

SCHEDULE I

(See paragraph 44 of the Housing Finance Companies (NHB) Directions, 2010)

Annual Return as on March 31, _____

(Read instructions carefully before filling the return)

To be filled by National Housing Bank (NHB)	
File No.	
ID No.	
Nature of Business	
District Code	
State Code	

1. Name of the Company	
Income Tax PAN	
2. Full address of the (i) Registered Office: _____ _____ PIN _____ Telephone _____ Fax _____ e-mail _____ Telex _____ Telegraphic address _____	
(ii) Head/Administrative Office*: _____ _____ PIN _____ Telephone _____ Fax _____ e-mail _____ Telex _____ Telegraphic address _____	
3. Whether a Government Company :	Yes/No
4. State/Union Territory in which the company is registered :	
5. Status +	(i) Public Ltd. [] (ii) Deemed Public Company [] (iii) Private Ltd. [] (iv) Branch of a Foreign company []
D D M M Y Y Y Y	
6. Date of (i) Incorporation	[][] [][] [][][][]
(ii) Commencement of business	[][] [][] [][][][]
(iii) Financial year of the company	[][] [][] [][][][]
7. (i) Principal object of the company as mentioned in its Memorandum of Association:	
(ii) Principal business transacted by the company during the year under reporting:	
(iii) Other business transacted by the company during the year under reporting:	
8. Whether the company has applied for registration in terms of the National	

Housing Bank Act, 1987:	Yes/No
If yes, give the date of application and if already registered, give the Registration no. allotted by the National Housing Bank	
9.No.of branches/offices ^β	
10. Total number of employees (i) Full time :	
(ii) Part time	
(iii) Honorary basis :	
11. Whether shares of the company are listed on stock exchange/s	Yes/No
If yes furnish the name/s of the stock exchange/s	
12. Whether the Half-yearly Return on prudential norms as on the date of this return has been submitted to the NHB. If yes, give the date of furnishing the return	Yes/No
13. (a) Whether the company at the beginning of the financial year to which the return pertains, was holding any credit rating/s for its fixed deposits ?	Yes/No
If yes, give the following details :	
(i) Name of the rating agency :	
(ii) Rating awarded by such agency :	
(iii) Date of such rating and its validity period :	
(b) Whether the company during the financial year to which the return pertains obtained any credit rating/s for its fixed deposits ?	Yes/No
If yes, give the following details	
(i) Name of the rating agency :	
(ii) Rating awarded by such agency	
(iii) Date of such rating and its validity period	
(c) Whether during the financial year to which the return pertains, there was any change in the credit rating/s mentioned in (a) or (b) above?	Yes/No
If yes, give the following details	
(i) Name of the rating agency :	
(ii) Rating awarded by such agency :	
(iii) Date of such rating and its validity period :	
(iv) Reasons for variation in credit rating, if any :	
14. Whether a holding company or a subsidiary [§]	
15. Whether the company is a joint venture:	Yes/No
16. Name/s and address/es of the company's _____ promoters/ promoting institutions and _____ the shareholding pattern _____ [Enclose separate sheet, if necessary]	
17. (a) Name/s and address/es _____ of the company's auditors _____ _____ _____ Telephone _____ Fax _____	
(b) No. of years for which the same partner/ proprietor is auditing the accounts of the company _____	
18. Name/s and address/es _____	

of the company's bankers _____ [Enclose separate sheet, _____ if necessary] _____	
19. Name/s and address/es _____ of the present directors _____ [Enclose separate sheet, _____ if necessary] _____	
20. Whether the company has created a reserve fund in terms of Section 29C of the National Housing Bank Act, 1987 : _____	Yes/No
If yes, give the following details of such reserve fund for the financial year to which the return pertains :	
(i) Amount outstanding at the beginning of the year :	
(ii) Amount transferred to the fund during the year :	
(iii) Whether any amount was appropriated from the reserve fund during the year:	Yes/No
If yes, (a) the amount appropriated	
(b) purpose of appropriation	
(c) date of reporting the appropriation to NHB	
(iv) Amount outstanding as on the date of this return	
21. Name of the Chief Executive	
(a) Phone Number with STD code	
(b) Mobile Number	
(c) Fax Number	
(d) Email	
22. Name of the Compliance/ Nodal Officer	
(a) Phone Number with STD code	
(b) Mobile Number	
(c) Fax Number	
(d) Email	
23. Name of the Principle Officer under PML Act.	
(a) Phone Number with STD code	
(b) Mobile Number	
(c) Fax Number	
(d) Email	

* If it is a place other than the Registered Office.

+ Tick the box which is applicable.

β A list showing the names and addresses of the places where the branches/offices of the company are situated should be enclosed.

§ If it is a subsidiary, the name of the holding company may be indicated.

PART - 1

(A)

Particulars of Public Deposits Outstanding as on March 31, _____

(Amount in lakhs of rupees)

