



# भारत का राजपत्र The Gazette of India

प्राधिकार से प्रकाशित  
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32] NEW DELHI, SATURDAY, AUGUST 12, 1989 (SRAVANA 21, 1911)

इस भाग में भिन्न पृष्ठ संख्या दी जाती है जिससे कि यह अलग संकलन के रूप में रखा जा सके ।  
(Separate paging is given to this Part in order that it may be filed as a separate compilation)

भाग III—खण्ड 4

[PART III—SECTION 4]

विविध सूचनाओं द्वारा जारी की गई विविध अधिसूचनाएं जिसमें कि आदेश, विज्ञापन और सूचनाएं  
सम्मिलित हैं :

[Miscellaneous Notifications including Notifications, Orders, Advertisements and  
Notices issued by Statutory Bodies]

(ii) for bye-law 21, the following bye-law shall be substituted namely :—

"21. The fee payable for driver's licence of any class of vehicles described in bye-law 4 shall be rupee two per half year and part thereof."

(File No. 362590/BKP/LC-3/CANTT/EC/DE).

PRACHUR GOEL  
Cantonment Executive Officer  
Barrackpore Cantonment

NATIONAL HOUSING BANK  
(Wholly owned by Reserve Bank of India)

Bombay-400 023, the 26th June 1989

No. NHB.HFC.DIR.1/CMD-89.—The National Housing Bank, as the principal agency, having considered it necessary in the public interest to give the directions mentioned below, hereby, in exercise of the powers conferred by Sections 30 and 31 of the National Housing Bank Act, 1987 (53 of 1987) and of all the powers enabling it in this behalf, gives to every housing finance company, the directions hereinafter specified.

PART I—PRELIMINARY

1. Short title and commencement of the directions

These directions shall be known as the Housing Finance Companies (NHB) Directions, 1989. They shall come into force with effect from the 26th June, 1989 and any reference in these directions to the date of commencement thereof shall be deemed to be a reference to that date.

2. Definitions

(1) In these directions, unless the context otherwise requires,

- (a) "company" means a company as defined in Section 45 I (a) of the Reserve Bank of India Act, 1934 (2 of 1934) but does not include a company which is being wound up under any law for the time being in force;
- (b) "banking company" means a banking company as defined in Section 5(c) of the Banking Regulation Act, 1949 (10 of 1949);
- (c) "housing finance company" means any institution as defined in Section 2(d) of the National Housing Bank Act, 1987 (53 of 1987) but does not include a firm or an unincorporated association of individuals;
- (d) "deposit" shall have the same meaning as assigned to it in Section 45 I (bb) of the Reserve Bank of India Act, 1934 (2 of 1934);
- (e) "depositor" means any person who has made a deposit with the housing finance company;
- (f) "free reserves" shall include the balance in the share premium account, capital and debenture redemption reserves and any other reserve shown or published in the balance sheet of a company and created through an allocation of profits, not being (i) a reserve created for repayment of any future liability or for depreciation in assets or for bad debt or (ii) a reserve created by revaluation of the assets of the company;
- (g) "securities" means shares, stock, bonds, debentures, debenture stock or securities issued by Government or by a local authority or other marketable securi-

ties the same meaning as assigned to them in the Reserve Bank of India Act, 1934 (2 of 1934), Banking Regulation Act, 1949 (10 of 1949) and the Companies Act, 1956 (1 of 1956).

- (2) (a) If any question arises as to whether a company is a financial institution or not, such question shall be decided by the National Housing Bank in consultation with the Central Government.
- (b) If any question arises as to whether a company is a housing finance company, the same shall be decided by the National Housing Bank having regard to the business primarily transacted by the company and other relevant factors.

