

³⁵Form - NBS 1A

Annual Return on Deposits as on 31, March 20.....
(To be submitted by all Residuary Non-Banking Companies)

File Number	
ID Number	
Nature of business	
District Code	
State Code	
(To be filled in by RBI)	

Name of the Company:

Instructions for filling in the Return - General

1. This Return should be submitted by a Residuary Non-Banking Company covered by para (14) of Notification No.DFC.55/DG (O)-87 dated 15th May 1987, to the Regional Office of Department of Non-Banking Supervision, Reserve Bank of India where its Registered Office is situated, once a year, after March 31 and latest by September 30, **with reference to its position as on March 31**, irrespective of the date of closing of the financial year of the Company concerned. A Certificate from the Auditors of the Company should be appended to the Return as per format furnished herewith. However, only in respect of **Part 3**, the information should be furnished as per the latest balance sheet but preceding the date of the return.

N.B. In terms of Notification No.DNBS.135/CGM(VSNM)-2000, dated 13-1-2000, RNBCs shall prepare their balance sheets and profit and loss accounts as on March 31, every year with effect from its accounting year ending with 31st March 2001. Therefore with effect from accounting year ending 31st March 2001, the information in Part 3 of the return shall be as on the date of current balance sheet thus coinciding with the date of return.

2. Submission of the Return should not be delayed for any reason such as the finalisation/ completion of the Audit of the annual Accounts. The compilation of the Return should be on the basis of the figures available in the books of account of the company and should be certified by its Statutory Auditors.
3. **The number of accounts** should be given in actual figures while **the amounts of deposits should be shown in lakhs of rupees.** The amount should be rounded off to the nearest lakh. Illustratively, an amount of Rs.4,56,100 should be shown as 5 and not as 4.6 or 5,00,000. Similarly, an amount of Rs.61,49,500 is to be shown as 61 and not as 61.5 or 61,00,000.

³⁵ Substituted , vide Notification No. 143 dated June 30, 2000

4. The Return should be signed 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 furnished separately.
5. 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*"
6. 'Subsidiaries' and 'Companies in the same group' mentioned in this Return have the same meanings assigned to them in Section 4 and Section 372 (11) respectively, of the Companies Act, 1956 as appearing prior to amendment to Companies Act dated 31st October 1998.
7. In case this return is being filed through electronic media (internet), to the specified Web Server; or a floppy diskette (Floppy size 3.5"), a hard copy of the same may be submitted to the concerned Regional Office duly signed .

Company Profile

1.	Name of the Company				
2.	Address of the Registered Office				
		PIN			
	Phone Nos.		Fax No.		e-mail
3.	Name of the State in which the company is registered				
4.	Address of the Corporate/ Head Office				
		PIN			
	Phone Nos.		Fax No.		e-mail
5.	Date of Incorporation				
6.	Date of Commencement of Business				
7.	Name and Residential Address of :				
	i) Chairman				
	ii) Managing Director/ CEO				
8.	Is it a Government Company (Please tick) :	Yes		No	
9.	Status of the company (Please tick) :				
		(i) Public Ltd.		(ii) Deemed Public	
		(iii) Private Ltd.		(iv) Joint Venture	
10.	Financial Year of the Company				
11.	Nature of business				
12.	Status of registration with RBI				
	i) Number and Date of Certificate of Registration if issued by RBI				
	ii) If not registered, indicate whether the application submitted for registration is rejected/ pending				
13.	Number of Branches / Offices (Please enclose a list of names and addresses thereof in the format given below as per Note 1)				

14.	If a subsidiary company, please indicate the name and address of the holding company	
15.	If the company is having subsidiaries / associate companies, number thereof (Please enclose a list of names, addresses, Names of Directors and particulars of business activities thereof in the format given below as per Note 2)	
16.	If a Joint Venture, name and address of the Promoting institution(s)	
17.	Name of the Company's statutory auditors with Address and phone numbers	
18.	Name(s) of the company's Bankers with addresses and phone numbers	

Note (1) : Format for furnishing the details of branches :

Sr.No.	Name of the branch	Date of opening	Address	City	District	State	Amount of public deposit
	Total No. of Branches						Total Public Deposits of all the branches(Amount)
							Total Public Deposits as per Balance Sheet dated (Amount)

Note (2) : Format for furnishing the details subsidiaries:

Sr.No.	Name of the subsidiary	Address	Name of the Directors	Business Activity

PART - 1
Particulars of deposits outstanding as on 31st March, 200..

