

Name of the FC:

Name of the DE:

Name of the Principal Regulator:

**FORMAT FOR QUARTERLY FINANCIAL CONGLOMERATE RETURN (FINCON RETURN) FOR SUBMISSION BY
DESIGNATED ENTITY (DE) OF THE IDENTIFIED FINANCIAL CONGLOMERATE (FC) TO THE PRINCIPAL
REGULATOR (PR)**

[This return captures the financial and non-financial information as it appears in the books of accounts and other records of specified financial intermediaries¹ (SFIs) of the Group².]

Period of FC Return: For Quarter Ended (i.e., the reference date)

FINCON-I: Statement on Group Structure

(1) (a) Information on Specified Financial Intermediaries (SFIs)

| S. No. | Name of SFIs | Acronym for SFI | Nature of business | Name of the regulator/ supervisor |
|--------|--------------|-----------------|--------------------|-----------------------------------|
| | | | | |
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| | | | | |

(1) (b) Information on Non-specified Financial Intermediaries (NSFIs)

| S. No. | Name of NSFIs | Acronym for NSFI | Nature of business | Remarks |
|--------|---------------|------------------|--------------------|---------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

¹ Specified Financial Intermediaries (SFIs) are group entities which are engaged in financial services and are either registered with or have been permitted to commence and carry on business by any of the specified Principal Regulators or are under their regulation/supervision. Non-Specified Financial Intermediaries (NSFIs) are group entities engaged in financial business but not regulated/ supervised by any of the specified Principal Regulators & Non-financial entities (NFEs) are group entities which are not engaged in financial services business.

² A 'Group' is defined as an arrangement involving two or more entities related to each other through the relationships of 'Subsidiary – parent, Associate, JV, related party and direct or indirect ownership of 20 per cent or more interest in the voting power of the enterprise. The 'Group' includes all entities which are financial and non-financial; and also, which are related to the subsidiaries, associates, joint ventures or related parties of the parent through any of the above arrangements. The group entities engaged as providers of support service to financial services sector such as BPO, Software Development Company, centralized processing organization etc, would be treated on par with non-specified financial intermediaries (NSFIs). All Group PE funds/ Venture Capital funds irrespective of their regulation by SEBI and also the SPVs/ trusts in the Group fulfilling any of the above criteria may come under FC Supervision framework.

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(1) (c) Information on Non Financial Entities (NFEs)

| Sr. No. | Name of NFEs | Acronym for NFE | Nature of business | Remarks |
|---------|--------------|-----------------|--------------------|---------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

(2) Extent of cross linkage – Position of all the group entities as on (ref. date)

(Amt. in respective currencies)

| S. No. | Name of the entity | Name of the promoter | Nature of relationship (subsidiary/JV associate, etc) with the promoter | Paid up capital of the entity | Extent of cross linkage | | Extent of liability (borrowings) to other group entities |
|-----------|-----------------------------|-------------------------------|---|-------------------------------------|--|---|---|
| | | | | | % of shares held by the promoter | % of shares held by other group entities | |
| | | | | | Name of the group Entity | % held | |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |

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FINCON-II: Statement on Balance Sheet Particulars**(1) (a) Important financial information of SFIs (On Balance Sheet Items)**

