (11) | (12) | (13) | (14) | (15) |

- N. B. :**
- i) All accounts with outstanding balances below U.S. \$ 1,00,000 or equivalent thereof may be grouped under "Sundries" at the end of the statement
 - ii) Sovereign exposure may be indicated separately
 - iii) Balance outstanding may be stated in the currency of loan and the rupee equivalent may be indicated separately within brackets. The conversion rates adopted may also be indicated.

RETURN/STATEMENT No. 36

Inter-branch Reconciliation of Accounts /Quarterly Progress Report – Position of outstanding entries as on

(Entries in Lakhs)
(Amount in crores of rupees)

| Sr. No. | Year | No. of entries pending for reconciliation | | | Amount involved | | |
|------------|---|--|-----|-------|-----------------|-----|-------|
| | | Dr. | Cr. | Total | Dr. | Cr. | Total |
| 1. | Upto March 1994 | | | | | | |
| 2. | Entries for the period from 1.4.94 to 31.3.95 (1994-95) | | | | | | |
| 3. | Entries for the period from 1.4.95 to 31.3.96 (1995-96) | | | | | | |
| 4. | Entries for the period from 1.4.96 to 31.3.97 (1996-97) | | | | | | |
| 5. | Entries for the period from 1.4.97 to 31.3.98 (1997-98) | | | | | | |
| | Total outstanding entries | | | | | | |

RETURN/STATEMENT No. 37

RESERVE BANK OF INDIA

Central Office
Department of Supervision
Centre 1, World Trade Centre
Cuffe Parade, Colaba, Mumbai – 400 005

Ref. No. DOS No. BC.9/16.13.100/95

July 6, 1995
Asadha 16, 1917(s)

**The Chairmen/Chief Executives
of All Commercial Banks**

Dear Sir,

Reconciliation of outstanding entries in inter-bank accounts

In continuation of our circular DOS No. BC.8/16.13.100/95 dated July 6, 1995, we have to advise that the Board for Financial Supervision has also to be apprised of the position of reconciliation of outstanding entries in inter-bank accounts. We shall, therefore, be glad if you will apprise us as well as the concerned regional office of the Department of Supervision under whose jurisdiction your bank is functioning regarding the position of outstanding entries in inter-bank accounts as on 31 March 1995 year-wise break-up in the proforma given below as well as the steps taken/being taken to eliminate/reduce the entries outstanding.

| Name of the bank/branch ----- | Year to which entries pertain ----- | Outstanding Entries | |
|--|---|--|-----------------------------|
| | | No. ----- | Amount (Rs. lakhs) ----- |
| - | | | |
| (A) Accounts with Banks in India | | | |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| | ----- | ----- | ----- |
| TOTAL | @ | | |
| | ===== | ===== | ===== |
| (B) Accounts with Banks abroad (NOSTRO ACCOUNTS) | | | |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| | ----- | ----- | ----- |
| TOTAL | @ | | |
| | ----- | ----- | ----- |
| GRAND TOTAL | @ | | |
| | ===== | ===== | ===== |
| | @ | Indicate the actual number of accounts maintained. | |

Yours faithfully
(A. Somasundaram)
General Manager

RETURN/STATEMENT No. 38

RESERVE BANK OF INDIA

Central Office
Department of Supervision
Centre 1, World Trade Centre
Cuffe Parade, Colaba, Mumbai – 400 005

REF. No. DOS No. BC.8/16.13.100/95

July 6, 1995
Asadha 16, 1917(s)

**The Chairmen/Chief Executives
of All Commercial Banks**

Dear Sir,

Reconciliation of clearing differences

Please refer to our circular DoS No. BC.7/16.13.100/95 dated June 2, 1995 on the above subject. It has been stated therein that statements showing the outstanding clearing difference (payable/ receivable) for the bank as a whole required to be sent in terms of our circular DOS. BC. No. 7/16.13.100/94 dated 17 June 1994 need not be sent to the regional offices of the Department of Supervision; however, these could be prepared as a tool of management information. In this connection it is advised that the Board for Financial Supervision (BFS) at its sixth meeting held on May 31, 1995 expressed its concern regarding the outstanding entries in the Clearing Adjustment accounts in the books of banks which are being parked in the Clearing Suspense account. It has also been suggested that the outstanding entries in these accounts could be bifurcated every half year for easy identification and prompt adjustment. With a view to apprise the BFS regarding the extent of outstanding entries, we shall be glad if you will please furnish the details of outstanding entries in the Clearing Adjustment accounts at all centres and total outstandings for the bank as a whole as on March 31, 1995 in the following proforma :

| Name of Centre | Receivable No. of entries | difference Amount | Payable No. of entries | difference Amount |
|------------------------------|---------------------------------|----------------------|------------------------------|----------------------|
| ----- | ----- | ----- | ----- | ----- |
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |
| | ----- | ----- | ----- | ----- |
| Total for bank as a whole | | | | |
| | ===== | ===== | ===== | ===== |

We shall be glad if you will also advise us the details of any programme initiated by your bank for eliminating/ reducing the number of outstanding entries. A copy of your communication to us may also please be endorsed to the regional office of the Department of Supervision under whose jurisdiction your bank is functioning.

Yours faithfully,

(A. Somasundaram)
General Manager

RETURN/STATEMENT No. 39

RESERVE BANK OF INDIA

Central Office
Department of Supervision
Centre 1, World Trade Centre
Cuffe Parade, Colaba, Mumbai – 400 005

REF No. DOS No. BC.5/22.04.001/96-97

April 28, 1997

**The Chief Executive Officers of
all Commercial Banks**

Dear Sir,

Balancing of Books

1. Please refer to our circular DoS. No. BC. 6/16.13.100/94-95 dated June 16, 1995 advising the banks to submit the information in regard to Balancing of Books on quarterly basis as per the proforma enclosed to it.
2. On a review of the data received, it is observed that some of the banks have not been furnishing the position of branches where all books have been balanced/not balanced for the period subsequent to 30th June, 1995, as at the end of the reporting quarter. The data furnished by these banks are only in respect of branches where the books of accounts are not balanced upto 30th June, 1995. It is our intention to have the position of all the branches where the books of accounts have been balanced and where they have not been balanced at the end of the reporting quarter whether balance difference in such branches as on 30.6.1995 was frozen or not. It has therefore been decided that the banks should furnish the data in the revised proforma (enclosed) for the quarter ended March 1997 onwards to our Regional Offices within whose jurisdiction your Head Office is located and to us within one month from the date to which the statement relates.
3. Please acknowledge receipt

Yours faithfully,

Sd/-

(V. S. N. Murty)
Additional Chief General Manager

Encl : 2

RETURN/STATEMENT No. 39 (Contd.)

Enclosure to Circular No. BC 5/22.04.001/96-97 dated 28th April, 1997

Position of Balancing of books of accounts

(To be reported at quarterly intervals)

**1. Position as on _____
(date of reporting quarter)**

(A) Number of branches where all books of
accounts have been balanced

(B) Number of branches where all books of
accounts have not been balanced

Total Number of Branches
(A + B)

=====

2. Of 1(B) above

(a) No. of Branches where the balancing of books has
been in arrears upto six months

(b) Number of branches where balancing of books
has been in arrears for more than six months
but upto one year

(c) Number of branches where balancing of books
has been in arrears for more than one year but
upto 2 years

(d) Number of branches where balancing of books
has been in arrears for more than two years

Total Branches

=====

3(C) Amount of deposit at branches where all books
of accounts have been balanced (Rupees in crores)

3(D) Amount of deposit at branches where all books
of accounts have not been balanced (Rupees in crores)

TOTAL DEPOSITS (C + D)

=====

RETURN/STATEMENT Nos. 40 to 47

Return/Statement relating to frauds, robberies etc. to be submitted to RBI

20.XIII Information relating to frauds, robberies etc. to be submitted to Reserve Bank of India

Banks are required to furnish particulars/data relating to instances of frauds involving misrepresentation, breach of trust, manipulation of books of accounts, fraudulent encashment of instruments like cheques and bills of exchange, unauthorised handling of securities charged to the bank, misfeasance, embezzlement, theft, misappropriation of funds, conversion of property, cheating, irregularities etc. to Reserve Bank of India from time to time. In this regard the following statements have been prescribed :

1. Initial quick reporting of frauds of Rs. 5 lakhs and above

Banks should report to the Reserve Bank of India, promptly by means of a D.O. letter addressed to the Chief General Manager, Central Office, Mumbai, all cases of frauds involving Rs. 5 lakhs and above immediately after such frauds come to the notice of their Head Office indicating, inter alia, the names of parties involved (if they were proprietorship/ partnership concerns or private limited companies, the names of proprietors, partners and directors), amount involved, nature of fraud and the modus operandi (in a nutshell), name of the branch/office where committed, whether complaint with the police/CBI had been lodged and names of officials involved.

2. Reporting of individual frauds in the prescribed format

(a) Banks should send a report, in duplicate of all frauds (including those perpetrated at their foreign branches, in the case of Indian banks) involving Rs. 1 lakh and above, in the proforma given in Volume II of the Manual (item No. 40) to the Regional Office of the Reserve Bank under whose jurisdiction they fall, as soon as a case of fraud comes to their notice. Apart from reporting the fraud in the prescribed format to the concerned Regional Office, banks should also endorse a copy of the fraud report to that Regional Office in whose area the branch of the bank at which the fraud has been perpetrated is functioning. Banks should note that in the aforementioned proforma, frauds have been classified as under on the basis of the provision of Indian Penal Code :

- (i) Misappropriation and criminal breach of trust
- (ii) Fraudulent encashment through forged instruments, manipulation of books of accounts or through fictitious accounts and conversion of property
- (iii) Unauthorised credit facilities extended for reward or for illegal gratification

- (iv) Negligence and cash shortages
 - (v) Cheating and forgery
 - (vi) irregularities in foreign exchange transactions
 - (vii) Any other type of fraud not coming under the specific head as above
- (b) In this regard, banks should further note that
- (i) Cases of “negligence and cash shortages” referred to in item (iv) (vide paragraph 1.1 above) are to be reported as frauds if the intention to cheat/defraud is suspected/ proved.
 - (ii) Cases of theft and burglary should not be reported as frauds (All cases of Theft, Burglary, Dacoity and Robbery are to be reported separately, vide Item VII below)
 - (iii) Cases of cash shortage upto Rs. 1000/- reported on the same day by persons handling the cash and where there is no suspicion of fraud need not be reported as fraud. However, cases of cash shortage involving more than Rs. 1,000/- and those detected by the Management/ Inspection should be reported, irrespective of the amount involved.
- (c) Further, banks should report such cases in a consolidated form category wise [mentioned at item 5 of the Proforma given in Vol. II of the Manual (item No. 40)]. It is clarified that attempted cases of fraud need not also be reported in the prescribed proforma. However, individual cases of attempted frauds may be advised to the Reserve Bank by way of a letter indicating the modus operandi and how the fraud was detected.
- (d) In order to have uniformity in the matter of accounting of fraud cases relating to Negotiable Instruments, it is advised that cases of frauds perpetrated through alterations/ additions in Negotiable Instruments, or collection of instruments for accounts not properly introduced should be reported by paying bankers to the concerned Regional Office of the Reserve Bank as soon as a case comes to its notice. The fraud report submitted by the paying banker would be taken into account purely for statistical purposes. It may, however, be noted in this regard that this procedure will have no bearing on the dispute between the paying banker and the collecting banker. The collecting bankers should also report such fraud cases in the usual format to the concerned Regional Offices to enable them to follow up the cases with regard to the lapses/ staff accountability aspects. Collecting banks, however, need not include the amounts of such cases in statistical statements furnished on quarterly/ half-yearly basis to the Regional Offices.

3. Quarterly/half-yearly statements

(i) Statement - I

Consolidated information regarding the number of cases of frauds reported to Reserve Bank of India during each calendar quarter, amount involved in these cases and action taken by the Bank.

(ii) Statement - IA

Detailed information regarding the list of cases of frauds reported to Reserve Bank of India during the calendar quarter.

(iii) Statement - II

Information relating to cases of frauds reported to Reserve Bank of India for the half-year ended 30th June and 31st December.

(iv) Statement - III

Quarterly statements of "Vigilance Cases" (to be submitted only by the Public Sector Banks).

(a) In this regard the following instructions should be followed :-

- (i)** Statement Nos. I and I A relate to cases of frauds reported to Regional Offices of the Reserve Bank during the quarter and the action taken by the banks like reporting to the Central Bureau of Investigation (CBI)/Local Police authorities and taking up investigation by the banks themselves. These statements are required to be submitted to the Central Office of the Reserve Bank by the end of the month following the quarter to which they relate.
- (ii)** Statement No. II, which is in four parts, viz. A, B, C and D, will relate to half year ending June and December each year and is to be submitted to the Central Office of the Reserve Bank. Information relating to the year 1979 onwards is required to be furnished in the statement.
- (iii)** Statement No. III, which relates to "Vigilance Cases" is also to be submitted to Central Office of the Reserve Bank. The information may be furnished in a classified manner as under :-

A) Cases relating to :

- (i) Frauds**
- (ii) Bribery and other corrupt practices**
- (iii) Others (Specifying the nature)**

B) (i) Officers

- (ii) Other than officers**

Proformae of the above statements are furnished in Vol. II of the Manual (Item No. 41)

- (b) Originally all the banks were instructed that the information relating to frauds etc. contained in the statements, should be placed before the Board of Directors/ Executive Committee/ Local Advisory Board (LAB) at fixed periodical intervals. In this regard banks may be guided by Reserve Bank's instructions pertaining to calendar of reviews to be placed before the Boards/ Management Committees advised to them from time to time.**
- (c) The Statements relating to the quarter/half year ending 31st March, 30th June, 30th September and 31st December, should be sent so as to reach within 45 days from the end of the quarter/half year. A copy each of the statements should be simultaneously sent to the concerned Regional Office of the Reserve Bank of India to which the bank is reporting individual cases of frauds. The statements which are sent to the Central Office or Regional Offices of the Reserve Bank of India should be sent in covers marked "Secret"**
- (d) Banks should include all cases of fraud in the statements in Form I, I A and II i.e. frauds involving amount upto Rs. 1 lakhs for which banks are not required to submit individual reports in the prescribed format vide item (2) above should also be included in the statements. However, total number and amount of fraud cases upto Rs. 1 lakh are to be included in these statements in consolidated form only. Further, cases of attempted frauds were not to be included in any of the statements.**

4. Outstanding cases of frauds

Banks should report full details of outstanding cases of frauds, on a quarterly basis, as per Proforma given in Vol. II of the Manual (Item No. 42), to the respective Regional Offices of the Reserve Bank under whose jurisdiction

the Head Office of the Bank is functioning. The information should include the position of all outstanding frauds, i.e. number and amount, with a broad classification as indicated in the proforma. Such data should be submitted for the quarters ending 31st March, 30th June, 30th September and 31st December each year and should be submitted by 15th of the month succeeding the quarter.

5. Further details of frauds in borrowal accounts

It had been observed that a large number of cases of frauds in banks were committed by unscrupulous borrowers, including companies, partnership firms and proprietary concerns or their directors, partners and proprietors by means of

- (i) fraudulent discount of instruments or kite-flying in clearing effects;
- (ii) fraudulent removal of pledged stocks/disposing of hypothecated stocks without the knowledge of the bank resulting in the accounts becoming unsecured/ inflating the value of stocks in the stock statements and drawing excess bank finance; and
- (iii) diversion of funds outside the borrowing unit, lack of interest or criminal neglect on the part of the borrowers, their partners etc. as also due to the managerial failure leading to the unit becoming sick and due to laxity in effective supervision over the operations in the borrowal accounts on the part of the bank functionaries rendering the advances difficult of recovery.

Banks should, therefore, send to the Central Office of the Reserve Bank full details/ facts of the cases, involving an amount of Rs. 5 lakhs and above where the bank had suffered financial losses in the above manner. The details should be furnished within three weeks from the date of detection of such frauds, in the proforma given in Vol. II of the Manual (Item No. 43) Copies of FIRs filed with CBI/Police should also be furnished.

6. Progress report in cases of frauds of Rs. 1 crore and above

Banks should furnish them to the Central Office of the Reserve Bank a detailed report, in the format given in Vol. II of the Manual (Item No. 44) on all cases of frauds of Rs. 1 crore and above reported by them covering all parameters, viz. Position of recoveries, Police/CBI investigation, action against staff involved, suits filed, if any, etc. These reports should be submitted for quarters ending 31st March, 30th June, 30th September and 31st December and should reach Reserve Bank by 10th of the Month following the quarter to which they relate. In case of no development subsequent to the last report, a NIL statement may be furnished.

7. Reporting of Robberies/Dacoities/Thefts and Burglaries

- (i) All cases of bank robberies/dacoities/thefts/burglaries should be reported to the Central Office of the Reserve Bank within 24 hours of their occurrence, followed by subsequent detailed report in the Proforma given in Vol. II of the Manual (Item No. 45) and a copy of each report in the format should be forwarded to the Special Security Advisor, Security Planning Cell, Reserve Bank of India, Central Office Building, Mumbai – 400 001 and the Ministry of Finance, Department of Economic Affairs (Banking Division), New Delhi. A copy of the report may also be sent to the Regional Office of the Reserve Bank under whose jurisdiction the branch of the bank, whereat dacoity has been perpetrated, is functioning. A quarterly consolidated statement, covering all cases pertaining to the quarter, may also be forwarded to the Central Office of the Reserve Bank in the same proforma to enable it to build up a data base for ready reference. The quarterly statements should be sent by 15th of the month succeeding the quarter. Banks, however, need not report individually cases of theft and burglary involving amount of less than Rs. 10,000/-. Such cases should be included in the consolidated statement.
- (ii) For the guidance of banks, definition of Robbery, Dacoity, Theft and Burglary are furnished in Annexure I. To facilitate storage of data relating to Robberies etc. on the computers, it was decided to classify them as under :-
 - (a) Bank robberies/ dacoities i.e cases in which the incident had taken place whilst the Branch was open and there was loss of cash/ other valuables/ instruments/ properties, etc. of the bank.
 - (b) Attempted dacoities/robberies i.e. where the incident had taken place during the period when the branch was functioning but there was no loss of cash/ other valuables/ instruments/ properties etc. of the bank.
 - (c) Burglaries i.e. where there was loss of bank's properties during the period when the branch was closed and where the incident was committed stealthily by breaking into its branch premises; and
 - (d) Attempted burglaries i.e. where there was no loss of cash/ other valuables/ instruments/ properties etc. of the bank but the branch had been broken into stealthily.

8. Reporting disciplinary cases, and cases referred to CBI

- (i) In addition to the statements/ reports on frauds, robberies etc. which all scheduled commercial banks are required to send to the Reserve

Bank periodically, the Public Sector Banks should forward to the Reserve Bank of India a copy each of the quarterly statistical statements relating to Vigilance cases which they are required to submit to the Central Vigilance Commission.

- (ii) In terms of Government of India's letter No. 1/58/82-Vig dated the 15th February, 1983, each Disciplinary Authority is required to submit a statement, every quarter, to the Chairman/ Managing Director indicating the details of cases which are more than 6 months old, the explanation as to why it could not be completed within 6 months, the likely time by which the case would be completed, etc. A copy each of the aforementioned statements submitted by the Public Sector Banks to the Government should also be forwarded to the Reserve Bank.
- (iii) (a) To enable the Reserve Bank to have the details of cases in each bank which are being investigated by CBI, a half-yearly statement [Vol. II of the Manual (Item No. 46)] as at the end of June and December each year, containing details of the cases relating to the bank which are being investigated by CBI, should be forwarded to the Reserve Bank. In particular, the undernoted information in respect of each case may be furnished in the statement (Note : Item No. 46)

| Name of the branch (1) | Nature of account (2) | Name of the party (3) | Amount involved (4) | Brief details of the case (5) |
|---|--------------------------|--|------------------------|---|
| Name and designation of the bank employee, if involved (6) | | Date on which the case was filed with CBI (7) | | The present position of the case (8) |

Note :

If the details of the case have already been reported to Reserve Bank of India, the Reference No. and date of the bank's letter reporting the case to Reserve Bank of India may also be given in Column No. 5

- (iv) Banks may also note to inform the Reserve Bank as soon as any case is filed by a bank with CBI for investigation.
- (v) Public Sector banks should submit a quarterly statement to Central Office of Department of Banking supervision of the Reserve Bank showing action taken against delinquent employees for their involvement in cases of frauds and corrupt practices in the format given in Vol. II of the Manual (Item No. 47).

- (vi) **The above statements/ reviews should be sent in a cover marked 'Secret' and should reach Reserve Bank not later than the end of the month following the date to which the statements relate.**

RETURN/STATEMENT NO. 40

REPORT ON ACTUAL OR SUSPECTED FRAUDS IN BANKS

1. Name of the bank :
2. Name of the branch :
 - i) Place
 - ii) District
 - iii) State
3. Department concerned :
4. Name and nature of account :
5. Nature of fraud Amount Involved
 - i) Misappropriation and criminal breach of Trust
 - ii) Fraudulent encashment through forged instruments/ manipulation of books of accounts or through fictitious accounts and conversion of property
 - iii) Unauthorised credit facilities extended for reward or illegal gratification
 - iv) Negligence and cash shortages
 - v) Cheating & Forgery
 - vi) Irregularities in foreign transactions
 - vii) Others (to be mentioned)
6.

Total amount involved

7. i) Date of occurrence

- ii) Date on which detected
 - iii) Reasons for delay, if any, in detecting the fraud
 - iv) Date on which reported to Reserve Bank
 - v) Reasons for delay, if any, in reporting fraud to R.B.I
8. Brief history/modus operandi
9. **Fraud committed by**
- i) Internal force (staff)
 - ii) External force (outsiders)
 - iii) Internal and external forces (staff and outsiders)
10. i) Whether the Controlling Office (Regional/Zonal) could detect the fraud by scrutiny of control returns submitted by the branch
- ii) If not, the steps taken by the bank to improve the information system
11. i) The date/s on which the branch was last inspected/ audited during the period between the date of first occurrence of the fraud and its detection
- ii) Whether the branch was under concurrent audit during the period of occurrence of fraud
12. **Action taken/ proposed to be taken**
- i) Whether any complaint with the police/CBI has been lodged, if not the reason therefor
 - ii) Details of claim lodged with the Insurance Company, if not, the reasons therefor

- iii) Whether any department enquiry has been conducted. If so, the name & designation of the member/s of staff involved and action, if any, taken/ proposed to be taken against him/ them. If not, the reason for not conducting the enquiry
 - iv) Steps taken/ proposed to be taken to avoid recurrence of such incidents
- 13.
- i) Whether any amount has been recovered
 - ii) Whether any amount has been settled by Insurance Company
 - iii) Whether any amount has been written off
 - iv) Extent of loss to the bank
14. Suggestion if any, for consideration of Reserve Bank of India

Note : The information relating to certain items above may not be available immediately. The banks should furnish information in respect of such items as and when it becomes available

RETURN/STATEMENT No. 41(A)(i)

STATEMENT - I

Name of the Bank _____

Consolidated information regarding the number of cases of frauds reported to Reserve Bank of India during the quarter ended _____, amount involved in these cases and action taken by the bank

| Number of cases of fraud reported to Reserve Bank of India during the quarter | Amount Involved | Action taken by the bank in these cases | | | Total of (3 + 4 + 5) | Remarks |
|---|-----------------|---|--------------------------|--|-------------------------|---------|
| | | Cases reported to CBI | Cases reported to police | Cases taken up by bank for investigation | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

- Note :-**
- Figures in columns 1 and 2 will relate only to cases of frauds reported to Reserve Bank of India during the quarter irrespective of the dates of their occurrence/ detection
 - Figures in columns 1 and 6 should tally, otherwise reasons for variation must be indicated in the remark column

RETURN/STATEMENT No. 41 (A) (ii)

STATEMENT - IA

Name of the Bank _____

Detailed Information regarding the list of cases of frauds reported to Reserve Bank of India during the quarter ended _____

Cases of frauds reported to Reserve Bank of India during the quarter

| Sr. No. | Name of the Branch Centre and State | Name of the party | Amount involved | Ref. No. and date of the bank's letter reporting the fraud to Reserve Bank of India | <u>Remarks</u> |
|---------|-------------------------------------|-------------------|-----------------|---|--|
| | | | | | (Action taken by the bank – Please indicate whether the case has been reported to the CBI/Police or taken up for investigation by the bank itself) |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| TOTAL | | | | | |

Note: Total number of cases and total amount involved must tally with the figures given in Columns (1) & (2) respectively of the Statement I.

