

## Appendix -B

### **Consolidated Prudential Report (CPR)**

#### **General**

|                             |                 |
|-----------------------------|-----------------|
| Reporting Institution       |                 |
| Address                     |                 |
| For the period ended        | Sept/March 200X |
| Periodicity                 | Half-yearly     |
| Date of Report              |                 |
| Validation Status of report |                 |

#### **A. Details on subsidiaries/ associates / joint ventures**

| Sl. No. | Name of the subsidiary/ associates / joint ventures | Type of business | Relation with parent | Name of Regulator | Share-holding (%) | Remarks |
|---------|---|------------------|----------------------|-------------------|-------------------|---------|
| 1       |   |                  |                      |                   |                   |         |
| 2       |   |                  |                      |                   |                   |         |
| 3       |   |                  |                      |                   |                   |         |
| 4       |   |                  |                      |                   |                   |         |
| ..      |   |                  |                      |                   |                   |         |
| ..      |   |                  |                      |                   |                   |         |

Please provide details of **all Indian and foreign** subsidiaries / associates / joint ventures

#### **Note:**

1. Consolidation exercise may exclude group companies which are engaged in (a) Insurance business and (b) Businesses not pertaining to financial services. While brief details about **all** subsidiaries / associates / joint ventures may be provided in Section A, the financial data of such subsidiaries/ associates / joint ventures as mentioned above may not be included for consolidation in Section D. The fact of exclusion of such entities may be provided under remarks column. Relevant details of the control/share holding and consolidation method adopted may also be provided under remarks column.
2. Apart from guidance note provided for compiling the return, please follow DBOD's existing and subsequent instructions on Consolidated Financial Statements, Consolidated Prudential Norms, Consolidated Prudential Reporting and Accounting Standards issued by ICAI in the context of consolidated accounting.

**B. Form of consolidated balance sheet of a bank**

Format of the Balance Sheet is the same as provided for Consolidated Financial Statement (CFS) in Appendix A.

**C. Form of consolidated Profit & Loss Account of a bank**

Format of the Profit & Loss Account is the same as provided for Consolidated Financial Statements (CFS) in Appendix A

**D. Select data on financial/risk profile of the consolidated bank****(i) Financials for the consolidated bank****Position as at the end of September/ March 200X**

Rs.in crore

| <b>Sl. No.</b> | <b>Parameters</b>  | <b>Amount</b> |
|----------------|--|---------------|
| 1              | Total Assets   |               |
| 2              | Capital & Reserves   |               |
| 3              | Regulatory Capital (Actual/ Notional) – after netting for consolidation                            |               |
| 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 / Year ended Sept./ March) |  |
| 20 | Total Off-balance sheet exposures (contingent credits)         |  |
| 21 | Total Dividends paid (for Half-year/ Year ended Sept./March )  |  |

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

| Sl. No. | Name of the Borrower | Amount (Rs. in crore) | % to capital funds |
|---------|----------------------|-----------------------|--------------------|
|         |                      |                       |                    |
|         |                      |                       |                    |
|         |                      |                       |                    |

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 bank may be reported.

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

| Sl. No. | Name of the Borrower Group | Amount (Rs. in crore) | % to capital funds |
|---------|----------------------------|-----------------------|--------------------|
|         |                            |                       |                    |
|         |                            |                       |                    |
|         |                            |                       |                    |

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 bank may be reported.

**(iii) Forex Exposures**

| Total of Overnight Open Position Limit for the consolidated bank * | Amount (Rs. in crore) |
|--|-----------------------|
|  |                       |

\* **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 bank**

|  | Amount in Rs. crore |
|--|---------------------|
| 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 bank (excl. Intangible assets and accumulated losses) of the Previous March |                     |
| 5. Total Capital Market Exposure as a % of   |                     |

|  |  |
|--|--|
| Total on-balance-sheet assets of the consolidated bank (excl. 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 a % of Net worth (in per cent) |  |

Note: Calculations of Capital Market Exposure similar to the computation of parent bank