| S. No. | Particulars | A** | | B** | | (Amt. in crore of Rs.) | |
|-----------|--|------------|------------------------|------------|------------------------|------------------------|------------------------|
| | | Latest Qr. | Previous three Qrs* | Latest Qr. | Previous three Qrs* | Latest Qr. | Previous three Qrs* |
| i | Capital and reserves or NOFs (for NBFCs) or Net Worth as defined by respective regulators (Statutory/ regulatory minimum Net Worth, if any, may be indicated in brackets.) | | | | | | |
| ii | CRAR (Regulatory requirement, if any, may be indicated in brackets.) | | | | | | |
| iii | Total Assets | | | | | | |
| iv | Total Loans and advances | | | | | | |
| v | Gross NPA | | | | | | |
| vi | Incremental Gross NPA | | | | | | |
| vii | Bad debt Or Loans/ Receivables (where prudential regulation governing NPA is not in vogue) with overdues a) Upto 90 days b) 90 days to 180 days c) Beyond 180 days | | | | | | |
| viii | Provisions for NPA, bad debt, intangible asset etc. | | | | | | |
| ix | Recovery in NPA accounts | | | | | | |
| x | Write offs in NPA accounts | | | | | | |
| xi | Net NPA | | | | | | |
| xii | Total Investments a) Trading book\$ | | | | | | |
| | b) Others | | | | | | |
| | c) Book Value of fixed income securities portfolio, including investments in debt oriented MF schemes | | | | | | |
| | d) Mark-to-market value of investments | | | | | | |
| | e) Provisions held for depreciation in investments | | | | | | |
| | f) Modified Duration for fixed income securities portfolio | | | | | | |
| | g) Average VaR of investment portfolio | | | | | | |
| xiii | Other assets | | | | | | |
| xiv | Operating Profit/ Loss | | | | | | |
| Xv | Net Profit (after tax)/ Loss | | | | | | |
| xvi | ROA (after tax) | | | | | | |
| xvii | ROE (after tax) | | | | | | |

** A, B, C etc stand for various SFIs

* The information pertaining to three previous quarters may be furnished.

\$ As defined by the respective regulators. Or else, the investments set aside by the management for trading purpose to take advantage of the price movements

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(1) (b) Important financial information of SFIs (Off Balance Sheet Items)

| Off-balance sheet exposure | | A** | | B** | | C** | |
|--|--|------------|-----------------|------------|-----------------|------------|-----------------|
| S.No. | Particulars | Latest Qr. | Previous 3 Qrs* | Latest Qr. | Previous 3 Qrs* | Latest Qr. | Previous 3 Qrs* |
| Details of Off-balance sheet exposure | | | | | | | |
| i) | Guarantees | | | | | | |
| ii) | LCs | | | | | | |
| iii) | Underwriting & standby financial commitments | | | | | | |
| iv) | Contracts/ Derivatives | | | | | | |
| | (a) Forward forex contracts | | | | | | |
| | (b) Currency options purchased | | | | | | |
| | (c) Currency futures | | | | | | |
| | (d) Cross currency interest rate swaps | | | | | | |
| | (e) Forward rate agreements | | | | | | |
| | (f) Interest rate options | | | | | | |
| | (g) Interest rate futures | | | | | | |
| | (h) Single currency interest rate swaps | | | | | | |
| | (i) Basis swaps | | | | | | |
| v) | Off-balance sheet exposure on account of capital market transactions | | | | | | |
| vi) | Others | | | | | | |

** A, B, C etc stand for various SFIs

* The information pertaining to three previous quarters may be furnished.

(1) (c) Particulars for specific category of SFIs

| Sl. No. | Particulars | A** | | B** | | C** | |
|---------|---|------------|---------------------|------------|---------------------|------------|---------------------|
| | | Latest Qr. | Previous three Qrs* | Latest Qr. | Previous three Qrs* | Latest Qr. | Previous three Qrs* |
| i. | Housing Finance companies: a) Loan to asset value ratio b) Income to instalment ratio | | | | | | |
| ii. | Insurance Companies: a) Solvency Margin (To be reported on an annual basis) b) Premium Written | | | | | | |
| iii. | Mutual Funds a) Average Assets Under Management b) No of folios / clients | | | | | | |

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(2) Important financial information of non-specified financial intermediaries (NSFIs) and non-financial entities (NFEs) for the latest balance sheet period

(Amount in crore of Rs.)

| S. No. | Name of the entity (The status - NSFI or NFE - may be indicated within brackets.) | Date of incorporation | Balance sheet particulars for the period ended | | | |
|-----------|--|-----------------------|--|-------------|---------------------------|------------------|
| | | | Capital & reserves | Total asset | Operating Profit/ Loss | Net Profit/ Loss |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |

(3) Information on Group-wide capital adequacy ratio (G-CAR) in respect of banking conglomerates (i.e, those conglomerates which has a banking entity in its fold. The banking entity in these conglomerates may or may not be the parent)

| | Latest Qr. | Previous 3 Qrs* |
|-------|------------|-----------------|
| G-CAR | | |

Name of the FC:

Name of the DE:

Name of the Principal Regulator:

FINCON-III: Statement on Intra-Group Transactions & Exposures (ITEs)

(This Section captures intra-group transactions (i) amongst the SFIs, (ii) between the SFIs and non-SFIs and (iii) between the SFIs and NFEs as appearing in the books of accounts of SFIs with a focus on the asset side of the balance sheet.)

