

April 27, 2005

The CEOs of:

- 1) Industrial Investment Bank of India Limited
- 2) Tourism Finance Corporation of India Limited
- 3) Infrastructure Development Finance Company Limited

Dear Sir,

**Limited Off-site Supervision of select Financial Institutions –
Simplified Information System**

Please refer to our Circular letter DBS.FID.No. C-7 / 10.06.00 / 2001-2002 dated October 20, 2001 regarding revision of the prudential return formats for off-site supervision. It has now been decided that the Financial Institutions not accepting public deposits but having asset size of Rs. 500 crore and above would be subjected to limited off-site supervision by RBI. Therefore, with effect from the period ended March 31, 2005, the existing system of off-site supervision would stand replaced by a simplified information system known as the "Quarterly return on important financial parameters in respect of select Financial Institutions". The format of the new return is given in the Annexure to this letter.

2. The return, duly certified by the CEO and the Statutory Auditor of the FI may be submitted to RBI within one month from the end of the quarter to which it relates. As such, the first return in respect of the period ended March 31, 2005 should reach RBI by April 30, 2005.

3. With the putting in place of the limited off-site supervision system, the Annual Financial Inspection will no longer be undertaken by RBI.

4. Please acknowledge receipt.

**Sd/-
(Surekha Marandi)
General Manager**

Quarterly Return on important financial parameters in respect of select Financial Institutions

Quarterly Return as on _____

Name of the FI: _____

FI Profile

1.	Name of the FI	
2.	Address of the Registered Office	
	Contact Information	Phone: Fax:: Email:
3.	Address of the Corporate / Head Office	
	Contact Information	Phone: Fax:: Email:
4.	Is it a Government Owned Institution (Strike out which is not applicable)	Yes / No
5.	Status of the FI (Strike out which is not applicable)	Public Limited Private Limited Foreign FI Joint Venture Other (please specify)
6.	Nature of Business	
7.	Net Owned Fund of the FI (As per the latest audited balance sheet as on _____)	
8.	Number of branches / offices	
9.	If a subsidiary FI, please indicate the name and address of the holding FI / Institution	

10.	If the FI is having subsidiaries/ associate companies, names & addresses thereof	
11.	If a joint venture, names & addresses of promoting institutions	
12.	Name of the FI's Statutory Auditor with address & phone numbers	
13.	Name(s) of the FI's bankers with address & phone numbers	

Part – A ASSETS AND LIABILITIES

1. Capital & Reserves	Amount (Rs. lakhs)
Share Capital	
Paid-up Equity Capital	
Held by Banks / other FIs	
Held by others	
Preference shares	
Held by Banks / other FIs	
With original maturity period of 20 years	
With original maturity period of less than 20 years	
Held by Others	
With original maturity period of 20 years	
With original maturity period of less than 20 years	
Reserves and Surplus	
Share Premium	
Capital Reserve (excluding revaluation reserve)	
Revaluation Reserves	
For Financial Assets	
For Other Assets	
Statutory / Special Reserves	
Under Section 45-IC of RBI Act	

Under Section 36(1) (viii) of Income Tax Act	
Investment Fluctuation Reserve	
General Provisions	
Other Reserves including undisclosed reserves (please specify)	
Undistributed profit / surplus of previous year(s)	
Balance of Profit & Loss Account	
Total Capital & Reserves	
2. Borrowings	
Rupee Borrowings (Original contract one year & above)	
Other than subordinated debt	
Government of India	
Reserve Bank of India	
Banks	
Financial Institutions	
Government Guaranteed Bonds	
Central Government	
State Governments	
Other Bonds / Debentures	
Subordinated Debt	
From Banks / Other FIs	
With residual maturity of more than 5 years	
With residual maturity of less than 5 years	
From Others	
With residual maturity of more than 5 years	
With residual maturity of less than 5 years	
Deposits	
Deposits from Public	
One to three years (Original maturity)	
More than three years (Original maturity)	
Other Term Deposits	

From Banks / other FIs	
One to three years (Original maturity)	
More than three years (Original maturity)	
Certificate of Deposits	
Inter-corporate Deposits	
Other Deposits	
From Others	
One to three years (Original maturity)	
More than three years (Original maturity)	
Certificate of Deposits	
Inter-corporate Deposits	
Other Deposits	
Rupee Short Term Borrowings (Original contracts less than one year)	
Government of India	
Reserve Bank of India	
Term Money Borrowings	
From Banks / other FIs	
From Others	
Commercial Paper	
From Banks / other FIs	
From Others	
Total Rupee Borrowings	
Foreign Currency Borrowings	
Lines of Credit	
Through banks	
Foreign Currency Bonds	
Multilateral Financial Institutions	
Official Export Credit Agencies	
Other Foreign Currency Borrowings	
Total Foreign Currency Borrowings	
Maturity – wise Foreign Currency Borrowings	