Item No.	PARTICULARS	Item Code	No. of Accounts	Amount
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1	2	3	4	5
1.	Deposits from public in the form of fixed deposits, recurring deposits, etc.	111		
2.	(i) Deposits received by a public company from its shareholders (ii) Deposits received by a private limited company from joint shareholders other than the first named shareholder	112 113		
3.	Money received by issue of non-convertible unsecured debentures (See instruction no. 13)	114		
4.	Total (1+2+3)	110		
5.	Any other deposits not included in part 2 of the Schedule	120		
6.	Total (4+5)	130		
7.	Of the total deposits at item 6 above, those			
	(i) Repayable on demand or on notice*	141		
	(ii) For a period less than 12 months.*	142		
	(iii) For a period of 12 months or more but less than 24 months.	143		
	(iv) For a period of 24 months or more but less than 48 months.	144		
	(v) For a period of 48 months or more but less than 60 months.	145		
	(vi) For a period of 60 months	146		
	(vii) For a period more than 60 months but less than 84 months	147		
	(viii) For a period of 84 months.	148		
	(ix) For a period more than 84 months*	149		
8.	Total [7(i) to (ix)] should tally with 6 above	140		
9.	Of the total deposits at item 6 above, those free of interest and bearing interest (excluding brokerage, if any)Φ (Rate of interest: percent per annum)			
	(i) Free of interest	151		
	(ii) Below 6%	152		
	(iii) 6% or more but less than 9%	153		
	(iv) 9% or more but less than 11%	154		
	(v) 11% or more but less than 12.5%	155		
	(vi) At 12.5%	156		
	(vii) More than 12.5% but less than 14%	157		
	(viii) More than 14%*	158		
10.	Total [9(i) to (viii)] should tally with item 6 above	150		
11.	Break-up of deposits at item 6 above according to the size of deposits			
	(i) upto Rs.5,000	161		
	(ii) Rs.5,001 to Rs.10,000	162		
	(iii) Rs.10,001 to Rs.25,000	163		
	(iv) Rs.25,001 to Rs.50,000	164		
	(v) Rs.50,001 to Rs.100,000	165		
	(vi) Over Rs.100,000*	166		
12.	Total [11(i) to (vi)] should tally with item 6 above	160		
13.	Of the total deposits at item 6 above			
	(i) those which have matured but not claimed	171		

	(ii)those which have matured and claimed but not paid	172		
14.	Of the deposits of the type at item 4 above			
	(i) deposits outstanding at the beginning of the year	181		
	(ii)deposits accepted/renewed during the year	182		
	(iii)deposits repaid during the year	183		
	(iv)deposits outstanding at the end of the year	184		
15.	Of the deposits of the type at item 5 above			
	(i) deposits outstanding at the beginning of the year	191		
	(ii) deposits accepted/renewed during the year	192		
	(iii) deposits repaid during the year	193		
	(iv) deposits outstanding at the end of the year	194		
16.	Of the total deposits at item 6 above, deposits received from non-resident Indians	195		

(B)

Particulars of Deposits Mobilised [Items 14 (ii) and 15 (ii) of Part - 1(A)] During the Reporting Period

(Amount in lakhs of rupees)

Item No.	PARTICULARS	Item Code	No. of Accounts	Amount
1	2	3	4	5
1.	Of the total deposits at item no.14 (ii) of Part-1(A), those			
	(i) Repayable on demand or on notice*	111.1		
	(ii) For a period less than 12 months*	112.1		
	(iii) For a period of 12 months or more but less than 24 months	113.1		
	(iv) For a period of 24 months or more but less than 48 months	114.1		
	(v) For a period of 48 months or more but less than 60 months	115.1		
	(vi) For a period of 60 months	116.1		
	(vii) For a period more than 60 months but less than 84 months	117.1		
	(viii) For a period of 84 months.	118.1		
	(ix) For a period more than 84 months*	119.1		
2.	Total [1 (i) to (ix)] should tally with 14 (ii) of Part-1(A)	110.1		
3.	Of the total deposits at item no. 15 (ii) of Part -1(A)			
	(i) Repayable on demand or on notice*	121.1		
	(ii) For a period less than 12 months*	122.1		
	(iii) For a period of 12 months or more but less than 24 months	123.1		
	(iv) For a period of 24 months or more but less than 48 months	124.1		
	(v) For a period of 48 months or more but less than 60 months	125.1		
	(vi) For a period of 60 months	126.1		
	(vii) For a period more than 60 months but less than 84 months	127.1		
	(viii) For a period of 84 months	128.1		
	(ix) For a period more than 84 months*	129.1		
4.	Total [3 (i) to (ix)] should tally with 15 (ii) of Part-1(A)	120.1		
5.	Of the total deposits at item 14 (ii) of Part-1(A), those free			

	of interest and bearing interest (excluding brokerage, if any) ^Φ (Rate of interest : % per annum)			
	(i) Free of interest	131.1		
	(ii) Below 6%	132.1		
	(iii) 6% or more but less than 9%	133.1		
	(iv) 9% or more but less than 11%	134.1		
	(v) 11% or more but less than 12.5%	135.1		
	(vi) At 12.5%	136.1		
	(vii) More than 12.5% but less than 14%	137.1		
	(viii) More than 14%*	138.1		
6.	Total [5 (i) to (viii)] should tally with 14 (ii) of Part-1(A)	130.1		
7.	Of the total deposits at item 15 (ii) of Part-1(A), those free of interest and bearing interest (excluding brokerage, if any) ^Φ (Rate of interest : % per annum)			
	(i) Free of interest	141.1		
	(ii) Below 6%	142.1		
	(iii) 6% or more but less than 9%	143.1		
	(iv) 9% or more but less than 11%	144.1		
	(v) 11% or more but less than 12.5%	145.1		
	(vi) At 12.5%	146.1		
	(vii) More than 12.5% but less than 14%	147.1		
	(viii) More than 14%*	148.1		
8.	Total [7 (i) to (viii)] should tally with 15 (ii) of Part-1(A)	140.1		
9.	(a) Amount of brokerage paid	151.1		
	(b) Expenses reimbursed to brokers	152.1		
	(c) Amount of deposits mobilised by payment of brokerage	153.1		

Φ A statement showing the rates of interest offered as also the rates of brokerage paid on different types of deposits according to their periods i.e. exceeding 12 months, 24 months, 36 months etc. should also be submitted along with this part of the return.

* Details should be furnished separately.

