

RBI/2004/31

IDMD No.3 /PDRS/03.64.00/2003-04

January 29, 2004

To All the Primary Dealers

Dear Sirs,

Rationalisation of returns being submitted by the Primary Dealers.

Please refer to paragraph 1(a) of the circular, IDMD(PDRS) No.122/03.64.00/ 2003-04 dated September 22, 2003 on the captioned subject. As advised therein, we now enclose the format of return, PDR-IV. The return is effective from the quarter ended December 31, 2003. The format of the return may be strictly adhered to and the return may be submitted only in electronic form in Excel format by e-mail.

2. All the Primary Dealers may please note to submit the data for the quarter ended December 31, 2003 at the earliest. From the quarter ending March 31, 2004, the information should be submitted latest by 15th of the month following the reporting quarter. It may also be noted that the deadline for submitting the data should be strictly adhered to.

3. Please acknowledge receipt of this letter.

Yours faithfully

(Rosemary Sebastian)
General Manager

Encl: As above

Name of the Primary Dealer ...

Quarterly return on Select Financial & Balance Sheet indicators for the quarter ended ..

PDR - IV

(Rs. in crore)

<u>BALANCE SHEET INDICATORS</u>	Quarter ended (cumulative)	Previous Quarter
<p>SOURCES OF FUNDS</p> <p>Share Capital Reserves & Surplus Deposits, if any Secured loans Unsecured loans Others (specify)</p> <p>TOTAL</p>		
<p>APPLICATION OF FUNDS</p> <p>Fixed Assets Gross Block less Depreciation Net block Add Capital work in progress</p> <p>Investments a. Govt. Securities 1. Dated GOI securities 2. State Govt. Securities 3. T-bills b. Others (Specify)</p> <p>Current Assets, Loans and Advances (A) Current Assets Accrued Interest Stock-in-Trade Cash & Bank balance (B) Loans & Advances Less: Current Liabilities and provisions Liabilities Provisions</p> <p>Net Current Assets</p>		

Deferred Tax		
Miscellaneous Expenses not written off		
Others (specify)		
TOTAL		

<u>I. P & L INDICATORS</u>	Quarter ended (cumulative)	Previous Quarter
INCOME		
Discount Income		
1. G-secs		
2. Others		
Interest Income		
1. G-secs		
2. Call/Term		
3. Repo		
4. Others		
Trading Profits		
1. G-secs		
2. Others		
Other Income		
1. G-secs		
2. Others (specify)		
TOTAL INCOME		
EXPENDITURE		
Interest Expenses		
1. Call/Term		
2. Repo		
3. Borrowing from RBI		
4. Others		
Operating Expenses		
Establishment & Administrative Expenses		
Provisions against doubtful assets		
Depreciation on Fixed Assets		
Other expenses (specify)		
TOTAL EXPENDITURE		
PROFIT BEFORE TAX		
Less provision for taxation and deferred tax		
PROFIT AFTER TAX		

II. FINANCIAL INDICATORS

Certain Key Figures

Dividend paid/proposed

Retained earnings

Average Earning assets

Average Non-earning assets

Average total assets

1. Average dated G-secs (Central and State)

2. Average T-Bills

3. Other average assets

Average Interest bearing liabilities

1. Ball borrowing

2. Repo

3. Borrowing from RBI

4. Others

Average yield on assets

(Total interest income/Average Earning Assets)

Average cost of funds

(Total interest expended/Average interest bearing liabilities)

Net interest income

Non-interest income

Non-interest expenditure

Net total income

Measures of Return

Return on Assets

Before tax (PBT/Ave.Total Assets)

After tax (PAT/Ave.Total Assets)

Return on average Equity

Before tax (PBT/Ave.Equity)

After tax (PAT/Ave.Equity)

Return on Capital Employed

Before tax (PBT/(Owners' Equity+Total Debt))

After Tax (PAT/(Owners' Equity+Total Debt))

Net Margin Analysis

Net Margin (PAT/Total Income)

Interest expenses/Total income

IV. PERFORMANCE INDICATORS

NOF (Rs. in crore)

Quarter ended
(cumulative)

Previous
Quarter

CRAR (as %)

Average duration of the Portfolio (in years)

Average leverage (as ratio)

**Effect of 1% shock in yields on portfolio value
(Rs. in crore)**

MTM value of all securities (Rs. in crore)

Notes:

1. The details of share capital, reserves, etc. may be enclosed as Annexes.
2. Where average figures are involved, it may be taken to mean as average of month end balances.