RETURN/STATEMENT No. 41 (B)

STATEMENT – II

Information relating to cases of frauds reported to Reserve Bank of India for the half-year ended _____

PART 'A'

(Amounts in lakh of Rupees)

Number of cases reported to RBI

| Total number of cases reported to R.B.I. during the year 1979 | Total amount involved (at the time of occurrence of the fraud as reported to RBI) | 1980 | 1981 | 1982 | Etc. |
|---|---|--|------|------|------|
| | | Similar information as in columns (1) and (2) for each of the years 1980 onwards | | | |
| 1 | 2 | | | | |

PART 'B'

Out of those given in Part 'A' – those in respect of which investigation is pending

| Cases pending with CBI | | Cases pending with Police | | Cases pending with the bank | |
|----------------------------|--------------------------------------|----------------------------|--------------------------------------|-----------------------------|--------------------------------------|
| Total no. of cases pending | Cases pending for more than one year | Total no. of cases pending | Cases pending for more than one year | Total No. of cases pending | Cases pending for more than one year |
| 1 | 2 | 3 | 4 | 5 | 6 |

| Cases pending in Court | Cases which have been closed | 1980 | 1981 | 1982 | Etc. |
|----------------------------|--------------------------------------|--------------------|---|------|------|
| Total No. of cases pending | Cases pending for more than one year | Total No. of cases | Similar information as in columns 1 to 9 of the year 1980 onwards | | |
| 7 | 8 | 9 | | | |

PART 'C'

Out of those given in Part 'A' cases where involvement of staff has been established/ under investigation

| Number of cases where staff involvement has been established so far | Number of cases where staff involvement is under investigation | Number of cases having no staff involvement | 1980 | 1981 | 1982 | Etc. |
|---|--|---|---|------|------|------|
| | | | Similar information as in columns (1) to (3) for each of the years 1980 onwards | | | |
| 1 | 2 | 3 | | | | |

Part 'D'**Out of those given in Part 'A' information regarding recovery made**

| Total amount recovered so far (excluding insurance claim) | | Total amount recovered so far | Total amount written off | 1980 | 1981 | 1982 | 1983 |
|--|--|-------------------------------------|-----------------------------------|--|------|------|------|
| From bank's staff | From parties other than bank's staff/ by sale of securities/ assets of the parties | through insurance claims | | Similar information as in columns 1 to 4 for each of the years 1980 onwards | | | |
| 1 | 2 | 3 | 4 | | | | |

RETURN/STATEMENT No. 41 (C)

STATEMENT - III (For Public Sector Banks only)

STATEMENT RELATING TO VIGILANCE CASES FOR THE QUARTER ENDING

Statement - I :-Complaints *

| | Frauds | | Officers Bribery and other corrupt practices | | Others (Speci- fying the natures) | | Frauds | | Other than Officers Bribery and other corrupt practi- ces | | Others (Speci- fying the natures) | |
|----|--------------------------------------|----------|--|----------|---|----------|----------|----------|---|----------|---|----------|
| | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |
| 1. | B/F. from last quarter | | | | | | | | | | | |
| 2. | Received during the quarter | | | | | | | | | | | |
| a) | Signed complaints | | : | | | | | | | | | |
| b) | Complaints from other sources | | : | | | | | | | | | |
| c) | Detected thro' Audit and Inspections | | : | | | | | | | | | |
| d) | Detected by Vig. agency | | : | | | | | | | | | |
| e) | Total | | : | | | | | | | | | |
| 3. | Grand Total | | : | | | | | | | | | |

| | 1 | 2 | 3 | 4 | 5 | 6 |
|---------------------------|----------|----------|----------|----------|----------|----------|
| | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |
| 4. Disposal | | | | | | |
| a) Sent to CBI : | | | | | | |
| b) Taken up for : | | | | | | |
| investigation | | | | | | |
| by | | | | | | |
| departmental | | | | | | |
| vigilance | | | | | | |
| agency | | | | | | |
| c) Disposed of : | | | | | | |
| otherwise | | | | | | |
| d) Total : | | | | | | |
| 5. Carried forward | | | | | | |
| to next quarter | | | | | | |
| i) Pending less : | | | | | | |
| than one | | | | | | |
| month | | | | | | |
| ii) Pending : | | | | | | |
| between 1 | | | | | | |
| and 3 months | | | | | | |
| iii) Pending : | | | | | | |
| between 3 | | | | | | |
| and 6 months | | | | | | |
| iv) Pending for : | | | | | | |
| more than 6 | | | | | | |
| months | | | | | | |
| v) Total : | | | | | | |

1. *A “Complaint” does not include FIRs registered by CBI
2. ‘C’ means no. of cases, ‘O’ means no. of officers

RETURN/STATEMENT No. 41 (C) (Contd.)
STATEMENT - III (Contd.)

NAME OF THE BANK

Statement - 2A :- Investigation by Departmental Agency and Investigation reports received by Department

| Officers | | |
|-------------------|-------------------|-------------------|
| 1. | 2. | 3. |
| <u>C</u> <u>O</u> | <u>C</u> <u>O</u> | <u>C</u> <u>O</u> |

**1 Departmental investigations (by the :
Vig. agency of the Dept.)**

(a) B/F from last quarter

(b) Received for investigation during the :
quarter (Col. 4 (b) of Statement I)

(c) Total :

(d) No. of reports received from :
Investigating Officers during the
quarter

**(e) C/F to next quarter by
Investigating Officers**

i) Pending between 1 and 3 months :

ii) Pending between 3 and 6 months :

iii) Pending between 6 months and 1 :
year

iv) Pending for more than 1 year :

v) Total :

| Officers | | |
|-------------------|-------------------|-------------------|
| 1. | 2. | 3. |
| <u>C</u> <u>O</u> | <u>C</u> <u>O</u> | <u>C</u> <u>O</u> |

2. Actions by CVO on investigation reports before the first stage advice by CVC

(a) Investigation reports B/F from 1st quarter :

(b) Investigation reports received during the quarter

i) From CBI :

ii) From Deptts' Inv. Officer
Col. (d) :

(c) Total of (a) and (b) :

(d) *Sent to CVC for advice :

(e) C/F to the next quarter

i) Pending between 1 and 3 months :

ii) Pending between 3 and 6 months :

iii) Pending between 6 months and 1 year :

iv) Pending for more than 1 year :

v) Total :

3. Action by CVO on CVC's first stage advice on investigation reports

(a) B/F from last quarter :

(b) First advice received during the quarter :

(c) Total of (a) and (b) :

| Officers | | |
|------------|------------|------------|
| 1. | 2. | 3. |
| <u>C O</u> | <u>C O</u> | <u>C O</u> |

d. Disposal

- i) Prosecution :
- ii) Major Penalty action :
- iii) Minor Penalty action :
- iv) Admv. Action :
- v) Closure :
- ** vi) Other types of disposal :
- vii) Total :

**(e) Carried forward to next quarter
(Investigation reports pending for
action on 1st advice)**

- i) Pending between 1 and 3 months :
- ii) Pending between 3 and 6 months :
- iii) Pending between 6 months and 1 year :
- iv) Pending for more than 1 year :
- v) Total :

* Includes cases in which comments were sent to CVC on CBI reports.

** “Other disposal” will cover cases where further clarification is sought or further investigation ordered.

RETURN/STATEMENT No. 41 (C) (Contd.)

STATEMENT - III (Contd.)

NAME OF THE BANK

Statement 2-B :- Investigation by Departmental Agency and Investigation reports received by Government.

| Other than Officers | | | | | |
|---------------------|----------|----------|----------|----------|----------|
| 1. | | 2. | | 3. | |
| <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |

**1 Departmental investigations by the
Vigilance agency of the Departments**

(a) B/F from last quarter :

(b) Received for investigation during the :
quarter (Col. 4 (b) of Statement I)

(c) Total :

(d) No. of reports received from :
Investigating Officers during the
quarter

**(e) C/F to next quarter by
Investigating Officers**

i) Pending between 1 and 3 months :

ii) Pending between 3 and 6 months :

iii) Pending between 6 months and 1 :
year

iv) Pending for more than 1 year :

v) Total :

| Other than Officers | | | | | |
|---------------------|----------|----------|----------|----------|----------|
| 1. | | 2. | | 3. | |
| <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |

2. Actions on investigation reports by department

(a) Investigation reports B/F from last quarter :

(b) Investigation reports received during the quarter

i) From CBI :

ii) From Deptts' Investigating Officers (Col. 1(d) above) :

iii) Total :

(c) Total of (a) and (b) :

(d) Disposal

i) Prosecution :

ii) Major Penalty action :

iii) Minor Penalty action :

iv) Admv. Action :

v) Closure :

vi) Other types of disposal :

vii) Total :

(e) C/F to the next quarter i.e. Investigating reports pending for action

i) Pending between 1 and 3 months :

ii) Pending between 3 and 6 months :

iii) Pending between 6 months and 1 year :

iv) Pending for more than 1 year :

v. Total :

RETURN/STATEMENT No. 41 (C) (Contd.)
STATEMENT - III (Contd.)

NAME OF THE BANK

Statement - 3A :-Disciplinary Inquiry (Officers)

| | | Officers | | | | | |
|----------|--|----------|---|----|---|----|---|
| | | 1. | | 2. | | 3. | |
| | | C | O | C | O | C | O |
| 1 | *Inquiries pending with Inquiring Officers of the Department in major penalty cases : | | | | | | |
| | (a) B/F from last quarter | | | | | | |
| | (b) **Received during the quarter : | | | | | | |
| | (c) Total : | | | | | | |
| | (d) Reports received from inquiring officers during the quarter : | | | | | | |
| | (e) Pending with inquiring officers for reports | | | | | | |
| | i) ***Pending due to non-receipt of documents from Dept. : | | | | | | |
| | ii) Pending after receipt of documents from dept. | | | | | | |
| | i) Pending between 1 and 3 months : | | | | | | |
| | ii) Pending between 3 and 6 months : | | | | | | |
| | iii) Pending between 6 months and 1 year : | | | | | | |
| | iv) Pending for more than 1 year : | | | | | | |
| | v) Total : | | | | | | |

| Officers | | | | | |
|----------|----------|----------|----------|----------|----------|
| 1. | | 2. | | 3. | |
| <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |

2. Actions on inquiry reports/ minor penalty cases by Deptt. before CVC's 2nd stage advice

(a) B/F from last quarter :

(b) Received during the quarter

i) Minor penalty cases started during the quarter [Col. 3(d)(iii) of Statement 2-A] :

ii) Reports from I. Os in major penalty cases (Col. 1(d) above) :

(c) Total of (a) and (b) :

(d) Reference to CVC :

(e) C/F to the next quarter (C-D)

i) I.O's report

i) Pending between 1 and 3 months :

ii) Pending between 3 and 6 months :

iii) Pending between 6 months and 1 year :

iv) Pending for more than 1 year :

v) Total :

ii) Minor Penalty cases

i) Pending between 1 and 3 months :

| | | Officers | | | | | |
|-----------|---|----------|----------|----------|----------|----------|----------|
| | | 1. | | 2. | | 3. | |
| | | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |
| | ii) Pending between 3 and 6 months | | | | | | |
| | iii) Pending between 6 months and 1 year | | | | | | |
| | iv) Total | | | | | | |
| iii | Total (i) and (ii) | | | | | | |
| 3. | Action by Dept. after second stage advice by CVC | | | | | | |
| | (a) B/F from last quarter***** | | | | | | |
| | (b) Second advice received during the quarter | | | | | | |
| | (c) Total of (a) and (b) | | | | | | |
| | (d) Disposal | | | | | | |
| | i) Imposition of Major Penalty | | | | | | |
| | ii) Imposition of Minor Penalty | | | | | | |
| | iii) Admv. Action | | | | | | |
| | iv) Exoneration | | | | | | |
| | v) Further inquiry | | | | | | |
| | vi) Total | | | | | | |
| e. | C/F to the next quarter | | | | | | |
| | i) Pending between 1 and 3 months | | | | | | |
| | ii) Pending between 3 and 6 months | | | | | | |
| | iii) Pending between 6 months and 1 year | | | | | | |
| | iv) Pending for more than 1 year | | | | | | |
| | v) Total | | | | | | |

- N. B.**
- (1)* This covers cases where the inquiry is conducted by an officer of the Department and not CBI
 - (2)** These will be the cases where orders of appointment have been issued to the I.Os
 - (3)*** These will be the cases in which the I. O. has received only the appointment order but not other basic documents like charge sheet, defence statement, copies of statements recorded during investigation
 - (4)****This will cover second advice on CBI reports and second stage reference by Dept.

RETURN/STATEMENT No. 41 (C) (Contd.)

STATEMENT - III (Contd.)

NAME OF THE BANK

Statement 3-B :-Disciplinary Inquiry (Other than Officers)

| Other than Officers | | |
|---------------------|-------------------|-------------------|
| 1. | 2. | 3. |
| <u>C</u> <u>O</u> | <u>C</u> <u>O</u> | <u>C</u> <u>O</u> |

1 Inquiries pending with Inquiring Officers in major penalty case

(a) B/F from last quarter :

(b) Received during the quarter :

(c) Total :

(d) Reports received from inquiring officers during the quarter :

(e) Pending with inquiring officers for report

i) Pending due to non-receipt of documents from Dept. :

ii) Pending after receipt of documents from dept.

v) Pending between 1 and 3 months :

w) Pending between 3 and 6 months :

x.) Pending between 6 months and 1 year :

y) Pending for more than 1 year :

z) Total :

| | | Officers | | | | | |
|--------------|---|----------|----------|----------|----------|----------|----------|
| | | 1. | | 2. | | 3. | |
| | | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> | <u>C</u> | <u>O</u> |
| 2. | Actions by Deptt. on inquiry reports/ minor penalty cases | | | | | | |
| | (a) B/F from last quarter : | | | | | | |
| | (b) Received during the quarter | | | | | | |
| | i) Minor penalty cases started during the quarter [Col. 2(d)(iii) of Statement 2-B] : | | | | | | |
| | ii) Reports from I. Os in major penalty cases (Col. 1(d) above) : | | | | | | |
| | (c) Total of (a) and (b) : | | | | | | |
| | (d) Disposal | | | | | | |
| | i) Imposition of Major Penalty : | | | | | | |
| | ii) Imposition of Minor Penalty : | | | | | | |
| | iii) Admv. Action : | | | | | | |
| | iv) Exoneration : | | | | | | |
| | v) Further inquiry : | | | | | | |
| | vi) Total : | | | | | | |
| | (e) C/F to the next quarter | | | | | | |
| | i) Pending between 1 and 3 months : | | | | | | |
| | ii) Pending between 3 and 6 months : | | | | | | |
| | iii) Pending between 6 months and 1 year : | | | | | | |
| | iv) Pending for more than 1 year : | | | | | | |
| | v) Total : | | | | | | |
| N. B. | (1) In the cases of officers where the inquiry is entrusted to CBI, will be reflected in statement 3A and not in this statement | | | | | | |
| | (2) Cols. 1(d) and 1(e)(i) are explained as in NB (2) and (3) of Statement 3A. | | | | | | |

RETURN/STATEMENT No. 42

Information regarding outstanding total number of cases of frauds and amount outstanding therein

For the quarter ending _____

Name of the Bank : _____

(Amount in lakhs of rupees)

| Type of fraud perpetrated | Total No. of cases of outstanding frauds at the beginning of the quarter | Total amount outstanding at the beginning of the quarter | No. of new cases detected during the quarter | Amount involved in the new cases | No. of cases closed during the quarter | Amount recovered during the quarter | Amount written off during the quarter | Total No. of cases of outstanding frauds at the end of the quarter | Total amount involved outstanding at the end of the quarter | Provisions made |
|---|--|--|--|----------------------------------|--|-------------------------------------|---------------------------------------|--|---|-----------------|
| 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | 9. | 10. | 11. |
| 1. Banking operations (Deposits & Cash) | | | | | | | | | | |
| 2. Cheque/ Draft Operations | | | | | | | | | | |
| 3. Bills (including L/Cs) | | | | | | | | | | |
| 4. Loans and advances | | | | | | | | | | |
| 5. Foreign Exchange Transactions | | | | | | | | | | |
| 6. Others | | | | | | | | | | |
| TOTAL | | | | | | | | | | |

RETURN/STATEMENT No. 43
Frauds committed by unscrupulous borrowers

1. Names of the bank and branch at which the fraud has been perpetrated
2.
 - (a)
 - i) Name and business address of the party in whose account fraud has taken place.
 - ii) Names and addresses of the parties/Proprietors/Directors.
 - (b)
 - i) Names and addresses of the associate concerns.
 - ii) Names and addresses of the Proprietor/Partners/Directors
3. Nature of account, date of sanction and amount of various credit facilities and outstanding thereagainst.
4. Date of occurrence of fraud.
5. Date of detection of fraud.
6. Extent of loss to the bank.
7. Nature of fraud (modus operandi, serious irregularities, etc. in detail indicating specific instances of fraud perpetrated by the concerned party).
8. Total amount involved in the fraud.
9.
 - (a) Date of reporting the case as fraud to RBI : if not, reasons therefor.
 - (b) A copy of the fraud report submitted to the Regional Office of RBI in the prescribed proforma (Return/Statement No. 40) may be furnished.
10.
 - (a) Whether criminal complaint filed with CBI/Police. If not, reasons therefor.
 - (b) Date of filing civil suit against the concerned parties and further developments in the matter. If not, reasons therefor.
 - (c) Whether bank has conducted departmental enquiry in the matter and examined the staff side of the case. If not, state reasons.
 - (d) Action taken/proposed to be taken by the bank against the bank officials responsible for the lapses.
11. Whether any investigation/ inspection/ scrutiny carried out in the fraud case by (a) bank (b) RBI. If so, findings thereof.
12. Any other development.

RETURN/STATEMENT No. 44

Particulars of cases of frauds involving Rs. 100 lakhs and above

Fraud involving Rs. _____ lakhs detected on _____ at _____

Branch of our bank in the account of M/s. _____

Position for the quarter ended _____

1. Date of first reporting and the amount involved.
2. Balance outstanding at the end of the last quarter.
3. Recoveries made during the quarter/Present outstanding .
4. Date of filing civil suit and its progress/ position, etc.
5. Date of reporting case to Police/CBI, name of persons against whom the investigation has been instituted and its progress/ position
6. **Staff side action.**
 - (i) Names and designation of officers/ staff involved.
 - (ii) Whether bank's official/ placed under suspension, if so name and designation.
 - (iii) Progress/ Position of departmental enquiry against each member of staff involved.
 - (iv) Punishment awarded (with names, designation and nature of punishment).
 - (v) Prosecution/ conviction/ acquittal etc. in respect of officials involved with details.
7. Any other development.

RETURN/STATEMENT No. 45

Report on Dacoities/ Robberies/ Theft/ Burglaries

| Name of bank/ branch & addresses@ | District | State | Type of case | Date & time of occurrence | Amount involved |
|--------------------------------------|----------|-------|-----------------|------------------------------|--------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |

| Amount recovered | Insurance claim settled | Staff arrested | Robbers arrested | Staff killed | Robbers killed |
|---------------------|----------------------------|-------------------|---------------------|-----------------|-------------------|
| 7 | 8 | 9 | 10 | 11 | 12 |

| Others killed | Staff injured | Others injured | Staff convicted | Robbers convicted | Compensation paid to staff |
|------------------|------------------|-------------------|-----------------|----------------------|-------------------------------|
| 13 | 14 | 15 | 16 | 17 | 18 |

| Compensation paid to others | Action taken | Crime No. and name of police station at which offence has been registered | Remarks* |
|--------------------------------|-----------------|--|----------|
| 19 | 20 | 21 | 22 |

@ Please also indicate (a) type of branch i.e. rural/ semi urban/urban; with code allotted by DESACS (b) risk classification i.e. high/low/normal

* These should include no. of armed guards on duty, if any.

RETURN/STATEMENT No. 47

Action taken by banks against delinquent employees for their involvement in cases of frauds and corrupt practices for the quarter ended

| | FRAUDS | CORRUPT PRACTICES |
|------|--|--------------------------|
| I. | No. of employees convicted during the quarter | |
| II. | No. of employees awarded Major/ Minor penalties during the quarter | |
| III. | Out of II above, dismissed/ discharged/ removed during the quarter | |
| IV. | No. of employees acquitted during the quarter | |
| V. | No. of employees against whom prosecution is pending in the Courts as on _____ | |
| VI. | No. of employees against whom departmental proceedings are pending as on _____ | |

RETURN/STATEMENT Nos. 48 to 54

21.1 Off-site monitoring and surveillance

- (i) (a) The off-site monitoring and surveillance system has been introduced effective from March 1996 quarter for Indian banks (foreign banks from December 1995 quarter). In the first tranche of DSB Returns, the domestic and foreign banks are required to furnish 7 and 5 reports respectively, which require quarterly reporting on :
- (i) assets, liabilities and off balance-sheet exposures,
 - (ii) risk weighting of these exposures, capital base and the CRAR ratios,
 - (iii) unaudited operating results for the quarter,
 - (iv) detailed analysis of quality of various assets (asset quality),
 - (v) large credit exposures on single borrower and borrower group exposures.
- (b) The two additional reports for domestic banks require reporting on “connected and related lending” and “profile of ownership, control and management (half-yearly)”.
- (c) The details about the seven first tranche returns are given below. The formats of the returns are given in volume II of the manual (Item No. 48 to 54)

Important aspects covered by the DSB Returns.

Return I : Report on Assets, Liabilities and Exposures.

- Assets – Cash, Loans and Advances, Investments, etc.
- Liabilities – Deposits, Borrowings, Provisions, etc.
- Capital and Reserves
- Off Balance Sheet exposures – Credit contingents and commitments, Foreign Exchange contracts and derivatives.
- Long outstanding unreconciled entries – Accounts with Banks, Inter Branch Adjustments, and Sundry Debtors.

Return II: Report on Capital Adequacy

- Computation of Capital Base
- Computation of Risk Weighted Assets
- Risk based Capital Ratios – CRAR, Core CRAR

Return III : Report on Quarterly Operating results

- Interest income, interest expenses
- Earnings before provisions and taxes
- Interest receivable on NPAs not recognised as income
- Net profit and retained earnings.

Return IV : Report on Asset Quality

- Portfolio Analysis – Loans and advances, other interest bearing assets (by delinquency in interest payment)
- Classification of Risk Assets – Standard, Sub-standard, Doubtful and Loss
- Sectoral Analysis of Loan assets – Priority sectors and other sectors
- Top 30 impaired credits – details
- Quality of securities portfolio – SLR securities , Non – SLR securities.

Return V : Report on Large Credits (Prudential exposure norms)

- Large credits to individual borrowers (above 15% of Total Capital funds to be reported)
- Large credit to borrower groups (above 30% of Total Capital funds to be reported)
- Top ten credit exposure to other banks

Return VI : Report on Connected Lending

- Credit to subsidiaries and associates
- Credit to significant shareholders (holding 5% or more of share capital or voting power)
- Credit to directors/ managers

Return VII : Report on Ownership and Control

- Top ten shareholders and others
- Shareholder Control – details about significant shareholders
- Composition of Board of Directors
- Key Executive Officers

(ii) (a) In addition, annual BANKPROFILE returns have been prescribed for getting information on the profile of the banks and quarterly RALOO (Returns on Assets and Liabilities of Overseas Operations) returns on the overseas operations of the branches of Indian banks. The format of the Bank Profile return is given in volume II of the manual (Item No. 55)

(b) The BANKPROFILE returns cover the following aspects

- Bank's top management
- Financials e.g. equity, assets, income and return ratios
- Supervisory compliance i.e. capital adequacy ratios, priority sector lending, NPAs and export credit
- Financial/portfolio structure – advances, investments, deposits and off-balance sheet exposures
- Portfolio growth and financial performance

- Organisational profile – branches, employees and para-banking services offered
- Solvency profile – capital, health of assets, loss provisions, liquidity, etc.
- Details about overseas and global operations

(c) The RALOO returns cover (consolidated as well as branch-wise) the following details :

- Assets, liabilities and exposures
- Analysis of customer credit
- Summary of problem credits and provisions
- Account-wise details of credits which have been classified non-performing during the quarter
- Maturity-wise analysis of assets and liabilities
- List of large borrowers
- Currency position in respect of 4 major international currencies (USD, STG, DEM, Yen)

(iii) Detailed guidance notes issued to banks to facilitate accuracy in compilations and timely submission of the returns and formats of the returns are given in Volume II of the Manual. (Item No. 34).

DSB RETURNS

RETURN/STATEMENT No. 48 to 54

RESERVE BANK OF INDIA

Central Office
Department of Supervision
Centre – I, World Trade Centre
Cuffe Parade, Mumbai – 400 005

DoS No. OSM.SRS.Bks. 72/15.02.800/95-96

November 23, 1995

**The Chief Executives of
all Indian Commercial Banks**

Dear Sir,

Supervisory Reporting System – DSB Returns (First tranche)

1. Please refer to Deputy Governor (Shri S. P. Talwar)'s D.O. letter No. DoS.PS.SRS.Bks. 01/ 15.02.800/94-95 dated February 28, 1995 addressed to the Chief Executives of all commercial banks, introducing the new Supervisory Reporting System. The reporting formats of seven DSB Returns were forwarded as the first tranche of the proposed system, on a trial basis. We have since reviewed these formats in the light of the feed-back received from the banks at the launch workshops conducted by us at some centres as also other inter-actions. In order to make these returns more compatible with the current levels of the in-house management information/ reporting systems in some of the major banks, the formats have been recast; a set of the revised formats is enclosed. These will constitute the formal reporting system (first tranche) and will come into effect as from end-December, 1995.
2. **The simplification of formats has been in two directions :**
 - (a) Items for reporting (lines) have been reduced.
 - (b) In the return on Asset Quality (DSB – IV), reporting on the Risk Asset Portfolio has been bifurcated into Part A (relating to loan assets) and Part B (relating to risk assets).

