

**Details of Assets and Liabilities (as on March 31, 200--)**

**Part - 1**

**Public Deposits**

**(Amount in lakhs of Rupees)**

Item No.	Particulars	Item Code	Number of Accounts	Amount
1.	Deposits received from public in the form of Fixed Deposits, Recurring Deposits etc.	111		
2.	(i) Deposits received from shareholders by a Public Limited Company (other than Nidhis).	112		
	(ii) Deposits received from Joint shareholders other than the first named shareholder by a Private Limited Company.	113		
3.	(i) Money received by issue of Non-convertible unsecured debentures (please see instruction No.1 given below)	114		
	(i) Any other type of public deposits (Please Specify)	115		
4.	<b>Total ( 111 to 115)</b>	<b>110</b>		
5.	Of the total Deposits at item 4 above, those repayable			
	(i) within 1 year	121		
	(ii) after 1 year but up to 2 years	122		
	(iii) after 2 years but up to 3 years	123		
	(iv) after 3 years but up to 5 years and	124		
	(v) after 5 years	125		
6.	<b>Total (121 to 125)</b>	<b>120</b>		
7.	Break up of public deposits at item 4 above, as per rate of interest (excluding brokerage, if any)			
	(i) Below 10%	131		
	(ii) 10% or more but less than 12%	132		
	(iii) 12% or more but less than 14%	133		
	(iv) 14% or more but less than 16%	134		
	(v) At 16%	135		
	(vi) More than 16% but up to 18%	136		
	(vii) More than 18%	137		
8.	<b>Total (131 to 137)</b>	<b>130</b>		

9.	Break-up of Public Deposits according to the size			
	i) Fixed deposits etc received from public (vide item No. 1 above)			
	a) upto Rs.10,000	141		
	b) over Rs.10,000	142		
	ii) Deposits from share holders in case of public limited companies (vide item No. 2 above)			
	a) upto Rs.10,000	143		
	b) over Rs.10,000	144		
	iii) Non-convertible unsecured debentures (vide item No.3 above)			

	a) upto Rs.10,000	145		
	b) over Rs.10,000	146		
10.	<b>Total of (141 to 146) [ should tally with the amount shown against item 110 ]</b>	<b>140</b>		
11.	Of the deposits at item 4 above :			
	i) Those which have matured but not claimed.	151		
	ii) Those which have matured, claimed but not paid (please see instruction No.2 given below)	152		
	a) From public (vide item No.1 above)	153		
	b) From shareholders (vide item No. 2 above)	154		
	c) From debenture holders (vide item No. 3 above) (Please furnish details of (a) (b) and (c) in Annexure No.....)	155		
	iii) Those shown against item (ii) above where CLB has passed the orders for repayment	156		
12.	Public Deposits mobilised during the year by payment of brokerage	157		
13.	Brokerage paid	158		
14.	% of 13 to 12	159		
15.	Public deposits matured but remaining unclaimed for 7 years including the year in which they have matured	160		

**Instructions:**

1. In the case of partly convertible Debentures/Bonds, the convertible portion should be shown against item 9 of Part -2. The Non-convertible unsecured debentures should be included under this item.
2. The reasons for non-payment of each Deposit and the steps taken for repayment including compliance of CLB Order (if any) should be indicated in an Annexure.

