



RBI/2011-12/195

DNBS(PD).CC. No.243 /03.02.02 /2011-12

September 22 , 2011

All Non Banking Financial Companies (excluding RNBCs)

Dear Sir,

**Returns to be submitted by NBFCs- Revised Formats**

In terms of extant instructions, NBFCs are required to file various returns related to deposit acceptance, Prudential Norms, Capital Market exposure, etc. A few of these returns are as under:

**A. Returns to be submitted by deposit taking NBFCs**

- i. **NBS-1** Annual Returns on deposits in First Schedule.<sup>1</sup>
- ii. **NBS-2** Half-yearly returns on Prudential Norms<sup>2</sup>
- iii. **NBS-3** Quarterly returns on Liquid Assets<sup>3</sup>
- iv. **NBS-6** Monthly returns on exposure to capital market by deposit taking NBFCs with total assets of ₹ 100 crore and above.<sup>4</sup>

**B. Returns to be submitted by NBFCs-ND-SI**

- i. **NBS-7** An annual statement of capital funds, risk weighted assets, risk asset ratio etc., as at the end of March every year.<sup>5</sup>
- ii. **Monthly Returns on Important Financial Parameters.**<sup>6</sup>

1 Inserted vide Notification No.DFC.118/DG (SPT)-98 dated January 31, 1998

2 Inserted vide Notification No. DNBS. 192 / DG (VL)-2007 dated February 22, 2007

3 Inserted vide Notification No DFC(COC) No.108.ED(JRP)/97 dated April 30, 1997

4 Inserted vide Notification No. DNBS. 192 / DG (VL)-2007 dated February 22, 2007

5 Inserted vide DNBS.PD/ CC.No. 93 / 03.05.002 /2006-07 dated April 27, 2007

6 Inserted vide DNBS (RID) C.C. No. 57/02.05.15/2005-06 dated September 6 , 2005

**C. Returns on important financial parameters of non-deposit taking NBFCs having asset size of ₹ 50 crore and above but less than ₹ 100 crore**

Quarterly Returns concerning basic information like name of the company, address, NOF, profit / loss during the last three years.<sup>7</sup>

2. It has been decided to rationalize the above mentioned returns to streamline the reporting system and to improve the present method of collecting data. Periodicity of submitting NBS 1 and NBS 2, which has been on annual and half yearly basis, respectively, has been made quarterly. NBS- 5 stands withdrawn as submission of NBS 1 has been made quarterly. Periodicity of submitting NBS 7 has been changed from annual to quarterly. Periodicity of submitting the remaining returns, namely, NBS 3, NBS 6, Monthly Return on Important Financial Parameters of NBFCs-ND-SI and Quarterly Return to be submitted by non-deposit taking NBFCs with asset size between ₹ 50 crore and ₹ 100 crore has not been changed. NBS-4 has also not been revised and the same format and periodicity continues. The Bank has since hosted the format of the Revised Returns viz., NBS 1, NBS 2, NBS 3, NBS 6, NBS 7 and the Monthly Return of NBFCs-ND-SI on the Bank's website, viz, <https://cosmos.rbi.org.in>. NBFCs shall submit all the returns specified in Para above, online in the revised formats. The first such return in NBS 1, NBS 2 and NBS 7 may be submitted beginning from the quarter ended June 2011, NBS-3, for the quarter ending September 2011. The monthly returns viz, NBS-6 and monthly return of NBFCs-ND-SI may be submitted beginning from September 2011. NBFCs-D which have not submitted the NBS 1 for March 2011 (annual) may also submit the same in the revised format urgently.

3. Amending Notifications No. DNBS(PD) 230/CGM(US)2011 amending Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998, No. DNBS(PD) 231/CGM(US)2011 amending Non-Banking Financial (Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 and No. DNBS(PD)232/CGM(US)2011 amending Reserve Bank of India(Non-banking

<sup>7</sup> Inserted vide DNBS.PD/ CC.No.130 / 03.05.002 /2008-09 dated September 24, 2008

Financial Companies) Returns Specifications,1997 are enclosed for meticulous compliance.