(Rupees in lakhs)

Item No.	Particulars	Item Code	Number of Certificates outstanding	Amount (Please see note 3)
1	Money received by issue of non-convertible and optionally convertible debentures/bonds (vide Note 1 below) :			
	(i) Secured	111		
	(ii) Unsecured	112		
2.	Deposits received from:			
	(i) Shareholders	113		
	(ii) Others	114		
3.	Total (111 to 114)	110		
4.	Deposits matured but not claimed as on the date of return	115		
5.	Deposits matured and not claimed and remaining outstanding for seven years including the year of maturity	116		

NOTES:

- (1) In the case of partly convertible debentures/bonds, the non-convertible portion should be included under this item and the convertible portion should be shown against item 4 of Part-2.
- (2) The amounts shown in Part-1 should not be shown in Part-2.
- (3) The amount shown against item 2 should include interest accrued or payable to the depositors.
- (4) The amount shown against item 5 should include the total amount of deposits received together with interest, bonus, premium or other advantage, accrued or payable to the depositors.
- (5) Of the total deposits at item 2 above, deposits which are collected in lumpsum and/or by way of subscriptions in instalments under any scheme, the following break-up may be given scheme- wise/period-wise.

Break-up of deposits shown under Item 2 of Part - 1

I. Period - wise details of deposits

Period/ Denominatio n of Certificate	Ite m Cod e	PART – A Deposits accepted/ Certificates sold before 15.5.1987		PART - B Deposits accepted/ Certificates sold on and from 15.5.1987 to 11.4.1993		PART -C Deposits accepted/ Certificates sold on or after 12.4.1993		Total (A+B+C)	
		No. of Certific ates outstan ding	Total amoun t of deposi ts	No. of Certific ates outstan ding	Total amoun t of deposi ts	No. of Certific ates outstan ding	Total amoun t of deposi ts	No. of Certifi cates outsta nding	Total amoun t of deposi ts
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>(a) Upto 5 years</u>	141								
i) upto 5,000	142								
ii) 5,001 - 10,000	143								
iii) 10,001 - 15,000	144								
iv) 15,001 - 25,000	145								
v) 25,001 - 50,000	146								
vi) Above 50,000									
Total	140								
<u>(b) Above 5 years & upto 7 years</u>	151								
i) upto 5,000	152								
ii) 5,001 - 10,000	153								
iii) 10,001 - 15,000	154								
iv) 15,001 - 25,000	155								
v) 25,001 - 50,000	156								
vi) Above									

50,000									
Total	150								
<u>(c) Above 7 years</u>									
	161								
i) upto 5,000	162								
ii) 5,001 - 10,000	163								
iii) 10,001 - 15,000	164								
iv) 15,001 - 25,000	165								
v) 25,001 - 50,000	166								
vi) Above 50,000									
Total	160								
Grand Total (140 +150 +160)	170								

II. Rate of Interest - wise details of deposits

Period/ Denomination of Certificate	Item Code	Rate of Interest 4%	Rate of Interest 6%		Rate of Interest 8%	Rate of Interest 10%	Rate of Interest above 10%	Total
			Accepted prior to 30 June, 2000	Accepted after 30 June, 2000				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>(a) Upto 5 years</u>								
i) upto 5,000	141A							
ii) 5,001 - 10,000	142A							
iii) 10,001 - 15,000	143A							
iv) 15,001 - 25,000	144A							
v) 25,001 - 50,000	145A							
vi) Above 50,000	146A							
Total	140A							
<u>(b) Above 5 years &</u>								

upto 7 years	151A							
i) upto 5,000	152A							
ii) 5,001 - 10,000	153A							
iii) 10,001 - 15,000	154A							
iv) 15,001 - 25,000	155A							
v) 25,001 - 50,000	156A							
vi) Above 50,000								
Total	150A							
(c) Above 7 years	161A							
i) upto 5,000	162A							
ii) 5,001 - 10,000	163A							
iii) 10,001 - 15,000	164A							
iv) 15,001 - 25,000	165A							
v) 25,001 - 50,000	166A							
vi) Above 50,000								
Total	160A							
Grand Total (140 A+150A +160 A)	170A							