Part-1 (C)

Region-wise break up of Public Deposits held as on March 31 _____

		(Rs. In Lakhs)
Region@	Number of accounts	Amount
Northern		
Eastern		
Central		
Western		
Southern		
Total		

@ Region Details

Northern Region	Chandigarh, Delhi, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab & Rajasthan
Central Region	Chhattisgarh, Madhya Pradesh, Uttar Pradesh & Uttaranchal
Western Region	Dadra & Nagar Haveli, Daman & Diu, Goa, Gujrat & Maharashtra
Eastern Region	Andaman & Nicobar Islands, Arunachal Pradesh, Assam, Bihar, Jarkhand, Manipur, Meghalaya, Mizoram, Nagaland,

Southern Region	Orissa, Sikkim, Tripura & West Bengal
	Andhra Pradesh, Karnataka, Kerala, Lakshadweep, Pondicherry & Tamil Nadu

Public Deposits

PART - 2

**Particulars of Borrowings and of Deposits not Included in Public Deposits as on
March 31, _____**

(Amount in lakhs of rupees)

Item No.	PARTICULARS	Item Code	No. of Accounts	Amount
1	2	3	4	5
1.	Money received from the Central or State Government(s) or money received from others, the repayment of which is guaranteed by the Central or State Government (s) or money received from a local authority.	221		
2.	Money received from -			
	(a) Foreign Government	222		
	(b) Foreign Authority	223		
	(c) Foreign Citizen or person	224		
	Total [(a)+(b)+(c)]	225		
3.	Borrowings from National Housing Bank	226		
4.	Borrowings from -			
	(a) banks	227		
	(b) other financial institutions specified in the Directions	228		
5.	Money received from any other company	229		
6.	Money received from directors/relatives of directors	230		
7.	Money received by a private company from its shareholders (in case of joint shareholders, money received from the first named shareholder only to be included)	231		
8.	Money received from employees of the company by way of security deposit.	232		
9.	Money received by way of security or advance from purchasing, selling or other agents in the course of company's business or advance received against orders for supply of goods or properties or for rendering of services.	233		
10.	Money received by issue of debentures secured by mortgage of immovable properties or convertible debentures	234		
	Of the above, debentures subscribed by banks [see also item No.(3) of Part -1(A)]	235		
11.	Money received by way of subscription to any shares or secured debentures pending allotment or money received by way of calls in advance on shares in accordance with the Articles of Association of the company so long as such amount is not repayable to the shareholders under the Articles of Association of the company.	236		
12.	Money brought in by promoters by way of unsecured loans in pursuance of stipulations of lending institutions	237		
13.	Commercial Papers	238		
14.	Money received from a mutual fund	239		
15.	Money received as hybrid debt or subordinated debt having maturity period of sixty months or above	240		
16.	Total (221+225 to 234+236 to 240)	250		

PART - 3
Statement Showing the "Net Owned Funds" As On March 31, _____

(Amount in lakhs of rupees)

Item No.	PARTICULARS	Item Code	Amount
1	2	3	4
1.	Paid-up Equity Capital	311	
2.	Preference shares which are compulsorily convertible into equity	312	
3.	Free reserves		
	(a) General Reserves	313	
	(b) Share premium	314	
	(c) Capital Reserves (representing surplus on sale of assets held in separate account)	315	
	(d) Debenture redemption reserve	316	
	(e) Capital redemption reserve	317	
	(f) Credit balance in P & L account	318	
	(g) Reserves under Section 36 (1) (viii) of Income Tax Act, 1961	319	
	(h) Other free reserves (to be specified)	319.1	
4.	Total (311 to 319.1)	310	
5.	Accumulated balance of loss	321	
6.	Deferred revenue expenditure	322	
7.	Other intangible assets	323	
8.	Total (321 to 323)	320	
9.	Owned Funds (310-320)	330	
10.	Book value of investment in shares of :		
	(a) Subsidiaries	341	
	(b) Companies in the same group	342	
	(c) Other housing finance institutions which are companies. (Details to be furnished in separate Annexure)	343	
11.	Book value of investments in debentures and bonds of :		
	(a) Subsidiaries	344	
	(b) Companies in the same group	345	
12.	Outstanding loans and advances (including hire purchase and lease finance) to and deposits with		
	(a) Subsidiaries	346	
	(b) Companies in the same group (Details to be furnished in separate Annexure)	347	
13.	Total (341 to 347)	340	
14.	Amount of item 340 in excess of 10% of item 330 above	350	
15.	Net owned funds (330 - 350)	300	

PART - 4
Statement showing outstanding loans and advances including inter-corporate loans/deposits as on March 31, _____

(Amount in lakhs of rupees)

Item No.	PARTICULARS	Item Code	Amount
1	2	3	4
1.	Housing Loans		

(B)
Disbursements

(Amount in lakhs of Rupees)

Category/size of housing loans (Rs.)	Item Code	Urban		Rural		Total		Of which to				Repaid during the year	Outstanding as on March 31, _____
		No.	Amt	No.	Amt	No.	Amt	Sch caste		Sch tribe			
								No.	Amt	No.	Amt		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
For upgradation including major repairs													
Upto 20,000	461												
Above 20,000 and upto 30,000	462												
Above 30,000 and upto 50,000	463												
Above 50,000	464												
Sub-total	460												
Grand total (450+460)	470												

PART - 4.2

Term Wise Break up of Housing Loans (Item Code 410 of Part - 4)

(Amount in lakhs of Rupees)

Term of the loan	Housing loans to individual		Housing loans to corporate body	
	No.	Amount	No.	Amount
Upto 1 year				
Above 1 year & upto 3 years				
Above 3 years & upto 5 years				
Above 5 years & upto 7 years				
Above 7 years				

