

- (c) Without prejudice to the generality of the provisions of Sub-Regulations (a) to (d) above, the Managing Director or any other officer shall, subject to such restrictions or instructions as may be considered necessary by the Board or the authority who has been delegated necessary powers by the Board in this behalf, have the following powers:—
- (aa) to refer any claim or demand by or against the Corporation to arbitration and observe and perform the awards.
  - (bb) to decide about the actual operation of accounts of the Corporation, authority to execute all documents on behalf of the Corporation, authority to deal with any legal matter either of the Corporation or on its behalf.
  - (cc) to enter into all negotiations and contracts and rescind and vary all such contracts and execute and do all such acts, deeds and things in the name and on behalf of the Corporation as may be considered expedient for or in relation to any of the matters aforesaid or otherwise for the business of the Corporation.
  - (dd) to institute, conduct, defend, compound or abandon any legal proceedings by or against the Corporation or its officers or otherwise concerning the affairs of the Corporation, and also to compound and allow time for payment or satisfaction of any debt due, or of any claim or demand by or against the Corporation.
- (iii) It will be in order for the Board or the Managing Director, as they may deem fit, to delegate to a Committee of the Board/Managing Director or any other officer of the Corporation respectively, any of their powers/duties under these Regulations by a general or special order, subject to such conditions and limitations, as may be specified, in the said order.
- (iv) Without prejudice to the forgoing powers the Managing Director shall be authorized
- (a) to dispose of unserviceable dead stock articles.
  - (b) to write off the dead stock articles which are unserviceable.
  - (c) to allow release of part asset or assets mortgaged by a loanee concern to the Corporation from the of the Corporation in the following cases subject to subsequent report to the Executive Committee/Board:—
    - (i) that the asset(s) to be released shall be sold at fair market value and the sale proceeds credited to the loanee concern's account with the Corporation.
    - (ii) that the asset(s) sought to be released shall be sold and the sale proceeds invested by the loanee concern, so as to create tangible assets of an equivalent value which shall be mortgaged to the Corporation as substituted security;
  - (d) to cancel loans sanctioned to the Industrial concerns not desiring to avail of the same subject to information to the Executive Committee or the Board in that behalf;
  - (e) to sanction transfer/transmission of shares of the Corporation subject to information in that behalf to the Board in due course, without the power to refuse any transfer/transmission which power shall, however, be exercised exclusively by the Board;
  - (f) to exercise the powers and perform the duties, or delegated, to him by an regulation or rule framed by the Board, or by any order or resolution of the Board or of its Executive Committee subject in each case, to the restrictions, if any, contained in the said regulation, rule, order or resolution; and
  - (g) generally to do all such acts or things as may be incidental to or consequential upon the exercise of the powers or the performance of duties, aforesaid, or any of them.
- (iii) If the office of the Managing Director is vacant for the timebeing, the powers and duties of the Managing Director under sub-regulations (i) and (ii) shall, until a Managing Director has been appointed, be exercised or performed by such Director or officer of the Corporation as the Board may appoint in this behalf.

**80. REMUNERATION TO MEMBERS OF COMMITTEES FOR EXTRA SERVICES RENDERED:**

Members of a Committee appointed by the Board under Section 21 may be paid, for special assignments undertaken for or extra services rendered to the Corporation, in addition to the fees for attending meetings and reimbursement of traveling, halting and other expenses as may be applicable, to them- remuneration/honorarium at such scales as may be fixed by the Board from time to time.

**81. REMUNERATION TO DIRECTORS AND OTHERS:**

Any person, or Director of the Corporation, when required to undertake special assignments for or to render extra services to the Corporation, may be paid in addition to traveling, halting and other expenses as may be applicable, remuneration/honorarium at such scales as may be fixed by the Board from time to time.

**82. MANNER AND FORM IN WHICH CONTRACTS BINDING ON THE CORPORATION MAY BE EXECUTED:**

Contracts on behalf of the Corporation may be made as follows:—

- (a) Any contract which is by law required to be in writing, may be made on behalf of the Corporation in writing signed by any person acting under its express authority and may in the same manner be varied or discharged.
- (b) Any contract which would be valid if made by parol only, may be made by parol on behalf of the Corporation by any person acting under its express authority and may in the same manner be varied or discharged.

**83. ACCOUNTS, RECEIPTS AND DOCUMENTS OF CORPORATION BY WHOM TO BE SIGNED:**

The Managing Director/director(s), or such other officers of the Corporation as the Board or the Executive Committee or any Committee appointed under Section 21 or the Managing Director, who have been delegated the necessary powers by the Board in this behalf, may sign any contract of any description whatsoever, issue, execute, endorse and transfer promissory notes, bonds, stock receipts, stock, debentures, shares, securities and documents of title to goods standing in the name of, or held by the Corporation and draw, accept and endorse bills of exchange and other instruments in the current and authorised business of the Corporation and sign all other accounts, receipts and documents connected with such business.