3. Non-applicability of the directions to certain types of deposits of money—

Nothing contained in paragraphs 4 to 11 and 16 of these directions shall apply to the following types of deposits received by a housing finance company :

- (i) any money received from the Central Government or a State Government or any money received from any other source and the repayment of which is guaranteed by the Central Government or State Government or any money received from a local authority or a foreign Government or any other authority;
- (ii) any money received from a banking company or from the State Bank of India or from a banking institution notified by the Central Government under Section 51 of the Banking Regulation Act, 1949 (10 of 1949) or a corresponding new bank as defined in Section 3 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970) or as defined in Section 3 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980) or from a regional rural bank set up under the Regional Rural Banks Act, 1976 (21 of 1976) or from a co-operative bank as defined in clause (b)(ii) of Section 2 of the Reserve Bank of India Act, 1934 (2 of 1934);
- (iii) any loan received from the National Housing Bank established under the National Housing Bank Act, 1987 (53 of 1987) or the Industrial Development Bank of India established under the Industrial Development Bank of India Act, 1964 (18 of 1964) or the Industrial Credit & Investment Corporation of India Ltd, established under the Indian Companies Act, 1913 (7 of 1913) or the Industrial Finance Corporation of India established under the Industrial Finance Corporation Act, 1948 (15 of 1948) or the Industrial Reconstruction Bank of India established under the Industrial Reconstruction Bank of India Act, 1984 (62 of 1984) or the Life Insurance Corporation of India established under the Life Insurance Corporation Act, 1956 (31 of 1956) or the Unit Trust of India established under the Unit Trust of India Act, 1963 (52 of 1963) or the General Insurance Corporation of India and its subsidiaries set up under the Insurance Act, 1938 (4 of 1938) read with the General Insurance Business (Nationalisation) Act, 1972 (57 of 1972) or any other financial institution wholly owned by the Central Government or a State Government or any other financial institution that may be notified by the National Housing Bank in this behalf;
- (iv) any money received from any other company not being a company incorporated outside India;
- (v) any money received from a person, who at the time

whom the money is received has furnished to the company at the time when the money is received, a declaration in writing that the money has not been given by him out of funds acquired by him by borrowing or accepting deposits from another person;

- (vi) any money received from an employee of the company by way of security deposit;
- (vii) any money received by way of security or as an advance from any purchasing agent, selling agent or other agent in the course of or for the purpose of the business of the company or any advance received against orders for the supply of goods or properties or for the rendering of any service;
- (viii) any money raised by the issue of debentures or bonds secured by the mortgage of immovable properties of the company or any part thereof, or any money raised by the issue of debentures or bonds with the option to convert such debentures or bonds into equity share capital;

Provided that, in the case of debentures or bonds secured by the mortgage of immovable properties, the amount of such debentures or bonds shall not exceed the market value of such immovable properties;

- (ix) any money received by way of subscription to any shares or stock pending the allotment of such shares or stock or any money received by way of subscription to debentures or bonds of the type specified in clause (viii) of this paragraph pending the allotment of such debentures or bonds and any money received by way of calls in advance on shares in accordance with the company's articles of association so long as such money is not repayable to the shareholders under the articles of association of the company;
- (x) any money received in trust or any money in transit.

## PART II—ACCEPTANCE OF DEPOSITS

### 4. Acceptance of Deposits

#### (1) Period of deposits

On and from the 26th June, 1989 no housing finance company shall accept or renew any deposit whether accepted before or after the 26th June, 1989

- (a) which is repayable on demand or on notice; or
- (b) unless such deposit is repayable after a period of more than twenty four months but not later than eighty four months from the date of acceptance or renewal of such deposit.

Provided that the deposits accepted by a housing finance company before 26th June, 1989 shall, unless renewed in accordance with these directions, be repaid in accordance with the terms of such deposits.

Provided further that nothing contained in this sub-paragraph shall apply in respect of monies raised by the issue of debentures or bonds.

#### Explanation :

Where a deposit is received in instalments, the period of deposit shall be computed from the date of receipt of the first instalment.

- (2) Restriction on acceptance or renewal of deposits in excess of ceiling as stipulated and regularisation of deposits accepted earlier and held in excess of the ceilings.