This bifurcation has been made to accommodate the representations that the prudential norms currently in force relate to loans and advances and do not cover other risk assets and exposures and as such, asset classification system have not been put in place in respect of the latter in several banks. Banks which are unable to report classification of risk assets other than loans i.e. in Part B of the DSB Return IV, may not, for the present, provide the classification; it is sufficient to give only the total. This relaxation will be available for the current financial year i.e. until

end-March, 1996 and it would be necessary to report the classification of these assets as from 30th June, 1996. A phase-in period of six months is considered adequate for putting in place the related MIS in the reporting banks, which currently manage their portfolio by partial reviews.

3. As regards the time-frame for operationalisation of the revised/formal reporting system, the following relaxations are made :

- (i) Banks which have so far not filed the returns for the quarter ended 30th September, 1995 in the trial format have the option to file the reports in the new formats;
- (ii) In deference to the requests made by several banks for extension of time for re- organising their Management Information Systems, the return for quarter ended December 31, 1995 may not be submitted.
- (iii) The time schedule for submission of the returns (from date of report) has also been revised as under :-

| | |
|--------------------|-----------|
| New private banks | 21 days |
| Other Indian banks | One month |

- 4. With the stabilisation of this system which, hopefully will be seen by mid-1996, some of the returns currently being submitted to DBOD and other departments of RBI – furnishing same or similar data – are proposed to be withdrawn.
- 5. Data in the returns should be submitted on a floppy diskette, as earlier advised. The revised record formats are being forwarded separately. However, until the system stabilises, it has been decided that reporting banks should also file hard copies of the returns, duly signed by the Authorised Reporting Officials and countersigned by a whole-time director.
- 6. A Guidance Note for compilation of the DSB return is being forwarded separately.
- 7. In case any clarification is required in regard to the DSB returns, the Authorised Reporting Official may contact the Deputy General Manager, OSMOS Project Cell, Department of Supervision, Central Office, RBI, Bombay
- 8. Please acknowledge receipt.

Yours faithfully,

(A. M. M. Sarma)
Chief General Manager

DSB RETURNS

RETURN/STATEMENT No. 48 to 52

RESERVE BANK OF INDIA

Central Office
Department of Supervision
Centre – 1, World Trade Centre
Cuffe Parade, Mumbai – 400 005

DoS No. OSM.SRS.Bks. 74/15.02.800/95-96

November 23, 1995

**The Chief Executives of
all Foreign Banks in India**

Dear Sir,

Supervisory Reporting System – (Group ‘C’ Banks) DSB Returns (First Tranche)

1. Please refer to Deputy Governor (Shri S. P. Talwar)’s D.O. letter No. DoS.PS.SRS.Bks. 01/ 15.02.800/94-95 dated February 28, 1995 addressed to the Chief Executives of all Commercial Banks, introducing the new Supervisory Reporting System. The reporting formats of seven DSB Returns were forwarded as the first tranche of the proposed system, **on a trial basis**. We have since reviewed these formats in the light of the feed-back received from the banks at the launch workshops conducted by us at some centres as also through other inter-actions. In order to make these returns more compatible with the current levels of the in-house management information/ reporting systems in some of the major banks, the formats have been recast; a set of the revised formats is enclosed. These will constitute the **formal** reporting system (first tranche) and will come into effect as from end-December, 1995. Accordingly, banks are required to file DSB returns (I to V for Group ‘C’ banks) in the revised formats, beginning from December 31, 1995 (report date).
2. **The simplification of formats has been in two directions :**
 - (a) Items for reporting (lines) have been reduced, and
 - (b) In the return on Asset Quality (DSB – IV), reporting on the Risk Asset Portfolios has been bifurcated into Part A (relating to loan assets) and Part B (relating to risk assets)

This bifurcation has been made to accommodate the representations that the prudential norms currently in force relate to loans and advances and do not cover other risk assets and exposures and as such, asset classification system have not been put in place in respect of the latter in several banks. Banks which are unable to

report classification of risk assets other than loans i.e. in Part B of the DSB Return IV, may not, for the present, provide the classification; it is sufficient to give only the totals. This relaxation will be available for the current financial year i.e. until end-March, 1996 and it would be necessary to report the classification of these assets as from 30th June, 1996. A phase-in period of six months is considered adequate for putting in place the related MIS in the reporting banks, which currently manage their portfolio by partial reviews.

3. With the stabilisation of this reporting system which, hopefully may be seen by mid-1996, some of the returns currently being submitted to DBOD and other departments of RBI – furnishing same or similar data – are proposed to be withdrawn.
4. Data in the supervisory returns should be submitted on a floppy diskette, as earlier advised. The revised record formats are being sent separately. However, until the system stabilises, it has been decided that reporting banks should also file hard copies of the returns, duly signed by the Authorised Reporting Official and countersigned by the Chief Executive Officer in India.
5. Taking into account the experience of trial reporting by the banks as also the requests received in this behalf, the time for filing the returns by Group 'C' banks has now been set at 21 days from the report date.
6. A Guidance Note for compilation of the DSB returns is being forwarded separately.
7. In case any clarification is required in regard to the DSB returns, the Authorised Reporting Official may contact the Deputy General Manager, OSMOS Project Cell, Department of Supervision, Central Office, RBI, Bombay.
8. Please acknowledge receipt.

Yours faithfully,

(A. M. M. Sarma)
Chief General Manager



DSB RETURNS

RETURN/STATEMENT Nos . 48 To 54

Guidance Note to reporting institutions

I. INTRODUCTION

Reserve Bank of India has been obtaining several regulatory and statistical returns from banks for fulfilling its statutory responsibilities, notably for formulating monetary, credit and banking policies and monitoring regulatory compliance.

Why DSB returns ?

DSB returns introduced by the Department of Supervision (DoS) in 1995 are distinct from the returns earlier obtained from banks by RBI in that these are called for purposes of “prudential supervision”, i.e. for ensuring the financial soundness and safety of banks.

Prudential concerns relate to aspect such as solvency, capital adequacy, asset quality/portfolio risk profile, concentration of exposures, and connected or related lending in supervised institutions. Until now, these “concerns” were being explored along with such related matters as bank’s portfolio and risk management systems, internal controls, credit allocation, regulatory compliance, etc. in the periodical inspections of banks, undertaken by RBI at intervals ranging from one to two (or even three) years, i.e. as part of on-site supervision.

DoS monitors these prudential parameters at shorter intervals – mostly quarterly, by obtaining from banks, data relating to these aspects. This data-based supervision through in-house monitoring - known as off-site supervision and in some countries, also as continuous supervision – is a key element in the new strategy of supervision being implemented by DoS under the guidance of the Board for Financial Supervision (BFS).

DSB returns are ‘prudential’ reports to be filed with the Department of Supervision (DS) by banks (B). Such prudential reporting is proposed to be extended, in due course, to non-banking financial institutions as well, after necessary adaptations in data input. This prudential supervisory reporting system (PSRS) is designed to provide the Off-site monitoring and surveillance (OSMOS) capability in DoS.

DSB Returns are statutory

DSB returns are statutory returns being called in exercise of powers vested in RBI under Section 27(2) of Banking Regulations Act which read as under “ The Reserve Bank of India may at any time direct a banking company to furnish it within such time as may be specified by the Reserve Bank, with such statements and information relating to the business or affairs of the banking company (including any business or

affairs with which such banking company is concerned) as the Reserve Bank may consider necessary or expedient to obtain for the purpose of this Act.” Non-submission of or wrong reporting in these returns attract penalties as specified in Section 46 of the Act.

DSB Returns Vs. MIS in banks

After trial runs and review discussions with banks on the first round of returns introduced in February 1995, the inputs and structure of the returns have been received and simplified so as to correspond and be responsive to the baseline reporting capabilities of commercial banks in India. The phase –in period for enforcement of PSRS – initially scheduled from September 1995 –has been extended by two quarters in deference to the requests of several institutions, in order to accommodate banks with weak management information and internal reporting systems by giving time to upgrade their MIS to peer group/baseline MIS levels.

Date PSRS enters into effect

This reporting system becomes formally operative from the financial year 1996-97, with first round of reports to be filed relating to 31st March 1996.

Who should report ?

All commercial banks, including foreign banks operating with branches in India, are required to file DSB returns.

DSB returns have to be filed by foreign banks covering operations of all branches in India. These banks need to file only the first five returns. No.- I to V.

Reporting and Record keeping obligation

Reporting under PSRS should be based on the reporting institution’s books of accounts and other relevant records.

The reporting banks are required to keep copies of the returns/reports and of the detailed notes used in their preparation for a period of 3 years.

Focus of DSB Returns

Returns I to III constitute one sub-set of PSRS – with returns I showing report on (Risk weighted assets and exposures and III (report on operating results, accretion or drawing of capital) based on which the capital adequacy status of the bank is monitored on a quarterly basis (Return II).

Returns IV to VI represent another sub-set on the asset quality- reporting on asset quality and portfolio risk profile besides exposure concentration and connected lending being relating aspects.

Returns in Tranche II as and when introduced will focus on :

- a) “Risk Management” (liquidity, forex and interest rate) and
- b) Consolidated reporting for capital adequacy monitoring (on group basis)

Bank categorisation for reporting

For purposes of PSRS, reporting banks are put in three categories.

Category ‘A’ banks are local banks i.e. Indian banks, having overseas branches and subsidiaries.

Category ‘B’ banks are local banks other than ‘A’ category i.e. having no overseas branch network.

Category ‘C’ banks are foreign banks (i.e. incorporated overseas) and conducting branch operations in India.

In respect of banks in ‘A’ Category, Returns I, III, IV and V require reporting in respect of a bank’s Indian operations only. For some time, quarterly reporting under the “RALOO” Statements for overseas branches, currently being filed with the bank’s Head Offices as well with the RBI (Department of Supervision) will continue monitoring the overseas operations.

Automation

DOS prefers DSB returns to be submitted on diskette. The relevant guidance for data compilation and validations in diskette format is separately provided in the Annexures.

Who should file the returns ?

DSB returns should be filed with DoS, **duly certified by the Chief Executive of the bank and another member of senior management team** (executive) – normally the person in charge of the regulatory reporting and compliance function in the bank.

In case of foreign banks, the principal officer in India (appointed under Section 35B of Banking Regulation Act) has to file the “duly certified” reports, with another senior officer.

Where to file or mail DSB returns ?

DSB returns should be addressed to:

The Chief General Manager,
Department of Supervision,
Reserve Bank of India, Central Office,
Centre I, World Trade Centre,
Cuffe Parade, Mumbai 400 005.

One copy of the set of returns should also be sent to the officer-in-charge of DoS of the Regional Office of RBI, which has supervisory jurisdiction over the bank and to which the bank submits the regulatory returns.

Guidance Note on DSB RETURNS

DSB RETURN - I

REPORT ON ASSETS, LIABILITIES AND EXPOSURES

Part - A – ASSETS

Amounts in foreign currency are to be converted at the “middle rate” on the date of reporting and reported in rupee equivalent under column No.4.

1. CASH FUNDS

1.2 Balances/Deposits with RBI

Amounts due from RBI are to be shown in line 11.3

2. DUE FROM BANKS IN INDIA/BANKS OVERSEAS

2.2 Money at call & Short notice

Short notice money represents funds placed upto 14 days in inter-bank money Market.

2.3 & Placements/Time Deposits

3.2 Placements are funds lent out/ placed at term (of over 14 days) in inter-bank money market. Time deposits are those held as deposits with other banks Deposits placed with NABARD and SIDBI for compliance with priority sector lending target are to be shown in Line 2.3. Deposits held with overseas branches (of the reporting bank) are to be shown in line No.12 (Indian banks)or 11.5 (foreign banks).

2.4 & Loans and advances

3.3 Loans, advances and overdrafts extended to other banks should be shown here and not in lines Nos. 9.2 and 9.3 (granted to non-banks). Participation certificates (without risk) issued by other banks, held in the reporting bank's portfolio should also be shown here, i.e. as bank exposure.

4.2. SLR/APPROVED SECURITIES

Valuation of Government and other approved securities has to be as per the current norms /guidelines of RBI.

5. OTHER DEBT SECURITIES

5.1 GOI Recapitalisation Bonds.

These are the interest bearing (10 year) bonds issued by Government of India to nationalised banks.

5.2 Financial institutions

Financial Institutions represent public financial institutions as defined in Section 4A of the Companies Act, 1956. Presently these are:

1. Industrial Credit & Investment Corporation of India Ltd.
2. Industrial Finance Corporation of India Ltd.
3. Industrial Development Bank of India
4. Life Insurance Corporation of India
5. Unit Trust of India
6. Industrial Investment Bank of India Ltd.
(Industrial Reconstruction Bank of India)
7. General Insurance Corporation of India
8. National Insurance Company Ltd.
9. New India Assurance Company Ltd.
10. Oriental Fire & Insurance Company Ltd.
11. United Fire & General Insurance Company
12. SCICI Ltd.
13. Tourism Finance Corporation of India Ltd.
14. Risk Capital & Technology Finance Corporation Ltd.
15. Technology Development & Information Company of India Ltd.
16. Power Finance Corporation of India
17. National Housing Bank
18. Small Industries Development Bank of India
19. Rural Electrification Corporation of India
20. Indian Railway Finance Corporation

6. EQUITIES

Report equity investments which are not reported in line 8, i.e. subsidiaries and participation (see definition below). In other words, equity holdings of less than 20%.

8. EQUITIES (PARTICIPATIONS)

8.1 & 8.2 Subsidiaries

Defined as investments in equity of 51 % and over in a body corporate.

8.3 Participation

Defined as equity Investments in corporates of 20 percent and above but less than 51 percent.

9. LOANS AND ADVANCES (BEFORE PROVISIONS, ETC.)

Report advances granted and outstanding against non-bank borrowers or parties. Loans and advances to banks are reported in lines 2.4 and 3.3. The amounts should be shown 'gross' i.e. before provisions are deducted.

9.1 Bills purchased and discounted

Bills rediscounted should be excluded ; these are to be shown as off-balance sheet exposure.

The "Gross" loans portfolio should not be confused with "gross credit" definition used for credit budgeting where bills rediscounted is grossed up. Gross amount only implies that the amount is prior to netting of risk provisions, unrealised interest and credit recoveries held in suspense.

9x.1 Unrealised interest in suspense

Only those banks which maintain Interest Suspense Account have to report.

9x.2 Credit recoveries in suspense

Amount recovered in respect of advances and not adjusted to loan accounts but held in suspense/sundry or similar accounts such as claims received from DICGC/ECGC. Despite the current practice of showing these amounts under "other liabilities", in this return, these are to be shown here and deducted from Loans & Advances to arrive at the net loans and advances.

9x.3 Provisions for credit losses

Provisions made for non-performing loans and advances are to be shown under this head. Provisions held against off-balance sheet credit exposures i.e. non funded credits are to be shown under "other liabilities" in line 21.3

11. OTHER ASSETS

11.3 Amounts due from RBI

Interest payable on special/interest bearing deposits with RBI, other claims like agency commission should be reported.

11.5 Due from overseas parent bank

Only foreign banks to report. Typically represents overdrawn in Vostro Account.

11.7 All other

This residuary or omnibus head includes all other items normally grouped under "other assets" in balance sheet and carry a 100% risk weight. Those specifically listed are either those carrying lower risk weight or meriting special supervisory attention.

12. FUNDS PLACED WITH OVERSEAS BRANCHES

12.1. On capital account

Indian banks having foreign branches only to report. Relates to amount held as capital at overseas branches.

12.2 On deposit account

Relates to deposits, other than capital deposits, placed at the overseas branches of the reporting bank in case of Indian banks. Foreign banks are to report deposits placed with their overseas offices.

13. FIXED ASSETS (NET)

13.1. Bank premises and equipments

Report premises, furniture and fixtures, lease assets, etc., net of depreciation under this head.

13.2 Other real estate owned (non-banking)

Values to be stated net of depreciation. This head lists properties not used by bank for business purposes. Real estate acquired by the bank in satisfaction of claims but not yet disposed of as required under Section 9 of the Banking Regulation Act, 1949 will also be reported here.

14. INTANGIBLE ASSETS

Report assets which have no tangible value, such as preliminary/pre-operative and deferred revenue expenditure and not written off/charged to Profit & Loss Account.

PART – B – LIABILITIES

15. CUSTOMER DEPOSITS

15.1.3 Time Deposits

Report all types of deposits except current and savings deposits.

15.3 Certificates of Deposit

Report CDs issued by the bank.

15.2. NRI Deposits

Report India Development Bonds issued by SBI in 1992 in US\$ and GBP under this head, among others.

17. FUNDS OF OVERSEAS BRANCHES ON DEPOSITS

17.1 In capital funds account

To be reported by foreign banks only. Long term deposits held by the Head Office of the reporting bank with Indian offices counting for “local capital” are to be shown unless shown under capital account.

17.2 In deposit accounts

Deposits held by foreign offices of the reporting bank. In case of foreign banks, deposits other than those in line 17.1

18. BORROWINGS (CREDIT INSTITUTIONS)

18.3 From Banks/Financial Institutions in India

Amounts of refinance obtained should also be reported under this column.

19. BORROWINGS (CAPITAL MARKET)

19.2 By issue of other debt paper

All borrowings in the capital market other than those by way of bonds/debentures (line 19.1) such as medium term notes(MTNs) etc.

20. OTHER LIABILITIES

20.2 Provision for taxes (Net)

The amount should be shown net of advance tax paid and tax deducted at source (TDS). Interest tax on loans and advances collected but not remitted to Government, if included in the total, the relevant amount should be shown separately as footnote by asterisk. This amount should agree with the amount reported in line 01.X, Section A of Return III.

21. RISK PROVISIONS (OTHER)

21.1 For Investments

Provisions held, if any, for value impairment of investments, to the extent it has not been netted off to be shown here.

21.2 For other impaired assets

Provisions for estimated/anticipated losses in respect of assets other than loans and investments, such as receivables and other items under “other assets”, to the extent they have not been netted off against such assets, to be shown here.

21.3 For contingent/non-funded exposures

Provisions made for expected losses in respect of non-funded/off-balance sheet exposures to be shown here.

22. SUBORDINATION LOANS

As defined in DBOD circular BP.BC.No.117/21.01.002/92 dated 22 April 1992 on Capital Adequacy Standard; such loans are “unsecured and subordinated to the claims of all other creditors”.

23. LONG TERM LAONS FROM MULTILATERAL AGENCIES

Long term loans obtained from multilateral agencies such as World Bank, ADB, etc. should be reported under this head.

24. HYBRID CAPITAL

As defined in the DBOD circular referred to above – these are debt instruments which combine some characteristics of equity and some of debt.

Part – C – CAPITAL AND RESERVES

26. RESERVES

26.5.1 Revaluation reserve (Property)

Reserve created out of revaluation of immovable properties like bank premises, etc., should be shown here.

26.5.2 Revaluation reserve (Financial assets)

Any reserve created by revaluation of assets other than fixed assets such as equity investments – normally undertaken by financial institutions has to be shown separately in this line.

27. SURPLUS

Balance of profit (after tax) carried from previous year is to be reported. The operating profit (pre-audit) is to be shown in line 30.

28. UNDISCLOSED RESERVES

Undisclosed reserves are reserves (created out of post-tax profits and not encumbered by any known liability) such as contingency fund or any other fund which are not disclosed as reserves but included in “other liabilities and provisions” in the Balance sheet-should be segregated and shown here.

29. GENERAL PROVISIONS

These are provisions, other than specific provisions, which are made for meeting possible losses on NPAs. Provisions for advances below Rs. 25,000/-, even if made on the basis of prescribed percentage of the aggregate balance, are to be treated as specific provisions.

Floating provisions, if any, including provisions for advances at rural branches under Section 36(1) (viiia) of the Income Tax Act 1961, may be shown as general provisions to the extent they have not been set off against the provisions required to be made for NPAs.

PART - D

OFF-BALANCE SHEET EXPOSURES

(CREDIT CONTINGENTS AND COMMITMENTS)

32. GUARANTEES - FINANCIAL

Include deferred payment guarantees.

33. GUARANTEES – OTHER

Include Tendered/bid bonds, performance bonds, indemnity bonds.

34. ACCEPTANCES AND ENDORSEMENTS

Report bills accepted or co-accepted;

Letters of credit to which the bank has added its confirmation; and such other items which have the character of acceptance.

36. BINDING COMMITMENTS TO EXTEND CREDIT.

Commitments to extend credit for a period longer than one year and irrevocable in nature – involving also payment of commitment charge to the lending institution – should be reported.

Unutilised credit limits under overdrafts/cash credit facilities need not be reported, as they are short term facilities.

37. SALE AND REPURCHASE AGREEMENTS/ASSETS SALES WITH RECOURSE

Asset sales with recourse and asset sale and repurchase agreements are to be reported. Repurchase agreements in Government securities permitted to be undertaken are to be reported here by selling banks.

Guidance Note on DSB RETURN - II

REPORT ON CAPITAL ADEQUACY

All commercial banks are now required to maintain a minimum capital to risk weighted assets ratio (CRAR) of 8 percent, on an ongoing basis. RBI introduced a risk-based capital standard for commercial banks, including foreign banks operating with branches in India, in the year 1992-93. Compliance with the prescribed capital ratio is monitored by DoS through the DSB Return No.II (Report on Capital Adequacy), on a quarterly basis.

For completion of this return, instructions contained in DBOD circular No. BP.BC. 117/21/01/002/92 dated April 22, 1992 on "Capital Adequacy Measures", and further instructions issued from time to time in this behalf, are to be referred by banks.

GENERAL :

The report on capital adequacy is divided into three parts. The first part provides the summary position of the risk-based capital ratios (viz.CRAR and Core Capital to Risk Assets Ratio) on the reporting date. The supporting schedules 1 and 2- constituting parts 2 and 3 of the return-detail the computation of capital base and Risk Weighted Assets, respectively.

For computation of the capital base, domestic banks are to report in schedule I and foreign banks in schedule 1.F. (in a different format)

Indian banks having overseas branches should report CRAR on a global basis (i.e. CRAR for the bank as a whole); i.e. risk weighted assets of overseas branches are also to be included. Supplementary schedule 2(O), ("O" referring to overseas branches) shows computation of risk weighted assets and exposures relating to overseas offices.

In schedule 1 and 1.F, and schedule 2, cross references to the line numbers of items reported in Return I are given for facility of reporting/checking.

SCHEDULE – I

COMPUTATION OF CAPITAL BASE (FOR DOMESTIC BANKS)

CORE CAPITAL (Tier I)

Core capital –also known as Tier –I capital – provides the most permanent and readily available support to a bank against unexpected losses. Core/Tier I capital, in case of domestic banks (i.e. those incorporated in India) consists of shareholders' equity less specified deductions.

Shareholders' equity comprises paid-up capital, statutory reserves and other disclosed free reserves and unallocated surplus. Capital reserves representing surplus arising out of sale proceeds of capital assets and capital gifts (such as the World Bank's subvention to four public sector banks in 1994-95) are also reckoned as shareholder equity.

(a) Paid-up capital

Relates only to the paid-up equity or ordinary share capital. Currently, Indian banks do not issue preference share capital (Under "Basle" or BIS Capital formula, perpetual, non-cumulative preferred shares including such shares convertible into ordinary shares are reckoned as core capital).

(b) Disclosed free reserves

These are reserves (as distinct from provisions which are earmarked for value impairment of assets and as such "not free") shown in the (published) annual accounts and are created by appropriation of retained earnings. As such, these exclude revaluation reserves.

Disclosed reserves include,

- (i) Statutory reserves representing the reserves created out of the disclosed profits in compliance with the Section 17 of the Banking Regulation Act, 1949.
- (ii) Other revenue reserves created out of transfer from the post tax profits.
- (iii) Amount in Share premium account.
- (iv) Capital reserves which represent surplus on sale of capital assets, viz. fixed assets and permanent category of investments and held in separate account.

(c) Unallocated Surplus

Represents retained earnings not appropriated to any reserve. This comprises (i) profit of previous years carried forward and (ii) interim retained profits i.e. profit for part of the year after making provisions for risk and tax and certified by external auditors.

II. Deductions from shareholders equity include

- (i) Accumulated losses of prior years.
- (ii) Loss to date in the current year (i.e. end of the reporting quarter) which represents diminution of capital funds.
- (iii) Other intangible assets.

Goodwill, if any, carried on the balance sheet/books of the bank should also be deducted as an intangible asset.

- (iv) Equity investment in subsidiaries : A bank subsidiary is as defined in section 4 of the Companies Act, 1956, i.e. where the bank holds at least 51 % of the equity.
- (v) Deficit or shortfall in risk and other provisions.

A bank may have identified a loss to be provisioned but is waiting for completion of audit/approval of Board and such other expected event or may wish to, as a matter of policy, make provision in stages, also be indicated.

Shortfall in provisions may additionally be based on review of asset classification as provided in Section 3(E) of DSB Return IV : This deficit arises typically by reason of the fact that banks make loan loss provisions annually and the asset quality may have deteriorated since the balance sheet date to reporting date.