With residual maturity less than one year	
With residual maturity more than one year	
Total Borrowings	
3. Current Liabilities	
Interest accrued but not due	
Sundry Creditors	
Unclaimed Dividends	
Unclaimed Interest	
Credit Recoveries pending appropriations	
Other Liabilities (please specify)	
Provisions	
For Taxation	
For Dividends	
For Expenses incurred but not paid	
Others (please specify)	
Total Liabilities	

4. Loans and Advances	
Gross Loans and Advances (Including bonds & debentures deemed to be in the nature of advances)	
Rupee Loans	
Total Outstanding	
Government Guaranteed	
Central Government	
Guarantee Invoked	

Other	
State Government	
Guarantee Invoked	
Other	
Outstanding & deferred interest	
Foreign Currency Loans	
Total Outstanding	
Government Guaranteed	
Central Government	
Guarantee Invoked	
Other	
State Government	
Guarantee Invoked	
Other	
Outstanding & deferred interest	
Netting Items	
Balance in interest suspense account, if maintained	
Claims settled by ECGC pending adjustment	
Recoveries from borrowers pending appropriation	
Provisions held	
Net Loans and Advances	

Gross Loans and Advances as per nature of financing (Including bonds & debentures deemed to be in the nature of advances)	
Direct Finance (including foreign currency lending)	
Refinance (including bills rediscounted)	
To SIDCs / SFCs	
To Others	
Gross Loans to NBFCs	
Bills Discounted / Rediscounted	
Bonds and debentures in the nature of advances	
Inter-corporate Deposits	

All other loans	
5. Investments – (Gross) (net of technical write-off, if any)	
By way of Financial Assistance	
Quoted	
Equity Shares	
Preference Shares	
Bonds & Debentures	
Others / Units of mutual funds / UTI	
Investments in NBFCs	
Unquoted	
Equity Shares	
Preference Shares	
Bonds & Debentures	
Others / Units of mutual funds / UTI	
Investments in NBFCs	
Other than Financial Assistance	
Quoted	
Equity shares in subsidiary companies / joint ventures	
Equity shares in other companies / institutions	
Preference shares	
Bonds & Debentures (including Govt. / Trustee securities)	
Investments in NBFCs	
Unquoted	
Equity shares in subsidiary companies / joint ventures	
Equity shares in other companies / institutions	
Preference shares	
Bonds & Debentures (including Govt. / Trustee securities)	
Investments in NBFCs	
Gross Investments by type of instruments	
Equity shares in subsidiary companies / joint ventures	
Equity shares in other companies / institutions	
Preference shares	

Bonds & Debentures (other than Govt. / Trustee securities)	
Bonds & Debentures (Govt. / Trustee securities)	
Other Investments	
Provision held for depreciation in the value of investments	
Total Net Investments	
6. Fixed Assets	
Land, buildings and equipment	
Leased Assets	
7. Current Assets	
Accrued Interest Income (Government Securities)	
Accrued Interest Income (Bonds / Debt of other banks)	
Accrued Interest Income (Bonds / Debt of PFIs)	
Sundry Debtors	
8. Cash & Bank Balances	
Balances with RBI	
Cash & other bank balances in India	
Cash & other bank balances outside India	
Money at call & short notice	
Others (please specify)	
9. Other Assets	
Advance Tax Paid	
Advance paid to employees	
Earnest money deposit and other deposits	
Application money on shares and debentures	
Amount recoverable from GOI and ERAF	
Prepaid Expenses	
Others (please specify)	

Total Assets	
10. Off-Balance Sheet Items	
Letters of Credit	
Guarantees – Financial	
For ECB	
Others including DPG	
Guarantees – Other than Financial	
Underwriting and Stand-by Commitments	
Other Contingent Liabilities	
Liability on account of partly paid securities	
Estimated capital cost for completing contracts in progress	
Claims against the FI not acknowledged as debts	
Acceptances and Endorsements including bills rediscounted with others	
Sale & repurchase agreements / asset sale with recourse	
Other items in respect of which the FI is contingently liable (please specify)	
Contracts / Derivatives	
Foreign Exchange contracts outstanding	
Interest Rate Swaps	
Forward Rate Agreements	
Total off-Balance Sheet Items	

<u>Part – B CAPITAL ADEQUACY</u>	
Total Tier – I Capital	
Total Tier – II Capital	
Total Regulatory Capital	
Total Risk Weighted Assets	
Core CRAR	
Supplementary CRAR	

