Instructions / Guidelines on the format of CMA-1 return in ENSURE Portal

1. Kindly ensure to map the CMA-1 return with maker and checker.

2. An option has been provided in the return where banks are required to choose whether it has violated CMA norms in respective categories viz. Unit-wise, Individual Loans, Housing loans to Individuals, Sector-wise exposure, loans extended to Housing Sector and exposure in financing State Level Marketing Federations. Here, banks are advised to carefully select the option of 'Yes' or 'No' from the dropdown as it may cause data loss in the respective tables, if not properly selected.

3. Banks are required to enter the rating awarded by NABARD in latest inspection of the bank by selecting financial year and rating of the bank. The Capital Fund of the bank as per the latest audited Balance Sheet and applicable norms under Unit-wise exposure limit will be auto-populated by the system.

4. Similarly, based on the rating selected, ceiling limit on financing of individuals will be auto populated by the system.

5. Banks are required to enter violations under unit-wise and individual category. Each violation has to be reported separately (i.e. industry / sector / purpose-wise).

6. Violations under housing loan - individual category and sector-wise - have to be reported separately. Based on the net-worth (as per latest inspection report) of the bank and total assets (as on 31 March of preceding FY), ceilings applicable under housing- individual and sector-wise will be displayed by the system.

7. To facilitate the banks, the calculation of Lendable Resources (LR) of the bank (parameters being used to evaluate LR) has been displayed in the return. Bank may enter the amount, if any, under 'Non Refundable Reserve Fund Deposits' and 'Any Other Commitments except Loan & Advances' in the respective fields and the LR will be calculated taking into account these two figures. Accordingly, bank may report Sector-wise exposure to Non-agriculture Loans and Advances and also to marketing federations.

8. Banks are advised to use 'Enquire Module' under ENSURE Portal to report any issue / error in submitting the return.