On and from the 26th June, 1989 on housing finance company shall have deposits, the aggregate amount of which

together with the amounts, if any, held by it which are referred to in clauses (ii), (iii) and (viii) to paragraph 3, is in excess of the limits specified below :—

Housing Finance Company with net owned funds	Borrowings as above as a multiple of the net owned funds.
(a) Upto Rs. 10 crores	10 times
(b) Above Rs. 10 crores but below Rs. 20 crores	12.5 times
(c) Above Rs. 20 crores	15 times

Provided that any loan obtained by a housing finance company from the National Housing Bank shall be excluded for the purposes of this clause.

Where a housing finance company holds, as on 26th June, 1989, deposits in excess of the limits specified above, it shall ensure that such excess is, before 1st April 1990, reduced by repayment of deposits or in any other manner as may be necessary for compliance with this provision.

#### Explanation :

For the purpose of this paragraph, "net owned funds" shall mean the aggregate of the paid up capital and free reserves as appearing in the latest audited balance sheet of the company as reduced by the amount of accumulated balance of loss, deferred revenue expenditure and other intangible asset if any, as disclosed in the said balance sheet.

### 5. Particulars to be specified in application form soliciting deposits

On and from the 26th June, 1989, no housing finance company shall accept, renew or convert any deposit except on a written application from the depositor in the form to be supplied by the housing finance company, which form shall contain all the particulars specified in the Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 made under Section 58A of the Companies Act, 1956 (1 of 1956).

### 6. Furnishing of receipts to deposits

- (1) Every housing finance company shall furnish to every depositor or his agent, unless, it has done so already, a receipt for every amount which has been or which may be received by the housing finance company by way of deposit before or after the date of commencement of these directions.
- (2) The said receipt shall be duly signed by an officer entitled to act for the housing finance company in his behalf and shall state the date of deposit, the name of the depositor, the amount in words and figure, received by the housing finance company by way of deposit, rate of interest payable thereon and the date on which the deposit is repayable.

### 7. Register of deposits

- (1) Every housing finance company shall keep one or more registers in which shall be entered separately in the case of each depositor the following particulars, namely,
  - (a) name and address of the depositor,
  - (b) date and amount of each deposit,
  - (c) duration and the due date of each deposit,
  - (d) date and amount of accrued interest or premium on each deposit,
  - (e) date and amount of each repayment, whether of principal, interest or premium, and
  - (f) any other particulars relating to the deposit.

- (2) The register or registers aforesaid shall be kept at the registered office of the housing finance company and shall be preserved in good order for a period of not less than ten years following the financial year in which the latest entry is made of the repayment or renewal of any deposit of which particulars are contained in the register :

Provided that, if the housing finance company keeps the books of account referred to in sub-section (1) of Section 209 of the Companies Act, 1956 (1 of 1956) at any place other than its registered office in accordance with the proviso to that sub-section, it shall be sufficient compliance with this sub-paragraph if the register aforesaid is kept at such other place, subject to the condition that the housing finance company delivers to the National Housing Bank a copy of the notice filed with the Registrar under the proviso to the said sub-section within seven days of such filing.

#### 8. Information to be included in the Board's report

- (1) In every report of the Board of Directors laid before the housing finance company in a general meeting under sub-section (1) of Section 217 of the Companies Act, 1956 (1 of 1956) after the date of commencement of these directions here shall be included, the following particulars or information, namely :

- (a) the total number of depositors of the housing finance company whose deposits have not been claimed by the depositors or paid by the housing finance company after the date on which the deposit became due for repayment or renewal, as the case may be, according to the contract with the depositor or the provisions of these directions, whichever may be applicable, and
- (b) the total amounts due to the depositors and remaining unclaimed or unpaid beyond the dates referred to in clause (a) as aforesaid.

- (2) The said particulars or information shall be furnished with reference to the position as on the last date of the financial year to which the report relates and if the amounts remaining unclaimed or undischursed as referred to in clause (b) of the preceding sub-paragraph exceed in the aggregate the sum of rupees five lakhs, there shall also be included in the report a statement on the steps taken or proposed to be taken by the Board of Directors for the repayment of the amounts due to the depositors and remaining unclaimed or undischursed.

