



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2014-15/38

DNBS.PD.CC.No.383 /03.10.042/2014-15

July 1, 2014

To,

All NBFCs (Excluding RNBCs)

Dear Sirs,

Master Circular - Returns to be submitted by NBFCs

In order to have all current instructions in one place, the Reserve Bank of India issues updated circulars/notifications to NBFCs on various subjects. It is advised that instructions on various returns to be submitted by NBFCs as updated till June 30, 2014, have been compiled herein and enclosed for ready reference. The Master Circular has also been placed on the RBI web-site (<http://www.rbi.org.in>).

Yours faithfully,

(K. K. Vohra)
Principal Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

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Introduction

NBFCs are required to submit various returns to RBI w.r.t their deposit acceptance, prudential norms compliance, ALM etc. Detailed instructions regarding submission of returns by NBFCs have been issued through various company circulars. A list of such returns to be submitted by NBFCs-D, NBFCs-ND-SI and others is as under:

A. Returns to be submitted by deposit taking NBFCs

1. **NBS-1** Quarterly¹ Returns on deposits in First Schedule².
2. **NBS-2** Quarterly³ return on Prudential Norms is required to be submitted by NBFC accepting public deposits⁴.
3. **NBS-3** Quarterly return on Liquid Assets by deposit taking NBFC⁵.
4. **NBS-4** Annual return of critical parameters by a rejected company holding public deposits.
(**NBS-5** stands withdrawn as submission of NBS 1 has been made quarterly⁶.)
5. **NBS-6** Monthly return on exposure to capital market by deposit taking NBFC with total assets of Rs 100 crore and above⁷.
6. **Half-yearly ALM return** by NBFC holding public deposits of more than Rs.20 crore or asset size of more than Rs. 100 crore⁸.
7. Audited Balance sheet and Auditor's Report by NBFC accepting public deposits⁹.
8. Branch Info Return¹⁰.

¹ Revised vide [CC NO.243 dated September 22, 2011](#)

² Inserted vide Notification No.DFC.118/DG (SPT)-98 dated January 31, 1998

³ Revised vide [CC NO.243 dated September 22, 2011](#)

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

⁵ Inserted vide Notification No DFC(COC) No.108.ED(JRP)/97 dated April 30, 1997

⁶ Deleted vide [CC NO.243 dated September 22, 2011](#)

⁷ Inserted vide [Notification No. DNBS. 192 / DG \(VL\)-2007 dated February 22, 2007](#)

⁸ Inserted vide [DNBS \(PD\).CC.No.15 /02.01 / 2000-2001 dated June 27, 2001](#)

⁹ Inserted vide Notification No.DFC.118/DG (SPT)-98 dated January 31, 1998

¹⁰ Inserted in NBFC Deposits Directions 1998 vide [Notification No.DNBS.\(PD\):261/2013-14 dated September 3, 2013](#)

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

9. NBS-7 A Quarterly¹¹ statement of capital funds, risk weighted assets, risk asset ratio etc., for NBFC-ND-SI¹².

10. Monthly Return on Important Financial Parameters of NBFCs-ND-SI¹³.

11. ALM returns:

(i) Statement of short term dynamic liquidity in format ALM [NBS-ALM1]-Monthly,

(ii) Statement of structural liquidity in format ALM [NBS-ALM2] Half yearly,

(iii) Statement of Interest Rate Sensitivity in format ALM -[NBS-ALM3], Half yearly¹⁴.

12. Branch Info return¹⁵

C. Quarterly return on important financial parameters of non deposit taking NBFCs having assets of more than Rs.50 crore and above but less than Rs 100 crore

13. Basic information like name of the company, address, NOF, profit / loss during the last three years has to be submitted quarterly by non-deposit taking NBFCs with asset size between Rs 50 crore and Rs 100 crore¹⁶.

