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| Name of the Housing Finance Company | | | | | | | |
| INS FORM | Description | Print Copy | a/x | Soft Copy | a/x | Remarks | |
| INS01-CIN | Common - Information | Certified | | XL | | | |
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| Annex | | | | | | | Last Approval Dt. |
| 1 | MOA & AOA | Certified | | PDF | | | |
| 2 | COR issued u/s 29A of the NHB Act, 1987 | Certified | | PDF | | | |
| 3 | Annual Reports for the last three years | Certified | | PDF | | | |
| 4 | Statutory Auditor's Report under para 33 of the HFCs (NHB) Directions, 2010 | Certified | | PDF | | | |
| 5 | Long-term Business Plan and its Review | Certified | | PDF | | | |
| 6 | Budget for 2016-17 and its Review | Certified | | PDF | | | |
| 7 | Organization Chart | Certified | | PDF | | | |
| 8 | Business Continuity Plan | Certified | | PDF | | | |
| 9 | Borrowing Limit Resolution by the General Meeting along with ROC Filed Papers | Certified | | PDF | | | |
| 10 | Delegation of Authorities and their limits | Certified | | PDF | | | |
| 11 | Deposit Application Form/s | Certified | | PDF | | | |
| 12 | Statement in Lieu of Advertisement (SILA) | Certified | | PDF | | | |
| 13 | Advertisement/s on Deposits, Closure of branches, etc. | Certified | | PDF | | | |
| 14 | Loan Application Form/s - One copy | Certified | | PDF | | | |
| 15 | Loan Agreement/s - One Copy | Certified | | PDF | | | |
| 16 | Guidelines for Due-diligence, Underwriting, Pre and Post-disbursal, Documentation Processes, etc. | Certified | | PDF | | | |
| Policy | Description | Print Copy | a/x | Soft Copy | a/x | Last Review Dt. | |
| 1 | Accounting Policy | Signed | | PDF | | | |
| 2 | ALM Policy | Signed | | PDF | | | |
| 3 | CSR Policy | Signed | | PDF | | | |
| 4 | Demand/Call Loans Policy | Signed | | PDF | | | |
| 5 | Documentation Policy | Signed | | PDF | | | |
| 6 | ESOP | Signed | | PDF | | | |
| 7 | Grievance Redressal Mechanism/Policy | Signed | | PDF | | | |
| 8 | Guidelines for DSAs | Signed | | PDF | | | |
| 9 | Guidelines for Recovery Agents | Signed | | PDF | | | |
| 10 | HR Policy/ies | Signed | | PDF | | | |
| 11 | Lending Policy | Signed | | PDF | | | |
| 12 | Fair Practices Code | Signed | | PDF | | | |
| 13 | Information Technology Policy | Signed | | PDF | | | |
| 14 | Information Security Policy | Signed | | PDF | | | |
| 15 | Investment Policy | Signed | | PDF | | | |
| 16 | KYC & AML Policy | Signed | | PDF | | | |
| 17 | Most Important Terms & Conditions (MITC) | Signed | | PDF | | | |
| 18 | Outsourcing Policy | Signed | | PDF | | | |
| 19 | Risk Management Policy | Signed | | PDF | | | |
| 20 | Remuneration Policy | Signed | | PDF | | | |
| Data Dump | | | | | | | Backup Dt. |
| 1 | 100 accounts (Refer 2B/INS07-LNA) | | | XL | | | |
| 2 | Top 100 accounts (Refer 2C/INS07-LNA) | | | XL | | | |

| | | | | | | |
|---|---|--|--|----|--|--|
| 3 | Migration Analysis of all NPAs (Refer 2D/INS07-LNA) | | | XL | | |
| 4 | All accounts with overdues of > 60 days but upto 90 days, as on 31-03-17 (Refer 2E/INS07-LNA) | | | XL | | |
| 5 | All accounts of branches to be inspected (Refer 2F/INS07-LNA) | | | XL | | |
| 6 | Other data like exposures data, etc. as required by the Inspection Team | | | XL | | |
| <p><i>Note : All PDF files should be in searchable format</i></p> <p>Date: _____</p> <p style="text-align: center;">Managing Director/ Chief Executive Officer Signature with Seal</p> | | | | | | |

| Common Information | | INS01-INF | | | as on 31-03-2020 | | |
|--------------------|--|------------------------|------------------------|------------------------|------------------|--|--|
| 1 | Name of the Housing Finance Company | | | | | | |
| 2 | Date of incorporation with ROC | | | | | | |
| 3 | Date of commencement of business, if any | | | | | | |
| 4 | Corporate Identification Number (CIN) | | | | | | |
| 5 | NHB Certificate of Registration No. & Date | | | | | | |
| 6 | Addresses: | | | | | | |
| 6A | Registered Office | | | | | | |
| 6B | Corporate/ Administrative/Head Office | | | | | | |
| 6C | If Corporate Office is not the Registered Office, whether ROC has been informed and a copy submitted to NHB? | | | | | | |
| 7A | Status (Government / Public / Private/ Others- Please specify) | | | | | | |
| 7B | Whether the shares are listed in Stock Exchange/s ? | | | | | | |
| 8 | Company promoted by [a] individual/s [b] institution/s [c] Others- give names, business address and any other information of importance | | | | | | |
| 9 | Main object of the company as per the Memorandum of Association [copy of the latest Memorandum & Articles of Association [MOA & AOA, duly certified, to be attached] | | | | | | |
| | | 2017-18 | 2018-19 | 2019-20 | | | |
| 10 | Long-term (=> 5 years) business plan including the activities proposed to be undertaken alongwith the capital and branch/office expansion and its date of review | | | | | | |
| 11 | Budget for the year under inspection and its date of performance review | | | | | | |
| 12 | Details of Credit Ratings Obtained | | | | | | |
| 12A | Public Deposits | | | | | | |
| 12B | Subordinate Debts | | | | | | |
| 12C | NCDs | | | | | | |
| 12D | CPs | | | | | | |
| 12E | Long-term Bank Facility | | | | | | |
| 12F | Short-term Bank Facility | | | | | | |
| 12G | Others 1 (Pl. specify) | | | | | | |
| 12H | Others 2 (Pl. specify) | | | | | | |
| | | 31-03-2018 | 31-03-2019 | 31-03-2020 | | | |
| | | <i>Amt.& % age</i> | <i>Amt.& % age</i> | <i>Amt.& % age</i> | | | |
| 13 | Total Liabilities | 0.00 | 0.00 | 0.00 | | | |
| 13A | Capital (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 | | | |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! | | | |

| | | | | |
|------------|--|-------------------|-------------|-------------|
| 13B | Reserves & Surplus (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13C | Public Deposits (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13D | Inter-Corp. Borrowings (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13E | Commercial Papers (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13F | NCDs (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13G | NHB's Refinance (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13H | Term Loans from Banks/FIs (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13I | External Borrowings (Amt. in Rs. crore) | | | |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13J | Deferred Tax Liabilities (net) (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 13K | Others Liabilities (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total liabilities) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14 | Total Assets | 0.00 | 0.00 | 0.00 |
| 14A | Fixed Assets (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14B | Investments (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14C | Housing Loans (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14D | Other Loans & Advances (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14E | Cash & Bank Balances (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14F | Deferred Tax Assets (net) (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 14G | Other Assets (Amt. in Rs. crore) | 0.00 | 0.00 | 0.00 |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 15 | GNPAs to Outstanding Loans & Advances (Amt. in Rs. crore) | | | |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 16 | NNPAs to Outstanding Net Loans & Advances (Amt. in Rs. crore) | | | |
| | (% to total assets) | #DIV/0! | #DIV/0! | #DIV/0! |
| 17 | Profit After Tax/ (Loss) (Amt. in Rs. crore) | - | - | - |
| 18 | Dividend paid, if any (Amt. per share) | | | |
| 19 | Operation Network-State & UT wise as on | 31-03-2020 | | |
| 19A | Through in-house (Domestic) | | | |

| SNo. | States & UTs | No. of Branches | No. of Offices | Total |
|------------|---------------------------------------|----------------------------|---------------------------------|------------------------------|
| 1 | 2 | 3 | 4 | 5 = (3+4) |
| 1 | Andhra Pradesh | | | 0 |
| 2 | Arunachal Pradesh | | | 0 |
| 3 | Assam | | | 0 |
| 4 | Bihar | | | 0 |
| 5 | Chhattisgarh | | | 0 |
| 6 | Delhi | | | 0 |
| 7 | Goa | | | 0 |
| 8 | Gujarat | | | 0 |
| 9 | Haryana | | | 0 |
| 10 | Himachal Pradesh | | | 0 |
| 11 | Jammu and Kashmir | | | 0 |
| 12 | Jharkhand | | | 0 |
| 13 | Karnataka | | | 0 |
| 14 | Kerala | | | 0 |
| 15 | Madhya Pradesh | | | 0 |
| 16 | Maharashtra | | | 0 |
| 17 | Manipur | | | 0 |
| 18 | Meghalaya | | | 0 |
| 19 | Mizoram | | | 0 |
| 20 | Nagaland | | | 0 |
| 21 | Odisha | | | 0 |
| 22 | Punjab | | | 0 |
| 23 | Rajasthan | | | 0 |
| 24 | Sikkim | | | 0 |
| 25 | Tamil Nadu | | | 0 |
| 26 | Telangana | | | 0 |
| 27 | Tripura | | | 0 |
| 28 | Uttarakhand | | | 0 |
| 29 | Uttar Pradesh | | | 0 |
| 30 | West Bengal | | | 0 |
| 31 | Andaman and Nicobar Island | | | 0 |
| 32 | Chandigarh | | | 0 |
| 33 | Dadra and Nagar Haveli | | | 0 |
| 34 | Daman and Diu | | | 0 |
| 35 | Lakshadweep | | | 0 |
| 36 | Puducherry | | | 0 |
| 37 | TOTAL | 0 | 0 | 0 |
| 19B | Representative Office/s Abroad | Place & Country | NHB's Permission Dt. | Broad Functioning |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

| | | | | |
|---|----------------------------|-------------|------------------------|-------------------------|
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| <i>Note: Any centre or offices not included under the branch should be included under offices</i> | | | | |
| 19C | Through outsource | | | |
| 19CA | Business Operations | | | |
| SNo. | States & UTs | DSAs | Recovery Agents | Others (Specify) |
| 1 | Andhra Pradesh | | | |
| 2 | Arunachal Pradesh | | | |
| 3 | Assam | | | |
| 4 | Bihar | | | |
| 5 | Chhattisgarh | | | |
| 6 | Delhi | | | |
| 7 | Goa | | | |
| 8 | Gujarat | | | |
| 9 | Haryana | | | |
| 10 | Himachal Pradesh | | | |
| 11 | Jammu and Kashmir | | | |
| 12 | Jharkhand | | | |
| 13 | Karnataka | | | |
| 14 | Kerala | | | |
| 15 | Madhya Pradesh | | | |
| 16 | Maharashtra | | | |
| 17 | Manipur | | | |
| 18 | Meghalaya | | | |
| 19 | Mizoram | | | |
| 20 | Nagaland | | | |
| 21 | Odisha | | | |
| 22 | Punjab | | | |
| 23 | Rajasthan | | | |
| 24 | Sikkim | | | |
| 25 | Tamil Nadu | | | |
| 26 | Telangana | | | |
| 27 | Tripura | | | |
| 28 | Uttarakhand | | | |
| 29 | Uttar Pradesh | | | |
| 30 | West Bengal | | | |
| 31 | Andaman and Nicobar Island | | | |
| 32 | Chandigarh | | | |
| 33 | Dadra and Nagar Haveli | | | |
| 34 | Daman and Diu | | | |
| 35 | Lakshadweep | | | |
| 36 | Puducherry | | | |

| | | | | |
|-------------|---|-------------------------------------|-------------------------------------|---------------------------|
| 37 | TOTAL | 0 | 0 | 0 |
| 19CB | Any other service arrangements (like IT, Audit, Legal, etc.) | | | |
| SNo. | Particulars | Arrangements with Asso. Cos. | Arrangements with Group Cos. | Other Arrangements |
| 1 | Information Technology | | | |
| 2 | Audit | | | |
| 3 | Legal | | | |
| 4 | House keeping and Maintenance | | | |
| 5 | Security | | | |
| 6 | Others, please specify | | | |
| 7 | Others, please specify | | | |
| 8 | Others, please specify | | | |
| 19D | Position of branches/ offices/ representative offices abroad during the year | | | |
| SNo. | States, UTs and Countries | Opening Balance | Opened (+)/ Closed(-) | Closing Balance |
| 1 | Andhra Pradesh | | | 0 |
| 2 | Arunachal Pradesh | | | 0 |
| 3 | Assam | | | 0 |
| 4 | Bihar | | | 0 |
| 5 | Chhattisgarh | | | 0 |
| 6 | Delhi | | | 0 |
| 7 | Goa | | | 0 |
| 8 | Gujarat | | | 0 |
| 9 | Haryana | | | 0 |
| 10 | Himachal Pradesh | | | 0 |
| 11 | Jammu and Kashmir | | | 0 |
| 12 | Jharkhand | | | 0 |
| 13 | Karnataka | | | 0 |
| 14 | Kerala | | | 0 |
| 15 | Madhya Pradesh | | | 0 |
| 16 | Maharashtra | | | 0 |
| 17 | Manipur | | | 0 |
| 18 | Meghalaya | | | 0 |
| 19 | Mizoram | | | 0 |
| 20 | Nagaland | | | 0 |
| 21 | Odisha | | | 0 |
| 22 | Punjab | | | 0 |
| 23 | Rajasthan | | | 0 |
| 24 | Sikkim | | | 0 |
| 25 | Tamil Nadu | | | 0 |
| 26 | Telangana | | | 0 |
| 27 | Tripura | | | 0 |
| 28 | Uttarakhand | | | 0 |

| 29 | Uttar Pradesh | | | 0 |
|-------|--|----------------------------------|----------------------------------|-----------------------------------|
| 30 | West Bengal | | | 0 |
| 31 | Andaman and Nicobar Island | | | 0 |
| 32 | Chandigarh | | | 0 |
| 33 | Dadra and Nagar Haveli | | | 0 |
| 34 | Daman and Diu | | | 0 |
| 35 | Lakshadweep | | | 0 |
| 36 | Puducherry | | | 0 |
| 37 | <i>Representative Offices Abroad</i> | | | 0 |
| 38 | TOTAL | 0 | 0 | 0 |
| 19E | Details of branches / offices opened/ closed during the year covered under Inspection | | | |
| SNo. | Name and address of the branch/ office (including representative office abroad) | Date of opening of branch/office | Date of closing of branch/office | Date of intimation to NHB & Advt. |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 20 | Organizational set-up as at | 31-03-2020 | | |
| 20A | Please attach an Organizational Chart (incl. Corporate/ Head Office along with reporting structure of branches and other offices) | | | |
| 20B | Number of on-roll and off-roll employees (excluding Whole time directors) | | | |
| S.No. | Details | On-roll | Off-roll | Total |
| 1 | Key and Senior Executives | | | 0 |
| 2 | Other Officers | | | 0 |
| 3 | Others | | | 0 |
| 4 | Total | 0 | 0 | 0 |
| 20C | Details of the Key and Senior level personnel [includes Authorised Officer, Principal Officer etc.] | | | |
| S.No. | Name and Designation | Qualifications | Date of Appointment | Previous experiences |

| | | | | |
|---|--|-------------------------|-------------------------|-----------------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 20D | Details of training imparted to on roll employees during the year for Inspection coverage | | | |
| | Nature of training | No. of Trainings | No. of Officers* | No. of Others* |
| 1 | <i>In-house</i> | 0 | 0 | 0 |
| (i) | Underwriting & Due diligence | | | |
| (ii) | Pre & Post Disbursements | | | |
| (iii) | KYC & AML | | | |
| (iv) | Risk Management | | | |
| (v) | Information Technology | | | |
| (vi) | Fraud Prevention | | | |
| (vii) | Grievance Redressal | | | |
| (viii) | Others | | | |
| 2 | <i>External Arrangements</i> | 0 | 0 | 0 |
| (i) | Underwriting & Due diligence | | | |
| (ii) | Pre & Post Disbursements | | | |
| (iii) | KYC & AML | | | |
| (iv) | Risk Management | | | |
| (v) | Information Technology | | | |
| (vi) | Fraud Prevention | | | |
| (vii) | Grievance Redressal | | | |
| (viii) | Others | | | |
| 3 | Total | 0 | 0 | 0 |
| * Single Officer/Other person undergone multiple trainings should be counted as one for the purpose. | | | | |
| Date: Managing Director/ Chief Executive Officer Signature with Seal | | | | |

| Financial Statement - Schedule VI | | INS-02-FSS | | as on | 31-03-2020 |
|---|-------|------------|------------|------------|------------|
| Name of the Housing Finance Company | | | | | |
| <i>Amount Rs. in crore</i> | | | | | |
| I. Equity and Liabil | As on | 31-03-2018 | 31-03-2019 | 31-03-2020 | |
| 1. Share Holder's Funds | | - | - | - | |
| A. Share Capital | | - | - | - | |
| a) Authorised Capital | | - | - | - | |
| <i>i. Equity Shares</i> | | | | | |
| <i>ii. Preference Shares which are compulsorily convertible into equity</i> | | | | | |
| <i>iii. Preference shares (other than those compulsorily convertible into equity)</i> | | | | | |
| <i>iv. Others (include _____)</i> | | | | | |
| b) Issued Capital | | - | - | - | |
| <i>i. Equity Shares</i> | | | | | |
| <i>ii. Preference Shares which are compulsorily convertible into equity</i> | | | | | |
| <i>iii. Preference shares (other than those compulsorily convertible into equity)</i> | | | | | |
| <i>iv. Others (include _____)</i> | | | | | |
| c) Subscribed Capital | | - | - | - | |
| <i>i. Equity Shares</i> | | | | | |
| <i>ii. Preference Shares which are compulsorily convertible into equity</i> | | | | | |
| <i>iii. Preference shares (other than those compulsorily convertible into equity)</i> | | | | | |
| <i>iv. Others (include _____)</i> | | | | | |
| d) Paid-up Capital | | - | - | - | |
| <i>i. Equity Shares</i> | | | | | |
| <i>ii. Preference Shares which are compulsorily convertible into equity</i> | | | | | |
| <i>iii. Preference shares (other than those compulsorily convertible into equity)</i> | | | | | |
| <i>iv. Others (include _____)</i> | | | | | |
| B. Reserves and Surplus | | - | - | - | |
| a) Capital Reserve | | | | | |
| b) Capital Redemption Reserve | | | | | |
| c) Securities Premium Reserve | | | | | |
| d) Debenture Redemption Reserve | | | | | |
| e) Revaluation Reserve | | | | | |
| f) Surplus in Statement in Profit and Loss | | | | | |
| g) Other Reserves (Specify the nature of each reserve and the amount in respect thereof) | | - | - | - | |
| <i>i. Statutory Reserve u/s 29C of the National Housing Bank Act, 1987</i> | | | | | |
| <i>ii. Special Reserve u/s 36(I)(viii) of Income Tax Act, 1961</i> | | | | | |

| | | | |
|--|---|---|---|
| <i>iii. General Reserves</i> | | | |
| <i>iv. ESOP</i> | | | |
| <i>v. Other Reserve 2 (pl. specify)</i> | | | |
| <i>vi. Other Reserve 3 (pl. specify)</i> | | | |
| <i>vii. Other Reserve 4 (pl. specify)</i> | | | |
| C. Money Received against Share Warrants | | | |
| 2. Share Application Pending Allotment (Non Refundable) | | | |
| 3. Non-Current Liabilities | - | - | - |
| A. Long Term Borrowings | - | - | - |
| a) Secured | - | - | - |
| <i>i. Bonds/Debentures</i> | - | - | - |
| -Non-Convertible Debentures | | | |
| -Fully Convertible Debentures/Bonds (FCD/Bs) | | | |
| -Other Bonds & Debentures 1 (pl. specify) | | | |
| -Other Bonds & Debentures 2 (pl. specify) | | | |
| -Other Bonds & Debentures 3 (pl. specify) | | | |
| <i>ii. Term Loans</i> | - | - | - |
| -From Banks/Fis | | | |
| -From National Housing Bank | | | |
| -From Other parties | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| <i>iii. Deferred Payment Liabilities</i> | | | |
| <i>iv. Other Deposits</i> | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| <i>v. Loans and advances from related parties</i> | | | |
| <i>vi. Long-term maturities of finance lease obligations</i> | | | |
| <i>vii. Other loans and advances (specify nature)</i> | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| b) Unsecured | - | - | - |
| <i>i. Bonds/Debentures</i> | - | - | - |
| -Non-Convertible Debentures (Perpetual) | | | |
| -Non-Convertible Debentures (Subordinated issue) | | | |
| -Other Bonds & Debentures 1 (pl. specify) | | | |
| -Other Bonds & Debentures 2 (pl. specify) | | | |
| <i>ii. Term Loans</i> | - | - | - |
| -From Banks/FIs | | | |
| -From Other parties | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |

| | | | |
|--|---|---|---|
| <i>iii. Deferred Payment Liabilities</i> | | | |
| <i>iv. Deposits</i> | - | - | - |
| -Deposits from public in the form of FDs/RDs | | | |
| -Debentures/Bonds (other than FCD/Bs) | | | |
| -Any other type of Public Deposits | | | |
| <i>v. Loans and advances from related parties</i> | - | - | - |
| -Related Prty 1 (pl. specify) | | | |
| -Related Prty 2 (pl. specify) | | | |
| <i>vi. Long-term maturities of finance lease obligations</i> | | | |
| <i>vii. Other loans and advances (specify nature)</i> | - | - | - |
| -Inter-Corporate Borrowings | | | |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| B. Deferred tax liabilities (Net) | | | |
| C. Other Long-term Liabilities | - | - | - |
| a) Trade Payables | | | |
| b) Others | - | - | - |
| <i>i. Advance from Customers</i> | | | |
| <i>ii. Others</i> | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| D. Long Term Provisions | - | - | - |
| a) Provisions for employee benefits | - | - | - |
| <i>i. Gratuity</i> | | | |
| <i>ii. Leave encashment</i> | | | |
| <i>iii. Medical benefit</i> | | | |
| <i>iv. Welfare expenses</i> | | | |
| <i>v. Leave travel concession</i> | | | |
| <i>vi. Other Provisions- 1 (pl. specify)</i> | | | |
| <i>vii. Other Provisions- 2 (pl. specify)</i> | | | |
| b) Others | - | - | - |
| <i>i. Net Provision on Standard loan portfolio</i> | | | |
| <i>ii. Net Provision on NPA loan portfolio</i> | | | |
| <i>iii. Provision for proposed dividend</i> | | | |
| <i>iv. Provision for dividend distribution tax</i> | | | |
| <i>v. Provision for Income tax</i> | | | |
| <i>vi. Other Provisions</i> | - | - | - |
| -Other Provisions- 1 (pl. specify) | | | |
| -Other Provisions- 2 (pl. specify) | | | |
| 4. Current Liabilities | - | - | - |
| A. Short-term Borrowings | - | - | - |
| a) Secured | - | - | - |
| <i>i. Loans repayable on demand</i> | - | - | - |

| | | | |
|--|---|---|---|
| -From Banks/FIs | | | |
| -From other parties | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| ii. Loans and advances from | - | - | - |
| -Subsidiaries | | | |
| -Holding company | | | |
| -Associates | | | |
| -Business Ventures | | | |
| iii. Other Deposits | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| iv. Other loans and advances (Specify Nature) | - | - | - |
| -Overdraft from bank | | | |
| -Other 2 (pl. specify) | | | |
| -Other 3 (pl. specify) | | | |
| -Other 4 (pl. specify) | | | |
| b) Unsecured | - | - | - |
| i. Loans repayable on demand | - | - | - |
| -From Banks/Fis | | | |
| -From other parties | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| ii. Loans and advances from | - | - | - |
| -Subsidiaries | | | |
| -Holding company | | | |
| -Associates | | | |
| -Business Ventures | | | |
| iii. Deposits | - | - | - |
| -Deposits from public in the form of FDs/RDs | | | |
| -Debentures/Bonds (other than FCD/Bs) | | | |
| -Any other type of public deposits | | | |
| iv. Other loans and advances (specify nature) | - | - | - |
| -Commercial Papers | | | |
| -From Banks | | | |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| B. Trade Payable | | | |
| C. Other Current Liabilities | - | - | - |
| a) Current Maturities of long-term debt | - | - | - |
| i. Secured | - | - | - |
| -Bonds/Debentures | - | - | - |

| | | | |
|--|---|---|---|
| -Non-Convertible Debentures | | | |
| -Fully Convertible Debentures/Bonds(FCD/Bs) | | | |
| -Other Bonds & Debentures 1 (pl. specify) | | | |
| -Other Bonds & Debentures 2 (pl. specify) | | | |
| -Other Bonds & Debentures 3 (pl. specify) | | | |
| -Term Loans | - | - | - |
| -From Banks/FIs | | | |
| -From National Housing Bank | | | |
| -From Other parties | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| -Deferred Payment Liabilities | | | |
| -Other Deposits | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| -Loans and advances from related parties | - | - | - |
| -Other Related Party 1 (pl. specify) | | | |
| -Other Related Party 2 (pl. specify) | | | |
| -Other Related Party 3 (pl. specify) | | | |
| -Other Related Party 4 (pl. specify) | | | |
| -Current maturities of finance lease obligations | | | |
| -Other loans and advances (specify nature) | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| -Other 3 (pl. specify) | | | |
| ii. Unsecured | - | - | - |
| -Bonds/Debentures | - | - | - |
| -Non-Convertible Debentures (Subordinated issue) | | | |
| -Non-Convertible Debentures (Perpetual) | | | |
| -Other Bonds & Debentures 1 (pl. specify) | | | |
| -Other Bonds & Debentures 2 (pl. specify) | | | |
| -Term Loans | - | - | - |
| -From Banks/FIs | | | |
| -From Other parties | - | - | - |
| -Other Party 1 (pl. specify) | | | |
| -Other Party 2 (pl. specify) | | | |
| -Deferred Payment Liabilities | | | |
| -Deposits | - | - | - |
| -Deposits from public in the form of FDs/RDs | | | |
| -Debentures/Bonds (other than FCD/Bs) | | | |
| -Any other type of Public Deposits | | | |

| | | | |
|---|---|---|---|
| -Loans and advances from related parties | - | - | - |
| -Other Related Party 1 (pl. specify) | | | |
| -Other Related Party 2 (pl. specify) | | | |
| -Current maturities of finance lease obligations | | | |
| -Other loans and advances (specify nature) | - | - | - |
| -Inter Corporate Borrowings | | | |
| -From Banks | | | |
| -Other loans & advances 1 (pl. specify) | | | |
| b) Income received in advance | | | |
| c) Interest accrued but not due on borrowings | | | |
| d) Interest accrued and due on borrowings | | | |
| e) Unpaid/Unclaimed Dividends | | | |
| g) Share Application Pending Allotment (Refundable) including accrued interest thereon | | | |
| h) Unclaimed matured deposits and interest accrued thereon | | | |
| i) Unclaimed matured debentures and interest accrued thereon | | | |
| j) Debenture Redemption Amount (Claimed but not paid by Co.) | | | |
| k) Other Payable (specify nature) | - | - | - |
| <i>i. Advance from customers</i> | | | |
| <i>ii. Amount payable under securitisation/joint syndication trasaction</i> | | | |
| <i>iii. Other current liabilities</i> | - | - | - |
| -Other 1 (pl. specify) | | | |
| -Other 2 (pl. specify) | | | |
| D Short Term Provisions | - | - | - |
| a) Provisions for employee benefits | - | - | - |
| <i>i. Gratuity</i> | | | |
| <i>ii. Leave encashment</i> | | | |
| <i>iii. Medical benefit</i> | | | |
| <i>iv. Welfare expenses</i> | | | |
| <i>v. Leave travel concession</i> | | | |
| <i>vi. Other Provisions- 1 (pl. specify)</i> | | | |
| <i>vii. Other Provisions- 2 (pl. specify)</i> | | | |
| b) Others | - | - | - |
| <i>i. Net Provision on Standard loan portfolio</i> | | | |
| <i>ii. Net Provision on NPA loan portfolio</i> | | | |
| <i>iii. Provision for proposed dividend</i> | | | |
| <i>iv. Provison for dividend distribution tax</i> | | | |
| <i>v. Provision for Income tax</i> | | | |
| <i>vi. Provision for Wealth tax</i> | | | |
| <i>vii. Other Provisions</i> | - | - | - |
| -Other Provisions- 1 (pl. specify) | | | |
| -Other Provisions- 2 (pl. specify) | | | |

| TOTAL | - | - | - |
|---|---|---|---|
| II. Assets | | | |
| 1 Non-Current Assets | - | - | - |
| A. Fixed Assets | - | - | - |
| a) Net Tangible Assets | - | - | - |
| Accumulated Depreciation on tangible assets | | | |
| Gross Tangible Assets | - | - | - |
| i. Land | | | |
| ii. Buildings | | | |
| iii. Plant and Equipment | | | |
| iv. Furnitures and Fixtures | | | |
| v. Vehicles | | | |
| vi. Office equipment | | | |
| vii. Others (specify nature) | - | - | - |
| -Computer (Hard ware) | | | |
| -Other - 1 (pl. specify) | | | |
| b) Net Intangible Assets | - | - | - |
| Accumulated Depreciation on intangible assets | | | |
| Gross Intangible Assets | - | - | - |
| i. Goodwill | | | |
| ii. Brands/trademarks | | | |
| iii. Computer software | | | |
| iv. Copyrights, Patents and other intellectual property rights, services and operating rights | | | |
| v. Others (specify nature) | - | - | - |
| -Other - 1 (pl. specify) | | | |
| -Other - 2 (pl. specify) | | | |
| c) Net Leased Assets | - | - | - |
| Accumulated Depreciation on leased assets | | | |
| Gross Leased Assets | | | |
| d) Capital work-in-progress | | | |
| e) Intangible assets under development | | | |
| B. Net Non Current Investments | - | - | - |
| Accumulated Dimunation in the value of investments | | | |
| Gross Non Current Investments | - | - | - |
| a) Trade Investments | - | - | - |
| i. Investment in Equity Instruments | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| ii. Investment in Preference Shares | - | - | - |

| | | | |
|---|---|---|---|
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| iii. Investments in Government Securities/ Approved Securities | | | |
| iv. Investments in debentures and bonds | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| v. Investments in Mutual Funds | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| vi. Investments in Venture Capital Funds | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| vii. Investments in partnership firm | | | |
| viii. Other non-current investments (specify | - | - | - |
| -Other - 1 (pl. specify) | | | |
| -Other - 2 (pl. specify) | | | |
| b) Other Investments | - | - | - |
| i. Investment in Equity Instruments | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| ii. Investment in Preference Shares | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| iii. Investments in Government Securities/ Approved Securities | | | |

| | | | |
|--|---|---|---|
| iv. Investments in debentures and bonds | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| v. Investments in Mutual Funds | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| vi. Investments in Venture Capital Funds | - | - | - |
| -Subsidiaries | | | |
| -Associates | | | |
| -Joint Ventures | | | |
| -controlled special purpose entities | | | |
| -Others | | | |
| vii. Investments in partnership firm | | | |
| viii. Other non-current investments (specify | - | - | - |
| -Other - 1 (pl. specify) | | | |
| -Other - 2 (pl. specify) | | | |
| C. Deferred tax assets (net) | | | |
| D. Long-term Loan and Advances | - | - | - |
| a) Capital Advances | - | - | - |
| i. To the extent secured, considered good | | | |
| ii. Others, considered good | | | |
| iii. Doubtful | | | |
| b) Security Deposits | - | - | - |
| i. To the extent secured, considered good | | | |
| ii. Others, considered good | | | |
| iii. Doubtful | | | |
| c) Loans and Advances to related parties (giving details thereof) | - | - | - |
| i. To the extent secured, considered good | | | |
| ii. Others, considered good | | | |
| iii. Doubtful | | | |
| d) Other Loans and Advances (specify nature) | - | - | - |
| i. Secured | - | - | - |
| -Housing loans | | | |
| -Other loans and advances | | | |
| -Loans and Advances to Employee | | | |
| ii. Unsecured | - | - | - |
| -Inter-corporate deposits | | | |

| | | | |
|--|---|---|---|
| -Advances to suppliers | | | |
| -Loans and Advances to Employee | | | |
| -Others | - | - | - |
| -Advances recoverable in cash or in kind | | | |
| -Prepaid Expenses | | | |
| -Advance Tax/TDS | | | |
| -CENVAT credit receivable | | | |
| -VAT credit receivable | | | |
| -MAT Credit | | | |
| -Others | | | |
| E. Other Non-current Assets | - | - | - |
| a) Long-term Trade Receivables (including trade receivables on deferred credit terms) | - | - | - |
| i. Secured, considered good | - | - | - |
| -EMI/PEMI Receivable | | | |
| -other receivable | | | |
| ii. Unsecured, considered good | - | - | - |
| -EMI/PEMI Receivable | | | |
| -other receivable | | | |
| iii. Doubtful* | | | |
| b) Long-term Receivables from related parties | - | - | - |
| i. to the extent secured, considered good | | | |
| ii. Others, considered good | | | |
| iii. Doubtful* | | | |
| c) Others (specify nature) | - | - | - |
| i. Interest accrued | - | - | - |
| Secured | - | - | - |
| -Housing loans | | | |
| -Other loans and advances | | | |
| -Loans and Advances to Employee | | | |
| Unsecured | - | - | - |
| -Inter-corporate deposits | | | |
| -Advances to suppliers | | | |
| -Security Deposits | | | |
| -Loans and Advances to Employee | | | |
| -Capital Advances | | | |
| -Interest accrued (Others) | - | - | - |
| -Other - 1 (pl. specify) | | | |
| -Other - 2 (pl. specify) | | | |
| ii. Others | - | - | - |
| -Unamortised Discount on NCDs | | | |
| -Receivable on Securitised Loans | | | |
| -Forward Receivables | | | |
| -Bank deposits with more than 12 months | | | |

| | | | | |
|---|--------------------------|---|---|---|
| | -Other - 1 (pl. specify) | | | |
| | -Other - 2 (pl. specify) | | | |
| 2. Current Assets | | - | - | - |
| A. Current Investments | | - | - | - |
| Accumulated Dimunation in the value of investments | | | | |
| Current Investments - Gross | | - | - | - |
| a) Investment in Equity Instruments | | - | - | - |
| i. Subsidiaries | | | | |
| ii. Associates | | | | |
| iii. Joint Ventures | | | | |
| iv. controlled special purpose entities | | | | |
| v. Others | | | | |
| b) Investment in Preference Shares | | - | - | - |
| i. Subsidiaries | | | | |
| ii. Associates | | | | |
| iii. Joint Ventures | | | | |
| iv. controlled special purpose entities | | | | |
| v. Others | | | | |
| c) Investments in Government Securities/ Approved Securities | | | | |
| d) Investments in debentures and bonds | | - | - | - |
| i. Subsidiaries | | | | |
| ii. Associates | | | | |
| iii. Joint Ventures | | | | |
| iv. controlled special purpose entities | | | | |
| v. Others | | | | |
| e) Investments in Mutual Funds | | - | - | - |
| i. Subsidiaries | | | | |
| ii. Associates | | | | |
| iii. Joint Ventures | | | | |
| iv. controlled special purpose entities | | | | |
| v. Others | | | | |
| f) Investments in Venture Capital Funds | | - | - | - |
| i. Subsidiaries | | | | |
| ii. Associates | | | | |
| iii. Joint Ventures | | | | |
| iv. controlled special purpose entities | | | | |
| v. Others | | | | |
| g) Investments in partnership firm | | | | |
| h) Other current investments (specify nature) | | - | - | - |
| i. Investment in Unquoted Commercial Papers | | | | |
| ii. Other - current investment 1 (pl. specify) | | | | |
| i) Assets acquired in satisfaction of its debts/claims | | | | |
| B. Trade Receivable | | - | - | - |

| | | | |
|--|---|---|---|
| a) To the extent secured, considered good | - | - | - |
| i. EMI/PEMI Receivable | | | |
| ii. other receivable | | | |
| b) Others, considered good | - | - | - |
| i. EMI/PEMI Receivable | | | |
| ii. other receivable | | | |
| c) Doubtful* | | | |
| C. Short-term Receivables from related parties | - | - | - |
| a) To the extent secured, considered good | | | |
| b) Others, considered good | | | |
| c) Doubtful* | | | |
| D. Cash and Cash equivalents | - | - | - |
| a) Bank balances | - | - | - |
| i. Current Account | | | |
| ii. Deposits accounts with original maturity of less than 3 months | | | |
| b) Cheques, drafts in hand | | | |
| c) Cash in hand | | | |
| d) Deposits | - | - | - |
| i. Deposits accounts having balance maturity of less than 12 months | | | |
| ii. Balances with banks to the extent held as security against the borrowings, guarantees, | | | |
| e) Earmarked bank balances | - | - | - |
| i. Unclaimed Dividend | | | |
| ii. Towards guarantees issued by banks | | | |
| iii. against foreign currency loans | | | |
| iv. Others | - | - | - |
| -'Other - 1 (pl. specify) | | | |
| -'Other - 2 (pl. specify) | | | |
| f) Repatriation restrictions | | | |
| g) Others (specify nature) | - | - | - |
| i. -'Other - 1 (pl. specify) | | | |
| ii. -'Other - 2 (pl. specify) | | | |
| E. Short-term loans and advances | - | - | - |
| a) Capital Advances | - | - | - |
| i. To the extent secured, considered good | | | |
| ii. Others, considered good | | | |
| iii. Doubtful* | | | |
| b) Security Deposits | - | - | - |
| i. To the extent secured, considered good | | | |
| ii. Others, considered good | | | |
| iii. Doubtful* | | | |
| c) Loans and Advances to related parties (giving details thereof) | - | - | - |
| i. to the extent secured, considered good | | | |

| | | | |
|---|---|---|---|
| ii. Others, considered good | | | |
| iii. Doubtful* | | | |
| d) Other Loans and Advances (specify nature) | - | - | - |
| i. Secured | - | - | - |
| -Housing loans | | | |
| -Other loans and advances | | | |
| -Loans and Advances to Employee | | | |
| ii. Unsecured | - | - | - |
| -Inter-corporate deposits | | | |
| -Advances to suppliers | | | |
| -Loans and Advances to Employee | | | |
| -Others | - | - | - |
| -Advances recoverable in cash or in kind | | | |
| -Prepaid Expenses | | | |
| -'Other - 1 (pl. specify) | | | |
| -'Other - 2 (pl. specify) | | | |
| F. Other Current Assets (specify nature) | - | - | - |
| a) Interest accrued | - | - | - |
| i. Secured | - | - | - |
| Housing loans | | | |
| Other loans and advances | | | |
| Loans and Advances to Employee | | | |
| ii. Unsecured | - | - | - |
| Inter-corporate deposits | | | |
| Advances to suppliers | | | |
| Security Deposits | | | |
| Loans and Advances to Employee | | | |
| Capital Advances | | | |
| Group companies/subsidiaries/Related parties | | | |
| Others | - | - | - |
| -'Other - 1 (pl. specify) | | | |
| -'Other - 2 (pl. specify) | | | |
| b) Others | - | - | - |
| i. Unamortised Discount on Commercial Paper | | | |
| ii. Receivable on Securitised Loans | | | |
| iii. Other - 1 (pl. specify) | | | |
| iv. Other - 1 (pl. specify) | | | |
| TOTAL | - | - | - |
| * Doubtful includes substandard, doubtful and loss assets as per HFCs (NHB) Directions 2010 | | | |

| GENERAL INFORMATION: STATEMENT OF PROFIT & LOSS | | INS02-FSS | | as on | 31-03-2020 |
|---|---|------------|------------|------------|------------|
| | | 31-03-2018 | 31-03-2019 | 31-03-2020 | |
| I | Revenue from Operations | - | - | - | |
| | A. Interest | - | - | - | |
| | a) Housing loans | | | | |
| | b) Other loans and advances | | | | |
| | c) On Deposits | | | | |
| | d) Interest Income on Investments Long Term | | | | |
| | e) Interest Income on Investments Short Term | | | | |
| | f) Others (specify) | - | - | - | |
| | i. Other - 1 (pl. specify) | | | | |
| | ii. Other - 2 (pl. specify) | | | | |
| | iii. Other - 3 (pl. specify) | | | | |
| | iv. Other - 4 (pl. specify) | | | | |
| | B. Other Services | - | - | - | |
| | a) Guarantee fee | | | | |
| | b) Underwriting commission | | | | |
| | c) Merchant banking | | | | |
| | d) Income from broking & syndication | | | | |
| | e) Advisory Services | | | | |
| | f) Others(specify) | - | - | - | |
| | i. Loan Related Services | | | | |
| | ii. Other - 1 (pl. specify) | | | | |
| | iii. Other - 2 (pl. specify) | | | | |
| | iv. Other - 3 (pl. specify) | | | | |
| II. | Other Income | - | - | - | |
| | A. Dividend Income | | | | |
| | B. Profit/(Loss) on sale of Investments | - | - | - | |
| | a) Long Term | | | | |
| | b) Short Term | | | | |
| | C. Income from Lease | | | | |
| | D. Others (specify) | - | - | - | |
| | a) Misc Income | | | | |
| | b) Derivative Transactions | | | | |
| | c) Income from VCFs | | | | |
| | d) Other - 1 (pl. specify) | | | | |
| III. | Total Revenue (I + II) | - | - | - | |
| IV. | Expenses | - | - | - | |
| | A. Finance Costs | - | - | - | |
| | a) Interest Expense | - | - | - | |
| | i. Loans | | | | |
| | ii. Deposits | | | | |

| | | | |
|--|---|---|---|
| iii. Bonds and Debentures | | | |
| iv. Commercial Papers | | | |
| v. Applicable net gain/loss on foreign currency transaction and translation | | | |
| vi. Others (specify) | - | - | - |
| - <i>Other - 1 (pl. specify)</i> | | | |
| - <i>Other - 2 (pl. specify)</i> | | | |
| - <i>Other - 3 (pl. specify)</i> | | | |
| - <i>Other - 4 (pl. specify)</i> | | | |
| B. Other borrowing costs | - | - | - |
| a) Brokerage/reimbursement of expenses to brokers | | | |
| i. Other - 1 (pl. specify) | | | |
| ii. Other - 2 (pl. specify) | | | |
| iii. Other - 3 (pl. specify) | | | |
| C. Employee Expenses | - | - | - |
| a) Salaries and wages | | | |
| b) Contribution to provident and other funds | | | |
| c) Expense on Employee Stock Option Scheme (ESOP) and Employee Stock Purchase Plan (ESPP) | | | |
| d) Staff Welfare Expense | | | |
| D. Depreciation and Amortisation Expense | | | |
| E. Administrative and Other Expenses | | | |
| F. Provisions | - | - | - |
| a) Provisions against NPAs | | | |
| b) Provisions for Standard Assets | | | |
| c) Provision for Investments | | | |
| d) Provision for Employee Benefits | | | |
| e) Provision for Dividend | | | |
| f) Bad debts written off | | | |
| g) Others (specify) | - | - | - |
| i. Other - 1 (pl. specify) | | | |
| ii. Other - 2 (pl. specify) | | | |
| iii. Other - 3 (pl. specify) | | | |
| iv. Other - 4 (pl. specify) | | | |
| V. Profit before exceptional and extraordinary items and tax (III-IV) | - | - | - |
| VI. VI. Exceptional Items | - | - | - |
| A. Prior Period Items | | | |
| B. Others | | | |
| VII. Profit before extraordinary items and tax (V+VI) | - | - | - |
| VIII. Extraordinary Items | | | |
| IX. Profit before tax (VII-VIII) | - | - | - |
| X. Tax Expense | - | - | - |
| A. Current Tax | | | |
| B. Deferred Tax | | | |