PART - 5

Statement Showing Investments at Book Value as on March 31, _____

(Amount in lakhs of rupees)

Item no.	PARTICULARS	Item Code	Amount
1	2	3	4
1.	Investment in shares of		
	(a) Subsidiaries	511	
	(b) Companies in the same group	512	
	(c) Other housing finance institutions which are companies	513	
2.	Investment in debentures, bonds and commercial papers of		
	(a) Subsidiaries	514	
	(b) Companies in the same group	515	
3.	Investments in shares of and debenture/ bonds and commercial papers issued by companies and contribution to the capital of firms and proprietary concerns where directors of the company hold	516	

	substantial interest. (Details to be furnished in separate Annexure)		
4.	Shares, debentures/bonds and commercial papers of other companies	517	
5.	Other Investments		
	(i) Fixed deposits with banks/certificates of deposits issued by banks	518	
	(ii) Deposits in any other deposit account with banks	519	
	(iii) Securities of Central/State governments and bonds guaranteed by Central/State governments	520	
	(iv) Units of Unit Trust of India	521	
	(v) Others (Please furnish a list showing book value and market value)	522	
6.	Total [511 to 522]	500	

Part -6

Financial Performance of HFC

(Rs. In Lakhs)

Item	As at March 31,
1	2
A. Income (i+ii)	
(i) Fund based	
(ii) Fee based	
B. Expenditure (i+ii+iii)	
(i) Financial	
(ii) Employees	
(iii) Other administrative	
C. Tax Provisions	
D. Net Profit	
E. Total Assets	
F. Financial Ratios (as percentage of total assets)	
(i) Income	
(ii) Fund based income	
(iii) Fee based income	
(iv) Expenditure	
(v) Financial Expenditure	
(vi) Operating Expenditure	
(vii) Other provisions	
(viii) Tax provisions	
(ix) Net Profit	

Certificate

*Manager's/ Managing Director's/ Authorised Official's Certificate:

1. Certified that the directions contained in the Housing Finance Companies (NHB) Directions, 2010 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.

Date :

Signature of Manager/Managing

Place:

Director/ Authorised Official*

Name:

Designation:

*Strike off whichever is not applicable.

Auditor's Report

We have examined the books of account and other records maintained by _____ 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.

Place :

Date :

Chartered Accountants

Enclosures to the return

The following documents should be submitted along with the return in case they have not already been sent. Please tick in the box against the item for the document enclosed and state the date of submission if already submitted.

- (1) A copy of the audited balance sheet and profit and loss account dated nearest to the date of this return
- (2) Specimen signature card (Please see instruction no. 5)
- (3) A copy of the application form referred to in paragraph 6 of the Housing Finance Companies (NHB) Directions, 2010
- (4) A list of principal officers and the names and addresses of directors
- (5) Auditor's certificate as required in paragraph 43 of the Directions

Instructions for Filing and Submission of the Return

General

1. The return after compilation, should be submitted by a housing finance company once a year as early as possible after March 31 and latest **by June 30** with reference to its position as on March 31 irrespective of the date of closing of the financial year of the company, to the Head office of the National Housing Bank, New Delhi as specified in paragraph 45 of the Housing Finance Companies (NHB) Directions, 2010. A certificate from the auditors of the company as required in terms of paragraph 43 of the Notification should be appended to the return.
2. The submission of the return should not be delayed for any reason such as the finalisation/ completion of the audit of the annual accounts. The compilation of the return should be on the basis of the figures available in the books of accounts of the company.
3. The return wherever possible should be sent in a CD/ DVD/ Pen Drive together with a hard copy duly signed.
4. The number of accounts should be given in actual figures while the amounts should be given in lakhs of rupees rounded off to two decimal positions.
5. The return should be signed by the Manager(as defined in Section 2 of the Companies Act, 1956) and if there is no such Manager, by the Managing Director or any official of the company who has been duly authorised by the Board of Directors and whose specimen signature has been furnished to the National Housing Bank for the purpose. In case the specimen signature has not been furnished in the prescribed card, the return may be signed by the authorised official and his specimen signature may be furnished separately.
6. All particulars asked for in the Schedule should be filled up without leaving any part/item blank. In case there is nothing to report in any part/item of the return, it should be marked "Nil" and if any part/item is not relevant or applicable, it should be marked "NA".
7. The date to which the return pertains should invariably be filled up in the first page as well as in all the parts of the Schedule at the appropriate place.

8. "Subsidiaries" shall have the same meaning as assigned to it in the Companies Act, 1956 (1 of 1956).

9. A body corporate shall be deemed to be in the same group as the investing company if the body corporate is the managing agent of the investing company or if the body corporate and the investing company are under the same management.

10. "Substantial interest" means holding of a beneficial interest by an individual or his/ her spouse or minor child, whether singly or taken together, in the shares of a company, the amount paid up on which exceeds ten per cent of the paid up capital of the company or total capital subscribed by all the partners of a partnership firm.

Part - 1(A)

11. If the company is a public company and a declaration as specified in instruction no.18 has not been obtained from its directors, such deposits should be shown against item 2.

12. The amount in respect of non-convertible portion of the debentures which are partly convertible and partly non-convertible, may be included under item 3 and the convertible portion may be shown against item 10 of Part 2.

13. Non-convertible unsecured debentures subscribed to by banks and institutions mentioned under clauses (iii) and (iv) of Section 45 I (bb) of the Reserve Bank of India Act, 1934 should not be included under item 3. Such amount should be included under item 4 of Part 2.

14. The period-wise classification of deposits should be made against the various heads under item 7 according to the periods for which they have been originally received/last renewed and not according to the periods they have run as from March 31 i.e. the date of return.