#### 9. Ceiling on the rate of interest and brokerage

On and from the 26th June, 1989, no housing finance company shall :—

- (a) invite or accept or renew any deposit on a rate of interest exceeding fourteen per cent per annum;
- (b) pay to any broker for deposits collected by or through him, brokerage, commission, incentive or any other benefit by whatever name called, in excess of two per cent (not per annum) or such deposit.

#### 10. General provision regarding repayment of deposits

Where a housing finance company makes repayment of a deposit after the expiry of a period of more than twenty four months from the date of such deposit but before the expiry of the period for which such deposit was accepted by the housing finance company, the rate of interest payable by the housing finance company on such deposit shall be reduced by one per cent from the rate which the housing finance company would have ordinarily paid had the deposit been accepted for the period for which such deposit had run and the housing finance company shall not pay interest at any rate higher than the rate as so reduced.

#### Explanation :

For the purpose of this paragraph, where the period for which the deposit had run contains any part of the year then, if such part is less than six months it shall be excluded and if such part is six months or more, it shall be reckoned as one year.

### PART III—SPECIAL PROVISIONS

#### 11. Maintenance of a minimum percentage of liquid assets

Every housing finance company shall maintain in India (a) in an account with a scheduled bank (free from any charge or lien) or (b) in unencumbered approved securities (such securities being valued at their market value for the time being) or partly in such an account or partly in such securities a sum which shall not at the close of business on any day be less than ten per cent of the deposits outstanding in the books of the housing finance company on that day.

#### Explanation :

For the purpose of this paragraph :

- (a) "approved securities" means securities in which the trustee is authorised to invest trust money under clause (a), clause (b), clause (bb), clause (c), clause (d) or clause (cc) of Section 20 of the Indian Trust Act, 1882 (2 of 1882);
- (b) "unencumbered approved securities" shall include the approved securities lodged by the housing finance company with another institution for an advance or any other credit arrangement to the extent to which such securities have not been drawn against or availed of;
- (c) balance in deposit accounts to the extent to which such deposits have not been drawn against shall be treated as liquid assets and taken into account.

### PART IV—MISCELLANEOUS

#### 12. Copies of balance sheet and accounts together with the Directors' report to be furnished to the National Housing Bank

Every housing finance company shall deliver to the National Housing Bank an audited balance sheet as on the last date of each financial year and audited profit and loss account in respect of that year as passed by the housing finance company in general meeting together with a copy of the report of the Board of Directors laid before the housing finance company in such meeting in terms of Section 217 (1) of the Companies Act, 1956 (1 of 1956) within 15 days of such meeting.

#### 13. Auditors and provision for submitting Auditor's certificate

Every housing finance company shall furnish to the National Housing Bank, along with the copy of the audited balance sheet as provided under paragraph 12, a certificate from its Auditors, being members of the Institute of Chartered Accountants, to the effect that the full liabilities to the depositors of the company, including interest payable thereon, are properly reflected in the balance sheet and that the company is in a position to meet the amount of such liabilities to the depositors.

#### 14. Returns to be submitted to the National Housing Bank

- 1 (i) Without prejudice to the provisions of paragraph 12, every housing finance company shall submit to the National Housing Bank a return furnishing the information specified in the Schedule hereto, with reference to its position as on the date specified in the said Schedule.
- (ii) A copy of the return shall also be simultaneously furnished to the Reserve Bank of India.
- 2 (i) Every housing finance company shall, not later than one month from the closing date of the financial year,

- (b) the names and residential addresses of the directors of the housing finance company; and
- (c) the specimen signatures of the officers authorised to sign on behalf of the housing finance company, returns specified in sub-paragraph (1).

(ii) Any change in the list referred to in clause (i) of this sub-paragraph shall be intimated to the National Housing Bank within one month from the occurrence of such change.