NOTES:

1. The amounts shown under columns 4, 6, 8 and 10 should represent the aggregate of the denominations of the certificates issued/deposits accepted and should **not** include the interest, bonus, premium and other advantages, accrued or payable to the depositors.
2. The period-wise classification of certificates issued/deposits accepted should be made according to the periods they have been originally issued/accepted/renewed and **not** according to the periods they have to run as from the 31st March, i.e. the date of this return.
3. Brief details of the types of savings schemes, face value, duration, number and amount of instalments payable and the amount payable by way of interest,

premium, bonus or other advantage by whatever names called, may be given as annexure/s.

Details of defaults in respect of deposits shown at item 2 in Part I

Particulars	Item Code	Number of Certificates outstanding	Face value	Total amount of deposits in respect of column (3) as on 31.3.20.....
A. Of the total deposits				
i) those which have matured/become payable but not claimed	181			
ii) those which have become payable/ surrendered/claimed but not paid :				
a) outstanding at the beginning of the year	182			
b) out of (a) above, repaid during the year	183			
c) matured/surrendered/claimed during the year but not paid i.e. additions during the year.	184			
d) outstanding at the end of the year	185			
e) out of (d) above, those involved in litigation.	186			
B. Of the total deposits				
i) Certificates sold/issued during the year	187			
ii) Certificates renewed/revived during the year.	188			

NOTE:

The reasons for non-payment of each deposit and the steps taken for repayment should be indicated in an annexure.

Part - 2

Particulars of exempted borrowings not counting as deposits in terms of section 45 I (bb) of the Reserve Bank of India Act, 1934

Item No.	Particulars	Item Code	Number of Accounts	Amount
1.	Borrowings from banks and other specified financial institutions	201		
2.	Money received from employees of the company by way of security deposits	202		
3.	Money received by way of security or advance from purchasing, selling or other agents in the course of company's business or advance received against orders for supply of goods or properties or for rendering of services	203		
4.	Money received by issue of convertible debentures/ bonds (See also item No.1 of Part-	204		

	1)			
5.	Money received by way of subscription to any shares or convertible debentures/bonds <u>pending allotment</u> or money received by way of <u>Calls in advance</u> on shares in accordance with the Articles of Association so long as such amount is not repayable to the shareholders under the Articles of Association of the company.	205		
6.	Total (201 to 205)	200		

Part - 3

Net Owned Fund

[Figures to be furnished as per the latest balance sheet preceding the date of the Return or as per balance sheet as on the date of return]

[Balance sheet as on]

Item No.	Particulars	Item Code	Amount
1.	Capital Fund		
	i) Paid-up Equity Capital	311	
	ii) Free Reserves*	312	
2.	Total (311 + 312) – A	310	
3.	(i) Accumulated balance of loss	321	
	(ii) Balance of deferred revenue expenditure	322	
	(iii) Other intangible assets (please specify)	323	
4.	Total (321 to 323) – B	320	
5.	Owned Fund i.e. C = (310 – 320) i.e. (A – B)	330	
6.	Book value of investments in shares of		
	(i) subsidiaries of the company	341	
	(ii) companies in the same group	342	
	(iii) all other non-banking financial companies (Details in Annexure No.)	343	
7.	Book value of debentures and bonds of		
	(i) subsidiaries of the company	344	
	(ii) companies in the same group (Details in Annexure No.)	345	
8.	Outstanding loans and advances (including inter-corporate deposits, hire purchase and lease finance**) made to, and deposits with		
	(i) subsidiaries of the company	346	
	(ii) companies in the same group (Details in Annexure No.)	347	
9.	Aggregate of 341 to 347 = D	340	
10.	Amount of 340 in excess of 10% of 330 = E	350	
11.	Net Owned Fund (330 - 350) i.e. F = (C - E)	300	