15. In item 11, the number of accounts and the amounts should be calculated in respect of each range of deposits.

16. Under item 13, if the aggregate amount of deposits not repaid exceeds Rs.5 lakhs, the reasons for non-payment of each deposit and the steps taken for repayment should be indicated in an Annexure.

17. The amounts shown in Part-2 should not be included in this Part.

Part - 2

18. Only money received from such persons on a declaration in writing that the money has not been given by such person/s out of funds acquired by him/them by borrowing or accepting deposits from another person should be shown against items 6 and 7.

19. Money received from the shareholders of a private company deemed as a public company under section 43A of the Companies Act, 1956, should also be included under item 7 subject to the obtaining of declaration referred to in instruction no. 18 above.

20. The amounts already shown in Part -1(A) should not be included here.

Part -3

21. Figures relating to net owned funds should be as per the audited balance sheet pertaining to the date of return. In case auditing is not over, figures should relate to the books of accounts for the relevant period.

22. 'Free reserves' shall include balance in share premium account, capital and debenture redemption reserves and any other reserves shown in the balance sheet and created through an allocation out of profits but not being (a) a reserve created for repayment of any future liability or for depreciation on assets or for bad debts, or (b) a reserve created by revaluation of assets of the company.

23. Investment in shares includes investment in fully convertible debentures and/or convertible portion of partially convertible debentures. Investments held either in investment account or stock-in-trade should be included under item 10.

24. Debentures whether held in investment account or by way of stock-in-trade should be included under item 11. Non-convertible debentures, non-convertible portion of partially

convertible debentures and optionally convertible debentures should also be included under this item.

25. Credit balance in the profit and loss account should be adjusted by the actual provisions made for NPAs.

Part - 4

26. Sundry debtors, tax paid in advance and other recoverable items not in the nature of loans and advances should not be shown in this statement.

27. Fixed deposits with other companies should be included under item 2(i) or 2(ii) as the case may be and not in Part 5.

28. Investment in unquoted debentures shall be treated as credit and not investment.

Part - 5

29. Details of shares, debentures and commercial papers held in investment account or by way of stock-in-trade should be included in this part.

30. Fixed deposits with companies should not be included here but should be shown in Part-4.

31. Investment in unquoted debentures shall be treated as credit and not investment and should not be included in Part-5.

SCHEDULE II

[See paragraph 44(1) of the Housing Finance Companies (NHB) Directions, 2010]

Half-Yearly Return as on March 31/September 30, ____

(To be submitted within 6 weeks from close of the half year)

Name of the HFC:	
Company code number	
Registration number	

PART-A Capital Funds-Tier-I

[Amount in rupees lakhs]

Item No.	PARTICULARS	Item Code	Amount
1.	Paid-up Equity Capital	111	
2.	Preference shares which are compulsorily convertible into equity	112	
3.	Free reserves		
	(a) General Reserves	113	
	(b) Share premium	114	
	(c) Capital Reserves (representing surplus on sale of assets held in separate account)	115	
	(d) Debenture redemption reserve	116	
	(e) Capital redemption reserve	117	
	(f) Credit balance in P & L account	118	
	(g) Other free reserves (to be specified)	119	
4.	Total (111 to 119)	110	
5.	Accumulated balance of loss	121	
6.	Deferred revenue expenditure	122	
7.	Other intangible assets	123	
8.	Total (121 to 123)	120	
9.	Owned Funds (110-120)	130	
10.	Book value of investment in shares of :		
	(a) Subsidiaries	141	
	(b) Companies in the same group	142	
	(c) Other housing finance institutions which are companies	143	
11.	Book value of investments in debentures and bond of		
	(a) Subsidiaries	144	
	(b) Companies in the same group	145	
12.	Outstanding loans and advances to and deposits with (a)		
	Subsidiaries	146	
	(b) Companies in the same group	147	
13.	Total (141 to 147)	140	
14.	Amount of item 140 in excess of 10% of item 130 above	150	
15.	Tier I Capital - Net owned funds (130 - 150)	151	

PART-B-Capital Funds-Tier- II

[Amount rupees in lakhs]

Item Name	Item Code	Amount
(1)	(2)	(3)
(i) Preference shares (other than those compulsorily convertible into equity)	161	

(ii) Revaluation Reserves	162	
(iii) General provisions and loss reserves	163	
(iv) Hybrid capital instruments	164	
(v) Subordinated debt	165	
(vi) Aggregate Tier-II Capital	160	
Total Capital Funds (151+160)	170	

PART C - Risk Assets & Off-Balance Sheet Items

[Amount rupees in lakhs]

Items	Item code	Amount
(i) Adjusted value of funded risk assets, ie, on-balance sheet items (To tally with Part D)	181	
(ii) Adjusted value of non-funded and off-balance sheet items (To tally with Part E)	182	
(iii) Total risk weighted assets/exposures[total (i) + (ii)]	180	
(iv) Percentage of capital funds to risk weighted assets/exposures:		
(a) Tier-I capital	191	
(b) Tier-II capital	192	
(c) Total capital	193	

PART D - Weighted assets, i.e., on-balance sheet items

[Amount rupees in lakhs]