| | | | |
|---|---|---|---|
| XI. Profit/ (Loss) for the period after tax | - | - | - |
| XII. Basic Earnings per equity share | | | |
| Date: _____ | | | |
| Managing Director/ Chief Executive Officer Signature with Seal | | | |

| | | | |
|-------------------------------|------------------|--------------|-------------------|
| Common - Balance Sheet | INS03-CBS | as on | 31-03-2020 |
|-------------------------------|------------------|--------------|-------------------|

| 1 | Name of the Housing Finance Company | Amount Rs. in crore | | |
|-----------|--|---------------------|------------|------------|
| | | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| A | TOTAL LIABILITIES (2 to 5) | - | - | - |
| 2 | Capital | - | - | - |
| 2A | Equity Share Capital | - | - | - |
| 2B | Share Application Pending Allotment (Non Refundable) | - | - | - |
| 2C | Preference Share Capital* (fully convertible into equity & to be deducted for NOF u/s 29A) | - | - | - |
| 2D | Others (include _____) | - | - | - |
| 2E | Money Received against Share Warrants | - | - | - |
| 3A | Preference Shares (other than those compulsorily convertible into equity) | - | - | - |
| 3B | Revaluation Reserves | - | - | - |
| 3C | Subordinated Debts/Perpetual Debts | - | - | - |
| 4 | Reserves and Surplus | - | - | - |
| 4A | General Reserves | - | - | - |
| 4B | Special Reserves u/s 36(1)(viii) of the IT Act | - | - | - |
| 4C | Statutory Reserve u/s 29C of the NHB Act | - | - | - |
| 4D | Securities Premium | - | - | - |
| 4E | Capital Reserves (representing surplus on sale of assets held in separate account) | - | - | - |
| 4F | Capital Redemption Reserve | - | - | - |
| 4G | Debenture Redemption Reserve | - | - | - |
| 4H | Credit Balance in Profit & Loss account | - | - | - |
| 4I | ESOP | - | - | - |
| 4J | Other Reserve 2 (pl. specify) | - | - | - |
| 4K | Other Reserve 3 (pl. specify) | - | - | - |
| 4L | Other Reserve 4 (pl. specify) | - | - | - |
| 5 | Secured Borrowings | - | - | - |
| 5A | Current | - | - | - |
| (a) | Debentures/Bonds | - | - | - |
| (b) | Term loans from NHB | - | - | - |
| (c) | Term loans from banks/FIs (other than NHB) | - | - | - |
| (d) | Term loans from Others | - | - | - |
| (e) | Loans repayable on Demand (Banks/FIs) | - | - | - |
| (f) | Loans repayable on Demand (Other) | - | - | - |
| (g) | Financial Lease obligations | - | - | - |
| (h) | Loans and advances from related parties | - | - | - |
| (i) | Other Loans and advances | - | - | - |
| (j) | Overdraft from bank | - | - | - |
| (k) | Deferred Payment Liabilities | - | - | - |
| (l) | Other Deposits | - | - | - |
| 5B | Non-Current | - | - | - |
| (a) | Debentures/Bonds | - | - | - |

| | | | | |
|-----------|--|---|---|---|
| (b) | Term loans from NHB | - | - | - |
| (c) | Term loans from banks/FIs(other than NHB) | - | - | - |
| (d) | Term loans from Others | - | - | - |
| (e) | Financial Lease obligations | - | - | - |
| (f) | Loans and advances from related parties | - | - | - |
| (g) | Deffered Payment Liabilities | - | - | - |
| (h) | Other Deposits | - | - | - |
| (i) | Others loans and advances | - | - | - |
| 6 | Unsecured Borrowings | - | - | - |
| 6A | Current | - | - | - |
| (a) | Public Deposits | - | - | - |
| i) | -Deposits from public in the form of FDs/RDs | - | - | - |
| ii) | -Debentures/Bonds (other than FCD/Bs) | - | - | - |
| iii) | -Any other type of public deposits | - | - | - |
| (b) | Debentures/Bonds | - | - | - |
| (c) | Inter-Corporate Borrowings | - | - | - |
| (d) | Term loans from banks/FIs(other than NHB) | - | - | - |
| (e) | Term loans from Others | - | - | - |
| (f) | Loans repayable on Demand (Banks/FIs) | - | - | - |
| (g) | Loans repayable on Demand (Other) | - | - | - |
| (h) | Financial Lease Obligations | - | - | - |
| (i) | Loans and advances from related parties | - | - | - |
| (j) | Deffered Payment Liabilities | - | - | - |
| (k) | Commercial Papers | - | - | - |
| (l) | Others (please specify) | - | - | - |
| i) | -from Banks | - | - | - |
| ii) | -Others loans and advances | - | - | - |
| 6B | Non-Current | - | - | - |
| (a) | Public Deposits | - | - | - |
| i) | -Deposits from public in the form of FDs/RDs | - | - | - |
| ii) | -Debentures/Bonds (other than FCD/Bs) | - | - | - |
| iii) | -Any other type of public deposits | - | - | - |
| (b) | Debentures/Bonds | - | - | - |
| (c) | Inter-Corporate Borrowings | - | - | - |
| (d) | Term loans from banks/FIs(other than NHB) | - | - | - |
| (e) | Term loans from Others | - | - | - |
| (f) | Financial Lease Obligations | - | - | - |
| (g) | Loans and advances from related parties | - | - | - |
| (h) | Deffered Payment Liabilities | - | - | - |
| (i) | Other Loans and advances | - | - | - |
| i) | -Other 1 (pl. specify) | - | - | - |
| ii) | -Other 2 (pl. specify) | - | - | - |
| 7 | Other Non Current Liabilities | - | - | - |
| 7A | Trade Payables | - | - | - |
| 7B | Advance from Customers | - | - | - |
| 7C | Others | - | - | - |

| | | | | |
|-----------|---|---|---|---|
| i) | -Other 1 (pl. specify) | - | - | - |
| ii) | -Other 2 (pl. specify) | - | - | - |
| 7D | Long Term Provisioning | - | - | - |
| (a) | NPAs | - | - | - |
| (b) | Standard Assets | - | - | - |
| (c) | Employee benefits | - | - | - |
| (d) | Dividend (including Dividend Distribution Tax) | - | - | - |
| (e) | Income Tax | - | - | - |
| (f) | Others: | - | - | - |
| i) | -Other Provisions- 1 (pl. specify) | - | - | - |
| ii) | -Other Provisions- 2 (pl. specify) | - | - | - |
| 7E | Deferred Tax Liabilities (Net) | - | - | - |
| 8 | Current Liabilities | - | - | - |
| 8A | Interest Accrued but not due | - | - | - |
| 8B | Interest accrued and due | - | - | - |
| 8C | Short Term Provisions: | - | - | - |
| (a) | NPAs | - | - | - |
| (b) | Standard Assets | - | - | - |
| (c) | Employee benefits | - | - | - |
| (d) | Dividend (including Dividend Distribution Tax) | - | - | - |
| (e) | Income Tax | - | - | - |
| (f) | Provision for Wealth tax | - | - | - |
| (g) | Other Provisions: | - | - | - |
| i) | -Other Provisions- 1 (pl. specify) | - | - | - |
| ii) | -Other Provisions- 2 (pl. specify) | - | - | - |
| 8D | Share Application Pending Allotment (Refundable) including accrued interest thereon | - | - | - |
| 8E | Other Current Liabilities: | - | - | - |
| (a) | Amount received in advance | - | - | - |
| (b) | Unclaimed Dividend | - | - | - |
| (c) | Amt. payable under securitisation/ joint syndication transactions | - | - | - |
| (d) | Others | - | - | - |
| 8F | Unclaimed matured deposits and interest accrued thereon | - | - | - |
| 8G | Unclaimed matured debentures and interest accrued thereon | - | - | - |
| 8H | Debenture Redemption Amount (Claimed but not paid by Co.) | - | - | - |
| 8I | Trade Payable | - | - | - |
| B | TOTAL ASSETS | - | - | - |
| 10 | Fixed Assets | - | - | - |
| 10A | Gross own assets | - | - | - |
| (a) | Less: Accumulated depreciation | - | - | - |
| (b) | Net own assets | - | - | - |
| 10B | Gross leased assets | - | - | - |
| (a) | Less Accumulated depreciation +/- Lease Adj. | - | - | - |
| (b) | Net leased assets | - | - | - |

| | | | | |
|----------------|--|---|---|---|
| 10C | Gross Intangible assets | - | - | - |
| (a) | <i>Less Accumulated depreciation +/- Lease Adj.</i> | - | - | - |
| (b) | <i>Net Intangible assets</i> | - | - | - |
| 10D | Capital Work in Progress | - | - | - |
| 11 | Deferred Tax Asset (Net) | - | - | - |
| 12 | Investments | - | - | - |
| | Provision for Depreciation | - | - | - |
| | Investments: Gross | - | - | - |
| 12A | Current [12A(i) - 12A(ii)] | - | - | - |
| 12A(i) | Provision for Depreciation | - | - | - |
| 12A(ii) | Current - Gross | - | - | - |
| (a) | Government Securities/ Approved Securities | - | - | - |
| (b) | Other Investments | - | - | - |
| i) | Investment in Equity Instruments | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| ii) | Investment in Preference Shares | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| iii) | Investments in debentures and bonds | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| iv) | Investments in Mutual Funds/Venture Capital Funds | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| v) | Investments in partnership firm | - | - | - |
| vi) | Assets acquired in satisfaction of its debts/ claims | - | - | - |
| vii) | Other investments (Please specify) | - | - | - |
| | <i>Investment in Unquoted Commercial Papers</i> | - | - | - |
| | <i>Other - current investment 1 (pl. specify)</i> | - | - | - |
| 12B | Non-Current [12B(i) - 12B(ii)] | - | - | - |
| 12B(i) | Provision for Depreciation | - | - | - |
| 12B(ii) | Non-Current - Gross | - | - | - |
| (a) | Governments Approved securities | - | - | - |
| (b) | Other Investments | - | - | - |
| i) | Investment in Equity Instruments | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| ii) | Investment in Preference Shares | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |

| | | | | |
|----------------|--|---|---|---|
| iii) | Investments in debentures and bonds | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| iv) | Investments in Mutual Funds/Venture Capital Funds | - | - | - |
| | <i>Subsidiaries/Associates/Joint Ventures/ Controlled special purpose entities</i> | - | - | - |
| | <i>Others</i> | - | - | - |
| v) | Investments in partnership firm | - | - | - |
| vi) | Other investments (Please specify) | - | - | - |
| | <i>-Other - 1 (pl. specify)</i> | - | - | - |
| | <i>-Other - 2 (pl. specify)</i> | - | - | - |
| | <i>-Other - 1 (pl. specify)</i> | - | - | - |
| | <i>-Other - 2 (pl. specify)</i> | - | - | - |
| 13 | Cash and Cash Equivalents | - | - | - |
| 13A | <i>Cash in Hand</i> | - | - | - |
| 13B | <i>Balance with Scheduled Banks</i> | - | - | - |
| (a) | <i>Current Account</i> | - | - | - |
| (b) | <i>Deposit Account</i> | - | - | - |
| (c) | <i>Cheques in Hand</i> | - | - | - |
| 13C | <i>Others</i> | - | - | - |
| (a) | <i>Earmarked balances with banks</i> | - | - | - |
| (b) | <i>Repatriation restrictions</i> | - | - | - |
| (c) | <i>Others(specify nature)</i> | - | - | - |
| i) | <i>-'Other - 1 (pl. specify)</i> | - | - | - |
| ii) | <i>-'Other - 2 (pl. specify)</i> | - | - | - |
| 14 | Loans and Advances | - | - | - |
| 14A | Secured | - | - | - |
| 14A(i) | Current | - | - | - |
| (a) | <i>Housing Loans</i> | - | - | - |
| (b) | <i>Other Loans & Advances</i> | - | - | - |
| (c) | <i>Capital Advances</i> | - | - | - |
| (d) | <i>Security Deposits</i> | - | - | - |
| (e) | <i>Related Parties</i> | - | - | - |
| 14A(ii) | Non-Current | - | - | - |
| (a) | <i>Housing Loans</i> | - | - | - |
| (b) | <i>Other Loans & Advances</i> | - | - | - |
| (c) | <i>Capital Advances</i> | - | - | - |
| (d) | <i>Security Deposits</i> | - | - | - |
| (e) | <i>Related Parties</i> | - | - | - |
| 14B | Unsecured | - | - | - |
| 14B(i) | Current | - | - | - |
| (a) | <i>Capital Advances</i> | - | - | - |
| (b) | <i>Security Deposits</i> | - | - | - |
| (c) | <i>Related Parties</i> | - | - | - |
| (d) | <i>Inter-corporate deposits</i> | - | - | - |

| | | | | |
|----------------|--|---|---|---|
| (e) | Advances to suppliers | - | - | - |
| (f) | Loans and Advances to Employee | - | - | - |
| (g) | Others | - | - | - |
| 14B(ii) | Non-Current | - | - | - |
| (a) | Capital Advances | - | - | - |
| (b) | Security Deposits | - | - | - |
| (c) | Related Parties | - | - | - |
| (d) | Inter-corporate deposits | - | - | - |
| (e) | Advances to suppliers | - | - | - |
| (f) | Loans and Advances to Employee | - | - | - |
| (g) | Others | - | - | - |
| 15 | Other Non-Current Assets | - | - | - |
| 15A | Secured | - | - | - |
| i) | Trade Receivables | - | - | - |
| ii) | Receivable Related Parties | - | - | - |
| iii) | Interest Accrued | - | - | - |
| 15B | Unsecured | - | - | - |
| i) | Trade Receivables | - | - | - |
| ii) | Receivable Related Parties | - | - | - |
| iii) | Interest Accrued | - | - | - |
| iv) | Others | - | - | - |
| 16 | Other Current Assets | - | - | - |
| 16A | Secured | - | - | - |
| i) | Trade Receivables | - | - | - |
| ii) | Receivable Related Parties | - | - | - |
| iii) | Interest Accrued | - | - | - |
| 16B | Unsecured | - | - | - |
| i) | Trade Receivables | - | - | - |
| ii) | Receivable Related Parties | - | - | - |
| iii) | Interest Accrued | - | - | - |
| iv) | Others | - | - | - |
| 17 | Contingent Liabilities (please specify) | - | - | - |
| 17A | Claims against the company not acknowledged as debt | | | |
| 17B | Guarantees | | | |
| 17C | Other money for which the company is contingently liable | | | |
| 17D | Commitments | | | |
| 17E | Estimated amount of contracts remaining to be executed on capital account and not provided for | | | |
| 17F | Uncalled liability on shares and other investments partly paid | | | |
| 17G | Other Commitments (specify nature) | | | |
| 18 | Intangible Assets | - | - | - |
| 18A | Debit balance in P & L A/cs | - | - | - |
| 18B | Preliminary & prospective expenses | | | |

| | | | | |
|-----------|--|----------|----------|----------|
| 18C | Deferred revenue expenditure | | | |
| 18D | Misc. expenses to the extent not written off | | | |
| 18E | Net other Intangibles Assets | - | - | - |
| (a) | Accumulated Depreciation on Intangible Assets | - | - | - |
| (b) | Gross other Intangible Assets | - | - | - |
| i) | <i>Goodwill</i> | - | - | - |
| ii) | <i>Brands/Trademarks</i> | - | - | - |
| iii) | <i>Computer software</i> | - | - | - |
| iv) | <i>Copyrights, and patents and other intellectual property rights, services and operating rights</i> | - | - | - |
| v) | <i>Others (specify nature)</i> | - | - | - |
| vi) | | | | |
| vii) | | | | |
| 19 | Total Assets Net of Intangible Assets | - | - | - |

Date:

Managing Director/ Chief Executive Officer

Signature with Seal

| Capital Information | | INS04-CAI | | as on 31-Mar-20 | |
|--|--|----------------------------|---------------|-----------------------|---|
| 1 Name of the Housing Finance Company | | | | | |
| | | <i>Amount Rs. in crore</i> | | | |
| 2 Adequacy of Liabilities Management Framework in place, commensurate with its business volume, through Policies & Processes, Delegated Structures, Control Systems and Board & Committee's Oversight. Please attach a separate page, if required, and indicate the Attachment in the Index. | | | | | |
| | | 31-03-2018 | 31-03-2019 | 31-03-2020 | |
| 3 Authorised Capital | | - | - | - | - |
| 3A Equity Shares | | - | - | - | - |
| 3B Convertible Preference Shares | | - | - | - | - |
| 3C Date of Last enhancement | | | | | |
| 3D Amount Last enhanced | | | | | |
| 4 Issued Capital | | - | - | - | - |
| 4A Equity Shares | | - | - | - | - |
| 4B Convertible Preference Shares | | - | - | - | - |
| 4C Date of Last enhancement | | | | | |
| 4D Amount Last enhanced | | | | | |
| 5 Subscribed Capital | | - | - | - | - |
| 5A Equity Shares | | - | - | - | - |
| 5B Convertible Preference Shares | | - | - | - | - |
| 5C Date of Last enhancement | | | | | |
| 5D Amount Last enhanced | | | | | |
| 6 Paid-up Capital | | - | - | - | - |
| 6A Equity Shares | | - | - | - | - |
| 6B Convertible Preference Shares | | - | - | - | - |
| 6C Date of Last enhancement | | | | | |
| 6D Amount Last enhanced | | | | | |
| 7A Share Application Money outstanding in books along with reasons for non-allotment? | | | | | |
| 7B Securities Premium Account - indicate in which issue premium was collected and whether there is any change in the original amount, if so why? As on the reference year of inspection | | | | | |
| 8 Whether shares listed on the Stock Exchanges | | | | | |
| 8A Name of the Stock Exchange 1 | | | | | |
| 8B Name of the Stock Exchange 2 | | | | | |
| 8C Name of the Stock Exchange 3 | | | | | |
| 9 If quoted on stock exchange/s - | | | | | |
| 9A Equity Share Price (in Rupees) | | | | | |
| 9B Traded Price (High) in the last twelve months | | | | | |
| 9C Traded Price (Low) in the last twelve months | | | | | |
| 9D If the share price is below par, state the reasons | | | | | |
| 10 Shareholding Pattern | | | | | |
| 10A As at | | 31-03-2019 | | | |
| Category of Equity Shareholder | | No. of Shareholders | No. of Shares | % age to Total Shares | |
| A Promoters and Promoters Group | | 0 | 0 | 0 | 0 |
| 1 Indian | | 0 | 0 | 0 | 0 |
| (a) Individuals/Hindu Undivided Family | | | | | |
| (b) Central Government / State Government(s) | | | | | |
| (c) Body Corporate | | | | | |
| (d) Financial Institutions/Banks | | | | | |
| (e) Any Others (specify) | | | | | |
| 2 Foreign | | 0 | 0 | 0 | 0 |
| (a) Individuals (NRIs/ Foreign Individuals) | | | | | |
| (b) Body Corporate | | | | | |
| (c) Institutions | | | | | |
| (d) Any Others (specify) | | | | | |
| B Public Shareholding | | 0 | 0 | 0 | 0 |
| 1 Institutions | | 0 | 0 | 0 | 0 |
| (a) Mutual Funds/UTI | | | | | |
| (b) Financial Institutions/Banks | | | | | |
| (c) Central Government / State Government(s) | | | | | |
| (d) Venture Capital Funds | | | | | |
| (e) Insurance Companies | | | | | |
| (f) Foreign Institutional Investors | | | | | |
| (g) Foreign Venture Capital Investors | | | | | |
| (h) Qualified Foreign Investor | | | | | |
| (i) Any Other (specify) | | | | | |
| 2 Non-institutions | | 0 | 0 | 0 | 0 |
| (a) Bodies Corporate | | | | | |
| (b) Individuals | | | | | |
| (c) Qualified Foreign Investor | | | | | |
| (d) Any Other (specify) | | | | | |
| C Total (A + B) | | 0 | 0 | 0 | 0 |
| 10B As at | | 31-03-2020 | | | |
| Category of Equity Shareholder | | No. of Shareholders | No. of Shares | % age to Total Shares | |
| A Promoters and Promoters Group | | 0 | 0 | 0 | 0 |
| 1 Indian | | 0 | 0 | 0 | 0 |
| (a) Individuals/Hindu Undivided Family | | | | | |
| (b) Central Government / State Government(s) | | | | | |
| (c) Body Corporate | | | | | |
| (d) Financial Institutions/Banks | | | | | |
| (e) Any Others (specify) | | | | | |
| 2 Foreign | | 0 | 0 | 0 | 0 |
| (a) Individuals (NRIs/ Foreign Individuals) | | | | | |
| (b) Body Corporate | | | | | |
| (c) Institutions | | | | | |
| (d) Any Others (specify) | | | | | |
| B Public Shareholding | | 0 | 0 | 0 | 0 |
| 1 Institutions | | 0 | 0 | 0 | 0 |
| (a) Mutual Funds/UTI | | | | | |
| (b) Financial Institutions/Banks | | | | | |
| (c) Central Government / State Government(s) | | | | | |
| (d) Venture Capital Funds | | | | | |
| (e) Insurance Companies | | | | | |
| (f) Foreign Institutional Investors | | | | | |
| (g) Foreign Venture Capital Investors | | | | | |
| (h) Qualified Foreign Investor | | | | | |
| (i) Any Other (specify) | | | | | |
| 2 Non-institutions | | 0 | 0 | 0 | 0 |
| (a) Bodies Corporate | | | | | |
| (b) Individuals | | | | | |
| (c) Qualified Foreign Investor | | | | | |
| (d) Any Other (specify) | | | | | |
| C Total (A + B) | | 0 | 0 | 0 | 0 |
| 11 Category of Convertible Preference Shareholder | | 31-03-2020 | | | |
| Details | | No. of Shareholders | No. of Shares | % age to Total Shares | |
| A Promoters and Promoters Group | | 0 | 0 | 0 | 0 |
| 1 Indian | | 0 | 0 | 0 | 0 |
| (a) Individuals/Hindu Undivided Family | | | | | |
| (b) Central Government / State Government(s) | | | | | |
| (c) Body Corporate | | | | | |
| (d) Financial Institutions/Banks | | | | | |
| (e) Any Others (specify) | | | | | |
| 2 Foreign | | 0 | 0 | 0 | 0 |
| (a) Individuals (NRIs/ Foreign Individuals) | | | | | |
| (b) Body Corporate | | | | | |
| (c) Institutions | | | | | |
| (d) Any Others (specify) | | | | | |
| B Public Shareholding | | 0 | 0 | 0 | 0 |
| 1 Institutions | | 0 | 0 | 0 | 0 |
| (a) Mutual Funds/UTI | | | | | |
| (b) Financial Institutions/Banks | | | | | |
| (c) Central Government / State Government(s) | | | | | |
| (d) Venture Capital Funds | | | | | |
| (e) Insurance Companies | | | | | |
| (f) Foreign Institutional Investors | | | | | |

