

**Annex III**  
**Consolidated Prudential Returns**

**(i) Financials for the consolidated AIFI**

(Amount in ₹ crores)

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

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

Note: Cases where the regulatory norm is breached may be reported. At the minimum, the top 20 large exposures to individual borrowers of the consolidated AIFI may be reported.

**(b) Large Exposures to Borrower Groups**

Sl. No	Name of the Borrower Group / Name	Name of Group	Amount Funded	Amount Non-Funded	% to capital funds
1.		Total	0.00	0.00	0.00%
Total			0.00	0.00	0.00%

Note: Cases where the regulatory norm is breached may be reported. At the minimum, the top 20 large exposures to borrower groups of the consolidated AIFI may be reported.

**(iii) Forex Exposures**

	Amount
Total of Overnight Open Position Limit for the consolidated AIFI*	

\*Note: Wherever Overnight Open Position Limits are not prescribed, the maximum Overnight Open Position during the period for such entities may be taken. The position may be reported without netting across institutions.

**(iv) Exposures to Capital Markets of the consolidated AIFI**

Particulars	Amount
1. Advances to Capital Market	
a. Fund based	
b. Non-fund based	
2. Equity Investment in Capital Market	
3. Total Capital Market Exposure (1 + 2)	
4. Total on-balance-sheet assets of the consolidated AIFI (excluding Intangible assets and accumulated losses) of the previous March	
5. Total Capital Market Exposure as a per cent of Total on-balance-sheet assets of the consolidated AIFI (excluding Intangible assets and accumulated losses) of the previous March (in per cent)	
6. Net Worth (Capital & Reserves)	
7. Equity Investment in Capital Market (Investment in Shares, convertible bonds and debentures and units of equity-oriented mutual funds) as per cent of Net worth (in per cent)	

Note - Calculations of Capital Market Exposure is similar to the computation of parent bank.

**(v) Exposure to Unsecured Guarantees and Unsecured Advances for the consolidated AIFI**

1. Outstanding Unsecured Guarantees	
2. Outstanding Unsecured Advances	
3. Total Outstanding Advances	
4. 20 percent of the AIFI's outstanding unsecured guarantees plus total of outstanding unsecured advances as per cent of outstanding advances ( in per cent )	

Note - Calculations similar to the computation of parent AIFI.

**(vi) Structural Liquidity Position for the consolidated AIFI**

	1 to 14 days	15 to 28 days	29 days and upto 3m	Over 3m and upto 6m	Over 6m and upto one year	Over one year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
1.Capital									
2.Reserves and Surplus									
3.Deposits									
4.Borrowings									
4.1.Call and Short Notice									
4.2.Inter Institutional <sup>19</sup> (Term)									
4.3.Refinances									
4.4.Others									
5.Other Liabilities and Provisions									
5.1.Bills Payable									
5.2.Inter-office Adjustment									
5.3.Provisions									
5.4.Others									
6.Lines of Credit-committed to:									
6.1.Institutions									
6.2.Customers									
7. Un-availed Portion of Cash Credit /Overdraft / Demand									

<sup>19</sup> Inter-Institutional Borrowings shall include borrowings from regulated financial entities.

## Annex III

	1 to 14 days	15 to 28 days	29 days and upto 3m	Over 3m and upto 6m	Over 6m and upto one year	Over one year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Loan component of working capital									
8.Letter of Credit/ Guarantees									
9.Repos									
10.Bills Rediscounted(DUPN)									
11.SWAPS(Buy/Sell)									
12.Interest Payable									
13.Others									
A. TOTAL OUTFLOWS									
1.Cash									
2.Balances with RBI									
3.Balances with other Banks									
3.1.Current Account									
3.2.Money at Call, Short Notice									
3.3 Term Deposits & Other placements									
4. Investments (including those under Repos but excluding Reverse Repos)									
5.Advances(Performi ng)									
5.1.Bills Purchased and Discounted(Including bills under DUPN									
5.2 Cash Credits, Overdrafts and Loans Repayable on Demand									
5.3. Term Loans									
6.NPAs(Advances and Investments)									
7.Fixed Assets									
8.Other Assets									
8.1.Inter-office Adjustments									
8.2.Others									
9.Reverse Repos									
10. Swaps (Sell/Buy) / maturing forwards									

## Annex III

	1 to 14 days	15 to 28 days	29 days and upto 3m	Over 3m and upto 6m	Over 6m and upto one year	Over one year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
11.Bills Rediscounted(DUPN)									
12.Interest Receivable									
13.Committed Lines of Credit									
B. TOTAL INFLOWS									
C. Mismatch (B-A)									
D. Cumulative Mismatch									
E. C as % to A									