SUPPLEMENTARY CAPITAL (Tier II)

Supplementary capital – also known as Tier II capital – represents elements of capital that are less permanent in nature or less readily available to sustain unexpected losses.

The following comprises supplementary capital:

(i) Revaluation Reserves

Revaluation reserves arises from the revaluation of assets such as tangible fixed assets (e.g. bank premises) and fixed financial investments. However, in view of the uncertainty as to their actual realisable value when sold under difficult market conditions or in a forced sale and are also subject to taxation, revaluation reserves are reckoned for “capital reporting and computation” at a discount of 55 percent, i.e. 45 percent of value is only added for inclusion in Tier II capital. Revaluation reserves, as disclosed in the Balance Sheet, are only reckoned for inclusion in capital base in case of banks.

(ii) Undisclosed Reserves

Contingency funds/any other funds which are not disclosed as reserves but are actually in the nature of reserves.

(iii) Hybrid Capital (Hc) Instruments

Capital instruments which combine some characteristics of equity and some of debt.

HC instruments include typically –

- Perpetual cumulative preference shares and such shares convertible into ordinary shares.
- Perpetual sub-ordinated debt including such debt which is convertible into equity.

(iv) General Provisions

While reporting general provisions under Tier II capital, adequate care must be taken to see that sufficient provisions have been made for all known losses and foreseeable potential losses. Typically, these include any provisions made against loans classified as current or standards (10% provisions made against substandard loans is a specific provision and is not a general provision).

(v) Subordinated Term Debt

- **Sub-ordinated term loan capital** with maturity of 5 years and over (i.e. a minimum original maturity of 5 years), should be fully paid-up, unsecured, subordinated to the claims of other creditors and should not be redeemable at the initiative of the holder (put option) or without the consent of the RBI. The debt should be reduced on a straight line amortisation basis, leaving no more than 20% of the original amount issued outstanding in the final year before redemption. Subordinated debts with original maturity of less than 5 years or with a remaining maturity of one year will not be included in Tier-II capital.

- **Dated preferred shares**

Limits on the use of different capital.

- (a) The Tier II capital should not exceed the total amount of Tier-I capital. “Head room deduction” is used to downsize the Tier II capital to the level of Tier I.
- (b) General provisions are reckoned for Tier II capital only to a maximum amount of 1.25% of the sum of risk weighted assets.
- (c) Subordinated term debt (in tier II capital) should not exceed 50 percent of the Tier I capital .

SCHEDULE – I (F)

(FOREIGN BANKS)

Capital Base in India comprises

(a) Local Capital Funds

These are interest free funds remitted from Head Office, kept in a separate account in Indian books, specifically for the purpose of meeting the local capital adequacy norms.

(b) STATUTORY

Refers to Reserve funds kept in separate account/s in Indian books in compliance with the provisions of the B. R. Act 1949 and DBOD circular BP. 1504/CA69 (D) 89 dated March 27, 1989.

(c) CAPITAL RESERVES

represent:

- (i) Surplus arising out of sale of assets in India and not repatriable during the bank's operations in India and
- (ii) Interest-free funds remitted from abroad for the purpose of acquisition of property and held in a separate account in Indian books.

(d) RETAINED SURPLUS

Remittable surplus retained in Indian books which is not repatriable for the duration of the bank's operations in India.

Unremitted surplus could be treated as Tier I capital to the extent the following conditions are satisfied.

- the bank undertakes not to remit the funds abroad and retains these as capital funds in a separate account; and
- an auditors' certificate is submitted to the effect that these funds represent surplus remittable to Head Office after tax assessments are completed or tax appeals are decided, and do not include funds in the nature of provisions towards tax or for any other contingency.

DEDUCTIONS

Debit balance in Head Office account

Debit balance in the Head Office account will be deducted from "local capital" as detailed above.

However, net credit balance held in the inter-office accounts with Head Office/branches overseas will not be reckoned as capital funds.

Schedule - 2

Risk Weighted Assets and Exposure

This schedule is common both for Indian banks and foreign banks.

SECTION A –ASSETS

Assets under this section are to be classified into four broad risk categories, i.e. zero risk, 20 percent risk, 50 percent risk and 100 percent risk, primarily based on credit or counter party (default) risk.

(a) **Assets with 0% risk weight**

- i) Cash and deposits with RBI
- ii) SLR assets i.e. Debt securities qualifying for statutory liquidity regulation of RBI
- iii) Recapitalisation bonds.
- iv) Loans and advances and other credit facilities (non-funded) to the extent guaranteed by the Government of India/State Governments.
- v) Loans to staff and against deposits and other specified collateral such as NSC, IVP, KVP, etc.
- vi) Interest due/accrued on Government Securities.
- vii) Dues from RBI, such as agency commission, etc.
- viii) Advance tax paid and tax deducted at source TDS (net).

Capital reducing assets viz. Those which are deducted from Tier I capital such as Equity Investments in subsidiaries, Intangible assets and losses, evidently, have zero risk weight.

(b) **Assets with 20% risk weight**

- i) All claims on banks and Public Financial Institutions (PFIs) including Certificates of Deposits (CDs).

Public Financial Institutions are those institutions as defined/notified in terms of Section 4A of the Companies Act, 1956 (please refer guidance in line 5.3 of (Return I).

- ii) Loans and advances guaranteed by banks/PFIs.
- iii) Bills purchased/discounted under Letters of Credit and acceptances of other banks.

(c) Assets with 50% risk weight

Advances covered by guarantees of DICGC/ECGC.

(d) Assets with 100% risk weight

- i) Debt Securities other than SLR assets
- ii) Investments in subordinated debt instruments and bonds issued by Banks and PFIs for their Tier II capital.
- iii) Equity investments in foreign equities.
- iv) Other participations
- v) Loans and advances (including bills) other than listed in groups (a),(b) &(c)
- vi) Other assets – other than group (a)
- vii) Fixed assets

Asset Netting

- i) Cash margins, including margins of liquid collateral (i.e. bank deposits held as collateral) may be set off against such loans and advances.
- ii) Provisions held for possible loss/value impairment) against bad debts/assets may be netted off from such advances/assets.

Exclusion

Bills rediscounted should be excluded from the portfolio of bills discounted and are to be reported as contingent credit exposure under “Acceptances and Endorsements” (line No.34) carrying a risk weight of 20 percent.

SCHEDULE – 2 (O)

This schedule applied to overseas operations of Indian banks.

Risk weights for various items are given as under:

Assets with 0 % risk weight

- i) Cash
- ii) Balances with monetary authorities of host countries
- iii) Investments in Government securities
- iv) Claims guaranteed by Government of India/State Governments.

Assets with 20 % risk weight

- i) Balances in current account with other banks
- ii) All other claims on banks including funds loaned in money markets, deposit placements, investments in CDs/FRNs, etc

Assets with 100 % risk weight

- i) Investments in non-bank sectors
- ii) Claims of PSU of Government of India/State Governments
- iii) All other banking and infrastructural assets

Asset Netting

Netting is allowed for advances collateralised by cash, against deposits and in respect of assets where provisions for depreciation for bad and doubtful debts have been made.

OFF-BALANCE SHEET ITEMS

Off-balance sheet items should be reported under

(Applicable to domestic and overseas operations):

Section B - (Contingent credit exposures) and

Section C – (Contracts/derivatives)

Risk weighting for all off-balance sheet items is to be undertaken in two stages First, a conversion factor is applied for arriving at on-balance sheet values. Thereafter, risk weights should be applied to the resultant on-balance sheet values depending upon the counterparty.

SECTION B – CONTINGENT CREDIT EXPOSURES

In case of Credit Contingents, the conversion factor to be applied is credit conversion factor (CCF) which produces on-balance sheet values.

OBS items with 100% CCF

- (i) Direct credit substitutes, viz General guarantees indebtedness (including standby letters of credit serving as financial guarantees for loans and securities)
- (ii) Acceptances (including endorsements with the character of acceptances).
- (iii) Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank.
- (iv) Forwards asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.

OBS items with 50% CCF

- (i) Transaction-related contingent items (such as performance bonds, bid bonds, warranties and standby letters of credit related to particular transactions).
- (ii) Note issuance facilities and revolving underwriting facilities.
- (iii) Other commitments (e.g. formal standby facilities and credit lines) with an original maturity of over one year.

OBS items with 20% CCF

- (i) Short-term self-liquidating trade-related contingencies (such as documentary credits collateralised by the underlying shipments).

OBS items with 0% CCF

Commitment with an original maturity up to one year, or which can be unconditionally cancelled at any time.

Acceptances and Endorsements

Bills of exchanges accepted /co-accepted/endorsed by the bank on behalf of constituents are to be reported under this item.

Bills rediscounted with other banks and financial institutions will also be reported under this head.

Letters of credits issued by the bank, not collateralised by documents, confirmations added by the bank to letters of credits as also issued by other bank/s will be reported under this item.

Committed Credit lines – undrawn

Commitments to extend credit for a period longer than one year and irrevocable in nature should be reported.

Unutilised credit under overdraft / cash credit limits need not be reported as they are short term and revocable facilities.

Transactions/assets sales with recourse: (Please refer to guidance provided in DSB Return I line 37).

SECTION C – CONTRACTS/DERIVATIVES

The conversion factor applied varies with the term of the contract (time period) and is applied to the notional principal amount of the contract. The contracts relate broadly to two categories – to either foreign exchange rates or interest rates.

Foreign exchange contracts include the following

- i) Cross currency interest rate swaps
- ii) Forward foreign exchange contracts
- iii) Currency futures
- iv) Currency options purchased
- v) Other contracts of a similar nature

As in the case of other off-Balance Sheet items, a two stage calculation as prescribed below shall be applied.

Step 1 : The notional principal amount of each instrument is multiplied by the conversion factor given below:

Foreign exchange contracts with an original maturity of 14 calendar days or less irrespective of the counter party, are assigned “Zero” risk weight.

| Original maturity | Conversion factor |
|----------------------------------|--|
| Less than one year | 2.0 per cent |
| One year and less than two years | 5.0 per cent (i.e. 2 per cent + 3 per cent) |
| For each additional year | 3.0 per cent |

Sept 2 : The adjusted value thus obtained shall be multiplied by the risk weightage allotted to the relevant counter-party as given in Section A.

Interest rate contracts

Interest rate contracts include the following

- i) Single currency interest rate swaps
- ii) Basis swaps
- iii) Forward rate agreements
- iv) Interest rate futures
- v) Interest rate options purchased
- vi) Other contracts of a similar nature

Step 1 : The notional principal amount of each instrument should be multiplied by the percentages given below:

| Original maturity | Conversion factor |
|----------------------------------|--------------------------|
| Less than one year | 0.5 per cent |
| One year and less than two years | 1.0 per cent |
| For each additional year | 1.0 per cent |

Step 2 : The adjusted value thus obtained shall be multiplied by the risk weightage allotted to the relevant counterparty as given in Section A.

Section D - Capital charge for market risk

In terms of the instructions contained in A.D. (M.A. Series) circular No.25 dated October 6,1995 issued by Exchange Control Department, banks are required to maintain additional Tier I capital, over and above the prescribed 4 per cent risk weighted assets as capital charge for its own position in foreign exchange. This add-on capital should not be less than 5 per cent of the “own open position” in foreign exchange. The maximum permitted open position of each bank is approved by the RBI.

Guidance Note on

DSB RETURN III

REPORT ON QUARTERLY OPERATING RESULTS

General

The report on quarterly operating results is divided into two sections. Section A relates to computation of Earnings Before Provisions and Taxes (EBPT) ; this has to be filed by banks quarterly.

Section B shows the provisions and the computations of Profit after Taxes (PAT) and its appropriations. The data under Section B need to be filled in the quarter during which provisions and appropriations are made by the bank.

SECTION A - (EARNING BEFORE PROVISIONS AND TAXES)

1.3 & 1.4: Discount on commercial bills /Treasury bills

Discount on commercial bills and treasury bills is to be reported – net of rediscounts. It may be noted that interest on Government (dated) Securities is to be reported in line 1.5

9 : Value adjustment of “current” securities

Investments in approved securities are required to be bifurcated into “Permanent” and “Current” investments. (For the financial year 1996-97, not less than 50 percent of investments in approved securities should be held in current category.)

“Current” category of approved securities is to be revalued at market rates, i.e. marked to market, at end of each quarter vide DBOD circular FSC. B.C.143A/24.48.001/91-92 dated June 20, 1992.

Depreciation, computed in “current securities is to be reported here as an operating expense i.e. in arriving at the operating profit. This is not withstanding guidelines contained in DBOD circular BP.BC.25/21.04.048/96-97 dated March 19,1996 which permits banks to show the depreciation in the value of ‘current’ investments under “Provisions and Contingencies” i.e. as deduction from operating profit.

Section B - (NET PROFIT AND RETAINED EARNINGS)

15.2 For depreciation in securities and investments

Provisions for investments other than “current” category to be reported under this head.

Guidance Note on

DSB RETURN IV

REPORT ON ASSET QUALITY

SECTION 1

PORTFOLIO ANALYSIS

Period of delinquency refer to default in interest or instalment.

An amount is said to be past due/overdue when it has not been paid 30 days after the due date.

Part A – Loans and Advances (including bill credit)

Non-performing loans and advances are as defined in DBOD Circular BP.BC.129/21.04.043/92 dated April 27 1992 and clarifications issued thereon subsequently from time to time.

Part B – Other interest bearing assets

Other interest bearing assets include commercial paper, notes and bonds of corporates, inter-bank assets, lease receivables, etc. where, interest/rentals accrue to the assets with the lapse of time as in case of loans and advances.

Currently, prudential norms are in force for classification and provisioning of loan assets. Definition of non-performing Loans (NPLs) i.e. two quarter past due in the payment of interest or instalment/principal and their classification are to be extended to other interest bearing assets (OIBA) and other risk assets and exposures (Section 2 –Part B), for the purpose of this return.

SECTION 2

CLASSIFICATION RISK ASSETS

Classification of loans and advances (Part –A).

Other risk assets and exposures (Part – B).

Classification of loans and advances shall be made as per the instructions contained in DBOD circulars referred to in Section 1 above.

Currently, norms for classification of assets cover only loans and advances portfolios of banks. These norms are to be extended to other risk assets and exposures for their classification, for this return.

SECTION 3

CHANGE IN ASSET QUALITY PROFILE

Loans and Advances

A(ii) New Advances made during the quarter/half year

New advances including additional drawings on existing cash credit/ overdraft accounts are to be reported.

A(iii) Amounts recovered

Reduction in the outstandings of the existing cash credit/overdraft accounts to be also shown under amounts recovered.

Guidance Note on **DSB RETURN V**

REPORT ON LARGE CREDITS

SECTION - A

Report top twenty large credits to individual borrowers (other than banks), irrespective of their percentage of such exposures to the bank's capitals funds.

TOTAL CREDIT EXPOSURE (TCE) to an individual borrower in (in section A) or a borrower group (in section B) Comprises both funded credit and non-funded exposures. For the purpose of exposure limits, higher of the outstanding or sanctioned limit is to be reported.

Funded exposure

Comprises loans and advances (including bills purchased/discounted), investments in bonds/debentures and equities.

Non – funded exposures

Comprises guarantees (financial), guarantees (non-financial), letters of credit, underwriting commitments and others.

SECTION - B

Report top twenty large credits to borrower groups irrespective of the percentage of such exposures to the bank's capital funds.

SECTION - C

Report top ten large credits exposures to banks irrespective of the percentage of such exposures to the bank's capital funds.

Indian banks having foreign offices should report top ten bank exposures at foreign offices in addition to those at Indian offices.

Funded exposures

Include due from (other) banks, i.e. (balances and deposits held, all loans and placements) credit extended by loans and overdrafts, investments made in bank's CDs, notes, bonds and equities.

Non-funded Credit Exposures

Include confirmation of LCs opened by other banks and such other irrevocable credit line and contingent credits.

SECTION - D

This section lists out the items for computing the capital funds for the purpose of prudential exposure limits.

Guidance Note on **DSB RETURN VI**

REPORT ON CONNECTED LENDING

SECTION - A

Subsidiaries and associates

Subsidiary is as defined in Section 4 of the (Indian) Companies Act, 1956.

Associates here refer to companies in which the bank exercises or control the exercise of voting power.

Control over management is the key factor to decide whether a company is an associate of the reporting bank.

Report type and amount of credit as under

i) Funded Exposures:

Comprise loans and advances (including bills purchased), deposit placement, commercial paper, notes/bonds purchased, receivables.

ii) Non-funded Exposures:

Comprise guarantees (financial), guarantees (non-financial), letters of credit, underwriting commitments and others.

SECTION - B

Significant shareholder

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

“Interest/Related firms”

The significant shareholders 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 the bank.

SECTION - C

Directors and Managers

Directors are members of Board of Directors (or local Boards/Advisory Committees, if any). Managers include Chief Executive Officer and members of the (executive) management team (senior executive or top management, i.e. those in charge of functions and territories).

Loans/Credits to directors exempted under section 20 of Banking Regulation Act, 1949 are to be excluded for the purpose of reporting in this return.

Facilities like bills purchased/discounted (whether documentary or clean and sight or usance and whether on D/A basis or D/P basis), purchase of Cheques, and non-fund credit facilities like issue of guarantees , purchase of debentures from third parties , etc. are not regarded as “loans and advances” within the meaning of Section 20 of the Banking Regulation Act, 1949.

Guidance Note on **DSB RETURN VII**

REPORT ON OWNERSHIP & CONTROL

This is a report required to be submitted only by domestic (the Indian Banks) at half yearly intervals. The reference date are 31st March and 30th September (and not 30th June and 31st December; as originally indicated in the DoS circular No. PS.SRS.Bks.3/95 dated February 28, 1995). This change in reference dates is effected for better alignment of reporting dates.

PARA - A

Report the first ten largest shareholders' status by code – use the code given below.

- | | | | |
|-----|------|---|--|
| 1. | GOI | - | Government of India |
| 2. | RBI | - | Reserve Bank of India |
| 3. | ISG | - | Indian State Government |
| 4. | RFI | - | Resident Financial Institution (incl.banks) |
| 5. | RMF | - | Resident Mutual Fund |
| 6. | RPS | - | Resident Para-Statal (Public Sector Undertaking) |
| 7. | RPC | - | Resident Private Corporate |
| 8. | RII | - | Resident Indian Individuals |
| 9. | NRI | - | Non-Resident Indian (Individual) |
| 10. | NRIC | - | Non-Resident Indian Corporate |
| 11. | FFI | - | Foreign Financial Institution |
| 12. | FCI | - | Foreign Corporate/Individual |

PART B – SHAREHOLDER CONTROL

For this return 'Controller' shareholder is defined as a shareholder (person or corporate) who, either alone or with any associate or associates is entitled to exercise or control the exercise of 15 percent or more of the voting power at any general meeting of the bank or the parent company of which the bank is subsidiary.

Significant shareholder is as defined in Section B of DSB return VI.

Guidance Note on

ANNEXURE I

VALIDATIONS OF THE RETURNS

The objective of these validations is to check for arithmetical accuracy within the individual returns as well as consistency of figures reported across the returns. Also it helps in compliance with certain guidelines provided as mentioned in the returns. Banks should take care to fill in the returns accurately.

Return I – Report on Assets, Liabilities and Exposures (Indian offices)

General

- Sub totals should be equal to total of individual amounts under each sub total item.

Example:

1. CASH FUNDS = 1.1. Cash on hand + 1.2 Balances/deposits with RBI

- Grand totals should be equal to totals of all sub totals, excluding those items that are explicitly not included.

Example:

Total of Assets Part A (Total of lines 1 to 14 excluding line 9) is equal to (=)

Total of Liabilities Part B(Total of lines 15 to 24) plus (+)

Total of Capital & Reserves Part C (Total of lines 25 to 30)

Part - A Assets

Part - A

1. Line 10. LOANS AND ADVANCES (Net) should be equal to Line 9. LOANS AND ADVANCES (GROSS) -(minus) line 9X. Netting items on the loan assets.

Part - B

Nil

Part - C

1. If an amount is mentioned in Line 27. (SURPLUS – Unallocated & carried over), Line 27.X (Accumulated losses of previous years) should not be filled in and vice versa.

2. If an amount is mentioned in Line 30. (OPERATING SURPLUS in current year), Line 30.X (OPERATING DEFICIT in current year) should not be filled in and vice versa.
3. Amount mentioned in line 27.X and/or 30.X (if any) should be adjusted (i.e. subtracted) with Total of Capital and Reserves (Total of lines 25 to 30).
4. Negative sign should not be mentioned against the amounts shown at line 27.X and 30.X

Annexure - 1

1. Balances in Current a/cs – with banks in India should be the same as the amount mentioned at line 2.1 of Part A – Assets.
2. Balances in Current a/cs – with banks outside India (Nostros) should be the same as the amount mentioned at line 3.1 of Part A – Assets.

Return II Report on Capital Adequacy

I. CAPITAL BASE

1. Core (tier one) Capital (cc) should be same as reported as A. CORE (Tier one) CAPITAL (Net) of Schedule I.
2. Supplementary (tier two) Capital should be same as reported at B. SUPPLEMENTARY (Tier Two) CAPITAL of Schedule I.
3. Total Capital (TC) should be same as reported at C. TOTAL CAPITAL (A+B) of Schedule I.

II. RISK WEIGHTED ASSETS

Amounts mentioned in iv, v, vi and iv(o), v(o), vi(o) should be same as reported in respective schedules.

Return II Schedule 1 (For Domestic Banks)

1. Amount mentioned against each item should be same as reported at respective line numbers of Return I.

Example

25 Paid up capital. Amount reported against this item should be same as reported in Return I.

2. Deficit in loan loss provisions should be same as reported in (Item E Of Sec 3 of Return iv). This item should be reported only when there is deficit in loss provisions.

3. A-CORE. (Tier One) CAPITAL (Net) is equal to
CORE Capital (gross) minus Deductions total.
4. (26.5.1) Property revaluation Reserve. This amount should be 45 % of amount mentioned in 26.5.1 of Return I.
5. General provisions amount is restricted to 1.25 % TRWA as mentioned in the first page of Return II. If the amount of general provisions is less than the above computed amount, actual amount as reported in line 29 of Return I is mentioned.
6. (28) Undisclosed reserves details are to be recorded at the end of schedule 1.
Total of these amounts should be same as reported at line 28 of Return I.
7. (22.2) Sub-ordinated term debt items (if reported) should be less than or equal to 50% of CORE CAPITAL OF "A" total (Net).
8. Head room deduction should be present, if the TIER 2 Capital – Gross total is more than "A" CORE (Tier one) Capital Net.
9. Supplementary (Tier two) Capital should be less than or equal to "A" CORE (Tier one) Capital (Net). In other words Tier Two capital can not exceed Tier One Capital.
10. C-TOTAL CAPITAL (A+B) capital base amount should match with total of A.CORE (Tier one) Capital (Net) + B SUPPLEMENTARY (Tier two) Capital.

Return II Schedule 1F (meant for foreign banks in India)

Same as described in Schedule 1.

Return II Schedule 2 Section A

1. Respective items amount in column 3 should be same as reported in Return I
Example:
Cash & RBI. Amount mentioned in column 3 should be same as reported in Return I.
2. Sub totals should match with total of sub-items and similarly grand total.
3. Horizontal and vertical calculations (additions/subtractions/multiplication) should be done as defined.
 - (i) Column 5 = col 3 – Col.4
 - (ii) Column 7 = col 5 x col.6
 - (iii) Amount should not be filled in wherever "X"s are marked.

Return II Schedule 2 Section B

1. Respective items amount in column 3 should be same as reported in Return I.
2. Sub totals should match with total of sub items and similarly grand totals.
3. Horizontal and vertical calculations (additions/subtractions/multiplication) should be as defined.
 - (i) Column 5 = Col 3 – Col 4
 - (ii) Column 8 = Col 5 x Col 6 x Col.7
 - (iii) Amount should not be filled in wherever “X”s are marked.

Return II Schedule 2 Section C

1. Respective items amount in column 4 should be same as reported in Return I.
2. Sub totals should match with total of sub items and similarly grand totals.
3. Horizontal and vertical calculations (additions/subtractions/multiplications) should be done as defined.

$$\text{Col 6} = \text{Col. 4} \times \text{Col 2} \times \text{Col5}$$

Return II Schedule 2 Section D

1. Amount Capital charge 5 % Amount.

Return III Report on quarterly operating Result

Section A

General

Items with negative amount should be shown with a minus sign.

1. Sub totals of major items should match with totals of individual items under each subtotal items.

Example:

$$\text{Item 01} = 01.1 + \dots + 01.7$$

2. Current quarter amount (Col.3) should be less than Current year i.e., from April to date (col 4).
3. 01A. INTEREST INCOME (Net of interest tax) = 01.INTEREST INCOME MINUS 01.X Interest tax (remittable to Govt).

