

Annex 1

**Schedule to the
Balance Sheet of a non-banking financial company**

(as required in terms of paragraph 13 of
Non-Banking Financial (Deposit Accepting or Holding) Companies Prudential
Norms (Reserve Bank) Directions, 2007)

(Rs. in lakhs)

| Particulars | | | |
|-------------|--|---|------------------------------------|
| | <u>Liabilities side :</u> | | |
| (1) | <p>Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not <u>paid</u>:</p> <p>(a) Debentures : Secured : Unsecured (other than falling within the meaning of public deposits*)</p> <p>(b) Deferred Credits (c) Term Loans (d) Inter-corporate loans and borrowing (e) Commercial Paper (f) Public Deposits* (g) Other Loans (specify nature)</p> <p>* Please see Note 1 below</p> | <p>Amount out-standing</p> <p>_____</p> | <p>Amount overdue</p> <p>_____</p> |
| (2) | <p><u>Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued <u>thereon</u> but not paid):</u></p> <p>(a) In the form of Unsecured debentures (b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security (c) Other public deposits</p> <p>* Please see Note 1 below</p> | | |

| | <u>Assets side :</u> | |
|-----|---|--------------------|
| | | Amount outstanding |
| (3) | Break-up of Loans and Advances including bills receivables [other than those included in (4) below] : (a) Secured (b) Unsecured | |
| (4) | Break up of Leased Assets and stock on hire and other assets counting towards AFC activities | |
| | (i) Lease assets including lease rentals under sundry debtors : (a) Financial lease (b) Operating lease (ii) Stock on hire including hire charges under sundry debtors: (a) Assets on hire (b) Repossessed Assets (iii) Other loans counting towards AFC activities (a) Loans where assets have been repossessed (b) Loans other than (a) above | |
| (5) | <u>Break-up of Investments :</u> <u>Current Investments :</u> 1. <u>Quoted :</u> (i) Shares : (a) Equity (b) Preference (ii) Debentures and Bonds (iii) Units of mutual funds | |

| | | |
|-----|---|--------------------------|
| | <p>(iv) Government Securities (v) Others (please specify)</p> <p>2. <u>Unquoted</u> :</p> <p>(i) Shares : (a) Equity (b) Preference</p> | |
| | <p>(ii) Debentures and Bonds</p> | |
| | <p>(iii) Units of mutual funds (iv) Government Securities (v) Others (please specify)</p> <p><u>Long Term investments</u> :</p> <p>1. <u>Quoted</u> :</p> <p>(i) Shares : (a) Equity (b) Preference</p> <p>(ii) Debentures and Bonds (iii) Units of mutual funds (iv) Government Securities (v) Others (please specify)</p> <p>2. <u>Unquoted</u> :</p> <p>(i) Shares : (a) Equity (b) Preference</p> <p>(ii) Debentures and Bonds (iii) Units of mutual funds (iv) Government Securities (v) Others (please specify)</p> | |
| | | |
| | | |
| (6) | <p>Borrower group-wise classification of assets financed as in (3) and (4) above :</p> <p>Please see Note 2 below</p> | |
| | Category | Amount net of provisions |

| | | Secured | Unsecured | Total |
|-----|--|--|--------------------------------|-------|
| | 1. Related Parties ** | | | |
| | (a) Subsidiaries | | | |
| | (b) Companies in the same group | | | |
| | (c) Other related parties | | | |
| | 2. Other than related parties | | | |
| | Total | | | |
| (7) | Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted): Please see note 3 below | | | |
| | Category | Market Value / Break up or fair value or NAV | Book Value (Net of Provisions) | |
| | | | | |
| | | | | |
| | 1. Related Parties ** | | | |
| | (a) Subsidiaries | | | |
| | (b) Companies in the same group | | | |
| | (c) Other related parties | | | |
| | 2. Other than related parties | | | |
| | Total | | | |

** As per Accounting Standard of ICAI (please see Note 3)

(8) Other information

| | Particulars | Amount |
|-----|--------------------------------|--------|
| (i) | Gross Non-Performing Assets | |
| | (a) Related parties | |
| | (b) Other than related parties | |
| | Net Non-Performing Assets | |

| | | |
|-------|---|--|
| (ii) | | |
| | (a) Related parties | |
| | (b) Other than related parties | |
| (iii) | Assets acquired in satisfaction of debt | |

Notes:

1. As defined in paragraph 2(1)(xii) of the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998.
2. Provisioning norms shall be applicable as prescribed in the Non-Banking Financial (Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007.
3. All Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up/fair value/NAV in respect of unquoted investments should be disclosed irrespective of whether they are classified as long term or current in (5) above.

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