| | | | | |
|--|--|--------------|-------------------------------|--|
| 19C | Admissible Capital Fund - Tier-II | - | - | - |
| 19D | Total Capital Funds (19A+19C) | - | - | - |
| 19E | Adjusted Value of On- & Off-Balance Sheet Items | - | - | - |
| (a) | Adjusted Value of funded risk assets, ie, on-balance sheet items | | | |
| (b) | Adjusted Value of non-funded and off-balance sheet items | | | |
| 19E | Capital to Risk Weighted Assets Ratio (CRAR) | #DIV/0! | #DIV/0! | #DIV/0! |
| (a) | Tier-I CRAR | #DIV/0! | #DIV/0! | #DIV/0! |
| (b) | Tier-II CRAR | #DIV/0! | #DIV/0! | #DIV/0! |
| 20 | Names of Non-Financial and Financial Companies, Firms and Proprietary concerns in which the company, its directors, major share- | | | |
| | Name | Rs. in crore | Max. exposure during the year | Exposure* at the end of the current year |
| 20A | HFCs in the Group (other than subsidiaries) | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20B | Subsidiary HFCs | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20C | Other subsidiaries | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20D | Other companies not in the Group | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20E | Other companies with which the company had substantial and/or frequent transactions | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20F | Other HFCs holding 10% or more of the equity capital in the company | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20G | HFCs, other than subsidiaries and group companies, whose unquoted shares and | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20H | Companies in which the employees of the company, its subsidiaries and group | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20I | Other companies, firms and proprietary concerns in which any director or other | | 0.00 | 0.00 |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| 20J | Total (20A to 20I) | | 0.00 | 0.00 |
| * Please furnish the details of exposures separately in respect of (a) Investments in shares, (ii) Investment in debentures/bonds (c) Loans and advances (d) other | | | | |
| Date: | Managing Director/ Chief Executive Officer | | | |
| | Signature with Seal | | | |
| Note : | | | | |
| Exposure* includes loans and advances, ICDs, bills purchased/discounted, lease and hire purchase finance extended, investments in shares, debentures/bonds, 'Substantial interest' means holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the paid up capital of 'Major shareholders' would mean any person, who together with his spouse and minor children, hold 10 per cent or more of the equity in the company. | | | | |

| | | |
|-----------------|------------------|-------------------------|
| Deposits | INS05-DEP | as on 31-03-2020 |
|-----------------|------------------|-------------------------|

| 1 | Name of the Housing Finance Company | | | |
|----------------------------|---|------------|------------|------------|
| <i>Amount Rs. in crore</i> | | | | |
| 2 | Details of Public Deposits | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 2A | Public Deposits - Principal Outstanding | 0.00 | 0.00 | 0.00 |
| (a) | Deposits from Public in the form of Fixed Deposits, Recurring Deposits, etc. | | | |
| (b) | Deposits received by a Public Ltd. Company from its Shareholders | | | |
| (c) | Deposits received by a Pvt. Ltd. Company from Joint Shareholders other than the First named Shareholders | | | |
| (d) | Deposits from Non-Resident Indians | | | |
| (e) | Money received from Individuals and Non-corporates by issue of Unsecured /partly Secured Debentures & Bonds | | | |
| (f) | Any other Deposits (please specify) | | | |
| 2B | Public Deposits - Total Outstanding (incl. Interest) | 0.00 | 0.00 | 0.00 |
| (a) | Deposits from Public in the form of Fixed Deposits, Recurring Deposits, etc. | | | |
| (b) | Deposits received by a Public Ltd. Company from its Shareholders | | | |
| (c) | Deposits received by a Pvt. Ltd. Company from Joint Shareholders other than the First named Shareholders | | | |
| (d) | Deposits from Non-Resident Indians | | | |
| (e) | Money received from Individuals and Non-corporates by issue of Unsecured /partly Secured Debentures & Bonds | | | |
| (f) | Any other Deposits (please specify) | | | |
| 3 | Details of Exempted Borrowings | 0.00 | 0.00 | 0.00 |
| 3A | Domestic Sources | 0.00 | 0.00 | 0.00 |
| (a) | Borrowings from Central / State Government /local authority or money received from others, the repayment of which is guaranteed by the Central or State Government(s) | | | |
| (b) | Borrowings from NHB (including Refinance) | 0.00 | 0.00 | 0.00 |
| (c) | Borrowings from Banks | | | |
| (d) | Borrowings from Financial Institutions | | | |
| (e) | Money received from Other Companies | | | |
| (f) | Money received from Directors / Relatives of Directors | | | |
| (g) | 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) | | | |
| (h) | Money received from Employees of the Company by way of Security Deposit | | | |
| (i) | 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 | | | |
| (j) | Money received by issue of Bonds/Debentures/ Convertible Debentures, which are fully secured by mortgage of immovable properties, etc. ¹ | | | |

| | | | | |
|--|---|------------------|------------------|------------------|
| (k) | 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 | | | |
| (l) | Money brought in by promoters by way of unsecured loans in pursuance of stipulations of lending institutions | | | |
| (m) | Commercial Papers | 0.00 | 0.00 | 0.00 |
| (n) | Money received from Mutual Funds | | | |
| (o) | Money received as Hybrid Debt or Subordinated Debt having maturity of 60 months & above | | | |
| (p) | Others (Please specify) | | | |
| 3B | Foreign Sources ² | 0.00 | 0.00 | 0.00 |
| (a) | External Commercial Borrowings | | | |
| (b) | Overseas Corporate Bodies | | | |
| (c) | Foreign Government/ Authority | | | |
| (d) | Foreign National | | | |
| (e) | Others (Please specify) | | | |
| 4 | Amounts payable within one year from the reference date of inspection | 0.00 | 0.00 | 0.00 |
| (a) | Deposits from Public in the form of FDs, RDs, etc. | | | |
| (b) | Inter-Corporate Deposits / Loans | | | |
| (c) | Loans & Advances (all sources) | | | |
| (d) | Debentures | | | |
| (e) | Commercial Papers | | | |
| (f) | Others (Please specify) | | | |
| 5 | Amount receivable within one year from the reference | 0.00 | 0.00 | 0.00 |
| (a) | Recovery of Loans and Advances (including Bills purchased & discounted, ICDs, Investments in CP/ short-term Debentures) and interest/ discount thereon) | | | |
| (b) | Lease Receivables | | | |
| (c) | Hire Purchase Receivables | | | |
| (d) | Others (Please specify) | | | |
| <i>(If there is considerable shortfall in 5 over 4, please explain the mismatches in a separate sheet indicating as to how the company proposes to meet it).</i> | | | | |
| 1. In the case of partly convertible unsecured bonds and debentures, the non-convertible amount of the bonds/debentures subscribed by persons other than banks, specified financial institutions and companies should be included in the amount against, unsecured debentures and bonds under 2. | | | | |
| 2. Please give details of permission obtained from Reserve Bank of India/ Government of India. | | | | |
| | (Amt. Rs. in crore) | 31-Mar-18 | 31-Mar-19 | 31-Mar-20 |
| 6A | Opening Balance of Public Deposit (Principal) | | | |
| 6B | Opening Balance - No. of Public Deposit A/cs. | | | |
| 7 | Type-wise Public Deposit Mobilised (Principal) | 2017-18 | 2018-19 | 2019-20 |
| 7A | Total - Amt. | 0.00 | 0.00 | 0.00 |
| 7B | Total - A/cs. | 0 | 0 | 0 |
| 7C | Fixed Deposit - Amt. | | | |
| 7D | Fixed Deposit - A/cs. | | | |
| 7E | Recurring Deposit - Amt. | | | |
| 7F | Recurring Deposit - A/cs. | | | |

| | | | | |
|--------|--|------|------|------|
| 7G | Other Deposit - Amt. | | | |
| 7H | Other Deposit - A/cs. | | | |
| 8 | Category-wise Public Deposit Mobilised (Principal) | | | |
| 8A | Total - Amt. | 0.00 | 0.00 | 0.00 |
| 8B | Total - A/cs. | 0 | 0 | 0 |
| 8C | General - Amt. | | | |
| 8D | General - A/cs. | | | |
| 8E | Senior Citizen - Amt. | | | |
| 8F | Senior Citizen - A/cs. | | | |
| 8G | Women - Amt. | | | |
| 8H | Women - A/cs. | | | |
| 8I | NRIs - Amt. | | | |
| 8J | NRIs - A/cs. | | | |
| 8K | Employees - Amt. | | | |
| 8L | Employees - A/cs. | | | |
| 8M | Shareholders - Amt. | | | |
| 8N | Shareholders - A/cs. | | | |
| 9A | State-wise Public Deposit Amt. Mobilised (Principal) | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |

| | | | | |
|--------|--|------|------|------|
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 9B | State-wise Public Deposit Number of A/cs Mobilised | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 10 | Source-wise Public Deposit Mobilised (Principal) | | | |
| 10A | Total - Amt. | 0.00 | 0.00 | 0.00 |
| 10B | Total - A/cs. | 0 | 0 | 0 |
| 10C | Direct - Amt. | | | |
| 10D | Direct - Deposit A/cs. | | | |
| 10E | Brokers - Amt. | | | |
| 10F | Brokers - A/cs. | | | |
| 10G | Others - Amt. | | | |
| 10H | Others - A/cs. | | | |

| | | | | |
|-------|--|------------|------------|------------|
| 11A | Public Deposits Amt. Repaid (Principal) | | | |
| 11B | Public Deposits Number of A/cs Repaid | | | |
| | (Amt. Rs. in crore) As on | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 12A | Closing Balance of Public Deposit Amt. (Principal) | 0.00 | 0.00 | 0.00 |
| 12B | Closing Balance of Public Deposit A/cs. | 0 | 0 | 0 |
| 13 | Type-wise Public Deposit O/s | | | |
| 13A | Total - Amt. | 0.00 | 0.00 | 0.00 |
| 13B | Total - A/cs. | 0 | 0 | 0 |
| 13C | Fixed Deposit - Amt. | | | |
| 13D | Fixed Deposit - A/cs. | | | |
| 13E | Recurring Deposit - Amt. | | | |
| 13F | Recurring Deposit - A/cs. | | | |
| 13G | Other Deposit - Amt. | | | |
| 13H | Other Deposit - A/cs. | | | |
| 14 | Category-wise Public Deposit O/s | | | |
| 14A | Total - Amt. | 0.00 | 0.00 | 0.00 |
| 14B | Total - A/cs. | 0 | 0 | 0 |
| 14C | General - Amt. | | | |
| 14D | General - A/cs. | | | |
| 14E | Senior Citizen - Amt. | | | |
| 14F | Senior Citizen - A/cs. | | | |
| 14G | Women - Amt. | | | |
| 14H | Women - A/cs. | | | |
| 14I | NRIs - Amt. | | | |
| 14J | NRIs - A/cs. | | | |
| 14K | Employees - Amt. | | | |
| 14L | Employees - A/cs. | | | |
| 14M | Shareholders - Amt. | | | |
| 14N | Shareholders - A/cs. | | | |
| 15A | State-wise Public Deposit Amt. O/s | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |

| | | | | |
|--------|--|------|------|------|
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 15B | State-wise Public Deposit Number of A/cs O/s | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |

| | | | | |
|------------|--|-------------------|-------------------|-------------------|
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 16 | Type-wise non-regulated Deposit Mobilised | 2017-18 | 2018-19 | 2019-20 |
| 16A | Total - Amt. (excluding Public Deposit) | 0.00 | 0.00 | 0.00 |
| 16B | Total - A/cs. (excluding Public Deposit) | 0 | 0 | 0 |
| 16C | | | | |
| 16D | | | | |
| 16E | | | | |
| 16F | | | | |
| 16G | | | | |
| 16H | | | | |
| 16I | | | | |
| 16J | | | | |
| 17 | Type-wise non-regulated Deposit O/s | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 17A | Total - Amt. (excluding Public Deposit) | 0.00 | 0.00 | 0.00 |
| 17B | Total - A/cs. (excluding Public Deposit) | 0 | 0 | 0 |
| 17C | _____ - Amt. | | | |
| 17D | _____ - Deposit A/cs. | | | |
| 17E | _____ - Amt. | | | |
| 17F | _____ - Deposit A/cs. | | | |
| 17G | _____ - Amt. | | | |
| 17H | _____ - Deposit A/cs. | | | |
| 17I | _____ - Amt. | | | |
| 17J | _____ - Deposit A/cs. | | | |
| 18 | Brokerage, Conveyance, etc. Paid on Public Deposits | 2017-18 | 2018-19 | 2019-20 |
| 18A | Brokerage, Commission, Incentives, etc. paid | | | |
| 18B | Reimbursement of Expenses | | | |
| 19A | Overdue Public Deposits < 7 years | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| (i) | Unclaimed - Amt. O/s | | | |
| (ii) | Unclaimed- No. of A/cs. O/s | | | |
| (iii) | Disputed - Amt. O/s | | | |
| (iv) | Disputed - No. of A/cs. O/s | | | |
| (v) | Seized/Frozen - Amt. O/s | | | |
| (vi) | Seized/Frozen - No. of A/cs. O/s | | | |
| 19B | Overdue Public Deposits - 7 years or more | | | |
| (i) | Amt. Transferred to IEPF | | | |
| (ii) | No. of A/cs. Closed after transfer to IEPF | | | |
| (iii) | Amt. Not Transferred | | | |
| (iv) | No. of A/cs. Not Closed | | | |
| 20 | Application Form/ Advertisement/SILA Details | | | |
| (i) | Date of Board Approval | | | |
| (ii) | Date of Advt. Appeared (Paper & Electronic) | | | |
| (iii) | Notification of Change T & C on Advertisement | | | |
| (iv) | Date of filing SILA with NHB | | | |
| (v) | Notification of Change T & C through SILA | | | |
| (vi) | Application Form/Pamphlets | | | |

Date:

Managing Director/ Chief Executive Officer

Signature with Seal

| Borrowings | | INS06-BOR | as on | 31-03-2020 |
|------------|---|----------------------------|-------------------|-------------------|
| 1 | Name of the Housing Finance Company | | | |
| | | <i>Amount Rs. in crore</i> | | |
| 2 | Borrowings authorized by the Shareholders | | | |
| 2A | AGM/EGM Resolution (Pl. attach a copy) | | | |
| 2B | Date of filing with ROC (Pl. attach a copy) | | | |
| | | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 2C | Authorized Borrowing Limit | | | |
| 2D | Regulatory Borrowing Limit | | | |
| 2E | Authorized over the Regulatory Limit (2C-2D) | 0.00 | 0.00 | 0.00 |
| 3 | Details of Inter-Corporate Deposits (ICDs) | | | |
| 3A | Opening No. of Investors | | | |
| 3B | Opening O/s. Amt. of ICDs | | | |
| 3C | Opening No. of ICDs | | | |
| 3D | Minimum Interest Rate | | | |
| 3E | Maximum Interest Rate | | | |
| 3F | Minimum Maturity Period | | | |
| 3G | Maximum Maturity Period | | | |
| 3H | No. of Investors invested during the year | | | |
| 3I | Amt. of ICDs issued during the year | | | |
| 3J | No. of ICDs issued during the year | | | |
| 3K | No. of Investors to whom Roll Overs were made | | | |
| 3L | Amt. of ICDs Rolled Over | | | |
| 3M | No. of ICDs Rolled Over | | | |
| 3N | No. Investors paid back during the year | | | |
| 3O | Amt. of ICDs closed during the year | | | |
| 3P | No. of ICDs closed during the year | | | |
| 3Q | Closing No. of Investors | | | |
| 3R | Closing O/s. Amt. of ICDs | | | |
| 3S | Closing No. of ICDs | | | |
| 3T | No. of Subsidiaries/ Assoc. Cos./Gp. Cos. | | | |
| 3U | Amt. of O/s. ICDs | | | |
| 3V | No. of ICDs | | | |
| 3W | No. of Institutions to whom Overdue | | | |
| 3X | Amt. of ICDs Overdue O/s. | | | |
| 3Y | No. of ICDs Overdue | | | |
| 4 | Details of Bonds/Debentures Issued | | | |
| 4A | Opening No. of Investors | | | |
| 4B | Opening O/s. Amt. | | | |
| 4C | Opening No. of Bonds/Debentures | | | |
| 4D | Minimum Interest Rate % p.a. | | | |
| 4E | Maximum Interest Rate % p.a. | | | |
| 4F | Weighted Average Rate % p.a. | | | |
| 4G | Minimum Maturity Period | | | |
| 4H | Maximum Maturity Period | | | |
| 4I | No. of Investors Invested during the year | | | |
| 4J | Amt. issued during the year | | | |
| 4K | Numbers issued during the year | | | |
| 4L | No. of Investors paid back during the year | | | |
| 4M | Amt. repaid during the year | | | |
| 4N | Numbers repaid during the year | | | |
| 4O | Closing No. of Investors | | | |
| 4P | Closing O/s. Amt. | | | |
| 4Q | Closing No. of Bonds/Debentures | | | |
| 4R | No. of Institutions to whom Overdue | | | |

| | | | | |
|----------|---|--|--|--|
| 4S | Amt. Overdue | | | |
| 4T | No. of Bonds/Debentures Overdue | | | |
| 5 | Details of Secured Bonds/Debentures Issued | | | |
| 5A | Opening No. of Investors | | | |
| 5B | Opening O/s. Amt. | | | |
| 5C | Opening No. of Secured Bonds/Debentures | | | |
| 5D | Minimum Interest Rate % p.a. | | | |
| 5E | Maximum Interest Rate % p.a. | | | |
| 5F | Weighted Average Rate % p.a. | | | |
| 5G | Minimum Maturity Period | | | |
| 5H | Maximum Maturity Period | | | |
| 5I | No. of Investors Invested during the year | | | |
| 5J | Amt. issued during the year | | | |
| 5K | Numbers issued during the year | | | |
| 5L | No. of Investors paid back during the year | | | |
| 5M | Amt. repaid during the year | | | |
| 5N | Numbers repaid during the year | | | |
| 5O | Closing No. of Investors | | | |
| 5P | Closing O/s. Amt. | | | |
| 5Q | Closing No. of Secured Bonds/Debentures | | | |
| 5R | No. of Institutions to whom Overdue | | | |
| 5S | Amt. Overdue | | | |
| 5T | No. of Secured Bonds/Debentures Overdue | | | |
| 5U | Amount of Security Cover Available | | | |
| 5V | Amount for Immovable Property | | | |
| 5W | Amount of Book Debts | | | |
| 5X | Amount of Negative Lien & Power Attorney cover | | | |
| 5Y | Shortfall in Security Cover | | | |
| 6 | Details of Unsecured Bonds/Debentures Issued | | | |
| 6A | Opening No. of Investors | | | |
| 6B | Opening O/s. Amt. | | | |
| 6C | Opening No. of unsecured Bonds/Debentures | | | |
| 6D | Minimum Interest Rate % p.a. | | | |
| 6E | Maximum Interest Rate % p.a. | | | |
| 6F | Weighted Average Rate % p.a. | | | |
| 6G | Minimum Maturity Period | | | |
| 6H | Maximum Maturity Period | | | |
| 6I | No. of Investors Invested during the year | | | |
| 6J | Amt. issued during the year | | | |
| 6K | Numbers issued during the year | | | |
| 6L | No. of Investors paid back during the year | | | |
| 6M | Amt. repaid during the year | | | |
| 6N | Numbers repaid during the year | | | |
| 6O | Closing No. of Investors | | | |
| 6P | Closing O/s. Amt. | | | |
| 6Q | Closing No. of unsecured Bonds/Debentures | | | |
| 6R | No. of Institutions to whom Overdue | | | |
| 6S | Amt. Overdue | | | |
| 6T | No. of unsecured Bonds/Debentures Overdue | | | |
| 7 | Qualified Subordinated Debt | | | |
| 7A | Opening No. of Investors | | | |
| 7B | Opening O/s. Amt. | | | |
| 7C | Opening No. of unsecured Bonds/Debentures | | | |
| 7D | Minimum Interest Rate % p.a. | | | |
| 7E | Maximum Interest Rate % p.a. | | | |
| 7F | Weighted Average Rate % p.a. | | | |