Total CRAR	
<u>Part – C OPERATIONAL RESULTS</u>	
Interest Income	
Interest / Discount on Loans & Advances	
Interest on Investments other than Debentures	
Interest on Debentures	
Income from Leasing Operations	
Interest / Discount on Deposits	
Interest from other interest earning Assets	
Non - Interest Income	
Dividends (Gross)	
Fees & Commissions	
Profit on Forex Operations	
Profit on Trading	
Miscellaneous Income	
Capital Gains on sale of Fixed Assets	
Capital Gains on sale of Other Assets	
Other Non – Operating Income	
Total Income (A)	
Interest Expenses	
On Rupee Borrowings	
On Borrowings through Bonds	
On Foreign Currency Borrowings	
Other Interest Expenses	
Non - Interest Expenses	
Staff Expenses	
Other Operating Expenses	
Loss on Forex Operatiions	
Loss on Trading	
Miscellaneous Expenses	
Capital Loss on sale of Fixed Assets	

Capital Loss on sale of Other Assets	
Other Non – Operating Expenses	
Total Expenses (B)	
Earnings Before Provisions & Taxes (A – B)	
<u>Less:</u>	
Risk Provisions	
Provisions for bad & Doubtful Loans	
General Provisions	
Provision for Depreciation in Investments	
Provision for other impaired Assets	
Provision for Other Losses	
Write-offs	
Bad & Doubtful Loans	
Other Assets	
Provision for Depreciation in Fixed Assets	
For Own Use	
On Lease	
Provision for Liabilities	
Other Provisions (please specify)	
Profit Before Tax (PBT) / Loss	
Provision for Income Tax	
Profit After Tax (Net Profit) / Net Loss	
Balance of Profit / Loss Brought Forward	
Profit Available for Appropriation	
Transfer to Reserves (please specify)	
Transfer to Dividend Payable Account	
For Equity Shares	
For Preference Shares	
Retained Earnings Carried Forward	

Part – D ASSET CLASSIFICATION				(Rs. lakhs)
Particulars	Balance Outstanding	Unsecured Portion	Provision Required	Provision Held
Standard Assets				
Non-Performing Assets				
(i) Sub-standard Assets				
(ii) Doubtful Assets				
(iii) Loss Assets				
Total NPAs (i + ii + iii)				
Total Credit Exposures				

Percentage of NPAs	(%)
Percentage of Gross NPAs to Total Credit Exposures	
Percentage of Net NPAs (net of Provisions) to Net Credit Exposures (net of Provisions)	
Percentage of Gross NPAs to Total Assets	
Percentage of Net NPAs to Total Assets	
Percentage of Provisions against NPAs to Gross NPAs	

Part – E LARGE CREDITS & EXPOSURES	
1. Number of Single Borrowers in respect of which the total exposure exceeds the norm prescribed by RBI	
2. Total amount of all Credit Exposures in respect of the above borrowers	
3. Percentage of total at 2 above to total Credit Exposures of the FI	
4. Number of Borrower Groups in respect of which the total exposure exceeds the norm prescribed by RBI	
5. Total amount of all Credit Exposures in respect of the above borrowers	
6. Percentage of total at 5 above to total Credit Exposures of the FI	

Part – F BORROWINGS FROM BANKS / OTHER FIs

A. Fund Based

(Rs. lakhs)

Name of the Bank / FI	Nature of Exposure	Availed during the quarter	Repaid during the quarter	Amount Outstanding
	1. Term Deposits			
	2. Certificate of Deposit			
	3. Term Money Borrowing			
	4. Commercial Paper			
	5. Other Deposits			
	6. Loans			
	7. Bonds / Debentures			

B. Non-fund Based

(Rs. lakhs)

Name of the Bank / FI	Nature of Facility	Limit	Amount outstanding

Part - G FI's EXPOSURE TO GROUP /ASSOCIATE / RELATED ENTITIES

A. Fund Based

Name of the Entity	Loans	Equity	Preference	Debenture/ Bonds	Others (please specify)	Total

B. Non-fund Based

Name of the Entity	LCs	Guarantees	Others (please specify)	Total

Part – H QUALITY OF INVESTMENT PORTFOLIO

A. Held to Maturity Category

Particulars	Book value	Market Value	Provision for	Book Value net
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			depreciation, if any	of Provision

B. Available for Sale Category

Particulars	Book value	Market Value	Provision for depreciation, if any	Book Value net of Provision

C. Held for Trading Category

Particulars	Book value	Market Value	Provision for depreciation, if any	Book Value net of Provision

CEO's CERTIFICATE

Certified that the particulars / information furnished in this Return have been verified and found to be correct and complete in all respects.

Signature of the Managing Director / CEO /
Authorised Official

Place:

Date:

STATUTORY AUDITOR'S CERTIFICATE

We have examined the books of accounts and other records maintained by _____

in respect of the data furnished in this return and report that to the best of our knowledge and according to the records examined by us, the data furnished in this return are correct.

Signature

Name of the Statutory Auditor

Place:

Date: