

## Annexure - I

### Illustration of Integrally connected cash transaction

The following transactions have taken place in a NBFC during the month of April, 2008:

Date	Mode	Dr. (in Rs.)	Cr. (in Rs.)	Balance (in Rs.) <b>BF - 8,00,000.00</b>
02/04/2008	Cash	5,00,000.00	3,00,000.00	6,00,000.00
07/04/2008	Cash	40,000.00	2,00,000.00	7,60,000.00
08/04/2008	Cash	4,70,000	1,00,000.00	3,90,000.00
Monthly summation		10,10,000.00	6,00,000.00	

i) As per above clarification, the debit transactions in the above example are integrally connected cash transactions because total cash debits during the calendar month exceeds Rs.10 lakhs. However, the NBFC should report only the debit transaction taken place on 02/04 & 08/04/2008. The debit transaction dated 07/04/2008 should not be separately reported by the NBFC, which is less than Rs.50,000/-.

ii) All the credit transactions in the above example would not be treated as integrally connected, as the sum total of the credit transactions during the month does not exceed Rs.20 lakh and hence credit transaction dated 02, 07 & 08/04/2008 should not be reported by NBFC.