15. *Balance Sheet, returns etc. to be submitted to the office of National Housing Bank at Bombay.*

Any balance sheets, returns or information required to be submitted or furnished to the National Housing Bank in pursuance of these directions shall be submitted or furnished to the office of National Housing Bank at Bombay.

16. *Statement in lieu of Advertisement*

- (1) Where a housing finance company intends to accept deposits, without inviting or allowing or causing any other person to invite such deposits, it shall, before accepting deposits, deliver to the office of National Housing Bank at Bombay for registration, a statement in lieu of advertisement containing all the particulars required to be included in the advertisement pursuant to the Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977.
- (2) A statement delivered under sub-paragraph (1) shall be valid till the expiry of six months from the date of closure of the financial year in which it is so delivered, or until the date on which the balance sheet is laid before the housing finance company in general meeting, or where the annual general meeting for any year has not been held, the latest day on which

that meeting should have been held in accordance with the provisions of the Companies Act, 1956 (1 of 1956), whichever is earlier, and a fresh statement shall be delivered in each succeeding financial year before accepting deposits in that financial year.

17. *Exemptions*

The National Housing Bank may, if it considers it necessary for avoiding any hardship or for any other just and sufficient reason, grant extensions of time to comply with or exempt any housing finance company or class of housing finance companies, from all or any of the provisions of these directions either generally or for any specified period subject to such conditions as the National Housing Bank may impose.

18. *Saving of action taken or that may be taken for contravention of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966 and 1977*

It is hereby clarified that the supersessions of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966 and the Non-Banking Financial Companies (Reserve Bank) Directions, 1977 as amended from time to time, shall not in any way affect :—

- (i) any right, obligation or liability acquired, accrued or incurred thereunder;
- (ii) any penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;
- (iii) any investigation, legal proceeding or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture or punishment as aforesaid.

and any such investigation, legal proceeding or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions had not been superseded.

K. S. SASTRY,  
Chairman

NATIONAL HOUSING BANK  
BOMBAY  
SCHEDULE HFC. DIR-1

Dated the 26th June, 1989

(Please see paragraph 14 of the Notification No. NHB. HFC. DIR-1/CMD-89 dated the 26th June, 1989)  
(To be filled in by all housing finance companies)

Return as on the 31st March 1989  
(Please see Instruction No. 1 on Page 3)

- 1. Name of the Company : .....
- .....Company Code@
- 2. Full address of the
- (i) Registered Office : .....
- .....
- .....
- PIN Code
- Phone No .....
- (ii) Head Administrative Office\* .....
- .....

PIN Code

Phone No. ....

3. Whether a Government Company + ? Yes  No

4. State, Union Territory in which the company is registered. .... Code@ name (description)

5. Status + (i) Public Ltd.,

(ii) Private Ltd.

(iii) Branch of a foreign company

6. Date of (i) Incorporation D D M M Y Y Y Y

(ii) Commencement of business D D M M Y Y Y Y

(iii) Financial year of company D D M M Y Y Y Y

7. Nature of business ..... Code@

8. No. of branches/offices £ .....

9. Total number of employees ££ .....

10. Whether a holding company or a subsidiary \$ .....

11. Name(s) of the company's auditors and address(es) .....

12. Name(s) of the company's bankers and address (es) .....

@To be assigned by NHB.

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

†Tick the box which is applicable.

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

££Includes persons working on full time, part time as well as on honorary basis.

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

## INSTRUCTIONS FOR FILLING AND SUBMISSION OF THE RETURN

1. The Return, after compilation, should be submitted by a housing finance company covered by Notification No. NHB. HFC. DIR-1/CMD-89 dated the 26th June 1989 once a year before the 30th June with reference to its position as on the 31st March irrespective of the date of closing of the financial year of the company concerned to the office of the National Housing Bank at Bombay as specified in paragraph 14 of the aforesaid Notification. A copy of the Return shall be forwarded to the Joint Chief Officer, Department of Financial Companies, Central Office Cell, Reserve Bank of India, Bombay.