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

**Amount in Rs. Crore**

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

Note: Calculations similar to the computation for the parent bank

**(vi) CRR and SLR for the consolidated bank**

| SI.No. | Parameter  | Amount |
|--------|--|--------|
| 1.     | Cash funds for the consolidated bank eligible for CRR purposes (Rs. in crore)    |        |
| 2.     | Liquid assets for the consolidated bank eligible for SLR purposes (Rs. in crore) |        |
| 3.     | Net Demand and Time Liabilities for the consolidated bank                        |        |
| 4.     | CRR for the consolidated bank (%)  |        |
| 5.     | SLR for the consolidated bank (%)  |        |

**(vii) Structural Liquidity Position for the consolidated bank**

**Amount in Rs. crore**

|                        | 1 to 14 days | 15 to 28 days | 29 days and upto 3m | over 3m and upto 6m | over 6m and upto 12 m | over 1 year & upto 3 years | over 3y and upto 5y | Over 5 years | Total |
|------------------------|--------------|---------------|---------------------|---------------------|-----------------------|----------------------------|---------------------|--------------|-------|
| 1.Capital              | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 2.Reserves and Surplus | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.Deposits             | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.1.Current Deposits   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |

|   | 1 to 14 days | 15 to 28 days | 29 days and upto 3m | over 3m and upto 6m | over 6m and upto 12 m | over 1 year & upto 3 years | over 3y and upto 5y | Over 5 years | Total |
|---|--------------|---------------|---------------------|---------------------|-----------------------|----------------------------|---------------------|--------------|-------|
| 3.2.Saving Bank Deposits  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.3.Term Deposits   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.4.Certificates of Deposits  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 4.Borrowings  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 4.1.Call and Short Notice   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 4.2.Inter Bank(Term)  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 4.3.Refinances  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 4.4.Others  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.Other Liabilities and Provisions  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.1.Bills Payable   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.2.Inter-office Adjustment   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.3.Provisions  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.4.Others  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 6.Lines of Credit-committed to  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 6.1.Institutions  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 6.2.Customers   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 7.Unavailed portion of Cash Credit/Overdraft/Demand Loan component of Working capital | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 8.Letters of Credit/Guarantees  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 9.Repos   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 10.Bills Rediscounted(DUPN)   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 11.SWAPS(Buy/Sell)  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 12.Interest Payable   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 13.Others   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| A. TOTAL OUTFLOWS   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 1.Cash  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 2.Balances with RBI   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.Balances with other Banks   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.1.Current Account   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 3.2.Money at Call,Short Notice,Term Deposits & Other placements                       | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |

|  | 1 to 14 days | 15 to 28 days | 29 days and upto 3m | over 3m and upto 6m | over 6m and upto 12 m | over 1 year & upto 3 years | over 3y and upto 5y | Over 5 years | Total |
|--|--------------|---------------|---------------------|---------------------|-----------------------|----------------------------|---------------------|--------------|-------|
| 4.Investments(Including those under Repos but excluding Reverse Repos) | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.Advances(Performing)   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.1.Bills Purchased and Discounted(Including bills under DUPN)         | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.2.Cash Credits,Overdrafts and Loans Repayable on Demand              | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 5.3.Term Loans   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 6.NPAs(Advances and Investments)                                       | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 7.Fixed Assets   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 8.Other Assets   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 8.1.Inter-office Adjustments   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 8.2.Others   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 9.Reverse Repos  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 10.SWAPS(Sell/Buy)/maturing forwards                                   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 11.Bills Rediscounted(DUPN)  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 12.Interest Receivable   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| 13.Committed Lines of Credit   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| B. TOTAL INFLOWS   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| C. Mismatch (B-A)  | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| D. Cumulative Mismatch   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |
| E. C as % to A   | 0.00         | 0.00          | 0.00                | 0.00                | 0.00                  | 0.00                       | 0.00                | 0.00         | 0.00  |

## **Guidance for filing Consolidated Prudential Report on (CPR)**

### **Introduction**

The objective of the Consolidated Prudential Return (CPR) is to collect consolidated prudential information at the level of the group to which the supervised institution belongs. It aims to capture data mainly on the following areas

- (i) Consolidated Balance sheet data in the format prescribed
- (ii) Consolidated Profit & Loss Account in the format prescribed

- (iii) Select data on financial/risk profile of the consolidated bank: Consolidated financial data as per format, data on large exposures, forex exposures, CRR & SLR for the group and structural liquidity profile for the consolidated bank as a whole.