(1) (a) Fund based ITEs (ITEs involving overseas parent/ holding company/ reporting office are also captured under this section.):

Aggregate volume of FB (Capital) intra-group transactions** during the quarter

(Amount in crore of Rs.)

| Name of SFI (1) | Name of counterparty (2) | Loans extended (3) | Deposits placed (4) | Short term lending@ (5) | Equity (6) | Non-equity Investment (7) | | | | | | | | | Total (3) to (7) |
|--------------------|-----------------------------|-----------------------|------------------------|----------------------------|---------------|------------------------------|------------|------------|-----------------------|---------------------|----------------------------|---------------------------------|------------------------------|-------------|------------------------|
| | | | | | | Bonds/ debentures 7(a) | CP 7(b) | CD 7(c) | Tier II Bonds 7(d) | Units of MF 7(e) | Units of V C Funds 7(f) | PTC or its equivalent # 7(g) | Purchase of Assets\$ 7(h) | Others 7(i) | |
| A | B | | | | | | | | | | | | | | |
| | | & | & | & | & | & | & | & | & | & | & | & | & | & | |
| | C | | | | | | | | | | | | | | |
| | | & | | | | | | | | | | | | | |
| B | A | | | | | | | | | | | | | | |
| | | & | & | & | & | & | & | & | & | & | & | & | & | & | |
| | C | | | | | | | | | | | | | | |
| | | & | | | | | | | | | | | | | |
| | D | | | | | | | | | | | | | | |
| | | & | | | | | | | | | | | | | |

** While reporting the aggregate volume of transactions under columns (3) to (7), number of transactions may be indicated within brackets.

@ Including the ones in the nature of Money Market Transactions

\$ Please specify the nature of transaction - purchase of loans or purchase of SLR/ non-SLR securities.

linked to Trusts/ SPVs of the group

& Total Redemption/repayments made during the quarter including the number of transactions in brackets, if any, may be reported in this row.

Note: (i) Complete details of transactions in cases of non-compliance with internal prudential limits on exposures to related entities at both individual and aggregate levels may be provided as a separate annexure. (ii) The aggregate exposure of the deposit taking institutions to all other group entities (including other SFIs, NSFIs and NFEs) may be furnished. (iii) In the absence of internal prudential limits or in case there are no breaches, the same may be indicated.

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(1) (b) Details on FB (Capital) intra-group transactions with a threshold limit of Rs.10 crore and above relating to each of the transaction-types (i.e., Loans extended, Deposits placed, Bonds/ Debentures, CP,CD, Purchase of assets, units of group MF schemes*, units of group Venture Funds schemes etc) during the quarter for each SFI**

| (Amount in crore of Rs.) | | | | | | | | |
|--------------------------|--------|--------------|-------------------------|--|----------------|-----------------|--------|--|
| Name of SFI | Trans. | Counterparty | Nature of transaction** | Original issuer of the paper/security, if applicable | Date of trans. | Tenor of trans. | Amount | Return/ yield on the investment (in %) |
| A | 1 | | Loan Extended | | | | | |
| | 2 | | Loan Extended | | | | | |
| | 3 | | Loan Extended | | | | | |
| | 1 | | Deposit Placed | | | | | |
| | 2 | | Deposit Placed | | | | | |
| | 3 | | Deposit Placed | | | | | |
| | -- | | | | | | | |
| | -- | | | | | | | |
| B | 1 | | | | | | | |
| | 2 | | | | | | | |
| | 3 | | | | | | | |
| | -- | | | | | | | |

*** Names of specific (equity/ debt oriented) schemes of the Mutual Fund may be provided.

(1) (c) Outstanding FB (Capital) Intra-group Exposures (Actual drawal): position as on (reference date)

(Amount in crore of Rs.)