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 number of accounts should be given in actual figures while the amounts of deposits should be given in thousands of rupees. Amount should be rounded off to the nearest thousand. For example, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5000. Similarly an amount of Rs. 61,495 is to be shown as 61 not as 61.4 or 61000.

4. The period-wise classification of deposits should be made against the various heads under item No. 7 of Part I of the Return according to the periods for which they have been originally received last renewed and not according to the periods they have to run as from the 31st March i.e. the date of the Return.

5. "Free reserves" mentioned under item 1 of Part 3 shall include the balance in the share premium account, capital and

debenture redemption reserves and any other reserve shown or published in the balance sheet and created through an allocation of profits, but not being :—

- (i) a reserve created for repayment of any future liability or for depreciation in assets or for bad debts or
- (ii) a reserve created by revaluation of the assets of the company.

6. A list containing the names and the designations of the principal officers as also the names and addresses of the directors of the company should be attached in case it has not so far been sent to the National Housing Bank as required by paragraph 14 of the Notification No. NHB. HFC. DIR-1/CMD-89 dated the 26th June 1989 and any change in the list should also be intimated to the office of the National Housing Bank to which this Return is submitted.

7. 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 furnished separately.

8. In case there is nothing to report in any part of the Return, it should be marked 'Nil' and the Manager's/Managing Director's/Authorised official's Certificate appended to the Return should be duly signed.

## PART—1

## Particulars of deposits outstanding as on the 31st March, 19

(Amounts in thousands of rupees)

Item No.	PARTICULARS	Item Code	Number of accounts		Amount
1	2	3	4	5	
1.	Unsecured debentures (other than convertible or secured debentures vide note (1) below).	111			
2.	Deposits received by a public company from its share-holders (vide note (2) below).	112			
3.	Deposits guaranteed by directors in their personal capacity	113			
4.	Total (1+2+3)	110			
5.	Any other deposits (vide note (3) below).	120			
6.	Total (4+5)	130			
7.	Of the item total deposits at item 6 above, those				
	(i) Repayable on demand or on notice or otherwise in less than 6 months*.	141			

1	2	3	4
(ii)	For a period of 6 months or more but 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 of more than 60 months but less than 84 months	147	
(viii)	For a period of 84 months	148	
(ix)	For a period of more than 84 months*	149	
8.	Total [7 (i) to (ix) should tally with item 6 above]	140	
9.	Of the total deposits at item 6 above, those of free of interest and bearing interest (excluding brokerage, if any)£ (Rate of interest : per cent 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 13%	155	
(vi)	13% or more but less than 14%	156	
(vii)	At 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 (see also note 4 below)		
(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. 1,00,000	165	
(vi)	Over Rs. 1,00,000*	166	
	Total	160	

1	2	3	4	5
12.	Of the total deposits at item 6 above (see also note 5 below)			
	(i) those which have matured but not claimed	171		
	(ii) those which have matured and claimed but not paid	172		
13.	Of the deposits of the type at item 4 above			
	(i) deposits accepted/renewed during the year	181		
	(ii) deposits repaid by payment or renewal during the year	182		
14.	Of the deposits of the type at item 5 above			
	(i) deposits of accepted/renewed during the year	191		
	(ii) deposits repaid by payment or renewed during the year	192		
15.	Of the total deposits at item 6 above, deposits received from non-resident Indians	193		

£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 24 months, 36 months etc. should also be submitted along with this part of the Return.

\*Details should be furnished separately.

Note: (1) Re: item 1

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

(2) Re: item 2

If the company is a public company and a declaration as specified in note (1) of Part-2 has not been obtained from its directors, such deposits should be shown against this item.

(3) Re: item 5

If the company is a private company and a declaration as specified in Note (1) of Part—2 has not been obtained, such deposits should be shown against this item.

(4) Re: item 11

(i) Number of accounts and the amounts should be calculated in respect of each range of deposit.

(ii) The totals should tally with those shown at item No. 6 of Part—1 of the return.

(5) Re: item 12

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.

(6) The amounts shown in Part—2 should not be included in Part—1.

