

Form - NBS - 5

Monetary and Supervisory Return

(To be submitted by all Non-Banking Financial Companies, and Residuary Non-Banking Companies covered by Para 8 (3) of Notification No.DFC.118/DG(SPT)-98 dated January 31, 1998 and para 2 of the RNBC (Reserve Bank) Directions 1987 respectively , holding public deposits of Rs 20 Crore and above as per the last audited balance sheet)

Name of the Company:----- (NBFC/RNBC)

Return for the Quarter Ended -----

Company Code (to be given by RBI)-----

Instructions for filling in the Return

1 This Return should be submitted with reference to position as at the end of each **quarter** ending March, June, September and December to Reserve Bank of India as to reach **within 10 days** of the end of the quarter.

2. The amounts should be rounded off to nearest lakhs of Rupees. In case there is nothing to report in any part / item of the Return, the relevant part/ item may be marked '*Nil*' in the column meant for "*No. of accounts*" and *00s* may be indicated in the column meant for "*Amount*".

3. The return should be certified by a Manager (as defined in Section 2 of the Companies Act, 1956) and if there is no such Manager, by Managing Director or any official of the Company who has been duly authorised by the Board of Directors and whose Specimen Signature has been furnished to the Reserve Bank of India for the purpose. In case the Specimen Signature has not been furnished in the prescribed card, the Return must be signed by the authorised official and his Specimen Signature may be furnished separately.

4. Certain expressions used in the form are defined below,

Interest Coverage Ratio=
$$\frac{\text{Profit after Tax+Depreciation +Interest}}{\text{Interest}}$$

Operating Expenses to average total assets: It is the ratio of the average administrative and establishment cost of the Company.

Average Total Assets = Average of opening and Closing balances of (net fixed assets + investments + current assets) - (Unmatured finance charges + intangibles)

Part-1 Company Profile in brief

- | | | |
|-----|--|--|
| 1.1 | Name of the Company and address of the registered office | |
| 1.2 | Change in the above particulars after last reporting, if any | |
| 2.1 | Number of branches of the company | Deposit taking Non-deposit taking |
| 2.2 | Change in number of branches after last reporting, if any | Deposit taking Non-deposit taking
Opened closed opened Closed |
| 3.1 | Name, Designation and Telephone No of the Chief Executive Officer of the Company | |
| 3.2 | If there been any change in management including Board of Directors since the date of last reporting, details may be given | |
| 4 | If a subsidiary , then name and address of the holding company | |
| 5 | Whether the Company is a foreign company/ subsidiary/ joint venture of a foreign Company | |
| 6 | If having subsidiaries, number thereof. | |
| 7 | Whether a Government Company covered by Section 617 of the Companies Act 1956, | |
| 8. | Financial Year of the Company | |

Part –2 Monetary Data

Item No.	Particulars	Amount
1	LIABILITIES	
1.1	Paid-up Capital	
1.2	Free Reserve	
1.3	Accumulated balance of loss	
1.4	Public Deposits	
1.4.1	Outstanding maturity of one year or less	
1.4.2	Outstanding maturity of over one year	
1.5	Borrowings by issue of convertible or secured Non-convertible Debentures	
1.6	Other Borrowings	
1.6.1	From Banks and Institutions	
1.6.2	Inter – Corporate Deposits	
1.6.3	Foreign Governments, Authorities and Individuals	
1.7	Other Liabilities including share application money, optionally fully convertible debentures.	

1.7.1	In India
1.7.2	Outside India
1.8	Total Liabilities
1.9	Debt Equity ratio
2	ASSETS
2.1	Investments
2.1.1	Government Securities
2.1.2	Corporate Sector – Shares, Bonds and Debentures, Government Guaranteed Bonds
2.1.3	Corporate Sector – Commercial Papers
2.1.4	Other (Including securities of quasi Govt. Authorities, Municipalities etc.)
2.2	Loans and Advances (Incl. Interest Receivable)
2.2.1	In India
2.2.2	Outside India
2.3	Other Financial Assets
2.3.1	Hire Purchase
2.3.2	Equipment Leasing, Vehicle & Others
2.3.3	Bill Discounting
2.4	Other Assets
2.4.1	In India
2.4.2	Outside India
2.5	Total Assets
2.6	Exposure
2.6.1	To subsidiaries and companies in the same group
2.6.2	To other NBFCs
2.7	Net worth (Total assets less Total Outside Liabilities)
3	Interest Rates
3.1	Offered on deposits
3.1.1	Highest
3.1.2	Lowest
3.2	Charged on deployment
3.2.1	Highest
3.2.2	Lowest