D. Other Returns

14. As at the end of March every year, all NBFCs are required to submit an annual certificate duly certified by the Statutory Auditors that the company is engaged in the business of NBFIs requiring it to hold the CoR. The certificate shall also indicate the asset / income pattern of the NBFC for making it eligible for classification as AFC, Investment

¹¹ Revised vide [CC NO.243 dated September 22, 2011](#)

¹² Inserted vide [DNBS.PD/ CC.No. 93 / 03.05.002 /2006-07 dated April 27, 2007](#)

¹³ Inserted vide [DNBS \(RID\) C.C. No. 57/02.05.15/2005-06 dated September 6, 2005](#)

¹⁴ Inserted vide [Notification No. DNBS. 200 / CGM\(PK\)-2008 dated August 1, 2008](#)

¹⁵ Inserted in NBFC Non-Deposit Taking Companies Prudential Norms Directions 2007 vide [Notification No.DNBS.\(PD\): 262 /2013-14 dated September 3, 2013](#)

¹⁶ Inserted vide [DNBS.PD/ CC.No.130 / 03.05.002 /2008-09 dated September 24, 2008](#)

Company, or Loan Company¹⁷.

15. An NBFC with FDI has to submit a half yearly (half year ending March and September) certificate to the effect that it has complied with the minimum capitalisation norms and that its activities are restricted to the activities prescribed under FEMA¹⁸.
16. With regard to overseas investment a Quarterly Return is to be submitted by all NBFCs to the Regional Office of DNBS and also Department of Statistics and Information Management (DSIM)¹⁹.

A table showing periodicity and particulars of returns is as per Annex.

¹⁷Inserted vide [DNBS \(PD\) C.C. No. 79 / 03.05.002/ 2006-07 September 21, 2006](#) and [DNBS \(PD\) C.C. No. 81 / 03.05.002/ 2006-07 dated October 19, 2006](#)

¹⁸ Inserted vide [DNBS \(PD\).CC. No 167 /03.10.01 /2009-10 dated February 04, 2010](#)

¹⁹Inserted vide [Notification No. DNBS.\(PD\)229 / CGM\(US\)-2011 dated June 14, 2011](#)

Footnote: The Reference to Companies Act, 1956 in the Master Circular will be changed as and when change is effected in the original circular/notifications.

E. Reporting dates and Due dates for Returns to be submitted by NBFCs

Sr No	Name of the Return	Short Name	Periodicity	Reference Date	Reporting Time	Due on	Purpose	To be submitted by
1.	Quarterly Returns By deposit taking NBFCs (As required by “Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998”.)	NBS1	Quarterly	31st March/ 30th June/ 30th Sept/ 31st Dec	15 days	15th April/ 15th July/ 15th Oct/ 15th Jan	Details of Assets And Liabilities	NBFCs-D
2.	Quarterly Statement of Capital Funds, Risk Assets etc as required under the Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions 2007 By deposit taking NBFCs	NBS2	Quarterly	31st March/ 30th June/ 30th Sept/ 31st Dec	15 days	15th April/ 15th July/ 15th Oct/ 15th Jan	Capital Funds, Risk Assets, Asset Classification etc	NBFCs-D
3.	Quarterly Return on Statutory Liquid Assets as per Section 45 IB of the Act By Deposit Taking NBFCs	NBS3	Quarterly	31st March/ 30th June/ 30th Sept/ 31st Dec	15 days	15th April/ 15th July/ 15th Oct/ 15th Jan	Statutory Liquid Assets	NBFCs-D

4.	Annual Return on Repayment of Deposits by the Rejected Companies holding Public Deposits (The return was subsequently simplified for better response)	NBS4	Annual	March 31	30 days	May 01	Details of Public Deposits, Other Liabilities	NBFCs holding public deposits whose application for Certificate of Registration under Section 45-IA of RBI Act, 1934 have been rejected
5.	Monthly Return on Capital Market Exposure	NBS6	Monthly	As at the end of the month	7days	7th day of next month	Details of Capital Market Exposure	NBFCs-D
6.	Quarterly Return of Capital Funds, Risk-Asset Ratio from NBFCs-ND-SI (Supervisory Return)	NBS7	Quarterly	31st March/ 30th June/ 30th Sept/ 31st Dec	15 days	15th April/ 15th July/ 15th Oct/ 15th Jan	Capital Funds, Risk Assets, Risk Weighted off-balance sheet items (Non-Funded Exposures), Asset Classification etc.	NBFCs-ND-SI
7.	Asset-Liability Management (ALM) Return	ALM	Half yearly	31st March/ 30th Sept	1 month	30th April/ 30th Oct	Structural Liquidity, Short-term dynamic liquidity, Interest	NBFCs-D having public deposit of Rs 20 crore