**84. PLAINTS, ETC. BY WHOM TO BE SIGNED:**

Plaints, appeals, written statements, vakalatnamas, affidavits and all documents connected with legal proceedings may be signed and verified on behalf of the Corporation by the Managing Director or any other officer authorised under Regulation 83 to sign documents for, and on behalf of the Corporation:

Provided, however, the officer concerned is specifically authorised in this behalf by the authorities mentioned in Regulation 79.

**85. COMMON SEAL OF THE CORPORATION:**

- (i) The Board shall provide a Common Seal for the purpose of the Corporation and shall have powers from time to time to destroy the same and substitute a new seal in lieu thereof & the Board shall provide for the safe custody of the seal for the time being.
- (ii) The common seal of the Corporation shall be affixed to the share certificates issued by the Corporation, power of attorney made in favour of a person and may be used for such other purposes as may be approved by the Board.
- (iii) The common seal of the Corporation shall not be affixed to any instrument except pursuant to a resolution of the Board in the presence of the Managing Director or a director duly authorised by the Board, who shall sign his names to the instrument in token of his presence, and such signing shall be independent of the signing of any person who may sign the instrument as a witness. Unless so signed as aforesaid, such instrument shall be of no validity.

**86. ISSUE OF BONDS AND DEBENTURES:**

- (i) The bonds or debentures of the Corporation shall be issued under the signature of the Chairman or Managing Director or a Director/officer authorized by the Board and such signature may be printed, engraved or lithographed or impressed by such other mechanical process or electronic/dematerialisation as the Board may direct.

- (ii) A signature so printed, engraved, lithographed or otherwise impressed shall be as valid as a signature in the proper handwriting of the signatory himself.
- (iii) Depending upon the conditions prevalent in the money market and instructions and guidelines if and as may be prescribed by the State Government and/or Small Industries Bank, the Board may decide from time to time the manner and terms of issue and repayment of Bonds and Debentures by the Corporation, with or without the guarantee of the State Government.

#### 87. NOTICE ETC. BY WHOM TO BE RECEIVED :

A notice may be served on the Corporation by delivering it to an authorised official of the Corporation at, or by sending it by registered post to, the Head Office of the Corporation.

#### 88. ACCOUNTS:

The Board shall cause accounts to be kept of the assets and liabilities, and receipts and expenditure of the Corporation.

#### 89. ANNUAL STATEMENTS OF ACCOUNTS:

The Corporation shall prepare the balance sheet as at 31st March of every year and profit and loss account for the year ending on that day in the form enclosed to as at Annexure- D and Annexure-E or in the form as may be specified from time to time by State Government, Reserve Bank or Small Industries Bank or the Board in consultation with Small Industries Bank.

#### 90. RETURNS :

The statements and returns to be furnished under Sub-section (1) and Sub-section (3) of Section 38 shall be in such form as the State Government, the Reserve Bank or the Small Industries Bank may require from time to time.

#### 91. DIVIDENDS :

- (i) Dividends declared shall be paid as soon as may be, but ordinarily not later than 30 days, after the annual accounts are discussed and adopted at the general meeting.
- (ii) No interest shall be payable by the Corporation on any dividend.
- (iii) Any one of several persons who are registered as joint holders of any share may give effectual receipts for all dividends in respect of such share.
- (iv) A dividend shall be paid by cheque or warrant drawn on the Corporation's bankers at the place where its Head Office is situate, and shall be sent to the registered address in India of the shareholder entitled or in the case of joint holders to the registered address in India of the one whose name stands first on the register in respect of the joint holding, and every cheque or warrant so sent shall be made payable to the order of the shareholder to whom it is sent:

Provided that in the event of dematted shares to credit under ECS, the dividend directly in the bank account of the shareholders.

- (v) The Corporation shall not make payment of a dividend to any person not entitled thereto under the Act or these Regulations but shall retain the same and make payment thereof to the person who next becomes registered in respect of the shares on which such dividend is payable.
- (vi) No shareholder shall be entitled to receive payment of any dividend in respect of his shares until all moneys due or owing by him to the Corporation in respect of such shares have been paid.
- (vii) Dividend remaining unpaid or unclaimed for a period of seven years from the date of declaration shall be transferred to a Separate Reserve Fund.

#### 92. ISSUE AND ALLOTMENT OF FRESH CAPITAL:

- (i) Issue and allotment of fresh capital shall be made in such manner as may be decided by the Board.
- (ii) The Board may refuse to allot any shares in the name of any person on any one or more of the following grounds, namely:—
  - (a) The allotment of the shares is in contravention of the provisions of the Act or Regulations made there under or any other law;

- (b) The allotment of the shares in the opinion of the Board, is prejudicial to the interests of the Financial Corporation or to the public interest.
- (c) The allotment of shares is prohibited by an order of a court, tribunal or any other authority under any law for the time being in force.

