

**Monthly Return on important financial parameters of Non- Banking Financial Companies (NBFCs) not accepting/holding public deposits and having asset size of Rs. 100 crore and above**

Monthly Return as on \_\_\_\_\_

<b>Company Code</b>	
<b>File Number</b>	
ID Number	
Nature of business	
District Code	
State Code	
<b>(To be filled in by RBI)</b>	

**Name of the Company:** .....

**Company Profile**

1.	Name of the Company	
2.	Address of the Registered Office	
		PIN
	Phone Nos.	Fax No. /e-mail address
3.	Address of the Corporate/ Head Office	
		PIN
4.	Phone Nos.	Fax No. /e-mail address
5.	Is it a Government Company (Please tick) :	Yes/No
6.	Status of the company (Please tick):	(i) Public Ltd.
		(ii) Private Ltd.
		(iii) Foreign Company
		(iv) Joint Venture
7.	Nature of business a) Government Company b) Equipment Leasing Finance Company c) Hire Purchase finance Company,	Indicate whether a,b,c,d,,e or g (only one code; if the company is a Govt. company indicate only a)

	d) Loan Company e) Investment Company f) Holding Company g) Primary Dealer.	
8.	Net Owned Fund of the company (as per its latest audited balance sheet as on March 31, -----)	
9.	Number of Branches / Offices.	
10.	If a subsidiary company, please indicate the name and address of the holding company	
1	If the company is having subsidiaries / associate companies, number thereof. (Please indicate the names, addresses etc.)	
2	If a Joint Venture, name and address of the promoting institution(s)	
3	Name of the Company's statutory auditors with address and phone numbers	
4	Name(s) of the company's Bankers with addresses and phone numbers.	
5	Whether listed? If yes, with which Stock exchange?	Yes/No

(Rs. In lakh)

<b><u>I. Sources of funds</u></b> (Domestic & foreign resources to be included under the appropriate heads - bifurcation of foreign resources is to be furnished In Part ix Below)	<b><u>Code No.</u></b>	<b><u>Amount</u></b>
<b>1.Share Capital</b>		
(i). Paid-up equity capital	111	
(ii) Preference (Convertible & Non-convertible) shares	112	
<b>2. Reserves and Surplus</b>		
(i) Capital Reserve	113	
(ii) Capital Redemption Reserve	114	
(iii) Share Premium	115	
(iv) General Reserves	116	
(v) Statutory/Special Reserve (Section 45-IC reserve to be shown separately)	117	
(vi)Other reserves (Specify nature)	118	
(vii)Balance of profit and loss account	119	
<b>Sub total (113 to119)</b>	<b>110</b>	
<b>3. Secured loans</b>		
(i) Debentures	121	
(ii) Deferred credits	122	
(iii) Term loans from		
(a) - Banks	123	
(b) - FIs	124	
(iv) Other Loans (specify nature)	125	
(v) Interest accrued but not due on the above	126	
<b>Sub total (121 to 126)</b>	<b>120</b>	
<b>4. Unsecured loans</b>		
(i)Loans from relatives of promoters / directors to be indicated)	131	
(ii) Inter-corporate loans and borrowings	132	
(iii) Loans from		
(a) Banks	133	
(b) FIs	134	
(iv) Commercial paper	135	
(v)Debentures not in the nature of public deposit	136	
(vi)Other Loans (specify nature)	137	
(vii) Interest accrued but not due on the above	138	

<b>Sub total (131 to 138)</b>	<b>130</b>	
<b>5. Current liabilities and Provisions</b>		
(i) Current Liabilities	141	
(ii) Others (to be specified)	142	
<b>Sub total (141+142)</b>	<b>140</b>	
<b>6. Provisions</b>		
(i) For taxation	151	
(ii) For contingencies	152	
(iii) For pension, gratuity and similar staff benefit schemes	153	
(iv) Loan loss provisions	154	
(v) Others (to be specified)	155	
(vi) Proposed dividends	156	
<b>Sub total (151 to 156)</b>	<b>157</b>	
<b>TOTAL (111+112+110+120+130+140+157)</b>	<b>150</b>	