| | | | | |
|-----------|---|--|--|--|
| 7G | Minimum Maturity Period | | | |
| 7H | Maximum Maturity Period | | | |
| 7I | No. of Investors Invested during the year | | | |
| 7J | Amt. issued during the year | | | |
| 7K | Numbers issued during the year | | | |
| 7L | No. of Investors paid back during the year | | | |
| 7M | Amt. repaid during the year | | | |
| 7N | Numbers repaid during the year | | | |
| 7O | Closing No. of Investors | | | |
| 7P | Closing O/s. Amt. | | | |
| 7Q | Closing No. of unsecured Bonds/Debentures | | | |
| 7R | Amt. considered for Tier II Capital | | | |
| 8 | Details of Public Issue of Bonds/Debentures | | | |
| 8A | Opening No. of Investors | | | |
| 8B | Opening O/s. Amt. | | | |
| 8C | Opening No. of Bonds/Debentures | | | |
| 8D | Minimum Interest Rate % p.a. | | | |
| 8E | Maximum Interest Rate % p.a. | | | |
| 8F | Weighted Average Rate % p.a. | | | |
| 8G | Minimum Maturity Period | | | |
| 8H | Maximum Maturity Period | | | |
| 8I | No. of Investors Invested during the year | | | |
| 8J | Amt. issued during the year | | | |
| 8K | Numbers issued during the year | | | |
| 8L | No. of Investors repaid during the year | | | |
| 8M | Amt. repaid during the year | | | |
| 8N | Numbers repaid during the year | | | |
| 8O | Closing No. of Investors | | | |
| 8P | Closing O/s. Amt. | | | |
| 8Q | Closing No. of Bonds/Debentures | | | |
| 9 | Details of Private Issue of Bonds/Debentures | | | |
| 9A | Opening No. of Investors | | | |
| 9B | Opening O/s. Amt. | | | |
| 9C | Opening No. of Bonds/Debentures | | | |
| 9D | Minimum Interest Rate % p.a. | | | |
| 9E | Maximum Interest Rate % p.a. | | | |
| 9F | Weighted Average Rate % p.a. | | | |
| 9G | Minimum Maturity Period | | | |
| 9H | Maximum Maturity Period | | | |
| 9I | No. of Investors Invested during the year | | | |
| 9J | Amt. issued during the year | | | |
| 9K | Numbers issued during the year | | | |
| 9L | No. of Investors repaid during the year | | | |
| 9M | Amt. repaid during the year | | | |
| 9N | Numbers repaid during the year | | | |
| 9O | Closing No. of Investors | | | |
| 9P | Closing O/s. Amt. | | | |
| 9Q | Closing No. of Bonds/Debentures | | | |
| 10 | Details of Current Liabilities from NHB | | | |
| 10A | Opening O/s. Balance - Secured Nature | | | |
| 10B | Received Amt. during the year - Secured Nature | | | |
| 10C | Closing O/s. Balance - Secured Nature | | | |
| 10D | Minimum Interest Rate % p.a. | | | |
| 10E | Maximum Interest Rate % p.a. | | | |
| 10F | Weighted Average Rate % p.a. | | | |
| 10G | Minimum Maturity Period | | | |

| | | | | |
|-----------|---|--|--|--|
| 10H | Maximum Maturity Period | | | |
| 10I | Opening O/s. Balance - Unsecured Nature | | | |
| 10J | Received Amt. during the year - Unsecured Nature | | | |
| 10K | Closing O/s. Balance - Unsecured Nature | | | |
| 10L | Minimum Interest Rate % p.a. | | | |
| 10M | Maximum Interest Rate % p.a. | | | |
| 10N | Weighted Average Rate % p.a. | | | |
| 10O | Minimum Maturity Period | | | |
| 10P | Maximum Maturity Period | | | |
| 11 | Details of Non-Current Liabilities from NHB | | | |
| 11A | Opening O/s. Balance - Secured Nature | | | |
| 11B | Received Amt. during the year - Secured Nature | | | |
| 11C | Closing O/s. Balance - Secured Nature | | | |
| 11D | Minimum Interest Rate % p.a. | | | |
| 11E | Maximum Interest Rate % p.a. | | | |
| 11F | Weighted Average Rate % p.a. | | | |
| 11G | Minimum Maturity Period | | | |
| 11H | Maximum Maturity Period | | | |
| 11I | Opening O/s. Balance - Unsecured Nature | | | |
| 11J | Received Amt. during the year - Unsecured Nature | | | |
| 11K | Closing O/s. Balance - Unsecured Nature | | | |
| 11L | Minimum Interest Rate % p.a. | | | |
| 11M | Maximum Interest Rate % p.a. | | | |
| 11N | Weighted Average Rate % p.a. | | | |
| 11O | Minimum Maturity Period | | | |
| 11P | Maximum Maturity Period | | | |
| 12 | Details of Current Liabilities from Group Institutions | | | |
| 12A | Opening O/s. Balance - Secured Nature | | | |
| 12B | Received Amt. during the year - Secured Nature | | | |
| 12C | Closing O/s. Balance - Secured Nature | | | |
| 12D | Minimum Interest Rate % p.a. | | | |
| 12E | Maximum Interest Rate % p.a. | | | |
| 12F | Weighted Average Rate % p.a. | | | |
| 12G | Minimum Maturity Period | | | |
| 12H | Maximum Maturity Period | | | |
| 12I | Opening O/s. Balance - Unsecured Nature | | | |
| 12J | Received Amt. during the year - Unsecured Nature | | | |
| 12K | Closing O/s. Balance - Unsecured Nature | | | |
| 12L | Minimum Interest Rate % p.a. | | | |
| 12M | Maximum Interest Rate % p.a. | | | |
| 12N | Weighted Average Rate % p.a. | | | |
| 12O | Minimum Maturity Period | | | |
| 12P | Maximum Maturity Period | | | |
| 13 | Details of Non-Current Liabilities from Group Institutions | | | |
| 13A | Opening O/s. Balance - Secured Nature | | | |
| 13B | Received Amt. during the year - Secured Nature | | | |
| 13C | Closing O/s. Balance - Secured Nature | | | |
| 13D | Minimum Interest Rate % p.a. | | | |
| 13E | Maximum Interest Rate % p.a. | | | |
| 13F | Weighted Average Rate % p.a. | | | |
| 13G | Minimum Maturity Period | | | |
| 13H | Maximum Maturity Period | | | |
| 13I | Opening O/s. Balance - Unsecured Nature | | | |
| 13J | Received Amt. during the year - Unsecured Nature | | | |
| 13K | Closing O/s. Balance - Unsecured Nature | | | |
| 13L | Minimum Interest Rate % p.a. | | | |

| | | | | |
|-----------|---|--|--|--|
| 13M | Maximum Interest Rate % p.a. | | | |
| 13N | Weighted Average Rate % p.a. | | | |
| 13O | Minimum Maturity Period | | | |
| 13P | Maximum Maturity Period | | | |
| 14 | Details of Current Liabilities from Scheduled Banks | | | |
| 14A | Opening O/s. Balance - Secured Nature | | | |
| 14B | Received Amt. during the year - Secured Nature | | | |
| 14C | Closing O/s. Balance - Secured Nature | | | |
| 14D | Minimum Interest Rate % p.a. | | | |
| 14E | Maximum Interest Rate % p.a. | | | |
| 14F | Weighted Average Rate % p.a. | | | |
| 14G | Minimum Maturity Period | | | |
| 14H | Maximum Maturity Period | | | |
| 14I | Opening O/s. Balance - Unsecured Nature | | | |
| 14J | Received Amt. during the year - Unsecured Nature | | | |
| 14K | Closing O/s. Balance - Unsecured Nature | | | |
| 14L | Minimum Interest Rate % p.a. | | | |
| 14M | Maximum Interest Rate % p.a. | | | |
| 14N | Weighted Average Rate % p.a. | | | |
| 14O | Minimum Maturity Period | | | |
| 14P | Maximum Maturity Period | | | |
| 15 | Details of Non-Current Liabilities from Scheduled Banks | | | |
| 15A | Opening O/s. Balance - Secured Nature | | | |
| 15B | Received Amt. during the year - Secured Nature | | | |
| 15C | Closing O/s. Balance - Secured Nature | | | |
| 15D | Minimum Interest Rate % p.a. | | | |
| 15E | Maximum Interest Rate % p.a. | | | |
| 15F | Weighted Average Rate % p.a. | | | |
| 15G | Minimum Maturity Period | | | |
| 15H | Maximum Maturity Period | | | |
| 15I | Opening O/s. Balance - Unsecured Nature | | | |
| 15J | Received Amt. during the year - Unsecured Nature | | | |
| 15K | Closing O/s. Balance - Unsecured Nature | | | |
| 15L | Minimum Interest Rate % p.a. | | | |
| 15M | Maximum Interest Rate % p.a. | | | |
| 15N | Weighted Average Rate % p.a. | | | |
| 15O | Minimum Maturity Period | | | |
| 15P | Maximum Maturity Period | | | |
| 16 | Details of Current Liabilities from Foreign Institutions | | | |
| 16A | Opening O/s. Balance - Secured Nature | | | |
| 16B | Received Amt. during the year - Secured Nature | | | |
| 16C | Closing O/s. Balance - Secured Nature | | | |
| 16D | Minimum Interest Rate % p.a. | | | |
| 16E | Maximum Interest Rate % p.a. | | | |
| 16F | Weighted Average Rate % p.a. | | | |
| 16G | Minimum Maturity Period | | | |
| 16H | Maximum Maturity Period | | | |
| 16I | Opening O/s. Balance - Unsecured Nature | | | |
| 16J | Received Amt. during the year - Unsecured Nature | | | |
| 16K | Closing O/s. Balance - Unsecured Nature | | | |
| 16L | Minimum Interest Rate % p.a. | | | |
| 16M | Maximum Interest Rate % p.a. | | | |
| 16N | Weighted Average Rate % p.a. | | | |
| 16O | Minimum Maturity Period | | | |
| 16P | Maximum Maturity Period | | | |
| 17 | Details of Non-Current Liabilities from Foreign Institutions | | | |

| | | | | |
|-----------|---|--|--|--|
| 17A | Opening O/s. Balance - Secured Nature | | | |
| 17B | Received Amt. during the year - Secured Nature | | | |
| 17C | Closing O/s. Balance - Secured Nature | | | |
| 17D | Minimum Interest Rate % p.a. | | | |
| 17E | Maximum Interest Rate % p.a. | | | |
| 17F | Weighted Average Rate % p.a. | | | |
| 17G | Minimum Maturity Period | | | |
| 17H | Maximum Maturity Period | | | |
| 17I | Opening O/s. Balance - Unsecured Nature | | | |
| 17J | Received Amt. during the year - Unsecured Nature | | | |
| 17K | Closing O/s. Balance - Unsecured Nature | | | |
| 17L | Minimum Interest Rate % p.a. | | | |
| 17M | Maximum Interest Rate % p.a. | | | |
| 17N | Weighted Average Rate % p.a. | | | |
| 17O | Minimum Maturity Period | | | |
| 17P | Maximum Maturity Period | | | |
| 18 | Security on Borrowings | | | |
| 18A | Number of Securities Charged | | | |
| 18B | Extent of Charge Cover Available | | | |
| 18C | Date of Creation of Charge | | | |
| 18D | Number of Trustees Appointed | | | |
| 18E | Last Date of Valuation of Security | | | |
| 19 | Defaults, if any | | | |
| 19A | Payment of Interest | | | |
| 19B | Payment of Principal | | | |
| 19C | Payment of Interest and Principal | | | |
| 19D | Board Review, if any | | | |
| 20 | Safety-nets Available | | | |
| 20A | Liquidity Management Reserves Available | | | |
| 20B | Provisions for Contingencies Made | | | |
| 20C | Debt to Equity Ratio Maintained | | | |
| 20D | Proportion of Shareholders' Fund to Other Liabilities | | | |
| 20E | Proportion of Cash and Bank Balances to Overall Liabilities | | | |

Date:

Managing Director/ Chief Executive Officer
Signature with Seal

| | | |
|---------------------------|------------------|-------------------------|
| Loans and Advances | INS07-LNA | as on 31-03-2020 |
|---------------------------|------------------|-------------------------|

| 1 | Name of the Housing Finance Company | <i>Amount Rs. in crore</i> | | |
|----------|--|--|-------------------|-------------------|
| | | <i>Amount Rs. in crore</i> | | |
| 2A | Adequacy of Assets Management Framework in place commensurate with its business volume, through Policies & Processes, Delegated Structures, Control Systems and Board & Committee's Oversight. Please attach a separate page, if required, and indicate the Attachment in the Index. | Please also enclose a copy of the Lending Policy, and Guidelines for Due-diligence, Underwriting, Pre and Post-disbursal, Documentation Process etc. | | |
| 2B | Data Dump on 100 accounts comprising of different categories i.e. top 5 each under ICDs, Investments in Debt/Equity/Hybrid, Lease, and Hypothecation categories; and the balance under Housing Loans and Non-Housing Loans provided against Housing and other Collaterals should be sent under two different types i.e. Secured and Unsecured. | Details to be provided include Loan Account No., Category of Loan, Secured/Unsecured, Date of Disbursement, Amount of Disbursement, Rate of Interest, Amount Outstanding along with current Asset Classification. | | |
| 2C | Data Dump on top 100 accounts by combining all link loans, investments, etc. for determining single borrower exposure and single group of borrowers exposure limit | Details to be provided include Loan Account No., Category of Loan/Investment, Secured/Unsecured, Date of Disbursement, Amount of Disbursement, Rate of Interest, Amount Outstanding along with current Asset Classification. | | |
| 2D | Data Dump for migration analysis of all NPAs as on 31-03-2016 and 31-03-2017, along with category of NPAs | As per the format attached (Cust MA and Bra MA) | | |
| 2E | Data Dump of all accounts, which were having overdues of > 60days but upto 90 days, as on 31-03-2017 | Details to be provided include Loan Account No., Name of the Branch, Category of Loan/Investment, Date of Overdue, Amount Outstanding, and Provisioning made. | | |
| 2F | Data Dump of all accounts of branches to be inspected | To be sought by the Inspection Team | | |
| | (Amt. Rs. in crore) | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 3 | Borrower-wise Housing Loans Disbursed (Nos.) | 0 | 0 | 0 |
| 3A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 3B | Builders and Projects | | | |
| 3C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 3D | Others (include _____) | | | |
| 4 | Borrower-wise Housing Loan Amt. Disbursed | 0.00 | 0.00 | 0.00 |
| 4A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |

| | | | | |
|----------|--|-------------|-------------|-------------|
| 4B | Builders and Projects | | | |
| 4C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 4D | Others (include _____) | | | |
| 5 | Borrower-wise Housing Loan Accounts O/s. (Nos.) | 0 | 0 | 0 |
| 5A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 5B | Builders and Projects | | | |
| 5C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 5D | Others (include _____) | | | |
| 6 | Borrower-wise Housing Loan Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 6A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 6B | Builders and Projects | | | |
| 6C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 6D | Others (include _____) | | | |
| 7 | Borrower-wise Home Equity Loans Disbursed (Nos.) | 0 | 0 | 0 |
| 7A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 7B | Builders and Projects | | | |
| 7C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 7D | Others (include _____) | | | |
| 8 | Borrower-wise Home Equity Amt. Disbursed | 0.00 | 0.00 | 0.00 |
| 8A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |

| | | | | |
|-----|--|------|------|------|
| 8B | Builders and Projects | | | |
| 8C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 8D | Others (include _____) | | | |
| 9 | Borrower-wise Home Equity Accounts O/s. (Nos.) | 0 | 0 | 0 |
| 9A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 9B | Builders and Projects | | | |
| 9C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 9D | Others (include _____) | | | |
| 10 | Borrower-wise Home Equity Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 10A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 10B | Builders and Projects | | | |
| 10C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 10D | Others (include _____) | | | |
| 11 | Borrower-wise Other Loans Disbursed (Nos.) | 0 | 0 | 0 |
| 11A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 11B | Builders and Projects | | | |
| 11C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 11D | Others (include _____) | | | |
| 12 | Borrower-wise Other Loans Amt. Disbursed | 0.00 | 0.00 | 0.00 |
| 12A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 12B | Builders and Projects | | | |
| 12C | Corporates | 0.00 | 0.00 | 0.00 |

| | | | | |
|-----------|--|-------------|-------------|-------------|
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 12D | Others (include _____) | | | |
| 13 | Borrower-wise Other Loans Accounts O/s. (Nos.) | 0 | 0 | 0 |
| 13A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 13B | Builders and Projects | | | |
| 13C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 13D | Others (include _____) | | | |
| 14 | Borrower-wise Other Loans Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 14A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 14B | Builders and Projects | | | |
| 14C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 14D | Others (include _____) | | | |
| 15 | Borrower-wise Hsg. Loan A/cs Restructured (Nos.) | 0 | 0 | 0 |
| 15A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 15B | Builders and Projects | | | |
| 15C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 15D | Others (include _____) | | | |
| 16 | Borrower-wise Housing Loan Amt. Restructured | 0.00 | 0.00 | 0.00 |
| 16A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 16B | Builders and Projects | | | |
| 16C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |

| | | | | |
|-----------|--|-------------|-------------|-------------|
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 16D | Others (include _____) | | | |
| 17 | Borrower-wise Non-Hsg. Loan A/cs Restructured (Nos.) | 0 | 0 | 0 |
| 17A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 17B | Builders and Projects | | | |
| 17C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 17D | Others (include _____) | | | |
| 18 | Borrower-wise Non-Housing Loan Amt. Restructured | 0.00 | 0.00 | 0.00 |
| 18A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 18B | Builders and Projects | | | |
| 18C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 18D | Others (include _____) | | | |
| 19 | Borrower-wise Hsg. Loan A/cs OTS (Nos.) | 0 | 0 | 0 |
| 19A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 19B | Builders and Projects | | | |
| 19C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 19D | Others (include _____) | | | |
| 20 | Borrower-wise Housing Loan Amt. OTS | 0.00 | 0.00 | 0.00 |
| 20A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 20B | Builders and Projects | | | |
| 20C | Corporates | 0.00 | 0.00 | 0.00 |

| | | | | |
|-----------|--|-------------|-------------|-------------|
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 20D | Others (include _____) | | | |
| 21 | Borrower-wise Non-Hsg. Loan A/cs OTS (Nos.) | 0 | 0 | 0 |
| 21A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 21B | Builders and Projects | | | |
| 21C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 21D | Others (include _____) | | | |
| 22 | Borrower-wise Non-Housing Loan Amt. OTS | 0.00 | 0.00 | 0.00 |
| 22A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 22B | Builders and Projects | | | |
| 22C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 22D | Others (include _____) | | | |
| 23 | Borrower-wise Hsg. Loan A/cs Write-off (Nos.) | 0 | 0 | 0 |
| 23A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 23B | Builders and Projects | | | |
| 23C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 23D | Others (include _____) | | | |
| 24 | Borrower-wise Housing Loan Amt. Write-off | 0.00 | 0.00 | 0.00 |
| 24A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 24B | Builders and Projects | | | |
| 24C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |

| | | | | |
|-----------|--|-------------|-------------|-------------|
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 24D | Others (include _____) | | | |
| 25 | Borrower-wise Non-Hsg. Loan A/cs Write-off (Nos.) | 0 | 0 | 0 |
| 25A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 25B | Builders and Projects | | | |
| 25C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 25D | Others (include _____) | | | |
| 26 | Borrower-wise Non-Housing Loan Amt. Write-off | 0.00 | 0.00 | 0.00 |
| 26A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 26B | Builders and Projects | | | |
| 26C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 26D | Others (include _____) | | | |
| 27 | SARFAESI Proceedings Initiated for No. of A/cs. | 0 | 0 | 0 |
| 27A | Individuals | | | |
| 27B | Builders and Projects | | | |
| 27C | Corporates | | | |
| 27D | Others (include _____) | | | |
| 28 | SARFAESI Proceedings Initiated for Amt. | 0 | 0 | 0 |
| 28A | Individuals | | | |
| 28B | Builders and Projects | | | |
| 28C | Corporates | | | |
| 28D | Others (include _____) | | | |
| 29 | SARFAESI Proceedings No. of Properties Possessed for <= 3 years | 0 | 0 | 0 |
| 29A | Individuals | | | |
| 29B | Builders and Projects | | | |
| 29C | Corporates | | | |
| 29D | Others (include _____) | | | |
| 30 | SARFAESI Proceedings No. of Properties Possessed for > 3 years | 0 | 0 | 0 |
| 30A | Individuals | | | |
| 30B | Builders and Projects | | | |

