

RBI / 2004 – 05 / 276

DNBS (PD) C.C.No.45 / 02.02 / 2004-05

November 13, 2004

To All NBFCs not accepting / holding public deposits

Dear Sir,

Quarterly Return on important financial parameters of Non-Banking Financial Companies (NBFCs) not accepting/holding public deposits and having assets size of Rs.500 crore and above

It has been decided to introduce a reporting arrangement for Non Banking Financial Companies not accepting/holding public deposits and having assets size of Rs.500 crore and above as on March 31, 2004. Accordingly, all such companies are required to submit a quarterly return in the enclosed format. The return for the quarter ended September 2004 should be submitted to the concerned Regional Offices on or before November 30, 2004 and the subsequent returns should be submitted within 30 days of the month following the respective quarter end.

2. It may be noted that while a provisional return for the quarter ended March may be submitted within 30 days, a final return duly certified by the Statutory Auditors should be submitted along with a copy of the audited balance sheet as soon as the same is finalized, but not later than September 30.

3. Non submission of the return will be viewed seriously and penal action will be taken for such non compliance.

Yours faithfully,

Sd/-

(D.S. Nagi)

Chief General Manager

Encl: as above

Quarterly Return on important financial parameters of Non- Banking Financial Companies (NBFCs) not accepting/holding public deposits and having asset size of Rs. 500 crore and above

Quarterly Return as on _____

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

Name of the Company:

Company Profile

1.	Name of the Company RBI Registration No.						
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 (Equipment Leasing finance, Hire Purchase finance, Loan or Investment).	
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	
11.	If the company is having subsidiaries / associate companies, number thereof. (Please indicate the names, addresses etc.)	
12.	If a Joint Venture, name and address of the promoting institution(s)	
13.	Name of the Company's statutory auditors with address and phone numbers	
14.	Name(s) of the company's Bankers with addresses and phone numbers.	

(Rs. In lakh)

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

(b) Fls	134	
4. Commercial paper	135	
2 Debentures not in the nature of public deposit	136	
3 Other Loans (specify nature)	137	
4 Interest accrued but not due on the above	138	
Sub total (131+132+133+134+135+136+137+138)	130	
Current liabilities and Provisions		
1. Current Liabilities	141	
2. Others (to be specified)	142	
Sub total (141+142)	140	
Provisions		
1. For taxation	151	
2. For contingencies	152	
3. For pension, gratuity and similar staff benefit schemes	153	
4. Loan loss provisions	154	
5 Others (to be specified)	155	
Proposed dividends		
Sub total (151+152+153+154+155)	156	
TOTAL (111+112+110+120+130+140+156)	150	

(Rs. In lakh)

II. APPLICATION OF FUNDS	<u>Code No.</u>	<u>Amount</u>
Loans & Advances	201	
a. Secured		
b. Unsecured	202	
SubTotal (201+202)	210	
Hire Purchase and Lease Assets	211	
Investments (As per AS-13)	221	
<u>Long-term:</u>		
Government securities and government guaranteed bonds including treasury bills		
- Equity shares	231	
- Preference shares	232	
- Debentures and bonds	233	
- Units of mutual funds	234	
- Others (specify nature)	235	
Sub total (231+232+233+234+235)	230	
<u>Current Investments:</u>	241	
Government securities and government guaranteed bonds including treasury bills		
- Equity shares		
- Preference shares	242	
- Debentures and bonds	243	
- Units of mutual funds	244	
- Others (specify nature)	245	
Sub total (241+242+243+244+245)	240	
Cash and Bank Balances	251	
Other current assets (specify nature)	252	
Fixed assets	253	
Miscellaneous expenditure (to the extent not written off or adjusted)	254	
Profit and Loss Account (Accumulated Loss)	255	

Sub total (251+252+253+254+255)	250	
Total (210+211+221+230+240+250)	200	
Contingent Liabilities	256	

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:

ITEMS OF INCOME	<u>Code No.</u>	<u>Amount</u>
A. Income from Financial Business (302+360+370)	310	
1. Fund-Based Income (305+306+307+320+330+340+350)	302	
(a) Lease Income	303	
Add/Less: Lease Equalisation Credit/Charge	304	
Net Lease Income	305	
(b) Hire Purchase Income (including compensation charges)	306	
(c) Bills Discounting Income	307	
(d) Interest Income (321+322)	320	
(i) Interest on Inter-corporate Deposits	321	
(ii) Interest on Other Loans	322	
(e) Investment Income (331+332)	330	
(i) Interest	331	
(ii) Dividends	332	
(f) Profit on Sale of Investments	340	

(g) Other fund-based income (to be specified)	350	
2. Fee-Based Income(361+362+363+364+365)	360	
(a) Guarantee Fee	361	
(b) Underwriting Commission	362	
(c) Other Merchant Banking Income	363	
(d) Income from Brokering and syndication in bills/ICDs/Lease	364	
(e) Other fee-based income (to be specified)	365	

3. Miscellaneous income	370	
B. Income from Non-Financial Business (Attach a Schedule)	380	
C. Total Income (310+380)	300	

ITEMS OF EXPENSES	<u>Code No.</u>	<u>Amount</u>
<u>A. Expenses Relating to Financial Business</u>		
1. Depreciation on Leased Assets	401	
2. Interest Expense and other financing cost (402+403+404+405)	410	
(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	
3. Brokerage (including reimbursement of expenses to brokers)	411	
4. Discount/charges on Bills rediscounted	412	
i. Loss on Sale of Investments	413	
ii. Bad Debts written off	414	
5. Provisions against Non-Performing Assets	415	
6. Reversal of Income on NPAs	416	
7. Diminution in value of investments	417	
8. Operating Expenses	418	
B. Expenses Relating to Non-Financial Business (Attach a Schedule)	419	
C. Total expenses (401+410+411+412+413+414+415+416+417+418+419)	400	
1.Profit before Tax	431	

2.Provision for taxation	432	
3.Net Profit/Loss	430	

IV. Asset Classification

Item name	Balance o/s	Provision Req'd.	Provision held
(i) Standard assets			
<u>Non-performing assets</u>			
(ii) Sub-standard assets			
(a) Lease and hire purchase assets			
(b) Other credit facilities			
(iii) Doubtful assets			
(iv) Loss assets			
Total (i+ii+iii+iv)			

V. <u>Percentage of NPAs</u>	<u>Code No.</u>	<u>Percentage</u>
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

A. Fund-based

Name of the Bank/FI	Nature of facility	Limit	Balance o/s
	<ul style="list-style-type: none"> - Term Loan - Working Capital - Debenture - C.Ps - Others(pl. specify) 		

B. Non Fund- based

Name of the Bank/FI	Nature of facility	Limit	Balance o/s
	<ul style="list-style-type: none"> - 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

B. Non Fund based

Name of Group/Associate/Related companies/Entities	LCs	Guarantees	Others(pl. specify)	Total

VIII. Details of Capital Market Exposure

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

Quoted Investment

Particulars	Code No.	Amount
i. Equity	601	
ii. Preference Share	602	
iii. Debenture	603	
iv. Mutual Funds	604	
v. Loans / Advances against shares / marketable securities	605	
vi. Loans to Stock Brokers	606	
vii. Underwriting Commitment	607	

IX. Foreign Sources of Funds

Particulars	Code No.	Amount
Equity	701	
Borrowings	702	
Bonds/Debentures	703	
Others(Please specify)	704	

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. Statutory 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:

Signature:
Name of the Chartered Accountants

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.