

## Offshore Banking Units(OBU) Returns from select banks

Reporting Bank :  
 For the period ended (quarterly) :  
 Special Economic Zone :  
 Reporting Date :

(Amount in thousands of US\$)

### Report on Frauds

#### Section I – Frauds Attempted but not perpetrated

Classification of Frauds	Name of the party involved	Amount involved	Whether reported to police	Position regarding police investigation	Type of perpetration	Reported to RBI on

#### Section II – Frauds Perpetrated

Classification of Frauds	Name of the party involved	Amount involved	Whether reported to police	Position regarding police investigation	Type of perpetration	Reported to RBI on

#### Summary of Fraud Cases

Total number of cases of frauds at the beginning of the period	Total amount outstanding at the beginning of the period	No of new cases reported during the period	Amount involved in new cases

**Report on Country Exposure and Maturity**

**Part A: Investments**

Country Name	Country Risk Classification	Due within 6 months	Between 6 months and 1 year	Between 1 year and 5 years	Due over 5 years	Total

**Part B: Loans and Advances**

Country Name	Country Risk Classification	Due within 6 months	Between 6 months and 1 year	Between 1 year and 5 years	Due over 5 years	Total

**Report on Large Exposure**

**Part A: Individual Exposure (Top 20 Borrowers)**

	Borrower Name	Funded Limits Sanctioned	Non-Funded Limits Sanctioned	Total Limits Sanctioned	Amount Outstanding	Security Value	Asset Classification	Provision Held
1								
2								
3								
4								
5								
...								
20								
	<b>Total</b>							

**Part B : Group Exposure (Top 20 Borrower Groups)**

	Group Name	Funded Limits Sanctioned	Non-Funded Limits Sanctioned	Total Limits Sanctioned	Amount Outstanding	Security Value	Asset Classification	Provision Held
1								
2								
3								
4								
5								
....								
20								
	<b>Total</b>							

## Report on Asset Quality

### Section A: Portfolio Analysis (Loans and Advances)

		<b>Bills Purchased &amp; Discounted</b>	<b>Overdrafts &amp; Cash Credits</b>	<b>Loans</b>	<b>Total</b>
1	Current				
2	Non-Performing				
	<b>Total</b>				

### Section B: Classification of Risk Assets

	<b><u>Loans and Advances (Gross)</u></b>	<b>Amount outstanding</b>	<b>% to Total</b>	<b>Loss Provisions</b>
1	Standard			
2	Substandard			
3	Doubtful			
4	Loss			
5	<b>Total</b>			

### Investments

		<b>Performing</b>	<b>% to Total</b>	<b>Non- Performing</b>	<b>Provisions</b>
	<b><u>Investments</u></b>				

### Section B: Movement of Non-Performing Advances

1	Non-Performing Advances at the beginning of the period	
2	New accretion to NPAs during the period	
3	Recoveries effected during the period	
4	<b>NPAs at the end of the period (1 + 2 - 3)</b>	

**Section C: Top NPA accounts (Top 20)**

	<b>Borrower name</b>	<b>Funded Credit</b>	<b>Non Funded Credit</b>	<b>Total Credit</b>	<b>Asset Classification</b>	<b>Loss Provision Held</b>
	1	2	3	4	5	6
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

## Report on Operating Results

	<b>For the Quarter</b>	<b>Cumulative</b>
<b>1. Interest Income</b>		
1.1 On balances with other banks		
1.2 On Loans and Advances (non bank)		
1.3 On Investments		
1.4 On Other Interest bearing assets		
<b>2. Interest Expense</b>		
2.1 On Deposits		
2.2 On Borrowings		
2.3 All others		
<b>3. Net Interest Income ( 1-2)</b>		
4. Other Income		
<b>5. Total Operating Income ( 3 + 4)</b>		
<b>6. Operating Expenses</b>		
6.1 Staff Expenses		
6.2 Other operating expenses		
<b>7. Net Operating Income (5 - 6)</b>		
8. Capital gains (+) / Losses (-)		
<b>9. Earnings before Provisions and Taxes ( 7 + 8)</b>		
<b>10. Risk Provisions</b>		
10.1 For NPAs		
10.2 All others		
<b>11. Write Offs</b>		
11.1 NPAs written off		
11.2 Other Assets written off		
<b>12. Profit before Tax ( 9 - 10 - 11)</b>		
13. Provision for Tax		
<b>14. Profit after Tax ( 12 - 13 )</b>		