							Rate sensitivity etc.	and/or asset size of more than Rs. 100 crore
8.	ALM Returns of NBFC-ND-SI							
i.	A Statement of short term dynamic liquidity in format ALM -NBS-ALM1	ALM-1	Monthly	As at end of the month	10 days	10th day of next month	Short-term dynamic liquidity	NBFC-ND-SI
ii.	Statement of structural liquidity in format ALM – NBS-ALM2	ALM-2	Half yearly	31st March/ 30th Sept	20 days	20th April/ 20th Oct	Structural liquidity	NBFC-ND-SI
iii.	Statement of Interest Rate Sensitivity in format ALM-NBS-ALM3.	ALM-3	Half yearly	31st March/ 30th Sept	20 days	20th April/ 20th Oct	Interest Rate sensitivity	NBFC-ND-SI
9.	Monthly Return on Important Financial Parameters of NBFCs not accepting/holding public deposits and having asset size of Rs.100 crore and above	100 Crore NBFCs-ND-SI	Monthly	end of every month	7days	7th of next month	Sources and Application of Funds, Profit and Loss Account, Asset Classification, Bank's/FIs exposure on the company, Details of Capital Market Exposure, Foreign Sources etc.	NBFC-ND-SI

10.	Quarterly return to be submitted by non-deposit taking NBFCs with asset size of Rs 50 crore and above but less than Rs 100 crore,		Quarterly.	31st March/ 30th June/ 30th Sept/ 31st Dec	within a period of one month from the close of the quarter		Basic information like name of the company, address. NOF, profit / loss during the last three years	
11.	Quarterly Return to be submitted by NBFCs having overseas investment		Quarterly.	31st March/ 30th June/ 30th Sept/ 31st Dec	within a period of one month from the close of the quarter		Name of the WOS/JV, Country and date of incorporation Date of NoC from DNBS, Business undertaken	All NBFCs
12.	Branch Info Return		Quarterly	31 st March/ 30 th June/ 30 th Sept/ 31 st Dec	Within 10 days from the close of the quarter	10 th April/ 10 th July/ 10 th Oct/ 10 th Jan	Branch information	NBFCs-D
13.	Branch Info Return		Quarterly	31 st March/ 30 th June/ 30 th Sept/ 31 st Dec	Within 10 days from the close of the quarter	10 th April/ 10 th July/ 10 th Oct/ 10 th Jan	Branch information	NBFCs-ND-SI
14.	Return on FDI		Half yearly	31st March/ 30th Sept				All NBFCs

15	Overseas Investments		Quarterly	31 st March/ 30 th June/ 30 th Sept/ 31 st Dec	Within 15 days from the close of the quarter			All NBFCs
16	Statutory Auditor's Certificate		Annual		1 month from the date of finalization of the balance sheet. And in any case, not later than Dec 30 th of that year.		To report that the NBFC is engaged in the business of NBF, requiring the CoR.	All NBFCs

Note: NBFCs-D -> Deposit taking Non-Banking Financial Companies (NBFCs);
NBFCs-ND -> Non-Deposit taking NBFCs.
NBFCs-ND-SI -> Non-Banking Financial Companies (NBFCs) not accepting/holding public deposits and having asset sizes of Rs.100 crore and above (also termed as Systemically Important NBFCs or in short NBFCs-ND-SI)

Appendix

List of Circulars

Sr. No.	Circular No.	Date
(i)	Notification No.DFC.118/DG (SPT)-98	January 31, 1998
(ii)	Notification No. DNBS. 192 / DG (VL)-2007	February 22, 2007
(iii)	Notification No. DNBS. 193 / DG (VL)-2007	February 22, 2007
(iv)	Notification DFC(COC) No.108.ED(JRP)/97	April 30, 1997
(v)	Notification No. DFC.120/ED(G)-98	January 31, 1998
(vi)	Notification No.DFC.121/ED(G)-98	January 31, 1998
(vii)	DNBS.PD/ CC.No. 93 / 03.05.002 /2006-07	April 27, 2007
(viii)	DNBS (RID) C.C. No. 57/02.05.15/2005-06	September 6 , 2005
(ix)	DNBS (PD). CC. No. 125/03.05.002 / 2008-2009	August 1, 2008
(x)	DNBS (PD). CC. No. 243/03.02.002 / 2011-12	September 22, 2011
(xi)	DNBS (PD).261/2013-14	September 3, 2013
(xii)	DNBS (PD).262/2013-14	September 3, 2013