

NHB(ND)/DOS/Sup. Circular No. 5/2020-21  
April 13, 2021

To,

All registered Housing Finance Companies

Madam/ Sir,

**Master Circular – Returns to be submitted by Housing Finance Companies (HFCs)**

Please refer to paragraph 117 of the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 on returns to be submitted to the National Housing Bank (NHB).

2. In this regard, NHB has issued various communications on submission of returns from time to time. This Master Circular consolidates all important instructions on the subject, issued by NHB, till March 31, 2021 for ready reference as annexed herewith.
3. The Circular has also been placed on the NHB website ([https://nhb.org.in/en/regulation\\_post/supervisory-circular/](https://nhb.org.in/en/regulation_post/supervisory-circular/)).

Yours faithfully,



(Vineet Singhal)  
General Manager  
Department of Supervision

Encl.: as above

## Returns to be submitted by Housing Finance Companies (HFCs)

SN	Periodicity	Name of the Return	Reference date	Due date	Applicability, as per the audited balance sheet as of March 31 <sup>st</sup>
1	Annually	Schedule-I	31 <sup>st</sup> March	30 <sup>th</sup> June	All HFCs
2	Half Yearly	Schedule-II	31 <sup>st</sup> March/ 30 <sup>th</sup> September	12 <sup>th</sup> May/ 11 <sup>th</sup> November	All HFCs
3	Quarterly	Schedule III	31 <sup>st</sup> March/ 30 <sup>th</sup> June/ 30 <sup>th</sup> September/ 31 <sup>st</sup> December	15 <sup>th</sup> April/ 15 <sup>th</sup> July/ 15 <sup>th</sup> October/ 15 <sup>th</sup> January	HFCs accepting/holding public deposits OR having asset size of ₹100 Crore or more (irrespective of accepting / holding public deposits).
4	Quarterly	Statement of Short-Term Dynamic Liquidity (ALM)	31 <sup>st</sup> March/ 30 <sup>th</sup> June/ 30 <sup>th</sup> September/ 31 <sup>st</sup> December	10 <sup>th</sup> April/ 10 <sup>th</sup> July/ 10 <sup>th</sup> October/ 10 <sup>th</sup> January	HFCs having asset size of ₹100 Crore (irrespective of accepting / holding public deposits) OR holding public deposits of ₹20 Crore or more (irrespective of their asset size)
5	Half Yearly	Statement of Structural Liquidity & Interest Rate Sensitivity (ALM)	31 <sup>st</sup> March/ 30 <sup>th</sup> September	20 <sup>th</sup> April/ 20 <sup>th</sup> October	HFCs having asset size of ₹100 Crore (whether accepting / holding public deposits or not) or holding public deposits of ₹20 Crore or more (irrespective of their asset size)
6	Quarterly	Quarterly return on Liabilities and Assets of Large Housing Finance Companies/ Broad Liquidity	31 <sup>st</sup> March/ 30 <sup>th</sup> June/ 30 <sup>th</sup> September/ 31 <sup>st</sup> December	10 <sup>th</sup> April/ 10 <sup>th</sup> July/ 10 <sup>th</sup> October/ 10 <sup>th</sup> January	HFCs having outstanding public deposits of ₹20 Crore or more (irrespective of their asset size)
7	Quarterly	Quarterly Return on 10 major exposures to Corporates/ Companies/ Builders/ Other entities etc.	31 <sup>st</sup> March/ 30 <sup>th</sup> June/ 30 <sup>th</sup> September/ 31 <sup>st</sup> December	15 <sup>th</sup> April/ 15 <sup>th</sup> July/ 15 <sup>th</sup> October/ 15 <sup>th</sup> January	All HFCs



8	Quarterly	Return on Loans under SARFAESI Act, 2002	31 <sup>st</sup> March/ 30 <sup>th</sup> June/ 30 <sup>th</sup> September/ 31 <sup>st</sup> December	5 <sup>th</sup> April/ 5 <sup>th</sup> July/ 5 <sup>th</sup> October/ 5 <sup>th</sup> January	HFCs Notified under SARFAESI Act, 2002
9	Monthly	New Monthly Return	end of every month	15 <sup>th</sup> of next month	All HFCs
10	Annually	Details of Key Officials	31 <sup>st</sup> March	30 <sup>th</sup> April	All HFCs

The Bank has hosted the formats of the returns viz., Schedule-I, Schedule-II, Schedule-III, etc., on the Bank's website, viz, <https://nhb.org.in/en/returns/> and also on the Bank's ORMIS portal at <https://ormis.nhbonline.org.in/hfc/>

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