### 93. INVESTMENT OF FUNDS :

In the matter of investment of funds of the Corporation in any securities or otherwise the Board shall be guided by the guidelines and the prudential norms.

### 94. TEMPORARY INVESTMENT OF SURPLUS FUNDS:

In the matter of investment (whether by way of deposit in the Bank or otherwise) of the amounts which are not for the time being required for the transaction of business, the Board or any other Officer of the Corporation so authorised by the Board shall frame suitable guidelines and prudential norms framed by the Board.

### 95. NOMINATION IN RESPECT OF DEPOSITS, BONDS, SHARES AND OTHER SECURITIES:

- (a) (i) Subject to the provisions of Section 41 (B) and the Regulations, a subscriber to the bond, deposits and other securities, shall send to the Corporation a nomination, in the format enclosed as at Annexure 'F' conferring on one or more persons the right to receive the amount that may stand payable to him or her in the event of his/her death accruing before the amount has become payable, or before the amount having become payable, has been paid.

In case of such nomination, the amount payable on such deposits, bonds or securities, shall on the death of the subscriber/depositor or holder thereof, vest in, and be payable to, the nominee subject to any right, title or interest of any other person to such deposits, bonds or securities.

- (ii) If the person thus nominated is at the time of his/her nomination a minor or under legal disability to give a valid receipt or discharge to the Corporation, the subscriber/depositor/holder shall at the time of such nomination, as aforesaid make nominations of the another person of full age who is capable of giving a valid receipt or discharge and to whom the amount payable is to be paid for and on behalf of the person/s, who is/are nominated as aforesaid, so long as he shall be a minor or to be under legal disability and the receipt of the said person of full age shall during the minority or the legal disability of the person/s so nominated, as aforesaid, be a good discharge to the Corporation.
- (iii) If a subscriber/depositor/holder nominates more than one person under Sub-Regulation under Sub-Regulation (i), he or she shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may become payable to him or her.

- (b) Any payment by the Corporation in accordance with the above Regulation shall constitute a full discharge to the Financial Corporation of its liability in respect of such deposits, bonds or securities.

### 96. EFFICIENT CONDUCT OF THE AFFAIRS OF THE CORPORATION:

The Managing Director and/or Board may take such necessary steps and actions as may be necessary for efficient conduct of the affairs of the Financial Corporation, which may also include the adoption of methods of recovery of the other institutions other than the SFCs for bringing moral pressure on the chronic defaulters, and formulate incentive scheme for the officers and employees of the Corporation for boosting the business of the Corporation.

### 97. GENERAL PROVISIONS:

If any dispute arises as to the interpretation or otherwise of these Regulations, the decision of the Board shall be final and binding, provided in the case of inconsistencies between the Regulations and the Act, the provisions of the Act shall prevail.

DHEERA KHANDEIWAL,

Managing Director

Haryana Financial Corporation, Chandigarh.

## ANNEXURE A

HARYANA FINANCIAL CORPORATION  
BAYS 17, 18 AND 19, SECTOR 17-A CHANDIGARH

## REGISTER OF MEMBERS

Folio No.	Name/s Address F/H Name and Occupation	Date of Entry	TRF/ALT No.	TRF/ALT Date	Shares TRF/ALT	Distinctive Nos From To	Share CERT No.	Other Share	Balance
1	2	3	4	5	6	7	8	9	10

## ANNEXURE B

**HARYANA FINANCIAL CORPORATION**  
**[INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT, 1951 (LXIII OF 1951)]**

**Regd. and Head Office : Bays No. 17, 18 and 19, Sector 17-A Chandigarh-160017**

Issued under Section 6 of State Financial Corporations (Amendment) Act, 2000  
without State Government Guarantee

This is to Certify that the person(s) named in this Certificate is/are the Registered Holder(s) of the within-mentioned Share(s) bearing the distinctive number(s) herein specified in the above Corporation subject to the Provisions of State Financial Corporations Act, 1951 and the Haryana Financial Corporation General Regulations made thereunder and that the amount endorsed hereon has been paid-up on each such share.

EQUITY SHARES EACH OF RS. 10.00

AMOUNT PAID UP PER SHARE RS. 10.00

Regd. Folio No.

Certificate No.

Name(s) of Holder(s)

No. of Share(s) held

Distinctive No(s).

Given under the Common Seal of the said Corporation this

Managing Director

Director

Secretary/Authorised Signatory

## ANNEXURE B—I

Format of preference share certificate.