## **2. Periodicity of the return**

Periodicity of the return is half-yearly as on March 31/ September 30. The first return may be submitted for the half-year ended March 2003.

## **3. General Guidelines**

For compiling the consolidated balance sheet and profit & loss account as part of the CPR, the general guidelines for preparation of Consolidated Financial Statements (CFS) and Consolidated Prudential Reports (CPR) issued by DBOD may be followed.

The following guidelines may also be used for preparing the return.

## **4. Section D of the Return- Select data on financial/risk profile of the consolidated bank**

### **(i) Financials for the consolidated bank**

For the consolidated financial data as per format (at the consolidated bank level), general guidance for preparation of balance sheet and profit & loss account for CPR may be used.

### **(ii) Large Exposures**

Total credit exposure of the group to an individual borrower or a borrower group comprises both funded and non-funded exposures. For the purpose of exposure limits, outstanding amount or the sanctioned limit, whichever is higher should be reported. Consolidation of the exposures from different entities of the consolidated bank would be required to be done by the reporting institution for compiling this section. Funded exposures: Comprise loans and advances (including bills purchased/discounted), and investments in bonds/debentures and equities. Non-funded exposures comprise guarantees (financial), guarantees (non-financial), letters of credit, underwriting commitments, etc.

Exposure by the consolidated bank to a single borrower/ debtor should not exceed 15% of its capital funds. Exposure by the consolidated bank to a borrower/ debtor group should not exceed 40% of its capital funds. The aggregate exposure on a borrower/ debtor group can exceed the exposure norm of 40% by an additional 10% (i.e. up to 50%) provided the additional exposure is for the purpose of financing infrastructure projects. Computation of capital funds, exposure etc. would be the lines of the methodology adopted for banks.

In this section, cases where the regulatory norm is breached in case of individual borrower or borrower group may be reported. At the minimum, the top 20 large exposures to individual borrowers/ borrower group of the consolidated bank may be reported.

**(iii) Forex Exposures**

Total of Overnight Open Position Limits for the consolidated bank may be reported here. Wherever Overnight Open Position Limits are not prescribed, the **maximum Overnight Open Position** during the period for such entities may be taken for consolidation. The position may be reported without netting across institutions.

**(iv) Exposures to Capital Markets**

Calculations of Capital Market Exposure would be similar to the computation for the parent bank. Advances (fund-based) to Capital Market would include loans to individuals, Share and Stock Brokers, Market Makers, etc., while Non-fund based facilities to Capital Market would include Financial Guarantees issued to Stock Exchanges on behalf of Stock Brokers and Other Financial Guarantees. Equity Investment in Capital Market would include Equities, Equity Oriented Mutual Funds and Convertible Bonds and Debentures.

**(v) Exposure to Unsecured Guarantees and Unsecured Advances**



The norms relating to unsecured guarantees and unsecured funded exposures on the lines of the guidelines issued to banks vide circular DBOD.No.666/C.96/(Z)-67 dated May 3, 1967, as amended from time to time, are also extended to the consolidated bank.

**(vi) CRR and SLR for the Group**

If the related entities in the consolidated bank are banks, liquidity position i.e., CRR and SLR would be monitored on a consolidated basis after netting out intra-group transactions and exposures. If the related entities in the consolidated bank are heterogeneous comprising non-banking entities, compliance with the CRR / SLR norms would be restricted to the banking entities on a consolidated basis. In respect of non-banking financial entities within bank groups, they should comply with the liquidity requirements prescribed at solo level.

**(vii) Structural Liquidity Position for the consolidated bank**

This section is supposed to capture the maturity structure of cash inflows and outflows for the consolidated bank as a whole, which is distributed in 8 maturity buckets. The maturity mismatches or gaps run by the consolidated bank in these 8 time bands would indicate the liquidity risk facing the consolidated bank. Intra-group transactions and exposures should be excluded from this consolidation.