## Report on Structural Liquidity

	1-14 days	15-28 days	29 days to 3 months	Over 3 months to 6 months	Over 6 months to 12 months	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
<b>Outflows</b>									
1. Head Office Funds									
2. Retained Earnings									
3. Other Reserves									
<b>4. Deposits</b>									
4.1 Deposits from Banks									
4.2 Other Deposits									
5 Borrowings									
6 Other Debt Instruments									
7 Provisions									
8 All other Liabilities									
9 Letter of Credit / Guarantees									
10. Bills rediscounted									
11 Swaps									
12. Interest payable									
13 Others									
<b>A. Total Outflows</b>									
<b>Inflows</b>									
14. Cash Funds									
15. Investments in securities									
16.Placements / Deposits									
17. Loans and Advances (Net)									
18 NPAs									
19 All other Assets									
20 Swaps									
21.Bills Rediscounted									
22 Interest Receivable									
23. Committed Lines of Credit									
24. Others									
<b>B. Total Inflows</b>									
<b>C: Mismatch (B-A)</b>									
<b>D: Cumulative Mismatches</b>									
<b>E. C as % of A</b>									

## Report on Asset, Liability and Off Balance Sheet Exposures

<b>Assets</b>	1 - 28 days	29 days and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-Sensitive	Total
1. Cash in hand									
2 Balances with other banks									
3. Investments									
<b>4. Placements / Deposits</b>									
4.1. with OBUs in the same SEZ									
4.2. with OBUs of the same bank in other SEZs									
4.3 with OBUs of other banks in other SEZs									
4.4 with ADs in India									
4.5. Other Placemenets / Deposits									
<b>5. Loans and Advances (Gross)</b>									
5.1 Bills Purchased & Discounted									
5.2 Overdrafts									
5.3 Loans									
of Loans and advances (Gross)									
i) to Units in SEZs									
ii) to SEZ Developers									
iii) to Units in DTA									
<b>6. Netting Items</b>									
6.1. Specific Provisions									
6.2. Interest Suspense									
7. Loans and Advances (Net)									
8. Accumulated Losses									
9. Other Assets									
<b>A. Total Assets</b>									
<b>Liabilities</b>									
10. Head Office Funds									
11. Retained Earnings									
12. Other Reserves									
<b>13. Deposits</b>									
<b>13.1 Customer Deposits</b>									
13.1.1 Non-residents									
13.1.2 OCBs									
13.1.3 NRIs									
13.2 OBU Deposits									
13.3 Deposits by Banks in India (non SEZ)									
13.4 Others									
<b>14. Borrowings</b>									
14.1 From Non-residents									

14.2 From OCBs									
14.3 From NRIs									
14.4 From OBUs									
14.5 From banks in India									
14.6 From Banks abroad									
15. Other Debt Instruments									
16. Other Liabilities (including provisions)									
<b>B. Total Liabilities</b>									
<b>C. Gap (A-B)</b>									
<b>Other Products Total</b>									
i. FRAs									
ii. Swaps									
iii. Futures									
iv. Options									
v. Others									
<b>E. Net Gap(C+D)</b>									
<b>F. Cumulative Gap</b>									
<b>G. E as % of A</b>									
<b>Details of Off-Balance Sheet Exposures</b>									
17. Documentary credits committed									
18. Payment Guarantees / acceptances									
19. Performance guarantees issued									
20. Loan commitments									
21. Outstanding FOREX Contracts									
22. Outstanding int. rate swaps									
23. Forward Rate Agreements									
24. Other future and forward contracts									
25. Currency options bought									
26. Currency Options written									
27. Others									

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