**HARYANA FINANCIAL CORPORATION**  
**[INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT, 1951 (LXIII OF 1951)]**  
**AND SFCS (AMENDMENT) ACT, 2000**

AUTHORISED SHARE CAPITAL RS. \_\_\_\_\_

Divided into \_\_\_\_\_ Shares of Rs. \_\_\_\_\_ each

Certificate No. \_\_\_\_\_

Number of Shares \_\_\_\_\_

Reg. Folio No. \_\_\_\_\_

Distinctive Nos. \_\_\_\_\_ to \_\_\_\_\_

Date of allotment \_\_\_\_\_

For Rs. \_\_\_\_\_

**SHARE CERTIFICATE**

This is to Certify that \_\_\_\_\_  
 \_\_\_\_\_ is/are the Registered holder(s) of \_\_\_\_\_  
 \_\_\_\_\_ fully paid preference shares of Rupees \_\_\_\_\_ carrying dividend of \_\_\_\_\_  
 \_\_\_\_\_ % p. a. bearing distinctive numbers \_\_\_\_\_ to \_\_\_\_\_ in  
 the share register of Haryana Financial Corporation subject to the provisions of the Share Financial Corporations  
 Act, 1951 and SFCS (Amendment) Act, 2000 and the Haryana Financial Corporation General Regulations, 2003 made  
 thereunder.

Given under the common seal of the said Corporation this \_\_\_\_\_ day of \_\_\_\_\_

Secretary/Authorised  
 Signatory

Director

Managing Director

Conditions :—

1. The Preference Shares are neither transferable nor carry any voting rights.
2. There shares carry dividend of \_\_\_\_\_ % P. A.
3. The Preference Shares are due for redemption on \_\_\_\_\_

## ANNEXURE—C

## HARYANA FINANCIAL CORPORATION CHANDIGARH

## SPECIMEN OF NOMINATION FORM

(Application to Institution and Companies)

Resolved that Shri \_\_\_\_\_ of M/s \_\_\_\_\_  
 \_\_\_\_\_ having folio No. \_\_\_\_\_  
 be and is hereby nominated as a candidate for election as a director at the forthcoming \_\_\_\_\_ Annual  
 General Meeting of Shareholders of the Haryana Financial Corporation to be held at the Head Office of the  
 Corporation i. e. Nos. 17, 18 and 19 Sector 17-A, Opp. L. I. C. Building, Chandigarh at \_\_\_\_\_  
 on \_\_\_\_\_ or at any adjournment thereof to represent as a class of shareholders on the Board of  
 Directors of the Corporation.

## CHAIRMAN'S CERTIFICATE

Certified that the above is true copy of the resolution passed at the duly convened meeting of the Director  
 of Company M/s \_\_\_\_\_ held on  
 \_\_\_\_\_ at \_\_\_\_\_

The undersigned was the Chairman of the said meeting.

Signature of the Chairman

(Rubber Stamp of the Company).

## Declaration of the Candidate

I, \_\_\_\_\_ S/o Shri \_\_\_\_\_  
 Resident of \_\_\_\_\_ the  
 candidate here in above nominated that I hereby accept the nomination and am willing to stand for election, and that  
 I am not disqualified for election under Section 12 of the State Financial Corporation Act, 1951.

Signature of the Candidate (Nominated)

Declaration signed before me by the Candidate Nominated

(Attestation to be done by 1st Class  
 Magistrate/Registrar or Sub-Registrar of  
 Assurances/or other Government Gazetted Officer).



## ANNEXURE — C—I

**HARYANA FINANCIAL CORPORATION  
CHANDIGARH**

**FORM OF NOMINATION OF DIRECTOR IN TERMS OF REGULATION 56 OF THE GENERAL  
REGULATIONS.**

(For election of a director pursuant to clause (e) of Section 10 of the Act. When the nomination is not made by resolution of the shareholding institution.

We, the undersigned, being the parties referred to in clause (d) of Sub-section (3) of Section 4 of the State Financial Corporation, Act, 1951 and holding shares of the Haryana Financial Corporation, the numbers of which are given hereunder against our respective names, do hereby nominate Shri \_\_\_\_\_  
\_\_\_\_\_ having folio No. \_\_\_\_\_ Resident of \_\_\_\_\_ as a Candidate for election of  
director at the forthcoming \_\_\_\_\_ Annual/Special/General Meeting of the Haryana Financial Corporation  
to be held in Chandigarh at \_\_\_\_\_ on \_\_\_\_\_ or at any adjournment thereof to  
represent the parties other than these referred to in clause (a) (b) and (c) of Sub-section (3) Section 4 of the State  
Financial Corporation ACT, 1951 ON THE BOARD OF DIRECTORS OF THE HARYANA Financial Corporation

Name of the Shareholders	Folio No.	Denoting numbers of Shares	Signature of the Shareholders
1. _____	_____	_____	_____
2. _____	_____	_____	_____

**Note :** If any shareholder signs through his duly constituted attorney, this fact should be shown against his signature and the original or a true copy of the power of attorney certified by the Notary Public or a Magistrate should be attached.