Item description	Item code	Book Value	Risk weight	Adjusted Value
I. Cash and bank balances including fixed deposits & certificate of deposits	210		0	
II. Investments				
(a) Approved securities as defined in the National Housing Bank Act, 1987	221		0	
(b) Bonds of public sector banks and FDs/CDs/ bonds of public financial institutions				
(i) Amount deducted in item 14 in Part A	222		0	
(ii) Amount not deducted in item 14 in Part A	223		20	
(c) Unit Trust of India	224		20	
(d) Shares of all companies and debentures/bonds/ commercial papers of companies other than (b) above/units of mutual fund other than (c) above				
(i) Amount deducted in item 14 in Part A	225		0	
(ii) Amount not deducted in item 14 in Part A	226		100	
III. Current assets				
(a) Stock on hire (see Note 2 below)				
(i) Amount deducted in item 14 in Part A	231		0	
(ii) Amount not deducted in item 14 in Part A	232		100	
(b) inter corporate loans / deposits				
(i) Amount deducted in item 14 in Part A	233		0	
(ii) Amount not deducted in item 14 in Part A	234		100	
(c) Loans and advances fully secured by company's own deposits	235(i)		0	
(d) Mortgage backed security, receipt or other security evidencing the purchase or acquisition by a housing finance company of an undivided right, title or interest in any debt or receivable originated by a housing finance company recognised and supervised by National Housing Bank or a	235(ii)		50	

scheduled commercial bank and secured by mortgage of residential immovable property, provided the conditions specified below in Note (4) are fulfilled				
(e) Loans to staff	236		0	
(f) (i) Housing/ Project Loans guaranteed by Central /State Government (Refer note 4 below)	237(i)		0	
(ii) Housing loans sanctioned to individuals up to Rs. 30 lakhs secured by mortgage of immovable property, which are classified as standard assets where LTV Ratio is = or < 75%	237(ii)		50	
(iii) Housing loans sanctioned to individuals above Rs. 30 lakhs secured by mortgage of immovable property, which are classified as standard assets where LTV Ratio is = or < 75%	237(iii)		75	
(iv) Housing loans sanctioned to individuals, irrespective of the amount, secured by mortgage of immovable property, which are classified as standard assets, where LTV Ratio is > 75%	237(iv)		100	
(g) Other housing loans (including those to individuals but not qualifying under (f))	238		100	
(h) Other loans & advances				
(i) Amount deducted in item 14 in Part A	241		0	
(ii) Amount not deducted in item 14 in Part A	242		100	
(i) Bills purchased/ discounted				
(i) Amount deducted in item 14 in Part A	243		0	
(ii) Amount not deducted in item 14 in Part A	244		100	
(j) Others (to be specified)	245		100	
(k) Fund based and non-fund based exposures to commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.	246		100	
(l) Investments in Mortgage Backed Securities (MBS) and other securitised exposures backed by exposures as at (k) above.	247		125	
IV. Fixed assets [net of depreciation]				
(a) Assets leased out				
(i) Amount deducted in item 14 in Part A	251		0	
(ii) Amount not deducted in item 14 in Part A	252		100	
(b) Premises	253		100	
(c) Furniture & Fixtures	254		100	
V. Other assets				
(a) Income tax deducted at source (net of provisions)	255		0	
(b) Advance tax paid (net of provisions)	256		0	
(c) Interest due on Government securities	257		0	
(d) Others(to be specified)	258		100	
Total weighted assets	200			

Notes:

1. Netting may be done in respect of assets where provisions for depreciation or for bad and doubtful debts have been made.
2. Stock on hire should be shown net of finance charges, i.e., interest and other charges recoverable.
3. Assets which have been deducted (item code 150) from owned fund to arrive at net owned fund will have a weightage of '0'
4. Where guarantee has been invoked and the concerned government has remain in default for a period more than 90 days after the invocation of guarantee, a risk weight of 100 percent should be assigned.

PART - E - Weighted non-funded exposures/off-balance sheet items

(Amount rupees in lakhs)

Item description	Item code	Book value	conversion factor	Equivalent	Risk weight	Adjusted value
1. Undisbursed amount of housing loans sanctioned	310		50		100	
2. Financial & other guarantees	320		100		100	
3. Shares / debenture underwriting obligations	330		50		100	
4. Partly paid shares/debentures	340		100		100	
5. Bills discounted/rediscounted	350		100		100	
6. Lease contracts entered in to but yet to be executed	360		100		100	
7. Other contingent liabilities (to be specified)	370		50		100	
Total non-funded exposures	300					

Note: Cash margin/deposits shall be deducted before applying the conversion factor where ever applicable.

PART- F - Asset classification

Aggregate of credit exposures and provisioning in respect of them:

[Amount rupees in lakhs]

Item description	Item code	Amount	Provision required as per directions	Actual provision made
(i) Standard Assets	411			
(ii) Sub-standard assets				
Individual housing loans	412			
Housing loans to corporate/agencies	413			
Lease and hire purchase assets	414			
Other credit facilities	415			
(iii) Doubtful Assets				
Individual housing loans	416			
Housing loans to corporate/agencies	417			
Lease and hire purchase assets	418(i)			
Other credit facilities	418(ii)			
(iv) Loss Assets	419			
Individual housing loans	420			
Housing loans to corporate/agencies	421			
Lease and hire purchase assets	422			
Other credit facilities	423			

Aggregate provisioning	400		
Other provisions in respect of:			
(i) Depreciation of fixed assets	451		
(ii) Depreciation in investments	452		
(iii) Loss/intangible assets	453		
(iv) Provision for taxation	454		
(v) Gratuity / provident fund	455		
(vi) Others (to be specified)	456		
Total	450		

PART G - Particulars regarding investments in and advances to companies/firms in the same group and other HFCs.