#### PART—2

Particulars of exempted borrowings, etc., not counting as deposits (vide paragraphs 3 and 4 of Notification No. NHB. HFC. DIR-1/CMD-89 dated the 26th June, 1989.

As on the 31st March 19  
(Amounts in thousands of rupees)

Item No.	PARTICULARS	Item Code	Number 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.	201		

1	2	3	4	5
2.	Money received from a foreign Government or any other authority (see also note 3 below).	202		
3.	Borrowings from National Housing Bank.	203		
4.	Borrowings from banks and other specified financial institutions.	204		
5.	Money received from any other company.	205		
6.	Money received from directors [vide note (1) below].	206		
7.	Money received by a private company from the shareholders [vide notes (1) and (2) below].	207		
8.	Money received from employees of the company by way of security deposit.	208		
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.	209		
10.	Money received by issue of debentures secured by mortgage of immovable properties or convertible debentures [see also item No. (1) of Part I].	210		
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.	211		
12.	Money received in trust or money in transit.	212		
13.	Total (1 to 12)*	200		

\*The data against item code 200 should be obtained by adding the data for item codes 201 to 212.

Note : (1) 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 these items. Otherwise, it should be shown against item Nos. 2 or 5 of Part I as the case may be, as indicated in Notes (2) and (3) of Part I.

(2) 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 this item subject to the obtaining of declaration referred to in note (1) above.

(3) Break-up of figures reported against item 2 may be given as under:

(Amounts in thousands of rupees)

Foreign agency	Item Code	Number of accounts	Amount
(a) Foreign Government	213		
(b) Foreign Authority	222		
(c) Non-resident Indians	223		

## PART—3

Statement showing the "net owned funds"

Item No.	PARTICULARS	Item Code	Amounts (in thousands of rupees)
1	2	3	4
1.	Net owned funds (figures to be furnished as per the last audited balance sheet preceding the date of the return-Balance sheet as on.....)		
	(i) Paid-up Capital . . . . .	311	
	(ii) Free Reserves* . . . . .	312	
	Total (i+ii) . . . . .	310	
2.	(i) Accumulated balance of loss . . . . .	321	
	(ii) Balance of deferred revenue expenditure . . . . .	322	
	(iii) Other intangible assets (Please specify) . . . . .	323	
	Total (i+ii+iii) . . . . .	320	
3.	Net owned funds (1—2) . . . . .	300	

\*Please see item 5 of the instructions for filling in the Return.

## PART—4

Statement showing outstanding loans and advances

As on the 31st March 19

Item No.	Name of the Party	Item Code	Amounts (in thousands of rupees)
1	2	3	4
1.	Companies in the same group (as defined in Section 372(11) of the Companies Act, 1956) -		
	(a)		
	(b)		
	(c)		
	(d)		
	etc.		
	(Please specify the names and amounts due from individual companies)		
	Total . . . . .	410	
2.	Others		
	(a) Companies not in the same group . . . . .	421	
	(b) Directors . . . . .	422	
	(c) Shareholders . . . . .	423	

1	2	3	7
(d) Chief Executive Officer and other employees . . . . .		424	
(e) Purchasing, Selling and other Agents . . . . .		425	
(f) Others . . . . .		426	
Total . . . . .		420	
3. Grand Total (1+2) . . . . .		400	

Note ; (1) 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.

(2) Fixed deposits with other companies should be included under item 1 or item 2(R) as the case may be, and not in Part 5.

#### PART — 4.1

##### Statement of loans and advances to 'Others' (426 of Part 4)

Category/Size (Rs.) of housing loan	Item Code	Disbursements						Amount repaid during the year	Amount out- standing as on March 31,— the year	
		Total		of which to						
		No.	Amt.	Sch. Caste:		Sch. Tribes				
				No.	Amt.	No.	Amt.			
1	2	3	4	5	6	7	8	9	10	
<b>For acquisition/construction of new houses</b>										
Upto 20,000	451									
Above 20,000 and upto 50,000	452									
Above 50,000 and upto 1,00,000	453									
Above 1,00,000 and upto 3,00,000	454									
Sub-Total	450									
<b>For upgradation including major repairs of houses</b>										
Upto 20,000	461									
Above 20,000 and upto 30,000	462									
Above 30,000	463									
Sub-total	460									
Grand Total (450+460)	470									