**DECLARATION BY THE CANDIDATE**

I, \_\_\_\_\_ S/o Shri \_\_\_\_\_  
the candidate here in above mentioned, declare that I hereby accept the nomination and am willing to stand for  
election, any that I am not disqualified for election under Section 12 of the State Financial Corporation Act, 1951.

Signature of the Candidate Nominated

Declaration signed before me by the Candidate Nominated

Dated :

(Judge/Magistrate/Registrar / Sub-Registrar of  
Assurances/or other Gazetted Officer).

## ANNEXURE—D

**HARYANA FINANCIAL CORPORATION**  
**CHANDIGARH**

**BALANCE SHEET AS ON MARCH 31, ———**

Figures Previous year (Amount in Rupees)	Capital and Liabilities	Schedule	Figures current year (Amount in Rupees)
	Share Capital	A	
	Reserves and Surplus	B	
	Borrowings	C	
	Other Liabilities	D	
	<b>Total</b>		
	<b>Property and Assets</b>		
	Cash and Bank Balances	E	
	Loans and Advances	F	
	Investments	G	
	Leasing Equipments	H	
	Vehicle Sub-Leasing		
	Fixed Assets	H	
	Other Assets	I	
	Dividend deficit Account		
	Public Issue Expenses to the Extent Not written off		
	Deficit as per Profit and Loss A/C		
	<b>Total</b>		
	Notes on Accounts	Q	

## ANNEXURE — E

HARYANA FINANCIAL CORPORATION  
CHANDIGARH

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, ———

Figures for the Previous year (Amount in Rupees)	Income	Schedule	Figures for the current year (Amount in Rupees)
	Interest Received	J	
	Other Income	K	
	Amount Received out of Debts written off		
	<b>Total</b>		
	<b>Expenditure</b>		
	Interest Paid	L	
	Other Financial Expenses	M	
	Salaries and Allowances	N	
	Administrative expenses	O	
	Other Expenses	P	
	Interest tax for the year		
	Sales Tax Paid		
	Wealth tax Paid		
	Depreciation	H	
	Net Profit (Loss)		
	<b>Total</b>		
	Notes on Accounts	Q	

Figures Previous year (Amount in Rupees)	Schedule 'A' Share Capital	Figures current year (Amount in Rupees)
	Authorised	
	Share of Rs. 10/- Each	
	Issued, Subscribed and Paid up	
	(a) Share of Rs. 10/- Each under Section 6(1) of State Financial Corporations Act, 1951	
	(b) Share Financial of Rs. 10/- Each issued under Section 4A (1) of the State Financial Corporations Act, 1951 as special class of shares	
	Less Calls in Arrear	
	<b>Total</b>	

Figures Previous year (Amount in Rupees)	Schedule 'B' Reserves and Surplus	Figures current year (Amount in Rupees)
	(a) General Reserve under Section 35 Balance as per last Balance Sheet Add : Unclaimed dividend prior to 31-3-1995 Less : Transferred to Profit and Loss Appropriation A/c	
	(b) Special Reserve for the purpose of Section 36(1) (viii) of the Income tax Act, 1961 Balance as per the last Balance Sheet Additions during the year Less : Provisioning for NPA upto Previous year	
	(c) Share Premium	
	(d) Special Reserve Fund (Section 35A) Schedule 'B'(i)- Profit and Loss Account Balance as per last Balance Sheet-Profit (Loss) Add : (a) Balance lying in General reserve (b) Net Profit (Loss) as per annexed Profit and Loss A/c (c) Subvention to be received from State Government (d) Excess provision against Standard Assets of earlier year Less : (a) Contingent Provision against Standard Assets (b) Provision against Non Performing Assets (c) Provision for diminution in value of investments (d) Provision for Dividend	
	<b>Total</b>	

Figures Previous year (Amount in Rupees)	Schedule 'C' Borrowings	Figures current year (Amount in Rupees)
	(a) Bonds-SLR	
	(b) Bonds-Others	
	(c) Refinance : IDBI : SIDBI	
	(d) Line of Credit from SIDBI against leasing	
	(e) Short term loan from SIDBI	
	(f) Deposits	
	(g) Loans/Loc From Banks	
	<b>Total</b>	

Figures Previous year (Amount in Rupees)	Schedule 'D' Other Liabilities	Figures current year (Amount in Rupees)
---	--------------------------------	--

## (I) CURRENT LIABILITIES

Security Deposit

Security-Equipment Lease Rentals

Margin Money Received

Sundry Deposits

Deposits Received Against Settlement

Dividend Payable

Borrowers' Imprest

Unclaimed Dividend

Earnest Money

Suspense-Amount recoverable from official liquidator

Outstanding liabilities

Wealth tax payable

Leasing Equipment Suppliers

Contingent Provision Against Standard Assets

## (II) PROVIDENT FUND

Staff Provident Fund

Admn. HFC's Employees P. F.