| | | | | |
|-----------|--|-------------|-------------|-------------|
| 30C | Corporates | | | |
| 30D | Others (include _____) | | | |
| 31 | SARFAESI Proceedings Possessed Properties for <= 3 years - O/s. Amt. | 0 | 0 | 0 |
| 31A | Individuals | | | |
| 31B | Builders and Projects | | | |
| 31C | Corporates | | | |
| 31D | Others (include _____) | | | |
| 32 | SARFAESI Proceedings Possessed Properties for >3 years - O/s. Amt. | 0 | 0 | 0 |
| 32A | Individuals | | | |
| 32B | Builders and Projects | | | |
| 32C | Corporates | | | |
| 32D | Others (include _____) | | | |
| 33 | DRT, DRAT, Court Cases filed on No. of Properties | 0 | 0 | 0 |
| 33A | Individuals | | | |
| 33B | Builders and Projects | | | |
| 33C | Corporates | | | |
| 33D | Others (include _____) | | | |
| 34 | DRT, DRAT, Court Cases filed on O/s. Amt. | 0 | 0 | 0 |
| 34A | Individuals | | | |
| 34B | Builders and Projects | | | |
| 34C | Corporates | | | |
| 34D | Others (include _____) | | | |
| 35 | Borrower-wise Housing Loan Std. Accounts (Nos.) | 0 | 0 | 0 |
| 35A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 35B | Builders and Projects | | | |
| 35C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 35D | Others (include _____) | | | |
| 36 | Borrower-wise Housing Loan Std. Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 36A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 36B | Builders and Projects | | | |
| 36C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |

| | | | | |
|-----------|--|---------------------|----------------------|-------------------|
| (c) | Other Corporate Bodies | | | |
| 36D | Others (include _____) | | | |
| 37 | Borrower-wise Non-Housing Loan Std. A/cs. (Nos.) | 0 | 0 | 0 |
| 37A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 37B | Builders and Projects | | | |
| 37C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 37D | Others (include _____) | | | |
| 38 | Borrower-wise Non-Housing Loan Std. Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 38A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 38B | Builders and Projects | | | |
| 38C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 38D | Others (include _____) | | | |
| | 31-Mar-20 | SMA-0 | SMA-1 | SMA-2 |
| | <i>Principal or Interest payment not overdue</i> | <i>> 30 days</i> | <i>31 to 60 days</i> | <i>61-90 days</i> |
| 39 | Borrower-wise Housing Loan Overdue A/cs. (Nos.) | 0 | 0 | 0 |
| 39A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 39B | Builders and Projects | | | |
| 39C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 39D | Others (include _____) | | | |
| 40 | Borrower-wise Housing Loan Overdue Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 40A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 40B | Builders and Projects | | | |
| 40C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |

| | | | | |
|-----------|--|-----------------|-----------------|-------------|
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 40D | Others (include _____) | | | |
| 41 | Borrower-wise Non-Hsg. Loan Overdue A/cs. (Nos.) | 0 | 0 | 0 |
| 41A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 41B | Builders and Projects | | | |
| 41C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 41D | Others (include _____) | | | |
| 42 | Borrower-wise Non-Hsg. Loan Overdue Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 42A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 42B | Builders and Projects | | | |
| 42C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 42D | Others (include _____) | | | |
| | 31-Mar-20 | Sub-Std. | Doubtful | Loss |
| 43 | Borrower-wise Housing Loan NPAs (Nos.) | 0 | 0 | 0 |
| 43A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 43B | Builders and Projects | | | |
| 43C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 43D | Others (include _____) | | | |
| 44 | Borrower-wise Housing Loan NPAs Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 44A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 44B | Builders and Projects | | | |
| 44C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |

| | | | | |
|------------|--|--------------|--------------|--------------|
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 44D | Others (include _____) | | | |
| 45 | Borrower-wise Non-Housing Loan NPAs (Nos.) | 0 | 0 | 0 |
| 45A | Individuals | 0 | 0 | 0 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 45B | Builders and Projects | | | |
| 45C | Corporates | 0 | 0 | 0 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 45D | Others (include _____) | | | |
| 46 | Borrower-wise Non-Housing Loan NPAs Amt. O/s. | 0.00 | 0.00 | 0.00 |
| 46A | Individuals | 0.00 | 0.00 | 0.00 |
| (a) | Individuals - Domestic | | | |
| (b) | Individuals - NRIs | | | |
| 46B | Builders and Projects | | | |
| 46C | Corporates | 0.00 | 0.00 | 0.00 |
| (a) | Companies in the same group | | | |
| (b) | Companies, firms and proprietary concerns where directors of the company hold substantial interest | | | |
| (c) | Other Corporate Bodies | | | |
| 46D | Others (include _____) | | | |
| | 31-Mar-20 | Rural | Urban | Total |
| 47A | State/UT wise No. of Hsg. Loan Accounts O/s. | 0 | 0 | 0 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |

| | | | | |
|------------|--|-------------|-------------|-------------|
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 47B | State/UT wise Hsg. Loan Amt. O/s. | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |

| | | | | |
|------------|---|----------|----------|----------|
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 47C | State/UT wise No. of Non-Hsg. Loan Accounts O/s. | 0 | 0 | 0 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |

| | | | | |
|------------|--|-------------|-------------|-------------|
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 47D | State/UT wise Non-Hsg. Loan Amt. O/s. | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |

| | 31-Mar-20 | New/ Construction | Old/ Resale | Upgradation/ Renovation |
|------------|---|----------------------|-------------|----------------------------|
| 48A | State/UT wise No. of Hsg. Loan Accounts O/s. | 0 | 0 | 0 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 48B | State/UT wise Hsg. Loan Amt. O/s. | 0.00 | 0.00 | 0.00 |
| i | Andhra Pradesh | | | |
| ii | Arunachal Pradesh | | | |
| iii | Assam | | | |
| iv | Bihar | | | |

| | | | | |
|------------|---|----------|----------|----------|
| v | Chhattisgarh | | | |
| vi | Delhi | | | |
| vii | Goa | | | |
| viii | Gujarat | | | |
| ix | Haryana | | | |
| x | Himachal Pradesh | | | |
| xi | Jammu and Kashmir | | | |
| xii | Jharkhand | | | |
| xiii | Karnataka | | | |
| xiv | Kerala | | | |
| xv | Madhya Pradesh | | | |
| xvi | Maharashtra | | | |
| xvii | Manipur | | | |
| xviii | Meghalaya | | | |
| xix | Mizoram | | | |
| xx | Nagaland | | | |
| xxi | Odisha | | | |
| xxii | Punjab | | | |
| xxiii | Rajasthan | | | |
| xxiv | Sikkim | | | |
| xxv | Tamil Nadu | | | |
| xxvi | Telangana | | | |
| xxvii | Tripura | | | |
| xxviii | Uttarakhand | | | |
| xxix | Uttar Pradesh | | | |
| xxx | West Bengal | | | |
| xxxi | Andaman and Nicobar Island | | | |
| xxxii | Chandigarh | | | |
| xxxiii | Dadra and Nagar Haveli | | | |
| xxxiv | Daman and Diu | | | |
| xxxv | Lakshadweep | | | |
| xxxvi | Puducherry | | | |
| 49A | No. of Fraud A/cs. Deducted | 0 | 0 | 0 |
| (i) | Individuals | | | |
| (ii) | Builders and Projects | | | |
| (iii) | Corporates | | | |
| (iv) | Others (Please specify) | | | |
| 49B | No. of cases, where Internal Involvement observed | | | |
| 49C | Action Taken and Recoveries Made | | | |
| 49D | No. of cases, where External Involvement observed | | | |
| 49D | Action Taken and Recoveries Made | | | |
| 49F | Amt. involved in Fraud Accounts Deducted | 0.00 | 0.00 | 0.00 |
| (i) | Individuals | | | |
| (ii) | Builders and Projects | | | |

| | | | | |
|-------|--|-------------------|---------------------|----------------------|
| (iii) | Corporates | | | |
| (iv) | Others (Please specify) | | | |
| 49G | No. of cases, where Internal Involvement observed | | | |
| 49H | Action Taken and Recoveries Made | | | |
| 49I | No. of cases, where External Involvement observed | | | |
| 49J | Action Taken and Recoveries Made | | | |
| 49K | No. of cases Internal | | | |
| | 31-Mar-20 | Lease Amt. | Lease Period | Lease Rental |
| 50A | Lease Financing - Borrower & Exposure | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |
| | 31-Mar-20 | Bill Amt. | ROI (%) | Maturity Date |
| 50B | Bills Discounting/Re-discounting - Drawn&Roll-over | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |
| | 31-Mar-20 | Amt. | ROI (%) | Maturity Date |
| 50C | ICDs - Borrower, Exposure & Roll Overs | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |
| | 31-Mar-20 | Std./NPA | Amt. O/s. | Loan Disbd. |
| 51A | Borrower-wise Conversion Debts to Loans | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |
| | 31-Mar-20 | Std./NPA | Amt. O/s. | Loan Disbd. |
| 51B | Borrower-wise Conversion of Investments to Loans | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |

| | | | | |
|-------|---|-------------|----------------|----------------------|
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |
| | 31-Mar-20 | Amt. | ROI (%) | Maturity Date |
| 51C | Borrower-wise Conversion Loans to Debts | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |
| | 31-Mar-20 | Amt. | ROI (%) | Maturity Date |
| 51D | Borrower-wise Conversion Loans to Investments | 0.00 | 0.00 | 0.00 |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | | | | |
| (vi) | | | | |

Date: Managing Director/ Chief Executive Officer
Signature with Seal

| Investments | | INS08-INV as on 31-03-2020 | | |
|-------------|--|---|----------------|----------------|
| 1 | Name of the Housing Finance Company | | | |
| | | <i>Amount Rs. in crore</i> | | |
| 2A | Adequacy of Investment Management Framework in place commensurate with its business volume, through Policies & Processes, Delegated Structures, Control Systems and Board & Committee's Oversight. Please attach a separate page, if required, and indicate the Attachment in the Index. | Also enclose a copy of the Investment Policy, and Guidelines for Investments, inter alia, including (a) Procedure for sale/ purchase of investment - direct or through broker or broker firm, (b) Manner in which the broker or brokers firm is engaged, (c) Authorised official/s for investment or dis-investment transaction, (d) Dealer/s, (e) Authority delegated for booking loss on sale, if required, (f) presence of system of periodic ratification of the investment transactions by Higher Authority/Board. | | |
| 2B | Trading in Investments - Enabling MOA clause and relevant provisions in the policy of the company that permits trading in investment | Please provide details on trading desk, brief on Front, Mid and Back Office Structure, brokers empanelment, auditing, MIS and reviews, etc. | | |
| 2C | Valuation of Investments | Please provide Policy on Valuation, provisioning and disclosure for depreciation | | |
| | | 2017-18 | 2018-19 | 2019-20 |
| 3A | Annual turnover in investments | | | |
| 3B | Investment outstanding at the end of the year | | | |
| 3C | Income earned/Loss booked on investment | | | |
| 3D | Provisions made for investments | | | |
| 4 | Overall position of investment | | | |
| 4A | Investment in shares of | 0.00 | 0.00 | 0.00 |
| (a) | Subsidiaries | 0.00 | 0.00 | 0.00 |
| (b) | Companies in the same group | 0.00 | 0.00 | 0.00 |
| (c) | Other housing finance institutions which are companies | 0.00 | 0.00 | 0.00 |
| 4B | Investment in debentures, bonds and commercial papers of | 0.00 | 0.00 | 0.00 |
| (a) | Subsidiaries | 0.00 | 0.00 | 0.00 |
| (b) | Companies in the same group | 0.00 | 0.00 | 0.00 |
| 4C | Investments in shares of and debenture/ bonds and commercial papers issued by companies and | | | |
| 4D | Shares, debentures/bonds and commercial papers of other companies | | | |
| 4E | Other Investments | 0.00 | 0.00 | 0.00 |
| (a) | Fixed deposits with banks/certificates of deposits issued by banks | | | |
| (b) | Deposits in any other deposit account with banks | | | |
| (c) | Securities of Central/State governments and bonds guaranteed by Central/State governments | | | |
| (d) | Units of Unit Trust of India | | | |
| (e) | Others (Please furnish a list showing book value and market value) | | | |

| | | | | |
|-------|---|------------|---------------|----------------|
| 5 | Investments in premises (land & buildings), except for own use | 0.00 | 0.00 | 0.00 |
| 5A | Acquired by HFC independently | | | |
| 5B | Acquired in satisfaction of debts | 0.00 | 0.00 | 0.00 |
| 5C | Capital Fund | 0.00 | 0.00 | 0.00 |
| 5D | Amt. in (5) as % of 5(C) (Should be <=20%) | #DIV/0! | #DIV/0! | #DIV/0! |
| 6 | Investments in shares, convertible debentures of corporates, and units of equity oriented mutual funds | 0.00 | 0.00 | 0.00 |
| 6A | Investments in shares | 0.00 | 0.00 | 0.00 |
| 6B | Investments convertible debentures of corporates | | | |
| 6C | Investments in units of equity oriented mutual funds | | | |
| 6D | Net worth as on March 31 of previous year | | | |
| 6H | Amt. in 6 as % of 6(D) (Should be <=20%) | #DIV/0! | #DIV/0! | #DIV/0! |
| 6E | No. of Approved Brokers | | | |
| 6F | Purchase and Sale of Investments entered into by HFC with Broker | | | |
| (a) | Broker 1 (pl specify) | | | |
| (b) | Broker 2 (pl specify) | | | |
| (c) | Broker 3 (pl specify) | | | |
| (d) | Broker 4 (pl specify) | | | |
| (e) | Broker 5 (pl specify) | | | |
| Note: | Include shares and debentures whether held in investment account or by way of stock-in-trade | | | |
| 7 | Current Investment | Cost | Market Value | Provision made |
| 7A | Quoted SLR Investments (Government Securities / Approval Securities) | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 7B | Unquoted SLR Investments (Government Securities / Approval Securities) | Face value | Carrying cost | Remarks |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |

| | | | | |
|---------|--|---|---|----------------------------|
| 7C | Quoted Non-SLR Investments | Subsidiary or same group company or another HFC | Co. in which any director, major shareholder or employee of the company holds substantial interest, if so, his name | Provision made |
| 7C (i) | Equity Shares - Name of the Co. | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 7C (ii) | Preference Shares - Name of the Co. | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 7C | Debentures and Bonds | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 7C (iv) | Units of Mutual Funds | Cost per unit / Amount | Market Value | Provision made |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 8 | Other Current Investments (Quoted and | 0 | 0 | 0 |
| 8A | | | | |
| 8B | | | | |
| 8C | | | | |
| 8D | | | | |
| 8E | | | | |
| 9 | Non-Current Investment | Cost | Market Value | Provisions, if made |
| 9A | Quoted SLR Investments (Government Securities / Approval Securities) | | | |

| | | | | |
|-----------|--|------------------------|---------------|----------------|
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 9B | Unquoted SLR Investments (Government Securities / Approval Securities) | Face value | Carrying cost | Remarks |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 10 | Quoted Non-SLR Investments | | | |
| 10A | Equity Shares - Name of the Co. | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 10B | Preference Shares - Name of the Co. | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 10C | Debentures and Bonds | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 10D | Units of Mutual Funds | Cost per unit / Amount | Market Value | Provision made |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 11 | Unquoted Non-SLR Investments | | | |
| 11A | Equity Shares - Name of the Co. | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |

| | | | | |
|-------|--|--|-----------------------------------|----------------|
| (d) | | | | |
| (e) | | | | |
| 11B | Preference Shares - Name of the Co. | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 11C | Debentures and Bonds | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 11D | Units of Mutual Funds | Cost per unit / Amount | Market Value | Provision made |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| 12 | Other Non-Current Investments (Quoted and Unquoted) | 0 | 0 | 0 |
| 12A | | | | |
| 12B | | | | |
| 12C | | | | |
| 12D | | | | |
| 12E | | | | |
| 13 | Commercial Papers | Nominal value of CP held / Amount | Carrying cost / Amount | Remarks |
| 13A | | | | |
| 13B | | | | |
| 13C | | | | |
| 13D | | | | |
| 13E | | | | |
| Note: | (1)'Provision required', 'break-up value' and 'carrying cost' mentioned in one of the columns of this statement have reference to paragraph 22 of the HFC (NHB) Directions 2010. | | | |
| | (2)'Major shareholder' would mean any person who, together with his spouse and minor children, holds 10 per cent or more of the equity in the company. | | | |

| | |
|-------|---|
| | (3) 'Substantial interest' in the case of a company or a partnership means holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares of a company, the amount paid up on which exceeds 10 per cent of the paid up capital of the company or total capital of the company or total capital subscribed by all the partners of a partnership firm. |
| | (4) If the decline in market value is for more than 2 years under long term investments, the details may be separately furnished, together with particulars of provision, if any, made. |
| Date: | Managing Director/ Chief Executive Officer Signature with Seal |

| Management | | INS09-MGT as on 31-03-2020 | | |
|------------|---|--|---|---------------------------------|
| 1 | Name of the Housing Finance Company | | | |
| | | <i>Amount Rs. in crore</i> | | |
| 2A | Adequacy and compliance with Corporate Governance Framework/Norms in place commensurate with its functioning through Policies & Processes, Delegated Structures, Control Systems and Board & Committee's Oversight. Please attach a separate page, if required, and indicate the Attachment in the Index. | Please provide brief on company's philosophy on code of governance, and also enclose a copy of the Board and its Committees' Framework on the oversight and approved strategies. Please attach a separate page, if required. | | |
| 2B | Influence of 'substantial interest' party/ies on the decision making/functioning of the Company through Governance and Management | Please provide inputs with specific reference on functioning of the Board and Management, including concentration of powers (direct or indirect), etc. | | |
| 2C | Any change that has taken place due to acquisition or transfer of control | Please provide inputs with specific reference to paragraph 19 of the Housing Finance Companies | | |
| 2D | Maintenance of arm's length distance and/or influence of Promoter, Promoter Group, Subsidiaries, Fellow/ Associate Cos., Group Companies, Directors, etc. on the Company | Please provide inputs on the framework in place to avoid any influence on the company | | |
| 2E | Management of Subsidiaries, Compliances and Reporting | Please provide inputs on the framework in place and the consolidated audited accounts | | |
| 3 | Composition of the Board | Please provide brief on all the Directors, with | | |
| | | 2017-18 | 2018-19 | 2019-20 |
| 3A | Total Number of Board of Directors at the beginning | | | |
| 3B | Number of Directors ceased | | | |
| 3C | Number of Directors newly appointed | | | |
| 3D | Number of Directors re-appointed | | | |
| 3E | Total Number of Board of Directors at the end, out of which | 0 | 0 | 0 |
| (a)(i) | Executive Chairman | | | |
| (a)(ii) | Number of Executive/Functional Directors | | | |
| (a)(iii) | Number of Non-Executive Directors | | | |
| (b)(i) | Number of Promoter/Promoter Group Directors | | | |
| (b)(ii) | Number of Independent Directors | | | |
| (b)(iii) | Number of Nominee Directors | | | |
| (c)(i) | Number of Women Directors | | | |
| 3F | Directors' Details during the period | 2019-20 | | |
| SN | Name and Contact Address | DIN & PAN | Executive/Non-Executive & Dependent / Independent / Nominee | Date of Appointment & Cessation |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| (g) | | | | |
| (h) | | | | |
| (i) | | | | |
| (j) | | | | |

| | | | | |
|----------|---|---|----------------|----------------------------|
| (k) | | | | |
| (l) | | | | |
| 4 | Companies in the Same Group i.e. Subsidiary, Associate, Joint Venture, Related Party, Common brand name, Promoters, etc. | Please provide copies of audited balance sheet / annual report alongwith soft copies in searchable PDF format | | |
| SN | Name of the Company, CIN, Date of Incorporation | Main Object/s | Promoters | Name/s of common Directors |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| (g) | | | | |
| (h) | | | | |
| (i) | | | | |
| (j) | | | | |
| (k) | | | | |
| (l) | | | | |
| (m) | | | | |
| 5 | Companies not in the same Group but has the influence on the company | Please provide copies of audited balance sheet / annual report alongwith soft copies in searchable | | |
| SN | Name of the Company, CIN, Date of Incorporation | Main Object/s | Promoters | Name/s of common Directors |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| (e) | | | | |
| (f) | | | | |
| (g) | | | | |
| (h) | | | | |
| (i) | | | | |
| (j) | | | | |
| (k) | | | | |
| (l) | | | | |
| (m) | | | | |
| 6 | Board and Committee Details | Please provide constitution of the Board and | | |
| SN | Meetings and the frequency required in brackets | No. of Meetings held along with the Dates | | |
| | | 2017-18 | 2018-19 | 2019-20 |
| (a) | AGM (___) | | | |
| (b) | EGM (___) | | | |
| (c) | Board (___) | | | |
| (d) | Audit Committee (___) | | | |
| (e) | Executive Committee (___) | | | |
| (f) | Nomination & Compensation Committee (___) | | | |
| (g) | Investor Relations & Grievance Committee (___) | | | |
| (h) | Equity Shares Allotment Committee (___) | | | |
| (i) | Committee of Management (___) | | | |
| (j) | CSR Committee (___) | | | |
| (k) | Risk Management Committee (___) | | | |
| (l) | Asset Liability Committee (___) | | | |
| (m) | Business Continuity Plan Committee (___) | | | |
| 7 | Decisions made through Cicular Resolutions (CRs) | Please provide the list of CRs and decisions made thereon. | | |