(Rs. In lakh)

<b>II. APPLICATION OF FUNDS</b>	<b><u>Code No.</u></b>	<b><u>Amount</u></b>
<b>1.Loans &amp; Advances</b>		
(i) Secured	201	
(ii) Unsecured	202	
<b>SubTotal (201+202)</b>	<b>210</b>	
<b>2. Hire Purchase and Lease Assets</b>	<b>211</b>	
<b>3. Investments (230+240)</b> (As per AS-13)	<b>221</b>	
<b><u>4. Long-term Investments:</u></b>		
(i) Government securities and government guaranteed bonds including treasury bills	231	
<u>(ii) Equity shares</u>	232	
(iii) Preference shares	233	
(iv) Debentures and bonds	234	
(iv) Units of mutual funds	235	
(vi) Others (specify nature)	236	
<b><u>Sub total (231 to 236)</u></b>	<b>230</b>	
<b><u>5. Current Investments:</u></b>	241	
(i) Government securities and government guaranteed bonds including treasury bills		
<u>(ii) Equity shares</u>	242	
(iii) Preference shares	243	
(iv) Debentures and bonds	244	
(v) Units of mutual funds	245	
(vi) Others (specify nature)	246	
<b>Sub total (241 to 246)</b>	<b>240</b>	
<b>6. Cash and Bank Balances</b>	251	
<b>7. Other current assets (specify nature)</b>	252	
<b>8. Fixed assets</b>	253	
<b>9. Miscellaneous expenditure (to the extent not written off or adjusted)</b>	254	
<b>10. Profit and Loss Account</b> <b>(Accumulated Loss)</b>	255	
<b>Sub total (251 to 255)</b>	<b>250</b>	
<b>Total (210+211+230+240+250)</b>	<b>200</b>	
<b>Contingent Liabilities</b>	<b>256</b>	

Please ensure that total of Application of funds agrees with total of Sources of funds

### III. REQUIREMENTS AS TO PROFIT AND LOSS ACCOUNT

#### A. contents

Profit and loss account shall set out various items relating to income and expenses of the company arranged under the most convenient heads and, in particular, shall disclose the following information in respect of the period covered by the account.

(Rs in lakh)

ITEMS OF INCOME	<u>Code No.</u>	For the month	<u>Cumulative till end of the month</u>
<b>A. Income from Financial Business</b>			
<b>1. Fund-Based Income</b>			
(i) Lease Income	301		
Add/Less: Lease Equalisation Credit/Charge	302		
Net Lease Income	303		
(ii) Hire Purchase Income (including compensation charges)	304		
(iii) Bills Discounting Income	305		
(iv) Interest Income (311+312)	310		
(a) Interest on Inter-corporate Deposits	311		
(b) Interest on Other Loans	312		
(v) Investment Income (321+322)	320		
(a) Interest	321		
(b) Dividends	322		
(vi) Profit on Sale of Investments	330		
(vii) Other fund-based income (to be specified)	340		
<b>Total Fund-Based Income (303+304+305+310+320+330+340)</b>	<b>350</b>		
<b>2. Fee-Based Income</b>			
(i) Guarantee Fee	361		
(ii) Underwriting Commission	362		

(iii) Other Merchant Banking Income	363		
(iv) Income from Brokering and syndication in bills/ICDs/Lease	364		
(v) Other fee-based income (to be specified)	365		
<b>Total Fee Based Income (361 to 365)</b>	<b>360</b>		
<b>3. Miscellaneous income</b>	<b>370</b>		
<b>Total Income from Financial Business (350+360+370)</b>	<b>380</b>		
B. Income from Non-Financial Business (Attach a Schedule)	390		
<b>C. Total Income (380+390)</b>	<b>300</b>		

(Rs.in lakh)