## (III) Pension Fund

Staff Pension Fund

Admn. HFC's Employees Pension Fund

## (IV) STAFF WELFARE FUND

## (V) SUBVENTION REFUNDABLE TO STATE GOVERNMENT ON ACCOUNT OF DIVIDEND

## (VI) STATE GOVT. FUNDS (AS AN AGENCY)

## (a) Subsidies

Mewat Development Scheme

Central Subsidy

Generating Set Subsidy

State Subsidy

Electronics Subsidy

## (b) Agency and Seed Money Loans

State Government funds under Agency agreement

Sundry Deposits

Borrowers' Imprest - Agency Funds

Borrowers' Imprest - Seed Money

Interest Due - Agency Loan

Interest Due - Seed Money RIS

Seed Money from State Govt.

Seed Money RIS

Interest Received - Agency Funds

Interest Received - Seed Money (Agency)

**Total**

Figures Previous year (Amount in Rupees)	Schedule 'E' - Cash and Bank Balances	Figures current year (Amount in Rupees)
	Cash in Hand	
2228601	(i) Corporation Fund	
214	(ii) Agency Fund & Seed Money	
2228815		
	Balance with Banks	
	In Current Accounts	
244031	(i) Reserve Bank of India	
	(ii) Scheduled Banks	
88900107	(a) Corporation Funds	
3625	(b) Agency Funds	
89147763		
264665796	In Fixed/Short Term Deposits	
356042374	<b>Total</b>	

Figures Previous year (Amount in Rupees)	Schedule 'F' - Loans and Advances	Figures current year (Amount in Rupees)
	Corporation Funds (as per annexure) (including over due interest Rs. _____ Previous Year Rs. _____)	
	Adhoc Limit - Boughtout Deals	
	Less : Interest in Suspense	
	: Provision for Non Performing Assets	
	: Adjusted against Reserve u/s 36(D)(VIII)	
	Advances to Leasing Equipments Suppliers	
	Agency Fund	
	Seed Money	
	Seed Money under RIS	
	<b>Total</b>	

Figures Previous year (Amount in Rupees)	Schedule 'G' - Investments	Figures current year (Amount in Rupees)
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Equity Shares (as per annexure)

Less : Provision for diminution in value

**Total**

Schedule 'H' Fixed Assets

(Amount in Rupees)

Corporation's Assets

Sl. No.	Particulars	WDV as on 01.04.____	Sold during the year	Additions upto 30.09.____	Value as on 30.09.____	Rate of Dep. %age	Depre- ciation on Col.(4)	Additions after 30.09.____	Depre- ciation on Col.(7)	Total Dep. during the Year	WDV as on 31.03.____
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
A.	Land & Building										
1.	Land										
2.	Building - Office										
	- Residential										
3.	Capital Work in Progress										
	<b>Total (A)</b>										
B.	Furniture & Fittings										
1.	Furniture										
2.	Safes, Cabinets & Padlocks										
3.	Misc.										
	<b>Total (B)</b>										
C.	Plant & Machinery										
1.	Electric Installation										
2.	Typewriters, Duplicators etc.										
3.	Staff Cars & Jeep										
4.	Bicycles										
	<b>Total (C)</b>										
	<b>Grand Total (A+B+C)</b>										

Particulars	WDV of Equip- ment as on 01.04.____	Additions during the Year	Sale/ Adjust- ment	Value as on 31.03.____	Lease Rentals Received during the year	Interest out of Rental received	Principal out of rentals charged to Depre- ciation	WDV of Equip- ments as on 31.03.____
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D. Leasing Assets

Figures Previous year (Amount in Rupees)	Schedule 'I' - Other Assets	Figures current year (Amount in Rupees)
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Cheques in Hand

Security Deposits

Advances to Staff

Advance for Expenses  
 Advance to PWD Haryana for Delh. Office  
 Claims recoverable  
 Excess Interest Tax Deposited  
 Excess Income Tax Deposited  
 OTCEI Membership fee  
 Subvention receivable from State Govt. on account of dividend  
**Total**

Figures for the Previous ( Rupees)	Schedule 'J' - Interest Received	Figures for the current year ( Rupees)
	On Loans & Advances	
	On Leasing Equipment Advances	
	Out of Interest in Suspense	
	On advance income tax/interest tax	
	On Advances to Staff	
	On Deposits with Banks	
	On Merchant Banking Portfolio	
	On Share Allotment Money	
	<b>Total</b>	

Figures for the Previous year (Amount in Rupees)	Schedule 'K' - Other Income	Figures for the current year (Amount in Rupees)
	Miscellaneous income	
	Upfront Fee	
	Equipment Lease Rental	
	Commission of FLCs	
	Profit on Sale of Shares	
	Divident on Investments	
	House Rent Recovered	
	Profit on Sale of Assets	
	<b>Total</b>	