4. NBFCs may acknowledge receipt and confirm compliance to these instructions to the Regional Office under the jurisdiction of which they are registered.

Yours faithfully,

(Uma Subramaniam)  
CGM-I-Charge

**RESERVE BANK OF INDIA  
DEPARTMENT OF NON-BANKING SUPERVISION  
CENTRAL OFFICE  
CENTRE 1, WORLD TRADE CENTRE  
CUFFE PARADE, COLABA  
MUMBAI – 400 005**

**NOTIFICATION NO. DNBS.230 / CGM (US)-2011 Dated September 22, 2011**

The Reserve Bank of India, having considered it necessary in the public interest and being satisfied that, for the purpose of enabling the Bank to regulate the credit system to the advantage of the country, it is necessary to amend the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998, in exercise of the powers conferred by Sections 45J, 45K and 45L of the Reserve Bank of India Act, 1934 (2 of 1934) and of all the powers enabling it in this behalf, hereby directs that the said directions contained in Notification No. DFC. 118 / DG (SPT)-98 dated January 31, 1998 shall stand amended, with immediate effect, as follows, namely –

(i) In Paragraph 8, sub-paragraph (3), the following shall be added, namely.,  
*“provided that with effect from June 30, 2011 such return shall be submitted quarterly online in the format available on <https://cosmos.rbi.org.in> , within a period of 15 days from the close of the quarter.”*

(Uma Subramaniam)  
Chief General Manager in Charge

**RESERVE BANK OF INDIA  
DEPARTMENT OF NON-BANKING SUPERVISION  
CENTRAL OFFICE  
CENTRE I, WORLD TRADE CENTRE,  
CUFFE PARADE, COLABA,  
MUMBAI 400 005.**

**Notification No. DNBS.231 / CGM(US)-2011 dated September 22, 2011**

The Reserve Bank of India, having considered it necessary in the public interest and being satisfied that, for the purpose of enabling the Bank to regulate the credit system to the advantage of the country, it is necessary to amend the Non-Banking Financial (Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007, in exercise of the powers conferred by Section 45JA of the Reserve Bank of India Act, 1934 (2 of 1934) and of all the powers enabling it in this behalf, hereby directs that the said directions contained in Notification No. DNBS. 1920/DG (VL)-2007 dated February 22, 2007, shall stand amended, with immediate effect, as follows, namely –

(i) Paragraph 21 shall be modified as under:

**Submission of quarterly return-NBS-2**

**21.** *With effect from June 30, 2011, all Non-banking financial companies, excluding residuary non-banking companies referred to in paragraphs 1(3)(i)(a) and (b), shall submit on line a quarterly return within fifteen days of the expiry of the relative quarter as on March 31, June 30, September 30 and December 31 every year, in the format available on <https://cosmos.rbi.org.in>.”*

(Uma Subramaniam)  
Chief General Manager in Charge

**RESERVE BANK OF INDIA  
DEPARTMENT OF NON-BANKING SUPERVISION  
CENTRAL OFFICE  
CENTRE I, WORLD TRADE CENTRE,  
CUFFE PARADE, COLABA,  
MUMBAI 400 005.**

**Notification No. DNBS.232 / CGM (US)-2011 dated September 22, 2011**

In exercise of the powers conferred under Section 45-IB of the Reserve Bank of India Act, 1934 and of all the powers enabling it in this behalf, and in partial modification of the Reserve Bank of India (Non-Banking Financial Companies) Returns Specifications, 1997, issued vide Notification No.DFC (COC) No.108.ED(JRP)/97 dated April 30, 1997, the Reserve Bank hereby specifies as follows, namely-

(i) In paragraph 5 of the Specifications, the words “Department of Supervision (Financial Companies Wing)” shall be substituted by the words “Department of Non-Banking Supervision”.

(ii) 6. *From June 30, 2011 NBS 3 shall be submitted online in revised format available on <https://cosmos.rbi.org.in> “*

(Uma Subramaniam)  
Chief General Manager in Charge