NOTES:

* “Free Reserves” mentioned under item 1 of Part 3 shall include the balance in the share premium account, capital and debenture redemption reserves and any other reserve shown or published in the balance sheet and created through an allocation of profits (including credit balance of Profit & Loss Account) but not being :

- (i) a reserve created for repayment of any future liability or for depreciation of assets or for provision against non-performing assets/bad debts; or
- (ii) a reserve created by revaluation of the assets of the company.

** ‘Hire purchase’ exposures would mean stock-on-hire less unmatured finance charges. ‘Lease finance’ would mean written down value of Assets on lease +/- Lease Adjustment Account.

Part - 4

Particulars relating to security for depositors as at the preceding 30th September and 31st March, 20...., the date of this return

Name of the Designated Bank and Branch-----

Item No.	Particulars	Item Code	Prior to commencement of the Directions i.e. before May 15, 1987		After the commencement of the Directions i.e. on and from May 15, 1987	
			30.9.20...	31.3.20...	30.9.20...	31.3.20...
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Total amount of deposits (please see note 1)	400				
2.	Investments in approved securities in terms of Section 45-IB of the RBI Act, 1934	410				
3.	Security for deposits(Free from any charge or lien)					
	(a) Fixed Deposits with and certificates of deposits issued by scheduled commercial bank/s and public Financial Institutions	411				

(b) Investments(at Market Value) in securities of Central and /or State Governments, Government guaranteed bonds and other approved securities other than those reported at 2 above.	412				
(c) Investment (at Market Value) in debentures /bonds/commercial paper, rated not less than AA+ or its equivalent, of:					
i) Companies other than companies in the same group/subsidiaries	413				
ii) Government company or public sector bank or public financial institution or any corporation established or constituted by Central or State enactments.	414				
(d) Investment (at Market value) in Units of					
(i) Unit Trust of India	415				
(ii) Other Mutual Funds approved by SEBI (with Mutual Fund- wise break up)	416				

NOTES:

1. 'Total amount of deposits' would mean amount of deposits received together with interest, bonus, premium or other advantage, accrued or payable to the depositors. The aggregate of the amounts under columns 5 and 7 against item 1 of this Part should agree with item 2 of Part-1.
2. If the investments against items 3(a) and 3(b) above were less than the prescribed minimum in paragraphs 6(a) and (b) of Notification No. DFC.55/DG(O)-87 dated 15.5.1987, the company must explain in an accompanying letter the reasons therefor.
3. The name of the public sector bank with which the above securities are entrusted in terms of paragraph 6(3) of the above notification may be mentioned. If no such bank has been entrusted with the securities, the reasons therefor must be mentioned in an accompanying letter.
4. Please give full particulars of the fixed deposits/securities mentioned against items 2 and 3 above, indicating their book value and market value (in case of securities) in an Annexure (Annexure No.).

Part - 5
Statement showing investments at book value
(other than those mentioned at items 6 & 7 of Part-3)

Item No.	Particulars	Item Code	Amount
1.	Investments in shares of and debentures/bonds and commercial papers issued by companies and contribution to the capital of firms and proprietary concerns where directors of the company hold substantial interest. (Please see note 1) (Details in Annexure No.)	511	
2.	Shares, debentures/bonds and commercial papers of other companies	512	
3.	Other Investments:		
	(i) Fixed deposits with banks/certificates of deposits issued by banks (other than those included in Part-4)	513	
	(ii) Balances in any other deposit accounts with bank(s)	514	
	(iii) Others (Please furnish a list showing book value and market value)	515	
4.	Total (513 to 515)	520	
5.	Grand Total (511 + 512 +520)	500	

NOTES:

1. 'Substantial interest' means holding of a beneficial interest by an individual or his/her spouse or minor child, whether singly or taken together, in the shares of a company, the amount paid up on which exceeds ten per cent of the paid up capital of the company or total capital subscribed by all the partners of a partnership firm.
2. Details of shares, debentures and commercial papers held in investment account or by way of stock-in-trade should be included in this part.
3. Fixed deposits with companies should **not** be included here but should be shown in Parts 3 & 6.