| Name of SFI (1) | Name of counterparty (2) | Loans extended (3) | Deposits placed (4) | Short term lending@ (5) | Equity (6) | Non-equity Investment (7) | | | | | | | | Total (3) to (7) | |
|--------------------|-----------------------------|-----------------------|------------------------|----------------------------|---------------|------------------------------|------------|------------|------------------------|---------------------|---------------------------|--------------------------------|------------------------------|------------------------|--|
| | | | | | | Bonds/ debentures 7(a) | CP 7(b) | CD 7(c) | Tier II Bonds 7 (d) | Units of MF 7(e) | Units of VC Funds 7(f) | PTC or its equivalent# 7(g) | Purchase of Assets\$ 7(h) | Others 7(i) | |
| A | B | | | | | | | | | | | | | | |
| | C | | | | | | | | | | | | | | |
| | D | | | | | | | | | | | | | | |
| | ... | | | | | | | | | | | | | | |
| B | A | | | | | | | | | | | | | | |
| | C | | | | | | | | | | | | | | |
| | D | | | | | | | | | | | | | | |
| | ... | | | | | | | | | | | | | | |

** Outstanding loans, deposits, bonds/ debentures, CP and CD up to one year may be indicated in brackets in the respective boxes.

@ Including in the nature of Money Market Transactions

\$ Please specify the nature of transaction - purchase of loans or securities (Govt. Securities/Other Securities).

linked to Trusts/ SPVs of the group

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Non-fund based ITEs - ITEs involving overseas parent/ holding company/ reporting office are also captured under this section.**(2) (a) Aggregate volume of NFB intra-group transactions of each SFI during the quarter**

(Notional value in crore of Rs.)

| Name of SFI | Name of counter-party | Credit Contingents * | Contracts/Derivatives | | | | | | | | | | Total |
|-------------|-----------------------|----------------------|-----------------------------------|--------------------------------------|---------------------|----------------------------|---------------------------|-----------------------------|--------------------------|------|----------------|-----------|-------|
| | | | Forward Forex Contract s | Currency Options Purchase d | Currency Futures | Single Currenc y IRS | Cross Currenc y IRS | Interest rate Options | Interest rate Futures | FRAs | Basis Swaps | Others ** | |
| A | B | | | | | | | | | | | | |
| | | & | & | & | & | & | & | & | & | & | & | & | |
| | C | | | | | | | | | | | | |
| | D | | | | | | | | | | | | |
| B | A | | | | | | | | | | | | |
| | | & | & | & | & | & | & | & | & | & | & | & | |
| | C | | | | | | | | | | | | |
| | D | | | | | | | | | | | | |
| | ... | | | | | | | | | | | | |

* Letters of Credit, Letters of Guarantee, Acceptance & Endorsements, Underwritings and Standby commitments etc. may be reported here.

** Transactions pertaining to credit derivatives like CDSs, CDOs, CLNs etc., if any, may be reported under this column.

& Value of cancelled/expired contracts/transactions may be reported in this row.

(2) (b) Details on NFB intra-group transactions with a threshold limit of Rs.25 crore and above relating to each of the transaction-types (i.e., Letter of credit, Letter of guarantee, Acceptance & Endorsements, Underwriting and standby commitments etc) during the quarter
(Amount in crore of Rs.)

| Name of SFI | Trans. | Name of counterparty | Nature of transaction | Date of trans. | Tenor of the Trans. | Amount |
|-------------|--------|----------------------|-----------------------|----------------|---------------------|--------|
| A | 1 | | Letter of Credit | | | |
| | 2 | | Letter of Credit | | | |
| | 3 | | Letter of Credit | | | |
| | 1 | | Letter of Guarantee | | | |
| | 2 | | Letter of Guarantee | | | |
| | 3 | | Letter of Guarantee | | | |
| B | 1 | | | | | |
| | 2 | | | | | |
| | 3 | | | | | |

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(2) (c) Outstanding NFB Intra-group Exposures of each SFI - Position as on (Reference date) – To be reported in terms of credit equivalents.