**Part - 2**

**Particulars of other borrowings**

Item No.	Particulars	Item Code	Number of Accounts	Amount
1.	Money borrowed from the Central/State Government/Local Authority/ others the repayment of which is guaranteed by the Central/ State Governments	221		
2.	Money borrowed from:			
	i) Foreign Government	222		
	ii) Foreign Authority	223		
	iii) Foreign Citizen or person	224		
	<b>Total (222 to 224)</b>	<b>225</b>		
3.	Borrowings from :			
	(i) Banks	226		
	(ii) Other Specified Financial Institutions	227		
4.	Money borrowed from any other Company	228		
5.	Unsecured loans from Directors / Promoters	229		
6.	Money borrowed by a private Company from its shareholders	230		
7.	Money received from employees of the Company by way of security deposit and kept in joint accounts in the name of the Company and the employees with a scheduled bank or a post office	231		
8.	Money received by way of caution money, margin money from the borrowers, lessee, hirers or by way of security or advance from agents in the course of company's business or advance received against orders for supply of goods or properties or for rendering of services	232		
9.	Money received by issue of convertible or secured debentures/bonds (please see the instruction given below)	233		
10.	Of the above, debentures subscribed by the banks/ other NBFCs.	234		

11.	Money received by way of subscription to shares, bonds or debentures pending allotment or money received by way of calls in advance on shares (not due for refinance).	235		
12.	Commercial Papers	236		
13.	Deposits received from relatives of Directors	237		
14.	Borrowings from Mutual Funds	238		
15.	Any others (Not treated as public deposits - Please specify)	239		
16.	<b>Total (221 + 225 + 226 to 233+235 to 239 )</b>	<b>250</b>		

**Instruction:**

In the case of Partly Convertible Debentures/Bonds, only the convertible portion should be shown against item 9 of Part -2 above.

**Part – 3**

**Net Owned Fund**

***[Figures to be furnished as per the latest balance sheet preceding the date of the Return or as per balance sheet as on the date of return]  
[ Balance sheet as on .....]***

Item No.	Particulars	Item Code	Amount
1.	Capital Funds :		
	(i) Paid-up Equity Capital	311	
	(ii) Paid-up preference shares which are compulsorily convertible to Equity	312	
	(iii) Free Reserves (please see instruction No.1 given below)	313	
2.	<b>Total (311 +312 +313) = A</b>	<b>310</b>	
3.	(i) Accumulated balance of loss	321	
	(ii) Balance of deferred revenue expenditure	322	
	(iii) Other intangible assets (please specify)	323	
4.	<b>Total (321+322 +323) = B</b>	<b>320</b>	
5.	<b>Owned Fund (A - B) i.e.(310-320) = C</b>	<b>330</b>	
6.	Book value of investments in shares of :		
	(i) Subsidiaries of the Company	341	
	(ii) Companies in the same group	342	
	(iii) all other Non-Banking Financial Companies (Details in Annexure No.....)	343	
7.	Book value of investments in debentures and bonds of :		
	(i) Subsidiaries of the Company	344	

	(ii) Companies in the same group (Details in Annexure No.....)	345	
8.	Outstanding loans and advances including bills purchased/ discounted, inter-corporate deposits, hire purchase and lease finance, CPs with:		
	(i) Subsidiaries of the Company	346	
	(ii) Companies in the same group (Details in Annexure No.....) [please see instruction No.2 given below]	347	
9.	<b>Total (341 to 347) = D</b>	<b>340</b>	
10.	<b>D in excess of 10% of C</b> <b>(340 in excess of 10% of 330) = E</b>	<b>351</b>	
11.	<b>Net Owned Fund (330 - 351) = (C – E)</b>	<b>350</b>	
12.	Paid-up preference Share Capital not compulsorily convertible, as per latest balance sheet	361	
13.	Paid-up preference Share Capital not compulsorily convertible, as on the date of this Return	362	
14.	Total liabilities as per the latest balance sheet preceding the date of Return	363	
15.	Total liability as on the date of this Return	364	

**Instructions:**

1. “Free Reserves” mentioned under item 1(iii) above shall include the balance in the Share Premium Account, Capital and Debenture Redemption Reserves and any other Reserve shown or published in the Balance Sheet and created through an allocation of Profits (including credit balance of Profit & Loss Account) but not being :

(i) a Reserve created for repayment of any future liability or for depreciation of assets or for provision against non-performing assets / bad debts; or

(ii) a Reserve created by Revaluation of the Assets of the Company.

2. Hire Purchase and Lease Finance mean :

(i) in the case of hire purchase asset, the amount of future instalments receivable reduced by the balance of the unmaturing finance charges; and

(ii) in the case of lease assets, the depreciated book value of the lease asset plus/minus the balance in the lease adjustment account;

Amount due but not received should be added in both the cases.

**Part - 4**

**Outstanding loans and advances, including Inter-Corporate Deposits/ Commercial Papers**

Item No.	Particulars	Item Code	Amount
1.	Loans and advances etc. in subsidiaries of the company	411	
2.	Companies in the same group	412	
3.	Companies, Firms and Proprietary Concerns where Directors of the Company hold substantial interest / are interested. (please see instruction No.1 given below). [Details in Annexure No.....]	420	
4.	Others:		
	(i) Companies not in the same Group	431	
	(ii) Directors / Promoters	432	
	(iii) Shareholders	433	
	(iv) Members of Staff	434	
	(v) Depositors	435	
	(vi) Others	436	
5.	<b>Total (411 +412 +420 +431 to 436)</b>	<b>400</b>	

**Instructions:**

- (1) "Substantial interest" shall have the same meaning as assigned to it in Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 1998.
- (2) Sundry Debtors, Tax paid in advance and other Recoverable items not in the nature of loans and advances should **not** be shown in Part-4 above.
- (3) Fixed Deposit with other companies should be included under item 1, 2, 3 and 4 (i), as the case may be.
- (4) Investment in unquoted debentures shall be treated as credit and not investment.

**Part - 5 (i)**  
**Investments (at book value)**

Item No.	Particulars	Item Code	Amount
1.	Investments in -		
	(i) Fixed deposits with banks/certificates of deposits issued by banks	541	
	(ii) Balances in any other deposit accounts with bank(s)	542	
	(iii) Securities of Central/State Govts. and bonds guaranteed by Central/State Govts.	543	
	(iv) Units of Unit Trust of India	544	
	(v) Others (Please specify.....)	545	
2.	Investments in shares:		
	(i) Quoted	511	
	(ii) Unquoted	512	
3.	Investments in debentures and bonds	515	
4.	Investments in shares of and debentures/bonds of companies where directors of the company hold substantial interest.(Please see the instruction No.1 of Part-4). (Details in Annexure No..... )	520	
5.	<b>Total [541 to 545 + 511 + 512 + 515 + 520]</b>	<b>500</b>	

**Instructions:**

- (1) Details of shares, debentures and commercial papers held in investment account or by way of stock-in-trade should be included in this part.
- (2) Fixed deposit with other companies should not be included here but should be shown in Part-4
- (3) Investment in unquoted debentures / bonds shall be treated as credit and not investment.

**Part - 5 (ii)**  
**Quoted shares/debentures/bonds/commercial papers**

Item No.	Particulars	Item Code	Amount
1.	Book value	551	
2.	Market value	552	

**Part - 6**

**Hire Purchase Business**

Item No.	Nature of goods on hire	Item Code	Number of Accounts	Amount
1.	Automobiles :			
	(i) Heavy Commercial Vehicles	611		
	(ii) Light Commercial Vehicles including two wheelers	612		
	(iii) Others	613		
2.	<b>Total [611+612+613]</b>	<b>610</b>		
3.	Household durables	621		
4.	Data processing / office automation equipment	622		
5.	Agricultural implements (Tractors, Bulldozers, etc.)	623		
6.	Industrial machinery or tools or equipment for use in industries	624		
7.	All others	625		
8.	<b>Total [610+ 621 to 625]</b>	<b>600</b>		
9.	Of 8 above, dues from - Subsidiaries / Companies in the same group / Companies, firm and proprietary concerns where directors of the company hold substantial interest	691		