Part - 6

Statement showing outstanding credit exposures viz., loans and advances, hire-purchase and equipment leasing, bills discounting, inter-corporate deposits (other than those mentioned at item 8 of Part - 3)

Item No.	Particulars	Item Code	Amount
1.	Companies, firms and proprietary concerns where directors of the company hold substantial interest (Please see note 1 of Part-5). (Details in Annexure No.)	601	
2.	Others:		
	(i) Companies not in the same Group	611	
	(ii) Directors	612	
	(iii) Shareholders	613	
	(iv) Chief Executive Officer and other employees	614	
	(v) Purchasing, Selling and other Agents	615	
	(vi) Depositors	616	
	(vii) Others	617	
3.	Total (611 to 617)	620	
4.	Grand Total (601 + 620)	600	

NOTE :

*Sundry debtors, tax paid in advance and other recoverable items not in the nature of loans and advances should **NOT** be shown in this statement.*

Part - 7

Business statistics / information for the year ended 31st March, 20.....

Item No.	Particulars	Item Code	Amount
1	<u>I. Disbursements (Fund based activities):</u> Equipment leasing:		
	(a) Outstanding balances as on the date of the return	701	
	(b) Total disbursement during the year	702	
2	Hire purchase:		
	(a) Outstanding balances as on the date of the return	703	
	(b) Total disbursement during the year	704	
3	Loans		
	(a) Loans against shares to corporates:		
	(i) Outstanding balances as on the date of the return	705	
	(ii) Total disbursement during the year	706	
	(b) Loans against shares to individuals:		
	(i) Outstanding balances as on the date of the return	707	
	(ii) Total disbursement during the year	708	

	(c) Loans against shares to brokers:		
	(i) Outstanding balances as on the date of the return	709	
	(ii) Total disbursement during the year	710	
	(d) Loans to finance Initial Public Offerings (IPOs):		
	(i) Outstanding balances as on the date of the return	711	
	(ii) Total disbursement during the year	712	
	(e) Inter-corporate loans / deposits:		
	(i) Outstanding balances as on the date of the return	713	
	(ii) Total disbursement during the year	714	
	(f) Others	715	
4	Bills Purchased/Discounted:		
	(a) Outstanding balances as on the date of the return	716	
	(b) Total disbursement during the year	717	
5	Of 4 above, bills rediscounted:		
	(a) Outstanding balances as on the date of the return	718	
	(b) Total volume during the year	719	
6	II. Trading in shares / securities (quoted other than SLR) Purchases / sales of shares / debentures / commercial papers:		
	(a) Purchases	720	
	(b) Sales	721	
7.	III. Fee based activities Guarantees issued for Capital Market Operations:		
	(a) Outstanding balances as on the date of the return	722	
	(b) Total volume during the year	723	
8.	Guarantees issued for other purposes:		
	(a) Outstanding balances as on the date of the return	724	
	(b) Total volume during the year	725	
9,	Lease / Hire purchase syndicated during the year	726	
10.	Loan / ICDs syndicated during the year	727	
11	Bills syndicated during the year	728	
12	Underwriting :		
	(a) Total amount underwritten	729	
	(b) Amount devolved	730	
	(c) Outstanding commitments	731	

Part - 8
Status of overdues

Item No.	Particulars	Item Code	Amount
1	Lease overdues more than 12 months	801	
2	Lease overdues up to 12 months	802	
3	Hire purchase overdues more than 12 months	803	
4	Hire purchase overdues up to 12 months	804	
5	Other overdues more than 6 months	805	
6	Other overdues up to 6 months	806	
7	Total 801 to 806)	810	

Part - 9
Particulars of selected Income and Expenditure Parameters
(Please see instructions given below)