Figures for the Previous year (Amount in Rupees)	Schedule 'L' - Interest Paid on Borrowings	Figures for the current year (Amount in Rupees)
	Interest on Bonds - SLR	
	Interest on Bonds - Others	
	Interest to RBI (Adhoc Bonds)	
	Interest on Refinance	



Interest on Bank Loans
Interest on Deposits
Interest on Provident Fund/Pension Fund
Interest on Margin Money for LCs
Interest on Short Term Loans
Interest on Refinance under L.O.C.
Interest on Refinance under Leasing
Interest on limit against FDRs
<b>Total</b>

Figures for the Previous year (Amount in Rupees)	Schedule 'M' - Other Financial Expenses	Figures for the current year (Amount in Rupees)
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Bonds Issue Expenses
Public Issue Expenses
<b>Total</b>

Figures for the Previous year (Amount in Rupees)	Schedule 'N' - Salaries and Allowances	Figures for the current year (Amount in Rupees)
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Salaries & Allowances
(a) Managing Director
(b) Other Staff
Contribution to Staff Provident Fund
Contribution to Staff Pension Fund
Gratuity Premium Paid
Staff Group Insurance
Honourarium
<b>Total</b>

Figures for the Previous year (Amount in Rupees)	Schedule 'O' - Administrative Expenses	Figures for the current year (Amount in Rupees)
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Travelling and other Expenses
(a) Managing Director
(b) Others
(c) Directors & Committee Members
Directors & Committee Members' Sitting Fees
Uniforms
Staff Welfare
Rent Taxes Insurance Electricity etc.

Postage, Telegram & Telephone  
 Printing & Stationery  
 Computer Expenses  
 Publicity and Business Promotion including for  
 IAG Rs. \_\_\_\_\_ (previous year Rs. \_\_\_\_\_)  
 Repairs and Renewals-Office Equipments  
 Repairs and Maintenance-Staff Cars  
 Legal Charges  
 Remuneration to Auditors :  
     Audit Fee  
     Out of Pocket Expenses  
**Total**

Figures for the Previous year Schedule 'P' - Other Expenses  
 (Amount in Rupees)

Figures for the current year  
 (Amount in Rupees)

Books & News Papers  
 Training & Participation fees  
 Directors' Meetings Expenses  
 Entertainment  
 Donations  
 Education Promotion Expenses  
 Professional Charges  
 Commission paid on FLCs  
 Stock Exchange Fee  
 OTCEI Membership Fee  
 Loss on Sale of Assets  
 Repairs and Renewals - Residential Building  
**Total**

#### Annexure to Schedule - F

#### Details of Loans and Advances-Corporation Funds as on 31-03-\_\_\_\_\_

- I. Particulars of Loans & Advances (Rs. in thousands)
1. Debts considered good in respect of which the Corporation is fully secured :—
    - (i) Standard Assets
    - (ii) Sub Standard Assets
  2. Debts previously fully secured
    - (i) Doubtful Assets

## (ii) Loss Assets

Less : Provisioning for NPA out of reserve u/s 36(1)(viii) of Income Tax Act, 1961.

3. Debts due by concerns in which one or more Directors of the Corporation are interested as Directors, Partners, Proprietors or Managing Agents or in case of Private Companies as Members.
4. Total amount of Loans disbursed during the year to concerns in which one or more Directors, Partners, Proprietors or Managing Agents of in case of Private Companies as Members.
5. (i) Total Amount of instalments whether of principal or interest of which default was made at any time during the year.  
(ii) Total amount of instalments whether of principal or interest overdue at the end of year (excluding those against whom legal action has been taken and are disclosed under (iv) below).  
(iii) Total amount of instalments whether of principal or interest overdue in concern in which the Directors of the Corporation are interested  
(iv) Total amount due from Industrial concerns against whom suits are pending in courts (this includes cases in which decrees other than consent decrees have been obtained and where other legal action has been taken.  
(v) Debts guaranteed by the State Government.
6. Debts due from loanee concerns whose management has been taken over by Corporation.
7. Debts considered doubtful and Loss Assets. Provisioning made to the extent of Rs. \_\_\_\_\_ lacs.
- II. The Classification of Loans and Advances According to the Size of the Industrial Units.
  - (i) Debts due from small scale industrial concern
  - (ii) Debts due from concerns other than those included under (i) above.

Less : Provisioning for NPA out of reserve u/s 36(1)(viii) of Income Tax Act, 1961
- III. The Classification of Loans & Advances according to the Constitution of the Industrial Units.
  - (a) Proprietorship
  - (b) Partnership
  - (c) Private Limited Companies
  - (d) Public Limited Companies

Less : Provisioning for NPA out of reserve u/s 36(1)(viii) of Income Tax Act, 1961.