Part-3 Supervisory Data

Item No.	Particulars	
1.	Registration No. and date (under Section 45-IA of Reserve Bank of India Act, 1934)	
2.	If not registered, status of Registration i.e., whether application pending, rejected or cancelled .	
3.	Activity-wise sub-classification of the company Equipment Leasing / Hire Purchase, Loan / Investment, RNBC, if applicable	
4.	Credit Rating (if applicable) as at the last three financial years and name of the Rating Agency.	1)2)3)
5.1	Credit Ratings valid at the end of current and last three quarters @	Qtr.1Qtr.2Qtr.3Qtr.4
5.2	Changes in credit rating during the previous quarter, if any.	Previous rating Current rating
6.	Net Owned Funds (as defined in Section 45-IA of RBI Act). {Mid-term fresh capital infusion may be added to the NOF disclosed in the last audited Balance Sheet} @	Qtr.1Qtr.2Qtr.3Qtr.4
7.	Capital to Risk Assets Ratio as at end of the last four quarters (As per last Prudential Norms Return)	
8.1	Public Deposits held as at end of last four Quarters In case of RNBCs - Total deposits as at the end of the last four quarters	
8.2	Eligibility to hold Public Deposits in terms of Directions on Acceptance of Deposits	
8.3	Excess Deposits held if any	
8.4	Public Deposits matured and claimed but not repaid (if any)	
9.1	Liquid Assets required to be maintained in terms of Section 45-IB of RBI Act, 1934	
9.2	Liquid Assets (Section 45-IB of RBI Act, 1934) actually maintained	
10	Name and address of the designated banker	
11.1	Shortfall in maintenance of liquid assets (Section 45-IA of RBI Act, 1934), if any	
11.2	In case of shortfall, if penal interest has been paid, amount of such interest paid	
11.3	In case of RNBCs -Investments required to be made in terms of para 6(1)(a) of RNBC Directions	
11.4	In case of RNBCs -Investments actually made in terms of para 6(1)(a) of RNBC Directions	

- 11.5 Shortfall , if any in making investments in term of Para 6 (1)(a) of Directions
- 11.6 **In case of RNBCs**-Investments required to be made in terms of para 6(1)(b) of RNBC Directions
- 11.7 **In case of RNBCs**-Investments required to be made in terms of para 6(1)(b) of RNBC Directions
- 11.8 Shortfall , if any in making investments in term of Para 6(1)(b) of Directions
- 11.9 **In case of RNBCs**-Eligibility for investment under Para 6(1)(c) of RNBC Directions
- 11.10 **In case of RNBCs**-Investments made in terms of para 6(1)(c) of RNBC Directions
- 11.11 Total Assets (book value) net of intangible assets (As per last audited Balance sheet of -----)
- 11.12 Realisable value of assets (As per last audited Balance sheet of -----)
- 12 Total Outside liabilities (As per last audited Balance sheet of -----)
- 13 Solvency (11.12-12)
- 14.1 Gross Non-Performing assets(As per last Prudential Norms return)
- 14.2 Net Non-Performing assets (As per last Prudential Norms return)
- 14.3 Percentage of Net NPAs to total assets
- 14.4 Percentage of Net NPAs to total Credit
- 15 Net Profit/Loss (As per last audited balance sheet)
- 16 Total exposure to subsidiaries/Group companies, including investments
- 17.1 Total investments in land and building ,**except** for own use
- 17.2 Total investments in land and building ,**for** own use
- 17.3 Land and building acquired in satisfaction of claims
- 17.4 Total Investments in unquoted shares of companies which are not subsidiaries in the same group
- 18 Has the company complied with credit/investment concentration norms?
- 19 Gross income to average total assets (As per last audited balance sheet)
- 20 Interest coverage ratio (As per last audited balance sheet)
- 21 Operating expenses to average total assets (As per last audited balance sheet)
- 22 Profit after tax to average total assets (As per last audited balance sheet)

- 23 Return on average tangible net worth (As per last audited balance sheet)
- 24 Trend of Profits after excluding non-recurring and extraordinary items of income and expenditure during the last three financial years 1)2)3)

@ N.B. The data should be furnished for the current Quarter and the last three Quarters.