4. If the amount mentioned at 04.2 Profit/(Loss) on forex operations is loss negative sign should be mentioned.
5. If the amount mentioned at 09.1 Profit/(loss) on sale of fixed assets is loss negative sign should be mentioned.
6. If the amount mentioned at 09.2 Profit/(loss) on sale of other assets is loss negative sign should be mentioned.
7. Amount mentioned at 10. Non-operating income/(expenses) should be net of non-operating income and expense . In other words either income or expense should be mentioned. If the amount is an expense minus sign should be mentioned.
8. Interest receivables on NPAs (Memorandum Item)

$$\text{Item iv} = (\text{i} + \text{ii}) - \text{iii}$$

Return III Section B

1. Item 11 should be the same as mentioned at item 11 of Section "A".
2. Item 17 = Item 15 – Item 16
3. Item 19 = Item 17 – Item 18
4. Item 21 = Item 19 – Item 20
5. Item 23 = Item 21 + Item 22

Memorandum item

Credit and charges should be adjusted to arrive Net profit/loss after extra-ordinary and prior period items.

Return IV Report on Asset Quality

General

1. Sub totals should match with total of individual amounts under each sub total item (horizontal and vertical totals should match with respective items amount)
2. Grand total should match with totals of all sub totals.

Section I

Part A

1. C. Total (A+B) of col 5 should be same as reported at line 9 of Return I.
2. C. Total (A+B) of col 2 should be same as reported at line 9.3 of Return I.
3. C. Total (A+B) of col 3 should be same as reported at line 9.2 of Return I.
4. C. Total (A+B) of col. 4 should be same as reported at line 9.1 Return I.
5. Last date of portfolio review should be filled in.

Section 2

Part A

1. Total of Col 2 (outstanding amount) should be same as reported at line 9 of Return I.

Section 3

1. B. Current Balance (of gross loan assets) of total column should be same as reported at line 9 of Return I.

Section 4

1. Total (1 to 10) of col.2 (Total credit outstanding) should be same as reported at line 9 of Return I.
2. Total (1 to 10) of col 5 (loss provisions held) should be same as reported at D. Loss provisions held of total columns of Section 3 of Return IV.

Return V Report on large credits

General

1. Sub totals should match with total of individual amounts under each sub total item (horizontal and vertical totals should match with respective items amount)
2. Grand total should match with totals of all sub totals.

Return VI Report on connected Lending

(only for Indian banks)

Nil

Return VII Report on ownership and control

(only for Indian banks)

General

1. Sub totals should match with total of individual amounts under each sub total item (horizontal and vertical totals should match with respective items amount)
2. Grand total should match with totals of all sub totals.

Guidance Note on

ANNEXURE II

Guidelines while preparing DSB Returns (Floppy)

Layout

The layout of the Returns is as follows:

Field Code: Field Description # Field value; Field value

Field Codes

Field Codes are represented by the Alphabets A – G followed by three numerals and a colon sign (:) e.g. **A001:**

Alphabets A-G represent Return I to VII (Return VI & VII pertain to banks other than foreign banks)

The : is in integral part of the Field Code and there should be no space between the numeral and the :

In some cases the Field Code are split into sub-groups:

e.g. **E001a:, E001b:** etc.

where the field is further sub-divided then the Field Code is to be specified as:

e.g. **E003a1:, E003a2:** etc.

The following Field codes are common to all the forms and must not be changed :

Code: Bank Name:, Period:, ReportDate:, Names:, Designation:, PlacesDates:

An example of how to fill the above codes is as follows:

Code: Bank code # 01

Specify the Bank code allotted to your bank for the purpose of DSB Returns

BankName: Name of Reporting Bank # ABC Bank Ltd.

Specify the name of your bank

Period: For the Quarter ended # June 96

Specify the Calendar month and two digits of the year

Report Date: Date of Report # 01/07/96

Names: Names of Reporting Officials # Name of First Official: Name of Second Official

Specify names of Reporting Officials separated by :

Designation: Designation of Official #Designation of 1st Official; Designation of 2nd Official

Specify designations of Reporting officials separated by ;

PlacesDates: #Mumbai;01/07/96;Mumbai:01/07/96

Specify Place and Date of Report separated by;

You may use i: to specify Text/Headings, Whatever comes after i: is ignored by the system while importing the data. Blank lines if any should be preceded by i:

The Field Codes should not be formatted as centre-aligned or right aligned. They should **always be left aligned.**

Field Descriptions

Following the Field Codes are the field descriptions which are basically meant to aid in data entry. Field descriptions are ignored by the system when importing data.

(Hash sign)

Following the Field Description comes the # sign. This indicates to the system that what follows is the data pertaining to the field code appearing in the same line. If the field description extends to more than one line then you may precede the first line with i: and the field code and # should be in the same line. There should be only **one#** in a line.

Field Value

After the # comes the first field value. When more than one field value is required each field value will be separated by ; (semi-colon).

Entering Data

Special care must be taken while entering data in respect of the following:

I. Return I (ALE – Annexure 3 – Sundry Debtors)

Data for fields A 189 to A 191 must be entered in the following manner:

| i: | Outstanding for | # Total | ; Sr.No.; | Name ; | Amt ; | Provisions |
|-----------|--------------------------|----------------|------------------|----------------|--------------|-------------------|
| | A189; | # | ; | | | |
| | A189a:>6mths & upto 1 yr | # | ;1 | ;Debtors name1 | ; | |
| | A189b: | # | ;2 | ;Debtors name2 | ; | |
| | A189c: | # | ;3 | ;Debtors name3 | ; | |
| | A190: | # | | | | |
| | A190a:>1 yr & upto 3 yrs | # | ;1 | ;Debtors name1 | ; | |
| | A190b: | # | ;2 | ;Debtors name2 | ; | |
| | A 190c: | # | ;3 | ;Debtors name3 | ; | |

Against Field code A189:, A190: and A191: data has to be entered only under Total, whereas for sub-fields viz. A 189; etc. data has to be entered under each heading.

II. Return III (Operating Results)

Data should be entered for **Current Quarter** as well as **April to Date**

III. Return IV (Section V – Top 30 Impaired Credits)

Specify **D085a:** to **D085z:** for first 26 impaired credits and then **D085aa: to D085ad:** for 27 to 30.

IV. Return V (Section B-Advances to Large Borrower Groups)

The Data has to be furnished in the following manner:

| i: | Sr.No.;Customer Name;Funded;Non Funded;TCE;Adj TCE;Adj TCE | | | | | |
|----------------|---|---|---|---|---|---|
| E003a: | #Totals:Groupname | ; | ; | ; | ; | ; |
| E003a1: | #1; Co.name1 | ; | ; | ; | ; | ; |
| E003a2: | #2; Co.name2 | ; | ; | ; | ; | ; |
| E003b: | #Totals:Groupname | ; | ; | ; | ; | ; |
| E003b1: | # Co.name1 | ; | ; | ; | ; | ; |
| E003b2 | # Co.name2 | ; | ; | ; | ; | ; |
| E004: Totals # | | ; | ; | ; | ; | ; |

V. Return VII (Ownership Pattern – Part C – Board of Directors) and

Enter Data for this Return in the following manner:

i: Sr.No.;Director Name;Occupation &Address;App.ToBoard;Other Cos;Board Com.

G013a:#1; Om Prakash;Chairman-Address1, Address2,Address3,12/12/91;ABC Bank;Finance Com;

G013b1:#2;HariOm;Director-Address1,Address2,Address3;13/06/89;PQR Co;

G03b2:#; ; ;13/06/94;ABC Co;

G013b3:#; ; ; 23/06/93;XYZ Co;

In the above example Omprakash is the Chairman of ABC Bank. Hari Om is Director in PQR Co.and also in ABC & XYZ Companies. Since Hari Om is a Director in more than one Company his field code should be sub-divided i.e. G013b1:, G013b2: etc. followed by #. Because Serial No., Name, address is common you may type a semi- colon (;) three times then followed by appointment date and Company name. Also, please note that if the Address comprises of 4 lines, it has to be entered in sequence separated by **commas**.

VI. Return VI (Connected Lending – Part B – Interested Enterprises)

Enter Data for this Return in the following manner:

i: Sr.No.;Assisted; Director;Interested Director;Type&Amount;Terms of Cr.;Asset Classification &Provisions

F004a1:#;ABC Co.Ltd;Mr.X brother of Chairman;BG-amt,LC-amt, TL –amt

F004a2.# ;Hypothecation,Mortgage;Standard

F004b1:#2;PQR Co.Ltd;Mr.Y brother of Chairman;BG-amt,LC-amt, TL-amt; Hypothecation

F004b2:#,Mortgage;Standard

In the above illustration

ABC Co. Represents the interested enterprises. Mr.X is brother of Chairman of the bank. Then specify each facility and amount thereagainst followed by terms of credit and finally asset classification. If the number of characters exceeds 256 break the field into sub-fields followed by # and continue with the data. As usual semi-colon will separate each field.

General Guidelines

The Returns may be prepared in any DOS Editor, word processor, spreadsheet.

However, the following points are to be borne in mind:

1. Each Return should be in a separate file.
2. If Wordstar is used then use Non-Documents mode to create the file.

If the file is created in Wordstar Document mode to convert it to Text format do the following procedure:

Open the file in Non-document mode. Pull down Utilities Menu, choose Reformat and Rest of document to save the file as Text.

3. If a Windows based word processor or spreadsheet is used for preparing the Returns use the File Save As option of the File Menu to save the document as Text file.
4. If a DOS based spreadsheet/DBMS is used for preparing the Returns use Print as ASCII file option (PRN/TXT File).
5. When creating the Spreadsheet ensure that the Annexures are in the same worksheet and below the Return and not to the *Right* of the Return.
6. You may place the Field Code, Field Description,#, Field value and ; in separate columns. Also place the columns for #, data values and ; after taking into account the number of data values expected in the Return.
7. The number of data values filled in should exactly match with the number of values given in the ASCII Text file- neither more nor less.
8. Bank's using windows based spreadsheet may use Format–Cell–Alignment–Wrap Text option to word wrap description in one cell.
9. Do not create your own field or modify the existing fieldnames.
10. If any explanatory Note is to be given about particular data you may do so in the covering letter. Do not mark the data with any special character e.g. @, *.
11. Do not format the data with commas (,) or (*)
12. If the data value is 0 enter **0**. Do not enter **NA, NIL, -**
13. Do not leave numeric data values blank, please enter **0**
14. In case of -ve values do not enclose in **brackets**. However you may precede the value with minus sign.
15. Signature of Reporting officials have to be preceded with i:.
16. A print out of the floppy format besides the Returns on Floppy and Hard Copy of the Returns have to be sent.
17. Before sending the floppy to us check for the following:
 - a) Missing Field Codes or i:
 - b) Missing : between data values
 - c) Missing # before the first data value or extra #

18. When forwarding the Floppy to the Bank ensure that they are labelled as follows:
Bankname,,Name of Returns (DSB) and Period of Returns.
19. Kindly also advise us separately Address of the Bank, Names of officials to contact.
Telephone No., Fax No., E-mail address if any to enable us to update our records.

RETURN/STATEMENT No. 48

[Private & Confidential]

DSB – RETURN I

REPORT ON ASSETS, LIABILITIES AND EXPOSURES (INDIAN OFFICES)

Reporting Institution _____
For the quarter ended _____
Date of Report _____

| (Rs. in lakhs) | | | |
|----------------|------|--------|--------------------------------------|
| Line No. | Item | Amount | Of which, held in foreign currencies |
| (1) | (2) | (3) | (4) |

(PART A – ASSETS)

| | | | | | |
|-----|---|---|---|---|---|
| 1. | CASH FUNDS | [|] | [|] |
| 1.1 | Cash on hand | | | | |
| 1.2 | Balances/deposits with RBI | | | | |
| 2 | DUE FROM BANKS IN INDIA | [|] | [|] |
| 2.1 | Balances in current a/cs. (Annexure 1-A) | | | | |
| 2.2 | Money at call and short notice | | | | |
| 2.3 | Placements/time deposits | | | | |
| 2.4 | Loans and advances | | | | |
| 3 | DUE FROM BANKS OVERSEAS | [|] | [|] |
| 3.1 | Balances in current a/cs. (Annexure 1-B) | | | | |
| 3.2 | Placements/time deposits | | | | |
| 3.3 | Loans and Advances | | | | |

| | | | | | |
|-----|---|---|---|---|---|
| 4 | SLR/APPROVED SECURITIES | [|] | [|] |
| 4.1 | GOI Treasury Bills | | | | |
| 4.2 | GOI (dated) securities | | | | |
| 4.3 | State Govt. – do - | | | | |
| 4.4 | Other approved securities | | | | |
| 5 | OTHER DEBT SECURITIES | [|] | [|] |
| 5.1 | GOI Recapitalisation Bonds | | | | |
| 5.2 | Bonds of Banks/FIs | | | | |
| 5.3 | Bonds of PSUs | | | | |
| 5.4 | Bonds and debentures of other corporates | | | | |
| 5.5 | Bank certificates of deposits | | | | |
| 5.6 | Commercial paper | | | | |
| 5.7 | Other domestic | | | | |
| 6 | EQUITIES (Other than in Line No. 8) | [|] | [|] |
| 6.1 | Shares – PSUs | | | | |
| 6.2 | Shares – other Corporates | | | | |
| 6.3 | Others | | | | |
| 7. | FOREIGN (PORTFOLIO) INVESTMENT | [|] | [|] |
| 7.1 | Debt securities | | | | |
| 7.2 | Other investments | | | | |
| 8. | EQUITIES (PARTICIPATIONS) | [|] | [|] |
| 8.1 | Subsidiaries - Financial | | | | |
| 8.2 | Subsidiaries – Non-financial | | | | |

| | | | | |
|------|--|---|---|-----|
| 8.3 | Other Participations | | | |
| 9. | LOANS AND ADVANCES (GROSS) | [|] | [] |
| 9.1 | Bills purchased and discounted | | | |
| 9.2 | Cash Credits/ Overdrafts | | | |
| 9.3 | Loans | | | |
| 9X | Netting items on loan assets | (|) | () |
| 9X.1 | Unrealised interest in suspense | | | |
| 9X.2 | Credit recoveries in suspense | | | |
| 9X.3 | Provisions for credit losses (funded credits) | | | |
| 10. | LOAN & ADVANCES (Net) | [|] | [] |
| 11 | OTHER ASSETS | | | |
| 11.1 | Interest accrued on Govt. securities | | | |
| 11.2 | Advance Tax paid & TDS (net) | | | |
| 11.3 | Amounts due from RBI | | | |
| 11.4 | Inter-branch adjustment a/c. (net) [Annexure 2] | | | |
| 11.5 | Due from overseas parent bank | | | |
| 11.6 | Sundry Debtors (Annexure 3) | | | |
| 11.7 | All other | | | |
| 12. | FUNDS PLACED WITH OVERSEAS BRANCHES | [|] | [] |
| 12.1 | On Capital a/c.s | | | |
| 12.2 | On deposit a/cs. | | | |

| | | | | | |
|------|--|---|---|---|---|
| 13. | FIXED ASSETS (Net) | [|] | [|] |
| 13.1 | Bank premises & equipment | | | | |
| 13.2 | Other real estate owned (non- banking) | | | | |
| 14. | INTANGIBLE ASSETS (Other than debit balance in P & L a/c. at lines 27X and 30X) | [|] | [|] |
| | TOTAL ASSETS | | | | |
| | (Total of lines 1 to 14 excluding line 9) | | | | |

(PART B – LIABILITIES)

| | | | | | |
|--------|--|---|---|---|---|
| 15. | CUSTOMER DEPOSITS | [|] | [|] |
| 15.1 | DEPOSITS – Resident | | | | |
| 15.1.1 | Current Accounts | | | | |
| 15.1.2 | Savings Accounts | | | | |
| 15.1.3 | Time deposits | | | | |
| 15.2 | NRI Deposits (incl. India Development Bonds) | | | | |
| 15.3 | Certificates of Deposits | | | | |
| 16. | DEPOSITS OF BANKS | [|] | [|] |
| 16.1 | Banks in India | | | | |
| 16.2 | Overseas Banks | | | | |
| | (Group ‘A’ Banks) | | | | |
| 17. | FUNDS OF OVERSEAS BRANCHES ON DEPOSIT | [|] | [|] |
| 17.1 | In Capital funds a/c | | | | |
| 17.2 | In deposit accounts | | | | |
| 18. | BORROWINGS (Credit Institutions) | [|] | [|] |

| | | | | |
|---|--|-------|---|-----|
| 18.1 | In Inter-bank market (Call/Notice) | | | |
| 18.2 | From Reserve Bank of India | | | |
| 18.3 | From Banks/Financial Institutions in India | | | |
| 18.4 | From Banks/Financial Institutions outside India | | | |
| 19. | BORROWING (Capital Market) | [|] | [] |
| 19.1 | By Issue of Bonds | | | |
| 19.2 | By issue of other debt paper | | | |
| 20. | OTHER LIABILITIES | [|] | [] |
| 20.1 | Interest accrued/ payable (provision) | | | |
| 20.2 | Provision for taxes (net) | | | |
| 20.3 | Inter-branch adjustments a/c. (net) [Annexure 2] | | | |
| 20.4 | All other | | | |
| 21 | RISK PROVISIONS (Other than netted off Assets) | [|] | [] |
| 21.1 | For investments | | | |
| 21.2 | For other impaired assets | | | |
| 21.3 | For contingent/non-funded exposures | | | |
| 22 | SUB-ORDINATED LOANS | [|] | [] |
| 22.1 | Due in five years | | | |
| 22.2 | Due after five years | | | |
| 23. | Long term loans from multilateral agencies | [|] | [] |
| 24. | 'HYBRID' Capital | [|] | [] |
| TOTAL LIABILITIES (Total of lines 15 to 24) | | <hr/> | | |

(PART C – CAPITAL AND RESERVES)

| | | | | |
|-------------------------------------|--|---|---|---------|
| 25. | PAID-UP SHARE CAPITAL | [|] | X X X X |
| 26. | RESERVES (Disclosed) | [|] | X X X X |
| 26.1 | Share Premium a/c. | | | |
| 26.2 | Other Capital reserves (excl. revaluation reserves) | | | |
| 26.3 | Statutory Reserve | | | |
| 26.4 | Other revenue reserves | | | |
| 26.5 | Revaluation reserves | | | |
| 26.5.1. | - do - (property) | | | |
| 26.5.2 | - do - (financial assets) | | | |
| 27. | SURPLUS – Unallocated & carried over | [|] | |
| 27.X | (Accumulated losses of previous years) | (|) | () |
| 28. | Undisclosed reserves | [|] | |
| 29. | General provisions | [|] | |
| 30. | OPERATING SURPLUS In current year | [|] | [] |
| 30.X. | OPERATING DEFICIT In current year | [|] | [] |
| <hr/> | | | | |
| TOTAL CAPITAL & RESERVES | | | | |
| (Total of lines 25 to 30) | | | | |

(PART D : OFF BALANCE SHEET EXPOSURE)

| | | |
|------------|--|---|
| I. | CREDIT CONTINGENTS & COMMITMENTS | Book Value (Rs. in lakhs) |
| 31. | Letters of credit – Documentary | |
| 32. | Guarantees – Financial | |
| 33. | Guarantees – Other | |
| 34. | Acceptances and Endorsements | |
| 35. | Underwriting and standby commitments | |
| 36. | Binding commitments to extend credits (over 1 year) – Undrawn | |
| 37. | Sale and repurchase agreements/Asset sales with recourse | |
| 38. | Liability on a/c. of partly paid securities | |
| II. | CONTRACTS/DERIVATIVES | Notional Principal Amount (Rs. in lakhs) |
| | FOREIGN EXCHANGE CONTRACTS (Outstanding) | |
| 39. | Forward forex contracts | |
| 40. | Currency Options purchased (Futuristic Section) | |
| 41. | Currency futures | |
| 42. | Cross currency interest rate swaps | |
| | INTEREST RATE RELATED CONTRACTS | |
| 43. | Forward rate agreements | |
| 44. | Interest rate options | |
| 45. | Interest rate futures | |
| 46. | Single currency interest rate swaps | |
| 47. | Basis Swaps | |

AUTHORISED REPORTING OFFICIAL

SIGNATURE

NAME

DESIGNATION

PLACE & DATE

COUNTER SIGNED BY

RETURN/STATEMENT NO. 48 (Contd.)

ANNEXURE - 1

CURRENT ACCOUNTS WITH BANKS

(Rs. in Lakhs)

Balance in Current a/c.

- with banks in India _____
- with banks outside India (Nostros) _____

LONG OUTSTANDING UNRECONCILED ENTRIES

| A. ACCOUNTS WITH BANKS IN INDIA | DEBIT ENTRIES | | CREDIT ENTRIES | |
|---------------------------------|---------------|--------|----------------|--------|
| | No. | Amount | No. | Amount |

Pending reconciliation for

- i) Over 3 months and upto 6 months
- ii) Over 6 months and upto 12 months
- iii) Over 1 years and upto 2 years
- iv) Over 2 years

TOTAL

B. ACCOUNTS WITH BANKS OVERSEAS

| DEBIT ENTRIES | | CREDIT ENTRIES | |
|---------------|--------|----------------|--------|
| No. | Amount | No. | Amount |

Pending reconciliation for

- i) Over 3 months and upto 6 months
- ii) Over 6 months and upto 12 months
- iii) Over 1 years and upto 2 years
- iv) Over 2 years

TOTAL

MEMORANDUM ITEM

Loss provision made, if any , in

- A. _____
- B. _____

RETURN/STATEMENT NO. 48 (Contd.)

ANNEXURE – 2

INTER BRANCH ADJUSTMENT ACCOUNT AGEING ANALYSIS OF LONG OUTSTANDING ENTRIES

(Rs. in lakhs)

OUTSTANDING /PENDING RECONCILIATION FOR

DEBIT ENTRIES No. Amount

CREDIT ENTRIES No. Amount

i) Over 6 months and upto 12 months

ii) Over 1 years and upto 2 years

iii) Over 2 years and upto 3 years

iv) Over 3 years

TOTAL

Memorandum Item

Loss provision made, if any

ANNEXURE – 3

SUNDRY DEBTORS ACCOUNT (Long outstanding large amounts)*

(Rs. in lakhs)

| Outstanding for | Total amount | Sr. No. | Name (due from) | Amount due | Provision made |
|--|--------------|----------|-----------------|------------|----------------|
| A) Over 6 months and upto 12 months but less than 1 year | | 1. 2. | | | |
| B) Over 1 year and upto 2 years but less than 2 years | | 1. 2. | | | |
| C) Over 3 years | | 1. 2. | | | |

* Large amounts : Rs. 10 lakhs for banks having total assets of Rs. 10,000 crores and over; Rs. 1 lakh for other banks

RETURN/STATEMENT No. 49

[Private & Confidential]
DSB RETURN II

REPORT ON CAPITAL ADEQUACY

For the quarter ended _____
Reporting Institution _____
Date of Report _____

(Amts/Values in Rs. lakhs)

| | Amount | Reference |
|---|---------------------|-------------------------|
| I. CAPITAL BASE | | |
| (i) Core (Tier one) Capital (CC) | | } Schedule 1 |
| (ii) Supplementary (Tier two) Capital | | } or |
| (iii) Total Capital (TC) | | } 1F |
| II. RISK WEIGHTED ASSETS (INDIAN OFFICES) | Risk adjusted value | Schedule 2 |
| (iv) Assets (Funded) | | } - Sec. A. |
| (v) Contingent credit exposures | | } - Sec. B. |
| (vi) Contracts/Derivative Exposures | | } - Sec. C. |
| Sub-total | [] | |
| * (Overseas Branches) | | Schedule 2 |
| (iv)(o) Assets (Funded) | | } - Sec. A. |
| (v) (o) Contingent credit exposures | | } - Sec. B. |
| (vi) (o) Contracts/Derivative Exposures | | } - Sec. C. |
| Sub-total | [] | |
| TOTAL RISK WEIGHTED ASSETS (TRWA) (iv + v+ vi) + [iv(o)+v(o)+vi(o)] | | |
| III. RISK -BASED CAPITAL RATIOS | | End Of Quarter |
| | | Current Previous |
| CRAR (% TC/TRWA) | | |
| CORE CRAR (% CC/TRWA) | | |

(MEMORANDUM ITEM)

Capital charge for open forex position

(Refer to Section D)

Authorised Reporting Official

Countersigning Official

Signature

Name

Designation

Place & Date

- * To be reported **only by 'A' Group banks** [i.e. Indian banks having foreign branches. For this purpose, the format of Schedule 2, may be used after renumbering it as Schedule 2(o)].

RETURN/STATEMENT No. 49 (Contd.)