1	<u>Fund-based income :</u> Gross lease income, if any	901	Amount
2	<u>Less :</u> Depreciation on Assets on Lease + / - Lease Equalization	902	
3	Net lease income (901- 902)	903	
4	Hire purchase income, if any	904	
5	Bills discounting income	905	
6	Investment income		
	(a) From fixed deposits / Certificate of Deposits	906	
	(b) From Government / approved securities	907	
	(c) Dividend / interest on other investments	908	
	(d) Profit / Loss (+ / -) on sale of shares / debentures / commercial papers	909	
7	Interest income		
	(a) Inter-corporate deposits / loans	910	
	(b) Other loans and advances	911	
	(c) One- time charge from new depositor / subscriber towards cost of expenses for issuing brochure, application form and servicing of the depositor's account	912	
	(d) Bill discounting income (Net of rediscounting charges)	913	
8	Other fund based income (Please specify)	914	

9	Total fund based income (903 to 914)	920	
Fee based income			
10	Income from merchant banking activities	921	
11	Underwriting commission	922	
12	Income from syndication of bills, loans, ICDs, lease & hire purchase	923	
13	Miscellaneous income	924	
14	Total fee-based income (921 to 924)	930	
15	Total Income (920+930)	940	
Interest and other financing costs			
16	Interest paid on fixed deposits	941	
17	Interest paid on ICDs	942	
18	Brokerage / Agents' Commission	943	
19	Reimbursement of expenses to brokers / Agents	944	
20	Other financing costs	945	
21	Bills rediscounting charges	946	
22	Total financing costs (941 to 946)	950	
Operating expenses			
23	Employee costs	951	
24	Other administrative costs	952	
25	Total operating costs (951 + 952)	955	
26	Depreciation on own assets	956	
27	Intangible assets amortised	957	
28	Provision for diminution in value of investments	958	
29	Provision against Non-Performing Assets	959	
30	Other Provisions if any	960	
31	Total expenses (950 + 955 + 956 to 960)	970	
32	Profit before tax (940 – 970)	980	
33	Tax	990	
34	Profit after tax (980 – 990)	900	

Instructions :

- (1) Particulars in this part should be for a full financial year. If the company closes its books on any date other than on 31st March, the date of closing of the books and the period should be indicated.
- (2) "Gross lease income" includes lease rentals (net of rebate), lease management fees, lease service charges, up-front fees, profit on sale of leased assets and delayed / late payment charges relating to lease business (including interest/compensation charges on advance payment for purchase of assets in respect of lease agreements entered into / finalised).
- (3) 'Lease equalisation account' has the same meaning as in the Guidance Note on Accounting for Lease (revised) issued by ICAI.
- (4) 'Hire purchase income' includes finance charges(net of rebate), hire service charges, delayed / late payment charges, up-front fees and other income relating to hire purchase business (including interest earned on advance payment for acquisition of hire purchase assets for identified hirers).

C E R T I F I C A T E

1. Certified that the directions contained in the Residuary Non-Banking Companies(Reserve Bank) Directions, 1987 (as amended from time to time) 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:

A u d i t o r ' s R e p o r t

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.

Place:
Date:

Signature
Name of the Chartered Accountants

Enclosures to the return:

1. The following documents should be submitted along with the return in case they have not already been sent. Please tick in the box against the item for the documents enclosed and state the date of submission in other cases.
 - (i) A copy of the audited balance sheet and profit and loss account dated nearest to the date of return.
 - (ii) Specimen signature card.
 - (iii) A copy of application form referred to in paragraph 8 of the Notification No. DFC.55/DG(O)-87 dated 15th May, 1987.
2. A list of Principal officers and the names and addresses of the directors in the form enclosed is to be sent with this return.

Part - 10

List of principal officers and directors of _____ Ltd.

I. Principal Officers

Sr. No.	Name	Designation	Address & Tel. No.	If director in any company / ies, name(s) of the company / ies

II. Directors

Sr. No.	Name	Address	% of equity shares of the company held by the director, his spouse and minor children	Names of other companies where he/she is a director

Place:
Date:

.....
Signature of Manager / Managing
Director / Authorised Official
Name :
Designation :