ITEMS OF EXPENSES	<u>Code No.</u>	<u>For the month</u>	<u>Cumulative till the end of the month</u>
<b><u>A. Expenses Relating to Financial Business</u></b>			
1. Depreciation on Leased Assets	401		
2. Interest Expense and other financing cost			
(a) Interest on Inter-corporate Deposits	402		
(b) Interest on credits from Banks	403		
(c) Interest on credits from Financial Institutions	404		
(d) Other Financing Charges	405		
<b>Total(402+403+404+405)</b>	<b>410</b>		
3.Brokerage (including reimbursement of expenses to brokers)	411		
4.Discount/charges on Bills rediscounted	412		
5.Loss on Sale of Investments	413		
6. Bad Debts written off	414		
7. Provisions against Non-Performing Assets	415		
8. Reversal of Income on NPAs	416		

9. Diminution in value of investments	417		
10. Operating Expenses	418		
B. Expenses Relating to Non-Financial Business (Attach a Schedule)	419		
<b>C.Total expenses [401+(410 to 419)]</b>	400		
1. Profit before Tax	421		
2. Provision for taxation	422		
3. Net Profit/Loss	420		



#### **IV. Asset Classification**

(in case NPA position is not worked out at the end of every month, the position as at the end of previous quarter, may be repeated till next quarter figures are ready)

<b>Item name</b>	<b>Balance o/s</b>	<b>Provision Reqd.</b>	<b>Provision held</b>
<b>(i) Standard assets</b>			
<b><u>Non-performing assets</u></b>			
<b>(ii) Sub-standard assets</b>			
(ii) (a) Lease and hire purchase charges that are overdue for more than 12months but up to 24 months			
(ii)(b) Other credit facilities			
<b>(iii) Doubtful assets (a+b)</b>			
(iii) (a) Lease and hire purchase assets(i+ii)			
i) Hire charges or rentals that are overdue for more than 24months but upto 36 months			
ii) Hire charges or rentals that are overdue for more than 36 months but upto 48 months			
(iii)(b) Other credit facilities Asset considered as Doubtful(i+ii+iii)			
i) Upto 1 year			
ii) 1 to 3 years			
iii) More than 3 years			
<b>(iv) Loss assets(a+b)</b>			
(iv) (a) Other credit facilities (i+ii+iii+iv)			
i) Upto 1 year			
ii) 1 to 3 years			
iii) 3 to 5 years			
iv) above 5 years			

(iv)(b) i) Lease and hire charges that are overdue for more than 48 months up to 60 months			
ii) Lease and hire charges that are overdue for more than 60 months			
<b>(v) Total NPAs(ii+iii+iv)</b>			
<b>(vi) Total Assets(i+v)</b>			

<b><u>Vii. Percentage of NPAs</u></b>	<b><u>Code No.</u></b>	<b><u>Percentage</u></b>
i) Percentage of gross NPAs to total credit exposure	501	
ii) Percentage of Net NPAs to total credit exposure	502	
iii) Percentage of gross NPAs to total assets	503	
iv) Percentage of Net NPAs to total assets	504	

## **VI. Bank's/FIs exposure on the company**

(Please indicate only facilities availed of from banks)

### **A. Fund-based**

Name of the Bank/FI	Nature of facility	Limit	Balance o/s at the end of the month	Highest balance outstanding during the month
	-Term Loan			-xxx-
	-Working Capital			
	-Debenture*			-xxx-
	-C.Ps*			-xxx-
	-Others(pl. specify)			-xxx-

\* Please indicate only debentures/CPs subscribed by banks

### **B. Non Fund- based**

Name of the Bank/FI	Nature of facility	Limit	Balance o/s
	- LCs		
	- Guarantees		
	- Others(pl. specify)		

## **VII. Company's exposure to Group/Associate/Related parties**

### **A. Fund based**

Name of Group/Associate/Related companies/Entities	Loans	Equity	Preference	Debentures	ICDs/CPs	Total
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### **B. Non Fund based**