(Amount in crore of Rs.)

| Name of SFI | Name of counter-party | Credit Contingents | Contracts/Derivatives | | | | | | | | | | Total |
|-------------|-----------------------|--------------------|-------------------------|----------------------------|------------------|---------------------|--------------------|-----------------------|-----------------------|------|-------------|--------|-------|
| | | | Forward Forex Contracts | Currency Options Purchased | Currency futures | Single Currency IRS | Cross currency IRS | Interest Rate Options | Interest Rate Futures | FRAs | Basis swaps | Others | |
| A | B | | | | | | | | | | | | |
| | C | | | | | | | | | | | | |
| | D | | | | | | | | | | | | |
| | ... | | | | | | | | | | | | |
| B | A | | | | | | | | | | | | |
| | C | | | | | | | | | | | | |
| | D | | | | | | | | | | | | |

(2) (d) Details of all kinds of letters of comfort, corporate guarantee or other commitments issued by each SFI to other group entities or outsiders - Position as on (Reference date)

(Amount in crore of Rs.)

| Name of SFI | No. of Trans. | Name of counterparty | Nature of transaction | Date of trans. | Tenor of the trans. | Amount |
|-------------|---------------|----------------------|-----------------------|----------------|---------------------|--------|
| A | | | Letter of Comfort | | | |
| | | | Corporate Guarantee | | | |
| | | | | | | |
| | | | | | | |
| B | | | | | | |

Note: (i) Complete details of transactions in cases of non-compliance with internal prudential limits on exposures to related entities at both individual and aggregate levels may be provided as a separate annexure. (ii) The aggregate exposure of the deposit taking institutions to all other group entities (including all other SFIs, NSFIs and NFEs) may be furnished. (iii) In the absence of internal prudential limits or in case there are no breaches, the same may be indicated.

(3) Details on Revenue Transactions with a threshold limit of Rs.1 crore and above relating to each of the transaction-types, i.e., interest paid/received on loans, interest paid/received on deposits and fee/ commission/ brokerage paid/received for shared services by/for each SFI during the quarter (as per the records available in the books of SFIs only) #

(Amount in crore of Rs.)

| Name of SFI | Trans. | Counterparty | Date of transaction | Amount | Remarks : Reasons for funds outflow such as interest paid on loans/ deposits, rate of interest on loans/ deposits, details on nature of service received for fee/ commission/ brokerage paid etc to be indicated. |
|-------------|--------|--------------|---------------------|--------|---|
| A | 1 | | | | |
| | 2 | | | | |
| | 3 | | | | |

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Name of the FC:

Name of the DE:

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|----|----|--|--|--|--|
| -- | | | | | |
| -- | | | | | |
| -- | | | | | |
| B | 1 | | | | |
| | 2 | | | | |
| | 3 | | | | |
| | -- | | | | |
| | -- | | | | |
| | -- | | | | |

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N.B.

- For the transactions amongst the SFIs, the details of only the payment leg have to be furnished (In other words, contra transactions need not be reported).
- For the transactions undertaken between a SFI and other group entities (either NSFIs or NFEs), details of payments made/amount received by the SFIs from the other group entities only, have to be furnished.

(4) (a) Exposures of SFIs**Exposures (Higher of the limits sanctioned or actual drawings) to group entities**

(Amount in crore of Rs.)

| Name of SFI | Name of counterparty | FB exposure | | NFB exposure (derivatives in credit equivalents) | | Total | |
|-------------|----------------------|-------------|-----------------|---|-----------------|------------|-----------------|
| | | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. |
| A | 1 | | | | | | |
| | 2 | | | | | | |
| B | 1 | | | | | | |
| | 2 | | | | | | |

Note: (i) The aggregate exposure of the deposit taking institutions to all other group entities (including other SFIs, NSFIs and NFEs) may be furnished. (ii) Complete details of transactions (both fund-based and non-fund based) in cases of non-compliance with internal prudential limits on exposures to related entities at both individual and aggregate levels may be provided as a separate annexure. (iii) In the absence of internal prudential limits or in case there are no breaches, the same may be indicated. (iv) Group's exposure to various geographical locations, industry sectors, specific products, service providers etc, together with internal prudential limits, if any, may be indicated as a separate annexure.

(4) (b) Top-10 Exposures(Higher of the limits sanctioned or actual drawings) to entities other than group entities (Even if a counterparty is not within Top 10 during the next quarter/previous quarter the extent of exposure of the entity to that counterparty may still be reported.)