SCHEDULE - 1

COMPUTATION OF CAPITAL BASE (FOR DOMESTIC BANKS)

| Line No. of Ret.I | Item | Amount | (Rs. in lakhs) |
|---|---|--------|----------------|
| | CORE SECTION | | |
| 25 | Paid-Up Capital | | |
| 26.1 to 26.4 | Reserves | | |
| 27 | “Surplus” unallocated CORE capital (Gross) | [|] |
| | (Deduct) | | |
| 27.X | Losses of prior years | (|) |
| 30.X | Loss to date in current year | (|) |
| 14 | Other Intangible assets | (|) |
| 8.1 & 8.2 | Investments in subsidiaries | (|) |
| @ | Deficit in loan loss provision | (|) |
| | (Deductions – total) | | |
| A – CORE (Tier One) CAPITAL (Net) | | [|] |
| | (SUPPLEMENTARY CAPITAL) | [|] |
| 26.5.1 | Property Revaluation Reserve (@ 45% book value) | | |
| 28 @@ | Undisclosed reserves | | |
| 24 | Hybrid Capital | | |
| 29 | General Provisions (Restricted to 1.25% of TRWA) | | |
| 22.2 | Sub-ordinated term debt (restricted to 50% of CORE CAPITAL at A above) | | |
| | TIER 2 CAPITAL – GROSS TOTAL | [|] |
| (Less:)* | Head room deduction | (|) |
| B – SUPPLEMENTARY (Tier Two) CAPITAL | | [|] |
| C | TOTAL CAPITAL (A + B) (Capital Base) | [|] |

NOTES :

@ (As assessed in Sec. 3 of Return IV)

@ @ The bank has to report the composition of “undisclosed reserves” held in miscellaneous accounts, with an explanatory note as under :-

Undisclosed Reserves – Composition

| Name of Account | Amount (Rs. in lakhs) | Grouped under (in financial a/c.) |
|-----------------|-----------------------|--------------------------------------|
|-----------------|-----------------------|--------------------------------------|

| | | |
|-------|-------|-------|
| ----- | ----- | ----- |
|-------|-------|-------|

* Represents the amount of Tier two capital (gross total) in excess of Core (Tier One) Capital. Head room deduction is used to downsize it to the level of Core Capital.

RETURN/STATEMENT No. 49 (Contd.)

SCHEDULE - 1(F)

Computation of Capital Base in India (For Foreign Banks)

| Line No. of Ret.I | Item | Amount | (Rs. in lakhs) |
|-------------------------|---|--------------------------------|--------------------------|
| 25. | Local Capital Funds @ | [] | |
| 26.2 | Capital reserves (excl. revaluation reserve) | | |
| 26.3 | Statutory reserve fund | | |
| # | Remittable surplus | | |
| | [LOCAL OWN FUNDS] | <hr/> [] | |
| | Deduct | | |
| 27.X | Loss of prior year/s to be funded by Head Office | () | |
| 30.X | Loss to date in current year | () | |
| 11.5 | Debit balance in Head Office a/c. @@ | () | |
| 14. | Intangible assets | () | |
| * | Credit losses not provided for | () | |
| | (Deduction – Total) | <hr/> () | |
| A. | CORE (Tier One) CAPITAL | | [] |
| 26.5.1 | Property Revaluation reserve (@ 45% book value) | | |
| 29 | General loss reserve (restricted to 1.25% of TRWA) | | |
| 22.2 | Sub-ordinated term debt (restricted to 50% of A) Other eligible items (Specify) | | |
| | Tier 2 Capital - Gross Total | [] | |
| | (Less) Head room deduction | () | |
| B. | SUPPLEMENTARY (Tier 2) CAPITAL | | [] |
| C. | TOTAL CAPITAL/CAPITAL BASE IN INDIA (A + B) | | [] |
| * | (As assessed in Sec. 3 of Return IV) | | |

NOTES :-

25 @ Local Capital Funds (LCF) comprise of

“Interest free funds remitted from Head Office” (Overseas Parent) kept in a separate account in Indian books specifically for the purpose of meeting the (local) Capital adequacy norms.

26.2 Capital Reserves representing surplus arising out of sale of assets in India and not repatriable during the bank's operations in India and interest free funds remitted from abroad for the purpose of acquisition of property and held in a separate account in Indian books.

26.3 Statutory reserve fund

Remittable surplus retained in Indian books which is not repatriable for the duration of the bank's operation in India.

The entire unremitted surplus could be treated as Tier I capital provided :-

- (a) the bank undertakes not to remit the funds abroad but retain these as capital funds in a separate account, and
- (b) an auditors' certificate is submitted to the effect that these funds represent surplus remittable to H.O., once tax assessments are completed or tax appeals are decided, and do not include funds in the nature of provisions towards tax or for any other contingency.

@@ Any debit balance in Head office account will have to be set off against the capital. However, net credit balance, if any, in the inter-office accounts of Head office/branches overseas will not be reckoned as capital funds.

RETURN/STATEMENT No. 49 (Contd.)

SCHEDULE - 2

RISK WEIGHTED ASSETS & EXPOSURES (INDIAN OFFICES)

SECTION A – ASSETS

(Amounts/Values in Rs. Lakhs)

| Line No (In Ret.I) | Asset Item | Book Value | Margins and provisions | Books Value (Net) (3 – 4) | RW (%) | Risk adjusted value (Col.5x6) |
|--------------------------|--|---------------|------------------------------|---------------------------------|-----------|-------------------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1. | Cash & RBI | | x x x x | | 0 | x x x |
| 2. & 3 | Due from banks | | x x x x | | 20 | |
| 4 | SLR Assets | | x x x x | | 0 | x x x |
| 5.1 | Recapitalisa- tion Bonds | | x x x x | | 0 | x x x |
| 5.2 to 5.7 | Other debt securities | | | | 100 | |
| 6. | Equities | | | | 100 | |
| 7. | Foreign Investments | | | | 100 | |
| 8.3 | Other parti- cipations | | | | 100 | |
| 9 | LOANS & ADVANCE- MENTS (Incl. bill credit) | | | | | |
| | ● To Staff | | x x x | | 0 | x x x |
| | ● Against bank deposits & specified collateral | | x x x | | 0 | x x x |

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|--------------------------------------|---|-------|-------|-------|-----|-----------------|
| | ● To Govt. (GOI/State) | | x x x | | 0 | x x x |
| | ● Govt. Guaranteed | | x x x | | 0 | x x x |
| | ● bank Guaranteed | | x x x | | 20 | |
| | ● bills purch- hased under other bank LCs/ accep- tance credits | | | | 20 | |
| | ● ECGC /DICGC guaranteed “covered” credits only | | x x x | | 50 | |
| | ● All other loans & advances (including bills) | | | | 100 | |
| 11. | OTHER ASSETS | | | | | |
| 11.1 | Interest due/accrued on Govt. securities | | x x x | | 0 | x x x |
| 11.2 | Advance Tax Paid & TDS (Net) | | x x x | | 0 | x x x |
| 11.3 | Due from RBI | | x x x | | 0 | x x x |
| 11.4 & 11.6 & 11.7 ** | Residuary “Other Assets) Including for bill credits | | x x x | | 100 | |
| 13. | Fixed Assets (net) | | x x x | | 100 | |
| | Total Risk Weighted Assets (TRWA) | _____ | | _____ | | _____ [_____] |

RETURN/STATEMENT No. 49 (Contd.)

SECTION - B – CONTINGENT CREDIT EXPOSURES

| Credit contingent/ OBS item | Client/ Obligant or gua- rantor (group) | Total Book Expo- sures (Gross) | Marg- ins and Provi- sions | Book Expo- sure (Net) (3-4) | CCF for conti- nent | RW for obli- gant | Risk adjusted value (RAV) of exposure (5x6x7) |
|---|---|--|-------------------------------------|---|------------------------------|-------------------------|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 31 LETTER OF CREDIT (Docy) | Govt./s | | | | 20 | 0 | 0 |
| -do- | Banks | | | | 20 | 20 | |
| -do- | Others | | | | 20 | 100 | |
| | | [] | | [] | | | [] |
| 32 GUARANTEES - FINANCIAL | Govt./s | | | | 100 | 0 | 0 |
| -do- | Banks | | | | 100 | 20 | |
| -do- | Others | | | | 100 | 100 | |
| | | [] | | [] | | | [] |
| 33 GUARANTEES – OTHERS | Govt./s | | | | 50 | 0 | 0 |
| -do- | Banks | | | | 50 | 20 | |
| -do- | Others | | | | 50 | 100 | |
| | | [] | | [] | | | [] |
| 34 ACCEPTA- NCES & ENDORSE- MENTS | Govt./s | | | | 100 | 0 | |
| -do- | Banks | | | | 100 | 20 | |
| -do- | Others | | | | 100 | 100 | |
| | | [] | | [] | | | [] |
| 35 UNDERWRI- TING & STANDBY COMMIT- MENTS | Govt./s | | | | 100 | 0 | |
| -do- | Banks | | | | 100 | 20 | |
| -do- | Others | | | | 100 | 100 | |
| | | [] | | [] | | | [] |

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|-----|---|---------|---------|-----|---------|-----|-----|---------|
| 36 | UNDRAWN COMMITTED CREDIT LINES | Govt./s | | | | 100 | 0 | |
| | -do- | Banks | | | | 100 | 20 | |
| | -do- | Others | | | | 100 | 100 | |
| | | | [] | | [] | | | [] |
| 37 | TRANSACTION/ ASSET SALES WITH RECOURSE | Govt./s | | | | 100 | 0 | |
| | -do- | Banks | | | | 100 | 20 | |
| | -do- | Others | | | | 100 | 100 | |
| | | | [] | | [] | | | [] |
| 38. | LIABILITY ON ACCOUNT OF PARTLY PAID SHARES | XXXX | | | | | 100 | |
| | TOTAL FOR CREDIT CONTING- ENTS | | [] | | [] | | | [] |

(MEMORANDUM ITEM)

Amount Rs. in lakhs

Claim against the bank not
acknowledged as debt

RETURN/STATEMENT No. 49 (Contd.)

SECTION – C – CONTRACTS/DERIVATIVES

| Item | Credit Conver- sion Factor | Counter party/ client | Notional Principal Amount | Risk Weight (%) | Risk adjusted value |
|---|-------------------------------------|-----------------------------|---------------------------------|-----------------------|---------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) |
| FOREX CONTRACTS | | | | | |
| 39 Forward forex contracts (Over 14 days original maturity) | | | | | |
| Less than 1 year | 2% | Govt./s Banks Others | | 0 20 100 | _____ |
| | | Total | | | |
| 1 year and over <2 years | 5% | Govt./s Banks Others | | 0 20 100 | _____ |
| | | Total | | | |
| 2 years & over < 3 years | 8% | Govt./s Banks Others | | 0 20 100 | _____ |
| | | Total | | | |
| 3 years and over etc. | 8% plus 3% per addl. year | Govt./s Banks Others | | 0 20 100 | _____ |
| | | GROSS TOTAL | | | _____ |
| 40 Currency Options purchased | | | | | |
| Less than 1 year | 2% | Govt./s Banks Others | | 0 20 100 | _____ |
| | | Total | | | |
| 1 year and over <2 years | 5% | Govt./s Banks Others | | 0 20 100 | _____ |
| | | Total | | | |

| (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------------|---------|---------|-----|-----|-----|
| 2 years & over < 3 years | 8% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |
| 3 years and over etc. | 8% plus | Govt./s | | 0 | |
| | 3% per | | | | |
| | addl. | Banks | | 20 | |
| | year | Others | | 100 | |
| | | | | | |
| | | GROSS | | | |
| | | TOTAL | | | |

(FUTURISTIC SECTION)

41 Currency Failures

| | | | | | |
|--------------------------|---------|---------|--|-----|--|
| Less than 1 year | 2% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |
| 1 year and over <2 years | 5% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |
| 2 years & over < 3 years | 8% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |
| 3 years and over etc. | 8% plus | Govt./s | | 0 | |
| | 3% per | | | | |
| | addl. | Banks | | 20 | |
| | year | Others | | 100 | |
| | | GROSS | | | |
| | | TOTAL | | | |

42 Gross Currency (Intt. rate) swaps

| | | | | | |
|------------------|----|---------|--|-----|--|
| Less than 1 year | 2% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |

| (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------------|---------|---------|-----|-----|-----|
| 1 year and over <2 years | 5% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |
| 2 years & over < 3 years | 8% | Govt./s | | 0 | |
| | | Banks | | 20 | |
| | | Others | | 100 | |
| | | Total | | | |
| 3 years and over etc. | 8% plus | Govt./s | | 0 | |
| | 3% per | Banks | | 20 | |
| | addl. | Others | | 100 | |
| | year | GROSS | | | |
| | | TOTAL | | | |

INTEREST RATE CONTRACT

| | | | | |
|-----|-------------------------------------|---|------------------------|---------------------------------|
| 43. | Forward rate agreements | } < 1 year } 1 yr to < 2 yrs } 2 yrs & over | 0.5% 1% 1% and | (Report for each item as above) |
| | | | (each additional year) | |
| 44. | Interest Rate options purchased | (- do -) | - do - | - do - |
| 45. | Interest Rate (Futures) (-do-) | | - do - | - do - |
| 46. | Single currency interest rate swaps | | - do - | - do - |
| 47. | Basic Swaps | | - do - | - do - |
| | GROSS TOTAL – RARC | | | |
| | Less : Provisions | | | |
| | TOTAL FOR DERIVATIVES | | | |

Note :-

- * Banks which are unable to report “specific provisions” separately against each contingent item (Sec B) may show ‘Provisions’ on **aggregated basis** in the total contingents at the end.

This **aggregation** concession is not allowed for cash/deposit margins.

SECTION – D – CAPITAL CHARGE FOR MARKET RISKS

(Capital charge for market risks)

Amount

Capital Charge (i.e. 5%)

OWN OPEN POSITIONS IN FOREIGN EXCHANGE

Return/Statement No. 50

[Private & Confidential]

DSB - RETURN III

Form OR

REPORT ON QUARTERLY OPERATING RESULT

Reporting Institution : _____

For the quarter ended : _____

Date of Report : _____

(FOR INDIAN OFFICES)

(Rs. in lakhs)

| Item No. | Item | Current quarter | Current year (i.e. from April to-date) |
|-------------|------|-----------------|---|
| (1) | (2) | (3) | (4) |

(SECTION A)

EARNINGS BEFORE PROVISIONS & TAXES (GROSS PROFIT)

| | | | | | |
|------|--|---|---|---|---|
| 01 | INTEREST INCOME (Incl. interest tax) | [|] | [|] |
| 01.1 | On balances with RBI, inter-bank deposit (placements) and credits | | | | |
| 01.2 | On loans and advances (non-bank) | | | | |
| 01.3 | Discount on Comml. bills | | | | |
| 01.4 | Discount on Treasury bills | | | | |
| 01.5 | Interest on Government Securities | | | | |
| 01.6 | Interest on other Investments | | | | |
| 01.7 | On other Interest earning assets | | | | |
| 01.X | Interest Tax (remittable to Govt.) | [|] | [|] |
| 01A | INTEREST INCOME (Net of Intt. tax) | [|] | [|] |

| | | | | | |
|------|--|---|---|---|---|
| 02 | INTEREST EXPENSE | [|] | [|] |
| 02.1 | On Customer deposits | | | | |
| 02.2 | On certificates of deposit | | | | |
| 02.3 | On inter-bank deposits (takings) & borrowings (including from RBI and FIs) | | | | |
| 02.4 | On notes and bonds issued | | | | |
| 02.5 | All other | | | | |
| 03 | NET INTEREST INCOME (1A -2) | [|] | [|] |
| 04 | OTHER OPERATING INCOME | [|] | [|] |
| 04.1 | Fee Income (Commission, exchange and brokerage) | | | | |
| 04.2 | Profit/(Loss) on forex operations | | | | |
| 04.3 | Profit/(Loss) on securities trading | | | | |
| 04.4 | Dividend Income | | | | |
| 04.5 | Miscellaneous Income | | | | |
| 05 | TOTAL OPERATING INCOME (3 + 4) | [|] | [|] |
| 06 | OPERATING EXPENSES | [|] | [|] |
| 06.1 | Staff Expenses | | | | |
| 06.2 | All other operating expenses | | | | |
| 07 | Value adjustment of "Current" securities | [|] | [|] |
| 08 | NET OPERATING INCOME (5-6-7) | [|] | [|] |
| 09 | CAPITAL GAINS/ (LOSSES) | [|] | [|] |
| 09.1 | Profit/(Loss) on sale of Fixed Assets | | | | |

09.2 Profit/(Loss) on sale of other assets

10 **OTHER NON-OPERATING INCOME /(EXPENSES)**

11 **EARNINGS BEFORE PROVISIONS & TAXES (EBPT) (08 + 09 + 10)** [] []

* (MEMORANDUM ITEM)

(Rs. lakhs)
(Current Quarter)

Interest Rceivable on NPAs not recognised as income

(i) Balance at begining of the quarter

(ii) Interest receivable not recognised in the quarter (i.e. suspended interest)

(iii) Interest received and reversed to income from (i) in the quarter on NPAs upgraded to Performing/Accrual basis

(iv) Balance at end of the quarter
(i) + (ii) – (iii)

Return/Statement No. 50 (Contd.)

(SECTION B)

NET PROFIT & RETAINED EARNINGS

(Rs. in lakhs)

| | | | |
|------|---|---|---|
| 11. | EARNING BEFORE PROVISIONS & TAXES | [|] |
| 12. | RISK PROVISIONS | [|] |
| 12.1 | For non-performing loans & advances | | |
| 12.2 | For depreciation in securities and investments | | |
| 12.3 | For other impaired assets | | |
| 12.4 | For contingent credit exposures | | |
| 12.5 | Other losses | | |
| 13. | WRITE OFFS | [|] |
| 13.1 | Bad and doubtful debts | | |
| 13.2 | Other assets | | |
| 14. | PROVISIONS FOR LIABILITIES (Except line 15) | [|] |
| 15. | PROFIT BEFORE TAXATION (PBT)/(LOSS) | [|] |
| 16. | PROVISION FOR INCOME TAXES | [|] |
| 17. | NET INCOME/ PROFIT AFTER TAX (PAT) (14-15) | [|] |
| 18. | DIVIDEND PAYABLE | [|] |
| 19. | RETAINED EARNINGS (16 – 17) | [|] |
| 20. | TRANSFERS TO RESERVES (Specify the Reserves) | [|] |
| 20.1 | ----- | | |
| 20.2 | ----- | | |

| | | | |
|-----|--|---|---|
| 21 | UNALLOCATED SURPLUS (18 – 19) | [|] |
| 22. | BALANCE OF PROFIT/(LOSS) BROUGHT FORWARD | [|] |
| 23. | SURPLUS/(LOSS) ON PROFIT AND LOSS ACCOUNT CARRIED FORWARD (20 + 21) | [|] |

(MEMORANDUM ITEMS)

| | |
|--|-------|
| Prior Period Credits | _____ |
| Prior Period Charges | _____ |
| Extra-ordinary Credits | _____ |
| Extra-ordinary Charges | _____ |
| Net profit after extra-ordinary and Prior Period items | _____ |

Authorised Reporting Officials

Signature

Name

Designation

Place & Date

Countersigned by

Return/Statement No. 51

[Private & Confidential]

DSB Return IV

Form AQ

REPORT ON ASSET QUALITY

Reporting Institution :

For the quarter ended :

Date of Report :

(Rs. in lakhs)

SECTION 1 - PORTFOLIO ANALYSIS

(By delinquency in interest payment) *

PART A – LOANS & ADVANCES (incl. bill credit)

| | Period of delinquency | Loans | Overdrafts & cash credits | Bills purchased and discounted | Total loan assets |
|-----|--|-------|------------------------------|---|----------------------|
| | (1) | (2) | (3) | (4) | (5) |
| i. | Current | | | | |
| ii | Overdue less than two quarters | | | | |
| A. | PERFORMING [(i) + (ii)] | [] | [] | [] | [] |
| iii | Less than two years | | | | |
| iv | Two years and above | | | | |
| B. | NON-PERFOR- MING® [(iii) + (iv)] | [] | [] | [] | [] |

| | (1) | (2) | (3) | (4) | (5) |
|----------|-----|-----|-----|-----|-----|
| C. TOTAL | | | | | |
| (A + B) | | | | | |

* Last date of portfolio review _____

@ Non-Performing assets are as defined in RBI (DBOD) circulars issued from time to time and as in force at time of review.

Memorandum Item

At the end of
last quarter

At the end of
current quarter

Interest in arrears on non-performing
loans and advances (i.e. intt. suspended/
not recognised as income)

Return/Statement No. 51 (Contd.)

PART B – OTHER INTEREST BEARING ASSETS (OIBA)

(Rs.in lakhs)

| | Period of delinquency | Comm ercial paper | Shares and bonds of corpo- rates @ | Inter- bank assets | Lease recei- vables + | Oth- er | Total * |
|-----|-----------------------------------|-------------------------|---|--------------------------|--------------------------------|------------|---------|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| A. | PERFORMING | [] | [] | [] | [] | [] | [] |
| i. | Current | | | | | | |
| ii | Overdue less than two quarters | | | | | | |
| B. | NON-PERFORMING | | | | | | |
| iii | Less than two years | | | | | | |
| iv | Two years and above | | | | | | |
| C. | TOTAL (A + B) | ----- | ----- | ----- | ----- | ----- | ----- |

@ Including those of PSUs (owned by Central and State Governments).

+ If not included in Part A (of this section).

* Excluding Govt. paper comprising

| | | |
|-----|--------------------------------|-------|
| (a) | Treasury Bills | ..... |
| (b) | GOI Securities (Bonds) | ..... |
| (c) | State Govt. Securities (Bonds) | ..... |
| | | |
| | Total | ..... |

Return/Statement No. 51 (Contd.)

SECTION - 2

CLASSIFICATION OF RISK ASSETS (By degree of risk and value impairment)

(Rs. lakhs)

PART A – LOANS & ADVANCES (incl. bill credit)

| Risk Category * | Outstanding Amount | (% in Total) | Provision @ made for (possible loss) | Net (o/s) loans and advances (2 – 4) |
|--------------------|-----------------------|--------------|--|---|
| (1) | (2) | (3) | (4) | (5) |

Standard #

Sub-Standard

Doubtful

Loss

Total

* Date of last portfolio review/classification

@ Date of last provisioning review

Memorandum Item

(Rs. lakhs)

Include amount of loans and advances to Govt. or carrying Govt. guarantee which are non-performing

Amount of interest not recognised on the above Govt. & Govt. guaranteed loans (break-up)

(a) for less than 2 years

(b) for 2 years and over

Return/Statement No. 51 (Contd.)

PART B – OTHER RISK ASSETS AND EXPOSURES

(Rs. lakhs)

| Stan- dard | Sub- Standard | Doubt- ful | Loss | Total |
|---------------|------------------|---------------|------|-------|
|---------------|------------------|---------------|------|-------|

(ON BALANCE SHEET)

1. Inter-bank assets

- Amount
- (Loss provision)

2. Commercial Paper

- Amount
- (Loss provision)

3. Notes & bonds

- Amount

4. Equities

- Amount
- (Loss provision)

5. Receivables

- Amount
- (Loss provision)

Sub-Total

(1 to 5)

(Amount)

(Loss provision)

(OFF-BALANCE SHEET)

6. Guarantees o/s

- Amount
- (Loss provision)

7. Letter of credit o/s

- Amount
- (Loss provision)

8. Other contingent credit exposures

- Amount
- (Loss provision)

Sub-Total (6 to 8)

Grand Total

(1 to 8)

- Amount
- (Loss provision)

Return/Statement No. 51 (Contd.)

SECTION - 3

CHANGE IN ASSET QUALITY PROFILE IN THE QUARTER/ HALF YEAR (LOAN ASSETS)

(Rs. lakhs)

| | Stan- dard | Sub- Standard | Doubt- ful | Loss | Total |
|---|---------------|------------------|---------------|------|-------|
| (LOANS & ADVANCES) | | | | | |
| A. Balance at end of last quarter/half year (of gross loans and advances) | | | | | |
| i) Change in classification from previous report (+/-) | | | | | |
| ii) New advances* made during the quarter/half year (+) | | | | | |
| iii) Amounts recovered (-) | | | | | |
| iv) Amounts written off (-) | | | | | |
| B. Current Balance (of gross loan assets) | | | | | |
| C. Loan loss provisions required on current balance (estimate) | | | | | |
| D. Loss provisions held | | | | | |
| E. Excess/deficit in provisions held (C – D) – (estimate) | | | | | |

* These include additional drawings on existing cash credit/ OD Limits.

Return/Statement No. 51 (Contd.)

SECTION - 4

QUALITY OF LOAN ASSETS - SECTORAL ANALYSIS

(Rs. lakhs)

| Sector | Total credit (Out- standing) | Of which impai- red credits * | (% of impai- red to total credit) | Loss provi- sions held | Provi- sions held to total (o/s) credit |
|--|------------------------------------|---|---|---------------------------------|---|
| (1) | (2) | (3) | (4) | (5) | (6) |
| A. PRIORITY SECTOR | | | | | |
| 1. Agriculture | | | | | |
| 2. Small Scale Industries | | | | | |
| 3. Other priority sectors | | | | | |
| Sub-Total – A (1 TO 3) | [] | [] | [] | [] | [] |
| B. OTHER SECTORS | | | | | |
| 4. Export Trade | | | | | |
| 5. Banks | | | | | |
| 6. Non-banking financial institutions/ companies | | | | | |
| 7. Governments (Central, State) | | | | | |
| 8. Food credit (FCI Consortium) | | | | | |
| 9. Other PSUs | | | | | |
| 10. All other | | | | | |
| Sub-Total – B i.e. (4 to 9) – [Total (1 to 10)] | [] | [] | [] | [] | [] |

* Impaired credits are loans and advances classified as sub-standard, doubtful and loss and for which loss provisions are made.

Return/Statement No. 51 (Contd.)