Note :— Figures under item No. 5(i), 5(ii), 5(iv) and 5(v) are on mercantile basis whereas other figures are based on cash system of accounting.

## Annexure to Schedule - G

Statement Showing Particulars of Investments in Shares as on 31st March, \_\_\_\_\_

Sr. No.	Name of the Company	Face Value	Cost Per Share	Value * Per Share as on 31.03.____	No. of Shares	Cost as on 31.03.____	Value as on 31.03.____
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(I) Held to Maturity

(II) Available for Sale

A. Listed : Ordinary - Fully Paid Up

B. Unlisted : Ordinary - Fully Paid Up

(III) Held for Trading

Grand Total (I+II+III)

Cost  
Value  
Diminution

\* Source : Economic Times dt. 31.03.\_\_\_\_

## Annexure to Schedule - 'Q'

	Year	
A. Capital	(Rs. in lacs)	
(a) CRAR%		
(b) The amount of subordinated debt raised and outstanding as Tier-II capital		
(c) Risk Weighted Assets		
1. On Balance Sheet Items		
2. Off Balance Sheet		
(d) The share holding pattern as on the date of the Balance Sheet	Amount	%age
1. Govt. of Haryana		
2. IDBI		
3. Commercial Banks, Insurance Cos. etc.		
4. Private Shareholders		
Total		
B. Assets Quality and Credit Concentration		
(e) %age of Net NPAs to Net loans and advances		
(f) Amount and percentage of Net NPAs under the prescribed asset classification categories	Amount	%age
1. Sub Standard Assets		
2. Doubtful		
Total		

(g) Amount of provision made during the year

1. Provision for Standard Assets
2. Provision for NPA
3. Provision for Investments
4. Provision for Income Tax

(h) Movement in Net NPA

1. Sub Standard Assets
2. Doubtful

(i) Credit Exposure as percentage to Capital Funds and percentage to Total Assets

Particulars

Amount % to Total

Assets

Largest single borrower

Large borrower group

The 10 Largest single Borrowers

The 10 Largest borrower groups

(j) Credit exposure to five largest industrial sectors as % to total loan assets

C. Liquidity

(Rs. in lacs)

(k) Maturity pattern of Rupee assets and liabilities and

(l) Maturity pattern of foreign currency assets and liabilities on the following format:

Item	Less than or equal to 1 year	More than 1 year upto 3 years	More than 3 years upto 5 years	More than 5 years upto 7 years	More than 7 years upto 10 years	More than 10 years	Total
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Rupee assets

Foreign currency

Assets

Total Assets

Rupee

Rupee Liabilities

Foreign currency

Liabilities

Total Liabilities

D. Operating Results

(m) Interest income as a percentage to average working funds

Interest Income

Average Working Funds

Percentage

(n) Non-interest income as a percentage to average working funds

Non-interest Income

- Average Working Funds  
Percentage
- (o) Operating Profit as a % to Average Working Funds  
Operating Profits  
Average Working Funds  
Percentage
- (p) Return on Average Assets  
Returns (Operating Profits + depreciation)  
Average Assets  
Percentage
- (q) Net profit per employee  
N.P.  
No. of employees  
Profit per employee

Disclosure requirements under the RBI guidelines dt. 7th July, 99 on forward rate agreements under Interest Rate Swaps.

Haryana Financial Corporation : Chandigarh

Cash Flow Statement for the Year \_\_\_\_\_

#### Sources

(Rs. in crores)

Opening cash and bank balances  
Borrowings  
Recovery of term loans (Principal)  
Revenue receipts :-  
Interest on term loans  
Interest on leasing  
Lease rentals  
Other cash inflows  
Income tax refund

#### Uses

Disbursement of loans  
Repayment of borrowings  
Revenue payments :-  
Interest paid  
Other financial expenses  
Admn. expenses  
Other expenses  
Income tax  
Dividend  
Other cash outflows  
Closing bank and cash balances

## ANNEXURE - F

## NOMINATION FORM

(to be filled in by individual(s) applying singly or joint).

I/We \_\_\_\_\_ and \_\_\_\_\_

the holders of shares / Debentures / Deposit Receipt bearing number(s) \_\_\_\_\_

of M/s Haryana Financial Corporation wish to make a nomination and do hereby nominate the following person(s) in whom all rights of transfer and / or amount payable in respect of shares or debentures or deposits shall vest in the event of my or our death.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

\* (to be furnished in case the nominee is a major)

\*\* the Nominee is a minor whose guardian is \_\_\_\_\_  
Name and address: \_\_\_\_\_

(\*\* to be deleted if not applicable)

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

Address, Name and Signature of Witnesses:

Name and Address

Signature with date

1.

2.

(68-1)