(Amount in crore of Rs.)

| Name of SFI | Name of counterparty | FB exposure | | NFB exposure\$ (derivatives in credit equivalents) | | Total | |
|-------------|----------------------|-------------|-----------------|---|-----------------|------------|-----------------|
| | | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. |
| A | 1 | | | | | | |
| | 2 | | | | | | |
| B | 1 | | | | | | |
| | 2 | | | | | | |

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Note: Complete details of transactions in cases of non-compliance with internal prudential limits on group's exposure to common outside counterparties (and their associates) may be provided as a separate annexure.

(4) (c) Outstanding Exposure of each SFI to Various Markets

| Name of SFI (1) | Capital Market (2) | | Money Market* (3) | | Debt Market (Includes investments in G-Secs) (4) | | Derivatives (Notional value to be reported.) (5) | |
|-----------------------|-----------------------|-----------------|----------------------|-----------------|--|-----------------|--|-----------------|
| | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. | Latest qr. | Previous 3 qrs. |
| A | | | | | | | | |
| B | | | | | | | | |

* Includes investments in T-Bills, Repo, Call/Notice Market, CBLO and others.

FINCON-IV: Statement on Governance & Miscellaneous Qualitative Parameters

(1) (a) Composition of Board, Commonality of directors and trustees amongst the group entities

| | A | B | C |
|---|---|---|---|
| Name of the directors – Please indicate if he is one of those independent/ professional directors | | | |
| Name of the trustees common to various trusts in the group | | | |

(1) (b) Commonality of back-office arrangements and other service arrangements – details thereof

| | A | B | C |
|---------------------------------|---|---|---|
| Name of the service arrangement | | | |

(1) (c) Information on adverse events, viz., fraud, penalty/ strictures etc levied/ passed by regulatory/ administrative agencies

| | A | B | C |
|---|---|---|---|
| Details of frauds\$ detected – amount, modus-operandi of the fraud, involvement of outsiders, if any, losses likely to suffer, provision if any for the loss, measures taken to prevent recurrence of such frauds etc | | | |
| Penalty/ strictures etc levied/ passed by various regulators against group entities | | | |
| Penalty/ strictures etc levied/ passed by courts and other administrative agencies. | | | |

\$ Large value frauds of Rs.1 crore and above may be reported.

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Name of the DE:

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(2) **Group Risk Profile report:** The DE may prepare/update a Group Risk Profile report at quarterly intervals covering among others the following items:

- sectoral and geographic (country-wise) concentrations of exposures in individual group entities and Group as a whole, including those to 'exchanges' and to 'payment and settlement systems';
- the location and denomination of the Group's main foreign exchange exposures;
- the nature and direction [@] of the Group's major types of intra-group exposures, both fund based and non- fund based (including Letters of Credit, Letters of commitment etc.) exposures;
- the nature and location of the Group's sources of liquidity and its availability to other Group entities;

A copy of the Group Risk Profile report may be forwarded to the Principal Regulator along with the FINCON Return.

@ Trend analysis for last four quarters may be made

(3) The DE may also note to furnish the following at periodic intervals:

- A copy of audited balance sheet of all the unregulated Group entities as soon as it is finalized
- A copy of Board review report, including audit report, if any, which looks into compliance with arm's length principle so far as it relates to intra-group transactions and exposures
- Summary of major findings of the inspection/audit of the books and accounts of the subsidiaries/ related entities conducted by the parent entity during the quarter under review together with a copy of the note placed to the Board of the parent entity in the matter. If no audit/ inspection has been conducted, date of the previous inspection/audit may be mentioned.

(4) Separate Statement containing following declarations should be furnished by the DE at quarterly intervals together with the FINCON Returns :

- (a) The member bank/ deposit taking institution or any subsidiary or affiliate of the member bank/ deposit taking institution has not published any advertisement or enter into any agreement stating or suggesting that the bank/ deposit taking institution shall in any way be responsible for the obligations of its affiliates.
- (b) The regulated entities have not undertaken any third-party dealings with the prime purpose of supporting the business of related entities.
- (C) The end use of funds lent to group entities/ outside parties is not for purposes other than those for which they are intended.