#### PART — 5

##### Statement showing investments

As on the 31st March 19

Item No.	Particulars	Item code	Amounts (in thousand of rupees)
1	2	3	4
1.	Shares and debentures of companies in the same group (as defined in Section 372 (11) of the Companies Act, 1956)		
(a)			

1	2	3	4
(b) _____			
(c) _____			
(d) _____			
etc.			
(Please mention the names and amounts invested in individual companies)			
	Total		510
2. Shares and debentures of companies not in the same group.			
(a) _____			
(b) _____			
(c) _____			
(d) _____			
etc.			
(Please specify)			
	Total		520
3. Other investments (such as investments in Government and other Trustee securities, fixed deposits with banks and investments in units of the Unit Trust of India)			
(a) _____			
(b) _____			
(c) _____			
(d) _____			
etc.			
(please specify)			
	Total		530
4. Grand Total (1+2+3)			500

Note : Details of shares and debentures whether held in investment account or by way of stock-in-trade should be included in this part.

#### PART — 6

Particulars relating to deposits and liquid assets, *i.e.* items 1 and 2 below should contain the data as at the end of each month for a period of twelve months ending on the 31st March of the year, with reference to which the return is submitted.

(Amount in thousands of rupees)

Item	particulars	Previous year									Current year		
		April 601	May 602	June 603	July 604	Aug. 605	Sept. 606	Oct. 607	Nov. 608	Dec. 609	Jan. 610	Feb. 611	Mar. 612
1	2	3	4	5	6	7	8	9	10	11	12	13	14

1. Deposits as shown against item  
No. 6 of part I

2. Liquid Assets

(a) Balance in Current or any other deposit account with scheduled banks free from any charge or lien.

1	2	3	4	5	6	7	8	9	10	11	12	13	14
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- (b) Investments in unencumbered securities of the Central Government or in other unencumbered securities in which a Trustee is entitled to invest trust money

## 3. Ratio of 2 to 1

\*Please see paragraph 11 of the Notification No. NHB. HFC. DIR-1/CMD-89 dated the 26th June, 1989.

Note : 1. The three digit number appearing below the month indicates the item code.

2. Reasons for default, if any, may be specified.

## CERTIFICATE

requirements of paragraphs 5, 6, 9 & 10 of the Notification No. NHB.HFC.DIR-1/CMD-89 dated the 26th June, 1989.

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

(1) Certified that declarations have been obtained in writing, as required in terms of the proviso to paragraph 3 (v) of the Notification No. NHB. HFC. DIR-1/CMD-89 dated the 26th June 1989 from the directors and/or shareholders that the money has not been given by them to the company out of the funds acquired by them by borrowing or accepting deposits from other persons.

(2) Certified that deposits have been accepted, renewed or converted on and from the 26th June, 1989 in the manner prescribed in paragraph 4 of the Notification No. NHB.HFC.DIR-1/CMD-89 dated the 26th June, 1989.

(3) Certified that the company has complied with the

(4) Certified that the Registers of deposits are being maintained on the lines indicated in paragraph 7 of the Notification No. NHB.HFC.DIR-1/CMD-89 dated the 26th June, 1989.

(5) Certified that the particulars/information furnished in the Return have been verified and found to be correct and complete in all respects.

(Strike off whichever certificate is not applicable).

Signature of \*Manager/Managing  
Director/Authorised Official :

Date :

Place :

Name :

Designation :

## 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 in other cases.

(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. 7).

(3) A copy of the application form referred to in paragraph 5 of the Notification No. NHB.HFC.DIR-1/CMD-89 dated the 26th June 1989.

(4) A list of principal officers and the names and addresses of directors (Please see instruction No. 6).

\*Strike off whichever is not applicable.