| | | |
|----------|--|---|
| 8 | Names of Key Management Officials (KMOs) and their PANs | Please provide brief on all the KMOs, with regard to professional qualifications and experiences, and |
| SN | Name, Designation & Contact Details | Appointed on Communicated to NHB, FIU IND, etc. |
| (a) | Chairman, Vice Chairman, etc. (Functional Director) | |
| (b) | Managing Director and/or CEO (Functional Director) | |
| (c) | Designated Director for KYC & AML purposes | |
| (d) | Managing Director and/or CEO (Official) | |
| (e) | Principal Officer under para 44(2) of the Directions | |
| (f) | Principal Officer under para 44(2) of the Directions | |
| (g) | Principal Officer under para 44(2) of the Directions | |
| (h) | Authorised Officer under para 44(2) of the Directions | |
| (i) | Authorised Officer under para 44(2) of the Directions | |
| (j) | Authorised Officer under para 44(2) of the Directions | |
| (k) | Principal Officer for KYC & AML purposes | |
| (l) | Grievance Redressal Officer | |
| (m) | Compliance Officer | |
| (s) | Chief Audit Officer | |
| (o) | Chief Financial Officer | |
| (p) | Chief Information Officer | |
| (q) | Chief Investment Officer | |
| (n) | Chief Operating Officer | |
| (r) | Chief Risk Officer | |
| Date: | | Managing Director/ Chief Executive Officer Signature with Seal |

| Earnings | | INS10-EAR | | | as on 31-03-2020 | | |
|----------|---|---------------------|------------|------------|------------------|--|--|
| 1 | Name of the Housing Finance Company | Amount Rs. in crore | | | | | |
| | Particulars | 31-03-2018 | 31-03-2019 | 31-03-2020 | | | |
| 2 | Fund based Income: (2A+2B+2C) | - | - | - | | | |
| 2A | Interest Income (a to d) | - | - | - | | | |
| (a) | Housing loans | - | - | - | | | |
| (b) | Other loans and advances | - | - | - | | | |
| (c) | on Deposits | - | - | - | | | |
| (d) | Others (specify) | - | - | - | | | |
| i. | Other - 1 (pl. specify) | - | - | - | | | |
| ii. | Other - 2 (pl. specify) | - | - | - | | | |
| iii. | Other - 3 (pl. specify) | - | - | - | | | |
| iv. | Other - 4 (pl. specify) | - | - | - | | | |
| 2B | Interest Income on Investments (a+b) | - | - | - | | | |
| (a) | Long Term | - | - | - | | | |
| (b) | Short Term | - | - | - | | | |
| 2C | Other income (Fund based) (a to d) | - | - | - | | | |
| (a) | Dividend Income | - | - | - | | | |
| (b) | Profit/(Loss) on sale of Investments | - | - | - | | | |
| i. | Long Term | - | - | - | | | |
| ii. | Short Term | - | - | - | | | |
| (c) | Income from Lease | - | - | - | | | |
| (d) | Others (specify) | - | - | - | | | |
| i. | Misc Income | - | - | - | | | |
| ii. | Derivative Transactions | - | - | - | | | |
| iii. | Income from VCFs | - | - | - | | | |
| iv. | Other - 1 (pl. specify) | - | - | - | | | |
| 3 | Other Income (Fee based) | - | - | - | | | |
| 3A | Guarantee fee | - | - | - | | | |
| 3B | Underwriting commission | - | - | - | | | |
| 3C | Merchant banking | - | - | - | | | |
| 3D | Income from broking & syndication | - | - | - | | | |
| 3E | Advisory Services | - | - | - | | | |
| 3F | Others(specify) | - | - | - | | | |
| (a) | Loan Related Services | - | - | - | | | |
| (b) | Other - 1 (pl. specify) | - | - | - | | | |
| (c) | Other - 2 (pl. specify) | - | - | - | | | |
| (d) | Other - 3 (pl. specify) | - | - | - | | | |
| 4 | Gross Income (2+3) | - | - | - | | | |
| 5 | Less: Provision for Contingencies | - | - | - | | | |
| 5A | Provisions against NPAs | - | - | - | | | |
| 5B | Provisions for Standard Assets | - | - | - | | | |
| 5C | Provision for Investments | - | - | - | | | |
| 5D | Provision for Employee Benefits | - | - | - | | | |
| 5E | Provision for Dividend | - | - | - | | | |
| 5F | Bad debts written off | - | - | - | | | |
| 5G | Others (specify) | - | - | - | | | |
| i) | Other - 1 (pl. specify) | - | - | - | | | |
| ii) | Other - 2 (pl. specify) | - | - | - | | | |
| iii) | Other - 3 (pl. specify) | - | - | - | | | |

| | | | | |
|--------------|--|---|---|---|
| <i>iv</i>) | Other - 4 (pl. specify) | - | - | - |
| 6 | Net income (4-5) | - | - | - |
| 7 | Net fund based income (2-5) | - | - | - |
| 8 | Finance cost (8A+8B) | - | - | - |
| 8A | Interest | - | - | - |
| (a) | Loans | - | - | - |
| (b) | Deposits | - | - | - |
| (c) | Bonds and Debentures | - | - | - |
| (d) | Commercial Papers | - | - | - |
| (e) | Applicable net gain/loss on foreign currency transaction and translation | - | - | - |
| (f) | Others (specify) | - | - | - |
| <i>i</i>) | -'Other - 1 (pl. specify) | - | - | - |
| <i>ii</i>) | -'Other - 2 (pl. specify) | - | - | - |
| <i>iii</i>) | -'Other - 3 (pl. specify) | - | - | - |
| <i>iv</i>) | -'Other - 4 (pl. specify) | - | - | - |
| 8B | Other borrowing costs (specify) | - | - | - |
| (a) | Brokerage/reimbursement of expenses to brokers | - | - | - |
| (b) | Other - 1 (pl. specify) | - | - | - |
| (c) | Other - 2 (pl. specify) | - | - | - |
| (d) | Other - 3 (pl. specify) | - | - | - |
| 9 | Interest Spread (7-8) | - | - | - |
| 10 | Operating Margin (3+9) | - | - | - |
| 11 | Operating Expenses (11A+11B) | - | - | - |
| 11A | Employee Expenses | - | - | - |
| 11B | Administrative and Other Expenses | - | - | - |
| 12 | Gross Profit [4-(8+11)] | - | - | - |
| 13 | Other expenses (13A to 13H) | - | - | - |
| 13A | Depreciation and Amortisation | - | - | - |
| 13B | Provisions against NPAs | - | - | - |
| 13C | Provisions for Standard Assets | - | - | - |
| 13D | Provision for Investments | - | - | - |
| 13E | Provision for Employee Benefits | - | - | - |
| 13F | Provision for Dividend | - | - | - |
| 13G | Bad debts written off | - | - | - |
| 13H | Others (specify) | - | - | - |
| <i>i</i>) | Other - 1 (pl. specify) | - | - | - |
| <i>ii</i>) | Other - 2 (pl. specify) | - | - | - |
| <i>iii</i>) | Other - 3 (pl. specify) | - | - | - |
| <i>iv</i>) | Other - 4 (pl. specify) | - | - | - |
| 14 | Reported profit/(Loss) before tax (12-13) | - | - | - |
| 15 | Add/ (Less) Exceptional Item/Extraordinary Item | - | - | - |
| 16 | Tax Expense (16A+16B) | - | - | - |
| 16A | Current Tax | - | - | - |
| 16B | Deferred Tax (credit)/ Charge (net) | - | - | - |
| 17 | Reported profit/(Loss) after tax (14+15-16) | - | - | - |
| 18 | Earning per share | - | - | - |
| 19A | Dividend (Amt.) | | | |
| 19B | Rate of Dividend (%) | | | |
| 20 | Balances transferred | | | |

Date:

Managing Director/ Chief Executive Officer
Signature with Seal

| | | |
|-----------------------------|------------------|-------------------------|
| Liquidity and Ratios | INS11-LNR | as on 31-03-2020 |
|-----------------------------|------------------|-------------------------|

| 1 | Name of the Housing Finance Company | <i>Amount Rs. in crore</i> | | |
|----------|--|---|-------------------|-----------------------|
| 2A | Assets & Liability Management | Please provide a brief on ALM Policy, Committee, Manual, System and Reporting in place, along with adherence to Regulatory and Accounting Standards Prescriptions and the Valuation, Provisions and Disclosures made thereon. | | |
| 2B | Prudential liquidity gap limits for negative gaps in 1 to 14 days and over 14 days to 1 month relating to cash outflow of the respective time-bucket (Regulatory, Prescribed & Actual) | 2017-18 | 2018-19 | 2019-20 |
| | | 15% | 15% | 15% |
| | | | | |
| 2C | Prudential cumulative gap limits upto one year relating to cumulative cash outflows upto one year period (Regulatory, Prescribed & Actual) | 15% | 15% | 15% |
| | | | | |
| | | | | |
| 2D | Other Prudential Limits set by the Board | Please provide a prescribed, actual and ratification for breach taken as per the policy limits set by the Board, in tune with Guidelines on ALM System for HFCs | | |
| 3 | Maturity Profile of Assets and Liabilities | O/s as on | 31-03-2020 | (Rs. in crore) |
| 3A | Major Assets | Hsg. Loans | Non-hsg. | Investments |
| (i) | 1 to 14 days | | | |
| (ii) | > 14 days to = 1 month | | | |
| (iii) | > 1 month to <= 2 months | | | |
| (iv) | > 2 months to <= 3 months | | | |
| (v) | > 3 months to <= 6 months | | | |
| (vi) | > 6 months to <= 1 year | | | |
| (vii) | > 1 year to <= 3 years | | | |
| (viii) | > 3 years to <= 5 years | | | |
| (ix) | > 5 years to <= 7 years | | | |
| (x) | > 7 years to <= 10 years | | | |
| (xi) | > 10 years | | | |
| 3B | Major Liabilities | Deposits | NCDs | Borrowings |
| (i) | 1 to 14 days | | | |
| (ii) | > 14 days to = 1 month | | | |
| (iii) | > 1 month to <= 2 months | | | |
| (iv) | > 2 months to <= 3 months | | | |
| (v) | > 3 months to <= 6 months | | | |
| (vi) | > 6 months to <= 1 year | | | |
| (vii) | > 1 year to <= 3 years | | | |
| (viii) | > 3 years to <= 5 years | | | |
| (ix) | > 5 years to <= 7 years | | | |
| (x) | > 7 years to <= 10 years | | | |
| (xi) | > 10 years | | | |

| 4 Interest gaps between Assets and Liabilities | | O/s as on | Borrowings | (Rs. in crore) |
|--|---|------------|---------------------|------------------------|
| 4A | Major Assets | Hsg. Loans | Non-hsg. | Investments |
| (i) | 1 to 14 days | | | |
| (ii) | > 14 days to = 1 month | | | |
| (iii) | > 1 month to <= 2 months | | | |
| (iv) | > 2 months to <= 3 months | | | |
| (v) | > 3 months to <= 6 months | | | |
| (vi) | > 6 months to <= 1 year | | | |
| (vii) | > 1 year to <= 3 years | | | |
| (viii) | > 3 years to <= 5 years | | | |
| (ix) | > 5 years to <= 7 years | | | |
| (x) | > 7 years to <= 10 years | | | |
| (xi) | > 10 years | | | |
| (xi) | Non-sensitive | | | |
| 4B | Major Liabilities | Deposits | NCDs | Borrowings |
| (i) | 1 to 14 days | | | |
| (ii) | > 14 days to = 1 month | | | |
| (iii) | > 1 month to <= 2 months | | | |
| (iv) | > 2 months to <= 3 months | | | |
| (v) | > 3 months to <= 6 months | | | |
| (vi) | > 6 months to <= 1 year | | | |
| (vii) | > 1 year to <= 3 years | | | |
| (viii) | > 3 years to <= 5 years | | | |
| (ix) | > 5 years to <= 7 years | | | |
| (x) | > 7 years to <= 10 years | | | |
| (xi) | > 10 years | | | |
| (xi) | Non-sensitive | | | |
| 5 | Presence of ALM Support Groups and their inputs to ALCO for reviewing the tolerance levels for structural liquidity and interest rate sensitivity mis-matches | | | |
| 6 | Decisions on Interest rate revision made by HFC (to be supported by the certified copy of the resolution and communication to customer) | | | |
| 7 | Behavioural Analysis on the basis of past data / empirical studies for | Duration | Approving Authority | Implementing Authority |
| (i) | Assets | | | |
| (ii) | Liabilities | | | |
| (iii) | Off-balance sheet items | | | |
| 8 | Implementation of Transfer Pricing System to facilitate effective control and management of interest rate risk | Duration | Approving Authority | Implementing Authority |
| 9A | Effect on interest rates due to re-pricing of loans and advances | | | |
| 9B | Effect on interest rates due to re-pricing of borrowings | | | |
| 10 | Ratios | 2017-18 | 2018-19 | 2019-20 |

| | | | | |
|------|---|--|--|--|
| 10A | Current Ratio (Current Assets/Current Liabilities) | | | |
| 10B | Profitability & Return Ratios | | | |
| 10C | Debt Equity Ratio (Debt to Owned Fund) | | | |
| 10D | Total Advances to Total Assets | | | |
| 10E | Total Investments to Total Assets | | | |
| 10F | Liquid Assets to Total Assets | | | |
| 10G | Government Security to Total Assets | | | |
| 10H | Government Securities to Total Investments | | | |
| 10I | Total Advances to Total Deposits | | | |
| 10J | Liquid Assets to Total Deposits | | | |
| 10K | Growth in Capital Funds (Tier-I + Tier-II) | | | |
| 10L | Interest Income to Gross Income | | | |
| 10M | Non-Interest Income to Gross Income | | | |
| 10N | Activity-wise Income to Gross Income | | | |
| (a) | <i>Housing Loans</i> | | | |
| (b) | <i>Other Loans and Advances</i> | | | |
| (c) | <i>Deposits</i> | | | |
| (d) | <i>Investments</i> | | | |
| (e) | <i>Other Fund Based Income</i> | | | |
| (f) | <i>Other Fee Based Income</i> | | | |
| 10O | Employee Expense to Gross Income | | | |
| 10P | Administrative Expenses to Gross Income | | | |
| 10Q | Operating Expense to o/s Housing Loans | | | |
| 10R | Other Expense to Gross Profit | | | |
| 10S | Non-Finance Cost to Gross Income | | | |
| 10T | Non-Interest Income to Non-Interest Expense | | | |
| 10U | Interest Coverage Ratio (Interest Income/Interest Expense) | | | |
| 10V | Net Interest Margin (NII / Total Assets) | | | |
| 10W | Gross Profit to Average Total Assets (Avg Working Fund) | | | |
| 10X | Return on Net Worth (NOF) | | | |
| 10Y | Return (Net Profit) on Average Total Assets | | | |
| 10Z | Return on Risk Weighted Assets | | | |
| 10AA | Earning per share | | | |
| 10AB | Profit per employee | | | |
| 10AC | Divident to Net Profit | | | |
| 10AD | Retained Earning to Net Profit | | | |
| 10AE | Cost to Income Ratio (Non-Interest Expense to Gross Income) | | | |
| 10AF | Capital Adequacy Ratio | | | |
| 10AG | Gross NPA to Gross Advances | | | |
| 10AH | Net NPA to Net Advances | | | |
| 10AI | Net NPA to Total Assets | | | |
| 10AJ | Percentage change in Net NPAs | | | |

Date:

Managing Director/ Chief Executive Officer
Signature with Seal

| | | |
|-----------------------------|------------------|-------------------------|
| Systems and Controls | INS12-SNC | as on 31-03-2020 |
|-----------------------------|------------------|-------------------------|

| | | |
|----------|--|----------------------------|
| 1 | Name of the Housing Finance Company | |
| | | <i>Amount Rs. in crore</i> |

| | | | | |
|----|---|---|--|--|
| 2A | List out the Rules, Regulations, Policies, Manuals, Delegations, etc. in place for reference and adherence by various <u>functionaries/employees of the Company</u> | Please provide a brief covering their existence and applicability for all or part of the functioning of the Company | | |
| 2B | Delegation of Powers provided to various authorities and their adequacy, control, compliances and reporting | Please provide a brief indicating delegated powers entrusted to various level of officials for all types of business transactions, viz. bank a/c operations, borrowings, investments, sanction and disbursement of loans, restructuring, waivers of any kind (including OTS, write off, etc.), capital and revenue expenditures, etc. together with Board approvals and reporting (including exception reports) | | |
| 2C | Financial & Accounting Control and System | Please provide a brief on Accounting Policy, Manual, System and Reporting in place, along with adherence to Regulatory and Accounting Standards Prescriptions and their Disclosures, etc. Also detail on accounting sub-groupings, Branch, HO/CO/AO and Bank Reconciliation, Trail Balance and Balance Sheet and Statement of P & L preparation and finalisation processes. Please also provide a copy each of the Annual Reports (incl. Annual Accounts) for the last three financial years. | | |
| 2D | Auditing Policy and System | Please provide a brief on Audit Policy, Manual, System and Reporting in place, along with Auditors appointments, rotations, scope of work, performance reporting, compliance adherence, etc. | | |
| 2E | Information Technology System & Management | Please provide a brief on IT Policy, System and Management, Hard ware, Software and Network availability and functioning, Disaster Recovery System, and end to end solution implemented, its capabilities adequacy, coverage, accuracy, etc. | | |
| 2F | Adequacy and compliance with Risk Management Framework, commensurate with its functioning through in-house and outsourced services, Control Systems and Board & Committee's Oversight, in place. Attach a separate page, if required. | Please provide a brief on Risk Management System in place, including outsourced processes. Please attach a separate page, if required. | | |
| 2G | Regulatory/Public Authorities/Sponsored Institution/Parent Company Inspections, Observations, Compliances, Lapses, Penalties, and Reviews | Please provide details on Returns Submitted to/ Inspections Conducted by/ Observations Received from Government/Regulatory Authorities, and also Show-Cause Notices Received, Penalties Paid, Disclosure Letters Received and the compliances reported. | | |
| 3 | Rules, Regulations, Plans, Policies, Manuals, Delegations, etc. in place for reference and adherence by various functionaries/employees of the Company, and their adherence and control | Name of the Rules, Regulations, Plans, Policies, | Approving Authority & Date of First Approval | Reviewing Authority & Dates Reviews during Inspection Period |
| | | | | |
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| | | | | |
| 3A | Delegation Structure and Authorities | | | |
| 3B | Delegation System and Control | | | |
| 3C | Delegation Adequacy, Control and Reporting in place to monitor powers used by the Delegated Officials | | | |
| 3C | Delegation Compliances and Reporting | | | |
| 3D | Delegation Non-compliances and actions taken thereof | | | |
| 4 | Financial & Accounting Control and System | | | |
| 4A | CO/HO/AO Accounting System | | | |
| 4B | Domestic Accounting System, including Branch and Other Offices | | | |
| 4C | Foreign Currency Accounting System - Borrowings and Remittances | | | |
| 4D | Trial Balances of the Company | As desired by the Inspection Team may be provided | | |
| 4E | Branch and Other Offices Bank A/cs (Details of Domestic and Foreign Accounts to be indicated, separately) | No. of Bank A/cs | Purpose | Transactions Monitoring |
| 4F | Reconciliation : All Inter-office/ branch accounts, Bank Account / s - at HO/CO/AO and branches/offices, domestic as well as Rep. Offices Abroad | As desired by the Inspection Team may be provided | | |
| 4G | Limits Prescriptions | HO/CO/AO | Domestic Branches/ Offices | Foreign Rep. Offices |
| (a) | Overnight cash holding in Rs./\$ | | | |
| (b) | Safe Keeping | | | |
| (c) | Insurance Coverage | | | |
| 5 | Audit System in place (Statutory, Internal, Credit, Concurrent and Information Security Audits, etc.) | | | |
| 5A | <i>Statutory Audit</i> | | | |
| a | Name and Address of the Auditors, along with Registration No. | | | |
| b | Appointment/ Re-appointment Period and Remuneration thereof | | | |
| c | No. year of Continuance from the first appointment, if re-appointment | | | |

| | | | | |
|-----------|---|---|--|--|
| d | Change of partner, etc. on rotation, if it is re-appointment | | | |
| e | Whether, the Same Auditor audits subsidiary/ associate/ group company, if so provide details | | | |
| f | Appointment Approval, Scope of Work, Remuneration, etc. | | | |
| g | Other assignments given to the same Auditor along with approval and remuneration | | | |
| h | Reporting and Review by the Audit Committee | | | |
| i | Auditors Observations and Management Compliances Reported | | | |
| j | Exception Reported, if any | | | |
| 5B | Internal and/or Credit Audit | | | |
| a | Whether it is in-house or outsourced or combination of both processes. List of Names and Addresses of the outsourced Auditors, if any to be provided separately | | | |
| b | Appointment/ Re-appointment Period and Remuneration thereof | | | |
| c | Year of Continuance from the first appointment, if re-appointment | | | |
| d | Whether, the Same Auditor audits subsidiary/ associate/ group company, if so provide details | | | |
| e | Appointment Approval, Scope of Work, Remuneration, etc. | | | |
| f | HO/CO Functions, Branches Covered, Period/s Covered and Reported | Observations (in Nos.) - Total, Already Complied & To be Complied | Min. & Max. Time Taken for Compliances | Dt. of Reporting and Review by the Audit Committee |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| g | Other assignments given to the same Auditor along with approval and remuneration | | | |
| h | Exception Reported, if any | | | |
| 5C | Concurrent Audit | | | |
| a | Whether it is in-house or outsourced or combination of both processes. List of Names and Addresses of the outsourced Auditors, if any to be provided separately | | | |
| b | Appointment/ Re-appointment Period and Remuneration thereof | | | |
| c | Year of Continuance from the first appointment, if re-appointment | | | |
| d | Whether, the Same Auditor audits subsidiary/ associate/ group company, if so provide details | | | |
| e | Appointment Approval, Scope of Work, Remuneration, etc. | | | |