Name of Group/Associate/Related companies/Entities	LCs	Guarantees	Others(pl. specify)	Total
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## **VIII. Details of Capital Market Exposure**

(Please note that information given in this Part is also included under Part 2 under appropriate heads)

<b>Particulars</b>	<b>Code No.</b>	<b>Outstanding Balance</b>	<b>Gross Purchases</b>	<b>Gross Sales</b>
<b>Total Capital Market Exposure(a+b+c+d)</b>	<b>800</b>			
<b>Investments in Listed instruments, Loans and advances and Non-fund Exposure(a+b+c)</b>	<b>840</b>			
(a) Investment in Listed instruments(Sum I to iv)	805			
(i) Equity Shares	801			
(ii) Debenture/bonds (Convertible)	802			
(iii) Debentures/bonds (Non- Convertible)	803			
(iv) Units of Equity Oriented Mutual Funds	804			
(b) Loans/Advances (i+ii+iii+iv)	830		-xxx-	-xxx-
(i). Loans / Advances for investments in equity shares (including IPOs and ESOPs), bonds and debentures, Units of equity oriented mutual funds, etc. to(a+b)	810		-xxx-	-xxx-
(a) Individuals	811		-xxx-	-xxx-
(b) Corporates	812		-xxx-	-xxx-
(ii) Loans and advances against collateral of shares to(a+b+c)	820		-xxx-	-xxx-
(a) Individuals	821		-xxx-	-xxx-
(b) Corporates	822		-xxx-	-xxx-
(c ) Stock Brokers	823		-xxx-	-xxx-
iii. Loans and advances against shares as principal security	826		-xxx-	-xxx-
iv. Loans to Stock Brokers	827		-xxx-	-xxx-

(c) Non-fund Exposure (i+ii+iii+iv)	835		-xxx-	-xxx-
i. Guarantees issued on behalf of Stock brokers and market makers	831		-xxx-	-xxx-
ii. Other financial guarantees (please specify)	832		-xxx-	-xxx-
iii. Underwriting Commitments	833		-xxx-	-xxx-
iv. Others like derivatives etc. (Please specify)	834		-xxx-	-xxx-
(d) Investment in unlisted instruments(sum I to vii)	850			
i. Equity shares	841			
ii. Preference shares	842			
iii. Bonds (Convertible)	843			
iv. Bonds(Non-convertible)	844			
v. Debentures(Convertible)	845			
vi. Debentures(Non- convertible)	846			
vii.Others (Please specify)	847			

#### **IX. Foreign Sources of Funds**

<b>Particulars</b>	<b>Code No.</b>	<b>Amount</b>
Equity shares	901	
Borrowings	902	
Bonds/Debentures	903	
Others(Please specify)	904	

Note: Purpose/deployment of resources may please be detailed .

**X. CERTIFICATE**

1. Certified that the directions contained in the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 (as amended from time to time) and Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 1998 as applicable to the company, are being complied with.
2. Further certified that the particulars / information furnished in this Return have been verified and found to be correct and complete in all respects.

Signature of Manager /  
Managing Director /

Authorised Official

Date:

Place:

**XI. Auditor's Certificate(to be submitted with March 31, - return)**

We have examined the books of account and other records maintained by -----  
----- Company Ltd. in respect of the data furnished in this return and report that to the best of our knowledge and according to the information and explanations given to us and shown by the records examined by us, the data furnished in this return are correct.

2. The Board of Directors has passed a resolution for non-acceptance of any public deposits
3. The company has not accepted any public deposits during the period.
4. The company has complied with the prudential norms relating to income recognition, asset classification and provisioning for bad and doubtful debts as applicable to it.

Place:

Date:

Accountants

Signature:

Name of the Chartered

-----  
Enclosures to the return :

1. The Specimen signature cards should be submitted along with the return in case they have not already been sent.
2. A list of Principal officers and the names and addresses of directors is to be sent with this return.
3. A copy of the audited balance sheet(with schedules) should be submitted with the return for the quarter ended March.