**Part - 7**

**Equipment Leasing business**

Item No.	Nature of Equipment on Lease	Item Code	Gross Leased Assets	Accumulated depreciation +/- Lease Adjustment Account	Net Leased Assets plus amounts due but not received
1.	Plant & Machinery	701			
2.	Data Processing/office equipment	702			
3.	Vehicles	703			
4.	Others	704			
5.	<b>Total (701+702+703+704)</b>	<b>700</b>			
6.	Of 5 above, dues from Subsidiaries / companies in the same group / companies, firms and proprietary concerns where directors of the company hold substantial interest / or are interested	791			



**Part - 8**

**Bills business**

Item No.	Particulars	Item Code	Amount
1.	Bills purchased/discounted where the drawers, drawees or any endorsers are:		
	(i) Subsidiaries of the company	801	
	(ii) Companies in the same group	802	
	(iii) Companies or firms in which any director of the company holds substantial interest or proprietary concerns owned by him	803	
2.	Bills purchased / discounted other than 1 above	820	
3.	<b>Total (801 + 802 + 803 + 820)</b>	<b>800</b>	

**Part - 9**

**Particulars about other fixed assets**

Item No.	Particulars	Item Code	Amount
1.	Fixed assets		
	(i) Land and Buildings for own use	901	
	(ii) Land and Buildings – others	902	
	(iii) Furniture and Fixtures	903	
	(iv) Vehicles	904	
2.	Other assets excluding intangibles	905	
3	<b>Total of other assets (901 + 902 + 903 + 904+905)</b>	<b>910</b>	
4.	<b>Total assets [ excluding intangibles] (400 + 500 + 600 + 700 + 800 + 910]</b>	<b>900</b>	

**Part - 10**

**Business statistics / information for the year ended 31 March, 200--**

Item No.	Particulars	Item Code	Amount
	<b><u>I. Disbursements (Fund based activities)</u></b>		
1	Equipment leasing:		
	(a) Outstanding balances as on the date of the return	1001	
	(b) Total disbursement during the year	1002	
2	Hire purchase:		
	(a) Outstanding balances as on the date of the return	1003	
	(b) Total disbursement during the year	1004	
3	<u>Loans</u>		
	(a) Loans against shares to corporates:		
	(i) Outstanding balances as on the date of the return	1005	
	(ii) Total disbursement during the year	1006	
	(b) Loans against shares to individuals:		
	(i) Outstanding balances as on the date of the return	1007	
	(ii) Total disbursement during the year	1008	
	(c) Loans against shares to brokers:		
	(i) Outstanding balances as on the date of the return	1009	
	(ii) Total disbursement during the year	1010	
	(d) Loans to finance Initial Public Offerings (IPOs):		
	(i) Outstanding balances as on the date of the return	1011	
	(ii) Total disbursement during the year	1012	
	(e) Inter-corporate loans / deposits:		
	(i) Outstanding balances as on the date of the return	1013	
	(ii) Total disbursement during the year	1014	
	(f) Others	1015	
4	Bills Purchased/Discounted :		
	(a) Outstanding balances as on the date of the return	1016	
	(b) Total disbursement during the year	1017	
5	Of 4, bills rediscounted :		
	(a) Outstanding balances as on the date of the return	1018	
	(b) Total volume during the year	1019	
	<b><u>II. Trading in shares / securities (quoted other than SLR)</u></b>		
6	Purchases / sales of shares / debentures / commercial papers:		
	(a) Purchases	1020	
	(b) Sales	1021	

	<b><u>III. Fee based activities</u></b>		
7.	Guarantees issued for Capital Market Operations:		
	(a) Outstanding balances as on the date of the return	1022	
	(b) Total volume during the year	1023	
8.	Guarantees issued for other purposes:		
	(a) Outstanding balances as on the date of the return	1024	
	(b) Total volume during the year	1025	
9	Lease / Hire purchase syndicated during the year	1026	
10.	Loan / ICDs syndicated during the year	1027	