| f | Functions Covered (Resources/Treasury/Accounts), Period/s Covered and Reported | Observations (in Nos.) - Total, Already Complied & To be Complied | Min. & Max. Time Taken for Compliances | Dt. of Reporting and Review by the Audit Committee |
|--------------------------------------|---|---|---|--|
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| g | Periodicity of Reporting to MD & CEO, especially on transactions done through brokers, etc. | | | |
| h | Exception Reported, if any | | | |
| i | Other assignments given to the same Auditor along with approval and remuneration | | | |
| 5D Information Security Audit | | | | |
| a | Whether it is in-house or outsourced or combination of both processes. List of Names and Addresses of the outsourced Auditors, if any to be provided separately | | | |
| b | Appointment/ Re-appointment Period and Remuneration thereof | | | |
| c | Year of Continuance from the first appointment, if re-appointment | | | |
| d | Whether, the Same Auditor audits subsidiary/ associate/ group company, if so provide details | | | |
| e | Appointment Approval, Scope of Work, Remuneration, etc. | | | |
| f | Areas Covered, Period/s Covered and Reported | Observations (High/Medium/Low) - Total, Already Complied & To be Complied | Min. & Max. Time Prescribed for Compliances | Dt. of Reporting and Review by the Audit Committee |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| g | Exception Reported, if any | | | |
| 5E Secretarial Audit | | | | |
| a | Whether it is in-house or outsourced. List of Names and Addresses of the outsourced Auditors, if any to be provided separately | | | |
| b | Appointment/ Re-appointment Period and Remuneration thereof | | | |
| c | Year of Continuance from the first appointment, if re-appointment | | | |
| d | Whether, the Same Auditor audits subsidiary/ associate/ group company, if so provide details | | | |
| e | Appointment Approval, Scope of Work, Remuneration, etc. | | | |

| f | Areas Covered, Period/s Covered and Reported | Observations (in Nos.) - Total, Already Complied & To be Complied | Min. & Max. Time Taken for Compliances | Dt. of Reporting and Review by the Audit Committee |
|-------|---|---|---|--|
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| g | Exception Reported, if any | | | |
| | 6 Information Technology & Network System and Management | | | |
| 6A | IT (Hardware, Software and Network) Policies and Adequacy | | | |
| 6B | IT (Hardware, Software and Network) Administration | Policies & System in place | Processes & Procedures in place and their adherence | Controls, Compliances and Reporting |
| (a) | Procurement | | | |
| (b) | Installation & Implementation | | | |
| (c) | Upgradation & Switch Over | | | |
| (d) | Life Span | | | |
| (e) | Replacement & Disposal | | | |
| 6C | IT (Hardware, Software, Network and Information) Management | Hardware Mgt. incl. Network | Software Mgt. incl. Network | Information & Website Mgt. |
| (a) | In-house Personnel, in place | | | |
| (b) | Outsourced Services, in place | | | |
| (c) | System and Software - Coverage, Quality & Adequacy | | | |
| (d) | Security - Coverage, Quality & Adequacy | | | |
| (e) | Supervision & Controls | | | |
| (f) | Back-up Availability | | | |
| (g) | Alternatives in place for seamless operations | | | |
| (h) | Skill upgradation & Training System, in place | | | |
| (i) | Insurance Coverage | | | |
| (i) | Management Information System | | | |
| | 7 Risk Management System in place | | | |
| 7A | Risk Management Prescription & Review | | | |
| (a) | Board's Prescription, Adherence & Oversight | | | |
| (b) | Risk Management Committee's Recommendations/Prescription, Adherence & Oversight | | | |
| (c) | Risk Assessment | | | |
| (d) | Risk Exposures | | | |
| (e) | Risk Registers | | | |
| (f) | Risk Limits | | | |
| (g) | Risk Mitigants | | | |
| (h) | Management Information System | | | |

| 8C | NHB's On-site Inspection Observations | Date of Advisory/ Communication | Date of Compliance | Reasons for pendency, if any |
|----------|---|---|-----------------------|------------------------------------|
| (a) | Placing before and Review by the Board/ Audit Committee NHB's Supervisory Letter | | | |
| (b) | Compliances with Observations contained in the Supervisory Letter | | | |
| (c) | Discussion Meeting held in NHB w.r.t. Observations contained in Supervisory Letter | | | |
| (d) | Placing before and Review by the Board/ Audit Committee NHB's Supervisory Ratings | | | |
| 8D | Show-cause Notice/s issued by NHB | | | |
| 8E | Penalty Letter/s issued by NHB | | | |
| 8F | Disclosure Advisory Letter/s issued by NHB | | | |
| 9 | Implementation of KYC & AML Processes | Date | Reporting Date to NHB | Reporting Date to FIU-IND |
| 9A | Appointment of Principal Officer (PO) | | | |
| 9B | Appointment of Designated Director | | | |
| 9C | FIU-IND User Registration | | | |
| 9D | Regular in submitting STRs, CTRs, etc., if so, name the last return along with date | | | |
| 9E | Guidelines on KYC and AML Measures | Board's Approval Dt | Board's Review Dt. | Reasons for not reviewing, if any. |
| 9F | Policies in place for KYC & AML Implementation | Name of the Policy | Board's Approval Dt | Board's Review Dt. |
| | | Customer Acceptance | | |
| | | Customer Identification | | |
| | | Risk Profiling | | |
| | | Records Maintenance & Preservation | | |
| 9G | Processes in place while the Customer Identification is being carried out by HFC | Affixing Original Seen & Verified Stamp | | |
| | | Establishing a relationship | | |
| | | Carrying out a financial transaction | | |
| | | As and when doubt arises | | |
| 9H | Ongoing monitoring by PO and frequency of such monitoring | | | |
| 9I | Periodical Review of Risk Categorization and frequency of such review | | | |
| 9J | Customer Awareness Measures undertaken | | | |
| 9K | Training on KYC & AML, provided to Front Office and other Staff | | | |
| 9L | Internal Audit Review and Reporting Frequency | | | |

| | | | | |
|-----------|--|-----------------|-------------------------|-------------------------|
| 9M | Reporting & Reviewing by the Audit Committee | | | |
| 10 | Implementation of Fair Practices Code (FPC), Most Important Terms & Conditions (MITC) and Grievance Redressal Mechanism (GRM) | | | |
| 9A | Approval of FPC, MITC and GRM by the Board, and displaying them on Notice Board & placing them on website | | | |
| 9B | Review on FPC, MITC & GRM by the Board | | | |
| 9C | Processing of Loan Applications within the time period specified | | | |
| 9D | Furnishing a copy of the Loan Agreement along with enclosures | | | |
| 9E | Sending written communication on rejection of loan application along with reasons | | | |
| 9F | Sending advance notice to the borrower regarding changes in terms and conditions, including Interest Rate | | | |
| 9G | Maintaining Privacy & Confidentiality on the Customer's Personal Information | | | |
| 9H | Adhering to the processes for collection of dues | | | |
| 9I | Complaint Register Maintenance at branches and offices | | | |
| 9J | Time limit specified for disposal of complaints | <=30 days | > 30 days but <=60 days | Max. limit for pendency |
| 9K | Details of Compliants (Numbers) | Opening Balance | Received in the Yr. | Closing Balance |
| (a) | Shareholders | 0 | 0 | 0 |
| (i) | Direct Complaints received by HFC | | | |
| (ii) | Indirect Complaints received from NHB, etc. | | | |
| (b) | Depositors | 0 | 0 | 0 |
| (i) | Direct Complaints received by HFC | | | |
| (ii) | Indirect Complaints received from NHB, etc. | | | |
| (c) | Other Investors | 0 | 0 | 0 |
| (i) | Direct Complaints received by HFC | | | |
| (ii) | Indirect Complaints received from NHB, etc. | | | |
| (d) | Borrowers | 0 | 0 | 0 |
| (a) | Direct Complaints received by HFC | | | |
| (b) | Indirect Complaints received from NHB, etc. | | | |
| (e) | Total | 0 | 0 | 0 |
| 9L | Availability and Maintenance of Complaint Register at branch and office | | | |
| 9M | Displying the escalation provision to NHB at its branches/offices | | | |
| 10 | Others | | | |
| 10A | Pre- and Post-Disbursement Monitoring System & Control | | | |

| | | | | |
|---|---|------------------------|-----------------------|-------------------|
| (a) | Pre-disbursement verification and disbursement processes | | | |
| (b) | Pre-disbursement inspection, recommendation and disbursement/collection processes | | | |
| (c) | System in place for management Escrow Accounts | | | |
| (d) | System in place for coding and digitisation of documents | | | |
| (e) | System in place for safe keeping of physical documents and their retrieval | | | |
| 10B | Communication and Management Information System in place | Seminars & Conferences | Written Communication | Formal MIS System |
| (a) | RO/HO/CO/AO to Branches/Offices and vice versa | | | |
| (b) | RO/HO/CO/AO to Employees and vice versa | | | |
| (d) | RO/HO/CO/AO to Senior Officials, CMD/CEO, Committees, Board, etc. and vice versa | | | |
| <p>Date: _____</p> <p style="text-align: right;">Managing Director/ Chief Executive Officer Signature with Seal</p> | | | | |

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|---------------------------------------|------------------|-------------------------|
| Prudential Norms and Exposures | INS13-PNE | as on 31-03-2020 |
|---------------------------------------|------------------|-------------------------|

| | | |
|----------|--|----------------------------|
| 1 | Name of the Housing Finance Company | |
| | | <i>Amount Rs. in crore</i> |

| | | | | |
|-----------|---|--|-----------------------|---------------------|
| 2A | Income Recognition Norms adopted by the Company | Please provide a brief on prescription and applicability of norms through end to end system, if so, parameters applied in the software | | |
| 2B | Asset Classification | Please provide a brief on the prescription, and the segregation made through end to end system; if so, norms/parameters applied for classification through computer software for different class of assets | | |
| 3 | Unrealised interest income wrongly recognised on accrual basis | Amt. Recognised | Amt. to be Recognised | Amt. to be Reversed |
| 3A | Housing | 0.00 | 0.00 | 0.00 |
| | (i) Individuals | | | |
| | (ii) Builders/Project Loan | | | |
| | (iii) Corporates | | | |
| | (iv) Others (specify) | | | |
| | (v) Others (specify) | | | |
| 3B | Non-Housing | 0.00 | 0.00 | 0.00 |
| | (i) Mortgage Finance | | | |
| | (ii) Lease Finance | | | |
| | (iii) Consumer Finance | | | |
| | (iv) Bills Finance (Bill rediscounting) | | | |
| | (v) Inter Corporate Deposits | | | |
| | (vi) Others (Specify) | | | |
| 3C | Total | 0.00 | 0.00 | 0.00 |
| 4 | Asset Classification & Provisioning | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 4A | Asset Classification (Std.) | 0.00 | 0.00 | 0.00 |
| | Housing | 0.00 | 0.00 | 0.00 |
| | (i) Individuals | | | |
| | (ii) Builders/Project Loan | | | |
| | (iii) Corporates | | | |
| | (iv) Others (specify) | | | |
| | (v) Others (specify) | | | |
| 4B | Non-Housing | 0.00 | 0.00 | 0.00 |
| | (i) Mortgage Finance | | | |
| | (ii) Lease Finance | | | |
| | (iii) Consumer Finance | | | |
| | (iv) Bills Finance (Bill rediscounting) | | | |
| | (v) Inter Corporate Deposits | | | |
| | (vi) Others (Specify) | | | |
| 5 | Asset Classification (Sub-Std.) | 0.00 | 0.00 | 0.00 |
| 5A | Housing | 0.00 | 0.00 | 0.00 |
| | (i) Individuals | | | |

| | | | | |
|-----------|--|---------------------------|-----------------------|---------------------------|
| (ii) | Builders/Project Loan | | | |
| (iii) | Corporates | | | |
| (iv) | Others (specify) | | | |
| (v) | Others (specify) | | | |
| 5B | Non-Housing | 0.00 | 0.00 | 0.00 |
| (i) | Mortgage Finance | | | |
| (ii) | Lease Finance | | | |
| (iii) | Consumer Finance | | | |
| (iv) | Bills Finance (Bill rediscounting) | | | |
| (v) | Inter Corporate Deposits | | | |
| (vi) | Others (Specify) | | | |
| 6 | Asset Classification (Doubtful) | 0.00 | 0.00 | 0.00 |
| 6A | Housing | 0.00 | 0.00 | 0.00 |
| (i) | Individuals | | | |
| (ii) | Builders/Project Loan | | | |
| (iii) | Corporates | | | |
| (iv) | Others (specify) | | | |
| (v) | Others (specify) | | | |
| 6B | Non-Housing | 0.00 | 0.00 | 0.00 |
| (i) | Mortgage Finance | | | |
| (ii) | Lease Finance | | | |
| (iii) | Consumer Finance | | | |
| (iv) | Bills Finance (Bill rediscounting) | | | |
| (v) | Inter Corporate Deposits | | | |
| (vi) | Others (Specify) | | | |
| 7 | Asset Classification (Loss) | 0.00 | 0.00 | 0.00 |
| 7A | Housing | 0.00 | 0.00 | 0.00 |
| (i) | Individuals | | | |
| (ii) | Builders/Project Loan | | | |
| (iii) | Corporates | | | |
| (iv) | Others (specify) | | | |
| (v) | Others (specify) | | | |
| 7B | Non-Housing | 0.00 | 0.00 | 0.00 |
| (i) | Mortgage Finance | | | |
| (ii) | Lease Finance | | | |
| (iii) | Consumer Finance | | | |
| (iv) | Bills Finance (Bill rediscounting) | | | |
| (v) | Inter Corporate Deposits | | | |
| (vi) | Others (Specify) | | | |
| | | Provision required | Provision made | Short Provisioning |
| 8 | Position of Provision: Housing Loans | 0.00 | 0.00 | 0.00 |
| 8A | Position of Provision: Individual Housing Loans | 0.00 | 0.00 | 0.00 |

| | | | | |
|-----------|---|-------------|-------------|-------------|
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 8B | Position of Provision: Builders/ Project Housing Loans | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 8C | Position of Provision: Corporate Housing Loans | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 8D | Position of Provision: Other Housing Loans | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 9 | Position of Provision: Non-Housing Loans | 0.00 | 0.00 | 0.00 |
| 9A | Position of Provision : Mortgage Finance | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 9B | Position of Provision : Lease Finance | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 9C | Position of Provision : Consumer Finance | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |
| 9D | Position of Provision : Other Finance | 0.00 | 0.00 | 0.00 |
| (i) | Standard | | | |
| (ii) | Sub-standard | | | |
| (iii) | Doubtful | | | |
| (iv) | Loss | | | |

| 10A | Position of Provision : Non Performing Bills Discounted | O/s Amt. | Provision Held | Remarks |
|---|--|--------------------------|-------------------|---------|
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | Total | 0.00 | 0.00 | 0.00 |
| 10B | Position of Provision: Non Performing Bills Rediscounted | O/s Amt. | Provision Held | Remarks |
| (i) | | | | |
| (ii) | | | | |
| (iii) | | | | |
| (iv) | | | | |
| (v) | Total | 0.00 | 0.00 | 0.00 |
| 11 | Non-Performing Assets | Housing Loans | Non-Housing Loans | Total |
| 11A | Total principal outstanding | | | |
| 11B | Amount of NPAs | | | |
| 11C | Gross NPAs (%) | | | |
| 11D | Less Provisions as per books | | | |
| 11E | Net NPAs | | | |
| 11F | Net NPAs (%) | | | |
| 11G | Cumulative interest wrongly credited to Profit & Loss Account on account of NPAs | | | |
| 11H | Amount reversed (out of 11G) | | | |
| 11I | Amount not reversed (11G-11H) | | | |
| 11J | Arrived Net NPAs (11E+11I) | | | |
| 11K | 11I as percentage of 11A | | | |
| 11L | Net NPAs Less Arrived Net NPAs (11E-11J) | | | |
| <i>Please furnish whether any loan has been granted against the shares of the company. If yes, please furnish details, viz. name of the party, date of loan sanctioned amount disbursed, term of loan, rate of interest and the present status of the loan.</i> | | | | |
| 12 | Exposures in 2016-17 | Regulatory Limit | Policy Limit | Status |
| 12A | Investment in Land or Buildings | 20% Capital Fund | | |
| 12B | Exposure to Capital Market | 40% of Net worth | | |
| 12C | Exposures on Investment Transactions done through brokers | 5% of total transactions | | |
| 12D | Concentration of Credit/Investment | | | |
| (a) | Lending to Single borrower | 15% of Owned Fund | | |
| (b) | Lending to Single group of borrowers | 25% of Owned Fund | | |
| (c) | Investment in Single Company | 15% of Owned Fund | | |
| (d) | Investment in Single Group of Companies | 25% of Owned Fund | | |

| | | | | |
|---|---|---------------------------------------|--|--|
| (e) | Lend and Invest (Loans/Investments together) to single party | 25% of Owned Fund | | |
| (f) | Lend and Invest (Loans/Investments together) to single group of parties | 40% of Owned Fund | | |
| (g) | Investment in the shares of another HFC (other than subsidiary/ies) | 15% of equity capital of Investee HFC | | |
| Date: Managing Director/ Chief Executive Officer Signature with Seal | | | | |

| | | |
|------------------------------------|------------------|-------------------------|
| Disclosures and Compliances | INS14-DNC | as on 31-03-2020 |
|------------------------------------|------------------|-------------------------|

| | | |
|----------|--|----------------------------|
| 1 | Name of the Housing Finance Company | |
| | | <i>Amount Rs. in crore</i> |

| 2 | Submission of Returns in 2016-17 to Different Authorities | Name of the return delayed | No. of days delayed | Reasons for delay |
|----|---|----------------------------|---------------------|-------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 2 | Warnings/Caution Letters in 2016-17 | Authority Issued | Action Taken | Current Status |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 3 | Show-cause Notices in 2016-17 | Authority Issued | Action Taken | Current Status |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 4 | Penalties Levied in 2016-17 | Authority Issued | Action Taken | Current Status |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 5 | Disclosure Requirements in 2016-17 | Annual Report | Advertisement | Others |
| 5A | The National Housing Bank Act, 1987, Directions, Guidelines, Policy Circulars, etc. issued thereunder | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 5B | The Companies Act, 1956/2013 | | | |
| | | | | |
| | | | | |
| | | | | |

| | | | | |
|-----------|--|--|--|--|
| | | | | |
| 5C | SEBI | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 5D | ICAI | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 5E | Others | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 6 | Pending Compliances on the eariler observations of NHB's on-site Inspection | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 7 | Pending investigation/inquiry by the Mnagement/ Different Authorities | | | |
| 7A | Domestic or Internal | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| 7B | External | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Date:

Managing Director/ Chief Executive Officer
Signature with Seal



| Migration analysis of customer accounts (Loan, Deposit etc)- Standard assets to NPAs and NPAs to Standard assets | | | | |
|--|---------------------------|-----------------|--------------------|---------|
| As on 31st March of Previous Year | | | | |
| | Branch-wise Customer Name | Customer A/c No | Outstanding Amount | Overdue |
| SS | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| DA 1 | | | | |
| | | | | |
| DA 2 | | | | |
| | | | | |
| DA 3 | | | | |
| | | | | |
| LA | | | | |
| | | | | |
| As on 31st March of Current Year | | | | |
| | Branch-wise Customer Name | Customer A/c No | Outstanding Amount | Overdue |
| STD | | | | |
| | | | | |
| SS | | | | |
| | | | | |
| DA 1 | | | | |
| | | | | |
| DA 2 | | | | |
| | | | | |
| DA 3 | | | | |
| | | | | |
| LA | | | | |
| | | | | |

STD: Standard SS: Sub standard DA: Doubtful Assets LA: Loss Assets

| | Branch/Office Details | Outstanding Amount (Rs. in Crore) | | Amount Overdue (Rs. in Crore) |
|----|---|--------------------------------------|------------|----------------------------------|
| | | 31-03-2018 | 31-03-2019 | 31-03-2020 |
| 1 | Standard to Substandard | | | |
| | | | | |
| 2 | Substandard to Doubtful 1 | | | |
| | | | | |
| 3 | Doubtful 1 to Doubtful 2 | | | |
| | | | | |
| 4 | Doubtful 2 to Doubtful 3 | | | |
| | | | | |
| 5 | Doubtful 3 to Loss | | | |
| | | | | |
| 6 | Substandard to Standard | | | |
| | | | | |
| 7 | Doubtful 1 to Substandard | | | |
| | | | | |
| 8 | Doubtful 2 to Doubtful 1 | | | |
| | | | | |
| 9 | Doubtful 3 to Doubtful 2 | | | |
| | | | | |
| 10 | Loss to Doubtful 3 | | | |
| | | | | |
| 11 | Any Other Upgradation or Downgradation | | | |

| 1 | Movement of NPAs (Gross) | | | |
|----------|---|--|--|--|
| 1A | Sub-total (a+b) | | | |
| a. | Opening balance | | | |
| b. | Additions (Fresh NPAs) during the year | | | |
| 1B. | Sub-total (a+b+c) | | | |

| | | | | |
|-----|---|--|--|--|
| a. | Reductions due to upgradations during the year | | | |
| b. | Reductions due to recoveries (Excluding recoveries made from upgraded accounts) | | | |
| c. | Reductions due to Write-offs during the year | | | |
| d.. | Closing balance (1A-1B) | | | |