SECTION - 5

TOP THIRTY IMPAIRED CREDITS

| (Rs. lakhs) | | | | | | |
|-------------|---|---|--|--|-------------------------|---|
| Sr. No. | Name of borrower (and group affiliation) | Loans and advances (incl. bills purchased) | Contingent credits (Guaran- tees & letters of credit) | Total credit exposure (Col. 3 + 4) | Risk class- fication | a) Loss provision held b) Interest in arrears |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |
| 5. | | | | | | |

Return/Statement No. 51 (Contd.)

SECTION - 6

QUALITY OF SECURITIES PORTFOLIO

[Analysis and value adjustment of market (rate) risk]

(Rs. lakhs)

| Category of securities | Books value | % to total | Market value | Value Difference (2 -4) (+/-) |
|---|----------------|----------------|----------------|----------------------------------|
| (1) | (2) | (3) | (4) | (5) |
| A. SLR/APPROVED | | | | |
| Aa Current | | | | |
| - GOI Treasury Bills | | | | |
| - Securities (dated) | | | | |
| GOI | | | | |
| State Govt. | | | | |
| Sub-Total – Aa | () | () | () | () |
| Ab Permanent | | | | |
| - Dated securities | | | | |
| GOI | | | | |
| State Govt. | | | | |
| Other | | | | |
| Sub-total – Ab | () | () | () | () |
| TOTAL – A | [] | [] | [] | [] |
| B. NON-SLR/ NON-APPROVED | | | | |
| Ba. Debt securities | | | | |
| Quoted | | | | |
| (i) PSU Bonds | | | | |
| (ii) other corporate bonds & debentures | | | | |
| Sub-Total – Ba | () | () | () | () |

Unquoted

- (i) GOI Recap-
italisation bonds
- (ii) PSU bonds
- (iii) Other Corporate
bonds &
debentures

Sub-Total – Bb () () () ()

Bb **EQUITIES** () () () ()

Quoted
Unquoted

TOTAL – B [] [] [] []

GRAND TOTAL
(A + B)

Authorised Reporting Official

Countersigned by

Signature

Name

Designation

Place & Date

Return/Statement No. 52

[Private & Confidential]

DSB RETURN V

REPORT ON LARGE CREDITS

Reporting Institution :
For the quarter ended :
Date of Report :

SECTION A – LARGE CREDITS @ TO INDIVIDUAL BORROWERS (other than banks)

(Rs. lakhs)

| Sr. No. | Name of Customer | Funded exposure | Non- Funded Exposure | Total credit exposure (TCE) [Col 3 + Col. 4] | Adjusted TCE [Col. 3 + 50% of Col. 4] | Adjusted TCE as % of capital funds |
|---------------------------|---------------------|--------------------|----------------------------|--|--|--|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. | | | | | | |
| 2. | | | | | | |
| etc | | | | | | |
| Total of large credits | | | | | | |

@ All borrowers having Adjusted Total Credit Exposure in excess of 15 percent of the bank's Capital Funds should be reported in this return – although the permissible exposure limit for individual borrowers under the current regulation is 25% of capital funds (vide Notes and definitions on page 5.4).

However, a minimum of 20 top large credits may be reported irrespective of the percentage of such exposure in bank's equity.

Return/Statement No. 52 (Contd)

SECTION B – LARGE CREDITS * BORROWERS GROUPS

(Rs. lakhs)

| Sr. No. | Name of Customer | Funded exposure | Non-Funded Exposure | Total credit exposure (TCE) [Col 3 + Col. 4] | Adjusted TCE [Col. 3 + 50% of Col. 4] | Adjusted TCE as % of capital funds |
|------------------------|------------------|-----------------|---------------------|--|---------------------------------------|------------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. | ABC | | | | | |
| | i) | | | | | |
| | ii) | | | | | |
| | iii) | | | | | |
| 2. | XYZ | | | | | |
| | i) | | | | | |
| | ii) | | | | | |
| | iii) | | | | | |
| | etc. | | | | | |
| Total of large Credits | | | | | | |

NOTE :

- * All borrower groups having Adjusted Total Credit Exposure (vide notes and definitions on Page 5.3) in excess of 30 percent of the bank's Capital Funds should be reported in this return – although the current regulatory limit of such exposures is 50% of capital funds.

However, a minimum of 20 top large groups credits may be reported irrespective of the percentage of such exposure in bank's equity.

Return/Statement No. 52 (Contd)

SECTION C – TOP TEN * CREDIT EXPOSURES TO BANKS

(Rs. lakhs)

| Sr. No. | Counterparty bank (and domicile) | Funded @ exposure (On- Balance Sheet items) | Non- Funded# Exposure (Off- Balance Sheet Items) | Total credit exposure (TCE) + [Col 3 + Col. 4] |
|------------|-------------------------------------|--|---|---|
| 1 | 2 | 3 | 4 | 5 |

(At Indian Offices)

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

(At Foreign Offices)

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Notes :

* Indian banks having foreign offices should report top ten bank exposures at foreign offices in addition to those at Indian offices

@ Funded Exposure : Due from (other) banks i.e. (balances and deposits held, call loans and placements) credit extended by loans and overdrafts, investments made in the bank's C.Ds, notes and bonds and equity.

Non-funded Credit exposure : Confirmations of LCs opened by the other banks, and such other irrevocable credit lines and contingent credits.

Authorised Reporting Official

Countersigned by

| | | |
|-------|--------------|-------|
| _____ | Signature | _____ |
| _____ | Name | _____ |
| _____ | Designation | _____ |
| _____ | Place & Date | _____ |

Notes & Definitions

- Reporting in all the sections of this return by banks incorporated in India is to be done on a "Total Bank" basis, i.e. including overseas branches.

Foreign Banks have to report only in respect of their Indian operations.

(For Sections A & B)

- TOTAL CREDIT EXPOSURE (TCE)** to an individual borrower (in Section A) or a borrower group (in Section B) is as defined in RBI (DBOD) Circular No. BP.BC. 132/88 – 89 dated 26th May, 1989 and comprises outstanding loans and advances plus investments in shares and debentures, if any, plus non-fund based exposure to it. TCE, after adjustment, i.e. scaling down 50% in non-funded exposure, gives adjusted TCE.

- CAPITAL FUNDS OF THE BANK**

(Rs. lakhs)

(As defined in RBI Circular referred above)

FOR INDIAN BANKS

i) Paid-up Capital

ii) Free Reserve

Capital Funds of the Bank [(i) + (ii)]

(Memorandum item)

iii) Accumulated losses

(Debit balance in P & L account)

(_____)

NET WORTH [A – (iii)]

.....

FOR FOREIGN BANKS

Foreign funds deployed in Indian Business

.....

Return/Statement No. 53

[Private & Confidential]

DSB. Return VI

Form CL

REPORT ON CONNECTED LENDING

(To be filed by banks incorporated in India)

Reporting Institution :
For the quarter ended :
Date of Report :

SECTION - A

CREDITS TO SUBSIDIARIES & ASSOCIATES

(Rs. lakhs)

| Sr. No. | Name of bank's subsidiary/ associate company | Amount of bank's equity Investment in the Co. (& % of bank holding in its equity) | * Type/ amount of credit | Amount outstanding | Assets classification (a) and provision if any held (b) |
|---------|--|---|--------------------------|--------------------|---|
| (1) | (2) | (3) | (4) | (5) | (6) |

* Report Outstanding

Funded exposures under

- (a) Loans and advances (incl. bills purchased)
- (b) Deposits placements
- (c) Commercial Paper, notes/bonds purchased
- (d) Receivables

and Non-Funded exposures under

- (i) Guarantees (Financial)
- (ii) Guarantees (non-financial)
- (iii) Letters of Credit
- (iv) Underwriting commitments
- (v) Other

Return/Statement No. 53 (Contd.)

SECTION B

CREDITS TO SIGNIFICANT SHAREHOLDER @ AND OR “INTERESTED/RELATED FIRMS”

(Rs. lakhs)

| Sr. No. | Name of assisted shareholder or shareholder interested enterprise (and nature of interest) | Type and amount/s of Exposures* | | Terms of credit and value of securities/ collateral | Asset classifi- cation (a) Provi- ion, if any held (b) |
|------------|---|---------------------------------------|------------------|---|---|
| | | (Funded) | (Non- funded) | | |
| (1) | (2) | (3) | (4) | (5) | (6) |

Notes :

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

* **For type of exposure, report under the heads of**

- (a) Loans and advances
- (b) Investment in the equity
- (c) Investment in the debt paper of the company
- (d) Receivables for funded exposure

For contingents or non-funded credit exposures, report as under :-

- (i) Guarantees (Financial)
- (ii) Guarantees (Non-financial)
- (iii) Letter of Credit
- (iv) Underwriting commitments
- (v) Other

Return/Statement No. 53 (Contd.)

SECTION - C

CREDITS/EXPOSURES TO DIRECTORS \$ MANAGERS # AND THEIR INTERESTS

(Rs. lakhs)

| Sr. No. | Name of assisted Director/ Manager or Enterprise of their interest | Name of Interested Director and nature of interest (in Part B) | Type and amount of bank's exposure/s* | Terms of credit and value of securities/ collateral | Asset classification (a) & Provision, if any held (b) |
|---------|--|--|---------------------------------------|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) |

PART – A Directors and Members @

PART – B Their interested enterprises

Notes :

@ Exclude loans/credits to directors exempted under Section 20 of B.R.Act and to Managers granted under the bank's staff loan schemes.

\$ Directors are members of Board of Directors (or local Boards/ Advisory Committees, if any)

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

* As reported in Section A and B

Authorised Reporting Official

Countersigned by

| | | |
|--|--------------|--|
| | Signature | |
| | Name | |
| | Designation | |
| | Place & Date | |

Return/Statement No. 54

[Private & Confidential]
DSB RETURN VII

Form OC

REPORT ON OWNERSHIP AND CONTROL

(To be filed by banks incorporated in India)

Reporting Institution :
For the quarter ended :
Date of Report :

PART A – OWNERSHIP PATTERN

| Sr. No. | Name | Status (by code *) | Shares held (No.) | Book value of shares (Rs. lakhs) | % shares in total equity |
|---------|------|-----------------------|----------------------|--|-----------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) |

(TOP TEN SHARE HOLDERS)

1.
2.
3.
4.

(a) Total of a(10)

(b) (Other shareholders)

| | | | | |
|-------------------|-------------------------------------|------------------------------|-----------------------------------|---------------------------|
| (i) | holding shares of 1% and over | (No. of holders) | (Total No. of shares) | (% in equity) |
| (ii) | All other holders on share register | ..... | ..... | ..... |
| Total of b | | (- do -) | (- do -) | (- do -) |
| Total of (a + b) |  | ..... |  |  |

| | | | |
|----------|--|---|---|
| * | Status Code : Report in code as under | | |
| 1) | GOI | : | Government of India |
| 2) | RBI | : | Reserve Bank of India |
| 3) | ISG | : | Indian State Government |
| 4) | RFI | : | Resident Financial Institution (incl. banks) |
| 5) | RMF | : | Resident Mutual Funds |
| 6) | RPS | : | Resident Para-statal (Public Sector undertakings) |
| 7) | RPC | : | Resident Private Corporate |
| 8) | RII | : | Resident Indian Individuals |
| 9) | NRI | : | Non-Resident Indian (Individual) |
| 10) | NRIC | : | Non-Resident Indian Corporate |
| 11) | FFI | : | Foreign Financial Institution |
| 12) | FCI | : | Foreign Corporate/ Individual |

OWNERSHIP SUMMARY

(% shareholding in bank)

| | RESIDENT | NON-RESIDENT |
|---|----------|------------------|
| A. Govt. & RBI | | xxxxxxxxxxxxxxxx |
| B. Financial Institutions (including mutual funds) | | |
| C. Other Corporates | | |
| D. Individuals | | |
| | ----- | ----- |
| TOTAL | | |
| | ----- | ----- |

PART B – SHAREHOLDER CONTROL

| Name of Controller/ significant shareholder/s | Extent of Control | | Residence Status | Name of associate shareholders | Residence status |
|--|--------------------------|------------------------------------|---------------------|--------------------------------------|---------------------|
| | No. of shares held | % of holding in total equity | | | |
| (1) | (2) | (3) | (4) | (5) | (6) |

- 1.
- 2.
- 3.
- 4.

Return/Statement No. 54 (Contd.)

PART C – BOARD OF DIRECTORS

| Sr. No. | Name of Director | * Occupation & address # | Appointed to Board since | Other companies in which Directorships held | Board Committee/s on which also a member |
|--------------------|-----------------------------|---|---|--|---|
| (1) | (2) | (3) | (4) | (5) | (6) |

(A) Executive/Whole time Directors

(B) Non-executive Directors

*** State specifically if**

(a) appointment is ex-officio, such as nominees of Govt. of India and Reserve Bank of India and of Officer and other staff of bank.

(b) residential status is non-resident.

If the director is whole-time (i.e. the bank's officer/ employee) or ex-officio (i.e. officer of Govt. or RBI), official designation and address may be given.

Return/Statement No. 54 (Contd.)

PART D – MANAGER (KEY EXECUTIVE OFFICERS)

| Executive (Chief of Function) | Name and designa- tion | Appointed since in the bank | to the incumbent position | Located at and Telephone No./ Fax No. |
|----------------------------------|------------------------------|--------------------------------|---------------------------------|---|
| (1) | (2) | (3) | (4) | (5) |

1. Chief Executive Officer
2. Deputy CEO
3. Chief Operating Officer (Heads of Operation)
4. Chief Financial Officer (Head of Treasury/ Investments)
5. Chief Credit Officer
6. Chief of Accounts & reporting function
7. Chief of Internal Audit function
8. Chief (Forex) dealer

Supervisory Liaison

9. Authorised reporting official “Manager” responsible for regulatory/ supervisory returns/ reports

Authorised Reporting Official

Signature

Name

Designation

Place & Date

Countersigned by

Return/Statement No. 55

**Reserve Bank of India
Department of
Banking Supervision**

**Offsite Surveillance
Bank Profile**

Reporting Institution
Year of Incorporation
Address
Bank Category

Chief Executive Officer

| | Name | Title | Since | Term upto |
|----------------|------|-------|-------|-----------|
| Present | | | | |
| Previous | | | | |
| Present Deputy | | | | |

Date of Report

(Amount in Rs. Lakhs)

| Financials | 1995 | 1996 | 1997 | 1998 |
|------------------------------------|------|------|------|------|
| 01. Paid up Capital | | | | |
| 02. Net Worth | | | | |
| 03. Total assets/ Working Funds | | | | |
| 04. Deposits (Excl. Bank Deposits) | | | | |
| 05. Advances (net) | | | | |
| 06. Investments | | | | |
| 07. Total Income | | | | |
| 08. Operating Profit/(Loss) | | | | |
| 09. Net Profit/(Loss) | | | | |
| 10. Dividend Paid (%) | | | | |
| 11. Return on Assets | | | | |
| 12. Return on Equity | | | | |

| (Organisation) | 1995 | 1996 | 1997 | 1998 |
|----------------------------|-------------|-------------|-------------|-------------|
| Branches (Nos.) | | | | |
| Branches – Overseas (Nos.) | | | | |
| Total Staff (Nos.) | | | | |

| (Supervisory) | 1995 | 1996 | 1997 | 1998 |
|----------------------------------|-------------|-------------|-------------|-------------|
| Capital Adequacy – CRA Ratio (%) | | | | |
| Overall rating (RBI Inspections) | | | | |
| [In Indian Operations only] | | | | |
| Non-performing advances (%) | | | | |
| Priority Sector lending (%) | | | | |
| Export Credit (%) | | | | |

| Section A – Equity Profile | 1995 | 1996 | 1997 | 1998 |
|---|-------------|-------------|-------------|-------------|
| 01. Paid-up Capital | | | | |
| 02. Reserves (of which - | | | | |
| 02a. Statutory Reserve Fund | | | | |
| 02b. Revaluation Reserves | | | | |
| 03 Unappropriated profit/ (Accumulated loss) | | | | |
| 03X [Intangible assets] | | | | |
| 04. NET WORTH [1 + 2 + 3X] | | | | |
| 05. General loss provisions | | | | |
| 06. OWN FUNDS [4 + 5] | | | | |
| 07. Capital assigned to foreign branches | | | | |

| Section B – Financial/ Portfolio Structure | 1995 | 1996 | 1997 | 1998 |
|---|-------------|-------------|-------------|-------------|
| 08 Customer Deposit | | | | |
| 8.1 Fixed Deposit (excl. CDs) | | | | |
| 8.2 Current,savings & other dep. | | | | |
| 08A NRI Deposits (incl. I.D. Bonds) | | | | |
| 09. Certificates of Deposits | | | | |
| 10. Deposits – Inter-bank | | | | |
| 10A. Inter-bank market (Call) borrowings | | | | |
| 11. Borrowings from credit institutions (inc./refinance) | | | | |
| 12. Borrowings by issue of bonds/ notes | | | | |
| 13. Total Assets/Liabilities | | | | |
| 14. Cash, Bank and money at call | | | | |
| 15. Investments | | | | |
| 15.1 Govt. & approved securities (SLR) | | | | |
| 15.2 GOI Recapitalisation Bonds | | | | |
| 15.3 Bonds/Debentures of Corporates (including PSUs) | | | | |
| 15.4 Shares (other than at 18) | | | | |
| 15.5 Others (include subs) | | | | |

| | | | | | |
|------------|---|--|--|--|--|
| 16. | Loans & Advances (gross) | | | | |
| 16a | Food credit | | | | |
| 16b | Export Credit | | | | |
| 16C | Priority Sector Credit | | | | |
| 16c | 1. Agriculture | | | | |
| 16c | 2. Small Scale Industries | | | | |
| 16c | 3. Other priority sectors | | | | |
| 17. | Loans & Advances (net) | | | | |
| 18. | Equity investments in subsidiaries and affiliates | | | | |
| 19. | Fixed Assets (Net) | | | | |
| 20. | Contingents (Off-Balance Sheet) | | | | |
| 20.1 | Letters of Credit (Docy) | | | | |
| 20.2 | Guarantees (Financial) | | | | |
| 20.3 | All other contingents | | | | |

| | | | | | |
|---|---|--|--|--|--|
| [RATIOS] – [INDIAN OFFICES ONLY] | | | | | |
| [Financial/Portfolio Structure] | | | | | |
| | | | | | |
| (i) | Credits/deposits (%) | | | | |
| (ii) | Deposits/Assets (%) | | | | |
| (iii) | Investments/Assets (%) | | | | |
| (iv) | Net Loans/Assets (%) | | | | |
| (v) | Assets/Contingents (%) | | | | |
| (vi) | NRI/Total Deposits (%) | | | | |
| (vii) | Term/Total Deposits (%) | | | | |
| (viii) | C. Ds/Total Deposits (%) | | | | |
| (ix) | SLR Securities/Investments (%) | | | | |
| (PORTFOLIO GROWTH) | | | | | |
| Year on year | | | | | |
| a) | Growth of deposits (%) (excl. C.Ds & inter-bank) | | | | |
| b) | Credit expansion (%) | | | | |
| c) | Increase in investments (%) | | | | |
| d) | Increase in contingents (%) | | | | |
| (Policy related lending) | | | | | |
| a) | Priority sector/Total credit (%) | | | | |
| b) | Agriculture/Total Credit (%) | | | | |
| c) | SSI/Total Credit (%) | | | | |
| d) | Export Credit/Total Credit (%) | | | | |

| Section C | Financial Performance (Indian Offices Only) | 1995 | 1996 | 1997 | 1998 |
|------------------|--|-------------|-------------|-------------|-------------|
| 01. | Interest income | | | | |
| 02. | Interest expense | | | | |
| 03. | Net Interest income (01 – 02) | | | | |
| 04. | Non-interest income | | | | |

| | | | | | |
|-----|---|--|--|--|--|
| 05. | Total income (03 + 04) | | | | |
| 06. | Staff/establishment expense | | | | |
| 07. | Other operating expenses | | | | |
| 08. | Net operating income/[loss] [operating or gross profit](5-6-7) | | | | |
| 09. | 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. | PRE-TAX PROFIT [PBT] | | | | |
| 14. | Provision for taxes | | | | |
| 15. | NET INCOME [PAT] / [Loss] [13-14] | | | | |
| 16. | Dividends declared | | | | |
| 17. | Retained earning [15 – 16] | | | | |

| | | | | | |
|-----------------------------|--|--|--|--|--|
| [PERFORMANCE RATIOS] | | | | | |
| (i) | Average cost of deposits (% p.a.) | | | | |
| (ii) | Average cost of funds (% p.a.) | | | | |
| (iii) | Average yield on advances (%) | | | | |
| (iv) | Average yield on investments (%) | | | | |
| (v) | Average yield on funds (%) | | | | |
| (vi) | Interest margin/spread [%][v – ii] | | | | |
| (vii) | % Non-interest income/ total income | | | | |
| (viii) | Cost-Revenue Ratio (%) | | | | |
| (viiiA) | % Staff cost/Total income | | | | |
| (ix) | % Operating profit/average working funds | | | | |
| (x) | Risk provisions and write-offs (9+10+11)/operating profit [%] | | | | |
| (xi) | Return on assets [ROA][%] | | | | |
| (xii) | Return on equity [ROE][%] | | | | |
| (xiii) | Earning per share [EPS][Rs.] | | | | |
| (xiv) | Business per employee [Rs. lakhs] | | | | |
| (xv) | Net income per staff [Rs. lakhs] | | | | |

| Section D - Organisational Profile | | 1995 | 1996 | 1997 | 1998 |
|------------------------------------|---|------|------|------|------|
| 01. | Branches | | | | |
| 01.1 | In India | | | | |
| 01.2 | Outside India | | | | |
| 02. | Branches (In India) – Distribution Nos | | | | |
| 02.1 | Metro | | | | |
| 02.2 | Urban | | | | |
| 02.3 | Semi-Urban | | | | |
| 02.4 | Rural | | | | |
| 03 | Total staff (nos.) Indian | | | | |
| 03.1 | Officers (nos.) | | | | |
| 03.2 | Other Staff (nos.) | | | | |
| 04. | Controlling Office (nos.) | | | | |
| a) | Circle/Zonal (Nos.) | | | | |
| b) | Div./Regional (Nos.) | | | | |
| 05. | Internal audit units (Nos.) | | | | |
| 06. | Training establishments | | | | |
| 07. | Technology status (Indian branches) | | | | |
| a. | Branches fully computerised (Nos.) | | | | |
| b. | ATM Branches (Nos.) | | | | |
| c. | ALPM Branches (Nos.) | | | | |
| 08. | Para-banking Services * | | | | |
| 08.1 | Lease/H. P. Finance | | | | |
| 08.2 | Merchant/Investment Banking | | | | |
| 08.3 | Asset Management/Mutual Fund | | | | |
| 08.4 | Housing | | | | |
| 08.5 | Factoring | | | | |
| 08.6 | Credit Card Services | | | | |
| 08.7 | Custodial Services | | | | |
| 09 | Subsidiaries in India | | | | |
| 09A. | Subsidiaries abroad (Nos.) | | | | |
| 10. | Joint Venture participations (JVP) in India | | | | |
| 10A. | JVP overseas (Nos.) associates abroad | | | | |

* S : Subsidiary

D : Division N : None

| Section E - Supervisory Profile (Solvency) | | 1995 | 1996 | 1997 | 1998 |
|---|---|------|------|------|------|
| 01. | Core Capital | | | | |
| 02. | Suppl. (Tier two) capital | | | | |
| 03. | CAPITAL BASE (01 + 02) | | | | |
| 04. | RISK WEIGHTED ASSETS | | | | |
| 05. | OWN FUNDS | | | | |
| (Ratios – Solvency - %) | | | | | |
| 06.1 | Own funds/Total Assets (%) | | | | |
| 06.2 | CRAR (%) | | | | |
| 06.3 | Core CRAR (%) | | | | |
| IN RESPECT OF INDIAN BRANCHES ONLY | | | | | |
| 07. | Non accrual (i.e. cash basis) loans and advances | | | | |
| 08. | Classified (i.e. non-performing) loans and advances | | | | |
| 08.1 | Sub-standard | | | | |
| 08.2 | Doubtful | | | | |
| 08.3 | Loss | | | | |
| 09. | Interest in suspense | | | | |
| 10. | Provisions for credit losses | | | | |
| 11. | Other impaired (financial) assets | | | | |
| 12. | Asset Quality – Ratios (%) | | | | |
| 12.1 | N. P. Loan ratio (NPLs to “gross” loans and advances) | | | | |
| 12.2 | Interest in Suspense/”gross” loans | | | | |
| 12.3 | Loan loss ratio (“Loss provisions” to “gross” loans) | | | | |
| 12.4 | Loss provisions cover ratio (loss provisions to “classified”) | | | | |
| (Sectoral Asset Quality) | | | | | |
| 12.5 | N. P. Ratio (loans to Private Sector) | | | | |
| 12.6 | N. P. Ratio (loans to Agri.) | | | | |
| 12.7 | N. P. Ratio (loans to SSI) | | | | |
| 12.8 | N. P. Ratio (loans to Export Sec.) | | | | |
| 12.9 | N. P. Ratio (loans to PSUs) | | | | |

| | | | | | |
|--|---|-------------|-------------|-------------|-------------|
| LIQUIDITY | | | | | |
| 13.1 | Liquid assets – (Rs. lakhs) (Cash, Bank, Call Funds and Treasury Paper) | | | | |
| 14. | SLR Assets (Rs. lakhs) | | | | |
| 15. | Liquidity Ratios (%) | | | | |
| 15.1 | Liquid Assets/Total Assets | | | | |
| 15.2 | Liquid Assets/Deposits | | | | |
| 15.3 | Loans & Investments/ Deposits | | | | |
| 15.4 | SLR Assets/Deposits | | | | |
| Section F - Financial – Overseas & Global * | | 1995 | 1996 | 1997 | 1998 |
| 01. | Assets – Overseas branches (OSB) | | | | |
| 01.1 | Assets – Global | | | | |
| 02. | Customer deposits – OSB | | | | |
| 02.1 | Customer deposits – Global | | | | |
| 03. | Inter bank market borrowings – OSB | | | | |
| 04. | Investments – OSB | | | | |
| 04.1 | Investments – Global | | | | |
| 05. | Advances (gross) – OSB | | | | |
| 05.1 | Advances (gross) – Global | | | | |
| 06. | Provisions for unrealised interest and credit losses – OSB | | | | |
| 06.1 | Provisions for unrealised interest & credit losses – Global | | | | |
| 07. | Advances (Net) – OSB | | | | |
| 07.1 | Advances (Net) – Global | | | | |
| 08. | Non-performing loans ratio (%) – OSB | | | | |
| 08.1 | Non-performing loans ratio (%) – Global | | | | |
| 09. | Net operating income/(loss) – OSB | | | | |
| 09.1 | Net operating income/(loss) – Global | | | | |
| 10. | Net Income/(loss) – OSB | | | | |
| 10.1 | Net Income/(loss) – Global | | | | |
| 11. | Losses of OSB funded from HO | | | | |
| 12 | Remittable profits – OSB (aggregated) | | | | |
| 13.1 | Remitted profits – OSB (aggregated) | | | | |
| 13.2 | Retained profits abroad – OSB (aggregated) | | | | |
| 14. | Ratios – for OSB segment only | | | | |
| 14.1 | Customer deposits/Total assets (%) | | | | |
| 14.2 | Inter bank market borrowings/ Total Assets (%) | | | | |
| 14.3 | Net loans/Total assets | | | | |
| 15.1 | Interest spread (%) | | | | |

| | | | | | |
|------|--------------------------------------|--|--|--|--|
| 15.2 | Costs to revenue (%) | | | | |
| 15.3 | Non interest income/Total income (%) | | | | |

* For reporting only by (Supervisory) Category “A” Banks i.e. Indian Banks having overseas branches.

