

### Disclosure Requirements

1. Every CIC shall maintain a functional website containing basic information about itself and about its group. It should further contain:
  - (i) The Annual Report of the CIC
  - (ii) Corporate Governance Report
  - (iii) Management Discussion & Analysis covering, *inter alia*, industry structure and developments, risks and concerns for the group and adequacy of internal controls.
  - (iv) Other significant information, if any
2. The following shall be disclosed by the CIC with regard to group entities that are not consolidated in the CFS:
  - (i) Name of the entity, type of business, size of its assets, debt-equity ratio, and profitability for the last two years
  - (ii) Nature and type of exposure on each entity: i) Investments in equity ii) investments in convertible instruments, iii) investments in bonds/ debentures/ other instruments, iv) loans and advances, v) any other
  - (iii) Total exposure of the CIC towards non-financial business (entity-wise)
  - (iv) Loans and advances to firms/companies in which directors are interested
  - (v) Investments by the loanee of the CIC in the shares of parent company and group companies
3. Disclosures to be made in the Annual Financial Statements:

#### 3.1 Components of ANW and other related information

(Amount in ₹ crore)			
	Particulars	Current Year	Previous Year
i)	ANW as a % of Risk Weighted Assets		
ii)	unrealized appreciation in the book value of quoted investments		
iii)	diminution in the aggregate book value of quoted investments		
vi)	Leverage Ratio		

#### 3.2 Investment in other CICs

- a) Total amount representing any direct or indirect capital contribution made by one CIC in another CIC (including name of CICs)
- b) Number of CICs with their names wherein the direct or indirect capital contribution exceeds 10% of Owned Funds
- c) Number of CICs with their names wherein the direct or indirect capital contribution is less than 10% of Owned Funds



### 3.6 Business Ratios

Particular	Current Year	Previous Year
Return on Equity (RoE)		
Return on Assets (RoA)		
Net profit per employee		

### 3.7 Provisions and Contingencies

Provisions and Contingencies shall be presented as under:

(Amount in ₹ Crore)		
Break up of 'Provisions and Contingencies' shown under the Profit and Loss Account	Current Year	Previous Year
Provisions for depreciation on Investment		
Provision towards NPA		
Provision made towards Income tax		
Other Provision and Contingencies (with details)		
Provision for Standard Assets		

### 3.8 Concentration of NPAs

	(Amount in ₹ crore)	Exposure as a % of total assets
Total Exposure to top five NPA accounts		

### 3.9 Overseas Assets (for those with Joint Ventures and Subsidiaries abroad)

Name of the Joint Venture/ Subsidiary	Other Partner in the JV	Country	Total Assets
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## 4. Disclosure on provisioning in the Balance Sheet

(i) Every CIC shall separately disclose in its balance sheet the provisions made as per paragraph 17 of the directions without netting them from the income or against the value of assets.

(ii) The provisions shall be distinctly indicated under separate heads of account as under:-

(a) provisions for bad and doubtful debts; and

(b) provisions for depreciation in investments.

(iii) Such provisions shall not be appropriated from the general provisions and loss reserves held, if any, by a CIC.

(iv) Such provisions for each year shall be debited to the profit and loss account. The excess of provisions, if any, held under the heads general provisions and loss reserves shall be written back without making adjustment against them.

(v) CICs with total assets ₹500 crore and above shall disclose the following particulars in the Balance Sheet:

- (a) Exposure to real estate sector, both direct and indirect; and
- (b) Maturity pattern of assets and liabilities.

## **5. Miscellaneous disclosures**

- (i) Registration/ licence/ authorisation, by whatever name called, obtained from other financial sector regulators
- (ii) Penalties imposed by RBI and other regulators including strictures or directions on the basis of inspection reports or other adverse findings.
- (iii) If the auditor has expressed any modified opinion(s) or other reservation(s) in his audit report or limited review report in respect of the financial results of any previous financial year or quarter which has an impact on the profit or loss of the reportable period, with notes on -
  - (i) How the modified opinion(s) or other reservation(s) has been resolved; or
  - (ii) If the same has not been resolved, the reason thereof and the steps which the CIC intends to take in the matter.