11	Bills syndicated during the year	1028	
12	Underwriting :		
	(a) Total amount underwritten	1029	
	(b) Amount devolved	1030	
	(c) Outstanding commitments	1031	

**Part - 10(A)**

**Status of overdues**

Item No.	Particulars	Item Code	Amount
1	Lease overdues more than 12 months	1041	
2	Lease overdues up to 12 months	1042	
3	Hire purchase overdues more than 12 months	1043	
4	Hire purchase overdues up to 12 months	1044	
5	Other overdues more than 6 months	1045	
6	Other overdues up to 6 months	1046	
7	<b>Total (1041 to 1046)</b>	<b>1040</b>	

**Part - 11**

**Particulars of selected Income and Expenditure**

(Please see instructions given below).

	<b><u>Fund-based income :</u></b>		
1	Gross lease income	1101	
2	<u>Less :</u> Depreciation on Assets on Lease + / - Lease Equalisation	1102	
3	Net lease income <b>(1101-1102)</b>	1103	
4	Hire purchase income	1104	
5	Bills discounting income	1105	
6	Investment income		
	(a) Dividend / interest	1106	
	(b) Profit / Loss (+ / - ) on sale of shares / debentures / commercial papers	1107	
7	Interest income		
	(a) Inter-corporate deposits / loans	1108	
	(b) Other loans and advances	1109	
8	Other fund based income	1110	
9	<b>Total fund based income (1103 to 1110)</b>	<b>1111</b>	
	<b><u>Fee based income</u></b>		
10	Income from merchant banking activities	1112	
11	<b><u>Underwriting commission</u></b>	1113	
12	<b><u>Income from syndication of bills, loans, ICDs, lease &amp; hire purchase</u></b>	1114	
13	Miscellaneous income	1115	
14	<b>Total fee-based income (1112 to 1115)</b>	<b>1116</b>	
15	<b>Total Income (1111 + 1116)</b>	<b>1100</b>	
	<b><u>Interest and other financing costs</u></b>		
16	Interest paid on fixed deposits	1117	
17	Interest paid on ICDs	1118	
18	Brokerage	1119	
19	Reimbursement of expenses to brokers	1120	

20	Other financing costs	1121	
21	Bills rediscounting charges	1122	
<b>22</b>	<b>Total financing costs (1117 to 1122)</b>	<b>1123</b>	
	<b>Operating expenses</b>		
23	Employee costs	1124	
24	Other administrative costs	1125	
<b>25</b>	<b>Total operating costs (1124 + 1125)</b>	<b>1140</b>	
26	Depreciation on own assets	1126	
27	Intangible assets amortised	1127	
28	Provision for diminution in value of investments	1128	
29	Provision against Non-Performing Assets	1129	
30	Other Provisions if any	1130	
<b>31</b>	<b>Total expenses (1123 +1140 + 1126 to 1130)</b>	<b>1150</b>	
<b>32</b>	<b>Profit before tax (1100 – 1150)</b>	<b>1160</b>	
<b>33</b>	<b>Tax</b>	<b>1170</b>	
<b>34</b>	<b>Profit after tax (1160 - 1170)</b>	<b>1180</b>	

**Instructions :**

(1) Particulars in this part should be for a full financial year. If the company closes its books on any date other than on 31<sup>st</sup> March, the date of closing of the books and the period should be indicated.

(2) "Gross lease income" includes lease rentals (net of rebate), lease management fees, lease service charges, up-front fees, profit on sale of leased assets and delayed / late payment charges relating to lease business (including interest/compensation charges on advance payment for purchase of assets in respect of lease agreements entered into / finalised).

(3) 'Lease equalisation account' has the same meaning as in the Guidance Note on Accounting for Lease (revised) issued by ICAI.

(4) 'Hire purchase income' includes finance charges(net of rebate), hire service charges, delayed / late payment charges, up-front fees and other income relating to hire purchase business (including interest earned on advance payment for acquisition of hire purchase assets for identified hirers)