Return/Statement No. 56 to 59

21.2 Performance monitoring system for Public Sector Banks

- (i) Performance Monitoring System (PMS) for the Public Sector Banks was introduced at the instance of Government of India, Ministry of Finance which wanted to have certain essential information on the financial condition and performance of the public sector banks being the owner of the banks. Accordingly, the public sector banks were advised to submit half-yearly returns under the PMS starting from 30 September, 1995. The returns/reports under PMS cover the overall business and financial operations of the public sector banks as also the spread enjoyed by the bank, earnings on capital etc. The report is sub-divided into :
 - (a) a report on the performance in regard to its Indian operations which covers total deposits, borrowings, money at call and placements with other banks, total loans and advances, contingent, net advances, deposit portfolio ratios and percentages on asset quality (credit) etc. – Statement I;
 - (b) the Performance in regard to its overseas operation which covers a consolidated report on the overseas branches covering customers deposits, borrowed funds, total assets, money market placements, investments, loans and advances (net), contingents, asset quality percentages of credit portfolio, total income, total expenditure and operating surplus, etc. Statement 1A;
 - (c) the performance on the total operations of the bank – a report on its Capital and Earnings, which cover mainly the various earnings of the bank including an earning analysis comprising the average cost of funds, average yield on funds, average yield on advances, average yield on investments, interest spread alongwith the data on Own Funds and Reserves, Capital Adequacy Ratios etc. – Statement II and
 - (d) report on organisation and house-keeping covering the number of branches and controlling offices of the bank, the total number of staff employed further bifurcated into Officers and others, business per employee in Indian branches and global branches, balancing of books in Indian branches where the balancing of books is in arrears further categorising the same for the periods of being in arrears into 3-6 months, 6-12 months and over. The report also details the number of reconciled long outstanding entries in inter-branch accounts divided into the number of debit items and amount involved, the number of credit items and the amount involved and the total number of entries and amount etc. Statement III
- (ii) The formats of the reports are given in Vol. II of the Manual (Item No. 56 to 59)

Return/Statement No. 56 to 59

RESERVE BANK OF INDIA

Central Office
DEPARTMENT OF SUPERVISION
Centre – 1, World Trade Centre
Cuffe Parade, Mumbai – 400 005

Ref : GENERAL MANAGER

DoS No. OSM.PSB.GOI.1287/16.13.100/95

November 15, 1995

Dear Shri

Public Sector Banks – Performance Monitoring System

1. With a view to monitoring, on an on-going basis, the financial condition and performance of public sector banks, Government of India (Ministry of Finance, Banking Division) desire to have certain minimum essential information on the banks, at (initially) half-yearly intervals. The desired information is structured in the proforma attached.
2. In the normal course, the Reserve Bank of India would have furnished the data desired by the Government from the data-base built up with its (DoS) Quarterly Prudential Supervisory reporting introduced, on trial basis, end-February 1995, for its off-site Monitoring Systems. Regrettably, most public sector banks have not been able to file the reports, on the basis of their current levels of in-house management information and reporting systems. The supervisory reporting formats have been revamped to respond to these concerns.
3. The information format (vide Attachment) has been structured in consultation with the representatives of the major public sector banks to be in line with the current reporting capabilities and MIS levels in the respondent banks. The reporting dates are also set as dates of half-yearly closing of accounts, viz. 31st March and 30th September, 1995 when all important financial information would have been collected. It is, therefore, considered that the required reporting would be from readily available data at Head Offices, not involving any new data collection from branches. Reporting in this statement is required for actuals for the preceding and current half years and projection for the next half year (or half-year end); the column for “actual” numbers for the next half-year is only to indicate the “rolling reporting” envisaged.
4. The first statement under this monitoring system is to be filed with our Department (OSMOS Project Cell, Department of Supervision, Central Office) by November 30, 1995. This reporting will, hopefully, be phased out with the stabilisation of the supervisory reporting system i.e. DSB returns.

5. Government attach much importance to this performance monitoring system and, as a corollary, to this reporting by banks. You are, therefore, requested to bestow your personal attention in ensuring that the reports are filed by your bank correctly and in the time schedule indicated.

With regards,

Yours sincerely,

(A. M. M. Sarma)

Return/Statement No. 56

PERFORMANCE MONITORING SYSTEM FOR PUBLIC SECTOR BANKS

Reporting Bank :
Report for half year ended :

STATEMENT 1 : REPORT ON BUSINESS PERFORMANCE (INDIAN OPERATIONS)

(Amounts Rs. Crore)

| Sr. No. | Items | As at the end of | | | | Rem- arks |
|------------|--|------------------------------|--------------------------------|-----------------------------|---------|--------------|
| | | Previous year (Mar.95) | First half year (Sep.95) | Current Year (March '96) | | |
| | | | | Projec- tions | Actuals | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. | TOTAL DEPOSITS (of which) | | | | | |
| | a) Inter-bank deposits | | | | | |
| | b) Certificates of deposit | | | | | |
| | c) non-resident Indian deposits | | | | | |
| 2. | BORROWINGS (of which) | | | | | |
| | a) call & short notice | | | | | |
| | b) refinance from RBI and others | | | | | |
| 3. | MONEY AT CALL & PLACEMENTS WITH BANKS | | | | | |
| 4. | TOTAL INVESTMENTS | | | | | |
| | a) Government and approved securities | | | | | |
| | b) GOI recapitalisation Bonds | | | | | |
| | c) PSU Bonds/Shares | | | | | |
| | d) Debentures/ Shares of Private Corporates | | | | | |
| | e) Other Investments | | | | | |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|----|---|---|---|---|---|---|
| 5. | TOTAL LOANS & ADVANCES (before provisions of which) <ul style="list-style-type: none"> - to agriculture - to SSI - to other priority sectors - export credit - food credit | | | | | |
| 6. | CREDIT PORTFOLIO [RATIO (%)] <ul style="list-style-type: none"> - Credit/deposit ratio - Agricultural credit/total credit - SSI credit/total credit - Total priority sector/total credit - export credit/total credit | | | | | |
| 7. | NET-ADVANCES (i.e. Net of Provisions) | | | | | |
| 8. | CONTINGENTS – TOTAL (Outstanding) <ul style="list-style-type: none"> a) Letters of Credit (Outstanding) b) Guarantees (outstanding) c) All Others (Outstanding) | | | | | |
| 9. | ASSET QUALITY (CREDIT) <ul style="list-style-type: none"> a) STANDARD – Amount % to total advances b) Non-Performing -IMPAIRED Amount % to total advances (Comprising) <ul style="list-style-type: none"> - Substandard-Amount % to total advances - doubtful – amount % to total advances - Loss amount % to total advances | | | | | |

Return/Statement No. 57

STATEMENT 1A : REPORT ON BUSINESS LEVELS AND PERFORMANCE (OVERSEAS BRANCHES CONSOLIDATED)

| (Amounts equivalent to Rs. Crore) | | | | | | |
|-----------------------------------|---|--|----------------------------------|--|---------|---------|
| Sr. No | Items | As at the end of (or for the Period of.....) | | | | Remarks |
| | | Previous Year (Mar. 95) | First half-year (Sept. 95) | Current Year (Mar'96) Projec- tions | Actuals | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. | CUSTOMER DEPOSITS | | | | | |
| | BORROWED FUNDS | | | | | |
| 2. | TOTAL ASSETS | | | | | |
| 3. | MONEY MARKET | | | | | |
| 4. | PLACEMENTS | | | | | |
| 5. | INVESTMENTS | | | | | |
| 6. | LOANS & ADVANCES (net) | | | | | |
| 7. | CONTINGENTS – TOTAL | | | | | |
| | (a) Letter of Credit | | | | | |
| | (b) Guarantee | | | | | |
| | (c) All others | | | | | |
| 8. | ASSET QUALITY | | | | | |
| | (CREDIT PORTFOLIO) | | | | | |
| | (a) STANDARD | | | | | |
| | % to total advances | | | | | |
| | (b) NON-PERFORMING/ IMPAIRED– Amount | | | | | |
| | % to total advances | | | | | |
| | (Comprising) | | | | | |
| | - Substandard-Amount | | | | | |
| | % to total advances | | | | | |
| | - doubtful – amount | | | | | |
| | % to total advances | | | | | |
| | - Loss amount | | | | | |
| | % to total advances | | | | | |
| | (OPERATIONS) | | | | | |
| 9. | TOTAL INCOME | | | | | |
| 10. | TOTAL EXPENDITURE | | | | | |
| 11. | OPERATING SURPLUS/(DEFICIT) | | | | | |

Return/Statement No. 58

STATEMENT II : REPORT ON CAPITAL AND EARNINGS (TOTAL OPERATIONS OF THE BANK)

(Amounts Rs. Crore)

| Sr. No | Items | As at the end of (or for the Period of) | | | | Remarks |
|---------------|-------|---|-----------|--------------|------|---------|
| | | (Full) | First | Current Year | | |
| | | Previous | Half year | (95-96) | | |
| | | Year | (April- | Projec- | Act- | |
| | | (1994-95) | Sept 95) | tions | uals | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

1. EARNINGS

- i) Total Income
- ii) Total expenses
- iii) Operating Surplus/
Deficit
- iv) Provision for loan
losses
- v) Other provisions
- vi) Provision for tax
- vii) Net Profit

(Earning Analysis) (all in %)

- Total income/working funds
- Operating profit/working funds
- (Average) cost of funds
- (Average) yield on funds
- (Average) yield on advances
- Interest spread
- (Average) Yield on investments

2. OWN FUNDS

- i) Paid-up capital
- ii) Reserves (disclosed)
 - a. Statutory
 - b. Revaluation
 - c. Others
- iii) Unappropriated profit
 - a. Capital & Reserves - Total
- iv) Accumulated losses
(Item under other assets)
- v) Net own funds (a – iv)

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

3. CAPITAL ADEQUACY

- i) Tier I Capital
- ii) Tier II Capital
- iii) Total Capital (Basle Formula)
- iv) Risk Weighted Assets
- v) Capital to risk Weighted Assets (%)
(Minimum required 8%)
- vi) Tier I capital to risk weighted assets (%)
(minimum required 4%)

Return/Statement No. 59

STATEMENT III : ORGANISATION AND HOUSEKEEPING

(Amounts Rs. Crore)

| Sr. No | Items | As at the end of | | | Remarks |
|-------------------------|--|-------------------------------|----------------------------------|------------------------------|---------|
| | | Previous Year (Mar. 95) | First half year (Sept. 95) | Current Year (March 1996) | |
| 1 | 2 | 3 | 4 | 5 | 6 |
| A. ORGANISATION | | | | | |
| 1. | BRANCHES (Nos.) | | | | |
| | - In India | | | | |
| | - Overseas | | | | |
| 2. | CONTROLLING OFFICES (Nos.) (Other than HO) | | | | |
| 3. | STAFF – TOTAL | | | | |
| | (a) Officers | | | | |
| | - In India | | | | |
| | - Overseas | | | | |
| | (b) Other Staff | | | | |
| | - In India | | | | |
| | - Overseas | | | | |
| 4. | BUSINESS PER EMPLOYEE (Rs. in lakhs) | | | | |
| | - In Indian branches | | | | |
| | - Globally | | | | |
| B. HOUSE KEEPING | | | | | |
| 5. | Balancing of books | | | | |
| | - No. of branches at which balancing of books is in arrears | | | | |
| | - Over 3 months < 6 months | | | | |
| | - Over 6 months < 1 year | | | | |
| | - Over 1 year | | | | |
| 6. | UNRECONCILED LONG OUTSTANDING ENTRIES IN INTER-BRANCH ACCOUNTS* | | | | |
| | Debit Items - Nos. | | | | |
| | Amount | | | | |
| | Credit Items - Nos. | | | | |
| | Amount | | | | |
| | Total- Nos. | | | | |
| | Amount | | | | |

* (entries outstanding over six months)

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
|---|---|---|---|---|---|

**7. UNRECONCILED LONG
OUTSTANDING
ENTRIES IN BANK
ACCOUNTS****

Accounts with banks

- In India

- Nos

- Amount

- Nostro accounts

- Nos

- Amount

** (entries outstanding over
three months)

8. REPORTED FRAUDS

- Nos.

- Amount

**9. Report on any serious
irregularity/violations
noticed during the period**

Notes/Definitions (for Statements I to III)

Statement I - Items 5, 6 and 9

Ratios will be on gross loans and advances i.e. before provisions

Statement IA – Item 8 (Asset Quality)

Refers to gross loans and advances and ratios will also be on gross loans and advances before provisions

Statement II

Working funds and total assets are equal

Item A (iii) Operating profit is profit before

- (a) Tax provision
- (b) Provision for loan losses etc.

Cost of funds = Cost of deposits and borrowings
Yield of funds = Yield on loans and investments taken together

Yields on advances and investments are also shown separately thereafter

Capital Adequacy (As per RBI-DBOD circular of April, 1992 as amended from time to time)

Statement III

Item 4

Business (per employee) = Total of deposits and advances divided by
total no. of staff

Return/Statement No. 60

FORM NO. O. L. (Impl.) 3/95

Quarterly Progress Report regarding Progressive use of Hindi in Public Sector Banks and Financial Institutions

Name of the Bank/Financial Institution _____

Quarter Ending _____ Year _____ Language Region _____

Whether it is notified under Rule 10(4) ? YES/NO

If so, then the date of the Notification

1. (i) Position of Officers/Employees possessing knowledge of Official Language

OFFICERS EMPLOYEES

- (a) Total number of Officers & Employees(Excluding subordinate staff) :
- (b) Number of Officers/Employees proficient out of (a) above :
- (c) Number of Officers/Employees possessing working knowledge out of (a) above :
- (d) How many are undergoing training out of (a) above :
- (e) Those who are yet to be trained in Official Language : PRABODH PRAVEEN PRAGYA

OFFICERS :

EMPLOYEES :

1. (ii) Training in Hindi Stenography/Typing : STENOGRAPHERS TYPISTS

- (a) Total number of Stenographers/Typists :
- (b) Number of those knowing Hindi Stenography/Typing out of (a) above :

- (c) Number of those trained on word processor/Electronic Typewriter out of (b) above :
- (d) Number of those undergoing training at present out of (a) above :
- (e) Number of Stenographers/Typists who are yet to be trained in Hindi Stenography/Typing (a – b – d) :

1. (iii) Translation Training

- (a) Total number of Officers/Employees engaged in the work of translation :
- (b) Out of these how many are trained from the Central Translation Bureau or any other Institute :
- (c) How many are yet to be trained :

1. (iv) Whether the remaining Officers have been included in Roster for training :

If not reasons thereof

- (a) Language training for gaining working knowledge : YES/NO
- (b) Stenography Training : YES/NO
- (c) Typing Training : YES/NO
- (d) Translation Training : YES/NO

2. Documents as specified under Section 3(3) of Official Language Act, 1963 issued only in English, during this quarter

- Note :-**
- 1. (Give information according to record)
 - 2. (Every Office and Controller Office must keep the item-wise record at their level)

**3. Position regarding letter received in Hindi
(Give information according to records Rule 5 of Official Language Rules, 1976)**

- (a) Total number of letters received in Hindi :
- (b) Out of these how many replied to in Hindi :
- (c) Out of these, how many replied to in English :

| | | | | |
|----|------|--|-------------------------------------|---|
| 4. | (i) | Details of the total letters/telegrams/telex originally issued | | |
| | | In Hindi ----- | In English ----- | Percentage of Hindi letters out of total letter issued ----- In last quarter In this quarter |
| | (a) | Letters/Fax issued | | |
| | (b) | Telegrams/Telex issued. | | |
| 4 | (ii) | Use of Hindi in internal work | | |
| | | | Percentage in this Quarter | Percentage in last Quarter |
| | (a) | Entries in Pass-book (including names, addresses, deposits, withdrawals etc.) | | |
| | (b) | Prepare Voucher | | |
| | (c) | Issue drafts | | |
| | (d) | Issue Receipts of Deposits | | |
| | (e) | Entries in various Registers, Ledgers etc. | | |
| | (f) | Cheques (issued by Bank) | | |
| | (g) | Fill up Forms, (Leave Application, Medical Bill, T. A. Bill, Application of Staff regarding Advance/Loan etc.) | | |
| | (h) | Prepare notes | | |
| | (i) | Inter-Departmental Memorandum etc. | | |
| | (j) | Noting on Notes and letters etc. | | |
| | | Average percentage | | |
| 5. | (i) | Specified for doing work in Hindi | | |
| | | ----- | Name of the sections ----- | List of the subjects ----- |
| 5. | (ii) | Notification of offices under the Rule 10(4) of the Official Language Rules | | |
| | | Total number of offices ----- | Number of notified offices ----- | Position regarding remaining offices ----- |

6. Work done in Hindi by Pay Scale – 4 and other higher officers

| (1) Total number of pay Scale – 4 and other Higher Officers | (2) Number of those proficient in Hindi | (3) Number of those working in Hindi out of item (2) |
|--|---|--|
| | | ----- |
| | | (a) (b) (c) |
| | | Most Normal Nominal |
| | | of work |
| ----- | ----- | ----- |

7. Incentive Scheme for original work in Hindi

| | (i) OFFICERS | (ii) EMPLOYEES |
|---|-----------------|-------------------|
| | ----- | ----- |
| (i) Number of Officers/Employees Participating | : | |
| (ii) Number of Officers/Employees Awarded | : | |

8. Option of Hindi medium in the Departmental and Promotional Exams :

- (i) Total number of Examination in a year :
- (ii) List of those Examination/Subjects in
which question papers are not bil-
lingual in which to answer the question
in Hindi has not been given ?

9. (A) Details of Official Language inspections done during the quarter :

- (a) Total number of sections/
departments of the Head Office :
- (b) Out of these number of
Sections inspected :
- (c) Total number of subordinate
offices etc. :
- (d) Out of these number of
offices inspected :

**9 (B) Internal inspections/Audit Report by Bank Officers :
In Hindi In English Total**

10 (i) HINDI WORKSHOP

- (a) Total number of Hindi workshops organised during the quarter :
- (b) Number of man-hours made available for workshops :
- (c) Number of officers/employees trained in these workshops :
- (d) How many Officers/Employees work in Hindi out of (c) above :

10. (ii) Information regarding Departmental training

(a) Faculty Members/Instructors

- 1. Total numbers :
- 2. Competent in delivering lecture in Hindi :
- 3. Those who can deliver the lecture in Hindi/ both in Hindi and English :

b. Banking Training/Institutional Training

- (1) Total programmes organised during the quarter :
- (2) Programmes conducted through Hindi Medium :
- (3) Programmes conducted in both languages :
- (4) Programmes conducted through English :

| c. | Training Material | In Hindi | In English | Total No. |
|----|-------------------------------------|----------|------------|-----------|
| | | | | |
| 1. | Handout | : | | |
| 2. | Other literature regarding Training | : | | |

11. Details regarding Typewriters/Mechanical Aids etc.

| | Type of Aids | Total No. | Roman | Dev-nagari | No. of Bil- ingual Equipments | % of use of the aids for work in Hindi |
|-----|--------------------------------------|-----------|-------|------------|-------------------------------------|--|
| (a) | Manual Typewriters | | : | | | |
| (b) | Electronic Typewriter | | : | | | |
| (c) | Telex/ Teleprinter | | : | | | |
| (d) | Addressograph Machines | | : | | | |
| (e) | Other Equipments (Please specify) | | : | | | |

12. INFORMATION REGARDING COMPUTERS

| | (a) Single user (P.C.) ----- | (b) Multiuser (A.T.) Mini/Main frame ----- | (c) Total number of terminals ----- |
|---|---------------------------------------|---|--|
| (i) Total no. of computers : | | | |
| | With Gist Card ----- | With Bilingual Software ----- | Number of Gist Terminals ----- |
| (ii) Bilingual computers : | | | |
| (iii) Percentage of practical work done in Hindi out of total work being done on Computers : | | | |
| (iv) Name of those softwares/Programmes of which Hindi form is required, but is not available to the department : | | | |
| (v) (a) Number of employees trained in computers operation : | | | |

- (b) Number of employees :
trained in computing
out of (a) & (b) above
- (c) How many Employees :
can do above work in
Hindi
- (vi) Number of programmers :
Proficient in Hindi
programming out of
the total Departmental
and NIC programmers

13. Codes/Manuals/Forms etc.

- (a) Statutory/Administrative/Technical Literatures

| | Cate- gory | Total No. | Bilin- gual | In Eng- lish only | In Hindi Only | Reasons for not being available bilin- gually or in Hindi |
|-------|-------------------------|--------------|----------------|-------------------------|---------------------|---|
| (i) | Codes, Manuals etc. | | | | | |
| (ii) | Standard Forms | | | | | |
| (iii) | Technical Literature | | | | | |

- (b) **Bilingual Publication**

| | Total No. | In Bil- ingual | In Eng- lish only | In Hindi Only | Reasons for not being available bilingually or in Hindi |
|------|--------------------------|-------------------|-------------------------|---------------------|--|
| (i) | Newspapers/ magazines | | | | |
| (ii) | Other publications | | | | |

14. Information regarding filling up the posts relating to Hindi in the Attached/Sub-ordinate offices/organisations :

| Sl. No. | Designation | Number of Posts | | Since when vacant | Details of the action taken to fill up the vacant posts |
|---------|-------------|-----------------|--------|-------------------|---|
| | | Sanctioned | Vacant | | |
| (1) | (2) | (3) | (4) | (5) | (6) |

15. Meeting of the Official Language implementation Committee of the Head/Divisional Offices

- (a) Date of the meeting held during the quarter
- (b) Whether the Agenda for the said meeting has been prepared according to the guidelines of the Department of Official Language

Yes/No

- (c) Information regarding actionable decisions taken during the meetings of the Hindi Salahakar Samiti and the Official Language Implementation Committee

Number of pending follow-up actionable decisions till the last meeting

Number of actionable decisions taken in this meeting

Total number of decisions, on which follow-up actions are finally over

- (i) Hindi Salahakar Samiti
- (ii) Official Language Implementation Committee

16. Position regarding assurances given to the Committee of Parliament on Official Language :

- (i) Total No. of pending assurances at the beginning of the quarter
- (ii) Total No. of assurance fulfilled during the quarter

17. Brief description of other specific achievements/ work regarding Implementation of Official Language Policy during the Quarter :

Signature of the Chairman of
Official Language Implementation
Committee of the Office

:

Name, Designation and Telephone
number of the above Officer

:

N. B. THIS REPORT WOULD BE RETURNED IN CASE IT IS NOT SIGNED BY THE PROPER AUTHORITY.