Item description	Item code	Amount
(i) Book value of bonds and debentures and outstanding loans and advances to and deposits with subsidiaries and companies in the same group (Details to be enclosed in separate sheet)	510	
(ii) Investment in shares of subsidiaries and companies in the same group and all HFCs (Details to be enclosed in separate sheet)	520	
(iii) Investment by way of shares, debentures, loans and advances, leasing, hire purchase finance, deposits etc, in other companies, firms and proprietary concerns where directors of HFC hold substantial interest.	530	

PART H - Particulars regarding concentration of advances including off-balance sheet exposures and investment to parties including those in Part G above

Item description	Item code	Amount
(i) Loans and advances including off-balance sheet exposures to any single party in excess of 15 percent of owned fund of the HFC (Details to be enclosed in separate sheet)	610	
(ii) Loans and advances including off-balance sheet exposures to a single group of parties in excess of 25 percent of owned fund of the HFC (Details to be enclosed in separate sheet)	620	
(iii) Investment in a single company in excess of 15 percent of the owned fund of the HFC (Details to be enclosed in separate sheet)	630	
(iv) Investments in the shares issued by a single group of companies in excess of 25 percent of the owned fund of the HFC	640	
(v) Loans, advances to (including debentures, bonds and off-balance sheet exposures) and investment in shares of a single party in excess of 25 percent of owned fund of the HFC	650	
(vi) Loans, advances to (including debentures, bonds and off-balance sheet exposures) and investment in a single party in excess of 40 percent of net owned fund of the HFC	660	

Notes:

(1) All these exposure limits are applicable to the HFC's own group as well as to the borrower/investee company's group.

(2) Investment in debentures for this purpose shall be treated as credit and not investment.

PART I - Particulars regarding investments in premises and exposure to stock markets.

Item description	Item code	Amount
(i) Investments in premises (land & buildings), except for own use, held by the HFC in excess of 20 percent of the capital fund		
(a) Acquired by the HFC independently	710	

(b) Acquired in satisfaction of its debts	720	
(ii) Investments in shares, convertible debentures of corporates and units of equity-oriented mutual funds, in excess of	730	
(a) Investment in shares, convertible bonds/debentures, units of equity oriented mutual funds and all exposures to Venture Capital Funds (VCFs) [both registered and unregistered] of the housing finance company in excess of 20 per cent of its net worth as on March 31, of the previous year.		
(b) The aggregate exposure to the capital market in all forms (both fund based and non-fund based) in excess of 40 per cent of its net worth as on March 31, of the previous year.		

PART J - Credit Rating

Deposits Instrument	Name of rating agency	Date of rating	Rating assigned	Valid up to	Borrowing limit or conditions imposed by rating agency, if any

Note : A copy of the rating should be furnished along with this return.

PART K - Particulars on suit filed and decreed debts by the HFC and against it

Item	Item code	Amount
(i) Loans, advances and other credit facilities for which the HFC has filed suits in any court of law for recovery of its dues including the decreed debts	810	
Pending for over 5 years	811	
Pending for 3 to 5 years	812	
Pending for 1 to 3 years	813	
Pending for less than 1 year	814	
(ii) Out of (I) above, the loans, advances and other credit facilities for which decree has been obtained by the HFC	820	
(iii) Recoveries made in suit filed/ decreed debts (including amounts deposited in the court)	830	
(iv) Suit filed and decreed against the company	840	

Certificate

Certified that

- (1) the data/information furnished in this statement are in accordance with the Housing Finance Companies (NHB) Directions, 2010. The statement has been compiled from the books of account and other records of the company and to the best of my knowledge and belief they are correct;
- (2) the company has accepted public deposit and the quantum of such deposit is within the limits applicable to the company;
- (3) the company has not paid interest/ brokerage on deposit beyond the ceiling prescribed under the Directions;
- (4) the company has not defaulted in repayment of matured deposit;
- (5) the credit rating for fixed deposits assigned by credit rating agency, viz. ____ at (rating level) is valid;
- (6) the capital adequacy disclosed in Part C of the return after taking into account the particulars contained in Parts, D, E and F has been correctly worked out;
- (7) the aggregate of amount outstanding in respect of loans, equipment leasing, hire purchase finance and investment held together with other assets of the company during the half year ended March/ September ____ is taken into account to ensure that the minimum

stipulated capital adequacy ratio as applicable to the company has been maintained through the relevant period on an ongoing basis;

(8) classification of assets as disclosed in Part F of the return has been verified and found to be correct. No roll-over/rephasing of loans, lease and hire purchase transactions and bills discounted beyond due dates has been observed. The sub-standard or doubtful or loss asset, if upgraded, has been done so, in conformity with relevant provisions of the Directions;

(9) investment in group companies as disclosed in Part G of the return and exposures to individuals/firms/other companies exceeding the credit / investment concentration norms as disclosed in Part H of the half-yearly return, investments in premises and exposure to stock market as disclosed in Part I of the return and particulars on suit filed and decreed debts by the company and against it as disclosed in Part K of the return and classification of such asset is correct; and

(10) net owned fund as per Tier-I capital of the company has been correctly worked out.

For and on behalf of

(name of the company)

Place:

Managing Director/

Date:

Chief Executive Officer

Office seal

Auditor's Report

We have examined the books of accounts and other records maintained by _____ Company Limited in respect of the capital funds, risk assets/exposures and risk asset ratio etc., as on _____ and statements/certificate hereinabove made by the Managing Director/Chief Executive Officer of the company or his authorised representative. On the basis of random checking, we certify the statement in paragraph 7 above. We further report that to the best of our knowledge and according to the information and explanations given to us and as shown by the record examined by us the figures shown in Parts A, B, C, D, E, F, G, H, I, J and K of the statement hereinabove are correct.

Place:

Statutory auditors

Date:

Membership No.

Name of signatory:

Office seal

SCHEDULE III

Return on Statutory Liquid Assets for the Quarter ended March/June/September/December, 20.....