The data for current Quarter should appear under the head **Qtr. 4.**

Part 3 - Continued - Cash Flow Statement

Rs in lakhs

	PROJECTION FOR PREVIOUS QUARTER	ACTUAL FOR CURRENT QUARTER	PROJECTION FOR NEXT QUARTER
<u>INFLOW</u>			
1. Preference Capital			
2. Sale of securities			
3. Advance receipt			
4. Term Loan			
5. Collection on account of HP/Lease/ Loans			
6. Debentures			
7. Deposit			
8. Renewal of deposits			
9. ICD Borrowings			
10. Receipt from Associate Firms			
11. Bank Borrowings			
12. Others			
TOTAL			

OUTFLOW

- 1. Refund/Foreclosure**
- 2. Renewal of deposits**
- 3. Advances**
- 4. Interest Payment on**
 - (I) Deposits**
 - (ii) Debentures**
 - (iii) Bank Borrowings**
 - (iv) ICDs**
 - (v) Others**
- 5. Repayment of**
 - (I) Deposits**
 - (ii) Debentures**
 - (iii) Bank Borrowings**
 - (iv) ICDs**
 - (v) Others**
- 6. FD/Deb/Loan Mobilisation expenses**
- 7. Lease Rentals**
- 8. Investment in securities**
- 9. Administrative Expenses**
- 10. Payments to Associated Companies**
- 11. Other outflows**

TOTAL

OPENING BALANCE

EXCESS/DEFICIT INFLOW

CLOSING BALANCE

Certified that the above information has been extracted from the books of the company and is true to the best of my knowledge and information.

Place

Date

(Seal of the Company)

Signatures of Authorised Signatory
Name and Designation of Authorised Signatory

Part 4 Supervisory Comments
(To be appended and filled in by the Regional Office of RBI)

Item No	Particulars	
1	Status of Registration If approved but not issued or pending, reasons therefore	Issued/approved but not issued/pending
2.1	Compliance with returns discipline	
2.2	Annual Return on Deposits (Last three years)	Current year () Last year () Year before last() On time / delayed On time / delayed On time / delayed
2.3	Half-Yearly return on Prudential Norms (Last three half years)	Current HY () Last HY () HY before last() On time / delayed On time / delayed On time / delayed
2.4	Quarterly Return on liquid assets (last four quarters)	Quarter ended Quarter ended Quarter ended Quarter Ended On time / delayed On time / delayed On time / delayed On time / delayed
2.5	Action taken for delayed/non submission of returns	
3.1	Details of On-site Examination	
3.2	Date and type of last on-site examination (Regular Inspection, Snap scrutiny, supervisory visit etc.)	
3.3	Reference date of examination	
3.4	Purpose of examination	
3.5	Findings of the examination in brief (Paragraphs of Directions violated may be mentioned)	
4	Liquidity Ratio	Stated (S) Assessed (A) S-A
5	Solvency	Stated Assessed S-A
6	NOF	Stated Assessed S-A
7	CRAR	Stated Assessed S-A
8	Date of issue of supervisory letter	
9.1	Compliance with findings of examination	Satisfactory/unsatisfactory/indifferent
9.2	Paragraphs remaining uncomplied	

- 10.1 Whether the company has defaulted in repayment of deposits?
- 10.2 **Details of CLB order/s if any**
- 10.3 Date of the order/s
- 10.4 Total Amount of public deposits covered by the order
- 10.5 Details of supervisory action taken against the company
- 10.6 Monthly return in case of rejected companies holding public deposits Submitted regularly /irregularly / not submitted
- 10.7 Action taken for delayed/non submission of the above return
- 11 Brief developments in Court cases
- 12. Comments of the Monitoring Group

Place:
Date

(Signature)
General Manager/Deputy General Manager