

From: P, Venkat
 Sent: Friday, March 31, 2017 3:55 PM
 To:
 Cc:
 Subject: Supervisory returns to be submitted by the Small Finance Banks (SFBs)
 Dear Sir,

We understand that your bank has received the final license from the Department of Banking Regulation RBI under the Banking Regulation Act 1949 to start banking operations as ‘Small Finance Bank’ and the bank has since started its operations. As per the provisions of Section 27(2) of the said Act, RBI is empowered to require banks to submit a set of supervisory returns at stated frequencies. Accordingly, your bank will be required to submit the following supervisory returns as detailed below from the period ending March 2017 (From the month in which the operation starts).

S. No .	Name of the Return	Frequency	Submission Platform
1	Assets, Liabilities and Exposures (ALE)	Monthly	XBRL
2	Report on Capital Adequacy (RCA)	Quarterly	
3	Report on Operating Results (ROR)	Quarterly	
4	Report on Asset Quality (RAQ)	Quarterly	
5	Liquidity Return (LR)	Monthly	
6	Interest Rate Sensitivity (IRS)	Monthly	
7	Balance Sheet Analysis (BSA)	Annual	
8	Report on Connected Lending (RCL)	Quarterly	
9	Return on Large Credits (RLC)	Quarterly	
10	Return on Ownership & Control (ROC)	Half yearly	
11	Few additional data on loan portfolio, branch profile and financial inclusion	Quarterly	Data Collector Software

12	Leverage ratio	Quarterly	
13	Customer grievance redressal	Quarterly	
14	Liquidity Coverage Ratio	Monthly	Email based submission based on the provided EXCEL template

	Fortnightly	Monthly	Quarterly, Halfyearly and Yearly
Reference Date for various Returns:	15th of the Month & Last day of Month	Last Day of the Relevant period	Last Day of the Relevant period
Time limit for Submission of Returns	Within one week from reference date	within 15 days from reference date	Within 21 days from reference date
Audited/post review returns are to be submitted within one week on completion of audit.			
Two sets [(i) Un-audited and (ii) Audited] of all the returns are to be submitted by all the banks concerned for the period end March. Similarly, two sets [(i) Unaudited and (ii) Audited] of all the returns for the quarter ending June, September and December are to be submitted by those banks, which are subject to quarterly review as per listing requirements.			

Necessary requirements for submitting the returns

S. No.	Platform	For First time reporting
1	XBRL	<ol style="list-style-type: none"> After starting operations, as a first step, the bank may approach MOF Division, Department of Statistics and Information Management, Reserve Bank of India for the creation of the Bank Working Code. The contact email id is mofbsd@rbi.org.in. After receiving the Bank Working code, the bank may approach OSMOS division at osmos@rbi.org.in to enable us to provide access / creation of Bank Super User for the XBRL platform.
2	Data Collector Software (DCS)	After receiving the Bank Working Code, the bank may approach OSMOS division at osmos@rbi.org.in to enable us to provide access / creation of bank admin for the DCS.

3	BLR	This return is submitted in the EXCEL template which can be downloaded from https://dbie.rbi.org.in/DBIE/dbie.rbi?site=excelTemplates . The completed EXCEL file has to be mailed to rbireturn@rbi.org.in within the specified period. The email has to be sent from an email id with your bank domain name. The details of your bank and the domain name may be informed to OSMOS division at osmos@rbi.org.in .
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You are requested to depute the official concerned to OSMOS Division for further details on the subject.

In case of any clarification, OSMOS Division may please be contacted by Email: osmos@rbi.org.in;

Thanks and Regards,
Venkat. P
OSMOS

From: Padmakumar K [mailto:padmakumar@esafmicrofin.com]
Sent: 31 March 2017 13:36
To: P, Venkat <venkatp@rbi.org.in>; Bhat, R M <rmbhat@rbi.org.in>
Cc: Ranjith Raj <ranjith.raj@esafmicrofin.com>
Subject: Fwd: BANK CODE FOR ESAF Small Finance Bank

Sir,

Please see the trail mail, kindly confirm

Truly, Padmakumar K

----- Forwarded Message -----

Subject: BANK CODE FOR ESAF Small Finance Bank
Date: Fri, 31 Mar 2017 05:18:19 +0000
From: Padmakumar K <padmakumar@esafmicrofin.com>
To: rmbhat@rbi.org.in
CC: Ranjith Raj <ranjith.raj@esafmicrofin.com>

Dear Sir,

Please find attached the Bank Code of ESAF Small Finance Bank

Mr. Ranjith, Company Secretary is the point of contact, he is also looped in this mail,

In case if you are not able to contact him on any occasion, you can contact me.

Truly,

Padmakumar K
Chief Financial Officer

Caution: The Reserve Bank of India never sends mails, SMSs or makes calls asking for personal information such as your bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers, however official or attractive they may look.

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