(See Section 29 B of the National Housing Bank Act, 1987 and paragraph 44(1) of the Housing Finance Companies (NHB) Directions, 2010)

1.	Name of the Company				
2.	Company Code				
3.	Address of the Registered Office				
		PIN			
	Phone Nos.		Fax No.		e-mail address
4.	Address of the Corporate/ Head Office				
		PIN			
	Phone Nos.		Fax No.		e-mail address
5.	Status of registration with NHB in terms of section 29A of the National Housing Bank Act, 1987:				
	i) Number and date of Certificate of Registration if issued by NHB				
	ii) If not registered, indicate whether the application submitted for registration is rejected/ pending				

Part A

Details of Public Deposits and Maintenance of Liquid Assets

I. Details of Public Deposits outstanding as at the end of preceding second quarter i.e. March/June/September/December 20 (Please see Note 1 below):

(Rupees in lakhs)

Sr.No.	Particulars	Item Code	Amount
1.	Deposits received from public in the form of Fixed Deposits, Recurring Deposits etc.	111	
2.	(i) Deposits received from shareholders by a Public Limited Company	112	
	(ii) Deposits received from Joint shareholders other than the first named shareholder by a Private Limited Company	113	
3.	(i) Money received by issue of Non-convertible unsecured debentures (please see Note 2 below)	114	
	(ii) Any other type of public deposits	115	
4.	Total (111 to 115)	100	

II. Details of Liquid Assets maintained:

1.	Minimum amount of liquid assets required to be invested in unencumbered approved securities at ____ % of public deposits shown against item code 100 above	121	
2.	Minimum amount of total liquid assets required to be maintained in form of unencumbered approved securities together with other specified forms of liquid assets at ____ % of public deposits shown against item code 100 above	122	
3.	Liquid assets actually maintained :		
	A. Unencumbered approved securities [details to be furnished as per Annex 1]	123	
	B. In term deposits or certificates of deposits with scheduled banks	124	
	C. In deposits with NHB [details of B and C to be furnished as per Annex 2]	125	
	D. In bonds issued by NHB [details to be furnished as per Annex 4]	126	
	Total (123 to 126)	120	
4.	(a) Name of the designated bank and address where the securities are lodged [details to be furnished as per Annex 3]		
	(b) Amount of securities lodged		
	(i) Book Value	126	
	(ii) Market Value	127	
	Indicate whether the company has maintained the required level of liquid assets on a daily basis during the quarter		
	A. in unencumbered approved securities (please tick)		Yes No
	B. on total basis (i.e. investment in unencumbered approved securities together with other specified forms of liquid assets) (please tick)		Yes No
	If not, indicate the date wise position of the shortfall during the quarter [as per Annexure 5]		
5.	(a) Whether the requirement of SLR was complied with during the last quarter? (please tick)		Yes No
	(b) If not, whether demand for penal interest was made by NHB? (please tick)		Yes No
	(c) If yes,		

(i) amount	128	
(ii) date of payment thereof	129	

Part B

Information regarding compliance of the Housing Finance Companies (NHB) Directions, 2010

(Rupees in lakhs)

1.	Net owned fund (as per the last audited balance sheet of the company)	131	
2.	Capital Adequacy Ratio (as per the last audited balance sheet of the company)	132	
3.	Credit rating :		
	i) Rating assigned	133	
	ii) Date of rating	134	
	iii) Name of the Rating Agency	135	
	iv) Whether any change has occurred since the last rating (Please furnish details separately)	136	
4.	Public deposits outstanding as at the close of business on the date of commencement of the Housing Finance Companies(NHB) Directions, 2010	137	
5.	Quantum of excess public deposits held, if any, by the company as on the date of commencement of the Housing Finance Companies (NHB) Directions, 2010	138	
6.	Public Deposits outstanding as on date of this return (i.e. last working day of the quarter to which this return relates)	139	
7.	Quantum of public deposits permissible as per the provisions of the Housing Finance Companies (NHB) Directions, 2010 as on date of this return	140	
8.	Quantum of excess public deposits remaining to be regularised on the date of this return	141	
9.	Deposits accepted during the quarter under reference	142	
10.	Deposits renewed during the quarter under reference	143	
11.	Deposits matured but remained unpaid/ not renewed as on the date of this return:		
	(a) No. of accounts	144	
	(b) Amount	145	
12.	Of 11 above, those where orders of authorised officer of National Housing Bank have been received		
	(a) No. of accounts	146	
	(b) Amount	147	
13.	(a) Steps taken/being taken to regularise the excess public deposits within the time frame permitted under the Directions (please furnish details in a separate statement)		
	(b) Steps taken to comply with orders of authorised officer of National Housing Bank (please furnish details in a separate statement)		

Part C

Information relating to opening and closing of branches/offices for collection of deposits

(a) List of branches/offices opened:

Annexure - 2

List of deposits held with scheduled commercial banks or with National Housing Bank

(Rupees in lakhs)

Sr. No.	Name of the bank	Address of the bank's branch	Amount (including interest accrued)

Annexure - 3

Name and address of designated bank(s)

Sr. No.	Name of the bank	Name of the branch and address	Remarks (Reference no. of letters of information to NHB)

Annexure - 4

Details of investment in bonds issued by National Housing Bank*

Serial no.	Description	Amount	Interest collection dates

*Other than those already included in approved securities (Annexure - 1)

Annexure - 5

Details of shortfall in maintenance of liquid assets

A. Shortfall in approved securities

(Rupees in lakhs)

Date			Amount required to be maintained	Amount actually maintained	Shortfall
From	To	No. of days			

B. Shortfall in total liquid assets (i.e. approved securities taken together with other permissible forms of liquid assets)

(Rupees in lakhs)

Date			Amount required to be maintained	Amount actually maintained	Shortfall
From	To	No. of days			

--- XXX ---